BRIXTON SCHOLARLY REVIEW

A Multidisciplinary Peer
Reviewed Journal
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BRIXTON
Research Management Cell

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A Multidisciplinary Peer Reviewed Journal

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Editorials

It is with great enthusiasm and pride that we announce the publication of the second volume of the Brixton Scholarly Review, a journal where the spirit of academic inquiry flourishes and the pursuit of knowledge transcends boundaries. As we mark the beginning of our journey in scholarly exploration, we are delighted to present a collection of research-based and review articles that exemplify the richness and diversity of multidisciplinary scholarship.

At the core of the Brixton Scholarly Review lies a steadfast commitment to fostering intellectual dialogue and advancing understanding across various academic disciplines. This journal serves as a global platform for scholars to share their insights, engage in rigorous discussions, and contribute to the ever-growing body of knowledge.

This issue features a vibrant array of topics spanning fields such as management, education, humanities, and social sciences. From pioneering research that challenges existing paradigms to comprehensive reviews offering fresh perspectives on established theories, each article is a testament to the dedication and intellectual rigor of its author.

A defining feature of our journal is its adherence to the highest standards of academic integrity, achieved through a meticulous peer-review process. We express our heartfelt gratitude to our esteemed reviewers, whose expertise and commitment ensure the quality and credibility of every publication.

As editors, it is a privilege to witness the intellectual journeys of scholars as they tackle complex questions, challenge prevailing norms, and contribute meaningful insights to their fields. We commend the authors featured in this volume for their unwavering dedication to the pursuit of knowledge.

Beyond highlighting individual achievements, the Brixton Scholarly Review aims to be a catalyst for interdisciplinary collaboration. By uniting scholars from diverse backgrounds and areas of expertise, the journal fosters the cross-pollination of ideas, paving the way for innovative solutions to contemporary challenges.

Looking forward, we remain committed to our mission of promoting excellence in scholarship and nurturing a dynamic intellectual community. In an ever-evolving academic landscape, we pledge to uphold the values of integrity, rigor, and inclusivity that define our journal.

We extend our deepest gratitude to the authors, reviewers, editorial board

members, and readers who have contributed to the success of this publication. Your dedication and engagement are integral to our growth and impact.

In closing, we invite you to delve into the pages of the Brixton Scholarly Review and celebrate the transformative power of ideas. Together, let us embark on an unbounded journey of discovery, exploration, and intellectual inquiry.

Sincerely,
Editorial Board
Brixton Scholarly Review

Foreword from the Chairperson

Dear faculty, staff, and students, It is with great pride and joy that I share the successful publication of the second volume of our research journal. This milestone is a testament to the unwavering commitment of our academic community to advancing scholarship and fostering a culture of research excellence.

Building on the foundation laid with the inaugural volume, this second edition underscores the continued dedication, intellectual rigor, and collaborative spirit of our institution. The journal serves as a vital platform for showcasing groundbreaking research and innovative ideas across diverse disciplines, reinforcing our mission to contribute meaningfully to the broader academic community.

The publication of this volume represents the culmination of months of meticulous work-from the authors who crafted insightful articles, to the reviewers and editors who ensured the highest standards of academic integrity. I extend my heartfelt congratulations and gratitude to everyone who played a role in bringing this journal to fruition.

As we celebrate this achievement, it is important to recognize that this is not merely an endpoint but a step forward in our collective journey of scholarly exploration. I encourage all members of our community to continue pushing the boundaries of knowledge, embracing interdisciplinary collaboration, and striving for excellence in research and academic inquiry.

I invite you to delve into the pages of this second volume, engaging with the diverse range of articles that reflect the intellectual richness of our institution. Together, let us celebrate the achievements of our contributors and draw inspiration for future scholarly endeavors.

Congratulations once again to everyone involved in this remarkable publication. I look forward to witnessing the continued growth of our research initiatives and the lasting impact they will have on the academic and professional landscapes.

With warm regards,

Dr. Netra Raj Chataut
Chairperson
Brixton College

Foreword from the Principal

Dear faculty, staff, and students, It is with great pride and enthusiasm that I announce the successful publication of the second volume of our research journal. This milestone marks a continuation of our institution's commitment to academic excellence and the advancement of knowledge, building on the foundation laid by the inaugural volume.

The second volume represents the collective intellectual endeavors of our academic community, showcasing a diverse array of research and insights across disciplines. It is a testament to the dedication, scholarly rigor, and collaboration of our faculty, staff, and students. This journal embodies our shared vision to contribute meaningfully to the broader scholarly discourse while fostering an environment that values innovation, inquiry, and interdisciplinary dialogue.

I extend my heartfelt congratulations to the authors whose contributions grace the pages of this volume. Your dedication to exploring new ideas and pushing the boundaries of understanding is truly commendable. Your work stands as an inspiration to others, reinforcing our institution's reputation as a hub of academic inquiry and innovation.

I also wish to express my deepest gratitude to the editorial team, reviewers, and supporting staff, whose unwavering commitment to maintaining the highest standards of quality and integrity has been pivotal to the success of this publication. Your efforts ensure that this journal continues to serve as a platform for impactful and meaningful scholarship.

As we celebrate the publication of this second volume, we reaffirm our resolve to strengthen our research culture and uphold our mission to advance knowledge that benefits both academia and society. I encourage all members of our academic community to actively engage in scholarly activities, pursue excellence in research and teaching, and embrace opportunities for interdisciplinary collaboration.

Once again, congratulations to everyone who contributed to the successful publication of this volume. I eagerly anticipate witnessing the growth and evolution of our research journal in the years ahead, as it continues to embody the spirit of intellectual curiosity and academic achievement.

With warm regards,
Dr. Bhoj Raj Pant,
Principal
Brixton College

Best Wishes

It is my honor to welcome you to the second volume of Brixton Scholarly Review, a platform dedicated to advancing cutting-edge research and fostering scholarly inquiry across diverse disciplines. This volume builds upon the strong foundation of the inaugural edition, reflecting the ongoing commitment of researchers, academics, and innovators to enriching the academic discourse with valuable insights.

In today's dynamic world, the pursuit of knowledge continues to transcend boundaries, inspiring us to explore new ideas and tackle complex challenges. The articles in this edition encompass a wide range of topics, methodologies, and perspectives, showcasing the spirit of critical thinking, rigorous scholarship, and interdisciplinary collaboration.

This journal is a testament to the collective efforts of our academic community, fueled by partnerships, mentorships, and the exchange of ideas that drive intellectual progress. I extend my heartfelt gratitude to all contributors, reviewers, and editors for their dedication and excellence in making this publication a reality.

As a member of the Advisory Board, it is my privilege to support this endeavor and help promote a platform that sparks curiosity, fosters collaboration, and inspires innovation. May this second volume serve as a catalyst for further discovery and meaningful contributions to academia and society.

Thank you for being part of this journey of exploration and inquiry. I invite you to engage with the articles, share your perspectives, and contribute to shaping the ever-evolving landscape of scholarly research.

Sincerely,
Dr. Nisha Bhatt
Assistant Professor, Far Western University

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Leader-Member Exchange and Its Impact on Employee Innovative Work Behavior: An Analysis of Nepalese IT Sector

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Abstract

In today's fast-paced and highly competitive markets, companies must prioritize innovation to remain competitive. In this context, leadership plays a pivotal role, as leaders are responsible for fostering an environment that encourages employee creativity and innovation. This study investigates the impact of Leader-Member Exchange (LMX) dimensions, as well as the overall quality of LMX, on employees' innovative work behavior. A descriptive research design was employed, utilizing online survey responses from 263 employees in the IT sector of the Kathmandu Valley. Descriptive statistics and structural equation modeling were applied to analyze the data. The findings revealed a moderate level of LMX quality within the IT sector. Furthermore, overall LMX quality was found to have a significant positive effect on employees' innovative work behavior. Among the four dimensions of LMX, loyalty and professional respect were identified as having a significant positive influence on innovative behavior, while affect and contribution had no significant impact. Based on these results, it is recommended that organizations invest in LMX training and carefully select leaders with this leadership style to enhance and foster employee innovation.

Introduction

In today's dynamic environment, no organization can ensure survival without continuous innovation (Park & Jo, 2018). Innovation and creativity in the workplace have become crucial determinants of organizational performance, success, and long-term survival. Innovation is not just an auxiliary aspect; it is integral to organizational performance (Atitumpong & Badir, 2018), and employee innovation is essential for creating a sustainable competitive advantage.

As noted by Tierney and Farmer (2017), many factors influence organizational innovation, but it fundamentally begins with the creativity of individuals and small groups. Motivated personnel not only drive incremental gains but also generate innovative ideas. Thus, organizations benefit from fostering creativity through various styles of engagement with their employees. However, generating creative ideas requires stepping outside existing mental frameworks, posing challenges for individuals to marshal the cognitive resources and perseverance necessary for success. Numerous studies have explored the triggers of innovative work behavior (IWBs) among employees, identifying various determinants of innovation (Kheng, June & Mahmood, 2013). Park and Jo (2018) emphasized that innovation cannot flourish without freedom, arguing that employees should have the autonomy to alter their task execution, develop original solutions, and apply innovative ideas without obstruction.

Leaders are recognized as the primary promoters of creativity within organizations. Effective leadership is crucial for companies aiming to cultivate innovation and entrepreneurial thinking among employees. While employees focus on daily operational tasks, leadership style significantly impacts the generation and implementation of creative ideas (Ghimire, Haron & Bhatti, 2021). The characteristics and context of leadership can either foster or impede the creative environment. Denti and Hemlin (2012) view organizational innovation as the result of individual, team, and organizational efforts that produce new products, processes, or services attractive to the market. This underscores the importance of the exchange relationship between leaders and members for fostering innovative work behavior.

This research aims to examine the relationship between LMX quality and employee IWB. Leader-member exchange operates within the context of an organization's culture, shaped by specific constructs. The study assesses the influence of LMX dimensions; affect, loyalty, contribution and professional respect on employees' readiness to introduce new ideas. LMX theory has been extensively studied to highlight its positive organizational outcomes (Graen & Uhl-Bien, 1995). Employees are a significant source of innovation, and leaders' interactions with their followers are thought to foster positive deviations in performance. The quality of the LMX relationship between a leader and their members affects various outcomes, including efficiency, performance, and commitment, with a particular emphasis on innovation (Liden and Maslyn, 1998). Organizations should invest in LMX training and prioritize leaders who embody this style to enhance creativity and innovation among employees.

The IT industry is characterized by intense competition, where innovation serves as the key strategy for achieving competitive advantage (Goswami & Mathew, 2005). Creativity and innovation in the IT sector are essential for sustainable success and are vital for the survival of small and medium enterprises (Ghimire et al., 2021). While many sectors have been studied globally regarding the relationship between leadership and employees' IWBs, the IT industry remains relatively unexplored. This gap is particularly relevant in Nepal, where research in this area is still emerging. The IT sector in Nepal is burgeoning, with the Investment Board of Nepal identifying Information and Communications Technology (ICT) as one of the fastest-growing sectors, offering substantial potential for future growth. Given the rapid changes and competitiveness within the IT industry, companies must cultivate ways to promote IWBs among employees. This study will examine the relationship between the quality of LMX and IWBs in the IT sector of the Kathmandu Valley, contributing valuable insights into the intersection of leadership and innovation.

Literature Review

Innovation

Zawawi et al. (2016) argue that innovation is an important element in today's world as products, services and technologies are moving faster to take place in customers' hearts, thus generating unbreakable benefits and profits to the

firms and businesses. The term "Innovation" is always linked to the insertion, implementation or development of an idea, product or service for the purpose of utility in society (Nakato & Wechsler, 2018). Many definitions suggest that the value of innovation lies in its contribution to profit or addition to economic value (Goswami & Mathew, 2005).

In today's competitive marketplaces, innovation is seen as one of the most important drivers of long-term success for businesses (Singh, 2011). Newness and originality are two elements of innovation (Goswami & Mathew, 2005). The newness dimension is concerned with how quickly a new solution is given in compared to that of a rival or substitute in the context of this article. As a result, it has something to do with speed. The novelty dimension is concerned with how a new demand is met, or how an existing need is met differently than before. New ideas are produced, suggested, executed, and implemented to produce these innovations.

Innovative Work Behavior

The epistemology of innovative work behaviours was derived from the term innovation. Usually, the word innovation is often being confused with the word invention (Zawawi et al., 2016). For managers, innovation is vital, but paradoxical, requiring flexibility and empowerment, as well as control and efficiency (Khazanchi, Lewis & Boyer, 2007). Janssen (2000) defined IWB as the intentional creation, introduction and application of new ideas within a work role, group or organization, in order to benefit role performance, the group or the organization. Workplace innovation can be understood as a broader process that not only includes idea generation (creativity), but also the implementation of ideas within the work setting (Hammond et al., 2011). Atitumpong and Badir (2018) stated that, nowadays, IWB of employees is essential for the success of an organization because an organization cannot be innovative without their employees.

Understanding innovative work behavior is important for the field of individual innovation (De Jong & Den Hartog, 2008). Innovative work behavior has been the issue of discussion for so many years now. However, inconsistent findings make it a topic which needs further advancement in terms of literature. Creativity and innovation are two close terms, sometimes used interchangeably. Nevertheless, scholars have agreed upon a concept that creativity is the initial process of innovation and the generated idea has to be

implemented it to be an innovation.

Leadership

Moghimi (2016) states that despite years of research in the field of leadership, researchers can hardly agree on the definition of leadership. The complexity of leadership is such that even after reviewing so much material in this topic, academics are still unsure what leadership is and what its constructs are. This complexity is exacerbated by the various views used by different scholars when studying leadership, as well as their focus on only one component of leadership. Although there are hundreds and thousands of definitions given by different scholars, there are certain common factors in definitions of leadership such as "process", "influence", "followers", and "goals" (Northouse, 2007, as cited in Moghimi 2016). Yukl, (2010) attempted to provide a comprehensive definition of leadership, and defined it as "the process of influencing others to understand and agree about what needs to be done and how to do it, and the process of facilitating individual and collective efforts to accomplish shared objectives". Despite the fact that this is an acceptable standard definition of leadership, it should be noted that numerous frameworks have been used to study the construct in the past, some of which may or may not be in total accord with this definition.

According to Liden, Sparrowe and Wayne (1997), in leadership literature, there are several contemporary leadership theories ranging from transformational to authentic or servant leadership theories, but there is only one that is considered to be foremost dyadic in nature, and is named as Leader-Member Exchange Theory. This study is concerned with examining the impact of LMX quality on the innovative work behavior of the employees in IT sector. The next section presents the theoretical review of the existing literature in the field of LMX.

Leader-Member Exchange

The LMX theory builds on social exchange theory and assumes that a supervisor has a unique relationship with each employee (Graen & Uhl-Bien, 1995), which is negotiated over time as a result of role expectations and fulfilments between leaders and members. Graen and Uhl-Bien (1995) described the three domains of leadership in detail. Leader-based approach focuses on leader behavior and characteristics, such as leader traits, leader behaviors, personality behaviors, leader attitudes, leader perceptions,

leader power and influence and so on. On the other hand, follower-based approach is concerned about follower's traits, behaviors, perceptions, expectations and their impact on leadership styles and techniques. Finally, relationship-based approach would focus on the dyadic relationship between leader and the follower.

According to Burns and Otte (1999) the manager does not have time to give all members equal attention and establishes a close relationship with only a few key members who become the "in-group." They further suggest that in initial interactions, judgments are made and opinions are formed by the leader and the member. If the opinion is positive, the leader will assign better tasks to the member and the member will experience more support. Subordinates who make a part of the in-group, unlike the members of the out-group, get more support, confidence, information and concern from their leaders. On the other hand, low quality exchange relationships persist with the members who are not part of the subset, limited to the leader's job description (Erdogan & Liden, 2002). As such, members of out-group get unchallenging task with restricted formal relationship with leader and get less respect and trust from their respective leaders and have less influence on others.

Conceptualizations of LMX development suggest that leader rather than the member has more control over the quality of exchange that develops between the leader and member (Liden et al., 1997). Rather than focusing on member and leader characteristics separately, researchers have investigated interactional variables as determinants of LMX (Liden et al., 1997). Liden and Maslyn (1998) have advocated multidimensionality of LMX theory with four factors; affect loyalty, contribution and professional respect.

Dimensions of LMX

Taking role theory as the basis for their claim, Dienesch and Liden (1986) proposed LMX as multidimensional theory. According to them, as the roles are pervasively accepted as multidimensional aspect, so does the LMX as it is directly evolved from role theory. Graen and Uhl-Bien (1995) concluded that LMX is constructed by multiple dimensions, but these dimensions can be tapped into one single measure of LMX. Three work-related dimensions namely respect, trust and obligation were proposed by Graen and Uhl-Bien (1995) as the ingredients of strong leader-member relationships. However,

Dienesch and Liden (1986) specified LMX dimensions as multidimensional which includes four dimensions: perceived contribution, loyalty, affect and professional respect.

Figure 1
Dimensions of LMX
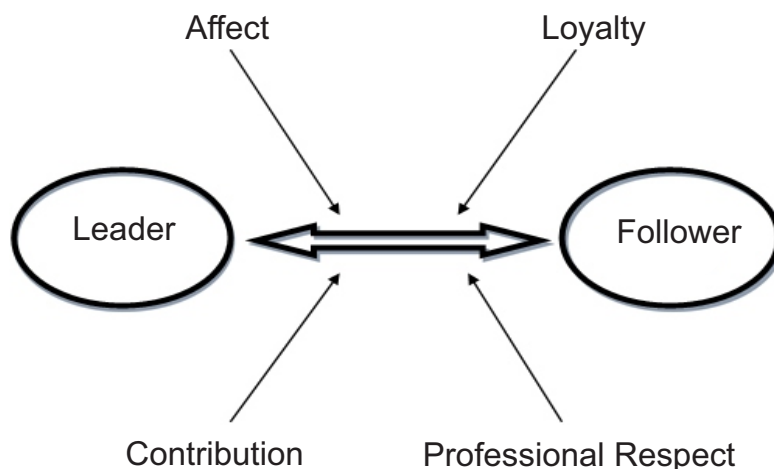
Table 1
Definition of LMX Dimensions

Affect	The mutual affection members of the dyad have for each other based primarily on interpersonal attraction, rather than work or professional values.
Loyalty	The expression of public support for the goals and the personal character of the other member of the LMX dyad. Loyalty involves faithfulness to the individual that is generally
Contribution	Perception of the current level of work-oriented activity each member puts forth toward the mutual goals (explicit or implicit) of the dyad.
Professional Respect	Perception of the degree to which each member of the dyad has built a reputation within and/or outside the organization, of excelling at his or her line of work.

Literature has shown that different LMX dimension has different level of impact on individual and organizational outcomes. In this study researchers are studying the impact and magnitude of the four dimensions on the employee innovative behavior.

Relationship between LMX and IWB

The relationship between Leader-Member Exchange (LMX) and employee innovativeness is critical for today's businesses, as a company's innovative potential relies heavily on its employees' creativity (Chen, Chang & Chang, 2015). Creativity, defined as the use of unique problem-solving strategies is a fundamental component of innovativeness, which involves both generating and applying ideas. Thus, findings on creativity are often relevant when considering innovativeness.

Research on the link between LMX and innovation has produced mixed results. While some studies indicate a direct impact of LMX on inventiveness, others conclude that LMX does not significantly affect innovation (Khalili, 2018). Disparities in findings may stem from the nature of the innovation process and its operationalization (Mascareño, Rietzschel & Wisse, 2020). Lee (2008) found a significant relationship between the loyalty dimension of LMX and the innovativeness of R&D professionals in Singapore, suggesting that high-trust exchanges enhance innovation. Hammond et al. (2011) also identified LMX as a significant predictor of employee innovative behavior.

Muñoz?Doyague and Nieto (2012) studied employees in the automotive sector and found that closer leader-subordinate exchanges improve awareness of employee needs and challenges, thus enhancing innovation. Sanders et al. (2010) also reported a positive relationship between LMX and innovative work behavior. Kheng et al. (2013) discovered a strong positive association between LMX, social capital, and innovative work behavior among knowledge workers in Malaysia. When employees feel fairly rewarded, high LMX fosters an environment conducive to sharing creative ideas. Khalili (2018) analyzed 1,221 employees across various organizations in Australia, finding a significant positive relationship between LMX quality and employee creativity and innovation.

In contrast, Zhang and Zhou (2019) suggested that high LMX can negatively influence creativity by reducing vertical task conflict. Liden et al. (2006) posited that members with low LMX may achieve better outcomes under conditions of high LMX differentiation, as witnessing successful exchanges

encourages them to adopt positive attitudes.

Kauppila (2015) echoed this by suggesting that low LMX members prefer group environments where they can form higher-quality LMX relationships, contrary to Liden et al. (2006), who claimed that high LMX members are unaffected by differentiation. This study implies that LMX differentiation can increase workload and rivalry among high LMX members, potentially eroding their job attitudes. These inconsistent findings regarding LMX and innovation highlight the need for further research in this area.

Theoretical Framework

In this research the researcher has planned to examine the relationship between LMX quality and employee IWB. The researcher has developed the framework based on the literatures of Atitumpong and Badir (2018). The researcher will use LMX quality explained by four reliable dimensions; affect loyalty, professional respect and contribution suggested by Liden and Maslyn (1998) as independent variable and employees' IWB will be used as dependent variable.

Figure 2
Theoretical Framework (Atitumpong & Badir, 2018)

Research Method

In this research, the primary objective of the researcher is to examine the impact of LMX quality on IT employee's IWB. As the quantitative data has been collected through survey method to assess the status of LMX and IWB relationship, quantitative approach towards descriptive and explanatory casual research design has been used for empirically speculating the research objective. The non-probability convenience sampling was applied to collect the desired data. The study has been conducted focusing the IT sector only. The larger population for this study consists of all the employees

in all the departments at every level of the IT sector having a direct supervisor. The adequate sample size for the study was set at 384 (Cochran, 1963). However, only 263 responses were received that makes the response rate of 68.50% which is considered to be suitable for this research.

The survey was comprised of four sets of questions that were presented to respondents in this order: demographic questions, LMX questions and innovative work behavior questions. LMX Dimension measures are adapted from Liden and Maslyn (1998) and employee IWB is measured by the help of scale developed by Janssen (2000).

This study is based on primary source where the data was collected from self-administered questionnaire to be rated by the employees in IT sector. The questionnaire contains questions related to respondent profile, LMX quality and employee's innovative work behavior. A 7-point Likert scale was used for the sake of uniformity for measuring the variables understudy. The questionnaire was prepared in Google form and forwarded to the employees in IT sector via email. All the responses are collected electronically.

For this research, the collected data was analyzed into two different stages. In the first stage, SPSS version 25 was used for the purpose of descriptive statistics about the respondents and the preliminary data analysis such as missing value, outliers and extreme values, mean and standard deviation. While in the second stage Structural Equation Modeling (SEM) were used to test and examine the relationships among variables within the proposed conceptual framework.

Results and Discussion

In this chapter the analysis is carried out in line with the objectives of the study. All the hypotheses framed are tested and the results discussed in detail. Appropriate statistical tools for data analysis are used to explain and interpret the data collected from the IT sector employees in Kathmandu. It includes respondent's profile, existing status of LMX quality and the innovative behavior. Further, the data are analyzed and tested for the effect of LMX on employee's innovative work behavior.

Demographic Profile of the Respondent
 Table 2.
Respondent's Profile

		Frequency	Percentage
Gender	Male	193	73.4
	Female	70	26.6
Age (years)	20-30	188	71.5
	31-40	70	26.6
	41-50	5	1.9
Highest Educational Qualification	Intermediate Degree	2	0.8
	Bachelor's Degree	191	72.6
	Master's Degree	70	26.6
Job Type	Full Time	224	85.2
	Part Time	39	14.8
Functional Area	HR Management	18	6.8
	Accounting and Finance	36	13.7
	Administration	27	10.3
	Research and Development	89	33.8
	Quality Assurance	16	6.1
	Sales and Marketing	40	15.2
	Technical Support	22	8.4
	Others	15	5.7
Years in the Company	Less than 2 years	156	59.3
	2 - 5 years	98	37.3
	Over 5 years	9	3.4
Years under Current Supervisor	Less than 1 year	124	47
	1 - 3 years	123	47
	Over 3 years	16	6

Table 2 exhibits the demographic profile of the respondents belonging to IT sector of Kathmandu Valley. Out of total 263 respondents, 73.4 percent were male and the remaining 26.6 percent were female. Majority of the respondents fall under age group 20-30. 71.5 percent of the respondents belong to the age group 20-30, 26.6 percent belong to the age group 31-40

and only 5 of the respondents belong to the age group 41-50. In terms of educational qualification, 2 of the respondents have highest educational qualification of intermediate level, 72.6 percent of the respondents have bachelor degree and 26.6 percent have a master's degree. 85.2 percent of the respondents had been working as full type employee in the company and remaining 14.8 percent had been working as part time employee in the company.

Respondents were from diverse functional areas in their respective companies, however majority (33.8%) were working in Research and Development followed by Sales and marketing (15.2%), Accounting and Finance (13.7%), Administration (10.3%), Technical support (8.4%), HR management (6.8%), Quality Assurance (6.1%) and others (5.7%). 59.3 percent of the respondents had been working in the company for less than 2 years, 37.3 percent for 2-5 years and only 9 respondents had been working in the company for more than 5 years. Of the total 263 respondents, an equal proportion (47%) have been working under present supervisor for less than 1 year and 1-3 years each while the remaining 6 percent of the respondents have been working under current supervisor for more than 3 years.

Measurement Model

This study employed confirmatory factor analysis in order to examine the relationship among the different constructs and items within the proposed model. To assess the measurement model in CFA, researcher first considered the reliability and validity of the constructs and then evaluated the measurement model fit. Researcher applied CFA to the proposed model with 21 indicators. There were no validity and model fit issues were found. Hence, model is with a total of 21 items in which there are 9 items of innovative work behavior and 3 items for each of the four dimensions of LMX.

To estimate the model's parameters, researcher used the maximum-likelihood method, with all analyses performed on variance-covariance matrices (Hair et al., 2010). There are some fit indices that should be considered in order to assess the model goodness-of-fit (Kline, 2005; Hair et al., 2010). Table 3 shows the indices used to test the fitness of measurement model. Model fit indices indicate an overall fit for CFA model. CMIN/df is 1.866 which falls well below the threshold of less than 3 as suggested by Hu and Bentler (1999). Hu and Bentler (1999) suggested RMSEA should be less than

0.05 for a model to be good fit while Browne and Cudeck (1993) considered RMSEA value of less than 0.08 an acceptable degree of model fit. RMSEA in this model is 0.057 which suggests relatively good fit. AGFI is 0.824 which is above the threshold of 0.80 (Hu & Bentler, 1999). CFI is 0.953 which also shows excellent fit of model as it is above the provided threshold of 0.95 (Hu & Bentler, 1999). Similarly, PCFI and PGFI values are 0.832 and 0.694 are well above the threshold of 0.50 supporting the model fit (James, Mulaik & Brett 1982). IFI value must be above 0.90 (Bollen, 1990) and TLI should also be higher than 0.90 (Hu & Bentler, 1999). Both, IFI and TLI values in table 3 are 0.953 and 0.946 both above the threshold of 0.90 establishing good fit for CFA model. According to Hair et al. (2010), at least three indices must be fitted well for model to be fit. Hence, the CFA model in this particular study is tested to be fit because most of the model fit indices satisfied the suggested thresholds.

Table 3.

Model Fit Indices for Final Measurement Model

Measures	Observed value of the model
X^2	529.877
Degrees of Freedom (df)	284
CMIN/df	1.866
Root mean square error of approximation (RMSEA)	0.057
Adjusted Goodness-of-fit index (AGFI)	0.824
Comparative fit index (CFI)	0.953
Parsimony-adjusted CFI (PCFI)	0.832
Parsimony-adjusted (PGFI)	0.694
Incremental fit index (IFI)	0.953
Tucker-Lewis index (TLI)	0.946

The outputs of CFA were further assessed for analyzing the construct reliability, convergent validity and discriminant validity. The reliability of the constructs was measured by Cronbach's alpha. In this part the scale reliability was presented. Factor loading (FL), Composite Reliability (CR) and Average Variance Extracted (AVE) were used to test the convergent validity.

Discriminant validity is established by the use of Average Variance Extracted (AVE), Maximum Shared Square Variance (MSV) and Average Shared Square Variance (ASV). To further assess the discriminant validity Fornell and Larcker (1981) and Heterotrait-Monotrait Ratio (HTMT) criteria were taken into consideration.

Reliability and Convergent Validity of the Final Model

Convergent validity is the degree to which two conceptions that should be correlated in theory are actually associated. The result of reliability and convergent validity is presented in table 4. The value of Cronbach's alpha and CR for all the constructs are higher than 0.70. This shows that there is satisfactory level of internal consistency of the measures and establishes the construct reliability of the final model. Convergent validity is established through factor loading and the values of AVE. Factor loadings for all the items are above threshold level of 0.6 (Chin, 1998). Hence, convergent validity is established. Convergent validity is further confirmed through estimation of AVE as recommended by Fornell and Larcker (1981), values must be greater than 0.5. All the constructs have AVE value higher than 0.5. All the criteria for convergent validity are satisfied to establish adequate level of convergent validity for the final model.

Table 4.
Reliability and Convergent Validity

Constructs	Items	Factor Loadings	Cronbach's Alpha	CR	AVE
Affect (AFF)	A1	0.829	0.897	0.897	0.744
	A2	0.859			
	A3	0.899			
Loyalty (LOY)	L1	0.92	0.911	0.915	0.782
	L2	0.915			
	L3	0.813			
Contribution	C1	0.786	0.886	0.887	0.724
(CON)	C2	0.947			
	C3	0.812			
Professional	P1	0.854	0.912	0.912	0.777
Respect (RES)	P2	0.901			
	P3	0.888			
Innovative Work	IWB1	0.893	0.936	0.937	0.623

Behavior (INN)	IWB2	0.813
	IWB3	0.795
	IWB4	0.784
	IWB5	0.765
	IWB6	0.777
	IWB7	0.773
	IWB8	0.764
	IWB9	0.728

Discriminant Validity of the Final Model

Discriminant validity is a test to ensure there is no significant variance among different variables that could have the same reason. Discriminant validity indicates to differentiate between one construct and another in the same model (Ghadi, et al., 2012). Discriminant validity is measured by examining the correlation between the measures of the potential overlapping constructs (Fornell & Larcker, 1981). Table 5 illustrates the first criterion used to establish discriminant validity of the model. The MSV and the ASV results need to be lesser than the AVE for the discriminant validity (Hair et al., 2010). In table 5, MSV and ASV values are lesser than AVE values for all the variables establishing the discriminant validity. Discriminant validity is further confirmed with Fornell and Larcker (1981) criterion. According to this criterion square root of AVE must be greater than inter-construct correlations for establishing discriminant validity. Table 6 elucidates that the model satisfies this criterion for further confirming the discriminant validity. Finally, Heterotrait-monotrait ratio of the correlations (HTMT) approach suggested by Henseler, Ringle and Sarsted (2015) was also used to assess discriminant validity. Under HTMT approach, some authors suggest a threshold of 0.85 (Kline, 2011), whereas others propose a value of 0.90 (Henseler et al., 2015). All of the values in Table 7 are less than the required threshold values of HTMT.85 by Kline (2011) and HTMT.90 by Henseler et al. (2015), showing that discriminant validity is established for this study.

Table 5.
Discriminant Validity with AVE, MSV and ASV

Variables	AVE	MSV	ASV
Innovative Work Behavior (INN)	0.623	0.417	0.229
Affect (AFF)	0.744	0.548	0.343
Contribution (CON)	0.724	0.391	0.271

Loyalty (LOY)	0.782	0.548	0.318
Respect (RES)	0.777	0.443	0.366

Table 6.

Discriminant Validity with Fornell and Larcker (1981) Criterion

	INN	AFF	CON	LOY	RES
INN	0.789				
AFF	0.382***	0.863			
CON	0.389***	0.592***	0.851		
LOY	0.417***	0.740***	0.527***	0.884	
EFFE	0.508***	0.638***	0.626***	0.574***	0.881

Table 7.

Heterotrait-monotrait Ratio (HTMT)

	INN	AFF	CON	LOY	RES
INN					
AFF	0.393				
CON	0.367	0.587			
LOY	0.419	0.765	0.55		
RES	0.513	0.631	0.623	0.594	

Correlation between Variables

Pearson's correlation is used in this research to shows the relationship between independent and dependent variable. Table 8 shows the relationship between LMX, its dimensions, and innovative work behavior.

Table 8.

Correlation Matrix

	Affect	Loyalty	Contribution	Professional Respect	IWB	LMX
Affect	1					
Loyalty	.692**	1				
Contribution	.523**	.494**	1			
Professional Respect	.573**	.542**	.559**	1		
IWB	.359**	.388**	.334**	.474**	1	
LMX	.862**	.841**	.772**	.806**	.472**	1

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

In the table 8, it can be observed that all the correlation coefficients are significant at p-value of 0.01. LMX and IWB have a moderately positive correlation (r= 0.472) which indicates that higher LMX quality increases frequency of IWB among employees but the relationship is only moderate. Among all the dimensions of LMX, professional respect has highest correlation with IWB (r= 0.474) followed by loyalty (r= 0.388), affect (r= 0.359) and contribution (r= 0.334). All four dimensions show higher correlation with overall LMX because they are averaged to get overall value of LMX.

Structural Model

Once the model's reliability, convergent validity, and discriminant validity have been proven, the next step is to examine the exogenous and endogenous variable's associations, which can be done during the structural model stage. There is a requirement to distinguish between dependent and independent variables, unlike the CFA. The causal relationship between an independent variable and a dependent variable is represented by a single arrow in SEM, but the covariance between the independent variables is assumed by two-headed arrows. As per the objectives and the hypothesis set for the study, path with first order model was assessed for testing the hypotheses H1, H2, H3, H4 and H5.

Influence of LMX Dimensions on Innovative Work Behavior

The path depicts the influence of four LMX and its dimensions with employee IWB. The path is demonstrated in as figure 3. Model fit indices like CMIN/df= 1.454, RMSEA= 0.042, PCLOSE= 0.899, GFI= 0.914, AGFI= 0.889, CFI= 0.981, PCFI= 0.836, PGFI= 0.708, IFI= 0.981 and TLI= 0.977 show that the model is acceptable and fit to the data for further analysis (Hair et al., 2010; Hu & Bentler, 1999). Summary of these indices is presented in table 10.

Table 9.

Summary of Model Fit Indices for First-order Structural Model

Measures	Observed value of the model
X^2	260.184
Degrees of Freedom (df)	179
CMIN/df	1.454
Root mean square error of approximation (RMSEA)	0.042
Goodness-of-fit index (GFI)	0.914

Adjusted Goodness-of-fit index (AGFI)	0.889
Comparative fit index (CFI)	0.981
Parsimony-adjusted CFI (PCFI)	0.836
Parsimony-adjusted (PGFI)	0.708
Incremental fit index (IFI)	0.981
Tucker-Lewis index (TLI)	0.977

Figure 3
First-order Path Analysis
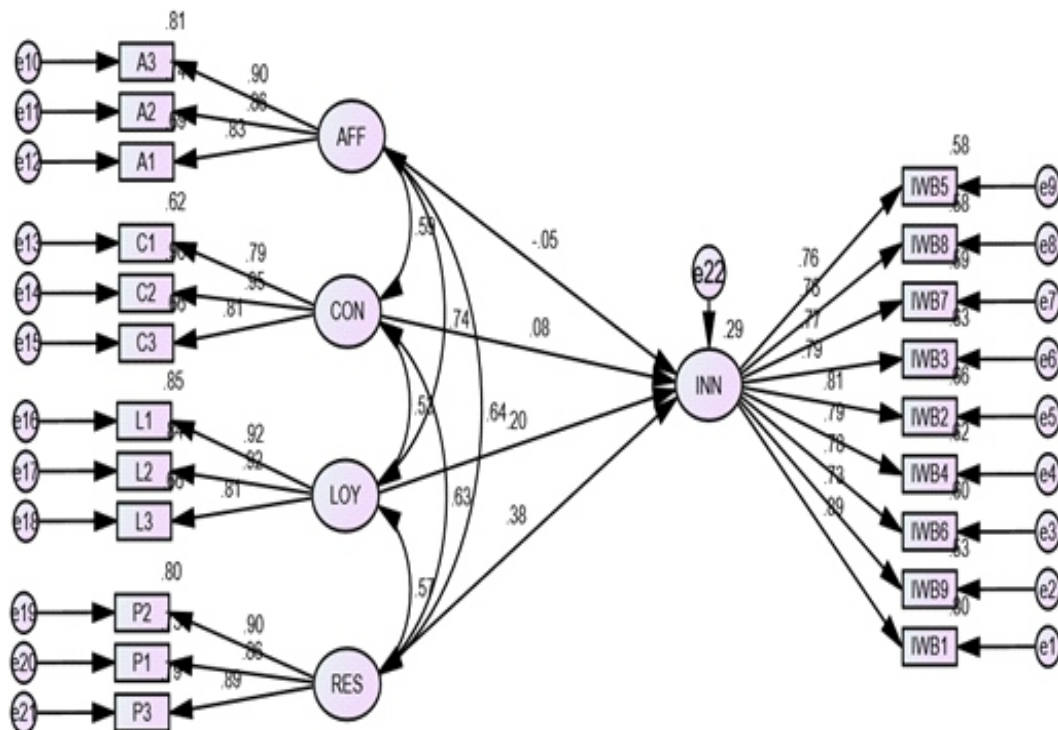
In order to assess the effect of four LMX and its dimensions in employee's innovative work behavior first-order path analysis presented as figure 3 was assessed. Standardized regression weights are presented in the table 10.

Table 10.
Standardized Regression Weights of the Model

Hypothesis	Exogenous	Path	Endogenous	Estimate	S.E.	p-value
H1	LMX	→	INN	0.531	0.088	0.00
H2	AFF	→	INN	-0.051	0.087	0.629
H3	LOY	→	INN	0.196	0.086	0.039
H4	CON	→	INN	0.079	0.093	0.338
H5	RES	→	INN	0.379	0.091	0.00
						R^2=0.29

The results in table 10 show that 29% of total variance in innovative work behavior is explained by the model as a whole (R2= 0.29). The regression weights indicate that only three out of five hypothesized relationships are supported. More specifically, affect (?= -0.051, p=0.629) seems to have a negative influence on IWB. However, the magnitude of influence is not significant. Loyalty (?= 0.196, p<0.05) has significant positive influence on IWB. Next to this, contribution (?= 0.093, p=0.338) also has a positive effect on IWB but the effect is not significant enough. Professional respect (?= 0.379, p< 0.01) was found to have the strongest significant positive influence on IWB. Finally, there is significant positive impact of overall LMX quality (?= 0.531, p<0.01) on innovative work behavior of employees. The results from the path analysis supported the hypotheses H1, H3 and H5 while H2 and H4 failed to get support. The summary of the hypotheses is given in the table 12.

Table 11.
Summary of Hypotheses Test (H1, H2, H3, H4 & H5)

Hypotheses	Result
H1: LMX quality influences employees innovative work behavior	Supported
H2: Affect influences employee's IWB.	Not Supported
H3: Loyalty in fluences employee's IWB.	Supported
H4: Contribution influences employee's IWB.	Not Supported
H5: Professional respect influences employee's IWB.	Supported

Discussion

This study empirically examined the effect of LMX and its dimensions on employees' innovative work behavior (IWB) in the IT sector of the Kathmandu Valley. The findings contribute to the literature on leadership's impact on employee creativity and innovation, expanding previous research on the interaction between LMX and IWB.

The results revealed that overall LMX quality significantly influences employees' IWB, aligning with earlier research (Scott & Bruce, 1994; Basu & Green, 1997; Sanders et al., 2010; Volmer et al., 2012; Munoz et al., 2012; Kheng et al., 2013; Khalili, 2018; Atitumpong & Badir, 2018). This suggests that strong leader-employee bonds are essential for navigating current work procedures. Employees with a solid connection to their supervisors experience greater innovative freedom, indicating that a social exchange model enhances innovative behavior (Khalili (2018).

The findings are consistent with Schermuly, Meyer and Dammer (2013) and Volmer et al. (2012), highlighting the crucial role supervisors play in the innovation process. Employees tend to feel more optimistic about how their contributions will be perceived, reinforcing the importance of the quality of the LMX relationship in facilitating IWB.

Examining the four LMX dimensions individually revealed that only loyalty and professional respect significantly impacted employees' IWB, while affect and contribution did not. Professional respect aligns with findings from Mascareño et al. (2020), indicating that employees view competent leaders as more likely to support creative efforts. This assurance allows employees to experiment without fear of failure. This is probably due to the tendency of IT professionals respecting the skill rather than position.

Similarly, the positive impact of loyalty on IWB supports Maslyn and Uhl-Bien (2001). Employees who perceive high loyalty in LMX expect support when trying new ideas, fostering innovative behavior. While Lee (2008) identified only loyalty as a significant predictor of IWB, this study found professional respect to also play a crucial role. Differences in measurement scales and cultural contexts may explain these discrepancies. Lee's study focused on R&D professionals in Singapore, highlighting potential cross-country cultural influences on LMX and innovation.

Interestingly, the affect dimension, associated with emotional ties in leader-

member relationships, negatively influenced IWB. Although emotions are critical in interpersonal dynamics (Xie & Zhang, 2012), the negative impact of affect on IWB may stem from cultural factors in Nepal, where emotional attachments can discourage challenging existing processes and traditional practices.

To the best of the researcher's knowledge, this study is among the first to investigate the LMX theory and its impact on employees' innovative work behavior in the Nepalese context. The findings underscore the importance of maintaining high-quality exchange relationships between leaders and employees, supporting previous studies that advocate for enhancing LMX to foster innovation.

Conclusion

In today's volatile and competitive business environment, particularly within the rapidly growing IT sector, organizations must continually generate new ideas, products, and technologies to ensure sustainability. Employees are crucial sources of innovation, making it essential for managers and leaders to foster a creative atmosphere by providing a supportive work environment and nurturing quality relationships.

The primary objective of this study was to examine the impact of LMX quality on employees' innovative work behavior (IWB) in the IT sector. The research revealed that the overall quality of LMX in Kathmandu's IT sector is perceived as moderately sound. Notably, LMX quality significantly predicts employees' IWB. Among the four LMX dimensions, loyalty and professional respect had significant positive impacts, while affect exhibited a negative influence, albeit not significant. Professional respect emerged as the strongest factor influencing IWB.

In conclusion, employees with higher-quality relationships with their supervisors reported greater confidence in their creative capabilities, which in turn led to increased innovative behavior. To enhance this dynamic, leaders in the IT sector should be more responsive and empathetic, creating a supportive environment that encourages employees to advocate for and implement innovative ideas. A proper mix of LMX dimensions is essential for boosting employees' innovative work behaviors, ultimately driving organizational innovation and sustainability.

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Impact of Training Programs on Cooperative Management Efficiency

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Abstract

The major objective of the study is to examine the impact of training frequency and the training quality on operational efficiency among the cooperatives in Nepal. Descriptive and casual comparative research designs have been used to identify the perceived relationship among the dependent and independent variables. All the data have been collected through the 5-points Likert scale structured questionnaires from the 360 respondents. The analysis tools used for the study are descriptive statistics, correlation analysis, and the multiple regression analysis. The results showed that both training frequency and the training quality have the significant positive impact on operational efficiency among the cooperatives operated in Nepal.

Keywords: cooperative management, training programs, managerial skills, operational efficiency, training quality.

Introduction

Cooperative management plays a pivotal role in the success and sustainability of cooperatives, particularly in developing countries where cooperatives are a key mechanism for economic empowerment and community development. Efficient management is essential for cooperatives to achieve their goals of member welfare, profit maximization, and community development. However, the efficiency of cooperative management is often challenged by various factors, including limited access to resources, inadequate leadership skills, and a lack of professional training among managers and members (Barton, 2000; Birchall & Ketilson, 2009).

In this context, training programs are increasingly recognized as critical for enhancing the efficiency of cooperative management. Training programs aim to equip cooperative managers and members with the necessary skills and knowledge to effectively manage their cooperatives, make informed decisions, and adapt to changing economic and social environments. These programs often cover a range of topics, including financial management, leadership development, governance, and conflict resolution, all of which are essential for the effective functioning of cooperatives (Cook, 1995; Chaddad & Iliopoulos, 2013).

The significance of training in cooperative management is underscored by the cooperative principles, particularly the principle of education, training, and information, which emphasizes the need for continuous education and skill development among cooperative members and leaders. International Cooperative Alliance (ICA) argued that education and training are crucial for the development of cooperatives, as they empower members to contribute to the growth and sustainability of their organizations (ICA, 2020). Training programs help bridge the knowledge gap and enhance the managerial competencies of cooperative leaders, enabling them to address challenges more effectively and improve overall organizational performance (Wanyama, 2014).

Empirical studies have shown that training programs positively effect on the efficiency and performance of cooperatives. For instance, Laidlaw (2003) found that cooperatives that invested in regular training for their managers and members reported higher levels of organizational efficiency and member satisfaction. Similarly, Mazzarol et al. (2011) examined that well-trained

cooperative leaders are more likely to implement effective management practices, leading to better financial performance and sustainable growth. Training programs also foster a culture of continuous improvement and innovation within cooperatives, which is essential for adapting to market changes and achieving long-term success (Mazzarol et al., 2011).

However, the effectiveness of training programs in improving cooperative management efficiency is influenced by several factors, including the quality of the training content, the relevance of the training to the specific needs of the cooperative, and the level of engagement of participants. Birchall and Simmons (2004) examined that the training programs that are tailored to the specific needs of cooperatives and delivered by experienced trainers tend to be more effective in enhancing management efficiency. Additionally, the active participation and commitment of cooperative members and leaders in training activities are crucial for the successful application of learned skills and knowledge in the workplace (Birchall & Simmons, 2004).

Despite the evident benefits of training programs, many cooperatives, particularly in developing countries, face challenges in accessing quality training opportunities. These challenges include limited financial resources, inadequate infrastructure, and a lack of awareness about the importance of training (Wanyama et al., 2009). As a result, many cooperatives struggle to provide their members and leaders with the necessary training to improve management efficiency. This highlights the need for targeted interventions by governments, cooperative federations, and international organizations to support the development and implementation of effective training programs for cooperatives (Wanyama et al., 2009).

In the context of Nepal, where cooperatives play a vital role in the socio-economic development of rural communities, the need for effective training programs is particularly pronounced. Nepali cooperatives, especially those in remote areas, often face challenges related to limited managerial capacity and a lack of professional development opportunities. Addressing these challenges through well-designed training programs can significantly enhance the efficiency of cooperative management, leading to improved performance and sustainability of cooperatives in Nepal (Adhikari, 2020).

Training programs are a critical factor in improving the efficiency of cooperative management. By equipping cooperative leaders and members

with the necessary skills and knowledge, these programs help cooperatives overcome managerial challenges, improve organizational performance, and achieve long-term sustainability. As such, investing in quality training programs should be a priority for cooperatives, policymakers, and development organizations aiming to enhance the role of cooperatives in socio-economic development.

All the findings observed from the big capital and money market such as European and the American market and create further issue that whether these findings are applicable in the context of small money market like Nepal. Therefore, this study aims to examine the impact of frequency and the quality of such training and development program on management efficiency. Based on the discussions of the literature, this study has the following research hypothesis.

Research Hypothesis (H1): Training frequency has the significant positive impact on managerial efficiency.

Research Hypothesis (H2): Training quality has the significant positive impact on managerial efficiency.

The subsequent sections of this study are structured as follows: section two deals with the research methodology; section three presents the empirical results; and the final section conclude the study results.

Research Methodology

The research methodology for this study employs a descriptive and casual comparative research design to achieve a comprehensive understanding of the impact of training programs on cooperative management efficiency. The data have been collected through a set of structured questionnaires which consists of 5 points Likert scale consisting 1 = strongly disagree to 5 = strongly agree. The questionnaires have been distributed through the google form to the 500 executives working in the different cooperatives around the Kailali and Kanchanpur districts of Nepal using the stratified sampling to ensure the diverse representation across different types and sizes of cooperatives. Out of them, only 360 responses have been received. Hence, the analysis is based on the 360 observations received from the respondents.

The data have been analyzed by using statistical and econometric techniques such as descriptive statistics, correlation analysis, and regression analysis to identify relationships between training variables and operational efficiency. All

the results have been obtained from the statistical software SPSS-26. The regression model used for the study is explain in equation - 1:

$$Y = \beta_1 + \beta'X + \mathcal{E}$$
. . . (1)

Where,

Y_{it} = Explained variable used for the study.

β_1 = The constant term.

β' = The coefficients of all explanatory variables.

X = Represents the vector of independent variables

ε = The error terms which are not covered by the model.

The full model is presented in detail with the explained and explanatory variables.

$$OE = \beta_1 + \beta_2 TF + \beta_3 TQ + \epsilon$$
. . . (1)

Where:

OE = Operational Efficiency

TF = Training Frequency

TQ = Training Quality.

Results and Discussion

The analysis of this study focused on evaluating the effectiveness of training programs on cooperative management efficiency through a combination of descriptive statistics, correlation analysis, and regression analysis. The findings have been presented in table 1 - 4.

Descriptive Analysis

The descriptive analysis aims to summarize key aspects of the data, focusing on respondents' demographics, training participation, and perceptions of training effectiveness. Tools used include frequency distribution tables to categorize respondents by cooperative type, region, and role within the cooperative, providing a clear overview of the sample's composition. Additionally, measures of central tendency mean, median, and standard deviation are employed to describe the average values and variability related

to training frequency, quality, and perceived effectiveness, offering insights into the overall trends and consistency in the data.

Table - 1
Sample Descriptive Statistics

Table - 1 shows the descriptive statistics of the demographic components of the respondents and the variables used. The demographic variables consists of age of the respondents, operating years of the cooperative firm, number of training programs attended by the respondents and the perceived level of satisfaction from training program.

Variable	Mean	Median	Standard Deviation
Age of Respondents	45.2	44	10.3
Years in Cooperative	7.5	6	3.8
Training Programs Attended	3.4	3	1.2
Satisfaction with Training	4.2	4	0.7

The descriptive statistics table provides an overview of key characteristics of the respondents involved in the study. The average age of the respondents is 45.2 years, with a median age of 44, indicating that the group is generally middle-aged. The standard deviation of 10.3 years suggests that there is moderate variation in age among the respondents, with most falling within a typical range for such studies.

Regarding experience within their cooperatives, respondents have, on average, been members for 7.5 years, with a median of 6 years. This indicates that half of the participants have been part of their cooperatives for 6 years or less, while the other half have been members for a longer period. The standard deviation of 3.8 years reflects some variability in experience, suggesting a mix of relatively new and more seasoned members.

On average, respondents have participated in 3.4 training programs, with a median of 3, highlighting that the majority have attended several training sessions. The standard deviation of 1.2 indicates a relatively small variation in the number of training programs attended, suggesting that most respondents

have had a similar level of exposure to training.

Satisfaction with the training programs is generally high, with an average rating of 4.2 and a median of 4, on a likely 5-point scale. The low standard deviation of 0.7 suggests that most respondents share a similar, positive view of the training they received, indicating a broadly consistent level of satisfaction across the group. This consistency in satisfaction might imply that the training programs are well-tailored to the needs of the cooperative members.

Correlation Analysis

The objective is to assess the strength and direction of relationships between key variables, including training frequency, quality of training programs, and the operational efficiency of cooperatives. The relationship between explained and explanatory variables is examined using the Pearson Correlation Coefficient (r) to quantify the linear relationship between pairs of continuous variables, such as training frequency and operational efficiency.

Table - 2

Correlation Analysis

Table - 2 shows the Pearson's correlation coefficients. TF is the training frequency, TQ is the training quality and the OE is the operational efficiency.

Variables	TF	TQ	OE
TF	1		
TQ	0.65	1	
OE	0.72	0.78	1

The Pearsons' correlation matrix provides insights into the relationships between training frequency, training quality, and operational efficiency within cooperatives. The correlation between training frequency and training quality is 0.65, indicating a moderate positive relationship, suggesting that more frequent training is associated with higher quality. The correlation between training frequency and operational efficiency is 0.72, showing a stronger positive relationship, implying that increased training frequency is linked to better operational efficiency. Lastly, the correlation between training quality and operational efficiency is 0.78, the strongest relationship in the matrix, indicating that higher-quality training programs are closely associated with greater operational efficiency in cooperatives. These results highlight the importance of both frequent and high-quality training in improving cooperative performance.

Regression Analysis

The objective is to determine the extent to which training frequency and quality predict the operational efficiency of cooperatives. The impact of training frequency and the training quality on operational efficiency has been examined by using the multiple linear regression. The goodness of fit of the model is examined by using the adjusted R-squared value, while an ANOVA table shows the test of the overall significance of the regression model, ensuring that the relationships identified are statistically meaningful.

Table – 3

Regression Analysis

Table – 3 shows the regression results. The dependent variable is OE. And the independent variables are TF and TQ. OE is the operational efficiency. TF is the training frequency, and TQ is the training quality.

$$OE = \beta_1 + \beta_2 TF + \beta_3 TQ + \epsilon$$

Regression Coefficients				
Predictor	....	Standard Error	t-value	p-value
....	2.15	0.45	4.78	<0.001
TF (β1)	0.35	0.12	2.92	0.004
TQ (β2)	0.42	0.1	4.2	<0.001

The provided statistical output reveals insights from a regression analysis examining the relationship between predictors and a dependent variable, likely related to training outcomes or performance. The intercept (β_0) is 2.15, with a standard error of 0.45, a t-value of 4.78, and a p-value less than 0.001. This indicates that the intercept is statistically significant, providing a baseline value for the dependent variable when all predictors are zero.

Training Frequency (β_1) has a coefficient of 0.35 with a standard error of 0.12, a t-value of 2.92, and a p-value of 0.004. This suggests a positive and statistically significant relationship between the frequency of training and the dependent variable. For each unit increase in training frequency, the dependent variable is expected to increase by 0.35 units, holding other variables constant. It means, training frequency has the significant positive impact on operational efficiency. More clearly, higher the training efficiency, the higher would be the operational efficiency. This finding is consistent with the findings of Laidlaw (2003), Birchall and Simmons (2004), and Mazzarol et al. (2011). Therefore, there is the sufficient evidences in favour of the research hypothesis that training frequency has the significant positive impact on operational efficiency among the cooperatives.

Training Quality (β_2) shows a coefficient of 0.42 with a standard error of 0.10, a t-value of 4.20, and a p-value less than 0.001. This also signifies a positive and statistically significant impact, indicating that higher quality training is associated with a 0.42-unit increase in the dependent variable per unit increase in training quality. It means, the higher the training quality, the higher would be the operational efficiency in the cooperatives operated in Nepal specially in the Kailali and Kanchanpur districts. This finding is consistent with the findings of Cook (1995), Birchall and Simmons (2004), and Chaddad and Iliopoulos (2013). Therefore, there are the sufficient evidences in favour of research hypothesis that training quality has the significant positive impact on operational efficiency.

Table - 4
ANOVA and Regression Model Summary

ANOVA					
Source	Sum of Squares	df	Mean Square	F-Value	P-Value
Regression	120.5	2	60.25	25.3	0.001
Residual	85	197	0.43		
Total	205.5	199			
Model Summary					
R^2		Adjusted R ^{2}			
0.58		0.58			

The ANOVA and model summary table provide a comprehensive view of the regression analysis's effectiveness. The **R-Squared** value is 0.58, indicating that 58% of the variance in the dependent variable is explained by the predictors in the model. The **Adjusted R-Squared** value of 0.58 adjusts for the number of predictors in the model, suggesting that after accounting for the number of variables, approximately 58% of the variance is explained. This provides a slightly more conservative estimate of the model's explanatory power.

The **F-statistic** is 25.3 with a p-value less than 0.001, reflecting the overall significance of the regression model. This high F-statistic and very small p-value indicate that the model significantly improves the prediction of the dependent variable compared to a model with no predictors.

In the **Sample ANOVA Table**, the **Sum of Squares** for the regression is 120.5, which quantifies the variation explained by the model. With 2 degrees of freedom (df), the **Mean Square** for the regression is 60.25. This is compared to the **Residual Sum of Squares** of 85.0, distributed across 197 degrees of freedom, giving a residual **Mean Square** of 0.43. The ratio of the mean squares (F-statistic) is 25.3, reinforcing that the model's predictors significantly contribute to explaining the variance in the dependent variable. The very low p-value for the F-test confirms that the regression model is

statistically significant. Overall, the model effectively explains a substantial portion of the variance and is statistically robust.

Conclusion

This study has been conducted with the aim of examining the impact of training frequency and the training quality on operational efficiency among the cooperatives in Nepal. The analysis also provides a detailed assessment of training programs and their impact on operational efficiency within cooperatives. Descriptive and casual comparative research design have been used to identify the perceived relationship among the dependent and independent variables. All the data have been collected through the 5-points Likert scale structured questionnaires from the 360 respondents. Descriptive analysis highlights that respondents are typically middle-aged, have several years of experience in cooperatives, and have participated in a moderate number of training programs. Satisfaction with training is generally high, suggesting a positive reception among members. Correlation analysis reveals significant relationships among key variables. Training frequency and quality both positively correlate with operational efficiency, with training quality showing the strongest relationship. This underscores that both frequent and high-quality training are crucial for enhancing cooperative performance. Regression analysis further supports these findings. Both training frequency and quality have statistically significant positive impacts on operational efficiency. The results affirm that effective training characterized by both its frequency and quality is a significant predictor of operational efficiency in cooperatives. The results of the study highlight the importance of investing in and improving training programs to boost cooperative performance.

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Unveiling the Factors for Teachers' Professional Development in Nepal

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Abstract

Community schools and institutional schools are providing education for all types of children in Nepal. The community schools are fully government funded and institutional schools are run by themselves from the student fees and other monitory sources. The professional developmental activities for community schoolteachers are conducted by government agencies and the institutional schoolteachers are deprived from such kind of opportunity. In such situation, this study aimed to examine the factors associated with teachers' professional development in their teaching career. Mixed methods research design along with sequential explanatory design involving quantitative followed by qualitative had been employed in this study. Ten schools including each of five community and institutional schools from Bhaktapur district were purposively selected. From the participant school, total 40 teachers including 20 mathematics and Nepali teachers were taken as respondents. The respondents were sent Google form by mentioning the

variable as monetary and non-monetary incentives for teacher professional development. The responses obtained from the Google forms were tabulated in excel sheet to form percentage of frequency table. The findings revealed that the monetary incentives such as salary (95.5%), allowance and bonus (80%), insurance (77.5%) have high impact for teacher professional development and non-monetary incentives embraces promotion and security (87.5%), training and field visit (87.5%), attending in international conference(75%), inauguration (72.5%),praise and rewards (65%) have also commentary role for TPD. Financial well-being is directly improved by the financial incentives, which increases the appeal of professional development. The overindulgence in financial incentives but an excessive dependence on financial incentives might occasionally sap a teacher's intrinsic enthusiasm. Likewise, non-cash rewards including access to seminars and training, mentorship, career growth chances, promotion, appreciation, and prizes can encourage sustained involvement. They can boost a culture of collaborative learning, boost job satisfaction, and foster a sense of accomplishment.

Keyword: monetary and non-monetary incentives, professional growth, interpretive phenomenology, promotion and security

Introduction

Teaching profession seems to be very popular, natural and prestigious jobs around the world. This profession is considered as science and art both seeking updated knowledge and skill. It was developed from beginning of human civilization and evolved throughout the history (Avalos 2011). The ancient teaching was limited to teacher centered and confined to small group but now it is becoming broader and challengeable due to the diversity appeared in the classroom based on learning needs. The teaching is not merely delivering content but also the process of inspiring, counseling, guiding, facilitating, and motivating students toward learning. It guides pupils to actively engage in problem solving activities with full of their potential(Baraily and Rai 2022). Teaching by its nature is service oriented profession with recursive study with the motives of public service and welfare(Bautista and Ortega-Ruiz 2015). Teaching contributes and facilitates for the development of innate power of pupil to lead whole society (Joshi,2010). The teachers have to develop their professional strength(Badri, Alnuaimi et al. 2016). Since professionalism requires honesty, dedication,

efficiency and accountability for the growth and progress of teacher in their career development. The teacher professional development seeks continuous learning along with acquisition of innovative ideas and knowledge(McIlveen, Brooks et al. 2011).

In fact, teacher professional development is a type of learning that cultivates their knowledge and expertise to fulfill the need of society. The teacher's motivation and inspiration play crucial role for the professional development(Zalenski and Raspa 2006). The teacher has own need, interest and motivation to enrich their career. According to the Maslow (1954), hierarchy of needs, self-esteem is highest level of desires that needs to be fulfilled. This level also drives the teaching profession to goal-oriented path (Postholm 2012). The teacher with poor motivation cannot satisfy with their teaching profession. Therefore, the teacher's self-motivation creates better platform for professional development. The intrinsic motivation is determined by the nature of incentives. The monetary incentives are provided as cash to fulfill the basic needs. The non-monetary incentives are likely to be obtained by promotion, insurance, recognition, security, rewards and field visit. The attainment of field visit and training opportunity are taken as non-monetary incentives that can affect to professional development of teacher. The intensity of incentives aligns with the motivation of teacher that guides to the career build up activities. In the above context, this study aimed to examine the effects of monetary and non-monetary incentives to enhance the professional efficacy of teacher.

Literature Review
Need of Professional Development for Teacher
Teacher Professional development refers to the process of enhancing teachers' professional skills, knowledge, and competence to meet the demands and expectation of students(Kyriakides, Creemers et al. 2009). The teacher professional development involves the development of practical knowledge and   teacher's identity construction to accomplish various professional roles in academic institution(Buczynski and Hansen 2010).
Teacher professional development is ongoing process which has greater impact on student learning as well as the attainment of the educational goals(Avalos 2011).Bautista and Ortega-Ruiz (2015) stated as " the ultimate worth of development for teacher is the essential role that plays in the

improvement of students that means the teacher must pay attention to the result of professional development on the job permanence ,organizational effectiveness and the success of all students". Similarly,Anney (2013) claimed that teachers professional development is directed towards both the institutional goals and teachers own personal goals. From the view of teacher, the professional development areas such as content knowledge, pedagogical competency, self-awareness, understanding of learners, understanding of curricular material and career development courses might be identified (Guskey ,2002;Buczynski & Hansen , 2010). With the institutional prospective, teacher professional development is directly connected with the goal of institutional development and enhances the level of student learning (Mavezera, Dudu et al. 2024).An adequate number of research tasks have been carried out in the field of teaching and learning, however, a very few of them have been conducted in the domain of teacher professional development. Some of the research accomplishment related to this study is reviewed s below.

Watts and Sultana (2004) Conducted research entitled 'Need assessment model for professional development of college teacher in Pakistan'. The study objectives were to examine the different training program, which are already being run for professional development training for college teachers in Pakistan. She used cluster sampling and selected 60 colleges from Pakistan. The participants were principal, five teacher and 20 students from each college as the respondents' respondents were equal number of male and female. The structured questionnaires and interview guidelines were employed for data collection. The research site was visited for non-participatory observation. The research report revealed that professional training through technology was milestone for college level teacher to enhance their professional strength. It also delineated about modern teaching techniques, technology driven pedagogy, assessment techniques and social administrative skills.

Herzallah (2011) conducted research entitled 'professional development for teacher of English in United Arab Emirates, Dubai (UAE)'. The study was intended to find out the information about different issues related to teachers' professional development to assess their level of awareness and perception of its importance and benefit for them and their students.117 female English

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teachers were purposively selected for this study. The study revealed that most of the teacher were aware about the necessity of professional development activities and indicated that they need to have training and professional development opportunities. The study also shown that majority of the teacher was in favor of frequent learning and development regardless of their qualification, experience and nationalities. Furthermore, she claimed that teacher's professional development has direct impact on their student development. This study implicated in the necessity of teacher professional development for improving better learning outcomes based upon their needs. Soproni (2007) conducted research entitled "The way teacher of English learn: through the eyes of Novice and Experienced teachers" with the objectives of finding out how to EL teacher's perception of experienced teachers compare with those of novices. Six English teachers who have more than 20 years of experience were purposively selected. Among six teachers, five were male and one was female. The participants were in-depth interviewed and responses were audio recorded. The findings of the study revealed that professional development mostly comes from the teaching experience of teacher and gave high priority by participants.

Gnawali (2013) conducted research about the strategies and opportunity for professional development. The study concluded that although there was apparent difference, majority of teacher realized that they made substantial improvement in their performance due to the factors like, knowledge, skills, challenges and responsibilities dealing with their needs and interest, professional discourse and decision making. In the study of Thapa (2010), the primary level teacher were not practiced reflective teaching for professional development. However, the study concluded that reflective teaching is best way of professional development.

In the above studies, technology-based training, which is non-monetary incentives, is essential factor for developing professionalism that enhances the professional strength. In the study of Herzallah, student advancement and teacher professional development are directly correlated. Similarly, Soproni's (2007) reported that teaching experience plays a major role in professional progress. Gnawali (2013) claims that decision-making; difficulties, knowledge, and abilities help most teachers perform better. Likewise, Thapa declared that the most effective strategy for primary level

instructors to improve their abilities is through reflective teaching. Therefore the non-monetary incentives are leading to professional development of teacher.

Transformation of TPD in Classroom Teaching

The transformation of teacher professional development into classroom teaching practices is critical goal for enriching learning outcomes. But, there is challenges to implement what the teacher learn in professional development activity and how they apply those strategies in their classrooms. Buczynski and Hansen (2010) conducted a study on "An Inquiry Learning Partnership (ILP) for professional development (PD)" in a university, science center, and two urban schools by taking 4-6th grade teachers. From pre/post-content exams result, PD surveys and focus group discussion, data analysis was carried out by suitable techniques, the study revealed that teachers increased their science content knowledge, implemented inquiry practices in their classrooms. Moreover, their students experienced incredible gains knowledge and skills from the teachers sharing to their classrooms.

Badri, Alnuaimi et al. (2016) carried out research in Abu Dhabi for the perception of teacher toward professional development. Using the data collected this study explored teachers understanding of the concept about TPD, its applicable approach and barrier they face. The research report showed that the teachers have less understating of TPD and TPD meant subject specific content knowledge upgrading after the revisit of university and other viewed as attending workshop and seminar. The challenges they faced were shortage of time, inadequate of fund, ill motivation and support from the administration and government as whole. The teacher education needs to incorporate professional development activity from the preservice teachers training. Teachers with low self-esteem should be motivated through attendance of conferences, workshops and group activities at local level (Badri, Alnuaimi et al. ,2016).

The study by Komba (2008) examined the attitudes and practices of six schools' worth of teacher head teachers, primary school teachers, ward education coordinators, district education officers, school inspectors, and school committee members regarding TPD. A purposive sample of 186 respondents was obtained and replied. A combination of questionnaires,

interviews, and observation checklists were used to collect information on the significance, structure, motivation, suitability, and support of TPD. The thematic data analysis technique was accomplished by coding, categorization the data. The study revealed as, the majority of respondents thought that teacher professional development was crucial. However, they felt that it lacked sufficient motivation and support.

Research on different teaching scenarios, subjects and career stages is few and there is little investigation on adjusting teacher professional development (TPD) to individual needs. To assess long-term effects on teaching methods and student outcomes, longitudinal research is required for cultivating teaching efficiency. Additionally, the significance of ongoing psychological scaffolding for everlasting changes is not adequately studied.

Methodology

This study employed constructivist paradigm in which the knowledge is created from the social setting through the human experience. Subjective and multiple reality are the ontological base and deep understating of phenomena with profound interaction within social setting deserves as epistemological instance. Mixed method design along with sequential explanatory design(Creswell & Creswell 2005) was used for this study. The sequential explanatory includes quantitative research design is followed by the qualitative with phenomenological approach for answering the research question. Altogether ten schools consisting five government schools and five institutional schools located in Bhaktapur district were purposively selected. Twenty mathematics teachers from community schools and twenty mathematics teachers from institutional school were purposively selected. The respondents were sent google form of structured questionnaire and requested to respond. After the response from all the participant, the responses were transformed into excel sheet for quantitative analysis. Using the data of responses, frequency table was created by converting into percentage. The variable percentages were critically analyzed by linking with literature support. The association between the variable was also explained with the percentage. Focus group discussions were conducted with five teachers from both of schools. Focus group discussion, the effects of monetary and non-monetary incentives was drawn get conclusion. The focus group discussion was conducted in library, which is appropriate for participants so that they can access their home easily. The quantitative

findings were authenticated by the qualitative findings as deduced from the focus group discussion regarding the role of monetary and non-monetary incentives for professional development of teachers. The report was authenticated by the peer debriefing and expert judgment.

Result and Discussion

The role of monetary and non-monetary incentives by the responses obtained from the participants was analyzed using percentage. The data were analyzed by quantitative data analysis techniques. The frequency distribution of the participants' responses and discussion of findings are presented below. In qualitative data analysis underlying focus group discussion, the data were coded and categorized to generate theme. The main themes were described by using the construct of literature to fulfill the goal of objectives. The data were analyzed by quantitative data analysis techniques. The frequency distribution of the participants' responses and discussion of findings are presented below.

Role of Monetary Incentives for Teachers' Professional Development

The data show that monetary incentives had major impact on the professional development of teacher than the non-monitory incentives. They had focused on the role of monitory incentives under the primary drives. The data also revealed that non-monitory incentives also play vital role for the development of professional growth. The teachers had highlighted the aforementioned incentives such as reasonable salary and pension. The responses are tabulated as below.

Table 1.

Role of Monitory Incentives for TPD

SN	Incentives	No of responses	Percentages (%)
1	Remuneration and allowance	37	92.5
2	Pension	32	80
3	Insurance	31	77.5
4	Annual salary increment	29	72.5
5	Bonus	28	70
6	Funds	22	55

The table above shows that the remuneration and allowance (92.5%) had major role in teacher professional development. Likewise, pension, insurance, annual salary increment, and bonus has greater impact on the professional development based on their respective grade. The last incentives funds also exhibit influential role for the growth of professionalism

Teachers' Preference for Non-Monetary Incentives

From the teachers' responses, it is clear that non-monitory incentives had facilitative role for teacher professional development. Under the non-monitory incentives, the promotion and security were found to have major impacts. The favorable and supportive institutional environment had also prominent role on the professional development. The teachers' responses in regard of non-monitory incentives are tabulated below.

Table 2

Role of Non-Monitory Incentives for TPD

S.N.	Incentives	No of responses	Percentages (%)
1.	Promotion and Security	35	87.5
2.	Training and Field visit	35	87.5
3.	Abroad study	30	75
4.	Prestige and recognition	29	72.5
5.	Praise and rewards	26	65

The above table shows that promotion and security (87.5%) had high impact on teacher professional development. Likewise, the same percentage (87.5%) of participant responded for the necessity of training and field visit toward the professional development. Similarly, one third of responses (75%) had also greater impact on teacher professional development. prestige and recognition (72.5%) had significant impact on professional development. In the table promotion and security had highest influence but in the same time, praise and rewards had lowest impact for professional development of teachers.

Teacher's Choice for the Monetary and Non-Monetary Incentives

The teachers were asked the question related to the different means of monitory and non-monetary incentives. The majority of teachers had focused on the rules of remuneration as highly influential factor of incentives for professional development. Similarly, teachers also choose pension, promotion, security, sound academic environment as the prominent initiator for their professional development. The responses are presented as below.

Table 3.

Teachers Choice of incentives for TPD

S.N.	Incentives	No of responses	Percentages (%)
1.	Remuneration	37	92.5
2.	Training and Field visit	35	87.5
3.	Promotion and security	35	87.5
4.	Pension	32	80
5.	Insurance	31	77.5
6.	Abroad study	30	75
7.	Good Institutional environment	30	75

Primacy of Incentives for Professional Development

The collected data showed that monetary incentives had considerable influence on teacher professional development. In the context of Nepal, monitory incentives were favored by the most of the participant teachers. Such kind of incentives acts as catalyst for their professional development in teaching career. Non- monitory incentives were found to have facilitative role for enhancing professional efficacy. The teachers viewed that without monitory incentives, it is impossible to strengthen their professional efficacy as well as job continuation. But non-monetary incentives add up spices on monitory incentives. On this fact, then non-monitory incentives support them to meet their spiritual needs and desires. The majority of teachers preferred monetary incentives for professional development. Similarly, they had viewed that monitory and non-monitory incentives were interrelated and inseparable. Non-monetary incentives had facilitative and supportive role for professional development. Monitory and non-monitory incentives were at the epicenter of

Table 4

Primacy of incentives for TPD

S.N.	Incentives	Responses	Percentages(%)
1.	Monitory	32	80
2.	Non -Monitory	8	20

Note. The above table shows that a good majority (i.e. 80%) revealed as monitory incentives had major impact on TPD where as 20% teachers gave priority to non-monetary incentives for their professional development.

During focus group discussions, the teachers made it clear that monetary and non-monetary incentives are already playing a decisive role in their job satisfaction and effectiveness. Competitive salaries and performance-related allowances are important motivators. For many teachers, non-monetary motivators like professional development opportunities, insurance, praise, reward, recognition and supportive work environment were also significant. They indicated that financial incentives must be integrated with those addressing autonomy, cooperation, and work-life balance in order to have an engaged and motivated teaching force. In the end, there seems to be a suggestion that these two types of incentives need to take into account a more holistic approach toward addressing teacher retention and improving student outcomes.

Conclusion

Monetary and non-monetary incentives have been encouraged in the process of developing teachers professionally. Monetary incentives involve materials with increase in salaries, bonuses and grants in which returns are tangible and directly affect the financial aspect of the teachers, while on the other hand; nonmonetary incentives involve recognition, promotion, assistance for professional growth and a decent work environment. They bring about job satisfaction, a culture of continuous learning and long-term benefits. A balanced approach in which both types of incentives are integrated has to be considered if the motivation has to be sustained and meaningful ongoing professional development in education. Monetary incentives were more important than non-monetary incentives in the context teacher's professional development. Monetary incentives had primary and non-monetary incentives had secondary role in teachers' professional

development. But, they are interrelated and cannot be separated. Further research should be conducted to find the effective ways of promotion and further study is necessary to draw such kind of conclusion particularly for area of teachers' professional development.

Therefore, the professional development activities need to be launched for all types of teachers whether they teach in community or institutional school. The teacher who teaches either school can contribute to enhance academic outcomes. The education planners and policy makers need to design about incentives strategies for gearing up the capacity of teachers. All the teachers need to be encouraged for developing academic strength with the proper access of seminar, workshops and training program. Training, research works, further study had crucial role in the professional development.

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Building Trust for Resilience Development Among High School Seniors

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Abstract

This study investigates the critical role of trust in fostering educational resilience and enhancing learning outcomes by creating supportive, psychologically safe environments for both students and teachers. Utilizing a narrative research method under qualitative design, data was gathered through surveys and open interviews with students in diverse educational settings. The study analyzed the impact of open communication, empathy, and positive reinforcement on building trust and promoting resilience. The results demonstrate that trust, rooted in consistent teacher-student interactions, significantly enhances students' ability to engage with challenges. For example, open communication encourages students to share their struggles and achievements, while empathy from teachers creates an atmosphere of acceptance and validation. Specific evidence highlighted those students who experienced positive reinforcement felt more motivated and resilient in their academic endeavors, further deepening their trust in their educators. The study concludes that trust is a foundational element in educational environments, crucial for building student resilience

and promoting academic success. Educators and institutions should prioritize transparent communication, empathy, and consistent encouragement to create a culture of trust, which in turn supports student growth and long-term achievement.

Keywords: Trust, resilience, communication, empathy, encouragement, reinforcement

Introduction

Around the globe, children face myriad challenges such as natural disasters, political turmoil, pandemics, and economic hardships, all of which can profoundly impact their lives and their societies' futures. In response, the concept of resilience emerges as a crucial coping mechanism, enabling individuals to rebound from setbacks and adapt to adversity. Resilience allows individuals to function physically and psychologically despite experiencing anger, grief, or pain in the face of stress or trauma (Condly, 2006). Given the increasingly complex circumstances that students must navigate, resilience has become a critical factor in determining academic success.

Educational resilience refers to students' ability to overcome academic and life obstacles, adapt to changing conditions, and maintain a positive outlook throughout their educational journey. It is more than a personality trait—it involves both external and internal factors that allow students to thrive in diverse environments (Condly, 2006). Resilient students approach challenges with a growth mindset, emerging stronger from setbacks and ensuring their long-term success in life. Education, as a cornerstone of economic growth and human development, demands that institutions fortify their resilience against crises to support students in their academic pursuits.

Within educational settings, psychological safety and resilience play pivotal roles in facilitating effective learning (Edmondson, 2018). Psychological safety refers to the creation of an environment in which students feel secure, allowing them to express themselves openly without fear of negative

consequences. Trust between teachers and students is central to fostering this safety, promoting openness and mutual respect. Research in various fields, including education, manufacturing, and healthcare, has consistently demonstrated that trust within organizations enhances productivity, engagement, and innovation (Edmondson, 2018). In educational settings, trust not only boosts students' morale and confidence but also supports their academic performance by fostering a secure and growth-oriented atmosphere.

Building educational resilience is crucial for all students, particularly for those facing significant challenges or disadvantages. Marginalized groups, such as Indigenous students, often face disproportionately high dropout rates and lower academic achievement due to systemic inequities. Educational resilience—as defined by Alva (1991) and Wang et al. (1993)—encompasses the ability to succeed academically despite adverse circumstances. For these students, resilience is vital in mitigating the risk of underperformance and fostering long-term success both in and out of school. Research by (Waxman et al., 2003) highlights how resilient students maintain motivation and achievement, even in the face of substantial adversity. This holds significant implications for enhancing the educational experiences of at-risk students and necessitates a focus on creating supportive environments where resilience can flourish.

Trust within educational institutions not only supports students' personal and academic growth but also enhances overall institutional performance. While personal trustworthiness and good intentions are essential, they alone are insufficient to foster deep trust in educational environments. Effective strategies and structures must be in place to cultivate trust, psychological safety, and ultimately, resilience within schools. This comprehensive approach is crucial for both improving student outcomes and supporting institutional success.

The focus of my doctoral research study revolves around educational resilience theories, specifically examining the experiences and struggles of Dhimal children regarding their schooling. Stress, anxiety, poverty, and

depression significantly impact individuals, schools, and entire systems, undermining our ability to provide essential support. Developing resilience in the face of these challenges can seem daunting (Reeves, 2023). A teacher's primary responsibility, even more than expertise in curriculum or technology, is to create a classroom environment free from fear, where students can learn without apprehension. A trusting relationship between teachers and students is crucial for fostering this safe environment.

While numerous international studies have explored the connection between trust and resilience, there is a notable gap in research within the Nepali context. Therefore, my seminar paper aims to explore how Nepali teens perceive trust in the classroom and whether it supports their development of resilience.

In summary, resilience is a critical factor for student success in today's complex world, allowing individuals to overcome challenges and maintain psychological well-being despite adversity. As this article moves forward, it will explore how trust can be effectively cultivated within educational settings to build psychological safety and support educational resilience. Through an examination of various strategies and structural approaches, the study will demonstrate the transformative impact of trust on both student outcomes and institutional success, particularly for those facing the greatest challenges. This exploration will also highlight the importance of addressing the unique needs of marginalized groups, ensuring that educational environments promote not only academic achievement but also personal growth and long-term resilience.

Trust and the Educational Resiliency

The trust between teachers and students is essential for a successful learning environment. When there is trust, students feel safe to express their thoughts, concerns, and ask questions without fear of judgment or ridicule. Trust allows students to take risks, make mistakes, and learn from them. It also allows teachers to provide constructive feedback and guidance, knowing that students will receive it with an open mind. Trust encourages collaboration and fosters positive relationships, enabling teachers to

understand and cater to each student's unique needs. When trust is established, students are more likely to be engaged, motivated, and willing to take ownership of their learning. Overall, the trust between teachers and students forms the foundation for a supportive and productive educational journey. Children around the world face serious threats to their growth and development from things like natural disasters, political violence, pandemics, and other challenges that can drastically change their lives, their families, and the future of society. Resilience is the ability of a system—whether it's a person, a family, or even something like an economy or a forest—to adapt and keep functioning despite facing difficulties. This idea of resilience applies to many different types of systems, whether they are living, like a child or an animal, or nonliving, like a security system or the global climate. Trust is the basis for almost everything we do. When we contemplate resilience, we often envision the capacity to flex and endure without succumbing to the challenges that life presents us. It entails the ability to rebound from adversity, and in some cases, even thrive and develop through difficult experiences. According to the American Psychological Association (2014), resilience is defined as the intricate process of effectively adapting when confronted with adversity, trauma, tragedy, threats, or substantial stressors. It's the foundation on which our laws and contracts are built. Fearless organizations are built on high levels of trust. Whether it's in manufacturing, healthcare, software development, or education, organizations with a fearless culture tend to be more productive, have more engaged employees, and see higher levels of innovation (Edmondson, 2018). Research shows that trust and psychological safety are actually better predictors of team performance than qualifications or personality traits, which are often used to hire or promote people(Reeves, 2023).

In education, trust is key at all levels, from students to faculty, leadership, and even the board. Schools that foster a fearless, trust-filled environment have four key benefits over those where fear and silence dominate: better learning, improved morale, greater impact, and more innovation (Reeves, 2023). A high-trust environment clearly enhances student learning

(Mondono, 2017), creating a safe space that encourages "fearless learning"—a mindset driven by curiosity where admitting what we don't know is seen as a desire to grow, not a sign of weakness (Reeves, 2023).

Leaders can also build a culture of trust by showing respect and encouraging creativity, which leads to genuine, lasting morale among both staff and students (Schaefer, 2017). Without trust, innovation is not possible. The granting of trust is a voluntary decision and cannot be compelled. It depends on four traits: competence, reliability, benevolence, and integrity (Reeves, 2023).

The trust between teachers and students plays a crucial role in enhancing the educational resiliency of students. When students feel a strong sense of trust in their teachers, they are more likely to persevere through challenges and setbacks. Trust creates a supportive environment where students feel comfortable seeking help and guidance from their teachers, knowing that their concerns will be met with empathy and understanding. This trust allows students to develop a growth mindset, enabling them to view mistakes as opportunities for learning and personal growth. Additionally, when students trust their teachers, they are more likely to engage in meaningful classroom discussions, take academic risks, and explore new ideas. This willingness to take intellectual risks fosters creativity, critical thinking, and problem-solving skills, all of which contribute to students' educational resilience. Overall, the trust between teachers and students strengthens students' ability to overcome obstacles, embrace challenges, and thrive academically. Building trust, we will learn, is not about rhetoric or posters on the wall but about the daily actions, habits, and decisions that leaders make. Their decisiveness can help to build trust, as can their reluctance to make hasty decisions when more inclusion, more information, and more deliberation is necessary (Reeves, 2023). In order to build trust and the positive neurological benefits associated with it, several specific strategies are available to leaders and educators.

Building trust is essential for any organization. Trust isn't just a word; it's something we actively create through our actions. Resilience involves two

key parts: 1) preventive resistance, which is like having immunity, and 2) reactive resilience, which is the ability to bounce back after facing tough situations. It's about adapting well when life gets challenging, whether that's dealing with family issues, health problems, or stress at work or with finances.

Trust Building and Developing Educational Resiliency

Building relational trust in educational settings is essential for fostering positive relationships and creating a foundation for effective teaching and learning (Eckels, 2023). Studies consistently highlight the strong link between trust and academic success. In schools, cultivating trust requires a collective effort to respect and value diverse perspectives, actively listen, and engage with genuine sincerity. This approach creates a sense of security and belonging for all members of the school community. Demonstrating care for the well-being of others further strengthens this trust, emphasizing the importance of empathy and support in educational relationships. Relational trust also involves recognizing and respecting the unique responsibilities and expertise of each individual within the school. It reinforces the expectation that everyone-teachers, administrators, students, and support staff-adheres to standards of competence and integrity. School leadership plays a vital role in this process by fostering an environment where trust can develop and thrive. Effective leaders act as catalysts, creating conditions for open communication, fairness, and collaboration. Trust builds gradually through consistent and meaningful interactions, both formal and informal, that demonstrate respect and reliability.

Beyond structured interactions, trust is often cultivated during informal and spontaneous moments, such as when student success coaches support students through challenges or when school members assist in resolving conflicts. These everyday encounters offer opportunities to demonstrate vulnerability and honesty, key components of trust. Through these authentic connections, a supportive and trusting atmosphere is created, paving the way for a conducive learning environment where students and staff feel valued and empowered to succeed. Trust is the cornerstone of psychological

safety in any environment, serving as the foundation for open communication, effective collaboration, and the uninhibited exchange of ideas. When trust exists, individuals feel secure enough to take risks, explore new opportunities, and learn from their mistakes without fear of judgment or reprisal. This sense of security enables individuals to grow personally and professionally, fostering a supportive atmosphere where they can thrive and contribute their best efforts.

Psychological safety emerges when individuals are confident, they can voice their thoughts, concerns, and opinions without negative consequences. Trust plays a pivotal role in cultivating this confidence, encouraging people to engage authentically in discussions and interactions. In an environment of trust, individuals are more likely to share their ideas, seek help, and provide constructive feedback, creating a culture of collaboration and innovation that benefits everyone involved.

Creating a climate of trust within organizations is essential for fostering meaningful collaboration. When trust exists between teachers and students, it naturally facilitates working together toward shared goals. This mutual trust builds a secure environment where knowledge, perspectives, and ideas are freely exchanged, leading to more comprehensive and creative problem-solving. By nurturing a spirit of cooperation and leveraging diverse strengths, trust enhances the effectiveness of teamwork and ultimately improves organizational outcomes.

Educators have the ability to foster a trusting atmosphere by practicing transparency and openness in communication, welcoming feedback and constructive criticism, demonstrating empathy and understanding, serving as role models, and acknowledging and celebrating their students' accomplishments.

In summary, establishing trust is vital for nurturing resilient students who can thrive and adapt in an ever-changing educational landscape. To accomplish this, teachers must demonstrate patience and consistency as they strive to cultivate a classroom environment built on trust and psychological safety, conducive to high performance and growth.

Trust serves as the cornerstone of resilient teams. When classmates trust each other, they feel empowered to take risks and venture beyond their comfort zones. This openness allows for experimentation with new ideas and methods, as individuals know they will receive understanding and support even in times of failure. Such an environment fosters personal growth and enables individuals to contribute their utmost to the group's success.

Moreover, trust within a classroom enhances its adaptability to change. Students who trust their teachers are more inclined to embrace change positively and with resilience. Trust instills in individuals the confidence to be flexible and proactive in confronting challenges, enabling them to navigate uncertainties with ease and emerge stronger from the experience.

Moreover, trust plays a vital role in fostering innovation. When there is trust between teachers and students, they feel more comfortable sharing their unique perspectives, ideas, and insights. This diversity of thought leads to a wider range of innovative solutions. Trust also encourages healthy debates, constructive feedback, and the exploration of new possibilities, all of which contribute to a culture of innovation within the team.

To nurture trust in schools, teachers must exhibit patience and consistency in their approach. They should lead by example, demonstrating trustworthiness through their actions and communication. Creating opportunities for students to build relationships, express themselves, and collaborate effectively is essential. This can be achieved through team-building activities, regular feedback sessions, and providing resources and support for the learning environment. By consistently prioritizing trust and psychological safety, teachers can establish a foundation for a resilient and innovative class.

Trust is a crucial element in establishing a resilient classroom environment that can thrive amidst dynamic teaching and learning scenarios. It enables both teachers and students to embrace risks, adapt to changes, and foster innovation. To cultivate trust, teachers must demonstrate patience and consistency in their actions, leading by example and fostering an atmosphere that promotes psychological safety. By doing so, teachers can empower their students to reach new levels of success.

Furthermore, trust cultivates a culture of openness and transparency, facilitating the free flow of information. It allows individuals to express their thoughts and emotions freely, thereby nurturing a sense of psychological safety within the team. When students feel assured that their opinions will be respected, they are more likely to voice their concerns, offer suggestions, and engage in constructive discussions. This environment of open communication serves as a fertile ground for creativity and innovation.

Moreover, trust lays the groundwork for learning and personal growth. When individuals trust that their mistakes will be met with understanding and support, they are more inclined to take risks and expand their capabilities. They feel empowered to venture beyond their comfort zones, recognizing failure as an opportunity for development rather than a cause for retribution. In such an environment, learning becomes an integral part of the organizational culture, enabling it to adapt and flourish in a rapidly changing landscape.

Additionally, trust serves as the foundation for psychological safety within organizations. It fosters transparent communication, effective collaboration, and the exchange of ideas. Trust creates an environment where individuals feel emboldened to experiment, take risks, and learn from failures. This atmosphere is essential for organizations to maintain agility and competitiveness in an ever-evolving market.

Methodology

This study aims to explore how trust contributes to building resilience and how its roles are perceived, a narrative research method under qualitative design (Clandinin & Connelly, 2004) is applied for collecting and interpreting the information. Three students studying in grade XII in a private school of Kathmandu are selected as research participants for collecting data through the collection of stories, reporting individual's experiences, and discussing the meaning of those experiences for the individuals (Creswell, 2012). Narrative inquiry captures the experiences of an individual or a small group, highlighting their unique perspective. This is usually done through interviews,

which are recorded and then arranged into a story that follows the order of events. These stories can take the form of biographies, life histories, or, in the case of older or traditional tales, oral histories. This study primarily focuses on the in-depth open interviews of three students of grade XII studying in a private school for data collection.

Before starting the study at a private school, written approval was obtained from the school administration. All the students taking part were fully informed about what the study was about, its goals, and how their information would be kept confidential. After that, verbal consent was given by the students before they joined the study. They were clearly told that participation was voluntary, and they could choose not to answer any questions or stop the interview at any time if they wanted to. For this, I have visited the school several times and talked with the students informally. During those informal talks, I have shared my personal experiences and heard their stories too. After some days, gradually they became intimate and started sharing their personal experiences as well to me. All of the students I approached for this study were ready to participate in the study but I have selected two girls and a boy who were struggling in their study till their Grade X and gradually coping up and progressing. One of the female participants had nearly withdrawn from the study, however, with the counseling and encouragement provided by a teacher, she has now regained her study and resolve to confront and overcome any challenges she may encounter. The stories of their knowledge, experiences, and traditions in their schools, families and societies are recorded and transcribed into the stories. I have transcribed their narratives by making summary of his narration. From such descriptive narrations, I had prepared some vignettes which in turn coded to generate the themes. For this, I had adopted a thematic network analysis model (Sterling, 2001) through which at first basic themes developed. From the basic themes, catchy and highlighted organizing themes were collected, and finally, from different organizing themes, a few global themes were generated which are discussed in the results and discussion. The main aim of this analysis was to develop and capture the striking themes from the views and versions that

those three students have expressed during our conversations. To stay ethical, I explained to them that their thoughts and stories would be included in my study. However, I assured them that their privacy would be protected, and their identities would remain completely anonymous in any written work.

Finding and Discussions

For a successful educational institution in today's fast-paced global world, resilience is crucial, and trust is a critical component of it. When students and teachers trust each other, they feel supported, valued, and confident in taking risks and innovating. Psychological safety is a term used to describe a safe space for interpersonal risk-taking, where teachers and students can express their thoughts, ideas, and opinions without fear of ridicule or punishment. This enables individuals to contribute their best to the team and achieve group goals. After conducting the focused personal interviews with three students selected amongst the 24 students studying in grade XII from one of the private schools in Kathmandu, records were transcribed into small vignettes. Those vignettes were analyzed and coded into basic themes. From amongst the general themes, some organizing themes and finally the following global themes are recorded which I have discussed here below:

Open Communication: A Meaningful way of Trust Building

Open communication serves as a crucial element in fostering trust and resilience within interpersonal and organizational relationships. It creates a safe environment where individuals can freely express their thoughts, concerns, and ideas without fear of judgment, thereby laying the foundation for trust (Jones, 2021). When communication channels are open and transparent, individuals are more likely to share both successes and challenges, which fosters a culture of transparency and understanding (Smith, 2020). Furthermore, open dialogue enables constructive feedback and problem-solving, essential components of resilience-building (Brown, 2019). In my study as well, participants express the belief that by placing trust in their teachers, they feel comfortable sharing their personal struggles. During my interview, one student said: *"our English teacher is very frank and*

supportive, so we can trust her and can share our personal difficulties too." In educational settings, open communication between students and teachers fosters a trusting environment where students feel secure in expressing their personal struggles. This type of dialogue helps build resilience, as students receive constructive feedback and emotional support from their teachers, encouraging them to overcome challenges (Brown, 2019). In my study, participants shared that trusting their teachers allowed them to openly communicate their difficulties, which helped in building their resilience.

Open communication fosters a sense of safety and protection among students, encouraging them to openly share their personal matters with teachers. Research by Johnson et al. (2019) demonstrates that when students feel that they can communicate openly with their teachers without fear of judgment or reprisal, they are more likely to disclose personal concerns and seek support when needed. Additionally, a study conducted by Martinez and Garcia et al. (2020) found that open communication contributes to the creation of a trusting relationship between students and teachers, wherein students feel comfortable confiding in educators about their personal matters. These findings emphasize the role of open communication in establishing a supportive and nurturing educational environment where students feel safe and empowered to share their experiences and seek assistance from teachers.

Open communication plays a crucial role in facilitating students' willingness to share their problems without hesitation. According to a study by Smith et al. (2018), when communication channels are open and transparent, students feel more empowered to express their concerns and seek assistance from teachers and peers. This finding is supported by research conducted by Garcia et al. (2020), which highlights that open communication fosters a sense of trust and belonging among students, thereby encouraging them to disclose personal challenges without fear of judgment. My one boy participant mentioned that: *"with my Mathematics teacher, I am very much intimate and actually he loves everybody and so we don't hesitate to share our difficulties*". Together, these studies underscore the importance of open

communication in creating a supportive and inclusive learning environment where students feel comfortable seeking help and sharing their experiences. "*Our teacher easily reads our face and asks us about our difficulties and we also trust him whole heatedly and share our problems about studies.*" My participant shared his experiences during our conversation. Open communication strengthens the relationship between teachers and students by fostering mutual trust and understanding. Research by Adams and Jones (2021) demonstrates that when teachers and students engage in open and transparent communication, it leads to the development of positive teacher-student relationships characterized by empathy, respect, and collaboration. Furthermore, the study highlights that open communication allows teachers to better understand the needs and perspectives of their students, leading to more effective support and guidance. By creating an environment where students feel heard and valued, open communication strengthens the bond between teachers and students, ultimately enhancing the overall quality of education.

In conclusion, trust serves as the foundation upon which meaningful connections between students and teachers are built, fostering a supportive and nurturing educational environment conducive to student success and well-being. Open communication stands as a linchpin in the intricate process of trust building and resilience development within educational contexts. By fostering transparent exchange and shared understanding, open communication empowers individuals to navigate challenges collectively, ultimately contributing to a resilient educational community where setbacks are viewed as opportunities for growth. Embracing open communication equips individuals with the tools needed to adapt, learn, and persist in the face of evolving challenges, fostering growth, collaboration, and the achievement of shared goals.

Empathy and Understanding: **Teacher's Weapon for Trust Building**

Teachers who demonstrate empathy and understanding towards their students create a safe space where students feel accepted and supported. This fosters trust and encourages students to take risks and seek help when

needed. Empathy and understanding stand as the formidable weapons wielded by teachers in the noble pursuit of trust building and the cultivation of educational resiliency. In the dynamic tapestry of the classroom, a teacher's ability to empathize with the diverse experiences and emotions of students creates an environment where trust can take root and flourish. These studies are set in the educational context, particularly focusing on the teacher-student relationship. Teachers who show empathy and understanding help create a supportive environment where students feel safe, accepted, and valued. This is crucial for building trust, which in turn encourages students to take risks in their learning and seek help when needed. In classrooms, empathy is a key tool teachers use to foster educational resilience, helping students navigate challenges and grow academically and personally. The relevance lies in how these practices directly impact student well-being and success in educational settings. From my conversation with students as well, I have recorded the experience on one of my participants as: "*Whenever I am in trouble, my English teacher comes ahead and counsels me. One time I was very much frustrated by my parent's pressure for marriage and I shared the matter with her, then she not only counselled me but also talked with my parents and convinced them.*"

Teacher support and encouragement are crucial elements in fostering a positive learning environment. Research by Hattie (2012) underscores the importance of teacher-student relationships, suggesting that positive teacher support significantly impacts student achievement and well-being. Additionally, a study by Rimm-Kaufman and (Hamre & Rimm-Kaufman, 2010) highlights the role of teacher encouragement in promoting student engagement and motivation, which are essential for academic success. These findings emphasize the significance of teacher support and encouragement in creating an environment where students feel valued, motivated, and empowered to thrive academically.

"Sir, I was not meritorious students earlier but one time what happened you know, in a class test, fortunately I stood first in my class and my teacher was so happy and she announced that with pride in class and also provided me

one pen as prize. By that I was so happy and then onward I have started reading seriously and now I am among the top three in my class." Recognizing and celebrating students' accomplishments, both big and small, plays a significant role in fostering a positive learning environment. Research by Yeager et al. (2014) highlights the importance of acknowledging students' achievements in promoting a growth mindset and enhancing motivation. Moreover, according to a study by Dweck (2006), celebrating students' successes encourages them to embrace challenges and persist in the face of obstacles, ultimately fostering resilience and self-confidence. These findings emphasize the value of recognizing and celebrating students' accomplishments as a means to cultivate a supportive and empowering educational atmosphere.

Providing constructive feedback that emphasizes improvement rather than criticism is essential for fostering resilience and a growth mindset among students. Research by Dweck (2006) underscores the significance of feedback in shaping students' mindsets and attitudes towards learning. According to Dweck, feedback that focuses on effort, strategies, and progress encourages students to view challenges as opportunities for growth rather than threats to their abilities. By emphasizing improvement and progress, educators can instill in students the belief that their abilities are not fixed but can be developed through dedication and perseverance. This approach to feedback cultivates resilience by teaching students to embrace setbacks as part of the learning process and to persist in the face of obstacles. *"In my school days, when I was in Grade IX, I had first chosen Economics as my optional subject but my Mathematics teacher encouraged and supported me in all my difficulties so that I could easily pass Mathematics as my optional subject."*

Encouraging students to embrace challenges, learn from failures, and persevere fosters a growth mindset, resilience, and a passion for learning. Research by Dweck (2006) emphasizes the importance of promoting a growth mindset in education. Dweck suggests that individuals with a growth mindset believe that their abilities can be developed through dedication and effort. By

encouraging students to see challenges as opportunities for growth rather than obstacles, educators empower them to approach learning with enthusiasm and determination. This approach not only cultivates resilience by teaching students to bounce back from setbacks but also instills a lifelong love for learning as students become more open to new experiences and opportunities for growth.

Teachers who demonstrate empathy and understanding towards their students create a safe space where students feel accepted and supported, fostering trust and encouraging them to take risks and seek help when needed. Empathy and understanding are formidable weapons wielded by teachers in the noble pursuit of trust building and educational resiliency. In the dynamic tapestry of the classroom, a teacher's ability to empathize with diverse student experiences and emotions creates an environment where trust can flourish. Recognizing and celebrating students' accomplishments, providing constructive feedback, and encouraging them to embrace challenges all contribute to a positive learning environment. These practices, supported by research, promote student engagement, motivation, and resilience, ultimately empowering students to thrive academically and personally.

Encouragement and Positive Reinforcement: A Healthy Educational Environment

Providing constructive feedback, celebrating achievements, and acknowledging students' efforts contribute to building trust and enhancing resiliency. These actions help students develop a growth mindset and persevere even when faced with obstacles. Encouragement and positive reinforcement constitute the bedrock of a healthy educational environment, fostering a culture where students thrive academically and emotionally. When educators provide genuine encouragement, acknowledging students' efforts and achievements, it creates a positive atmosphere that inspires a love for learning. This positive reinforcement not only boosts students' confidence but also cultivates a growth mindset, where challenges are seen

as opportunities for improvement rather than insurmountable obstacles. In this nurturing environment, students are more likely to engage actively in their studies, take risks, and explore their intellectual curiosity, laying the foundation for a lifelong love of learning. In an educational context, providing constructive feedback, celebrating achievements, and recognizing students' efforts are essential for building trust and promoting resilience. These actions foster a positive learning environment, where students feel supported in their academic journey. When teachers offer genuine encouragement, it boosts students' confidence and helps them develop a growth mindset, enabling them to see challenges as opportunities to improve rather than as obstacles. This approach not only helps students persevere but also inspires them to stay engaged in their learning and develop a lasting passion for it.

"When I was in high school, I was really struggling with algebra, but instead of getting down on me, my teacher praised my effort and offered to help me with extra practice. It made me feel supported and motivated to keep trying because I knew my teacher believed in me." Establishing positive connections between teachers and students through encouragement and positive reinforcement is crucial for creating a supportive learning environment. Research by Skinner et al. (2008) highlights the importance of teacher-student relationships in fostering trust and academic success. Positive reinforcement and encouragement from teachers have been shown to enhance student engagement, motivation, and self-esteem Skinner et al. (2008). When students feel supported and valued by their teachers, they are more likely to actively participate in class, seek help when needed, and take academic risks (Skinner et al., 2008). These findings underscore the significance of positive teacher-student relationships in promoting a supportive learning environment where students feel safe, motivated, and empowered to succeed.

Offering praise, recognition, and rewards for academic achievements and efforts motivates students to actively participate in learning activities and fosters a passion for learning. According to Dweck (2006), providing positive reinforcement encourages students to adopt a growth mindset, believing that

their abilities can be developed through dedication and effort. This approach fosters intrinsic motivation and a love for learning, as students become more engaged and invested in their academic pursuits (Dweck, 2006).

"One time in my school time, I used to get really frustrated when I couldn't solve a math problem, but my teacher always encouraged me to keep trying. She said that making mistakes was part of learning, and that it's okay to struggle as long as I don't give up. Now, I see challenges as opportunities to learn and improve, and I'm much more confident in my abilities." Promoting a growth mindset by encouraging students to embrace challenges, learn from failures, and persist in their efforts cultivates resilience, self-confidence, and a belief in their ability to succeed academically and personally. According to Dweck (2006), individuals with a growth mindset believe that their abilities can be developed through dedication and effort. By fostering this mindset in students, educators empower them to approach challenges as opportunities for growth and learning, ultimately building resilience and confidence in their abilities (Dweck, 2006).

Constructive feedback, celebration of achievements, and recognition of students' efforts are fundamental pillars in fostering trust and resilience within the educational sphere. Such actions not only promote a growth mindset but also inspire perseverance in the face of adversity. Encouragement and positive reinforcement serve as the cornerstone of a vibrant educational environment, nurturing a culture where students not only excel academically but also flourish emotionally. By providing genuine support and acknowledgment of students' endeavors, educators create an uplifting atmosphere that ignites a passion for learning. This positive reinforcement not only bolsters students' self-assurance but also instills a mindset where challenges are viewed as stepping stones to improvement rather than stumbling blocks. In this nurturing milieu, students are empowered to engage actively in their studies, embrace risks, and explore their intellectual curiosity, laying the groundwork for a lifelong love of learning.

Conclusion

In the journey of fostering trust, resilience, and academic success within educational settings, three core themes emerge as pivotal elements: open communication, empathy and understanding, and encouragement and positive reinforcement. Open communication forms the bedrock upon which meaningful connections between teachers and students are built, creating an environment where trust can flourish and personal struggles can be openly shared and addressed. Teachers who demonstrate empathy and understanding create safe havens where students feel supported and empowered to navigate challenges, fostering a sense of belonging and acceptance crucial for academic and personal growth. Moreover, encouragement and positive reinforcement serve as powerful tools for inspiring students to persevere, embrace challenges, and cultivate a growth mindset, ultimately paving the way for a vibrant and nurturing educational environment where students thrive both academically and emotionally. By embracing these themes, educators can create transformative learning experiences that empower students to reach their full potential and become resilient, lifelong learners.

In conclusion, trust plays a pivotal role in building resiliency among students in the educational setting. When students trust their teachers, they feel safe, supported, and empowered to navigate challenges and setbacks. Trust enables open communication, fostering an environment where students can freely express their thoughts and concerns, seek guidance, and learn from their mistakes. Through the establishment of supportive relationships, teachers who demonstrate empathy, consistency, and reliability create a foundation of trust that promotes students' growth and resiliency. Moreover, trust enhances students' willingness to take intellectual risks, engage in meaningful discussions, and explore new ideas. By providing constructive feedback and positive reinforcement, teachers inspire students to develop a growth mindset, seeing challenges as opportunities for learning and personal growth. Trust also encourages students to take ownership of their education, fostering a sense of responsibility and motivation that strengthens their resiliency in the face of obstacles. Ultimately, trust between teachers and students creates a positive and empowering educational environment in which students can thrive, persevere, and build the necessary skills to overcome adversity in their academic journey and beyond.

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Artificial Intelligence for Human Resource Management: A Comprehensive Review

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Abstract

Artificial Intelligence (AI) is revolutionizing the landscape of human resource management (HRM), offering advanced tool and techniques to streamline processes, enhance decision-making and improve employee satisfaction. The concept of artificial intelligence is still disputed and experts are currently debating on its usefulness for humans. It is the most debated technology which has taken control over various functions. The purpose of this paper is to research the implications that technological advancements, in particular Artificial Intelligence (AI), have for the recruitment process. It aims to investigate where AI can be implemented in the traditional recruitment process and possibly make the process more effective, as well as what the implications would be of having AI within recruitment. This paper searches the role of AI in HR practices.

This study examines the integration of AI in HRM. This paper uses a qualitative study the paper is based on secondary data, including scholarly articles, industry reports and case studies. At the end the findings reveal that AI applications in recruitment, performance appraisal, employee engagement and training significantly enhance efficiency and objectivity. The

most suitable parts to implement AI in traditional recruitment include recruitment activities such as pre-selection and communication with candidates and sending out recruitment results for applicants. However, challenges such as data privacy, ethical considerations and the potential for workforce displacement remain critical concerns. By synthesizing existing research, this article highlights the dual impact of AI- its potential to drive innovation in HRM while necessitation robust frameworks to address associated risk. The study underscores the need for HR professionals to balance technological advancements with a human – centric approach, ensuring that AI complements rather than replaces traditional HR practices. This analysis serves as a foundation for future research and practical implementation in the evolving domain of HRM.

Keywords: Artificial Intelligence, Human Resource, Management, Significance, technology, AI practices

Introduction

Artificial intelligence is taken as the increasing capabilities of machines to perform specific roles and tasks currently performed by human within the workplace and society in general (Dwivedi et al., 2019). AI –the endeavor to mimic cognitive and human capabilities on computers (Schmidt et al.,2020). Artificial Intelligence is defined as a set of "Theories and techniques used to creative machines capable of simulating intelligence. AI is a general term that involves the use of computer to model intelligent behavior with minimal human intervention" (Wamba-Taguimdje et al., 2020).The adoption of Artificial Intelligence in Human Resource Management is reshaping traditional practices by enhancing efficiency, decision making and employee engagement. Artificial Intelligence (AI) is revolutionizing numerous sectors, and Human Resource Management (HRM) is no exception. Traditionally, HRM has relied heavily on manual processes for tasks such as recruitment, employee engagement, performance evaluation, and workforce planning. However, AI has introduced advanced capabilities, enabling HR

departments to enhance efficiency, accuracy, and strategic decision-making. AI-driven tools can streamline the recruitment process by using algorithms to screen resumes, conduct preliminary interviews, and even predict candidate success based on historical data. AI has given human mind, science and technology in current situation, where AI helps many human minds for performing many of their functions smoothly and effectively but on the other hand it has some drawbacks. Access of internet and the willing of discovering next level of comfort are creating many more challenges too. Many organizations have made the skill of using AI platforms as a must skill in their employees. Which shows it's important in competitive economy. AI tools, such as machine learning algorithms and natural language processing are revolutionizing recruitment workforce analytics and employee performance management. Artificial intelligence is the study and development of computer systems capable of copying intelligent human behavior, such as learning, reasoning and problem-solving. It is an uncountable noun often used in computing contexts (Oxford Learner's Dictionary). The integration of AI in HRM practices addresses many contemporary challenges, including bias reduction, retention management and personalization of employee experiences. AI powered tools can identify hidden patterns in data to predict employee turnover, recommend tailored learning pathways and ensure fairness in hiring processes (Tambe et al; 2019). These advancements have the potential to reshape traditional HR paradigms, transforming HR departments into more data-driven and agile entities. Despite its benefits, the adaptation of AI in HRM is not without challenges. Ethical concerns, data privacy issues and resistance to technological changes remain significant barriers (Bhardwaj et al., 2020). As organizations continue to explore the potential of AI, the need for research into its applications, implications and limitations in HRM becomes increasingly critical. In employee engagement, AI can analyse sentiment from communications to gauge morale and suggest interventions. Performance evaluations have become more data-driven, with AI providing objective insights based on employee output and behaviour patterns. Not only commercial use of AI is trending but the AI is

useful for educational sectors where students along with teachers are benefited by it although it has been used improperly too. NVIDIA, APPLE, MICROSOFT, META, AMAZON etc. are some big companies working with AI. A report shows that 99% of Fortune 500 firms have incorporated AI into their operations and here was a 270% growth in business adaptation of AI from 2015 to 2019(source; IBM, Deloitte and Stanford University, MIT Sloan School of Management, EEOC, Gartner) Furthermore, AI in workforce planning helps forecast labour needs, optimize scheduling, and identify skill gaps, ensuring that organizations are better equipped to meet future challenges. As AI continues to evolve, its integration into HRM is expected to further transform the way organizations manage and nurture their human capital, fostering a more dynamic and responsive work environment. Going all this through this article aims to present the scientific literature that addresses in a connected way the application and impact of AI in the field of HRM.

As humans have limited abilities, keeping up with all the tasks that is necessary is not an easy job, and usually requires lots of dedicated time from every individual recruiter. The problem that have been identified is that there are human limitations, such as biases, preconceptions and time restraints, which can hinder how effective a recruitment process ends up being (McRobert, Hill, Smale, Hay, & Van Der Windt, 2018). This is a problem as it, in turn, can lead an organization to lose the better fit candidates for a job as well as monetary value (Baron, Musthafa & Agustina, 2018). It has been identified that the methods of investigating technology-based recruitment are lacking and comes behind the current practice. However, several years later the same problem is still here, since Marler and Fisher (2013) mention that the current literature is lacking the new technology-based recruitment methods that need to be fulfilled. In addition, the implications of new technologies for HRM are still somehow unclear for recruiters whether these new and efficient technologies entail challenges or opportunities to The purpose of this thesis is to explore the current state of AI and how it can be applied to the traditional recruitment process. It will research what impact AI

technology has on recruitment recruiters' work (Stone, Deadrick, Lukaszewski & Johnson, 2015; Bondarouk & Brewster, 2016).

Only secondary data is used for this study. So, the data can vary significantly. The study may include limited data or areas may not represent the boarder landscape. For this study only secondary data is used no any primary data is used. The secondary data can vary significantly. The integration of artificial intelligence in human resource management has transformed traditional practices, enabling enhanced recruitment, employee engagement and decision. AI has emerged as a transformative technology, influencing multiple aspects of human life, including business, healthcare, education, entertainment and governance. However, despite its growing adaptation, AI poses several challenges and unresolved issues. Human Resource field is also not untouched by AI. Key concern include ethical dilemmas surrounding bias and fairness, privacy violation, workforce displacement and regulatory gaps. AI is working both as a solution provider and a source of new challenges presents a need critically examine its development, implementation and societal impact. In human resource management the AI application have played an important role such as to derive recruitment process, to make a standard of reporting and analysing and to develop learning and development process. The article seeks to address the current role of AI in HRM practices by analysing the secondary data's. The objective of this study is to evaluate the impact of AI in human resource management and to study the IT solutions for HR based issues.

Literature Review

As of current scenario total number of companies with HR, the usage of AI technology is still relatively small. AI is mostly used in larger companies and in specific industries, which is sensible due to the cost and benefit factors. It does not change the fact that the usage is grow in grand someday even the smaller firms will be taking advantage of AI. This review paper we will also see various limitations for usage of AI in HRM the research shows it brings on many benefits to the company, saves them money and makes them more efficient. This paper will discuss more about the advantages and

disadvantages of the subject.

Human Resource Management

Human Resource Management (HRM) is a strategic approach to managing an organization's most valuable asset is its people. HRM involves the recruitment, development, motivation and management of employees to organizational goals and management of employees to ensure they contribute effectively to organizational goal and objectives. It is a critical function that aligns the needs of the workforce with the overall business strategy. By fostering a positive workplace culture, providing necessary training and ensuring legal compliance, HRM helps organizations maximize employee performance and satisfaction while minimizing risks. A definition by Schemerhorn (2001) is that HRM is how you are able to gain and develop a workforce which is talented, to help the company achieves its goals, as well as its mission, vision and different objectives at hand. Another definition is that HRM is an approach to employee management with the aim of retaining a workforce which is both capable and committed by different techniques, such as cultural, structural and personnel to bring the organization a competitive advantage (Storey, 2004).

The Traditional Way of Recruitment

It does not have any specific model for how it should be conducted but it is described by different researchers' theories (Acikgoz, 2019). Among different suggested models of the recruitment process, it is possible to see some common steps emerge. Usually, the first step taken is for the company to determine if a spot or vacancy within the organization needs to be filled, secondly is to conduct an analysis of the job opening, thirdly to write a description of the job and lastly to determine a description of the preferred employee (Carroll, Marchington, Earnshaw & Taylor, 1999; Mueller & Baum, 2011; Thebe & Van der Waldt, 2014). A five steps beginning and be visible through both the development of the strategy and the recruitment activities (Breaugh, 2008). With all these steps implemented is when according to Breaugh (2008) an organization has successfully recruited a new employee for a vacant position. The steps are-

Tabel -1
The traditional way of recruitment

| STEP NUMBER	STEPS
1.	Recruitment Objective
2.	Strategy Development
3.	Recruitment Objectives
4.	Intervening Job Applicant Variables
5.	Recruitment Results

The recruitment process as proposed by Breaugh (2008) consists of five different interconnected steps as shown above. The first step begins with the organization establishing recruitment objectives, which is the specification of how many positions should be filled and what characteristics, such as skills, work experience, education, the desired hire should inhabit. The second step is the development of strategy, where the organizations should choose what kind of employee they want to recruitment, through what source, what message they want to reach out with and if there would be any budget constraints. The sources being internal, external or walk-ins (Moser, 2005). Third step is the recruitment activities where the method of recruitment should be decided, which recruiters should do the recruitment or if they need to extend the time for the job offering. Up to the third step the recruitment process by Breaugh is described according to the organizational view, the fourth step thereafter is where the variable of the job applicant comes into the model. This includes the interest of the applicant, such as how interesting they think the position is, what they expect from the job offer or what other opportunities they have. It also includes the self-insights and decision-making process of the applicant. The fifth and final step is the recruitment results, which is interconnected with all the previous steps of the recruitment process. This is the final results of the whole recruitment, which should be

connected with the recruitment objectives the organization had from the beginning and be visible through both the development of the strategy and the recruitment activities. With all these steps implementation an organization successfully recruits a new employee for a vacant position.

Concept of AI

AI is a field related to computer science. It focuses on creating systems capable of performing tasks that typically require human intelligence. This task includes reasoning, learning, problem solving, understanding language, decision making etc. AI stands for Artificial Intelligence. Where Artificial, defined something "made or produced by human beings rather than occurring naturally, especially as a copy of something natural" (Oxford Dictionary, 2019). Artificial is what humans have made to simulate something that usually occurs naturally. The tricky part then lies within defining intelligence. "The study of agents that receive percepts from the environment and perform actions (Russell and Norvig,2016). There are many areas where AI could be used. Here the study is related to how AI is related to HRM for making its process easier. There are various benefits the AI has as mention below.

Figure -2
Benefits of AI
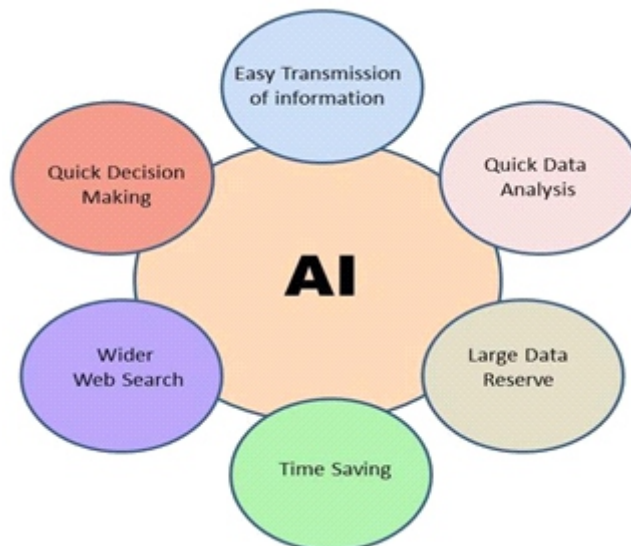
(Hossin et al., 2021)

The above picture shows the various benefits of AI which enables quick decision making, time saving, data analysis and effective transmission of information. () had done a systematic literature review on AI and development of business model for sustainable development and progress. The study found that AI would contribute to innovations which would provide products which can enable sustainable development of economies.

AI offers several benefits, particularly in the context of enhancing communication, improving accessibility and optimizing data flow. AI can automate the extraction, analysis and summarization of information from large datasets making it easier to share relevant content efficiently. Natural language processing models like GPT can summarize articles, convert speech into text by saving time and efforts. Ai can help personalize the flow of information by analysing user performance and behaviour. Recommendation algorithms on platforms like YOU TUBE and Netflix optimize content delivery based on used interactions (Huang et al., 2019). Much of the data collected remain unstructured. Ai powers tools like natural language processing and computer vision enables the extraction of meaningful insights.

AI Adaptation Challenges

A study on AI development of business model for sustainable development and progress found that AI would contribute to innovations which would provide products which can enable sustainable development of economy (Di Vaio, Palladino, Hassan & Escobar, 2020). Although modern HR practices and systems have been implemented in Bangladeshi Organizations. We could find that AI studies and its applications are less prevalent in this country (Mahmudul Uslam Choudhary,2020). These studies illustrate that AI can replace human engagement and involvement totally. AI can add in effectively managing both internal and external constraints which are prevalent in the organization which could be related to manage and control finance, training, data backup, employee commitment and dedication and other issues. This provide a wide decision and other issues to data management and control. This provides a wide range of possibilities and applications of AI which has to explored and investigated with empirical dimensions. This would provide

more support and give more confidence for companies to implement AI for HRM applications. The AI adaption challenges are mentioned below.

Table-3
AI Adaption Challenges
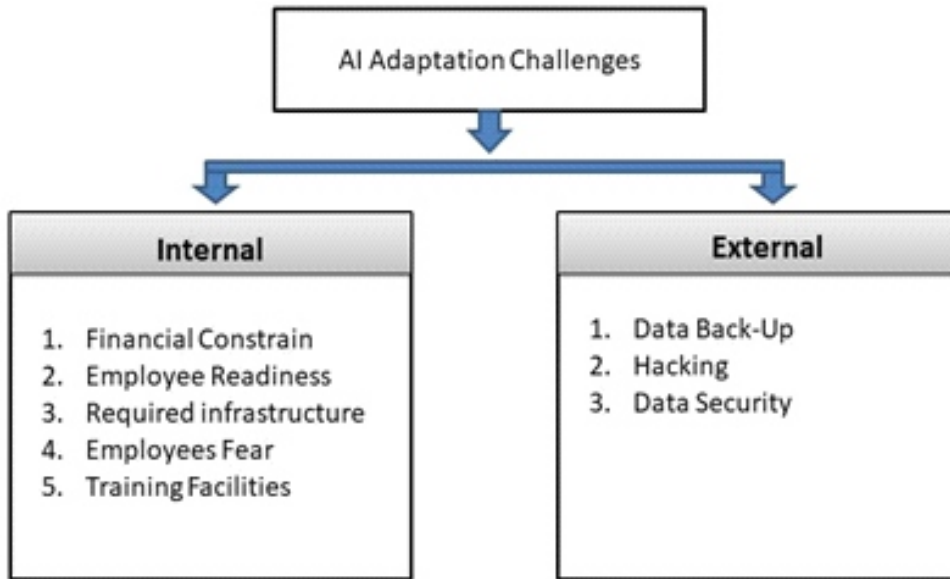
AI adaptation challenges (Hossinetal; 2021)

There are some internal and external challenges to adapt AI in organizations. They are divided into two categories internal challenges and external challenges. Internal challenges are the financial constrain of the organization, employee readiness, required infrastructure, employees fear and training facilities provided to employees by the organization. The external challenges are data back-up, hacking and data security (Hossinetal; 2021).

Methodology

The study aims to explore the role and impact of AI in HRM by analysing secondary data sources. The focus is on understanding how AI technologies such as automation are being useful in HR functions. The types of secondary data used for the study are different academic journals, online database, articles, books etc. The academic databases like google scholer,

Shodhganga and Shod gangotri etc. are used for relevant papers on AI for HRM. This methodology outlines a systematic approach to studying the role of AI in HR using secondary data. By drawing on credible sources and applying rigorous data analysis techniques. This study will provide valuable insights into how AI is transforming HR practices. The use of secondary data allows for a comprehensive, wide researching analysis.

Results and Discussion

A study done to identifying AI as the new talent in Human Resource Management practices identifies the new practices of HRM using AI and how some companies still prefer to use the traditional modes of HR practices. The study has used primary data and opinion from 61 HR professionals have been collected for the study. Most of them are aware of AI and had opined that AI is the new talent in HRM practices (Jawalkae;2020). One another research done on AI applications on human resource management has opined that AI had brought in lot of transparency in HR systems and practices. AI assists in identifying the behaviour patterns of employees and provides them with specific compensations as indicated. Perceptual and attitudinal bias which is prevalent in the systems could be eliminated (Kulkarni;2020). One more study done to find out the impact of AI practices in HRM. A conceptual model has been provided in this study which evaluates the various applications of AI on HRM. AI assists in candidate selection, training and performance management of employees (Thamodaran; 2020).

The common areas in which AI is used would include; customer analysis, supply chain analysis, fraud and risk management along with sale forecasting. The usage of AI in HR process is clearly provided in the chart below.

Figure-4
TCS Global Trend; 2017

The above chart states the use of AI in HR among companies not only HR area but also manufacturing, Finance, sales etc. along with IT areas are benefited by AI. 17.70% AI has been used for HRM processes according to the report. It is found that various IT solutions have been provided from 2000 till 2018 for HRM practices. A study firmly concludes that HR analytics would transform business performance and efficiencies of organizations (Berhil,Benlahmar & Labani; 2020).

The various AI based algorithms which are widely used are decision tree, random forest, support vector machine, logistic regression, multi-layer preparation and Gaussian Native Baye which can be implemented across organizations. This states that the various AI based applications which can be used in organizations all over the world. A study done on future transformations in HR industries due to AI and its applications to know the changes and impact of AI on prevailing HR practices and management with both primary and secondary . The study concludes that AI is an effective tool which ensures more productivity and performance of employees (Panda; 2023). The various AI based HR solutions for various HR activities are given

below:

Job sourcing. AI based solutions for HR activities related to job sourcing can significantly improve efficiency, reduce human bias and enhance the candidate experience. It uses the tools like IBM Watson, Pymetrics and candidate ID. These tools use machine learning algorithms to match candidates' profiles to job descriptions based on skills, qualifications and experience. They analyse resumes, job postings and even social media profiles to predict the best fit candidates for open positions. This saves time by automating candidate shortlisting and improves the quality of hires.Ai driven chat boats can engage with job candidates, answer common queries, schedule interviews and collect initial screening data. They are available 24/7, improving the candidate experience and reducing the load on HR teams. The tools like Textio and Adzuna help to enhance job ad quality, more targeted recruitment campaigns and improved diversity by optimizing the language used in the job descriptions to reduce bias, appeal to diverse talent and increase application rates.

Interviewing. It automates time consuming tasks like scheduling, feedback collection and initial screening. It helps to mitigate human biases, ensuring fairer and more objective evaluations. It provides data driven insights and predictive analytics to make more informed hiring decisions. This enables HR team to handle a larger volume of candidates without compromising the quality of the interviews process. The tool like Paradox Olivia ensure that the candidate experience during interviews is smooth and seamless by answering questions, providing instructions and offering feedback promptly. They can also engage with candidates post interviews for follow-ups and updates.

**On-boarding.** AI can significantly improve the on boarding process by automating administrative tasks providing personalized experiences and ensuring smoother integration of new hires into the organization. The tools like SosuSign, WorkBright ensures that all paperwork is completed promptly and in compliance with legal and regulatory requirements. This reduces the time spent on administrative tasks minimizes human errors.

Coaching and training. AI driven coaching and training solutions are transforming how organizations develop their employees, enhancing both individual performance and overall team effectiveness. These tools help tailor learning experiences provide real time feedback and create scalable, engaging training programs. The tools like LinkedIn Learning can analyse employee skills, performance data and career aspirations to career aspirations to create personalized learning paths. These paths adapt in real-time based on the learner's progress ensuring that training is aligned with their current needs and future goals. This maximize learning efficiency by offering content that is most relevant to each employee ensuring faster skill development and higher engagement.

The various AI related services which are given for HR functions are presented as a chart below;

Figure-5
Current status of AI in HR Function

CURRENT STATE OF AI. IN HR FUNCTIONS
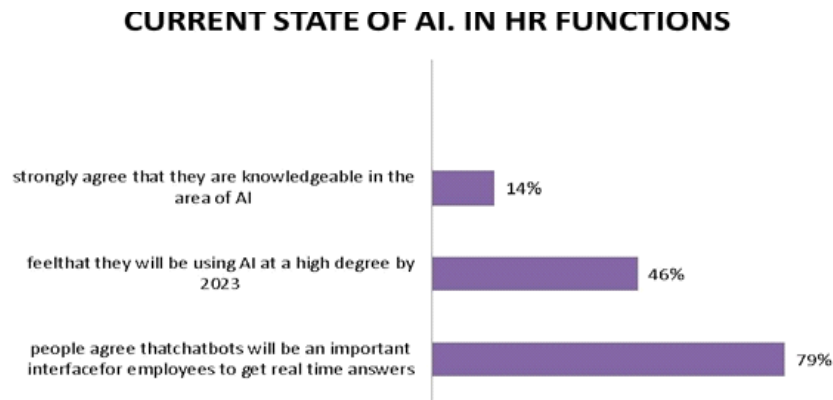
(Berhil,Benlahmar & Labani; 2020).

From above table 14% hr professonals strongly agree that they are knowledgable in the are of AI, 46% feel that they will be using AI at a high degree and 79% people agree thatchat boats will be an important interface for employees to get real time answers.The data provided by HR professionals above clearly states that they are aware of the various functions of AI and its applications in HR functions. The study also states that HR managers feel that AI would have a dominant presence from 2013. They

also felt that it can provide an effective interface for employees to get feedback on HR functions.

Limitations of AI in Organizations

Artificial Intelligence has revolutionized the way organizations operate, from automating mundane tasks to enabling data driven decision making. However, while AI presents numerous opportunities, its integration and application within organizations face several limitations. These constraints can impede its full potential and raise important challenges in terms of implementation, scalability and ethical concerns. Here are some of the key limitations of AI in organizations.

AI systems heavily rely on larger volumes of high-quality data to function effectively. If data is incomplete, biased or of poor quality, AI models may produce inaccurate result, leading to poor decision making. This limitation is particularly critical in industries like healthcare and finance, where the consequences of flawed, AI outputs can be severe (Goodfellow et al., 2016). AI system can perpetuate or even exacerbate biases if they are especially concerning in sectors like recruitment, criminal justice and lending where biased AI decisions can lead to discriminatory outcomes. For instance, studies have shown that facia recognition systems often have higher errors rated for people of colour and hiring algorithms may favas male candidates over female candidates (O'Neil, 2016).Such biases in AI can undermine trust in these systems and pose legal, ethical risks for organizations.

AI system can also be vulnerable to various security risks, including adversarial attacks where malicious actors manipulate AI models to achieve desired outcomes. Additionally, the vast amounts of data AI systems rely on can create privacy concerns, particularly when personal or sensitive data is involved (Papernot et al., 2017). Organizations need to implement robust security measures to protect AI systems from exploitation.

While AI offers transformative potential for organizations, its limitations are important considerations for successful deployment. Organizations must address challenges related to data quality, high implementation costs, bias, lack of transparency and ethical concerns to ensure that AI is used

responsibly and effectively by recognizing and mitigating these limitations, businesses can harness the power of AI while minimizing risk. Here, some limitations of AI in organization are mentioned below.

Figure-6
Limitations of AI in organization
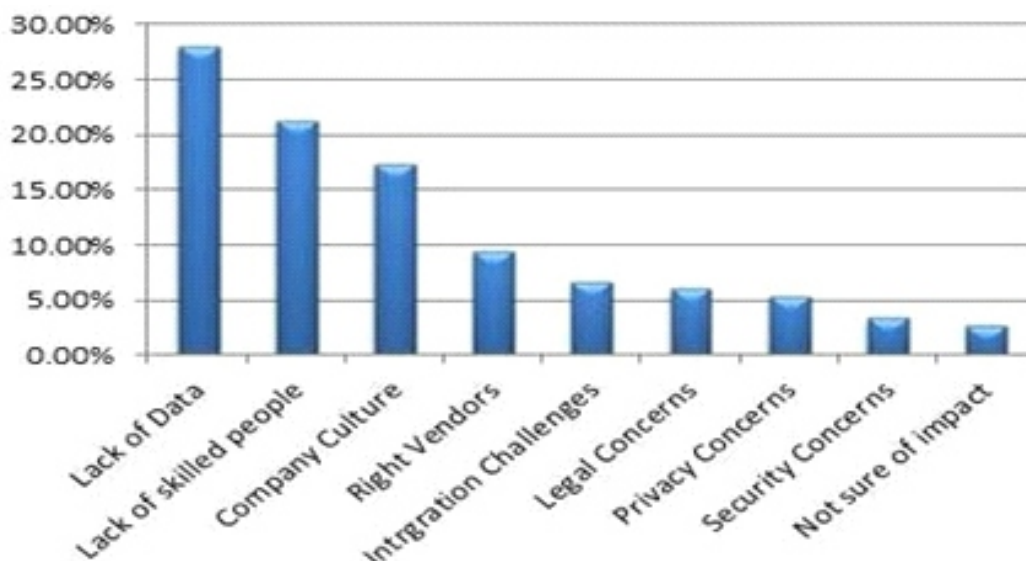
(Panda, 2020)

There are certain limitations of AI in organizations as mentioned in abov table (Panda P.; 2020).According to the table there may be lack of data which is more than 23% as limitation. Similarly Lack of skilled people are the reason which is 21%, 9% right vendors, 6% Integration challenges, ^% Legal concerns, 5% privacy concern, security concern and not any impact are below 5%.In organizations lack of data seems to be the major limitation as organizations must keep on line records of employees and performance which would enhance better analysis and decision making. There is also a definitive lack of skilled people which can be cross functional and contribute meaningfully on these AI emerging technologies and provide organizational integrations. There is a need for effective establishment of company culture which could foster these processes effectively. There is a definitive need for right vendors who could provide right solutions at an effective price to these

organizations. There is a need for effectively integrating AI technologies and HRM practices which can ensure organizational efficiency and effectiveness. There are privacy and security issues as well.

Findings

The objectives of this study are to evaluate the impact of AI in Human Resource Management and to study solutions for HR based issues. On the basis of above mentioned data findings are as mentioned below;

- AI technology is helpful in HRM to improve process like in recruitment, performance appraisal, employee engagement etc.
- Only 14% strongly agree that they have acknowledge about AI areas and 79% people agree that chat boots will be important interface for employees to get real face answers.
- 41% of these papers provided AI as the most viable option for HR related issues which can be implemented
- Using AI applications have some challenges like data privacy, lack of trained people, ethical considerations and potentials of working displacement.
- AI in workforce planning helps to forecast labour need, optimize scheduling and identifying skill gaps to meet future challenges

Conclusion

From out research on the two aspects i.e. Human Resources and Artificial Intelligence, it is seen the different issues raised by the experts and the managers of the domain and to target the most posed problems, and concluded from the number of articles found that several HR Analytics were proposed and most of them used artificial intelligence algorithms and methods, which shows the rapid and observed development and the increased interest and competition in applying this technology in HR field. The most HR issues asked were about analysing and predicting: Recruitment, skill development (employee's talents, effectiveness, productivity and performance). Proposed solutions were concerning known technologies like Business Intelligence, Big Data, Data Mining & Data Warehouse,some known software, frameworks and used or proposed other

analysis methods and simple statistics combined with HR analysis and HR approaches. The field of Human Resources is vast and constantly developing. The concern of each company is the management of its Human Resources by considering human capital the source of development and the pillar of success to increase productivity, attract talent and the customers in order to well cope with the competition. On the other hand, the field of intelligence is always evolving and new approaches and methods are always proposed.

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Application of Management Control System in Commercial Bank in Nepal

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Abstract

The application of Management Control Systems (MCS) in Nepali commercial banks is crucial for enhancing operational efficiency and ensuring regulatory compliance. This study examines the design and implementation of MCS within this sector, highlighting the significance of tailored training programs, stakeholder engagement, and the integration of global best practices. By adopting a robust MCS, banks can effectively monitor performance, manage risks, and align their strategic objectives with operational activities. The research emphasizes the need for continuous improvement and adaptation of MCS to meet the evolving challenges of the financial landscape in Nepal. Ultimately, a well-implemented MCS not only drives performance but also contributes to the stability and growth of the banking sector, fostering a resilient financial system in the region.

Keywords: Management Control System, Commercial Banks, Nepal, Performance, Stakeholder Engagement, Best Practices, Financial Stability.

Introduction

The dynamic and increasingly competitive nature of the global banking sector demands that financial institutions continuously adapt to changes in the market, regulatory landscape, and technological advancements. In an era where technological disruptions and regulatory complexities are becoming the norm, banks face unprecedented challenges in maintaining operational efficiency and achieving their strategic objectives. Against this backdrop, the implementation of robust Management Control Systems (MCS) has emerged as a critical success factor. MCS offer banks a structured and systematic approach to monitor performance, assess and mitigate risks, and ensure compliance with an increasingly complex regulatory environment. These systems enable banks to establish clear performance indicators and align daily operations with long-term strategic goals, facilitating data-driven decision-making processes that are essential for navigating the multifaceted challenges of today's financial environment.

The strategic importance of MCS extends beyond mere operational efficiency; these systems are pivotal in enhancing a bank's ability to respond proactively to external pressures, including shifts in customer expectations, competitive dynamics, and technological innovations. By leveraging MCS, banks can effectively track and manage financial transactions and operational metrics, evaluate credit risks with greater precision, and optimize resource allocation across various departments. This holistic approach ensures that banks remain agile and responsive in a rapidly changing market, where the ability to adapt quickly can be the difference between success and failure. Thus, the implementation of MCS is not just a tool for internal control but a strategic imperative that supports the overall resilience and competitiveness of banking institutions.

Despite the widespread recognition of the benefits of MCS, a significant gap in the literature remains regarding their implementation and effectiveness in the banking sectors of developing countries, particularly in Nepal. Most existing studies have focused on the application of MCS in developed economies, where the banking environment is characterized by advanced

technological infrastructure and well-established regulatory frameworks (Merchant & Van der Stede, 2017; Anthony & Govindarajan, 2019). In contrast, the Nepalese banking sector, though growing, operates within a context marked by unique regulatory pressures, limited technological resources, and evolving market dynamics. These factors create a distinct environment where the implementation of MCS may encounter different obstacles and opportunities compared to those observed in more developed economies. Consequently, there is a pressing need for research that examines how Nepalese commercial banks are utilizing MCS to navigate the specific challenges posed by globalization, increased competition, and rapid technological changes in their local context.

This study seeks to fill this critical gap by investigating the role of MCS in enhancing the operational efficiency, risk management, and customer satisfaction of Nepalese commercial banks. Grounded in the theoretical framework of management control, which emphasizes the integration of control mechanisms into organizational processes to achieve strategic objectives (Simons, 1995), this research aims to provide empirical evidence on the effectiveness of MCS within the context of a developing country like Nepal. Specifically, it will explore how these systems are used by Nepalese banks to monitor financial transactions, evaluate and manage credit risks, optimize the allocation of resources, and foster a culture of continuous improvement and innovation. By examining these aspects, the study intends to shed light on the practical applications of MCS in a context that has been relatively underexplored in existing research.

Moreover, this study will delve into the broader implications of MCS on the strategic direction of Nepalese banks, particularly in terms of their ability to adapt to the rapid changes brought about by technological advancements and globalization. As Nepal's banking sector becomes increasingly integrated with the global financial system, the pressure to maintain competitiveness while adhering to international standards of transparency and accountability intensifies. MCS, in this regard, are not only tools for internal control but are also crucial for ensuring that Nepalese banks can

meet global expectations while catering to local market needs. The study will investigate how MCS contribute to the strategic agility of these banks, enabling them to anticipate market trends, respond to customer demands, and sustain long-term growth in a highly competitive environment.

The objectives of this study are threefold: (1) to evaluate the impact of MCS on the operational efficiency of Nepalese commercial banks, (2) to assess the role of MCS in enhancing risk management and ensuring regulatory compliance, and (3) to investigate how MCS contribute to customer satisfaction and overall bank performance. By addressing these objectives, this research will contribute to a deeper understanding of the strategic importance of MCS in Nepal's banking sector and offer practical recommendations for improving bank performance through effective management controls.

Literature Review

Dhakal and Sharma (2021) conducted a comprehensive investigation into the "Impact of Management Control Systems on the Performance of Commercial Banks in Nepal," employing a quantitative research methodology that relied on structured questionnaires for data collection. Their research focused on a sample of 10 commercial banks in Nepal, with responses gathered from 100 managers across these institutions. The findings of their study highlighted the significant role that management control systems (MCS) play in enhancing the financial performance of commercial banks, particularly in the areas of profitability and operational efficiency. The authors utilized multiple regression analysis as their primary statistical tool, which enabled them to rigorously assess the relationship between MCS and various performance metrics. The results underscored the importance of effective MCS implementation in driving superior financial outcomes in the banking sector.

In another related study, "Management Control Systems and Decision-Making in Nepali Commercial Banks," Shrestha and Thapa (2022) adopted a mixed-methods approach, combining both quantitative and qualitative research techniques to gain a deeper understanding of the role of MCS in

decision-making processes. Their research sample included 8 commercial banks in Nepal, from which they collected survey responses from 80 participants and conducted in-depth interviews with 10 senior managers. The study's findings revealed that MCS significantly improves decision-making processes within banks by providing accurate, timely, and relevant information that aids managers in making informed decisions. The researchers employed descriptive statistics to analyze the survey data and used thematic analysis to interpret the qualitative data from interviews, providing a holistic view of how MCS contributes to better decision-making in the banking sector.

Miah and Rahman (2020) also examined the relationship between management control systems and organizational performance in their study titled "Management Control Systems and Organizational Performance: Evidence from Commercial Banks in Bangladesh." Utilizing a quantitative research design, they gathered data through surveys from 20 commercial banks in Bangladesh, with a total of 200 bank managers participating in the study. The research findings indicated a strong positive correlation between the effective implementation of MCS and improved organizational performance, including enhanced financial outcomes and greater operational efficiency. To analyze the data, the authors employed Structural Equation Modeling (SEM) alongside regression analysis, allowing them to establish the direct and indirect effects of MCS on various performance indicators, thereby reinforcing the critical role of MCS in the banking sector.

In contrast, Smith and Brown (2019) took a different approach in their study titled "The Impact of Management Control Systems on Risk Management in European Banks," where they used a case study methodology to delve into the practices of five major commercial banks in Europe. Their research involved the collection of data through surveys and interviews with 50 risk management professionals within these banks. The study concluded that robust management control systems are integral to enhancing risk management capabilities, effectively mitigating both financial and operational risks. The authors utilized factor analysis to identify key components of MCS

that contribute to risk management and followed this with regression analysis to examine the strength of these relationships. Their findings highlight the critical importance of MCS in managing and reducing risks within the banking sector, demonstrating the broad applicability of MCS across different functional areas of banks.

These studies collectively underscore the critical role of Management Control Systems in improving various performance aspects and decision-making processes in commercial banks, both in Nepal and internationally.

Firm's strategy and the use of comprehensive management control system (MCS) practices

Research indicates a strong link between a firm's strategy and its use of comprehensive MCS practices. According to Chenhall (2003), firms with a well-defined strategy are more likely to implement sophisticated MCS to align their operations with strategic objectives. Kaplan and Norton (2008) support this view, highlighting that strategic alignment through MCS ensures that all organizational levels understand and work towards common goals. Moreover, the use of MCS allows for better resource allocation and performance monitoring, which are crucial for executing strategic plans effectively (Widener, 2007). Furthermore, MCS enables organizations to adapt their strategies in response to performance feedback and environmental changes, fostering a dynamic approach to strategy execution. By continuously monitoring and adjusting their control systems, firms can maintain alignment with their strategic goals, thus enhancing their competitive advantage and long-term success.

Use of comprehensive MCS and the performance of the firm.

Empirical studies consistently show that comprehensive MCS positively impacts firm performance. Simons (1995) found that firms employing extensive MCS practices achieve higher financial and non-financial performance due to improved decision-making and accountability. Additionally, Ittner and Larcker (2003) demonstrate that firms with robust

MCS frameworks experience better performance metrics, including profitability, market share, and customer satisfaction. These systems provide the necessary feedback and control mechanisms to ensure that strategic initiatives are effectively implemented and performance goals are met (Merchant & Van der Stede, 2017). Furthermore, MCS facilitates more precise strategic adjustments by continuously monitoring operational data and outcomes, allowing firms to respond proactively to market changes and internal challenges. This dynamic capability not only reinforces strategic alignment but also drives sustained competitive advantage and enhances overall organizational resilience.

Intended strategy of the firm and its future performance.

The relationship between a firm's intended strategy and its future performance is well-documented in strategic management literature. Porter (1996) argues that a clear and coherent strategy is fundamental to achieving competitive advantage and superior performance over time. Studies by Mintzberg and Waters (1985) suggest that firms with clearly articulated strategies are better positioned to adapt to market changes and capitalize on opportunities, leading to sustained performance improvements. Furthermore, Barney (1991) asserts that strategic planning enhances a firm's ability to anticipate and respond to external threats, thereby positively influencing future performance. Additionally, research by Collins and Porras (1994) supports the notion that firms with a strong strategic vision and consistent implementation are more likely to achieve long-term success and maintain high performance levels. This alignment between strategy and execution not only drives competitive advantage but also fosters organizational stability and growth. Effective strategic management ensures that resources are allocated efficiently, risks are managed proactively, and organizational goals are consistently pursued, contributing to overall enhanced performance and sustainability.

Research Methodology

This study employs a descriptive and analytical research design, aimed at examining how management control systems (MCS) impact the operational

efficiency, risk management, and customer satisfaction of Nepalese commercial banks. The research relies on both qualitative and quantitative data, sourced through a combination of primary and secondary channels. Primary data is gathered through structured questionnaires and semi-structured interviews with key personnel from selected commercial banks, while secondary data is derived from financial reports, annual statements, and existing literature. The population for the study includes all commercial banks in Nepal, with a purposive sample focusing on those that have significantly implemented MCS. The analysis is conducted using a mix of statistical tools, such as regression analysis for quantitative data, and thematic analysis for qualitative insights. This approach allows for a comprehensive understanding of the role and effectiveness of MCS in the banking sector, providing both empirical evidence and contextual understanding.

Sampling

For the study on the application of Management Control Systems (MCS) in commercial banks in Mahendranagar, Nepal, a well-defined sampling strategy was used. The research concentrated on commercial banks within Mahendranagar, aiming for a sample size of 200 respondents to achieve accuracy and representativeness, as recommended by Malhotra (2007). With 20 commercial banks in Nepal, the study systematically selected 10 respondents from each bank, ensuring balanced representation across all institutions. Additionally, purposive sampling was utilized to target department heads and managers who are directly involved in MCS practices. This approach was designed to deliver a thorough analysis of MCS applications in Mahendranagar while considering practical limitations such as time and resources.

Data Collection and Methodology for Analysis

For the study on the application of Management Control Systems (MCS) in commercial banks in Mahendranagar, Nepal, a structured methodology was employed to test the proposed hypotheses. A comprehensive questionnaire was designed to address three key areas: the relationship between a firm's

strategy and MCS practices (H1), the impact of MCS on firm performance (H2), and the connection between intended strategy and future performance (H3).

The study sampled 10 respondents from each of the 20 commercial banks using systematic random sampling, with purposive sampling targeting department heads and senior managers involved in MCS. Data were collected through both online and in-person surveys, and a pilot test was conducted to refine the instrument. Statistical analyses, including regression and correlation analyses, were performed to examine the relationships and validate the hypotheses. Reliability and validity tests ensured the accuracy of the data. Ethical considerations, including confidentiality and informed consent, were strictly adhered to in order to maintain research integrity. The application of these models provides insights into the impact of strategic planning and management on performance measurement and the overall effectiveness of the management control system within commercial banks in Nepal. To investigate these relationships, the study used a multiple regression model combining hypotheses H1 and H2, formulated as follows:

$MCS = \beta_0 + \beta_1(FM) + \beta_2(IS) + e$

Where:

MCS = Management Control System

FM = Firms Strategy

IS = Intended Strategy

These models help to understand the impact of strategic planning and management on performance measurement and the overall management control system within commercial banks in Nepal.

Research Framework

This research framework outlines a comprehensive approach to studying the application of MCS in commercial banks in Nepal. By examining the interplay between firm strategy, MCS practices, and performance, it aims to provide valuable insights that can guide both academic research and practical applications in the banking sector.

Independent Variables	Dependent Variable
• Firm's strategy • Intended strategy	• Comprehensive MCS ⟶

Result and Discussion

To meet its objectives, the study distributed 228 questionnaires to officials at commercial banks in Mahendranagar. Of these, 200 completed questionnaires were returned, yielding a substantial dataset for analysis. The remaining 28 questionnaires were not returned, but the 200 responses provided were deemed sufficient and were used for the subsequent analysis.

Table.1
Profile of Respondent

Variables	Variables Categories	Frequency	Percentages
Sex	Male	126	63.00%
	Female	74	37.00%
	Total	**200**	**100.00%**
Age	Below 25	24	12.00%
	25-35	78	39.00%
	36-50	85	42.50%
	50 & above	13	6.50%
	Total	**200**	**100.00%**
Academic Background	Bachelor & Below	137	68.50%
	Master Degree & above	63	31.50%
	Total	**200**	**100.00%**

The demographic distribution of the 200 respondents reveals a predominance of males at 63%, with females making up 37% of the sample, reflecting a gender imbalance. In terms of age, the majority of respondents are between 25 and 50 years old: 12% are under 25, 39% fall within the 25-35 range, and 42.5% are between 36 and 50 years old. Only 6.5% are aged 50 or older, suggesting a concentration of individuals in mid-career stages. Educationally, 68.5% of respondents hold a bachelor's degree or less, while 31.5% have achieved a master's degree or higher. This distribution indicates a varied educational background, which may impact the study's findings.

Additionally, the sample's age and education diversity provides a broad range of perspectives, though it also highlights the predominance of younger and less formally educated respondents compared to their more highly educated counterparts.

Table 2.
Correlation Analysis between Variable

	FM	IS	MCS
FM	1	0.85**	0.81**
IS	0.85**	1	0.77**
MCS	0.81**	0.77**	1

Table 2 presents the correlation analysis between the variables Firm's Strategy (FM), Intended Strategy (IS), and Management Control Systems (MCS). The correlations indicate a strong positive relationship among these variables. Specifically, FM and IS exhibit a high correlation coefficient of 0.85**, suggesting a robust positive association. This implies that as the firm's strategy becomes more aligned with its intended strategy, there is a significant positive correlation in their effectiveness. Similarly, FM and MCS have a correlation of 0.81**, demonstrating that improvements in the firm's strategy are closely related to enhancements in management control systems. Additionally, IS and MCS show a correlation of 0.77**, reflecting a strong positive link between the intended strategy and the implementation of management control systems. These results suggest that effective management control systems are positively influenced by both the firm's strategy and its intended strategy, highlighting the integrated nature of strategic planning and control mechanisms within commercial banks. The double asterisks denote that these correlations are statistically significant, underscoring the reliability of the observed relationships.

Table 3.
Regression Result (PM: Dependent Variable)

Variable	Coefficient	Std Error	T-Statistics	P-Value
Constant	1.43	0.132	10.52	0
Firms Strategy	0.575	0.053	9.23	0.000***
Intended Strategy	0.412	0.045	9.16	0.000***

The regression results presented in Table 3 show the relationship between the Comprehensive MCS (dependent variable) and two independent variables: Firm's Strategy and Intended Strategy. The constant (intercept) value is 1.43, indicating the baseline level of the Comprehensive MCS when both independent variables are zero. The Firm's Strategy coefficient of 0.575 signifies a positive and significant effect on the Comprehensive MCS, meaning that a unit increase in Firm's Strategy leads to a 0.575 unit increase in the MCS, holding other factors constant. The Intended Strategy coefficient is 0.412, also showing a positive and significant relationship, implying that a unit increase in Intended Strategy results in a 0.412 unit increase in the MCS. Both variables have highly significant p-values ($p < 0.001$), indicating strong statistical significance and suggesting that Firm's Strategy and Intended Strategy are key predictors of the Comprehensive MCS in commercial banks in Nepal. The T-statistics for both variables (9.23 and 9.16, respectively) further confirm the robustness of these relationships.

Conclusion

The study aimed to investigate the relationship between firm strategy, intended strategy, and the application of management control systems (MCS) in commercial banks in Nepal. Based on the data gathered from 200 respondents in Mahendranagar's commercial banks, the results reveal key insights into how strategic planning and MCS practices are intertwined within the banking sector. The demographic profile indicates that the majority of respondents are male (63%) and fall within the 25 to 50 age range, reflecting a workforce largely in their mid-career stages. Educationally, a significant portion of the respondents holds a bachelor's

degree or less, which suggests a need for continued professional development to optimize MCS practices.

The correlation analysis between the variables further emphasizes the strong interrelationship between firm strategy, intended strategy, and management control systems. The positive and statistically significant correlations, particularly the strong association between Firm's Strategy (FM) and Intended Strategy (IS) (r = 0.85**), as well as between FM and MCS (r = 0.81**), indicate that improvements in firm strategy are closely linked to enhancements in MCS. This suggests that when a firm's strategic direction is clear and well-aligned with its intended strategy, there is a higher likelihood of effective management control systems being in place. The strong correlation between IS and MCS (r = 0.77**) further reinforces the critical role of strategic alignment in fostering efficient control mechanisms within commercial banks.

The regression analysis provides additional clarity, showing that both Firm's Strategy and Intended Strategy are significant predictors of Comprehensive MCS. The positive coefficients for Firm's Strategy (0.575) and Intended Strategy (0.412), along with their highly significant p-values (p < 0.001), indicate that improvements in these strategic factors will likely lead to stronger MCS practices. The high T-statistics values (9.23 and 9.16) confirm the robustness of these findings, underscoring the importance of strategic alignment for effective management controls in the banking sector. Therefore, commercial banks in Nepal should focus on refining their strategic planning processes, ensuring that both firm strategy and intended strategy are well-defined and aligned to foster the development of comprehensive and effective MCS frameworks.

The comparison between the present study and existing literature reveals both alignments and distinctions. Like Dhakal and Sharma (2021), this study highlights the critical role of management control systems (MCS) in enhancing performance, with both studies confirming the positive relationship between firm strategy, intended strategy, and MCS implementation in commercial banks. Similarly, Shrestha and Thapa (2022) found that MCS significantly improves decision-making by providing timely

information, aligning with the present study's emphasis on strategic alignment. Furthermore, Miah and Rahman (2020) also identified a strong positive correlation between effective MCS implementation and organizational performance, reinforcing the findings of this research. However, while the current study focused specifically on the strategic alignment of firm and intended strategies with MCS in the context of Nepali commercial banks, Smith and Brown (2019) explored MCS's role in risk management within European banks, highlighting the broader applicability of MCS across different banking functions. Overall, these studies collectively support the idea that a clear strategy, supported by robust MCS, significantly improves financial and operational outcomes.

Future Scope of the Study

Future research could build upon this study by delving deeper into the impact of compensation and benefits on a variety of organizational outcomes across different sectors and geographic regions. By expanding the scope of research to include longitudinal data, future studies could provide valuable insights into how compensation strategies evolve and influence organizational performance over time. This would allow researchers to identify patterns and trends that may not be apparent in cross-sectional analyses, offering a more dynamic understanding of the relationship between compensation and performance. Furthermore, incorporating a wider range of organizational contexts, such as multinational corporations, small and medium-sized enterprises (SMEs), and non-profit organizations, could enrich the analysis by highlighting sector-specific variations in compensation practices and their corresponding effects on key performance indicators.

Additionally, future studies might benefit from exploring the interaction between compensation, organizational culture, and other internal factors, such as leadership style, employee engagement, and job satisfaction. Understanding how these elements interact with compensation could yield a more comprehensive perspective on their combined effects on organizational performance metrics. Moreover, expanding the research to include a broader range of variables, such as employee turnover rates, job

performance, and customer satisfaction, could offer a more nuanced understanding of the impact of compensation strategies. Conducting comparative analyses across different industries, regions, or even countries could further enhance the generalizability and applicability of the findings, providing organizations with more tailored and effective compensation strategies that align with their unique operational contexts.

Implications of the Study

The study's findings underscore the significant role that effective compensation and benefits management plays in enhancing organizational performance. For practitioners and decision-makers, the results suggest that a strategic approach to managing both sales performance management (SPM) and performance management (PM) is crucial in optimizing the outcomes of management control systems (MCS). By focusing on these areas, organizations can drive not only better performance but also more effectively achieve their strategic objectives. The optimization of SPM and PM processes is integral to the alignment of employee incentives with organizational goals, ensuring that efforts are directed toward the most critical areas of performance. This alignment is not just about achieving short-term results but is essential for sustaining long-term success and competitive advantage in the marketplace.

Furthermore, the study highlights the critical importance of aligning compensation strategies with the broader organizational goals to maximize their impact. When compensation and benefits are directly tied to the strategic objectives of the organization, they serve as powerful tools for motivating employees and driving desired behaviors. This alignment can lead to a more engaged and productive workforce, ultimately contributing to greater organizational efficiency and effectiveness. These insights are invaluable for policy-makers and organizational leaders, as they provide a framework for developing more effective and targeted compensation strategies. By adopting these strategies, organizations can enhance their overall performance, ensuring that their compensation frameworks support not just individual employee success but also the long-term strategic success of the entire organization.

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Effectiveness and Significance of Nepal Tourism Years

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Abstract

This study explores the effectiveness of Nepal's tourism campaigns, including Visit Nepal 1998, Nepal Tourism Year 2011, and the postponed Visit Nepal 2020, aiming to boost tourist arrivals, economic growth, and regional development. Employing a cross-sectional study approach and analyzing secondary data from the Nepal Tourism Board and other credible sources, the study evaluates key metrics such as tourist arrivals, foreign exchange earnings, and infrastructural improvements. Findings indicate that while campaigns have spurred growth in central regions, rural areas remain underserved. The study highlights the need for inclusive tourism policies that address regional disparities, thereby supporting a more equitable distribution of tourism benefits across Nepal. Limitations include a reliance on existing data, which may affect comprehensiveness. These insights hold value for policymakers and tourism authorities as they seek to create sustainable and balanced tourism development strategies.

Keywords: Nepal Tourism Years, Tourist Arrivals, Foreign Exchange Earnings, Infrastructure Development, Regional Disparities, Tourism Campaigns

Introduction

Tourism, as a global phenomenon, has evolved significantly over time, becoming one of the largest and fastest-growing industries in the world. Historically, the concept of travel for leisure or exploration can be traced back to ancient civilizations such as the Egyptians, Greeks, and Romans, who engaged in travel for trade, pilgrimage, and recreation (Smith, 1994). However, it wasn't until the 19th and 20th centuries that tourism, as we understand it today, began to flourish with the advent of modern transportation technologies like the steam engine and the expansion of railway networks, making travel more accessible to the middle class. Following World War II, global tourism experienced significant growth due to rising disposable incomes, advancements in aviation technology, and increased interest in international travel. By 2019, international tourism had become one of the fastest-growing global industries, generating 1.5 billion arrivals and a notable economic impact on developing countries like Nepal (World Tourism Organization [UNWTO], 2019).

Globally, tourism has become a key driver of economic growth, generating employment, stimulating investment in infrastructure, and contributing to cultural exchange. According to the WTO (2019), international tourist arrivals reached 1.5 billion in 2019, highlighting the industry's significant impact on global GDP, which stood at approximately 10.4%. Countries worldwide have recognized the potential of tourism as a tool for economic development and have actively pursued strategies to attract tourists through various promotional campaigns and the development of tourism infrastructure (Smith, 1994).

In the case of Nepal, tourism has emerged as a vital sector within its economy, contributing significantly to foreign exchange earnings and employment generation. Nepal has leveraged its cultural diversity, scenic landscapes, and famed trekking routes to become a leading destination for adventure tourism and spiritual exploration. These natural and cultural assets attract tourists worldwide, contributing significantly to the national economy (Ministry of Culture, Tourism & Civil Aviation, 2023).

The country's tourism history gained momentum in the 1950s with the first successful ascent of Mount Everest, which brought global attention to Nepal as a destination for adventure tourism. Over the decades, Nepal has experienced both peaks and troughs in its tourism sector, driven by political stability, natural disasters, and global trends.

Recognizing the immense potential of tourism for economic development, the Nepalese government has launched several ambitious tourism campaigns over the years, aiming to attract a larger number of international tourists and promote the country's cultural and natural heritage. Notable among these initiatives were the Visit Nepal 1998, Nepal Tourism Year 2011, and Visit Nepal 2020 campaigns. These campaigns were designed not only to boost international tourist arrivals but also to improve Nepal's global image as a unique destination offering a blend of nature, culture, and adventure (Nepal Tourism Board, 2011). For instance, Visit Nepal 1998 was launched following a period of political instability, with the aim of revitalizing tourism by attracting over 400,000 visitors-a goal that was successfully achieved with a 40% increase in tourist arrivals (Nepal Tourism Board, 2011). Similarly, Nepal Tourism Year 2011 saw further growth, positioning Nepal as a favored destination for international tourists. However, the global COVID-19 pandemic delayed the anticipated Visit Nepal 2020 campaign, hindering the achievement of its goal to attract 2 million tourists.

Despite the successes of these campaigns in increasing tourist arrivals and boosting foreign exchange earnings, significant challenges remain in the regional distribution of tourism benefits. The tourism industry in Nepal has been heavily concentrated in well-established destinations like Kathmandu, Pokhara, and Chitwan, which have received the bulk of tourism-related investments and infrastructure development. Despite their unique natural and cultural attractions, rural areas such as Karnali and the Far West have seen minimal tourism development due to limited infrastructure and marketing. This regional disparity underscores the need for equitable tourism policies (Pandey et al., 2020; Nyaupane & Chhetri, 2009).This regional disparity raises questions about the inclusiveness and sustainability of tourism in

Nepal, particularly regarding how future tourism initiatives can be more equitable in their impact.

The purpose of this study is to critically assess the effectiveness and significance of these tourism campaigns, particularly in terms of their impact on tourist arrivals, economic contributions, and regional development. While previous research has largely focused on the quantitative successes of these campaigns, such as increased tourist numbers and foreign exchange earnings, there has been limited exploration of their regional impact (WTO, 1996). This study aims to fill that gap by using existing data from published secondary sources, including government reports, tourism statistics, and economic surveys to provide a comprehensive evaluation of the campaigns' outcomes, highlighting both successes and shortcomings. Through this research article, insights will be provided for policymakers and tourism stakeholders to guide the planning and execution of future tourism campaigns, ensuring that tourism development is both inclusive and sustainable across all regions of Nepal.

Literature Review

Tourism has become a vital economic driver in many developing countries, with its potential to generate foreign exchange, stimulate employment, and support infrastructure development (Bhandari, 2016). As global tourism trends have surged, many countries have implemented focused tourism campaigns to capitalize on this economic opportunity. Nepal, known for its rich cultural heritage, scenic landscapes, and adventure tourism offerings, has similarly launched several high-profile campaigns, including Visit Nepal 1998, Nepal Tourism Year 2011, and the anticipated Visit Nepal 2020 (Ghimire & Thapa, 2014). These campaigns aimed to increase international arrivals and position Nepal as a premier tourist destination, leveraging the country's unique assets to boost economic growth (Ministry of Culture, Tourism & Civil Aviation, 2023).

Impact of Tourism Campaigns on Economic Growth

Globally, tourism campaigns have proven effective in raising national visibility and attracting international visitors. The World Tourism Organization

(UNWTO, 2019) highlights that effective tourism campaigns can significantly impact a nation's GDP by creating jobs, fostering cultural exchange, and driving investment in infrastructure. In Nepal's context, tourism campaigns have contributed to an increasing share of GDP, foreign exchange earnings, and employment in related sectors like hospitality and transport (Nepal Rastra Bank, 2018). For instance, Nepal Tourism Year 2011 achieved a remarkable 22.2% increase in tourist arrivals, translating to substantial economic benefits for central regions (Nepal Tourism Board, 2011).

However, the economic gains from these campaigns have been unevenly distributed across the country. Research indicates that most tourism benefits are concentrated in established destinations such as Kathmandu, Pokhara, and Chitwan, which are already equipped with better infrastructure and amenities (Sharma, 2016). Conversely, remote regions, including Karnali and the Far West, have seen limited development and minimal economic benefit from national tourism initiatives (Rijal, 2013).

Regional Disparities and Infrastructure Challenges

One of the major barriers to balanced tourism growth in Nepal is the disparity in regional infrastructure. Studies by Nyaupane and Thapa (2004) and Ghimire (2021) emphasize that insufficient roads, lack of accommodations, and poor transportation systems in remote areas hinder their accessibility and attractiveness to international tourists. Without sufficient infrastructure investment, rural regions struggle to attract visitors, despite their unique natural and cultural appeal (Nyaupane & Chettri, 2009).

The government's emphasis on central regions exacerbates these disparities, as development efforts have historically prioritized well-known tourist hubs over less-visited areas. Sharma and Pandey (2018) argue that government initiatives, including tourism campaigns, have largely neglected rural destinations with untapped potential. This imbalance has led to overcrowding in popular destinations, putting strain on local resources and diminishing the overall visitor experience, while remote areas fail to benefit from tourism-related economic opportunities (Bhandari, 2016).

Sustainable Tourism and Inclusivity

Sustainable tourism aims to balance economic benefits with environmental and cultural preservation, an approach particularly relevant for Nepal's fragile ecosystems and cultural heritage. According to Butler (1999), sustainable tourism not only contributes to economic growth but also protects local resources, ensuring long-term benefits for communities. While Nepal's tourism campaigns have attempted to include sustainable tourism principles, the lack of inclusivity in regional benefits has raised concerns about the long-term viability of this approach (Pandey et al., 2020). Developing lesser-known destinations in a sustainable manner could relieve pressure on overburdened areas and create economic opportunities for underdeveloped regions (Sharma, 2016).

Previous Research and Research Gaps

Existing literature has examined the general economic and social impacts of tourism in Nepal, focusing primarily on visitor numbers and foreign exchange earnings (Nepal Rastra Bank, 2018). While studies by Blaikie et al. (1980) and Bjonness (1980) provided early insights into tourism's social and environmental impacts, recent studies lack comprehensive data on regional economic disparities resulting from national tourism campaigns. Sharma (2016) and Ghimire & Thapa (2014) point out that there is a need for research that addresses how tourism campaigns can equitably impact both central and peripheral regions. This study aims to fill this gap by analyzing the effectiveness of past tourism campaigns in terms of economic contributions, tourist arrivals, and regional development, while identifying key areas where these campaigns fell short.

Methodology

This research employs a cross sectional study, utilizing published secondary data to assess the effectiveness and significance of Nepal Tourism Years, particularly Visit Nepal 1998, Nepal Tourism Year 2011, and Visit Nepal 2020. The study focuses on key metrics such as tourist arrivals, foreign exchange earnings, and infrastructural development, with no primary data collection or surveys conducted.

The data for this research are drawn from reliable secondary sources, including Nepal Tourism Board reports, Ministry of Tourism publications, and economic surveys from the Central Bureau of Statistics. These sources provide comprehensive information on tourist arrivals, revenue generated through tourism, and the state of infrastructure development during the campaign years. Additionally, government documents and media reports on Visit Nepal 2020 are reviewed to understand the preparations and the impact of the campaign's postponement due to the COVID-19 pandemic.

The data collected are presented in tables, highlighting trends in tourist arrivals, foreign exchange earnings, and key infrastructural development. This study does not employ advanced statistical analysis; instead, it focuses on a descriptive review of tourism campaigns' outcomes, presenting trends and insights through published secondary data .The data are displayed in 2 tables for ease of understanding and comparison, focusing on changes observed before and after each campaign.

Results and Discussion

This section presents the findings of the study, focusing on the effectiveness and economic impact of the Visit Nepal 1998, Nepal Tourism Year 2011, and Visit Nepal 2020 campaigns. The results are based on secondary data, presented in tables to highlight key metrics such as tourist arrivals, foreign exchange earnings, and infrastructural developments.

Tourist Arrivals and Economic Impact
Table 1
The tourist arrival and average length of stay before and during the
tourism campaigns

Year	Total		By Air		By land		Average length of stay
	Number	Annual Growth Rate(%)	Number	Percent	Number	Percent	
1997(Pre campaign)	4,21,857	7.2	3,71,145	88	50,712	12	10.49
1998	4,63,684	9.9	3,98,008	85.8	65,676	14.2	10.76
2010(Pre campaign)	6,02,867	18.2	4,48,800	74.4	1,54,067	25.6	12.67
2011	7,36,215	22.2	5,45,221	74.1	1,90,994	25.9	13.12
2019(Pre campaign)	11,97,191	2.05	9,95,884	83.19	2,01,301	16.81	12.7
2020	2,30,085	-80.7	1,83,130	79.6	46,955	20.4	15.1

Source: NEPAL TOURISM STATISTICS 2022 ,Government of Nepal, Ministry of Culture, Tourism & Civil Aviation Singhadurbar, Kathmandu, Nepal May, 2023

First Campaign (1997-1998). Tourist arrivals grew by 9.9%(4,63,684- 4,21,857/4,21,884)(see table 1).The majority arrived by air (around 88%), while land travel saw a modest increase. The average stay slightly increased from 10.49 days to 10.76 days.

Second Campaign (2010-2011). This campaign was highly successful, with a 22.2% increase in tourist arrivals(See Table 1). Air travel remained the dominant mode of entry, with a slight increase in land travel. Tourists stayed longer, with the average length of stay increasing to 13.12 days from 12.67 days(See table 1).

Third Campaign (2019-2020). The COVID-19 pandemic caused a drastic 80.7% decrease(See table 1) in tourist numbers. Though arrivals dropped significantly, the average length of stay increased to 15.1 days, likely due to travel restrictions extending visitors' stays. Overall, while the

first two campaigns demonstrated steady growth in tourist arrivals and economic contributions, the third campaign was severely impacted.

Economic Contributions of Tourism

Tourism has long been recognized as a significant contributor to Nepal's economy. It serves as one of the primary sources of foreign exchange and generates employment opportunities in various sectors, including hospitality, transportation, and local handicrafts (Nepal Rastra Bank, 2018). According to the Ministry of Culture, Tourism, and Civil Aviation (2023), the tourism sector in Nepal contributes around 8% of the national GDP. Successful tourism campaigns, particularly Visit Nepal 1998 and Nepal Tourism Year 2011, resulted in a significant increase in international tourist arrivals, with foreign exchange earnings rising in parallel.

However, the economic benefits of tourism are not uniformly distributed across the country. The majority of economic gains from tourism are concentrated in regions like Kathmandu, Pokhara, and Chitwan, where most tourist activities are centered.These regions have well-developed infrastructure, including international airports, luxury accommodations, and popular tourist attractions. In contrast, rural areas with immense potential for tourism, such as Rara Lake, Humla, and Mugu, remain underdeveloped due to a lack of infrastructure and promotional efforts (Nyaupane&Chhetri, 2009).

Table 2

Gross Foreign Exchange Earnings from Tourism before, during and aftermath of tourism campaigns.

Fiscal Year	Total Foreign Exchange Earnings from Tourism			% Change in US $
	NPR(Million)	Annual Average Exchange Rate	US$(Million)	
2000/01(Aftermath of Visit Nepal 1998)	11717.0	73.8	158.7	_
2001/02	8654.3	76.9	112.6	-20.1
2010/11	24610.7	72.3	340.5	-9.8
2011/12(During Nepal Tourism Year, 2011)	30703.8	81.0	379.0	11.3
2012/13	34210.6	88.0	389.0	2.6
2019/20	60885.0	116.3	523.5	-21.6
2020/21(During Visit Nepal 2020)	7266.3	117.9	61.6	-88.2
2021/22	32447.2	120.8	268.5	335.6

Source: NEPAL TOURISM STATISTICS 2022 ,Government of Nepal,Ministry of Culture, Tourism & Civil Aviation Singhadurbar, Kathmandu, Nepal May, 2023

The data on foreign exchange earnings from tourism in Nepal shows fluctuating trends between 2000 and 2022. There was a significant drop in earnings in 2001/02 and 2019/20, followed by a dramatic decline in 2020/21, likely due to the COVID-19 pandemic. However, a sharp recovery occurred in 2021/22, with foreign exchange earnings rising by 335.6%(See table 2). Key periods of growth include the Nepal Tourism Year 2011, which saw an 11.3% increase in earnings, while 2020/21 experienced the largest fall, with an 88.2% decline(See table 2). Overall, tourism earnings recovered strongly after the pandemic downturn.

The data reveals that there is no available information before 2000, so for the

Visit Nepal 1998 campaign, only the data after 2000 has been considered.

After this campaign, foreign exchange earnings from tourism dropped sharply in 2001/02. A significant decline is also seen in 2020, likely due to the global pandemic, as earnings plummeted by 88.2%. However, within one or two years, tourism earnings recovered substantially, with a sharp 335.6%(See table 2) increase by 2021/22, indicating a strong rebound after the pandemic-related disruption.

Infrastructural Development and Regional Disparities

To establish itself as a premier global destination, Nepal has made significant strides in tourism infrastructure development from 1995 to 2024. These initiatives align with the objectives of national campaigns such as Visit Nepal 1998, Nepal Tourism Year 2011, and the planned Visit Nepal 2020, which aim to attract international visitors while encouraging regional tourism development (Ministry of Culture, Tourism & Civil Aviation, 2023; World Tourism Organization [UNWTO], 2021). As the global tourism industry continues to recover and evolve post-COVID-19, these investments also reflect Nepal's commitment to enhancing tourist experiences and meeting modern expectations in hospitality and accessibility (UNWTO, 2023).

Tourism Infrastructure Development.

Significant investments have been made to meet global standards in accommodations, increasing the capacity to 54,370 tourist-standard beds, including 182 five-star hotels as of March 2023. Public-Private Partnerships (PPPs) have played a key role in these advancements, enabling the development of boutique hotels near cultural sites and eco-friendly resorts that preserve natural landscapes (Nepal Rastra Bank, 2018; Ghimire, 2021). This expansion of high-quality lodging options enhances Nepal's appeal to international tourists and aligns with the global trend toward more diverse and sustainable tourism accommodations (World Bank, 2022).

Highway Rest Stops and Cultural Hubs*.*

Infrastructure improvements along major highways like Prithvi, Araniko, and

Siddhartha support both local and international tourism, enhancing regional connectivity and making remote areas more accessible (Pandey et al., 2020; Ministry of Culture, Tourism & Civil Aviation, 2023). The development of rest stops with amenities at key points on these routes encourages exploration beyond central hubs, providing economic benefits to previously underserved areas. Research shows that improved regional infrastructure not only enhances visitor experiences but also promotes balanced regional economic growth by attracting tourists to lesser-known regions (Nyaupane & Chettri, 2009; UNWTO, 2021).

Investment in Adventure and Recreational Tourism

Adventure tourism has become a key area of investment in Nepal, reflecting a global shift toward experience-driven travel. Investments in trekking, mountaineering, paragliding, and recreational parks align well with Nepal's unique geographical features and the growing demand for active tourism (Bhandari, 2016; Sharma, 2021). Studies indicate that adventure tourism not only increases visitor numbers but also attracts higher-spending tourists, which can significantly boost local economies and support conservation efforts when managed sustainably (UNWTO, 2023; Ministry of Culture, Tourism & Civil Aviation, 2023).

MICE Tourism Expansion

To attract a diverse range of tourists, Nepal has targeted the Meetings, Incentives, Conferences, and Exhibitions (MICE) sector. By improving conference facilities and enhancing air transportation, the government aims to position Nepal as a competitive destination for business tourism (Sharma & Pandey, 2018; Nepal Tourism Board, 2020). MICE tourism offers economic advantages as it attracts high-spending travelers and stabilizes seasonal tourism flows, providing year-round revenue and elevating Nepal's profile as a sophisticated, multi-faceted destination (World Bank, 2022; UNWTO, 2021). For Nepal's MICE tourism, improving air transportation includes

enhancing international airports such as Gautam Buddha International Airport and Pokhara International Airport, increasing direct international routes, and modernizing airport facilities to meet the expectations of corporate travelers. This is critical for positioning Nepal as a competitive destination for MICE events, which rely heavily on seamless, high-quality transportation options.

Transportation Infrastructure Improvements

Transportation infrastructure improvements have been essential to Nepal's strategy to enhance accessibility and distribute tourism benefits across regions. Upgrades to highways such as the Prithvi, Araniko, and East-West highways, along with the development of Gautam Buddha International Airport and Pokhara International Airport, are critical for supporting increased tourist arrivals (Nepal Rastra Bank, 2018; Ghimire & Thapa, 2014). Improved transportation not only enhances convenience for international visitors but also supports the tourism industry's resilience by diversifying accessible locations and reducing congestion in popular areas (Ministry of Culture, Tourism & Civil Aviation, 2023; UNWTO, 2023).

Regional Disparities in Infrastructural Development related to Tourism

Nepal faces notable regional disparities in the development of tourism-related infrastructure, which have significantly influenced the distribution of economic benefits from its national tourism campaigns. These disparities align closely with the central theme of the research article, which evaluates the effectiveness of tourism campaigns like Visit Nepal 1998, Nepal Tourism Year 2011, and Visit Nepal 2020 in addressing equitable tourism development across the country. While tourism has contributed significantly to the economy, the unequal distribution of investments and resources has limited the potential of regions such as Karnali and the Far West (Sharma, 2016; Pandey et al., 2020).

Concentration of Investments

Tourism investments have predominantly focused on established destinations such as Kathmandu, Pokhara, and Chitwan. These regions benefit from advanced infrastructure, including international-standard accommodations, well-developed road networks, and high visibility in promotional campaigns. In contrast, underdeveloped areas like western Nepal, Karnali, and the Far West have received limited investments, resulting in inadequate amenities and minimal tourism growth. This concentration perpetuates regional imbalances and restricts the equitable distribution of tourism benefits (Bhandari, 2016; Ministry of Culture, Tourism & Civil Aviation, 2023).

Accessibility Issues

Western Nepal and other remote regions suffer from poor accessibility due to the lack of adequate roads, airports, and transportation facilities. While central regions enjoy multiple entry points and improved connectivity, areas such as Karnali remain difficult to access, deterring potential tourists. Nyaupane and Thapa (2004) emphasize that accessibility is a critical determinant of tourism development, and regions with limited transport infrastructure are often excluded from the economic benefits of tourism. This disparity is further exacerbated by insufficient government efforts to bridge these gaps (Ghimire & Thapa, 2014).

Limited Tourist Attractions

Popular destinations like Kathmandu and Pokhara dominate tourism-related marketing and promotional activities, overshadowing the potential of lesser-known regions. Western Nepal, despite its unique natural and cultural attractions, is underrepresented in national and international campaigns. This lack of recognition affects its ability to attract tourists and limits economic opportunities for local communities (Pandey et al., 2020; Sharma, 2016). Without targeted promotional strategies and investments, these regions will

continue to lag behind.

Economic Development Factors

Regions with advanced tourism infrastructure, such as roads, hotels, and entertainment facilities, tend to enjoy stronger economic connections and higher levels of development. Central tourist hubs have benefited from these advantages, while areas like Karnali struggle with underdevelopment due to limited infrastructure. The World Bank (2022) highlights that infrastructure is a key driver of economic growth, and its absence in rural areas creates significant barriers to tourism-driven development (Nepal Rastra Bank, 2018; Ghimire, 2021).

Slow Government Initiatives

Although the government has launched various campaigns to promote tourism in underdeveloped regions, the implementation of these initiatives has been slow and inconsistent. Public-private partnerships, which have driven significant improvements in central regions, are almost absent in remote areas. This lack of timely intervention perpetuates disparities and prevents regions like the Far West and Karnali from fully realizing their tourism potential (Ministry of Culture, Tourism & Civil Aviation, 2023; UNWTO, 2021).

By addressing these disparities, Nepal can create a more inclusive tourism strategy that leverages the potential of all its regions. Targeted investments, improved accessibility, and equitable promotional efforts will be essential in ensuring that the benefits of tourism are distributed more evenly across the country. These efforts align with the research article's problem statement and underscore the importance of balancing regional development to achieve sustainable tourism growth.

Future Challenges and the Role of Sustainable Tourism

Looking ahead, the challenge for Nepal's tourism sector will be to align its growth with the principles of sustainable tourism. As the number of tourists

increases, the environmental and social impact on the country's fragile ecosystems and local communities becomes more pronounced. Bjonness (1980) points out that unsustainable tourism practices, such as unmanaged trekking and overdevelopment in sensitive areas, can lead to deforestation, pollution, and the degradation of cultural sites.

The concept of sustainable tourism involves balancing economic growth with environmental protection and cultural preservation (Butler, 1999). Nepal's recent tourism policies have started to incorporate sustainable practices, such as promoting eco-tourism and enforcing regulations that limit the environmental impact of tourism activities (Pandey et al., 2020). However, more needs to be done to ensure that future tourism campaigns do not repeat the mistakes of the past. Campaigns like Visit Nepal 2020, which were disrupted due to the COVID-19 pandemic, should emphasize sustainability as a core component of their strategy.

Encouraging responsible tourism by engaging local communities in tourism management and ensuring that economic benefits are distributed equitably can help mitigate the negative effects of tourism (Nyaupane, 2004). By focusing on long-term sustainability, Nepal can safeguard its natural and cultural assets, ensuring that tourism continues to contribute to economic development while preserving the country's heritage for future generations.

To sum up, the findings indicate that while the Visit Nepal campaigns were successful in increasing tourist arrivals and foreign exchange earnings, the benefits were largely concentrated in central regions like Kathmandu and Pokhara. Infrastructure developments, such as airport expansions, were also focused on these areas, leaving remote regions underserved.

The data from Visit Nepal 2020 highlight the potential for further growth, but the postponement due to the pandemic underscores the need for resilience in future tourism strategies. To make future campaigns more inclusive, there is a clear need to invest in infrastructure in remote areas and promote these

regions to international tourists. This will ensure that the benefits of tourism are distributed more evenly across Nepal.

Major Findings

1. Increase in Tourist Arrivals: The tourism campaigns—Visit Nepal 1998, Nepal Tourism Year 2011, and the planned Visit Nepal 2020—significantly boosted tourist arrivals and extended average stays, especially in central tourist regions. Nepal Tourism Year 2011, in particular, saw a substantial increase of 22.2% in tourist arrivals, indicating the campaign's effectiveness in attracting international visitors.

2. Concentration of Economic Benefits: While these campaigns led to notable economic gains, the benefits were largely concentrated in established tourist hubs, such as Kathmandu, Pokhara, and Chitwan. This centralization left remote regions, including Karnali and the Far West, with limited economic development and tourism infrastructure.

3. Infrastructure Development: Investments and infrastructure enhancements focused primarily on popular tourist areas. While projects like airport expansions and the development of luxury accommodations contributed to increased tourism in central regions, remote areas continued to face limited access, lacking essential infrastructure like roads, accommodations, and basic amenities.

4. Unrealized Potential of Remote Regions: Despite the significant tourism potential of rural and remote regions in Nepal, these areas received limited promotional and infrastructural support. Unique natural and cultural attractions in regions like Karnali and the Far West remain underutilized, and they continue to struggle in capturing a share of the tourism market.

Limitations

1. Dependence on Published Secondary Data: The study relies solely on secondary data from sources like the Nepal Tourism Board and Ministry of Tourism, which may limit the comprehensiveness of the analysis. Primary

data from tourists or local stakeholders in underserved regions could provide deeper insights into regional tourism challenges.

2. Regional Imbalance: Due to the focus on central regions with substantial data, the study may not fully represent the needs and experiences of rural areas. Limited available data on these regions could lead to an incomplete understanding of the broader impacts of tourism campaigns.

3. Campaign Disruption: The COVID-19 pandemic significantly impacted the anticipated Visit Nepal 2020 campaign, resulting in an 80.7% decline in tourist arrivals due to global restrictions. This disruption affected the comparative analysis of tourism growth and hinders evaluation of long-term outcomes.

Conclusion

The tourism campaigns Visit Nepal 1998, Nepal Tourism Year 2011, and preparations for Visit Nepal 2020 have played a pivotal role in raising Nepal's profile as an international tourist destination. These initiatives successfully increased tourist arrivals and generated substantial foreign exchange, positioning tourism as a crucial sector in Nepal's economy. However, the distribution of these benefits has been uneven, with central regions like Kathmandu, Pokhara, and Chitwan receiving the majority of investments and infrastructure development, while peripheral and remote areas, such as Karnali and the Far West, continue to lag behind.

The study, relying on published secondary data and cross-sectional study reveals that although these campaigns significantly boosted tourist numbers and economic contributions, the regional disparities in tourism benefits remain a major challenge. Infrastructural improvements, such as the expansion of airports and hotels, were largely concentrated in established tourist hubs, limiting the potential for inclusive growth in less-developed regions. This uneven focus has restricted the ability of local communities in

remote areas to benefit from the economic opportunities created by tourism, reinforcing regional imbalances.

To ensure that future tourism campaigns, including Visit Nepal 2020, contribute more equitably to national development, a shift in focus is needed. Greater attention must be given to promoting tourism in underdeveloped regions, accompanied by targeted investments in infrastructure such as roads, accommodation, and accessibility. Additionally, sustainable tourism practices should be prioritized to preserve Nepal's natural and cultural assets while promoting long-term economic growth. By addressing these gaps and fostering more balanced tourism development, Nepal can not only enhance the overall tourism experience but also ensure that the benefits of tourism are shared across all regions, supporting inclusive and sustainable national development.

Recommendations

1. Promote Lesser-Known Regions: Future tourism campaigns should prioritize marketing and promotional efforts for remote regions like Karnali and the Far West. Highlighting these areas' unique cultural and natural attractions can help diversify tourist interest and reduce overreliance on central hubs.

2. Targeted Infrastructure Investment: Allocate resources to improve transportation, accommodation, and other basic amenities in underserved areas. Investments in road networks, regional airports, and quality accommodations can make these regions more accessible and attractive to both domestic and international tourists.

3. Inclusive Tourism Policy: Implement policies that encourage equitable distribution of tourism benefits across regions. Government incentives for private investments in underdeveloped regions, alongside public-private partnerships, can foster more balanced growth and economic impact.

4. Adopt Sustainable Tourism Practices: Emphasize sustainable

development by integrating eco-friendly practices and engaging local communities in tourism management. Initiatives that protect natural and cultural heritage will help maintain the long-term appeal of these areas while providing stable economic benefits for local residents.

5. Comprehensive Data Collection: Encourage the collection of primary data from tourists and stakeholders in both popular and remote regions to better assess regional needs and experiences. This approach will enable future studies to provide more comprehensive insights into the socio-economic impacts of tourism across Nepal.

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Flipped Learning in Mathematics Classroom: A Systematic Literature Review

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Abstract

Flipped learning has become increasingly popular in improving student's achievement in mathematics. Flipped learning in a mathematics classroom is learning by doing thorough assessments out of the classroom or in the school. This research systematically reviewed the existing studies published between 2012 to 2023 (n=15). The finding of this study suggests that flipped learning is always effective for achievement, and involves discussion, self-learning, engagent, motivation, peer collaboration, and instructor feedback. FL approach provided better learning outcomes than the conventional approach. But, there are many challenges; such as; technological issues, lack of internet access, IT resources, and skills of FL. Thus, this review has recommended proposing a new model for effective flipped learning in the mathematics classroom.

Keywords: *achievement, effect, flipped learning, mathematics classroom, engagement.*

Introduction

According to the National Education Policy 2076, there supposed to be an improvement in the education quality through integrated technology and promoting innovative teaching methods. New teaching strategies are needed to enhance their knowledge and address challenges related to quality,

standard equity, and access(Sheikh, 2017). The flipped learning model helps students acquire a deeper understanding of mathematical concepts in which students engage actively in learning (Tucker, 2012). A novel approach to teaching and learning is developed using video as a pre-class learning exercise called flipped learning. The term 'flipped learning' refers to an educational approach with two components: interactive group learning activities performed inside the classroom and technology-based instruction outside of the school(Bergmann & Sams, 2012; Bishop & Verleger, 2013). Flipped learning involves assigning content instruction at home or any other place in pre-class but in the conventional teaching mathematics a homework is assigned after the class. These methodological differences make flipped classroom method identical from the traditional approaches to teaching mathematics and effective in terms of improvement in student achievements (Wei et al., 2020). Students' attitudes toward mathematics, prior knowledge, peer interaction, the school environment, traditional teaching approaches, and self-learning all influence their achievement in mathematics (Joshi, 2019). Mathematics learning difficulties can be caused by several factors, including anxiety and monotonous ways of teaching mathematics (Acharya, 2017). One of the most important strategies of the flipped classroom model is the ability for students to obtain quick guidance and feedback from their teachers.

Mathematics achievement was poor because almost all of the teachers adopted traditional lecturing techniques in the classroom(National Council of Mathematics Teachers, 2000). The issues of poor engagement and interest among students in mathematics classes persist in FL(Boaler et al., 2019). Flipped learning is a new method of education that was created because of the deficiencies of the conventional technique,

Flipped learning helps students solve problems in mathematics by engaging online resources to independently study mathematical ideas, hence creating motivation for the required knowledge(Bishop & Verleger, 2013). Flipping the conventional environment for learning, flipped learning has become an effective pedagogical approach that challenges the conventional classroom(Bergmann & Sams, 2012; Tucker, 2012). In the flipped learning approach, students watch videos or online reading materials to get pre-knowledge of the subject matter outside of class and then engage in problem-

solving exercises, collaborative work, and discussions during class time. The Indian educational system has to adopt innovative and novel approaches at all educational levels, from basic to higher education, to become more effective and pertinent globally (Sheikh, 2017).

In my observation, I identified several issues with teaching mathematics, which I have categorized into three categories: worldwide problems, difficulties in Asian nations, and local problems. These problems arise from a lack of conventional approaches, equality and access, interaction application in real life, self-directed learning, cooperation, group discussion, individual learning, etc. Innovative teaching methods include student-focused instruction, active learning, flipped learning, and critical and creative thinking activities (Naccarato & Karakok, 2015).

Flipped learning is a new paradigm that has helped motivate students, encouraging self-learning, engagement, and collaboration in mathematics. The use of digital technology and virtual manipulatives in flipped mathematics classrooms enhances student engagement and improves conceptual understanding (Loizou, 2019).

Flipped learning activities take place outside of the classroom and are brought inside the classroom. Utilizing technology like internet networks and multimedia learning materials has made it possible to apply the flipped teaching approach in appropriate situations.

Gathering the learning requirements of every student is one of the topics that teachers should naturally have a thorough solution. Teachers can help all learners even in huge courses with a variety of learners, standards, and time bounds. The flipped classroom strategy, which influences technology to its advantage, provides a solution to this question.

Today's world views education and its impact on students' conduct and education as one of the most important concerns confronting mankind, to the point that many developed nations have built their policies.

Many students in Nepal obtain scores that are below the national average, which emphasizes the need for innovative learning to address these problems. The empirical studies and my teaching experiences have motivated me to study and explore the application of flipped learning in mathematics classrooms.

The purpose of this systematic literature review is to investigate the use and

efficacy of flipped learning in the context of mathematics education.Furthermore; it explores the opportunities of flipped learning in mathematics and the challengesof using flipped learning in the teaching of mathematics. This study has tried to answer the question; what is flipped learning in mathematics classrooms? How has flipped learning supposedly affected students' interest in mathematics? What typical challenges do teachers encounter when integrating flipped learning into mathematics classes? Which best practices are offered for implementing flipped learning in mathematics classes effectively?

Methodology

This study is based on an empirical relevant literature review of different educational databases including ERIC, Google Scholar, Pro-Quest, PubMed com, Science direct.com, Jstor.com, nepjol.com, eric.ed.gov. This review has searched by using the keywords 'flipped learning', 'mathematics classroom', 'student's engagement', 'motivation', and 'performance. Empirical Studies that presented actual data, published between 2012 and 2023, that specifically studied the flipped classroom paradigm in mathematics teaching fulfilled the selection criteria. It has takendata with limited to the articles (n=15) published in electronic databases.To confirm and validate the main ideas and data presented during the literature review, the initial draft of this paper was uploaded in a Google Doc.

The results show the fifteen article titles that were considered to be relevant to the keywords. The systematic research review was limited to publications that were published between 2012 and 2023. A survey of the literature review on flipped learning for mathematics classrooms is the foundation of this work. The literature review begins with a discussion of the chosen comparative studies of flipped learning in the mathematics classroom after the researcher discusses the findings related to objectives and research questions.

Results and Discussion

There are 15 studies related to flipped learning in mathematics classrooms. From the review of fifteen studies, I have found themes of a comprehensive review of research based on objectives and research questions. Findings are related to opportunities and challenges of flipped learning in mathematics classrooms.

Table 1.

Descriptions of the main components of the 15 studies reviewed

Authors (Year)	Setting country Subject area	Focus	Theoretical Underpinning	Methods	Outcomes
Bergmann, Jonathan Sams, Aaron (2012)	Flipped learning	Before you flip, consider this model			Effectiveness of flipped learning
J Bishop, MA Verlege(2013)	Flipped Classroom	Advances in technology and ideology have unlocked entirely new directions for education research	Constructivism	Survey	Students tend to prefer video lectures but prefer interactive classroom activities over lectures. Anecdotal evidence suggests Student learning isimproved for the flipped compared to traditional classroom.
CR Clark,2015	USA The Effects of the FLM	The Effects of the Flipped Model of Instruction on Student Engagement and Performance	Cognitive	Mixed method	The flipped model of instruction has an increase in student engagement and performance.
Naccarato, Karakot,2015	South Africa flipped classroom model in undergraduate	Expectations and implementations of the flipped	Cognitive	Qualitative	Conceptual knowledge, or delivery of prerequisite skills

	mathematics courses	classroom model			before new concepts, viewed this model as an opportunity to improve students' higher order
FerhatKardes, BinnurYesilYaprak,2015	Turkey A Current Approach To Education: FLM	the emergence and development of the model will be described		Systematic Review	Flipped Learning Approach has been applied in different settings and their effectiveness in different fields of education
FezileOzdamli, Gulsum Asiksoy,2016	Nicosia, Cyprus. Flipped classroom approach	its potential in the education field and to make it recognized more by educators and researchers		Systematic Review	The positive development in desire, interest, and motivation of educators using technological equipment will be effective in spreading this approach.
E.M. Marshall, D.A. Wilson, V.E. Mann(2016)	UK Attitudes and anxiousness about maths	To investigate attitudes and anxiousness about maths.	Constructivism Theory	Quantitative	the flipped learning approach and creation of formative online tests are quite a time

					consuming, the benefits to the students
Kaushal Kumar Bhagat, Cheng-Nan Chang and ChunYen Chang,2016	China the effectiveness of the flipped classroom learning environment on learner's learning achievement and motivation	the effects of flipped classrooms on learners with different achievement levels in learning mathematics concepts	cognitive theory of multimedia learning (CTML)	quasi-experimental design	a significant difference in the learning achievement and motivation between the two groups with students performing better using the flipped classroom
RamaKrishnan J. JohnsiPriya ,2016	India the flipped classroom has positively affected the IX std. Students' achievement in mathematics.	Effectiveness of flipped classroom in mathematics Teaching		Experimental	The Flipped Classroom module on Area and Perimeter in Mathematics has affected the students' achievement in Mathematics
Cassondra Leo, 2017	South Carolina Flipped Classroom Pedagogical Model and Middle-Level Mathematics Achievement	the relationship between a flipped classroom pedagogy and student achievement. The participant-researcher aim	Constructivism Theory	Action research Design	opportunities within the school district for new mathematics teachers utilizing the flipped classroom approach.
Yanghui Shi, Yangiong, Ma, Jason Maclead, and	Flipped classroom instruction	effectiveness of flipped model		Systematic Review	helps college students

Harrison Hao Yang(2020)		classroom instruction		Meta-analysis	to improve their cognitive learning across, a wide-reaching synthesis of currently available interdisciplinary research reports
BengiBirgili, FatmaNevraSeggie, EbruOğuz (2021)	Beijing Normal University Trends of Flipped Learning	trends and outcomes of flipped learning research	Cognitive	Mixed method	an increase in student performance and positive influence on cognitive, affective, and soft skills.
Rachel V Staddon,2022	A supported FLM	A new 'supported' FLM for teaching maths was implemented.		Systematic Research	Students on a wide variety of degree tracks are positive about the flipped model. The supported flipped model is considered superior to traditional teaching methods.
Monalisa Dash (n.d)	India	Exploring the Effectiveness of Flipped Learning on Mathematical	Bloom's Taxonomy	Mixed method	Flipped Learning technique has improved Triarchic Abilities namely. Mathematical

		Triarchic Abilities			Practical ability, Mathematical Analytical Ability, and Mathematical Creative Ability in Secondary School
Nicole Angelo M, 2023	Philippines	Effectiveness of Flipped Classroom Approach to the Performance of Students in Mathematics 10		Quasi-Experiment method	learnershave prior knowledge using a video lecture,to improve their mathematical and logical skills. recommended using this strategy to enhancestudents' mathematical ability and logical skills.

From the above literature matrix, the flipped learning for this review has been discussed in many themes.

Advantages of Flipped Learning in Mathematics Class

Improvement of Instructor-Student Interaction. A good education involves the delivery of instructions with relevant material, but, time-bounded teacher-student discussion, interaction, and engagement. Teachers may provide instructions and information outside of class using flipped classrooms, which have more time for discussion and interaction in the classroom (Bergmann & Sams, 2012; Bishop & Verleger, 2013; Clark et al., 2022; Shi et al., 2020) and question answer and interactive(Staddon, 2022) solving complex problems(Leo, 2017) help of teachers and peers by group discussion, and collaborative class (Bhagat et al., 2016) educators can identify students who need more support through interactive discussions. They can take proactive steps to satisfy their requirements and promote active learning with the students(Clark et al., 2022).To benefit from flipped learning, students must be fluent in the fundamental material before to class, and they must perform advanced learning activities in class. The purpose of

active, learner-centered learning activities in the classroom is to improve students' engagement in challenging class discussions and to foster interactive, peer and instructor learning.

Self-Paced Learning. The flipped classroom method focuses on this approach what, when, and how teachers teach students and employ a digital platform outside of the classroom to increase student, engagement and create self-learning space(Clark et al., 2022; Johnson, 2012; Lai & Hwang, 2016; Shi et al., 2020). Through the use of pre-lesson materials provided by the teacher, such as video clips and web-based instructions, students learn by remembering and comprehending(Fung et al., 2021). This approach is known as the "flipped classroom" concept. Through, the interaction between instructor -students, and peers, discussion, problem-solving, project learning, and classroom engagement, students also gain innovative thinking skills including applying, analyzing, creating, and evaluating.

Students' Motivation and Engagement. Flipped learning helps to decrease students' mathematical anxiety and boredom and provides students with significantflexibility. The results of flipped learning suggest improved academic achievement as well as positive impacts on the achievement of individual learning and cognitive skills(Bishop & Verleger, 2013; Naccarato & Karakok, 2015; Ozdamli & Asiksoy, 2016).Flipped learning is an educational strategy for motivation and effective achievement in mathematics learning (Chen et al., 2014; Omotayo & Adeleke, 2017; Shi et al., 2020).One of the primary benefits of using pre-recorded instructional videos is that instructors aren't worried about having to make up for missing content because students may access the lectures and important information on the videos at any time and from any location(Bergmann & Sams, 2012).Using technology to transfer the lecture outside of the classroom and learning activities to provide individuals with homework and exercises with concepts(Wei et al., 2020). The relatively new flipped classroom method of instruction aims to improve student engagement and performance (Bergmann &Sams, 2012). Flipped learning is an educational strategy for motivation and effective achievement in mathematics learning (Omotayo&Adeleke, 2017).

Improved learning and motivation. The preparedness of students to learn is an essential component of any educational scheme's effectiveness. Motivated to learn, incentives, giveaways, and encouragement must be

provided for learning to be actively sought out(Boaler et al., 2019). For learning to be successful, motivation and its existence in students must thus be continually upheld in the design of educational programs(Bhagat et al., 2016). According to reviewed studies, several factors, such as the adoption of innovative teaching strategies, the creation of an original performance evaluation system, the provision of essential supplies and equipment in classrooms, and the development and enhancement of the learning environment, all influence students' motivation for successful learning.

The advantages of the flipped learning method are to use of digital platforms and pre- to student engagement and learning. It focuses on discussion, problem-solving, project learning, and classroom engagement. This approach is particularly effective in mathematics, as it reduces mathematical anxiety and boredom, provides flexibility, and improves academic achievement. The flipped classroom method improves students' learning and cognitive skills in mathematics.

Challenges of Flipped Learning Classroom

In the review of flipped learning, I found students faced many problems implementing the flipped learning strategies. There was a technological problem (Basal, 2015; Chen et al., 2014; Clark et al., 2022). Most participants had their own mobile devices but they did not have enough internet access at home (Bergmann &Sams, 2012; Birgili et al., 2021; Ozdamli&Asiksoy, 2016). Some students are unable to load and play the videos at home (Merrill, 2015; Qaisar et al., 2019). There were problems with the IT resources of students and teacher preparation of flipped classrooms (Bhagat et al., 2016; Milman, 2012; Staddon, 2022). There is no difference in student achievement between flipped learning and conventional methods (Clark et al., 2022). Flipped classrooms face challenges like technological issues, internet access issues, and resource limitations, but students' achievement remains consistent with conventional methods. Although, FL is an effective strategy in teaching learning.

Findings of the Study

In a flipped classroom, the usual order of learning and application shifts, with students acquiring the essential knowledge outside of class and instructors helping them clarify and apply that knowledge in class through active, interactive learning. This method encourages teachers to fulfil their most crucial responsibility, which is to guide their students to higher levels of use

and deeper thought as the top courses have always done. A flipped instruction is centered on the needs of the students.

Meaningful and impactful learning is the goal of the flipped learning approach. According to the review, this approach improves student success and the effectiveness of teaching mathematics in the classroom. This learning approach uses technology as a pedagogical tool to improve the learning process. With a focus on self-paced learning, this approach gave students the chance to prepare for class and work through problems with the support of peers and teachers. This learning helps teachers support students' development by keeping an eye on their academic achievement and managing their study habits. Once this is accomplished, pupils will no longer experience forgetting and will in its place learn. Flipped learning is high-level, focused learning that arises outside of the classroom. Tasks are completed in the classroom. This function gives the instructor the chance to keep an eye on student work and manage as well as some obstacles in teaching and learning. In the flipped classroom, students are required to examine and analyze materials outside of class using self-directed learning strategies, and then actively apply what they have learned in a group setting within the classroom. Although flipping has the potential to assist students in achieving significant learning objectives, it is only one of several educational tools that teachers may use to help students use class time more effectively.

Conclusion

By reversing the traditional learning environment, flipped learning has become a popular instructional strategy. This approach focuses on having students watch videos or read materials outside of class to familiarize themselves with the content, allowing in-class time to be used for problem-solving exercises, collaborative tasks, and discussions. Various motivational strategies, such as online assessments, group problem-solving exercises, and video lectures, are used to implement flipped learning in mathematics.

This comprehensive review of research examines the effectiveness of flipped learning in mathematics education, particularly its impact on learning achievement, instructional methods, and student engagement. Overall, this systematic review enhances understanding of the flipped classroom model in mathematics education, offering insights into its effectiveness as a pedagogical tool that promotes deeper conceptual understanding and active learning.In contrast to conventional lecture-based formats, flipped learning

increases student engagement through active participation in problem-solving and interactions through class.From the literature review, the researcher found many advantages of using flipped learning strategies. They are improvement of instructor-student interaction, encouraging self-paced, teacher professional development, student engagement, self-learning, motivation, student motivation, and engagement in mathematics learning. Flipped strategies for student feedback include creating novel tasks, providing deeper reading assignments, encouraging unofficial study groups, and creating a peer under graduate study program. These methods help students apply their knowledge, deepen their understanding, and organize weekly meetings for further practice.

While teacher-centered learning and direct instruction are part of the out-of-class teaching component, learner-centered learning theories and interactive activities are part of the in-class teaching component. In response to the aforementioned difficulties, the flipped classroom moves lectures outside of the classroom and uses class time to enhance student comprehension and assign learning tasks for a better comprehension of the course themes and problem-solving. Additionally, learner-centered activities that involve problem-solving, cooperative learning, active learning, peer learning, and collaborative learning align with the theoretical foundations of the flipped classroom.The challenges of flipped learning in mathematics classrooms were technological issues, video loading, and playback difficulties, IT resource issues, and teacher preparation for flipped classrooms are insufficient skill. Literature showed that there is no significant difference in student achievement between flipped and conventional learning methods. Common features were the 15 review papers that variations in the technology devices used in evaluations of student learning outcomes, and teaching methods. Results of the review show the flipped classroom model's benefits for increasing student engagement, improving their conceptual understanding of mathematical ideas, and refining existing problem-solving techniques. This review has recommended proposing a new model for effective flipped learning in the mathematics classroom.

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Problems and Prospects of the Street Vendors-An Analytical Study of Dhangadi City in Nepal

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Abstract

Street vending is a widespread and vital profession found in nearly every country and major city worldwide. They are people selling items from a temporary structure; street vendors play a crucial role in economic activities by providing essential services and goods. This research focuses on street vendors in Dhangadhi, exploring their current status, financial problems, governance and policy issues, and working conditions. Street vending requires minimal capital and offers flexibility, making it an ac- cessible livelihood for those unable to secure formal employment. Despite their significant contributions, street vendors often face hostility from lo- cal authorities, who sometimes attempt to remove them. This research aims to address these challenges by examining the conditions and prob- lems faced by street vendors in Dhangadhi. Using a descriptive method- ology that combines quantitative and qualitative approaches, the study collected data from 84 street vendors in four key areas of Dhangadhi: Hasanpur, Chauraha, MilanChowk, and the Buspark area. The research methodology includes a structured questionnaire refined through a pilot test based on the primary data, complemented by secondary sources. The data were analyzed using statistical techniques and presented through vi- sual aids. This study provides valuable insights into the street vending sector in Dhangadhi, highlighting its importance to the economy and offer- ing guidance for local

authorities to develop informed policies. Addressing the financial, governance, and working conditions issues faced by street vendors can enhance their contributions to the economy.

Introduction

Street vendors are individuals who sell food or goods on the street, sometimes illegally." Street vendors do not have a permanent structure but use temporary setups like mobile stalls or carrying goods on their heads or shoulders (Upad- hyaya, 2018). Street vending is a vital profession found in almost every country and major city worldwide. These vendors bring life, light, and energy to the streets, contribute to economic activities, and provide essential services (Recchi, 2020).

Street vending can be done as full-time, part-time, seasonal, or occasional work; it can take place at any time of the day or night. Street vending usually ranges from businesses operated by individuals or families to partnerships (Kiran & Babu, 2019). Some street vendors are even affiliated with off-street stores, where they set up their shops near such stores or a good distance (Jaishankar & Sujatha, 2016). Street vendors often consist of individuals who are unable to secure regular jobs in the formal sector due to their limited education and skills.

Since street vending requires minimal capital and therefore provides people who cannot afford or rent fixed housing and have access to mobility, it is a very efficient way to deliver seasonal special demand items such as Jamaraon Dashain, Lights, and Diyoin Tihar, Colors on Holi, etc. There could never be enough resources to sustain this kind of demand for non-road services. It also allows people to work more flexibly. It can also be used as an extra function, for example, to provide students with some extra cash in the evenings or on weekends to cover some personal expenses.

In this study, we aim to explore several critical research questions regarding street vendors and their livelihoods. First, we will examine the current status of street vendors and assess how various factors affect their livelihoods, including their role in the urban economy and the challenges they face in sustaining their businesses. Second, we will investigate the financial problems encountered by street vendors, such as access to capital, price fluctuations, and competition, all of which significantly impact their economic

stability. Third, we will delve into the governance and policy issues that affect street vendors, including regulatory challenges and the lack of formal recognition that often leaves them vulnera- ble to harassment and eviction. Lastly, we will analyze the working conditions and amenities available to street vendors, focusing on their daily working hours, safety concerns, and access to basic facilities. The primary objectives of this study are to identify the financial problems faced by street vendors, understand the governance and policy issues impacting them, study the current status of street vendors specifically in Dhangadhi, and analyze the working conditions and necessary amenities for these vendors. Through this comprehensive examina- tion, we aim to shed light on the multifaceted challenges faced by street vendors and contribute to developing effective strategies for improving their livelihoods. To facilitate this investigation, a questionnaire has been created with questions related to the current situation and problems faced by street vendors operating in Dhangadhi City.

Literature Review

Bhowmik (2005) defines street vendors as individuals who sell goods to the public without a sustainable plan. He also says sales can be steady, with vendors holding space on side streets or moving, where they move their wares from place to place. Many street vendors engage in this business due to poor socio-economic status. People from rural areas migrate to cities for a better life, often ending up in the informal sector due to a lack of skills or education for formal jobs. They start street vending businesses with minimal capital some will survive. Similarly, Jones et al. (2008) have found street vending is pervasive in urban areas, being both 'interactions' and 'places'. 'Connectivity' refers to the transport networks that connect places, while 'sites' are the activities available. Street shopping is one such activity, which is influenced by various factors in the environment.

K C et al. (2014) found retailers choose locations based on customer attrac- tiveness, accessibility, and lack of alternatives. Additionally, a large number of products from small-scale industries in the informal sector are distributed through them. Specifically, we have a scenario where a group of urban poor (street vendors) helps other segments of the urban poor by providing cheap goods and selling their products. Unfortunately, instead of appreciating the financial support, local authorities often view street vendors as criminals or offenders.

A study conducted by Panwar (2015) examined various aspects of street vending, challenges faced by street vendors, and the tendency of consumers to shop in malls instead of roadside vendors; many vendors are stressed because there are fewer people now, especially with the increasing numbers around shops and supermarkets. Unfortunately, the local authorities are undertaking many urban projects without considering or compensating these vendors, making it seem impossible for those living in fear of uncertainty to start from scratch because it involves setting up new stores, navigating regulations, and attracting a new customer base. It is generally believed that any expansion should be consulted with the local community to avoid negative impacts on the environment. If there are no other options, vendors should be fairly compensated and given alternative locations. Given the important role they play in the history and culture of the city, it is important to address the concerns of street vendors when planning major projects in the city; they deserve to be considered citizens of the city.

Another study conducted by Adhikari (2012) depicted that Street vending is usually a low-investment business with a satisfactory income that can support a family in a city, this study found that many people choose to sell despite the low revenues and profits in this sector compared to other professions. This is mainly due to limited performance in other sectors of the economy. Most of the individuals involved in street vending come from rural areas, where agriculture is important.

According to Parajuli (2013) The street vending industry provides employment opportunities to a large section of the population, so it is important to recognize their valuable contribution to employment. Street vendors have great courage despite facing danger. The income of street vendors has steadily in- creased, which has improved their welfare and ability to send children to school, and in some cases, they own real estate in Kathmandu Valley. Nevertheless, the local authorities' lack of effective policies and programs has kept street trad- ing at high risk. Officials have failed to provide a permanent solution to the challenges faced by street vendors.

For the completion of this project, various articles and reports have been reviewed, and after reviewing them, various variables are found. It is the re- sult derived from the literature review. From the literature review following dimensions of the problems faced by street vendors were found. It can be shown below:

Figure 1

Problems Faced by Street Vendors
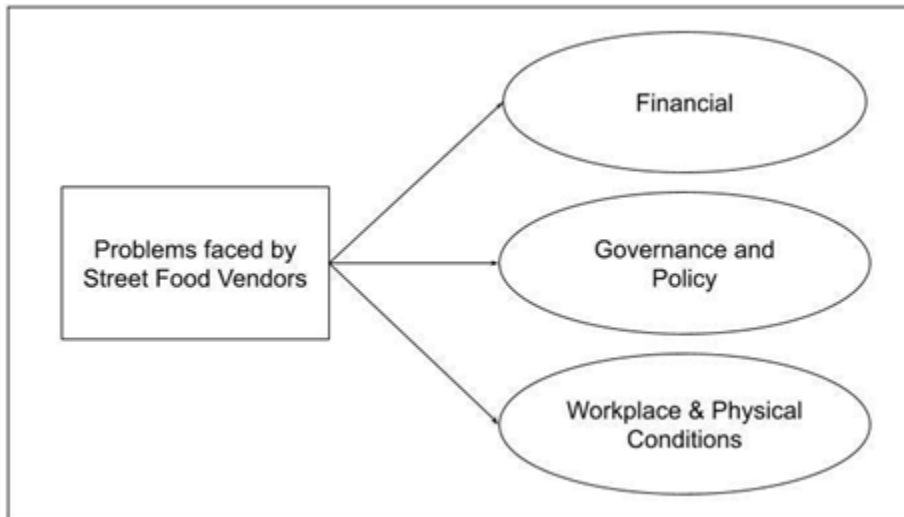
While there are numerous studies on street vending in various locations around the world, not many researchers have researched this type of similar topic that relates to Nepal. Most urban planners and city officials are concerned with this type of research. This research aims to fill this gap by conducting a thorough investigation into the Street Vending problems in Dhangadhi that may benefit the local authorities.

Research Methodology

The study nominates a descriptive methodology. A qualitative approach is adopted to gather more precise information on the problems faced by street vendors. As the data collection of the entire population of street vendors in Dhangadhi is not possible due to the limited resources the sampling of this research is focused on four areas of Dhangadhi City: Hasanpur, Chauraha, Milan Chowk, and Buspark area. Since a large number are found in their business operations here, the researcher was able to connect with the street vendors due to their familiarity and ease of access to the community.

Figure 2
Map of Street Vendor Locations in the City

To achieve the goal of the study, a questionnaire plan was conducted to get data from at least 80 street vendors. This allowed us to gain a better understanding of the street vendors operating in the research area. As the exact number of street vendors was unknown, the researcher had to purposefully collect information from the participants. Thus, the study utilized purposive sampling and convenience sampling methods.

The questionnaire was divided into five parts. The first part asked for personal information from the respondents. The second section had general ques- tions. The third part focused on the current situation. The fourth part explored financial problems; the fifth section asked about governance and policy issues; and the final section encompasses the workplace and physical conditions, includ- ing choice questions on their problems during street vending and multiple-answer questions on different aspects of street vending. These questions were tailored to identify the current status and culture of street Vending in Dhangadhi and to get comprehensive knowledge of the different problems of street vending.

Results and Discussion

It encompasses an exposition of the practical tasks undertaken. The main pur- pose of descriptive analysis within this context is to offer a precise and con- cise summary of the collected data from 84 street vendors without making any guesses or generalizations beyond the observed dataset. Write here how or

on what basis you analyzed the collected data.

Demographic Information

The data set of the street vendors is collected to explore the level of education, their age, and gender. It depicts that most of the respondents have only a high school education level, and few of them have a higher university degree.

Figure 3

Demographic Information

Age	Respondent	Gender	Respondent	Education	Respondent
Less than 25 years	26	Male	34	High School	49
25–35 years	51	Female	50	Secondary Level	30
More than 35 years	7	-	-	Bachelors/ Masters	5

The above table shows that, the majority of the street vendor profession is conducted by females rather than males, out of which we can clearly see that most of the respondents fall in the 25-35 year age group.

Migration for Street Vending

Figure 4

Street Vendor Migration
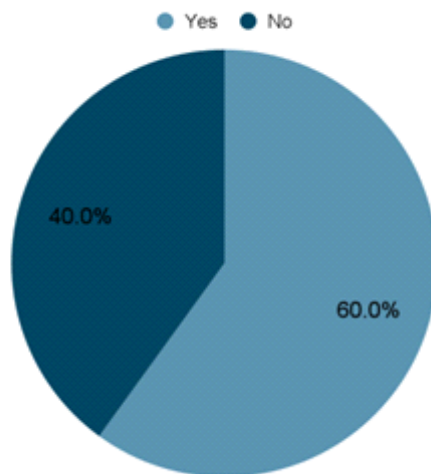
The above pie charts represent the respondents' who migrated to Dhangadhi for street vending in which 60% of the respondents have said that they have migrated for this particular purpose.

Reason for choosing the Business
Figure 5
Business Selection
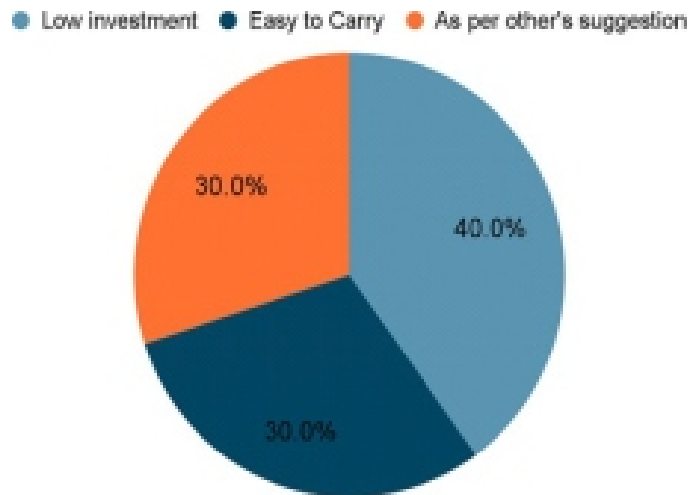
The pie chart indicates the respondents' reason for choosing street vending. The majority of respondents have chosen this profession as there is a low investment opportunity, rest of the respondents are engaged as it is easy to carry out such business and as per the suggestions of others.

Respondents' products and services
Figure 6
Vending Products
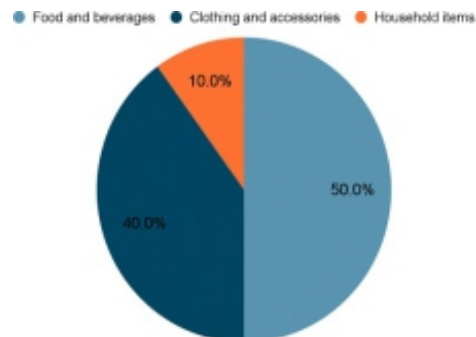
The pie chart depicts the types of products they are selling. The majority of the street vendors are engaged in selling food and beverages, which is followed by clothing and accessories, and lastly, the household items are the products to be sold among the street vendors.

Respondents daily working hours
Figure 7
Daily Working Hours of Respondents
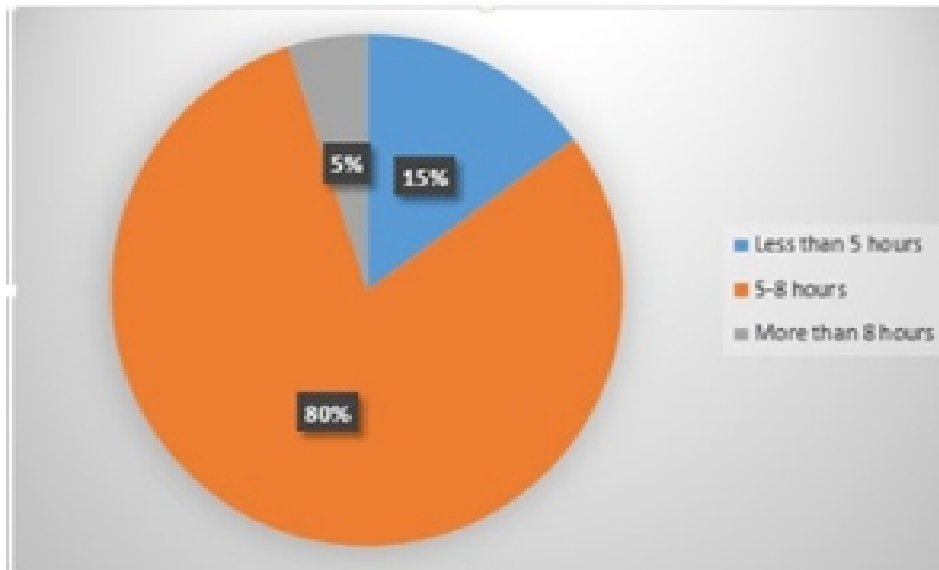
The above graphs show the daily hours spent by the street vendors to sell their product in a specific time of the day, in which the larger number of respondents spent 5 to 8 hours a day, whereas only a few of them spent less than 5 hours and more than 8 hours a day.

Respondents affected due to recent urban development
Figure 8
Urban Development and Affected Respondents
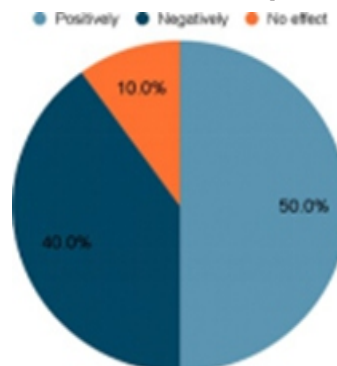
The above pie chart shows the respondents affected due to recent urban development. 50% of them were positively affected by the urban development, while 40% of respondents were negatively affected, and the rest of them faced no problem at all.

Vendors' primary challenges affecting the financial stability of their business
Figure 9
Challenges Impacting Vendor Financial Stability

The given graphs show the primary challenges faced by the street vendors, in which 25% of them have faced a lack of access to affordable credit or financing options; similarly, 20% are facing a problem due to fluctuating demand for prod- ucts and services; on the other side, 30% of respondents are having a problem with high operating costs, and the rest are having a problem in managing cash flow.

Vendors receiving any training or support in entrepreneurship or food safety
Figure 10
Vendor Training and Support

Vendors receiving any training or support in entrepreneurship or food safety
Figure 10
Vendor Training and Support
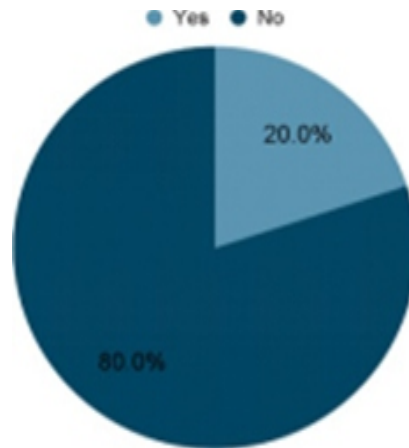
The above pie charts show the respondents receiving training or support, where only 20% of respondents are obtaining training in entrepreneurship or food safety from the various agencies

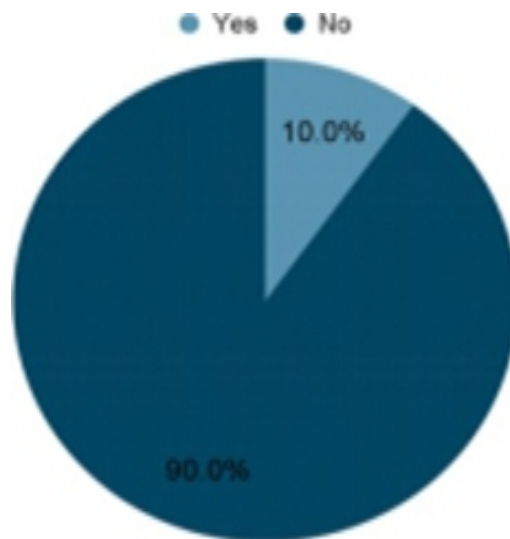**Level of awareness of policies and regulations.**
Figure 11
Awareness of Policies and Regulation

The pie chart shows the level of respondent's awareness on policies and regula- tions, and it depicts that only 10% of respondents are aware of the general rules and regulations for doing street vendor jobs.

Major Findings

The objective of the study is to examine the problems of street vendors and the current situation of street vendors in Dhangadhi. The variables that af- fect the operations of street vendors include financial problems, governance and policy issues, and workplace and physical conditions. On the basis of the above- mentioned variables, the major findings of the study are summarized as follows:

Most of the street vendors in Dhangadhi are women; they comprise (60%) of all vendors, while the remaining (40%) are men. This reflects the par- ticipation of females in informal economic activities.

Most vendors range from the age of 25-35 years with an education till high school or secondary level, this reflects the involvement of people with no significant education level.

A large proportion of vendors (60%) migrated to Dhangadhi for street vending opportunities. This means that street vendors are a livelihood option for individuals seeking economic opportunities.

The data shows the range of work experience of street vendors, with the majority having worked for 1-5 years (35%) and less than one year (25%); this means a mixture of experience and flow of new entrants to the street vending sector.

The main reasons given by the respondents for choosing street vending were low investment cost (40%), ease of carrying (30%), and suggestions from others (30%)

The most common goods and services offered by retailers are food (50%) followed by clothing and accessories (40%), indicating a focus on essential consumer goods.

Half of the respondents reported that they have been positively affected by recent urbanization, while 40% reported negative impacts. This highlights the close relationship between urban development policy and the lives of street vendors.

Most vendors (90%) are unaware of policies directly affecting street vend- ing, have mixed views on fairness, and support the current regulatory framework.

Conclusion

Street vendors in Dhangadhi face significant challenges related to space avail- ability, financial stability, and policy awareness. Rapid urbanization, including ongoing road expansion and the prioritization of parking spaces, has exacer- bated their struggles, leaving them with limited or no proper areas for vending. Many vendors are forced to rent indoor spaces, incurring high operational costs that further constrain their livelihood.

This study has revealed critical insights into the street vending sector in Dhangadhi. A majority of street vendors are women, reflecting the significant role of informal economic activities in empowering females. The vendors, largely aged 25-35 and with education levels up to high school, view street vending as a low-investment and accessible livelihood. Migration accounts for a substantial portion of the vendor population, indicating the sector's appeal as a survival mechanism for economically vulnerable individuals. Despite varying levels of work experience, the sector continues to attract new entrants, contributing to the diversity and adaptability of this informal market.

Street vending predominantly involves essential goods, with food and cloth-ing as the primary offerings. While some vendors acknowledged the positive impacts of urbanization, others highlighted its adverse effects, underscoring the dual nature of development. Most vendors lack awareness of policies governing their trade, reflecting a critical gap in governance and communication.

The findings underscore the urgent need for inclusive urban planning and policy reforms to address the systemic challenges faced by street vendors. Lo- cal authorities must allocate designated spaces for street vending, ensure fair governance, and enhance awareness about regulatory frameworks among ven- dors. Additionally, offering low-interest financial schemes and creating support systems for informal workers could stabilize their operations and incomes.

Practically, resolving these issues can have far-reaching implications. Not only will it secure the livelihoods of street vendors, but it will also enhance the flow of affordable goods and services for urban populations. As street vendors play a crucial role in local economies, fostering their growth will contribute to balanced economic development and social equity.

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Factors Affecting Customer Satisfaction towards Supermarket(In association with Bhat-Bhateni Supermarket and Departmental store)

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Abstract

Customer satisfaction is a measure of how well a company's products or services meet or exceed customer expectations. It reflects the customer's overall contentment with their experience, including factors such as product quality, service quality, price, and the ease of the purchasing process. Customer satisfaction leads to customer loyalty, retention, positive word of mouth, employee satisfaction, and increased profit. It also prevents negative word of mouth and increases customer feedback, which benefits the firm. Thus, customer satisfaction is crucial for supermarkets to retain customers and build loyalty.This study was conducted with the main objective of determining the most significant and least significant factors affecting the satisfaction level of customers, as well as providing suggestions based on the study's findings. The research uses a conceptual framework developed from a literature review, and the variables used to determine the level of satisfaction are location, facilities, product quality, reliability, customer service, method of payment, and process. The research employs descriptive analysis, i.e., mean, and non-probability convenience sampling method. The sample size used in this research is 50, and the primary data collection tools are survey questionnaires and interviews. The result of the study shows that the overall level of satisfaction among the respondents is moderate. The

significant factors for customer satisfaction are price, quality, and location, whereas customer service is less significant for customer satisfaction. The insights regarding the level of customer satisfaction within supermarkets highlight the need to focus on customer retention strategies by enhancing service quality and personalization. After segmenting the market and customizing the products, supermarkets can realize an increase in customer loyalty and ease of purchase. Ultimately, customer satisfaction needs to be given prime attention, as it will build a competitive edge and ensure business sustainability within a competitive environment.

Keywords: Customer Satisfaction, Supermarkets, Customer loyalty, Service Quality, Product Quality.

Introduction

The very nature of the word marketing, as Peter Drucker puts it, is to look at business through the customer's eyes (Swaim, 2010). In contemporary retail business, especially the supermarket industry, customer satisfaction is everything. It is a post-consumption evaluation of the product and/or service and occurs when the perceived performance of an offering meets or exceeds customer expectations (Mittal & Frennea, 2010; Bearden & Teal, 1983; Oliver, 1980). Supermarkets are key players in the retail industry, selling more than just one kind of product-they sell groceries, household items, etc., catering to the needs of different customers.

The concept of supermarkets is relatively new in Nepal, and Bhat-Bhateni has been the oldest and largest supermarket chain in Nepal. Bhat-Bhateni was established by Mr. Min Bahadur Gurung in 1984 as the first departmental store in a small 120 sq. feet rented room and has grown into one of Nepal's biggest business conglomerates. Now it operates multi-storied department stores all over Kathmandu Valley and beyond. Bhat-Bhateni Departmental Store owns sixteen outlets all over the country. The main purpose of choosing Bhat-Bhateni stores for this study is because it operates the maximum number of supermarkets (twelve outlets) in strategic places catering to the growing population of urban areas, especially Kathmandu Valley (BPS, 2015). Since supermarkets in Nepal have not yet reached their maturity level in the product life cycle, customer satisfaction should be taken into account

for their survival and growth.

The supermarket industry in Nepal is growing, mostly in urban areas, and as a result, the competition is also increasing. Besides that, new entrants in the market should also be able to capture the market of a wide range of customers. To sustain, Bhat-Bhateni has to use some kinds of customer-oriented marketing measures. Nowadays, customer satisfaction is not only an indicator of quality service delivery but also a key factor for customer retention. Knowing what customers really want or what their expectations are matters greatly for supermarket survival.

The supermarket industry in Nepal, in general, and particularly in Kathmandu Valley, is at the growth stage with an increasing number of entrants. The challenges for a player like Bhat-Bhateni are not only to respond to the recognized needs of the customers but also to respond to the unrecognized needs, i.e., needs that customers themselves are not aware of but will certainly like if included in the offer. Therefore, this can give a competitive edge to Bhat-Bhateni by differentiating itself from other competitors.

It is important here to study the level of customer satisfaction at Bhat-Bhateni and its contributing dimensions to find out the factors that have a significant effect on the overall satisfaction of customers. This will act as a precursor for Bhat-Bhateni to make substantial changes in its service areas. This research also identifies the least and most significant dimensions influencing the level of customer satisfaction. By knowing these dimensions, priority can be given to those areas where improvement is necessary so that the overall shopping experience of customers can be improved in a better way.

It is essential to manage the relationship between customer satisfaction and competitive advantage in the supermarket sector for any sustainable growth, considering the rapid evolution of retailing. Bhat-Bhateni can solidify its leadership position among the supermarket chains in Nepal, since it already has built a significant number of regular customers, by emphasizing the understanding of customer satisfaction and customer expectations. The purpose of this study is to evaluate overall customer satisfaction levels at Bhat-Bhateni, the relative importance of various attributes in these satisfaction levels, and recommend ways to improve the supermarket's ability to meet and possibly exceed these satisfaction levels.

Literature Review

Customer satisfaction is the emotional response experienced by customers after using a product or service, reflecting how well their expectations are met or exceeded. It is a critical aspect for supermarkets, influenced by multiple factors such as service quality, store atmosphere, product availability, pricing strategies, and technological innovations. Prominent marketing experts like Kotler define customer satisfaction as the feeling of pleasure or disappointment resulting from comparing a product's perceived performance to expectations.

According to L. A. Crosby and S. L. Stephens (1987),customer satisfaction is "a mental state resulting from confirming or disconfirming a customer's expectations about a company's offerings in relation to their perceived value."

Similarly, Zeithaml, Bitner, and Gremler (2006) have defined customer satisfaction as "the customer's fulfillment response. It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under- or over-fulfillment."

Several studies have explored the determinants of customer satisfaction in retail contexts. Naik, Gantasala, and Prabhakar (2010) focused on service quality within retailing, discovering through a survey of 369 respondents that specific service quality dimensions significantly impact customer satisfaction. Their research emphasized the crucial role of service quality in enhancing customer experiences.

In a study by Ruiz, Yusta, and Zarco (2010) on Spanish grocery stores, the researchers aimed to identify key factors influencing customer satisfaction. They gathered data from 358 customers through questionnaires and interviews, finding that perceptions of service quality and convenience positively affected satisfaction levels. The study highlighted the importance of retailers developing clear value propositions.

Abhubakar, Clulow, and Mavondo (2011) investigated satisfaction among Australian supermarket shoppers, surveying 800 respondents across various postcodes. They utilized exploratory factor analysis and found that store reputation for ethical practices, food handling, and environmental concerns were significant factors. The study revealed differences in priorities

among different areas while maintaining a consistent ranking of important elements.

Sarkar (2013) analyzed Big Bazaar's marketing strategies, aiming to understand how they attract and retain customers. The research involved 200 respondents and utilized both primary and secondary data sources. Findings indicated that promotional strategies like discounts, product variety, and additional services were key in attracting consumers. The study recommended improving product quality and reducing waiting times through technology and well-trained staff.

Mohan (2013) focused on food retail supermarkets in Bangalore, identifying factors that impact customer satisfaction through a descriptive study involving 500 respondents. The research utilized structured questionnaires and advanced statistical analysis methods, including factor analysis and ANOVA. Key factors influencing satisfaction included customer service, store environment, brand variety, convenient location, and shopping convenience. Mohan's study suggested that supermarkets focus on these identified factors to improve customer satisfaction and enhance customer retention strategies.

In summary, these studies collectively underscore the complexity of customer satisfaction in supermarkets, highlighting the importance of service quality, convenience, ethical practices, and strategic marketing. They provide valuable insights for supermarket management to refine their strategies and improve overall customer experiences.

Research Methodology

This article represents the outcome of quantitative research design, specifically utilizing a descriptive and cross-sectional approach to comprehensively examine customer satisfaction. The target population includes individuals from diverse age groups, with a non-probability sampling method known as the Snowball Sampling Technique employed to gather data. Initially, 50 respondents are selected, who complete an online questionnaire and then encourage others in their networks to participate. Data collection involves both primary and secondary methods: primary data is obtained through structured questionnaires and in-depth interviews, while secondary data is gathered from magazines, newspapers, and reputable online sources. For data analysis, statistical tools such as mean calculations and frequency distributions are utilized to categorize satisfaction levels into

low, moderate, and high. A significant mean value range of 3.2 to 4.0 will identify critical dimensions influencing customer satisfaction, aiming to provide valuable insights for future service improvements.

Results and Discussion

This article presents an in-depth analysis of customer satisfaction levels towards supermarkets, focusing on various factors that influence the shopping experience. Key dimensions explored include location, facilities, product quality, pricing, customer service, methods of payment, and store cleanliness. By examining these elements, the findings aim to highlight areas of strength and opportunities for improvement for supermarkets. Customer satisfaction level was measured across various dimensions as given below:

Location

Respondents rated their satisfaction level with respect to the area where supermarket is available. The results are shown in the following table;

Table no:1
Location and satisfaction level

Satisfaction Level	Frequency	Percentage
Very Satisfied	18	36%
Satisfied	10	20 %
Neutral	5	10%
Dissatisfied	8	16%
Very Dissatisfied	9	18%

The table summarizes respondents' satisfaction levels regarding the location of a supermarket, revealing a mixed sentiment among customers. A notable 36% of respondents indicated that they are "Very Satisfied," while an additional 20% reported being "Satisfied," resulting in a combined positive perception of 56%. This suggests that a majority appreciate the supermarket's accessibility and convenience. However, 34% expressed dissatisfaction, with 16% being "Dissatisfied" and 18% "Very Dissatisfied." This indicates that a significant portion of customers faces issues that impact their experience negatively, such as poor accessibility or an undesirable

location. Additionally, 10% of respondents felt neutral about the location, implying indifference or a lack of strong opinion. Overall, while the supermarket enjoys a favorable perception among many, addressing the concerns of the dissatisfied customers and engaging with the neutral group could enhance overall satisfaction and customer loyalty.

Facilities

Satisfaction Level in association with the facilities offered by Supermarket is illustrated below:

Table no. 2
Facilities and satisfaction level

Satisfaction Level	Frequency	Percentage
Very Satisfied	20	40%
Satisfied	17	34 %
Neutral	7	14%
Dissatisfied	4	8%
Very Dissatisfied	2	4%

 The table shows how satisfied people are with the facilities offered by the supermarket, and overall, the feedback is quite positive. About 40% of respondents are "Very Satisfied," indicating they really like what the supermarket provides, whether it's the variety of products, cleanliness, or customer service. Another 34% are "Satisfied," so together, 74% of customers feel good about the facilities. There are also 14% who are "Neutral," meaning they don't have strong feelings either way, which could suggest they find the facilities just okay. On the other hand, 8% are "Dissatisfied" and 4% are "Very Dissatisfied," indicating that some people have specific concerns, like limited options or maintenance issues. While most customers appreciate the supermarket's facilities, it would be beneficial for the store to address the concerns of those who are unhappy and find ways to improve the experience for everyone.

Product Quality

The satisfaction level rated by the respondents with the quality of products offered by supermarket is illustrated in the following table:

Table no. 3
Product Quality and satisfaction level

Satisfaction Level	Frequency	Percentage
Very Satisfied	22	44%
Satisfied	15	30 %
Neutral	10	20%
Dissatisfied	7	14%
Very Dissatisfied	6	12%

The table shows how satisfied customers are with the quality of products at the supermarket, and the results are mostly positive. About 44% of respondents are "Very Satisfied," meaning they really like the quality of the products they buy, while another 30% are "Satisfied," which brings the total of happy customers to 74%. However, 20% of respondents feel "Neutral," indicating they think the quality is okay but not great. On the downside, 14% are "Dissatisfied" and 12% are "Very Dissatisfied," suggesting some customers have concerns, possibly about freshness or variety. Overall, while most shoppers are pleased with the product quality, the supermarket has room to improve for those who aren't fully satisfied.

Pricing

Respondents' satisfaction with supermarket pricing is summarized in the following table:

Table no. 4
Pricing and satisfaction level

Satisfaction Level	Frequency	Percentage
Very Satisfied	12	24%
Satisfied	14	28 %
Neutral	6	12%
Dissatisfied	10	20%
Very Dissatisfied	8	16%

The table shows how satisfied customers are with the prices at the supermarket, and the feedback is a bit mixed. About 24% of respondents are "Very Satisfied," meaning they feel good about the prices they pay. Another 28% are "Satisfied," so overall, 52% of customers are happy with the pricing. However, 12% are "Neutral," which means they don't have strong feelings-prices are just okay for them. On the other hand, 20% of respondents are "Dissatisfied," indicating they think the prices could be better, and 16% are "Very Dissatisfied," suggesting they have significant concerns about pricing. This shows that while many shoppers appreciate the prices, a substantial number are not completely satisfied, and the supermarket might need to rethink its pricing strategy to improve customer happiness.

Customer Service

Customer service satisfaction levels are detailed in the following figure:

Table no. 5
Customer service and satisfaction level.

Satisfaction Level	Frequency	Percentage
Very Satisfied	8	16%
Satisfied	16	32 %
Neutral	15	30%
Dissatisfied	6	12%
Very Dissatisfied	5	10%

The table shows how satisfied customers are with the supermarket's customer service, and the results highlight a range of feelings. Only 16% of respondents are "Very Satisfied," which indicates that a small group feels extremely pleased with the service they receive. A larger portion, 32%, is "Satisfied," showing that they generally have a positive experience. However, 30% of respondents are "Neutral," meaning they don't have strong feelings either way; the service is just okay for them. On the downside, 12% are "Dissatisfied," suggesting some customers have had negative experiences, and 10% are "Very Dissatisfied," indicating serious concerns with customer service. Overall, while many customers are content, there's a significant number who feel there's room for improvement in the service provided by the

supermarket.

Method of Payment

Customer satisfaction level in association with method of payment is summarized in the following table:

Table no. 6
Method of Payment and satisfaction level

Satisfaction Level	Frequency	Percentage
Very Satisfied	22	44%
Satisfied	15	30 %
Neutral	5	10%
Dissatisfied	6	12%
Very Dissatisfied	2	4%

The table outlines how satisfied customers are with the payment methods available at the supermarket. A strong 44% of respondents are "Very Satisfied," meaning they really appreciate the payment options offered, which likely include conveniences like card payments and digital wallets. Another 30% are "Satisfied," indicating that they find the payment methods generally good. However, 10% of customers feel "Neutral," suggesting they don't have strong opinions about the payment options-they're just acceptable. On the negative side, 12% are "Dissatisfied," which means they have some concerns, and 4% are "Very Dissatisfied," indicating serious issues with the payment process. Overall, while most customers are happy with how they can pay, there are still some who think improvements could be made to enhance their experience.

Store Cleanliness

The satisfaction level rated by the respondents to store cleanliness is illustrated in the following table:

Table no. 7
Store Cleanliness and satisfaction level

Satisfaction Level	Frequency	Percentage
Very Satisfied	16	32%
Satisfied	10	20 %
Neutral	15	30%
Dissatisfied	5	10%
Very Dissatisfied	4	8%

The table presents customers' satisfaction levels regarding the cleanliness of the supermarket. About 32% of respondents are "Very Satisfied," indicating that they feel strongly positive about how clean the store is. An additional 20% are "Satisfied," showing that many customers think the cleanliness is generally good. However, 30% are "Neutral," meaning they don't have strong feelings about it; cleanliness is just okay for them. On the downside, 10% of respondents are "Dissatisfied," suggesting they have some concerns about cleanliness, and 8% are "Very Dissatisfied," indicating more serious issues. Overall, while a good number of customers appreciate the store's cleanliness, there are still some who think improvements could be made.

Table no. 2
Measurement of overall level of satisfaction from each dimension

Level of satisfaction	*Location*	*Facilities*	*Product Quality*	*Pricing*	*Customer service*	*Methods of Payment*	*Store Cleanliness*
Very Satisfied	18	20	12	12	8	22	16
Satisfied	10	17	15	14	16	15	10
Neutral	5	7	10	6	15	5	15
Dissatisfied	8	4	7	10	6	6	5
very Dissatisfied	9	2	6	8	5	2	4
Overall Satisfaction level	3.4	3.98	3.4	3.24	3.32	3.98	3.58

The above table represents the measurement of overall satisfaction levels across different dimensions for a store. The dimensions are Location, Facilities, Product Quality, Pricing, Customer Service, Methods of Payment and store cleanliness. The satisfaction level is categorized into five groups as Very satisfied, Satisfied, Neutral , Dissatisfied, and very dissatisfied.

The overall satisfaction level of customers towards supermarkets is relatively high. People are highly satisfied with the facilities and methods of payment offered by the supermarket. The overall level of satisfaction from these two dimension is highest ie 3.98. It indicates that the supermarket is performing well in these two areas. Similarly, the overall level of satisfaction obtained by customers from store cleanliness is 3.58 which indicates that the customers are much impressed by the store cleanliness. This provides a strength to the supermarkets over its competitors.

As shown in the table , the overall level of satisfaction obtained by customer from rest of the dimensions/factors ie Location, Product Quality, Pricing and Customer service are 3.4, 3.4, 3.24 and 3.32 respectively. It shows that the customers are less satisfied with the Pricing and customer service as compared to other dimensions. This indicates that customers are more price sensitive and demand for effective customer service.

Thus, customers are highly satisfied with the Facilities and Methods of payment offered by the supermarket. Store Cleanliness also shows relatively high satisfaction level. Similarly, they have moderate level of satisfaction towards the location and product quality of supermarket. On the other hand, they are least satisfied with the pricing and customer service offered by the supermarket.

This analysis indicates that the supermarkets are performing well in facilities, methods of payment and store cleanliness. But on the other hand , Customers are less satisfied with the customer service and pricing. So, the supermarkets need to address customer concerns related to pricing and customer service to enhance the overall satisfaction level.

Fig: 1
Presentation of overall satisfaction level in Bar-diagram
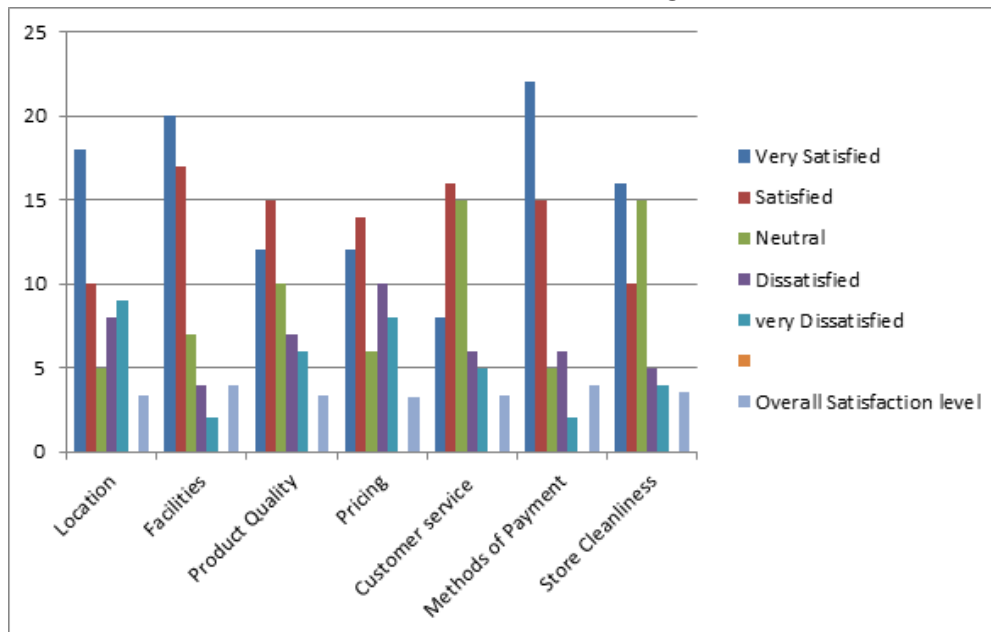
The above bar diagram shows that customers are highly satisfied with the facilities, store cleanliness and methods of payment. Similarly, they have moderate level of satisfaction towards location and product quality. But, they are least satisfied with Pricing and customer service offered by the supermarket.

Findings

This article presents the finding of customer satisfaction levels towards supermarkets using primary data. The findings revealed that facilities, methods of payment, and store cleanliness received the highest satisfaction scores, with mean values of 3.98, 3.98, and 3.58, respectively. In contrast, customer service and pricing scored lower, with mean values of 3.32 and 3.24, indicating that customers are sensitive to pricing and expect effective service.

Overall, 81% of respondents reported moderate satisfaction, while 18% felt highly satisfied. Notably, 69% expressed high satisfaction with location, and 95% were highly satisfied with payment methods. Areas such as product variety, reliability, and processes also showed moderate satisfaction levels.

To enhance customer satisfaction, management should focus on training staff, providing value-for-money products, and implementing discounts and

loyalty programs. Addressing these areas will help supermarkets improve performance and strengthen customer relationships.

The above findings can also be summarized under the following headings:

1.Top Satisfaction: Customers are very happy with the supermarket's facilities, payment methods, and cleanliness, giving them impressive scores of 3.98, 3.98, and 3.58.

2.Room for Improvement: Customer service and pricing didn't impress as much, receiving lower scores of 3.32 and 3.24. Customers expect better service and fairer prices.

3.Overall Satisfaction: 81% of customers are generally satisfied, while 18% are really happy with their experience at the supermarket.

4.Location Wins: 69% of people love how convenient the supermarket's location is.

5.Payment Options: An impressive 95% are very pleased with the easy payment methods available.

6.Moderate Satisfaction: Product variety, reliability, and store processes received decent but not outstanding satisfaction scores.

7.Improvement Suggestions: To make customers even happier, supermarkets should focus on training staff, offering better prices, and creating loyalty programs and discounts. This will help improve service and strengthen customer relationships.

Conclusion

Customer satisfaction is the result of many forms, but the main point is when customers are satisfied with the performance of the services provided by the supermarket, they provide a competitive edge to the supermarket. The satisfaction level of customers gives the supermarket a sustainable goal for their future.

This study shows that for supermarkets to thrive in a competitive environment, it must focus on several key areas. Supermarket must be concentrated with several core areas. Supermarkets that supplies fresh food and provide large selection of products of consumer's choice meet and even more than customer expectations. By providing great value for money on various products thinking of customer's purchasing power through competitive pricing, high frequency of discount and customer loyalty program will attract and retain customer in market. In addition, the shopping

experiences provided by organized store environment, mesmerizing and tidy store increases the customer mood for fun buying and shopping experiences. Furthermore, punctual and efficient customer service from staffs with good knowledge of customer handling and available products greatly enhances the overall shopping experience.

Thus, supermarkets which focus on high quality products, competitive pricing, great store environment, great customer service, and great promotions will earn good level of customer satisfaction. This in turn will lead to customer loyalty, positive word of mouth and long term growth and success.

Recommendation

This article represents the following recommendation based on the research study to enhance the overall satisfaction level of customers towards supermarket:

- Fresh and best quality product, particularly in the fresh sections e.g. vegetables, dairy products.
- Introduce timely sales, discounts and promotions to provide value for money.
- Maintain a clean, well-organized and aesthetically pleasing store layout.
- Implement a customer feedback system to quickly address and resolve complaints.
- Maintain an appropriate staffing level for checkouts and customer service counters to minimize waits.
- Train the staffs so that customer service can be improved collectively.
- Incorporate initiatives that are environmentally conscious such as less plastic in the business, using equipment and stuff made from reusable materials and sourced/produced/bought locally.

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Profitability Analysis of NIC Asia Bank Limited

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Abstract

The profitability analysis of NIC Asia Bank Limited evaluates its financial performance, focusing on its ability to generate profits relative to costs and expenses. Key metrics such as Return on Assets (ROA), Return on Equity (ROE), Net Profit Margin, Gross Profit Margin, Earnings Per Share (EPS), and Price Earnings Ratio highlight the bank's efficiency in converting resources into earnings. The analysis reveals that effective cost management, operational efficiency, and non-interest income significantly contribute to profitability. External factors, such as market competition, regulatory changes, and macroeconomic conditions, also influence performance. Major findings indicate that NIC Asia's emphasis on digital banking expansion, customer service enhancement, and branch optimization has improved its profitability. However, challenges such as interest rate fluctuations and credit risks persist, requiring strategic interventions. The study underscores the bank's financial health, sustainability, and long-term profitability potential.

Keywords: Profitability, NIC Asia Bank, ROA, ROE, Efficiency, Sustainability

Introduction

Profitability refers to a company's ability to generate profits from its operations over a specific period of time. It is a key indicator of a business's financial health, operational efficiency, and long-term sustainability (Smith & Jones,

2020). Profitability can be measured using various financial metrics, such as net profit margin, return on assets (ROA), return on equity (ROE), and operating profit margin. These metrics help assess a company's capacity to generate returns for shareholders, sustain growth, and maintain a competitive advantage (Johnson, 2018). For businesses, profitability is not just about generating high revenues but also about efficiently managing expenses, optimizing operational performance, and adapting to market conditions (Brown & Taylor, 2019).

In the context of broader economic dynamics, profitability plays a critical role in a company's ability to invest in future growth, weather financial challenges, and contribute to overall economic stability (Green & Brown, 2021). This is especially important in industries such as banking, where external factors like economic conditions, regulatory frameworks, and market competition can significantly impact profitability. In Nepal, where the banking sector is growing rapidly, the ability to maintain profitability amid fluctuating interest rates and credit risks becomes even more crucial (Sharma, 2022).

Understanding key profitability indicators such as net profit margin, return on assets (ROA), return on equity (ROE), and gross profit margin is essential for banks seeking to optimize their performance and sustain long-term success (Harris & Liu, 2021). The banking sector in Nepal has witnessed significant changes, including an increase in competition, evolving regulatory frameworks, and changes in consumer preferences. As such, it is imperative to conduct a profitability analysis to gauge how well financial institutions are navigating these challenges and whether they can continue generating sustainable profits (Khan, 2020).

NIC Asia Bank, one of the leading private sector banks in Nepal, offers a wide range of banking services and products. Established in 1998, the bank has expanded significantly, driven by strategic initiatives and technological advancements (Thapa & Shrestha, 2022). The bank's financial health is influenced by various internal and external factors, including economic conditions, regulatory changes, competition, and operational efficiency (Nepal Rastra Bank, 2021). Given the dynamic nature of Nepal's banking industry, it is critical to assess NIC Asia Bank's profitability and identify areas for improvement.

In recent years, NIC Asia Bank has focused on digital banking initiatives,

branch optimization, and enhancing customer service to strengthen its competitive position. The bank's profitability metrics, such as return on assets (ROA), return on equity (ROE), net profit margin, and earnings per share, provide valuable insights into its financial performance and sustainability (NIC Asia Bank Annual Report, 2023). These metrics help stakeholders, including investors and regulatory bodies, assess the bank's capacity to generate profits and maintain financial stability in a competitive market.

However, the bank faces challenges, including fluctuating interest rates, regulatory pressures, and credit risks, which may impact its ability to maintain profitability (Sharma, 2022). Understanding the profitability dynamics of NIC Asia Bank is crucial for identifying potential weaknesses and strengths in its financial performance and making informed decisions about strategic investments, cost management, and risk mitigation (Bhandari, 2021).

A profitability analysis of NIC Asia Bank is essential to evaluate its financial health and ensure long-term sustainability. By examining key profitability metrics, such as ROA, ROE, and net profit margin, this study will provide insights into the bank's operational efficiency and financial stability. The findings will help identify potential areas for improvement in cost management, pricing strategies, and investment decisions (Pradhan & Neupane, 2022). Moreover, a comprehensive profitability analysis enables the bank's management and stakeholders to assess whether the bank's current strategies align with its long-term growth objectives and competitive positioning.

The study also aims to analyze how external factors, such as economic conditions and regulatory policies, affect the bank's profitability and financial health. These external elements, coupled with market competition, play a significant role in determining the bank's ability to generate profits and sustain growth (Nepal Rastra Bank, 2021). Therefore, a detailed assessment of NIC Asia Bank's profitability provides valuable information for policymakers, investors, and financial analysts seeking to understand the bank's potential for continued success and long-term growth.

Literature Review

The profitability of banks is crucial for evaluating their financial stability, operational efficiency and long-term viability. NIC Asia Bank, one of the Nepal's prominent commercial banks, has been the subject of numerous

studies focused on its profitability, examining both internal and external factors that influence review analyzes relevant studies that shed light on the determinants of NIC Asia Banks profitability, the challenges faced by the bank in a competitive market. Internal Determinants of profitability of commercial banks is largely influenced by internal factors such as operational efficiency, asset, quality, and capital management of interest rate spreads, cost controls and asset quality are critical determinants of profitability for Nepalese banks. NIC Asia Bank's focus on enhancing its operational efficiency through cost optimization strategies, especially by adopting digital banking solutions has been instrumental in improving its profitability.

Studies show that profitability ratio such as Return on Assets (ROA), Return on Equity (ROE), Net Profit Margin, Gross Profit Margin, Earnings Per Share (EPS), Price Earnings Ratio (P/E) Ratio are widely used to measure that bank's financial performance. Shrestha and Subedi (2020) found that NIC Asia's performance in terms of ROA and ROE has been competitive driven by sound asset utilization and prudent risk management strategies. NIC Asia Bank has maintained a steady growth in profitability by improving its capital allocation, managing operational risks and controlling non-performing loan (NPLs).

Interest income forms a significant part of a bank's revenue stream, especially for commercial banks in developing economics like Nepal. Bhattarai and Dhal (2021) argue that NIC Asia ability to manage its interest rate spreads effectively has been a key driver of its profitability with an expanding loan portfolio the bank has focused on balancing interest income with manageable risk levels, which has had a positive impact on its profitability metrics.

However, as noted by Baral (2019), non-interest income sources such as fee-based services, commissions, and remittances are becoming increasingly important for Nepalese banks including NIC Asia Bank. To enhance its profitability, NIC Asia has diversified its income sources by focusing on non-interest revenue streams through digital products and services, which complement its core banking activities.

In additional to interest factors, external macroeconomic condition such as inflation interest rates GDP growth significantly impact the profitability of commercial banks, Dhungana (2019) highlights that fluctuations in the macroeconomic environment in Nepal, particularly inflation and exchange

rates, can affect banks profitability. NIC Asia Banks profitability is sensitive to these macroeconomic variables, as changes in interest rates can influence both its lending and borrowing activities.

In a competitive banking market, NIC Asia faces challenges in maintaining profit margin. According to Bista and Poudel (2020), market competition among Nepalese commercial banks has intensified in recent years, driving down interest margin. NIC Asia Bank has responded by expanding its customer base and enhancing service delivery, particularly through digital channels to mitigate the impact of increased competition.

Digital transformation has emerged as a crucial factor in improving profitability in the banking sector. NIC Asia Bank has been a leader in adopting digital banking technologies in Nepal, which has helped the bank's reduced operational costs and enhance customer experience. Rana and Thapa (2021) assert that NIC Asia investments in digital platforms such as mobile banking, internal banking and automated teller machines (ATMs) have contributed significantly to its profitability by lowering transaction costs and increasing services efficiency.

Additional, Paudel (2020) discuss the positive impact of digital banking on enhancing customer satisfaction and driving deposit growth, which in turn improves liquidation and profitability. NIC Asia's digital transformation initiatives have allowed the bank to attract tech-savvy customers, reduce overhead costs, and create new revenue streams from transaction fees and online services.

Despite its successes, NIC Asia Bank faces challenges related to credit risk management, regulatory compliance, and market volatility. Shrestha (2019) emphasizes that non- performing loans (NPLs) remain a critical issue for commercial banks in Nepal. NIC Asia's ability to manage its loan portfolio and minimize the occurrence of NPLs is essential to maintaining profitability. The bank's has implemented risk management frameworks that help in identifying and mitigating credit risks.

Regulatory changes also pose challenges for NIC Asia Bank's profitability K.C. and Silwal (2018) highlight the growing complexity of banking regulations in Nepal, particularly with respect to capital adequacy requirements and liquidity management. Compliance with these regulations requires banks to allocate more regulatory reporting, which may constrain profitability.

To remain profitable in a competitive and regulated environment, NIC Asia Bank must continue to focus on operational efficiency, digital innovation and efficiency risk management. As noted by Paudel (2020), the ongoing digital transformation presents significant opportunities for cost reduction and revenue diversification. Moreover, NIC Asia's strategic focus on expanding its presence in rural areas, improving asset risk management and optimizing asset utilization will be critical to sustainable its profitability in the future.

Global Studies on Profitability, A cross country analysis by Demirguc-Kunt and Huizinga (1999) explored the relationship between profitability and bank characteristics globally. The study revealed that profitability is largely determined by market conditions, ownership structures, and regulatory frameworks. In this context, NIC Asia Bank's fluctuating profitability could be partly attributed to Nepal's banking regulations and macroeconomic factors.

Factors Affecting Profitability: Internal factors such as bank size, operational efficiency, and capital adequacy significantly impact profitability, as noted by Staikouras and Wood(2004). In addition, external factors like economic conditions and regulatory changes play a crucial role in shaping bank profitability, according to Bashir (2003).For NIC Asia Bank, both internal mismanagement and changing profitability trends.

The P/E Ratio is a commonly used valuation measure that indicates how much investors are willing to pay per unit of earnings. Researcher by Kaur and Rao (2010) suggested that a lower P/E ratio often signifies undervaluation in the banking industry. NIC Asia Bank's shrinking P/E ratio may indicate declining market confidence in the bank's future profitability.

Earnings Per Share provide a direct measure of profitability from the perspective of shareholders. Al- Shammari and Salimi (1998) found that EPS is a strong indicator of shareholder value and overall company profitability. NIC Asia Bank's fluctuating EPS highlights the challenges the bank faces in maintaining consistent profitability for its shareholders.

According to Athanasoglou, Brissimis, and Delis (2008), profitability is a crucial factor in maintaining the financial health of banks, and various internal and external factors influence this profitability. Similarly, Pasiouras and Kosmidou (2007) argued that banks need to optimize their cost structure and manage revenues to achieve higher profitability.

Affecting factors of profitability

The profitability of a bank such as NIC Asia Bank limited is influenced by several factors. These can be broadly categorized into internal and external factors.

1.Internal factors

I Operational Efficiency. The ability to manage costs, increase productivity, and optimize resource utilization has a direct impact on profitability. Reducing operating expenses boosts the bank's profit margins.

II Asset Quality. The level of non-performing loan (NPLs) affects profitability. A higher percentage of bad loans reduce the bank's earnings, while effective credit risk management enhances profitability.

III Capital Adequacy. Maintaining a strong capital base allows the bank to withstand financial risks and generate suitable returns, contributing to profitability.

IV Revenue Diversification. Dependence on interest income VS non-interest income (fees, commissions etc), impacts profitability, a well diversified income stream improves financial performance.

V Cost of funds. The cost at which the bank raises deposits and other funding sources influences its interest rate spreads and overall profitability.

2. External factors

I. Macroeconomic factors. Inflation, GDP growth, interest rates, and exchange rates significantly affect profitability for example high inflation may erode the value of interest earnings.

II.Regulatory Environment. Compliance with regulatory requirements, such as capital adequacy ratios and reserve requirements, can impact costs and limit a bank's profitability.

III.Market Competition. High competition in the banking sector can compress margins making it difficult to maintain high profitability.

IV.Technological Advances. Investment in digital banking can reduce costs and attract new customers, thus increasing profitability. However, it requires significant initial investment.

V.Customer Behavior. Shifts in customer preferences, such as increased demand for digital services or lower cost alternatives, can influences a bank's income sources and profitability.

Effective management of these internal and external factors is crucial for maintaining and improving the profitability of a bank like NIC Asia.

Research Methodology

In the study of profitability analysis of NIC Asia Bank Limited, the research report utilizes a combination of exploratory and descriptive research designs, which are instrumental in providing a detailed and structured examination of the bank's financial performance. These two research designs are complementary, each serving designs unique purpose in addressing the research problem.

The exploratory research design is used at the initial stage of the study to investigate and explore the subject of profitability without predefined hypotheses. This design is limited prior research on specific factors. In the context of NIC Asia Bank Limited, gathering qualitative insights from key stakeholders, such as management employees and industry experts, to identify the main drivers and challenges in the bank's profitability, this phase would include interviews, focus groups or an analysis of secondary data such as market reports and inventory trends. The aim would be to uncover patterns potential problems or factors that may influence profitability, such as regulatory changes, economic condition or customer behavior.

On the other hand, descriptive research aims to quantify these insights by using structured data collection and analysis to provide a clearer understanding of profitability metrics for NIC Asia Bank, descriptive research could involve the collection of quantitative data from financial statements, performance reports, and ratios such as Return on Asset (ROA), Return on Equity (ROE), Net Profit Margin, Gross Profit Margin, Earnings Per Share (EPS), Price Earnings Ratio (P/E) Ratio. This data helps in describing the profitability trends over time allowing for a detailed understanding of the financial performance of the bank. The descriptive approach may also incorporate comparisons with industry benchmarks to highlight the bank's competitive standing.

The combination of exploratory and descriptive research methods allows for a comprehensive profitability analysis of NIC Asia Bank Limited. The exploratory phase sets the foundation by indentifying the key factors that affect profitability, while the descriptive phase provides the empirical evidence the bank's financial performance. This dual approach ensures both an in-depth understanding and an objective assessment of the bank's profitability trends, making it easier for decision-makers to identify areas for improvement and growth.

Results and Discussion

My research topic was "Profitability Analysis of NIC Asia Bank Limited" for this, I choose a exploratory and descriptive research method. Where combining exploratory and comprehensive view of NIC Asia Bank's profitability. Exploratory research identified qualitative factors affecting profitability, while descriptive research provided quantitative evidence of performance. Together, these insights reveal the bank's current financial health areas of strength and opportunities for improvement, guiding strategic decision to enhance profitability.

In the profitability analysis of NIC Asia Bank Limited, the presentation of data is crucial to demonstrate financial performance effectively. In order to evaluate the profitability analysis of NIC Asia Bank Limited, five years of financial statements, including the Balance sheet (B/S) and Profit and Loss account are presented in tabular form. The analysis is structured to fulfill the study's objective by applying specific financial tools and ratios to derive meaningful results. The key profitability ratios to be calculated and presented include:

1) Net Profit Margin   2) Gross Profit Margin
3) Return on Assets   4) Return on Equity
5) Earnings Per Share   6) P/E Ratio

Net Profit Margin

Net profit margin measures how much profit a company generates from its total revenue after all expenses have been deducted. A higher net profit margin indicates a more profitable company with better control over its costs.

Formula:

Net Profit Margin = (Net Income)/Revenue×100%

Table 1

Net Profit Margin

Year	Calculated Value	Change in Value	Change in Percentage
2076	19.65%	-	-
2077	21.05%	1.41	7.32%
2078	15.30%	-5.79	-27.48%
2079	13.68%	-1.62	-10.58%
2080	9.85%	-3.83	-27.99%

Source: Financial Statement (2076-2080)

The net profit margin analysis of NIC Asia Bank from the years 2076 to 2080 shows a fluctuating trend, reflecting changes in the bank's ability to retain revenue after accounting for all expenses. In 2076, the bank reported a strong net profit margin of 19.65%, indicating a robust year in which the company was able to retain a significant portion of its total revenue as profit. The next year, 2077, saw an improvement in profitability, with the margin increasing to 21.05%, suggesting that the bank either managed to control costs better or experienced an increase in revenue. However, in 2078, the net profit margin dropped sharply to 15.30%, a significant decline of 27.48%, implying that the bank faced increased operational costs or a reduction in revenue. This downward trend continued into 2079, where the margin fell further to 13.68%, representing a 10.58% decrease. The bank continued to struggle with profitability, and by 2080, the net profit margin dropped to 9.85%, a 27.99% decrease from the previous year. This steep decline likely stemmed from higher costs or decreased revenue, further eroding the bank's financial performance.

Gross Profit Margin

The Gross Profit Margin measures the percentage of revenue that exceeds the cost of goods sold (COGS). It indicates how efficiently a company produces its goods relative to its revenue. A higher gross profit margin means the company retains more from sales after covering the production costs.

Formula:
Gross Profit Margin = (Revenue-COGS)/Revenue×100%

Table 2
Gross Profit Margin

Year	Calculated Value	Change in Value	Change in percentage
2076	55.23%	-	-
2077	49.01%	-6.22	-11.26%
2078	14.45%	-34.56	-70.26%
2079	13.68%	-0.77	-5.32%
2080	35.87%	22.19	162.20%

Source: Financial Statements (2076-2080)

The gross profit margin, which measures the efficiency of the bank in managing production costs relative to revenue, also showed a variable performance during the same period. In 2076, the bank exhibited a strong gross profit margin of 55.23%, indicating efficient control over production costs, which allowed the company to retain more revenue after covering the cost of goods sold (COGS). However, in 2077, the gross profit margin dropped to 49.01%, reflecting a decrease in cost efficiency, potentially due to rising production costs or lower sales prices. The situation worsened significantly in 2078 when the gross profit margin plummeted to 14.45%, a drastic decline of 34.56%, which translates to a 70.26% reduction in profitability. This drop suggests that the bank faced major challenges in controlling costs or maintaining its revenue. The margin remained relatively low in 2079, at 13.68%, with only a slight decrease from the previous year, indicating that the bank continued to struggle with cost management. However, by 2080, there was a remarkable recovery, as the gross profit margin surged to 35.87%, a significant increase of 162.20%. This rebound suggests that the bank made considerable improvements in managing its costs, increasing its revenue, or optimizing its pricing strategies.

Return on Assets

Return on Assets (ROA) is a profitability ratio that measures how efficiently a company uses its assets to generate profits. The higher the ROA, the better the company is at converting its assets into earnings.

Formula:
ROA = (Net Income)/(Total Assets)×100%

Table 3
Return on Assets

Year	Calculated Value	Change in Value	Change in percentage
2076	2.24%	-	-
2077	2.37%	0.13	5.80%
2078	1.05%	-1.32	-55.69%
2079	1.08%	0.03	2.85%
2080	1.53%	0.45	41.67%

Source: Financial Statements (2076-2080)

The Return on Assets (ROA) of NIC Asia Bank from 2076 to 2080 exhibit fluctuating trends that reflect the bank's efficiency in utilizing its assets and shareholders' equity to generate profit, In terms of ROA, the bank had a solid performance in 2076, with a return of 2.24%, indicating that it earned 2.24% profit for every dollar of assets and efficiency in generating profit from them. However, 2078 saw a sharp decline to 1.05%, representing a drastic 55.65% drop, suggesting significant inefficiency, like caused by reduced profitability or poor asset management. A slight recovery was still struggling to regain its earlier efficiency. By 2080, the ROA improved to 1.53%, a significant 41.67% rise, which indicates that the bank became more effective at converting its assets into profits.

Return on Equity

Return on Equity (ROE) measures a company's profitability by revealing how much profit it generates with the money shareholders have invested. It is a key indicator of financial performance, showing the efficiency with which a company uses shareholders equity to generate profit.

Formula:
ROE = (Net Income)/(Shareholder^' s Equity)×100%

Table 4

Return on Equity

Year	Calculated Value	Change in Value	Change in Percentage
2076	9.94%	-	-
2077	11.48%	1.54	15.49%
2078	14.50%	3.02	26.30%
2079	14.79%	0.29	2%
2080	12.24%	-2.55	-17.24%

Source: Financial Statements (2076-2080)

In terms of Return on Equity (ROE), NIC Asia Bank showed a varied performance over the years. In 2076, the ROE stood at 9.94%, signifying that the bank generated 9.94%, profit for every unit of shareholder equity. In 2077, the ROE improved to 11.48%, showing a 15.49% increase, which reflects the

bank's enhanced ability to generate returns from shareholders' investments. This positive trend continued into 2078, where the ROE jumped to 14.50%, marking a 26.30% rise, indicating a strong growth in profitability and efficient use of shareholders' equity. However, in 2079, the ROE only slightly increased to 14.79%, a marginal 2% rise, suggesting that although profitability was still growing, the pace had slowed. By 2080, the ROE declined to 12.24%, a significant 17.24% drop, indicating a reduction in profitability and possible inefficiency in the use of equity or an increase in equity relative to profit generation. This decline could signal the bank's need to focus on optimizing the use of shareholders' equity t generate more profit.

Earnings per Share

Earnings Per Share (EPS) is a measure of a company's profitability on a per-share basis. It reflects how much profit is allocated to each outstanding share of common stock.

Formula:

EPS = (Net Income-Dividends)/(Outstanding shares)×100%

Table 5

Earnings per Share

Year	Calculated Value	Change in Value	Change in Percentage
2076	34.22%	-	-
2077	31.89%	-2.33	-6.80%
2078	59.62%	27.73	86.93%
2079	46.29%	-13.3	-22.35%
2080	38.44%	-7.85	-16.95%

Source: Financial Statements (2076-2080)

The Earnings Per Share (EPS) of NIC Asia Bank between 2076 and 2080 reveal the bank's profitability per share and the market's confidence in its future earnings. The EPS, which measures how much profit the company generates for each outstanding share, started at 34.22% in 2076. This indicated that the company was generating significant profits per share.

However, in 2077, the EPS dropped slightly to 31.89%, reflecting a small decline in profitability. Despite this decrease, a major surge in EPS was observed in 2078, rising dramatically to 59.62%, an 86.93% increase. This substantial growth suggests that the company experienced a strong increase in profitability during this period, possibly due to higher revenues or reduced expenses. In 2079, however, the EPS fell to 46.29%, representing a 22.35% decrease, which could indicate a slowdown in profitability per share. This trend continued into 2080, with the EPS declining further to 38.44%, an additional 16.95% drop. Despite these fluctuations, the overall earnings for shareholders remained relatively strong, reflecting the company's ability to generate profits over time.

Price Earnings Ratio

The Price Earnings Ratio (P/E) ratio measures the market's valuation of a company based on its earnings. A higher P/E ratio suggests that investors expect higher earnings growth in the future.

Formula:

P/E Ratio = (Market price per share)/(Earnings per share(EPS))×100%

Table 6

Price Earnings Ratio

Year	Calculated Value	Change in Value	Change in Percentage
2076	13.09%	-	-
2077	17.34%	4.25	32.46%
2078	10.98%	-6.36	-36.67%
2079	16.95%	5.97	54.37%
2080	20.65%	3.70	21.82%

Source: Financial Statements (2076-2080)

The Price Earnings (P/E) Ratio, which reflects market valuation and investor expectations for future growth, began at 13.09% in 2076. This suggested moderate investor confidence in the bank's future earnings. In 2077, the P/E ratio rose to 17.34%, a 32.46% increase, showing that investors became

more optimistic about the bank's potential growth. However, in 2078, the P/E ratio fell sharply to 10.98%, a 36.67% decrease, signaling a decline in investor confidence. This could have been driven by uncertainties regarding the company's future profitability or its recent performance. The market's outlook rebounded in 2079, with the P/E ratio rising to 16.95%, a significant 54.37% increase, indicating renewed optimism among investors. This trend continued into in 2080, as the P/E ratio improved further to 20.65%, reflecting a 21.82% growth. This suggests that investors had growing confidence in the bank's ability to generate future earnings and saw the company as having strong growth potential in the upcoming years.

Major Finding

The analysis of key, financial ratios, including net profit margin, gross profit margin, return on assets, return on equity, earnings per share, price earnings ratio, reveals important trends in NIC Asia Bank's profitability from 2076-2080

- The Net Profit Margin of the bank is in fluctuating trend. The net profit margin showed both increases and declines during the analysis period. Higher in 2077 at 21.05% and lowest in2080 at 9.85%. The margin saw a significant decline in 2078 by -27.48% and continued falling by -10.58% in 2079, and -27.99% in 2080. The fluctuating trend indicates that the bank's ability to generate net profits from revenue was inconsistent, with a worrying decline in recent years, reflecting poor performance.

- The Gross Profit Margin of the bank also fluctuating trend. Sharply, Higher in 2076 at 55.23% and lowest in 2079 at 13.68%. A major drop occurred in 2077 by -70.52%, followed by another decrease in 2078 by -5.32%. However, there was a strong recovery in 2080 with an increase of 162.20%. The gross profit margin volatility especially the significant drop, followed by a sharp increase suggests instability in the bank's cost management and operational efficiency.

- The Return on Assets (ROA) of the bank is in rise and fall trend. The ROA saw a mix of growth and declines over the year. Highest in 2077 at 2.37%, but it declined by 1.08% and fall further to 1.53% in 2080. The inconsistency in ROA suggests inefficiency in using assets to generate earnings, reflecting below acceptable operational efficiency.

- The Return on Equity (ROE) of the banks is in declining trend. The return on

equity peaked in 2078 but declined significantly afterward. ROE increased to 14.50% in 2078, but declined to -12.24% in 2080 with a -17.24% drop in the final year. The declining ROE trend reflects lower returns to shareholders and poor performance in leveraging equity for profit generation.

- The Earnings Per Share (EPS) of the bank is in diminishing movement. The EPS showed a clear declining trend over the period. EPS peaked at 59.62% in 2078 and dropped to 38.44% in 2080, reflecting a decrease of -16.95% over the period. The declining EPS indicates that the bank's profitability per share decreased significantly, signaling reduced return to investors

- The Price Earnings Ratio (P/E) ratio of the bank is in fluctuating but shrinking trend. The P/E ratio showed both increases and decreases over the years. The highest P/E ratio was 20.65% in2080, following fluctuation over the years, including a significant decrease of -36.67% in 2078. The price earnings ratio fluctuation coupled with its shrinkage in certain year reflects inconsistent market expectations regarding the bank's future earnings potential.

Conclusion

The conclusion of the profitability analysis of NIC Asia Bank reveals several key areas of concern in its financial performance, emphasizing the need for more comprehensive and long- term strategies to stabilize and enhancing the bank's profitability. The analysis shows that various performance indicators, including the net profit margin, gross profit margin, return on assets (ROA), return on equity (ROE), earnings per share (EPS), price earnings (P/E) ratio, reflect a fluctuating and, in many instances, declining trend. These indicators suggests, declining trend. These indicators suggest inefficiencies within the bank's current operational and financial management, leading to a less than satisfactory overall performance. Although the bank has taken steps to address some of these issues, such as reducing costs and improving revenue streams, the findings indicate that these measures are insufficient to ensure sustained financial stability and growth.

One of the key issues identified in the analysis is the fluctuating net profit margin, which indicates that the bank has not been able to consistently generate profit from its revenue. This inconsistency in profit generation can be attributed to challenges such as rising operational costs and inefficiencies in managing cost of goods sold (COGS). To address this, NIC Asia Bank must focus on streamlining its operations by reducing costs increasing revenue

streams, and implement stricter control over its operating expenses. By doing so, the bank can work toward stabilizing its net profit margin, which is crucial for long-term financial health.

Another concern highlighted is the gross profit margin, which has been on a downward trend in recent years. This decline suggests that the bank is facing difficulties in managing its direct costs efficiently, which could hinder its operational performance. In response, the bank should consider revising its pricing strategies, reducing unnecessary expenses, and better managing bonus payouts. These measures would improve the gross profit margin and contribute to stronger operational efficiency, helping the bank enhance its overall profitability.

The return on assets (ROA) has shown inconsistent results, indicating that NIC Asia Bank is not fully optimizing its asset utilization to generate profit. To improve this metric, the bank needs to focus on strategic asset allocation and better management practices to ensure that its investments yield the highest possible returns. Properly managing and allocating assets can significantly improve the bank's ability to generate profits from its resources, which will in turn, contribute to stronger financial performance.

Similarly, the return of equity (ROE) has been in decline, signaling that the bank is struggling to generate sufficient returns for its shareholders. This could be due to a variety of factors, including increased liabilities and a lack of significant growth in net income. To address this, the bank needs to focus on improving its core operations, reducing liabilities, and increasing income generation. By enhancing its ROE, NIC Asia Bank would not only improve its financial health but also restore shareholder confidence, leading to improved investor relations and market perception.

Furthermore, the analysis notes a diminishing trend in earnings per share (EPS), which suggests a decrease in the profitability per share. To combat this, the bank must work toward increasing its net income by focusing on enhancing its core operations and controlling costs. Increasing EPS is essential for improving shareholder returns and boosting investor confidence, which can positively influence the bank's market valuation and future growth prospects.

Lastly, the shrinking price-earnings (P/E) ratio reflects reduced investor confidence in the bank's future earnings potential. This is a critical issue as it shows that the market views NIC Asia Bank's profitability as uncertain. To

address this, the bank should focus on managing its earnings effectively, improving its earnings performance, and enhancing shareholder value. By restoring investor confidence through better earnings management, NIC Asia Bank can achieve a more favorable P/E ratio, which would reflect positive growth prospects and enhance its position in the financial market.

In conclusion, the profitability analysis of NIC Asia Bank underscores the need for significant improvements in its financial and operational management. While some corrective measures have been implemented, the fluctuating and declining trends in key performance indicators reveal that more proactive and strategic efforts are required. By focusing on cost management .revenue generation, asset utilization, and capital efficiency, NIC Asia can improve its profitability, stabilize its performance and enhance shareholder value in the long- term.

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Employee satisfaction in Kumari bank limited

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Abstract

This study explores employee satisfaction at Kumari bank limited, focusing on key factors influencing job satisfaction and their impact on overall organization performance. Employee satisfaction is critical to maintaining a productive and motivated workforce, which in turn contributes to the success of any financial institution. This study aimed to identify job satisfaction among the employees of Kumari Bank Limited and analysed the factors responsible for job satisfaction. it also examined the levels of satisfaction have towards their job at Kumari Bank Limited. This research made a significant contribution to addressing the problem of job satisfaction in commercial banks. The research study was conducted and analysed using a mixed method which included the interviews, questionnaires and surveys. Data were collected through interviews and questionnaires with employees from different departments. This research was based on primary data, with a sample of 18 Employees from Kumari Bank Limited.   The study found that while some in the banking sector were satisfied with their jobs, others were dissatisfied with their current roles.

Keywords: Employee satisfaction, Kumari bank limited, Dissatisfied, Contentment, Compensation, career development, work environment, work life balance, work relationships.

Introduction

In today's era human life has become very complex, the needs and requirements of the people are increasing and ever- changing. With this change, if people's needs are not fulfilled, they become dissatisfied. It is often observed that dissatisfied people are likely to contribute very little to any purpose. Job satisfaction has a huge impact on overall life quality involving social relationships, family connection and perceived health status, affecting job performances, work absenteeism and job turnover. (Montuori, 2022)

 Satisfaction in life and everyday work is important in everyone's life. We spend most of our time working and being involved in some economic activity to make a living. An individual who works in an organization for wages or a salary seeks satisfaction, which is a state of well-being and happiness. Employee satisfaction is the term used to describe whether employees are happy, content and fulfilling their desires and needs at work. Employee satisfaction refers to an employee's contentment in the workplace. It is important to investigate this phenomenon to evaluate the condition and develop health education programs and community-based intervention to increase job satisfaction and knowledge and positively orienting attitude. (Sorrentino, 2022) It also considers the employee's overall feelings about their jobs. Employee satisfaction is an essential for any organization, as it directly impacts its success. However, when an employee is dissatisfied with the management, it decreases productivity. When organizations meet employee demands, they develop a positive outlook towards their work and the organization.

Employee satisfaction is crucial for any organization because it ultimately leads to the growth, increases productivity lower turnover and a more positive workplace culture of the organization. The best practices to enhance employee satisfaction are a positive work environment, feedback, goals, objectives, work-life balance, compensation and benefits, opportunities for growth, recognition and rewards, workload and stress management, communication etc.

Kumari Bank limited is the 'A' class commercial bank in Nepal, started its banking operations from chaitra21, 2057 BS, with the objective of providing competitive modern banking services in the Nepalese financial market. The bank has paid up capital of NRP 26.23 billion. Kumari bank limited has 303

branches all over the Nepal.

This study focused on identifying job satisfaction among the employees of Kumari Bank Limited and analysing the factors which are responsible for job satisfaction. Similarly, it also examined the levels of satisfaction have towards their job at Kumari Bank Limited. This research made a significant contribution to addressing the problem of job satisfaction in commercial banks. It provided insights into the job satisfaction level of employees in the banking sectors and explored the factors that enhance employee satisfaction. In this study only 18 employees from Kumari Bank Limited branches in Kanchanpur were included as the sample. The study analysed areas where employees were dissatisfied and provided insight into how their satisfaction could be improved. This study helped to identify the employee's needs, wants and desires, and offered solutions to increase performance by motivating the employees. Additionally, the study recommended giving useful feedback to the bank and motivates employees by fulfilling their needs.

Literature review

Employee satisfaction is the level of contentment that an employee feels within their job .it is also known as job satisfaction. Employee satisfaction is an important factor in determining the overall health of the organization.

Job satisfaction represents one of the most complex areas facing today's managers when it comes to managing their employees. Through the employee satisfaction many banks and organization retain talented employees, ensure higher the revenues, higher productivity, less employee turnover which definitely gives any organization an edge over the competitors.

Some factors through which we can increase the employee satisfaction in any organization or bank are described below: Work Environment: A positive and supportive work environment where employees feel safe and valued can greatly enhance job satisfaction. Recognition and Rewards: Regular recognition of achievements and fair compensation can boost morale and motivation. Work-Life Balance: Flexible work hours, remote work options, and understanding of personal commitments help employees maintain a healthy balance between their work and personal lives. Career Development: Opportunities for growth, training, and advancement can keep employees engaged and satisfied with their roles. Management and Leadership: Effective, supportive, and communicative management is crucial. Employees

appreciate leaders who are approachable and who provide clear direction and feedback. Job Role and Responsibilities: Clear expectations and a good match between an employee's skills and their job responsibilities contribute to satisfaction. Work Relationships: Positive relationships with colleagues and a sense of teamwork can enhance job satisfaction. Company Culture: A culture that aligns with employees' values and fosters inclusivity, respect, and ethical behaviour can improve overall satisfaction. Autonomy: Allowing employees to make decisions and have a degree of control over their work can increase satisfaction. Job Security: Stability and a clear path for the future within the company help employees feel secure and valued.

Employee satisfaction is the terminology used to describe whether employees are happy and contented and fulfilling their desires and needs at work. Employee satisfaction can be measured in two ways: indirectly, by watching trends in employee turnover; and directly, by asking employees about their level of satisfaction via surveys, interviews, and focus groups. The purpose of this study was examined the level of employee satisfaction in the commercial banks. Descriptive and empirical research designs have been used for the study as a research methodology. The finding of this study was all the commercial banks have been able to satisfy their employees (Upadhyay, 2017).

The aim of this study was to evaluate the level of job satisfaction of the employees of state owned commercial bank (SCB) named as Janata Bank Limited. Data was collected for this study by questionnaire method. The study showed that Job preference, Cooperation among Co-workers, Working Environment, Working Facilities, Salary Satisfaction, Increment Satisfaction, Welfare Facilities, other facilities, Performance Appraisal System, Behaviour of boss, Career Development organism, and Promotion system significantly influence job satisfaction of employees. The study indicated a positive sign regarding overall job satisfaction of employees of the bank (Karim , Islam, & Mahmud, 2014).

Various mergers and acquisitions started in in Nepalese banking sector, since 2011 when Nepal Rastra Bank issued the merger by-law. The aim of the study was to explore post-merger employee satisfaction of commercial banks in Nepal. Employees of Nepalese commercial banks are considered as population of the study. Hence, the samples of 310 commercial bankers were taken for the study. Result of the study revealed that employees of

commercial banks (50 percent) are moderately satisfied, and post-merger and lack of effective communication were found to be the major challenges faced by most (65.16 percent) of the employees. (Shrestha,, Devkota,, Paudel, & Parajuli, 2021).

 The purpose of this study was to establish the factors affecting employee satisfaction in the banking industry: case of Consolidated Bank of Kenya Limited, Kenya. The research design used for this study was descriptive survey design. The study found out that recruitment has a positive impact on overall employee job satisfaction while job stress has a negative impact on employee job satisfaction at Consolidated Bank of Kenya, organizational strategy was positively and significantly related to job satisfaction, that nature of job was positively and significantly related to job satisfaction (Njuguna & Owuor, 2016).

The purpose of the study was to find out the impact of employee empowerment, team work, bank facilities, training; performance appraisal and quality performance upon job satisfaction of employees that how would these factors affect employees' job satisfaction in banking sector of Nepal. Data was collected through questionnaire (Adhikari, 2020).

The purpose of the study was to identify the factors influencing Job satisfaction. The methodology of the study was based on the primary as well a secondary data. The study depends mainly on the primary data collected through a well-framed and structured questionnaire to elicit the well-considered opinions of the respondents. this study finds out in the case of job satisfaction aspects the commercial banks perceived pay and promotion is an indispensable factor to decide their satisfaction level. (Sowmya, 2011)

The purpose of this research was to observe employee satisfaction with respect to their position in various commercial banks, including private, public banks in Rajasthan, and to examine how various variable factors affect employee satisfaction. This study used primary and secondary data source of the collection of data. The survey results show that the majority of bank employees in the banking sector are satisfied as far as work culture is concern but salaries and timings are still remaining main concern for them. (Bhardwaj, 2021)

The purpose of this study was to identify the factors which influence the job satisfaction of employees. this study used questionnaires for data collection. This paper outlines the broad contours of various variables responsible for

employee satisfaction and various ways by which one can maximize employee satisfaction. (Singh, 2013)

This paper investigates the impact of job related stress on Job Satisfaction of nursing staff working in hospitals. This study used the mixed methods for data collection. Result showed that conflict, heavy workload and lack of job autonomy are negatively associated with all job satisfaction dimensions, while shortage in information access and feedback is positively related to employees' satisfaction with rewards and job security. (Platis, 2013)

The aim of the paper was to assess employees' job satisfaction and their work performance with use of simply survey. The research took the form of a questionnaire. The employees defined their job satisfaction by referring to 20 statements describing this satisfaction and evaluating three factors that were used to compute the satisfaction index. (Dziuba, 2020)

This study evaluates how employee dissatisfaction with various investment items determines the improvement priority. This study used questionnaires for data collection. The analytical results showed that higher education employees focus on high salaries and fair promotion systems. (Chen, 2006)

This study was aims to identify the factors affecting the job satisfaction of employees. Descriptive and analytical research design was used. The findings indicate different factors like the working environment, the task itself, job security, wages, pay, and grades have a significant effect on job satisfaction, whereas recognition and supervision have a positive but insignificant effect on it. (Prajapati, 2023)

The objective of this paper was to analyse the impact of working environment on employee job satisfaction. The study employed a quantitative methodology. Data was collected through a self-administered survey questionnaire. The results indicate a positive relationship between working environment and employee job satisfaction. The study concludes with some brief prospects that the businesses need to realize the importance of good working environment for maximizing the level of job satisfaction. (Raziq, 2015)

The main motive of this research paper is to find out the factors affecting job satisfaction of an employee and to study the impact of job satisfaction on employee performance. Convenience sampling technique has been used to collect the data from the respondents. Data has been collected from various colleges. The study reveals that there is a positive relationship between job

satisfaction and employee performance in the organization. If employee is satisfied with their job his or her performance will automatically improve. And if the organization provides output to the employee for their performance like incentives. Promotion, high salary, monetary and non-monetary benefits employee will remain happy as well as productive and always try to perform well in the organization. (Maharjan, 2018)

The study examines different aspects of job satisfaction like culture, leadership communication, commitment, job content, training, rewards and recognition opportunities, teamwork, superior subordinate relationship and delegation, at Badarpur thermal power station, NTPC ltd. The research done is descriptive study involving survey and enquiry. The tools used for the data collection are questionnaires interviews and observations. The overall job satisfaction showed people were satisfied with their current job but still measures should to be taken to improve the satisfaction level. (Kumari, 2011)

Conceptual Framework

The variable of primary interest in this research was the dependent variable of job satisfaction. Eight independent variables were used to identify the most influential variable affecting the satisfaction level of the employees in Kumari Bank Limited.

i.The greater the education of the workers, the higher the satisfaction level was likely to be. However, if there were no perceived opportunities for advancement worker's satisfaction may have been impacted.

ii.The level of satisfaction rose steadily with an increase in promotion. As a person position in the job increased, their satisfaction towards the job also increased. Hence, a positive relationship existed between promotion and job satisfaction.

iii.There was a positive relationship between pay and job satisfaction. An increase in pay led to an increase in satisfaction towards the job.

iv.Employees provided with favourable working conditions were likely to be more satisfied with their job. Poor working conditions led to dissatisfaction.

v.Younger workers, who had just started their career, tended to have higher aspirations from the organization compared to older workers.

vi.Employees who had good and sound relationships with their co-workers and managers generally found themselves satisfied with their job. They enjoyed their job as there was a positive relationship among the co-workers.

Dependent Variables	Independent Variables
Job Satisfaction	Education
	Promotion
	Pay
	Work condition
	Relation with co -worker
	Age
	Gender

In summary, the study presented the impact of various independent variables on the dependent variable, job satisfaction. Education, promotion, pays, working conditions, age, gender was all found to be influential factors. These findings provide valuable insights into the factors that contribute to job satisfaction, facilitating the development of strategies and policies to enhance employee satisfaction within the organization.

Research Methodology

This research study has been conducted and analysed using a mixed method approach, which included the interviews, questionnaires and surveys. Through these methods, I collected the primary data from the Kumari bank limited. The research study aimed to analyse the relationships between job satisfaction (dependent variables) and the factors affecting it (independent variables). Therefore, a descriptive research design was used to fulfil the desired purposes. This research study involved all employees of Kumari bank limited branch in Mahendranagar as the population. A sample of 18 Employees from the Kumari Bank Limited was selected for the research. The selected samples seemed representative and large enough to generalize to the total population. This research was based on primary data. For the collection, the direct questionnaire method was used to survey employee at different occupational level of the bank.

Questionnaire method included the following:

1.Respondent profile (Age, Gender, Qualification, year of service)
2.Multiple choice question
3.Qualitative questionnaire
4.Interview

Results and Discussion

The result and discussion obtained from the interview with the employees are presented in following ways for clear understanding of job satisfaction among the employees of Kumari bank limited, Mahendranagar branch.

Salary and years of services

I collected data on the basis of interview and by providing questionnaire to the employees regarding their salary and year of services. When employees worked for a long time at any bank then the position of the employees also increases which lead towards the increases in salary of employees. The data regarding salary obtained by employees and years of services he/she spent in the bank are presented in the following table.

Table1

Salary and years of services

Salary	Years of Services				Total
	Less than 2 years	1-7 years	7-11 years	Above 11 years	
Less than 18000	0	0	0	0	0
18000 to 25000	1	0	0	0	1
25000 to 38000	1	5	0	0	6
38000 to 48000	1	4	1	0	6
48000 to 58000	0	1	1	1	3
Total	3	10	2	1	16

According to the table above, the study found that salary was affected by the number of years of services. Among Employees who worked 1to 7 years, 5 employees received salary of 25000 to 38000, 4 employees received 38000 to 48000 and 1 employee received 48000 to 58000 salaries. Employees with less than 2 years received salaries between18000 to 25000. Employees with 7-11 years received 38000to 48000 and 1 employee with more than above 11 years of services received 48000 to 58000. In conclusion, the analysis showed that salary was influenced by number of year of services with higher salaries generally associated with longer services durations.

Demographic analysis of data

Demographic representation of the data shows demographic status of the collected data based on age, gender, experience as provided by the respondents. The data collected and presented are based on the responses which are given by the employees currently working in the bank.

Gender and level of satisfaction

I collected data through interviews and by providing questionnaires to the employees working in the Kumari bank limited Mahendranagar branch. The aim was to gather data on employee satisfaction in the bank, categorized by gender. The data were collected from both male and female employees, and the results are presented in the following table.

Table2
Gender and level of satisfaction

Responses	Gender		Total
	Male	Female	
Neutral	2	2	4
Low satisfaction	2	1	3
Medium satisfaction	3	4	7
High satisfaction	1	1	2
Total	8	8	16

The table above shows the responses categorized by gender and satisfaction level. Among the respondents, the number of individuals who reported neutral satisfaction was equal between male and female. 2 males and 1 female reported a low level of satisfaction. The highest number of respondents indicated medium level of satisfaction. An equal numbers of respondents from both gender reported in high satisfaction level.

Education and level of satisfaction

I collected data from interviews and by providing questionnaires to the employees who working in Kamari bank limited Mahendranagar branch. The data related to the educational level of the employees and the level of satisfaction are presented in the following table.

Table3

Education and level of satisfaction

Responses	Education Level			Total
	Under intermediate	Intermediate	Bachelor	
Low satisfaction	0	1	0	1
Medium Satisfaction	2	3	6	11
High Satisfaction	0	0	4	4
Total	2	4	10	16

According to the above table, the maximum number of respondent from all educational qualifications reported medium satisfaction. Low satisfaction was reported respondents with intermediate educational qualification. High satisfaction was reported by respondents with bachelor degree educational qualification.

Salary and level of satisfaction

I collected data from interviews and by providing questionnaires to employees who working in Kamari bank limited Mahendranagar branch. The data related to the salaries of the employees and the level of satisfaction are presented in the following table.

Table 4

Salary and level of satisfaction

Salary	Satisfaction level			Total
	Low satisfaction	Medium satisfaction	High satisfaction	
Less than 18000	0	0	0	0
18000 to 25000	1	2	0	3
25000 to 38000	2	2	1	5
38000 to 48000	1	3	1	5
48000 to 58000	0	1	2	3
Total	4	8	4	16

According to above table, Respondents with 25000 to 38000 salary reported low satisfaction (2 respondents). The 38000to 48000 salary range had the highest number of respondents reported medium satisfaction (3 respondents) the respondents with 48000 to 58000 salary reported high satisfaction level (2 respondents). Respondents with salaries less than 18000 did not report any level of satisfaction.

Working department and level of satisfaction

collected data from interviews and by providing questionnaires to the employees who working in Kumari bank limited Mahendranagar branch. The data related to the working department of the employees and the level of satisfaction are presented in the following table.

Table 5
Working department and level of satisfaction

Working Department	Satisfaction Level			Total
	Low satisfaction	Medium satisfaction	High Satisfaction	
Cash Department	0	1	1	2
Credit department	1	2	0	3
Clearing department	2	1	0	3
Remittance	3	1	0	4
Customer department	0	1	1	2
Administration department	2	0	0	2
Total	8	6	2	16

The table provided the information about the satisfaction level of respondents according to the working department. The remittance, clearing and administration department respondent reported low satisfaction level. The credit department respondents have reported medium level of satisfaction. The cash and customer department each have 1 respondent reporting high satisfaction level.

Job Satisfaction Level of Total respondents

I collected data from interviews and by providing questionnaire to the employees who working in Kumari bank limited Mahendranagar branch. The data related to the job satisfaction level of the total respondents are presented in the following table.

Table 6

Job Satisfaction Level of Total respondents

Satisfaction level	Frequency	Percentage (%)
Low satisfaction	1	6.25
Medium satisfaction	10	62.5
High satisfaction	1	6.25
Neutral	4	25
Total	16	100

Assessment of view given by the respondent as suggestions

In the questionnaire conducted at the Kumari bank Limited Mahendranagar branch, respondents out of 16 provided suggestions to improve and implementation on job satisfaction levels of employees. The suggestions which were provided by respondents for improve the job satisfaction level of employees were highlighted below:

Create friendly environment at the workplace

Implement regular one-on-one meetings between employees and their managers to discuss challenges, provide feedback, and align on goals. This helps employees feel heard and valued. Encourage an open-door policy where employees feel comfortable sharing ideas, concerns, or asking for help without fear of judgment. Allow employees to adjust their schedules where possible, especially in roles that do not require fixed hours. Create opportunities for employees from different departments to work together on projects, promoting a sense of unity across the bank. When the Bank focused on the employees working environment then the bank gets the high retention rate of employees which indicated that employee were satisfied with their job.

Enhance job security

Another key suggestion was the importance Provide regular, transparent updates on the bank's financial performance, strategic goals, and any potential risks that may affect staffing. Offer training and development opportunities to help employees acquire new skills that align with the bank's evolving needs, ensuring they remain valuable assets to the organization.

Provide employees with clear career advancement opportunities, ensuring that they see a future within the organization. Enhancing job security is crucial for improving employee satisfaction, reducing turnover, and fostering a more loyal, engaged workforce. When employees feel secure in their positions, they are more likely to be productive, committed, and motivated.

Create opportunities for employees to use and develop relevant skills

Try to align employees job duties with their skills and talents consider offering job training for employees to promote career development. Provide employees with the chance to learn and gain experience in different departments or roles within the bank. Implement job rotation where employees can move between different positions on a regular basis. Regularly assess employees' skill levels and identify areas where they need development. Develop a mentorship program where experienced employees mentor newer staff, helping them develop both technical and soft skills. Conduct regular performance reviews that focus not only on past achievements but also on areas for improvement and skill development.

Recognize job performance.

Introduce a formal recognition program that highlights outstanding employees on a regular basis. Recognize exceptional performance through spontaneous spot bonuses, gift cards, or other small rewards. Allow employees to recognize each other's efforts through a formal peer-to-peer recognition system. Celebrate employees' achievements in public settings, such as during team meetings, town halls, or company-wide events. Offer additional time off (such as an extra day of vacation or flexible hours) as a form of recognition. small, informal recognition can motivate employer's more than formal affair. The recognition can in still a sense of pride in employees and motivate them to continue meeting their goals.

Prioritize corporate social responsibility

Employees who see their organization actively contributing to societal good are more likely to feel engaged, loyal, and proud of where they work. The bank should define a clear and overarching CSR strategy that aligns with its core values, business goals, and the interests of its stakeholders, including employees, customers, and the community. Offer employees a certain number of paid volunteer days per year to encourage them to contribute to causes they care about, whether through non-profit organizations, schools, or local community efforts. Develop and implement diversity recruitment

strategies to ensure a diverse workforce at all levels of the bank. many employees care deeply about how their employers engage in social issues. So bank need to conduct the corporate social responsibility programs.

Welcome ideas from all employees

Establish an easy-to-use, digital platform (e.g., an internal website or app) where employees can submit their ideas, suggestions, and feedback. Allow employees to submit ideas anonymously if they prefer. Organize creativity workshops or hackathons, where employees work in teams to generate and prototype new ideas for the bank. provide environment for all employers to share ideas and feedback. Incorporate this feedback into policies and procedures for making employees more satisfy with their jobs. Develop a rewards system based on the quality and impact of ideas. When employees feel that their ideas are valued, they are more likely to be engaged, motivated, and invested in the success of the bank.

Provide financial incentives

Financial rewards not only recognize employees for their contributions but also align their individual success with the bank's goals. Offer employees performance-based bonuses tied to both individual and team performances. Set clear, measurable goals for employees and offer bonuses for achieving or exceeding these targets. Implement a profit-sharing scheme where employees receive a share of the bank's profits, based on the bank's overall performance. Provide employees with end-of-year or holiday bonuses to celebrate their hard work and contributions throughout the year. Suggestion was made to introduce incentives or rewards to motivate and recognize employees' efforts.

Adjust to changing technology by providing training and development program.

Conduct skills assessments or surveys to understand the employees' proficiency in the existing technologies used by the bank (e.g., core banking systems, cybersecurity tools, mobile apps, etc.). Create distinct learning paths for different employee groups such as tellers, loan officers, IT staff, and managers. Establish a mentorship program where experienced employees or subject matter experts can guide others through new technological changes. employees highlighted the need for training programs to adapt to evolving technological advancements.

Implement job rotation

Assess the employee's current skillset, career aspirations, and performance to ensure the rotation aligns with their development needs. Assign mentors in each new role to help employees settle in and gain the most from their experience. Offer opportunities for advanced training, certifications, or leadership development programs as they progress through rotations. some employees suggested the need for rotation within the bank, allowing employees to experience different roles and responsibilities.

Introduce motivational tools and techniques

Recognize outstanding performers monthly, offering them public acknowledgment and a small reward (e.g., gift card, extra time off, or a trophy). Implement a system for managers to give immediate, on-the-spot rewards for exceptional performance, such as lunch vouchers or small bonuses. Offer flexible work-from-home days for roles that can be done remotely (e.g., administrative, HR, IT support). Allow employees to take ownership of specific projects or decisions, particularly those in leadership positions. Employees recommended implementing strategies to motivate and inspire employees, enhancing their job satisfaction.

Reduce employee workload and stress

Regularly assess the distribution of tasks to ensure that no single employee is overwhelmed. Allow employees to work from home on certain days or in specific roles where remote work is possible, offering them better control over their environment and time. Introduce automation tools for repetitive administrative tasks such as data entry, report generation, and account updates. Encourage collaboration and teamwork, so employees can share the workload during peak periods. Employees emphasized the need to address excessive workload and reduce stress levels to improve job satisfaction.

Offer flexibility in working hours

Define a fixed period during the day (e.g., 10:00 AM to 3:00 PM) when all employees must be available for meetings, collaborative work, or client-facing activities. Allow employees to work 10-hour days for four days instead of 8-hour days for five days. Offer employees the choice of working from the office for part of the week (e.g., 2-3 days) and working remotely for the rest. Allow employees to take lunch breaks at any time within a set window (e.g., between 12:00 PM and 2:00 PM), depending on their schedule or workload.

Suggestions were made to provide flexible working arrangements, enabling employees to better manage their work life balance.

In summary, the common suggestions from the respondents primarily focused on training programs, job rotation, creating friendly work environment and salary increment. The employees highlighted the importance of continuous learning, fair treatment and supportive working environment to enhance job satisfaction levels.

Major Finding

Based on the data collected and analysed, the findings of the report on employee satisfaction in kumari bank limited in mahendrangar branch are as follows; -

In general, this study found that the employees who were involved in the banking sectors some were satisfied and some employees were dissatisfied with their current job. Many employees reported that they had medium level of satisfaction.

i.The male and female both employees were highly satisfied with their job in the banks, while both employees reported a medium level of satisfaction and less number of employees were high satisfaction.

ii.In total respondent the majority of respondents were reported medium satisfaction (62.5%) and 25% respondents were reported neutral.

iii.The respondents who had bachelor degree were highly satisfied with their job and the employees who had intermediate were reported low satisfaction.

iv.The employees who were worked in the cash and customer department reported high satisfaction and employees who worked in remittance, clearing and administration reported low satisfaction.

v.Salary of the employees also played the significant role in job satisfaction. As employee salaries increased then their satisfaction level also increased.

vi.Employees who worked in bank from long time were highly satisfied and get high salary and the employees who worked short time they were reported low satisfaction.

vii.The working condition, age, gender, education level, and relations with management were core factor for influencing the employees' job satisfaction level.

Overall, employees are satisfied with their jobs. The key factors contributing to job satisfaction were identified as sound and cooperative working environment, competitive salary and positive relationships with management.

Conclusion

This study found that 62.5% of employees were highly satisfied with the working environment at the bank. According to this study I found that the employees had a favourable and good working environment, which increased their level of satisfaction. Salary and flexible working hours were identified as factors positively correlated with the job satisfaction. According to the education level the maximum respondents who had bachelor degree were highly satisfied compared to those with intermediate qualification employees. In terms of gender both male and female employees expressed a higher level of satisfaction. Different employees had various reasons for staying at the Bank, including career opportunities, salary, interest in their work, retirement, bonus, promotions and flexibility in work hours. However, it is important to note that the overall level of satisfaction towards job was average. Taking all of these results into consideration, it can be concluded that employees of Kumari Bank Limited generally express satisfaction towards their work.

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The perspective of the young generation towards politics in my locality

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Abstract

This project report presents an attitude, belief, and level of engagement related to politics in Bheemdatt Nagarpalika (B.D.N.P)-10, Sukasaal, from the young generation's point of view. For the past ten years, there has been increasing concern over the extent of political engagement among young people, as attitudes and beliefs about politics among them are crucial for the future of governance and civic engagement. The perceptions of the youth from the ongoing political situation will be ascertained, as the interest of the youth in political participation, and what influences their political views. This research design is a mixed-method approach incorporating surveys and interviews to collect information from a sample of young individuals within B.D.N.P-10, Sukasaal. The findings have revealed the complicated relationship of the youth with politics, a combination of engagement and indifference. While many young people are interested in politics, a lot of them are also turned off by the system as it is perceived to have a lot of ills, like corruption, lack of transparency, and many unkept promises. The report continues to discuss the role of social media in shaping the view of political life among the youths and the influence of education on the political awareness of youths. This study brings to the forefront a demand for more inclusive and youth-oriented political strategies to ensure more participation

and belief in the system. The insights gained through research will, therefore, help policymakers and political leaders interact with the younger generation and their problems to provide a more active and participatory democratic process within B.D.N.P-10, Sukasaal.

Keywords: Political participation, Political attitude, Youth perspective, Local politics

Introduction

The word "politics" is derived from ancient Greece; it comes from the Greek word "polis, meaning city or community. The notion of politics, which had to do with governance concerning the community and decision-making processes, was aggressively pursued by Greek philosophers, one of whom was Aristotle, who even went as far as to pen a seminal work titled "Politics." Later, it would be adopted and the term and ideas passed on to other civilizations- wherein it contributed immensely to developing political thought and systems in various settings and ages. Some of the definitions presented by various philosophers are listed below:

Aristotle, "Politics is the art of achieving the maximum amount of freedom for individuals that is consistent with the maintenance of the social order."

Harold Lasswell, "Politics is who gets what, when, and how."

Max Weber, "Politics means striving to share power or striving to influence the distribution of power, either among states or among groups within a state."

In the words of John F. Kennedy, "Let us not seek the Republican or Democratic answer, but the right answer. Let us not seek to fix the blame for the past. Let us accept our responsibility for the future."

According to George Orwell, "Political language. is designed to make lies sound truthful and murder respectable, and to give an appearance of solidity to pure wind."

Youth political participation is quite a complex issue, and a consensus exists that the forms, actions, and goals of the involvement of young people are changing and diversifying. New and unconventional forms of participation become increasingly common, which is indicative of shifting towards a more dynamic participatory landscape (Barrett & Zani 2015; Norris 2004).

However, today's young people are less engaged in conventional forms of political activity than older generations, as demonstrated by historically low voting figures and reduced party-political activity in Europe (International

IDEA 2008). This suggests that research on youth political participation cannot be conducted with an oversimplified birth cohort concept and a binary representation of participation either, for that matter (Harris et al. 2010).

The adult-centric view, anchored in the political behaviors of past generations, overlooks the fact that youth are full citizens. The participatory transformation hypothesis attempts to account for the political agency of youth; however, it risks overestimating the positive contribution that new and exciting participatory repertoire will have on political life, at the expense of the importance of more conventional institutional forms of politics and the subtle, day-to-day forms of political engagement.

Nepal today works as a federal democratic republic with a multi-party system, with the major parties being the Nepali Congress, the Communist Party of Nepal, and the Communist Party of Nepal. It is usually dominated by big parties like the Nepali Congress, the Communist Party of Nepal, and the Communist Party of Nepal. The general political environment encompasses coalition governments, changes in leadership, and political instability, further fueling normal feelings of disillusionment among youths. No wonder, then, that most youths seem to believe that today's leaders are more interested in power struggles than in tackling critical issues affecting their lives.

Moreover, youths comprise a huge chunk of the population in B.D.N.P-10, and their political trends reflect broader societal trends. The engagement goes beyond voting to actually influencing policy and practice that shape their future. Understanding their views, the therefore, is key to ensuring the political system agrees with the needs and aspirations of community. Such reasons for researching the younger generation given politics will relate to gaining insight into their belief, attitudes, and involvement in politics. Through this research, ways of finding those factors influencing participation in political activities will be known, it will inform policy on how to address the problems of interest to the youth and also understand the ways of encouraging civic engagement among the younger population. Accordingly, some of the key objectives are:

i. To know how digital media and technology influence political awareness and engagement among younger generations.

ii. Major issues for young voters and ways in which such priorities compare across different demographics.

iii.To see if there is a generational difference in political ideologies and affiliations among the youth.

Literature Review

Social media has particularly transformed political mobilization and youth activism into the facilitation of "connective action," whereby people engage in political activities without formally organized entities through personalized and personalized online interactions. This has allowed the effective organization of movements to take place in record time, as evidenced in events such as the Arab Spring.

Digital literacy is an increasing driving factor for political awareness among youths; this is because it potentially exposes the youth to all forms of political arguments and affords them critical thinking over information, notwithstanding disparities in access affect variations in engagements. According to Kahne & Middaugh, 2012, these factors apply in the case of civic opportunities. However, on the converse, digital media acts as a contributor to political sarcasm-as one would observe, the sensationalized and polarized nature of content breeds disillusionment with the processes of politics (Coleman & Blumer, 2009).

Peer networks influence the political behavior of youth in the digital age. Social media have increased the role of peers in the participation of an individual. According to Settle, Bond, and Levitt (2011), despite these opportunities, digital media are also associated with political apathy, partly as a result of perceived inefficacy and information overload. Therefore, improvements should be made in political education and responsive institutions. This is according to O'Toole, Marsh, and Jones (2003).

While Pathak and Sharma (2020) examined the voting behaviors of Nepali youth in the 2017 local elections, they found that employment, education, and corruption are considered major issues with prominent differences between urban and rural voters. Regarding changing generations, Adhikari and Dahal (2021) see generational shifts toward progressive, issue-oriented politics among the younger Nepalese as opposed to a traditional party politics orientation among the older generation.

Karki and Magar, 2018 have identified the problems of political participation faced by rural youth. Though digital media increases political awareness among these people, their participation is limited due to various socioeconomic and technological barriers. Singh and Rai, 2020 addressed

the prevailing general mistrust among Nepali youths about the political institutions in the country. Because of that, most of them prefer activism and social media campaigns over more conventional forms of political participation.

Pokharel and Shrestha (2017) dwell on the influence of education on political ideologies, asserting that schools and universities have major social functions of teaching critical thinking and encouraging questions about taken-for-granted knowledge of traditional political discourses. Lastly, Karki and Kunwar (2019) analyze the participation of young people in electoral processes, something that shows a complex interplay between enthusiasm and apathy, where social media motivates some and at the same time demotivates other young voters. Loader et al. (2014) noted that digital media have made "everyday political talk" even more accessible and informal, thus lowering the threshold for political participation.

So, Valenzuela's (2013) findings confirm that active social network site users are more likely to engage in any political process from voting to protesting. Of course, there's also the possibility for several challenges such as mis- and disinformation, and echo chambers on social media, to distort political perception, as Tucker et al. (2018) referenced. Regardless of such challenges, most effects of digital media on the political participation of youth have proved to be quite positive, proffering new avenues for involvement. While there is variation based on demographic factors, including socioeconomic status, educational background, race, and geographic location, youth seem to focus more on those concerns that involve their future.

 The most addressed issues in the thought of youth seem to be climate change, education, and economic opportunities. Henn & Foard (2014) noted among young people, environmental issues-especially climate change of growing importance, as well as economic injustice and assured access to quality education, especially for people emanating from low socioeconomic backgrounds. While there is somewhat of a generational divide according to Dalton's study from the United States in 2016, issues such as racial equality and LGBTQ+ rights have greater emphasis among younger voters than their older counterparts.

These are further shaped by demographic differences, such as the fact that, according to the Pew Research Center in 2018, young women place more

emphasis on gender equality and reproductive rights than young men, while urban youth place more importance on social and cultural issues relative to their rural counterparts. Generational differences in political ideologies and affiliations also abound. Younger generations, such as Millennials and Generation Z, tend to be more progressive on social issues like same-sex marriage, immigration, and drug legalization. This might be replicated in their political identity in the sense that younger voters are less identified with traditional political parties and more as independents or third-party candidates, an indication of growing disillusionment from the established order.

Lyons and Alexander (2019) further observe that such ideological differences are usually enabled by formative political experiences, whereby those reaching maturity during an economic or political crisis are most likely to support policies that would increase economic security and government intervention, while those from more stable times yearn to return to concerns about individual freedoms and limited government. These generational shifts give reason for the updated values and priorities of the young generation, which is bound to change in the next couple of years.

Research Methodology

This article represents the outcome of mixed-methods approaches regarding qualitative and quantitative data collection methods. The quantification of political views and levels of participation by young people in B.D.N.P-10, Sukasaal, was determined through surveying, whereas in-depth interviews with selected participants reveal qualitative insights into their attitudes and experiences. The targeted population was youths within the age brackets of 18 to 45 years. The sample size was 100, in the sampling technique employed was random, to ensure a good representation of different genders, education levels, and socio-economic statuses. Data collection instruments include structured questionnaires, which capture demographic data, political views, media habits, and participation levels; semi-structured interview guides will also be employed to probe further into respondents' motivations, challenges, and aspirations. In this respect, the secondary sources of academic journals, reports, and news articles reviewed herein provided the context and supportive evidence. Thus, the research study chose Mahendranagar to be the location of data collection, drawing samples from multiple age groups, occupations, and genders.

Data were collected through the non-random sampling technique to describe the political perspectives of the younger generation in the locality. A research methodology combining the quantitative and qualitative techniques was adopted by the mixed-method approach. Major tools for collecting quantitative data involved surveys and questionnaires, which featured structured, closed-ended questions to make them consistent and easy to analyze. These were distributed both online, via facilities such as Google Forms and SurveyMonkey, and in person at various local educational institutions and community centers. To complement the breadth of information from the surveys, in-depth interviews were carried out among a very diverse sample of respondents. Semi-structured interviews allow for open-ended questions that provide qualitative insights into individual experiences and viewpoints. Secondly, focus groups were held to facilitate small group discussions of young people, capturing collective views, and dynamics. All the information collected was contextualized with the analysis of documents extracted from local news articles, social network posts, and public records.

Results and Discussion

First, it presents and analyzes the primary data, in particular, the results from the questionnaire survey. The second section will discuss the analysis of regression models and correlation analysis. Lastly, the concluding remarks on the findings of the primary data analyses are mentioned in the third section.

This research has focused on the study of political attitudes and levels of engagement among youths in B.D.N.P-10, Sukasaal. The section portrays findings from a questionnaire survey conducted among young people with diversified representative backgrounds. The questionnaire contains yes/no questions and some multiple-choice ones. Profiles of the respondents along with their characteristics and the results of the survey have been discussed in the subsections below. Percentage, frequency, mean value, and weighted average mean value have been calculated to provide an in-depth analysis of the items.

r Responses

Table: 1

Total number of Gender Responses

Gender	Frequency	Percentage
Male	49	49%
Female	51	51%
Other	0	0%
Total	**100**	**100**

Outline survey: 2081

The survey data on gender responses shows a balanced participation from both males and females, with 49% of the respondents being male and 51% being female. This indicates that both genders are almost equally engaged in expressing their views on political parties within the locality.

Notably, there were no responses from individuals identifying as other genders, highlighting a potential area for improving inclusivity in future surveys. Overall, the total number of respondents was 100, ensuring a representative sample for analyzing the political perspectives of young people in the area.

The fact that 51% of respondents are female slightly surpasses the 49% of male respondents, which is significant in understanding gender dynamics in political engagement. This slight majority of female respondents might influence the overall survey results, providing insights into how political issues are perceived differently or similarly by gender.

 Understanding this gender distribution is crucial for political parties aiming to address the concerns and interests of all constituents. The survey highlights the importance of gender-balanced representation in political surveys to capture a broad range of perspectives.

Table: 2

Composition of the age of a response

Age group	No. of respondent
Under 25	64
25-30	17
30-40	14
40-45	5
Total	**100**

Outline survey: 2081

The survey data on the age composition of respondents reveals that the majority are under 25 years old, with this group comprising 64% of the total. This indicates a significant interest and engagement in political matters among the youngest age group. The 25-30 age group is the second largest, representing 17% of respondents. This is followed by the 30-40 age group, which accounts for 14% of the total. The smallest group is those aged 40-45, making up only 5% of respondents.

These figures suggest that political interest and participation are highest among the youngest demographic and gradually decline with age. The strong representation of respondents under 25 might reflect their higher usage of social media and greater exposure to political discussions online. The smaller proportion of older age groups could indicate either lesser engagement or a lower response rate to the survey.

Understanding this age distribution is essential for political parties and policymakers to tailor their communication and engagement strategies. The data underscores the importance of addressing the concerns and interests of young people, who form a significant portion of the politically active population in this locality.

Table: 3

Education level

Education level	Frequency
SEE and below	27
Intermediate	47
Bachelor degree	25
Master degree	1
Above master degree	0
Total	**100**

Outline survey: 2081

The survey data on the education level of respondents indicates a diverse range of educational backgrounds among the participants. The largest group comprises those with an intermediate level of education, making up 47% of the total respondents.

This is followed by those who have completed SEE (Secondary Education Examination) and below, accounting for 27%. Respondents with a bachelor's

degree represent 25% of the total, showcasing a substantial portion of participants who have pursued higher education. Only 1% of respondents have attained a master's degree, and there are no respondents with education above a master's degree.

This distribution highlights a significant presence of individuals with intermediate and bachelor's level education, suggesting that political engagement is relatively high among those with mid-level educational qualifications.

The small percentage of respondents with master's degrees or higher might indicate either a lower engagement in political surveys among this group or their lesser representation in the locality. The data suggests that educational background plays a role in political participation, with those in the intermediate and bachelor's categories being more actively engaged.

Table: 4

Influence of social media on changing perspective of the young generation

Influence of social media on Changing perspective of the young generation	Frequency
To a large extent	14%
Occasionally	71%
Never	15%
Total	**100**

Outline survey: 2081

Table 4. provides an overview of how social media affects the perspectives of the young generation in B.D.N.P-10, Sukasaal. According to the data, 71% of respondents report that social media influences their perspectives occasionally, suggesting that it has a moderate impact on their views. This indicates that for most young people, social media plays a role in shaping their political opinions to some extent, but not overwhelmingly so. Meanwhile, 14% of respondents feel that social media affects their perspectives to a large extent, reflecting a stronger influence on their views.

This group sees social media as a significant factor in shaping their political beliefs and opinions. Conversely, 15% of respondents believe that social media has no impact on their perspectives at all, indicating that they do not consider it a relevant factor in their political thinking. Overall, the data reveals a diverse range of opinions on the role of social media, with a majority experiencing a moderate impact, while a smaller segment either perceives a substantial influence or has no influence whatsoever.

This variation highlights the differing ways in which social media affects the political viewpoints of young people in B.D.N.P-10, Sukasaal, illustrating that its role in shaping perspectives is both significant and nuanced.

Table 5:

Help of social media for getting information about the political leader

Helpful	Frequency
Strongly disagree	11%
Disagree	13%
Neutral	25%
Agree	41%
Strongly agree	10%
Total	**100**

Outline survey: 2081

Table 5 shows the perceived effectiveness of social media in providing information about political leaders among the youth in B.D.N.P-10, Sukasaal. Out of 100 respondents, 41% view social media as a helpful tool for acquiring information about political leaders, reflecting a generally positive assessment.

Additionally, 10% strongly agree with this view, indicating strong support for social media's usefulness in this context. However, 11% of respondents strongly disagree, and 13% disagree, suggesting that some individuals do not consider social media effective for obtaining such information. A further 25% of respondents are neutral, showing uncertainty or indifference.

In summary, the data indicates that while many young people find social media a valuable resource for political information, there is a significant

minority who either disagree or are unsure about its effectiveness. This highlights a diverse range of opinions on the role of social media in political information dissemination among the youth in B.D.N.P-10, Sukasaal.

Table 6:

Effectiveness of social media

Effectiveness	Percentage
1. Strongly disagree	11%
2. Disagree	10%
3. Neither agree nor disagree	12%
4. Agree	58%
5. strongly agree	9%
Total	**100**

Outline survey: 2081

This table presents respondents' perceptions of how effective social media is in shaping their political views. The majority, 58%, agreed that social media is effective, with 9% strongly agreeing and 49% agreeing. However, a notable 21% either disagreed or strongly disagreed (10% and 11% respectively), while 12% were neutral.

These findings suggest that while a significant portion finds social media effective for political influence, a substantial minority remains unconvinced or neutral, indicating varying levels of trust and skepticism towards online platforms in this context.

Conclusion

In sum, the attitude of the youths in my area on the issue of politics reflects a complex interplay with variables like education, media influence, and cultural norms. Although disengagement and hurdles to activism stand as challenges against their struggle for reform and change, Nepalese youth are highly interested in politics.

This, however, calls for a need to tap into the potential of social media to enhance inclusive and participatory democracy by addressing those hurdles that discourage political participation. In this regard, policymakers will be well placed to accord the youth with an opportunity to be more engaged in shaping

the future political landscape of the country by identifying and understanding the needs and aspirations of the young Nepalese. The varied motives and challenges that shape the youths' political attitudes and behavior, as pointed out in this study, should be put into consideration.

Admittedly, there may be a few sections of the youth who may feel disenchanted and dislocated, but definitely, large groups demonstrate eagerness for change and participatory roles. It is both a challenge and an opportunity for policymakers to plan ways for meaningfully engaging youth in political processes, with full capacity to effectively contribute to democratic development in the nation.

The present paper deals with political attitudes and behavior in youths within B.D.N.P-10, Sukasaal, and Sukasaal. It identifies that even though young people are interested in politics, they have also grown increasingly disaffected by the current system of politics. Their views about politics and levels of political interest are effectively molded through certain factors such as education, media, family, community, and status related to the economy. However, despite the presence of impediments, great potential exists for more significant involvement of youth based on civic obligation and a growing interest in alternative forms of political activity.

Recommendations to Increase Youth Participation

Several things can be initiated to increase political participation among the youth. Self-initiated organizations and projects by the youth on political participation and leadership development should be supported to bring the younger generation into prominence. This includes also lowering the minimum age limits for standing in local, provincial, and federal elections so that more youthful contests take an active part in the whole political process.

Quotas or reserved seats for young candidates in political parties and government bodies will further ensure their representation. Programs such as mentorship, whereby experienced politicians and leaders guide and support young political aspirants in their political journeys, can be designed to groom future leadership.

Additionally, the capacity-building training programs among the youth on aspects such as leadership, public speaking, policy analysis, and other necessary skills will capacitate them to make meaningful contributions. Social media platforms and other digital tools can also be used to politically

engage the youth for their mobilization in political activities. There is also a provision to establish online forums and mobile phone applications to facilitate political dialogue and participation among the youth. Economic support policies for young candidates through campaign financing and subsidies can reduce financial burdens in seeking a political office.

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Tourism in Nepal: Opportunities, Challenges, and the Path to Sustainable Growth

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Abstract

Nepal, a nation of breathtaking natural beauty, diverse cultures, and warm hospitality, holds immense potential as a global tourism destination. Over the years, my deep involvement in the hotel, travel, tourism, and education sectors, coupled with experiences from traveling to countries like India,Singapore, Thailand,Japan ,Australia, and Dubai, has provided me with unique perspectives on the growth and challenges of Nepal's tourism industry. This article delves into the opportunities Nepal offers, focusing particularly on the Far-Western region, the obstacles the industry faces, and strategies to ensure sustainable tourism development. Drawing from my personal experiences and global exposure, this article aims to provide actionable insights for stakeholders in the tourism industry while contributing to the academic discourse.

Keywords: Nepal tourism, Far-Western Nepal, sustainable tourism, adventure tourism, cultural heritage, global tourism practices.

Introduction

Tourism has long been one of Nepal's most vital economic sectors, contributing significantly to employment, foreign exchange, and cultural exchange. As the birthplace of Lord Buddha, the home of Mount Everest, and a hub for cultural and adventure tourism, Nepal attracts millions of visitors each year. However, many areas, especially the Far-Western region, remain

untapped treasures. Having grown up in this region and witnessed its immense but underutilized potential, I have developed a vision for how this part of Nepal can contribute to the broader tourism landscape.

Through my work in the hospitality and tourism industries, as well as my role in the Hotel Association and educational initiatives, I have observed both the strengths and weaknesses of Nepal's tourism framework. My global travels have further reinforced the need for innovative approaches to sustainable tourism that align with Nepal's unique offerings and challenges.

Literature Review

Tourism plays a pivotal role in economic development, cultural preservation, and environmental conservation globally. The existing body of literature on tourism in Nepal predominantly focuses on the Kathmandu Valley, Mount Everest region, and Lumbini, while neglecting lesser-known regions like the Far-Western region. Shrestha (2019) highlights Nepal's reliance on adventure tourism, with trekking and mountaineering being key contributors to the economy. However, studies by Pokharel and Bhatt (2020) stress that the FarWestern region remains largely unexplored, with immense potential for eco-tourism, adventure tourism, and cultural tourism. This region's pristine environment, diverse biodiversity, and unique cultural traditions are underutilized due to poor infrastructure and limited marketing. The concept of sustainable tourism is central to tourism development discussions, particularly in developing nations. According to Gurung et al. (2018), sustainable tourism strategies in Nepal require a balance between environmental conservation and community empowerment. Research by Baral and Thapa (2020) underscores the importance of community engagement in eco-tourism projects, as it not only generates income for local populations but also encourages conservation efforts. Globally, tourism case studies provide valuable insights into best practices. Singapore's integration of smart technologies in tourism highlights the potential of digital transformation in improving visitor experiencesTan & Lee (2021,p.58). Similarly, Dubai's strategic branding and large-scale event hosting, such as Expo 2020, have positioned it as a leading global destination Ahmed (2022,p.93) These examples offer actionable lessons for Nepal in terms of event-driven tourism promotion and leveraging technology for growth. Despite the existing literature, there is a lack of research on how Nepal's Far-

Western region can be developed into a prominent tourism destination. This study aims to address this gap by combining theoretical perspectives with practical insights derived from the author's experiences in the tourism and hospitality sectors.

Research Methodology

This study employs a qualitative research methodology to explore the opportunities, challenges, and strategies for sustainable tourism development in Nepal, with a specific focus on the Far-Western region. The methodology integrates primary and secondary data sources to ensure a comprehensive analysis.

1. Research Design

The study is exploratory in nature, aiming to uncover untapped tourism potential in Nepal's Far-Western region while identifying key challenges and strategies for sustainable growth.

2. Primary Data

Collection Primary data was collected through:

o Field Observations: The author visited key tourism sites in the FarWestern region, such as Shuklaphanta Wildlife Reserve, Tikapur, Dadeldhura, baitadi, jhilmila taal and the Ghodaghodi Lake area, to assess their potential and current challenges.

Interviews

Semi-structured interviews were conducted with local stakeholders, including community leaders, tourism entrepreneurs, and government officials, to gather insights on their perspectives and experiences.

Personal Reflections

The author's extensive travel experiences within Nepal and globally were used to draw parallels and propose solutions tailored to the Far-Western context.

3. Secondary Data Collection

Secondary data was sourced from

Academic journals, research papers, and policy documents on tourism development in Nepal and similar destinations globally.

o Reports by Nepal Tourism Board, United Nations World Tourism Organization (UNWTO), and other organizations related to sustainable tourism.

Case studies and articles on global best practices, particularly from countries like Singapore, Australia, and Dubai.

4. Data Analysis

Thematic analysis was employed to identify recurring themes and patterns in the data. Key themes such as infrastructure development, community involvement, marketing strategies, and environmental sustainability were analyzed in relation to the challenges and opportunities identified.

5. Scope and Limitations

This study focuses primarily on the Far-Western region of Nepal, offering region-specific insights and strategies. While the findings may have implications for other underexplored areas in Nepal, they are not directly generalizable to all regions. The reliance on qualitative data limits the statistical analysis but provides in-depth perspectives on the issues at hand. By combining qualitative data with global best practices, this study aims to contribute to both academic research and practical strategies for developing Nepal's tourism industry sustainably.

Tourism Opportunities in Nepal

Nepal's diverse geography and culture present opportunities for various forms of tourism:

1. Adventure Tourism

The Himalayan region is a magnet for adventure seekers. Renowned trekking routes like the Everest Base Camp and Annapurna Circuit, coupled with activities such as mountaineering, white-water rafting, and paragliding, make Nepal an adventure tourism hub. My personal experiences trekking through the Far-Western trails, such as Api and Saipal, have shown me the untapped beauty and potential of these lesser-known routes.

2. Cultural and Religious

Tourism Nepal is a living museum of art, culture, and history. Iconic sites like Lumbini (the birthplace of Lord Buddha), Pashupatinath, and the medieval cities of Kathmandu Valley attract cultural and spiritual travelers. However, the Far-Western region also offers unique cultural experiences, such as the ancient temples of Khaptad and the Ghodaghodi Lake area, which have yet to gain widespread recognition. 3. Eco-Tourism and Conservation

Nepal's diverse ecosystems, ranging from tropical forests to alpine meadows, support eco-tourism and conservation efforts. National parks like Chitwan

and Sagarmatha are already popular, but the Shuklaphanta Wildlife Reserve in the Far-West provides a serene yet adventurous alternative for wildlife enthusiasts.

4. Health and Wellness Tourism

The growing global trend toward holistic wellness, including yoga and Ayurveda, positions Nepal as a potential destination for health tourism. Retreats in serene locations like the Far-Western hills can attract international visitors seeking peace and rejuvenation.

Challenges in Nepal's Tourism Industry

While Nepal's tourism potential is immense, challenges remain:

1. Infrastructure Deficiencies

Infrastructure in the Far-Western region is particularly underdeveloped. Poor road connectivity, limited flights to remote areas, and inadequate accommodations restrict access to many of Nepal's hidden gems.

2. Limited Marketing

Despite being a globally recognized destination, Nepal's tourism marketing efforts are insufficient. The Far-Western region, for instance, remains largely unadvertised on international platforms.

3. Policy and Governance Issues

Bureaucratic inefficiencies, political instability, and lack of long-term vision hinder the development of tourism in Nepal. Policies often fail to prioritize the unique needs of regions like the Far-West.

4. Environmental Sustainability

Unregulated tourism poses risks to Nepal's fragile ecosystems, particularly in popular trekking and mountaineering areas. The Far- Western region, with its pristine environment, requires a proactive approach to sustainable tourism.

Lessons from Global Tourism

Practices During my travels to countries like Singapore, Australia, and Dubai, I observed practices that could significantly benefit Nepal's tourism sector:

1. Smart Technology Integration

Singapore's use of technology, such as robot-operated services at airports, enhances the tourist experience. Nepal could adopt similar innovations to improve hospitality and accessibility.

2. World-Class Infrastructure

Australia's efficient transport systems and modern tourist facilities serve as a

model for Nepal, particularly in remote regions like the Far-West. Investments in infrastructure can transform these areas into major tourist hubs.

3. Branding and Events

Dubai's success in positioning itself as a global destination through largescale events like Expo 2020 highlights the importance of branding. Nepal can similarly promote its festivals, such as Dashain and Tihar, or organize international events in regions like the Far-West.

Personal Experiences and Insights

Having traveled extensively within Nepal and abroad, I've seen firsthand how the Far-Western region's potential remains untapped. For example, while working with local communities to promote eco-tourism in Khaptad National Park, I encountered challenges such as lack of awareness and minimal infrastructure. However, these challenges also present opportunities for innovative solutions. Globally, I've seen how countries utilize tourism to uplift local communities. In Australia, I witnessed how indigenous tourism promotes cultural preservation while generating income. Similarly, the FarWestern region, with its rich traditions and hospitality, can offer authentic cultural experiences to global tourists.

Strategies for Sustainable Tourism Development

1. Community Engagement

Empowering local communities to participate in tourism ensures that the benefits are widely shared. Involving locals in homestays, guided tours, and cultural programs can promote sustainable practices.

2. Focused Marketing Campaigns

Targeted digital marketing efforts can highlight Nepal's lesser-known destinations, including those in the Far-West.

3. Infrastructure Investments

Improved transportation and hospitality infrastructure, particularly in underdeveloped regions, will enhance accessibility and tourist satisfaction.

4. Educational Initiatives

Training programs for hospitality professionals can improve service standards and create employment opportunities in rural areas.

5. Public-Private Partnerships

Collaboration between the government and private sector can drive innovation and investment in tourism.

Conclusion

Tourism in Nepal, particularly in underexplored regions like the FarWest, holds immense promise. With its unique blend of natural beauty, cultural richness, and adventurous spirit, Nepal can captivate global audiences. However, realizing this potential requires addressing infrastructure gaps, adopting sustainable practices, and learning from global tourism successes. As someone deeply involved in the tourism sector, I firmly believe that Nepal's future lies in leveraging its unique assets while embracing innovation and sustainability. By nurturing the Far-West alongside the established tourist hubs, Nepal can redefine itself as a global destination that offers something for every traveler.

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