International Research Journal of
PARROHA MULTIPLE CAMPUS

A Refereed Multidisciplinary Journal of
Parroha Multiple Campus
Murgiya, Ramnagar, Sainamaina, Rupandehi

INTERNATIONAL RESEARCH JOURNAL OF
PARROHA MULTIPLE CAMPUS

ABOUT THE JOURNAL

Introduction to the International Research Journal of Parroha Multiple Campus (IRJPMC)

In the world of academia, research journals serve as the conduits through which the latest insights, breakthroughs, and scholarly discourse find their way to a global audience. Among this vast landscape of research publications, the International Research Journal of Parroha Multiple Campus (IRJPMC) emerges as a beacon of knowledge, fostering a space where the brightest minds converge to explore, investigate, and disseminate their scholarly contributions.

Located at the heart of academic excellence, Parroha Multiple Campus has established itself as a hub of intellectual curiosity and academic endeavor. IRJPMC, an extension of this educational institution, embodies the commitment to promoting, nurturing, and showcasing research of exceptional quality across diverse fields and disciplines.

The essence of IRJPMC lies in its dedication to open scholarly dialogue, where researchers from around the world are invited to share their findings, innovations, and discoveries. As the global landscape of knowledge evolves, this journal serves as a platform that unites the curious, the visionary, and the pioneering minds, transcending geographical boundaries and disciplinary silos.

The scope of IRJPMC is as expansive as the boundaries of human knowledge. It encompasses research from various domains, including but not limited to the management, humanities, social sciences, technology, and interdisciplinary studies. By doing so, it encourages a cross-pollination of ideas, bringing forth a rich tapestry of insights that reflect the ever-expanding horizons of human understanding.

At IRJPMC, we celebrate not only the contributions of established scholars but also the aspirations of emerging researchers, recognizing the importance of nurturing the next generation of academic thought leaders. As the editorial board, we are committed to maintaining the highest standards of rigor, ethics, and quality in the publication process.

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Welcome to the International Research Journal of Parroha Multiple Campus - a bridge that connects the profound wisdom of the past with the limitless possibilities of the future, all within the vibrant tapestry of academic research and innovation.

Aims of the Journal

These aims collectively guide the mission of IRJPMC, reflecting its commitment to advancing scholarship, promoting open academic discourse, and contributing to the growth of knowledge in the global academic community.

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The mission of the International Research Journal of Parroha Multiple Campus (IRJPMC) is to serve as a beacon of academic excellence, fostering the dissemination of high-quality research and scholarly contributions across diverse academic disciplines.

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The rigorous peer-review process at IRJPMC ensures that published articles meet high academic and practical standards, contributing to the advancement of knowledge and the application of research findings. This approach maintains the journal's commitment to academic excellence and the dissemination of impactful research within the academic and business communities..

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Language of Publication: English

Scope: Multidisciplinary (Management, Economics, Social Science and Technology)

Article Processing Charge: Not Applicable

Policy: Double-blind Peer Review

Country of Publication: Nepal

Publication Ethics: Editorial Policy (Displayed on the Journal Website in line with |C|O|P|E| Guidelines)

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1. **Knowledge Dissemination:** IRJPMC is dedicated to providing a global platform for researchers, scholars, and emerging academics to share their discoveries, insights, and knowledge with a diverse and wide-reaching audience. We aim to facilitate the dissemination of research to contribute to the collective advancement of human understanding.

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3. **Support for Emerging Scholars:** IRJPMC actively supports and encourages emerging scholars and researchers, recognizing their importance in shaping the future of academic thought. We provide an inclusive space for young academics to showcase their work and ideas.

4. **Ethical Publishing:** Our journal upholds the highest standards of academic rigor, ethical conduct, and quality in the publication process. We are committed to ensuring that all published content meets the criteria of excellence and scholarly integrity.

5. **Open Access Philosophy:** IRJPMC is a proponent of open access publishing, making research freely accessible to benefit society as a whole. Our mission is to ensure that knowledge is accessible and available without barriers.

6. **International Collaboration:** We aim to facilitate international collaboration among researchers and scholars. Our journal serves as a global meeting point for academics from diverse backgrounds, promoting cross-cultural academic discourse and cooperation.

7. **Contemporary Issue Exploration:** IRJPMC is dedicated to addressing and exploring contemporary global challenges and issues through research. Our mission is to provide innovative solutions and insights that contribute to a better understanding of complex problems.

8. **Research Culture Promotion:** We strive to foster a vibrant research culture within Parroha Multiple Campus and the broader academic community. Our mission is to encourage faculty and students to engage in research and contribute to the ever-growing body of knowledge.

9. **Inclusivity and Diversity:** We are committed to providing an inclusive platform that respects diversity in terms of authors, topics, and methodologies. Our mission is to value and include contributions from all backgrounds and perspectives.

10. **Continuous Improvement:** IRJPMC is dedicated to a mission of continuous improvement. We aim to adapt and evolve to meet the changing needs of the academic and research community, enhancing our processes and services to better serve our readers and contributors.

Through these principles and our unwavering commitment to academic excellence, IRJPMC seeks to advance scholarship, promote open academic discourse, and contribute to the growth of knowledge in the global academic community..

Review Time: 6 to 8 weeks (Approximately)

Indexing Databases: Zenodo, Orcid, Research Gate, Google Scholar, CrossRef

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Anatomy of Brain Drain: A Painful Reality

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Cite
Mishra, A. K. (2023). Anatomy of Brain Drain: A Painful Reality. *International Research Journal of Parroha Multiple Campus (IRJPMC)* 2(1), 1-12.

ABSTRACT

Brain drain, the migration of skilled and educated labour, is a painful reality for developing countries like Nepal. The causes of brain drain can be attributed to various pull and push factors, including limited job opportunities, better standards of living, higher salaries, access to advanced technology, and more stable political conditions in developed countries. The development of the industrial sector in a country is hindered by a shortage of qualified and skilled workers, which slows down overall development. The editorial perspective provides a comprehensive overview of the brain drain phenomenon, including its causes, effects, and possible solutions. The editorial perspective highlighted the need for appropriate policy responses to address the issue and convert brain drain into wisdom gain. The role of management in managing brain drain is crucial for the country's sustainable economic development and growth. Management can contribute to addressing the issue by developing and implementing policies to attract and retain skilled professionals, investing in research and development, implementing returnee programs, addressing societal factors, and collaborating with the government and other stakeholders. The painful reality of brain drain in Nepal demands urgent attention and action from policymakers, academics, and other stakeholders. By taking appropriate measures to address the root causes of brain drain, Nepal can harness the knowledge and expertise of its skilled professionals and achieve its sustainable economic development goals.

Keywords: Brain drain into wisdom gain, Cause, Impact, Effect, Management

Brain Drain

"Brain Drain" describes the process when individuals leave their home country to seek higher education or employment opportunities elsewhere. This phenomenon is often driven by factors such as political instability and economic challenges, significantly affecting developing countries (Mishra, Ghimire & Aithal, 2023). Brain drain primarily involves the migration of highly educated individuals, and it is influenced by factors like political stability and technological progress. "Brain Drain," also known as "human capital flight," refers to the mass migration of highly educated, skilled, and talented individuals from less economically advanced countries to more developed nations. This phenomenon has deep historical roots, with the term "Brain Drain" emerging in the 1960s when intellectuals, including scientists and engineers, emigrated from the United Kingdom to the United States (Docquier & Rapoport, 2008 as cited in Docquier, F., Lowell, B. L., & Marfouk, A. ,2009).The challenge of Brain Drain is not limited to any specific region; it's a global issue. Individuals leave their home countries

in search of better opportunities, including island nations in the Caribbean, former African colonies, and areas like the former Eastern Germany, where skills were undervalued. While this phenomenon was less severe before the 1960s, it intensified when a significant number of individuals from less developed regions migrated to West Germany and North America.

Factors such as the desire for improved living standards and access to higher education motivate young individuals to leave their countries for education abroad. In 2000, around 175 million people, or 2.9% of the global population, lived outside their country of birth for over a year (Dodani & LaPorte, 2005). The number of international migrants increased from 75 million to 190 million between 1960 and 2005.Developed countries, facing a shortage of specialized human resources, often recruit and retain skilled individuals from across the globe. This movement of skilled labor has significant implications for the welfare and growth of sending economies. This reallocation of skilled labor was seen as detrimental to sending economies because it reduced the productivity of those left behind and had negative fiscal consequences (Groizard & Llull, 2007).A considerable portion of brain drain involves skilled migration. Docquier and Marfouk (2006) define a country's brain drain rate for a particular education level as the percentage of individuals aged 25 and over with that education level who were born in that country but now live abroad. In their data, they find that the brain drain rate for tertiary-educated individuals is significantly higher than for those with primary or secondary education. For instance, 2.6% of Cambodians with primary education live abroad, compared to 5.9% of those with secondary education and 18.3% of those with tertiary education (Gibson & McKenzie, 2011).This phenomenon of skilled migration disproportionately affects low-income countries, particularly small, poor countries in the tropics. Brain drain rates have increased in the 1990s, with some countries losing over 80% of their highly skilled population. These countries include Haiti, Jamaica, and smaller states with fewer than one million residents. About 20 other countries lose between one-third and one-half of their college graduates, primarily in sub-Saharan Africa and Asia. A few high-income countries, such as Hong Kong and Ireland, also experience significant brain drain (Docquier, Lowell, & Marfouk, 2009).

Impact of brain drain

The impact of brain drain on a source country's welfare and development can be positive or negative. However, evidence suggests that, in developing countries, there are more losers than winners. Whether a country benefits or suffers depends on specific factors, including migration patterns, development levels, and other characteristics like population size, language, and geography. Policymakers must carefully assess the costs and benefits of brain drain to formulate appropriate responses (Docquier, Lowell, & Marfouk, 2009).As highlighted by Gibson and McKenzie (2011), brain drain is not a new problem and has been a subject of significant concern in top economic journals due to its profound impact. Economists have a responsibility to scrutinize this issue because it affects not only a single country's economy but also the global economic system. An imbalance between supply and demand can occur if supply outstrips demand, with developing countries often facing more significant challenges due to brain drain. Skilled workers often move to more developed countries to practice their professions, which has fiscal implications as students who relied on government subsidies leave and cease to contribute as taxpayers.Research highlights the concerning outflow of highly qualified individuals from less developed countries, particularly in Africa, to developed nations. This trend poses a significant threat to the continent's human resources. Urgent action is needed by African leaders to address this issue, as the consequences of brain drain jeopardize overall development. This research emphasizes that lasting economic growth is unattainable without a focus on professional, expertise, entrepreneurial, and managerial skills and investment in the real sector of the economy. The study reveals a negative relationship between brain drain, remittances, and economic growth

but a positive correlation between human capital development and economic growth in Ethiopia, Kenya, and Nigeria. In light of these findings, the study recommends policies that encourage migrants and their families to invest remittances in projects that benefit the broader economy. It also calls for programs that enable youth to discover their potential. After completing their education in India, many individuals migrate to foreign countries in search of better working conditions and higher salaries due to unemployment. This phenomenon, often referred to as "brain drain," has afflicted Asian countries as the West opened up job opportunities. The allure of a better lifestyle and the opportunity to work in developed countries has led many to leave their native places. Recognizing the value of merit is crucial to address this issue. Inaction may exacerbate this trend, with other countries benefiting from this brain drain to further their own interests. While remittances are quantitatively essential, their contribution to the economy remains uncertain. However, retaining these skilled workers in the country necessitates the provision of adequate work opportunities and improved living conditions. Developed nations should provide essential resources to developing countries, fostering the vision that every individual on the planet can enjoy a better life, and each country can present itself as a developed nation. To achieve sustainable development, addressing the brain drain issue is essential.

The determinants of brain drain among healthcare professionals in developing countries are primarily linked to low wages, challenging working and living conditions in their home countries, and the pursuit of better salaries, in the context of professional emigration (Dovlo, D. ,2004). Traditional theories often overlooked the potential for immigrant professionals to return to their home countries and contribute significantly to their development. However, the reality is quite the opposite, with returning professionals making valuable investments and economic contributions to their home countries, leading of positive outcomes. The emergence of a transnational perspective within the field of immigration has shed light on

these dynamics. It has helped in understanding the conditions that facilitate professional cyclic returns and knowledge transfers. Moreover, the essay discusses the implications for future efforts to attract foreign professionals to countries like the United States and other advanced nations. This perspective emphasizes the potential benefits of a more nuanced approach to brain drain and professional mobility. Chang's 1992 study explores the causes and potential solutions for brain drain by examining the case of Taiwan. Over the years, Taiwan has grappled with brain drain, particularly concerning its students who complete their graduate studies in the United States, as more than 80 percent of them opt to stay there. Many of these individuals find employment in American educational institutions, research organizations, and industries. This article delves into the origins of brain drain in Taiwan and the government's responses to this phenomenon.The study uncovers several key findings. Firstly, it reveals that elite emigration in Taiwan is the result of a complex interplay of academic, social, economic, and personal factors. Second, it differentiates Taiwan's brain drain as primarily a case of "education and migration" rather than a mass exodus of trained scientists and engineers. Consequently, the short-term impact on Taiwan's manpower isn't as severe as cases where experienced professionals depart. Importantly, the research highlights that while a significant number of college graduates leave Taiwan each year to pursue education abroad, a much larger portion of the graduating class chooses to remain in Taiwan.

To address Taiwan's brain drain issue, the government of the Republic of China (ROC) has already implemented an ambitious program aimed at recruiting highly trained Taiwanese talents from overseas. This proactive approach has been relatively successful and could serve as a model for other developing countries facing similar challenges.

Causes of Brain Drain

Shrestha's 2017 study sheds light on the multifaceted causes of brain drain, recognizing

that these causes vary depending on the country experiencing it. The primary drivers can be categorized into two main groups: push factors and pull factors. Push factors encompass the negative aspects of the home country that compel skilled individuals to migrate from Lesser Developed Countries (LDC). These factors encompass issues like unemployment, political instability, lack of research facilities, employment discrimination, economic underdevelopment, restricted freedoms, and poor working conditions (Shrestha, 2017).

Conversely, pull factors represent the positive attributes of developed countries that attract migrants. Higher paying job opportunities and an enhanced quality of life are prominent examples of pull factors. Additionally, developed countries offer benefits such as a stronger economic outlook, the prestige associated with foreign training, political stability, advanced educational systems, intellectual freedom, and rich cultural experiences. It's important to note that these lists are not exhaustive, as there may be other factors that are specific to certain countries or even individual preferences (Shrestha, 2017).
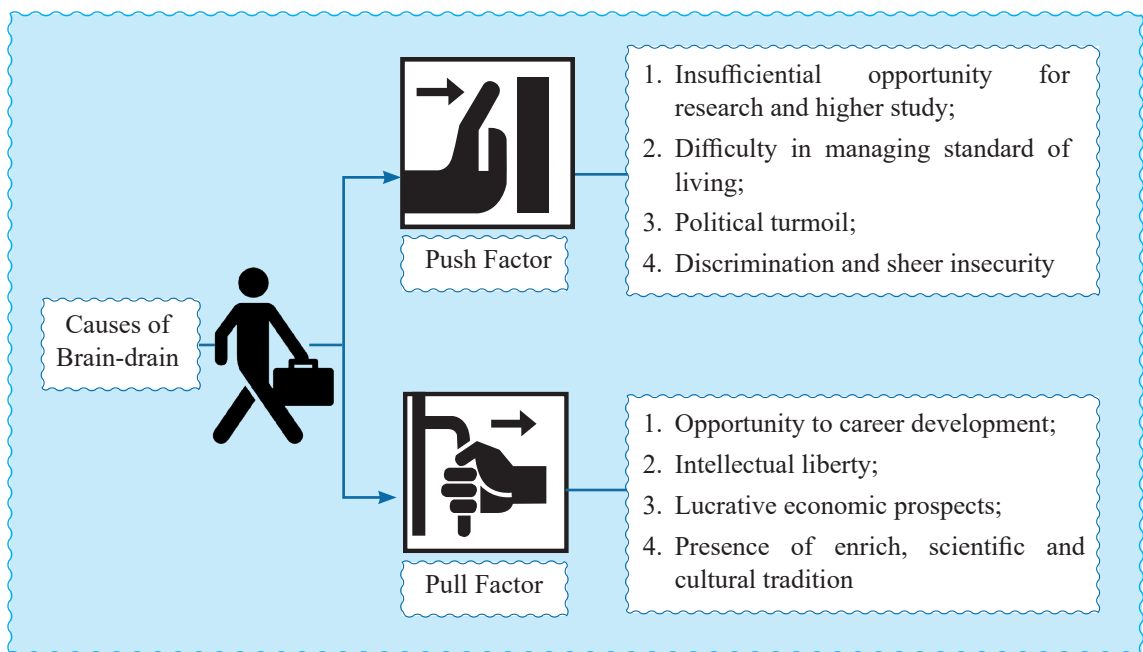
Figure 1 Causes of Brain-Drain(Source: Shrestha, 2017)

In a 2019 study by Dohlman and Laudanski, the Maslow Theory of Motivation was applied to delve into the motivations behind brain drain. Low-income countries often suffer from a shortage of physicians, and the emigration of these healthcare professionals to other nations can significantly impact healthcare accessibility in the source country. Despite efforts by academic and non-governmental organizations from high-income countries to bolster healthcare capacity in low-income nations, stemming physician migration has proven challenging. The study found that one of the major motivational factors behind physician emigration is the pursuit of financial security, aligning with Maslow's hierarchy of human needs.

Effects of Brain Drain

Brain drain, despite some positive effects, generally brings about more negative consequences for both the countries experiencing the drain and the economies of the nation's receiving skilled professionals. Firstly, it impedes the progress of developing countries, as talented individuals who were born, raised, and educated in their homeland

choose to seek employment elsewhere. The primary motivations for their departure are career prospects, social injustice, and compensation, with career prospects being the most significant at 66%. This exodus deprives the country of individuals who could contribute to economic growth and overall development. Highly skilled professionals play a vital role in the global economy (Das, D. K. (2019). In 2000, individuals with university or graduate school educations were six times more likely to migrate legally than those with less than a high school education (Das, D. K., 2019). Consequently, developing countries continue to grapple with issues such as poverty, technological stagnation, and limited opportunities.

It is termed as 4P industry i.e proud in public and pain in private (Mishra & Nepal, 2022). Brain drain has the potential to set off a perilous domino effect. The excessive influx of highly educated workers into developed nations, coupled with the simultaneous depletion of such workers from developing nations, harms both sides. The following data highlights the types of occupations held by educated migrants, who often originate from developing countries.

The healthcare sector and nursing profession face significant challenges due to the migration of nurses seeking better employment conditions, resulting in adverse effects on public health (Pretorius, 2018; Dywili et al., 2013). This shortage of personnel in the source country negatively impacts not only health managers but also the nurses at the grassroots level and the patients who rely on the services provided by skilled nurses. Those nurses who remain in the source country are burdened with increased workloads, leading to chronic job dissatisfaction, demoralization, and burnout (Pretorius, 2018).

Similarly, the healthcare sector in Egypt experiences a severe shortage of qualified healthcare professionals, especially nurses, as evident in Egyptian studies (Bakr, 2012; Mahran et al., 2017). A significant reason for this shortage is the voluntary migration of nurses to developed countries, contributing to the weakening of the healthcare system, economic losses, and delays in providing care. This migration poses a primary threat to achieving health-related sustainable development goals, jeopardizing the well-being of vulnerable populations and the effectiveness of global health interventions (Mokoena, 2017).

Solutions to Prevent Brain Drain

Brain drain is a prominent issue in Pakistan, characterized by a significant outflow of highly qualified and skilled workers where the majority (71%) expressed dissatisfaction with their jobs, professional isolation, poor economic prospects, and a lack of proper workforce planning as push factors for leaving. Almost half (48%) cited limited opportunities for further studies, development, and research as driving factors. Political instability and threats to personal safety were identified by 33% as the main reasons for emigrating, while 23% mentioned family considerations and a desire for improved living standards.

Various solutions were proposed to address the issue of brain drain. Thirty-five percent of emigrants suggested creating more employment opportunities, while 10% emphasized the need for basic facilities. Advocating educational reforms to curb brain drain was recommended by 15%. Additionally, 38% of respondents believed that offering a secure and conducive working environment with research facilities would be effective, and 23% proposed fair recruitment practices, respect for merit, promotion, and maintaining justice in rules and laws. Moreover, 30% of emigrants saw addressing economic issues and offering better economic returns as a key solution, while 29% stressed the importance of encouraging respect, equal opportunities, and improved social behavior toward qualified personnel. Finally, 5% recommended initiating awareness campaigns, and 8% suggested combating political corruption.

While brain drain can be transformed into a valuable resource with effective management, Dodani and LaPorte (2005) define it as the migration of health personnel in pursuit of a better quality of life, higher incomes, access to advanced technology, and political stability in various

destinations worldwide. The migration of health professionals, both within and across international borders, poses increasing concerns due to its impact on health systems in developing countries. This phenomenon raises questions about why talented individuals leave their home countries and explores the consequences, particularly on the education sector. The article aims to identify key issues and provide solutions that enable immigrant health professionals to contribute their knowledge, skills, and innovation toward enhancing the economic development of their home countries.

Chang (1992) presents a case study from China, shedding light on the growing issue of brain drain, particularly in the context of China's overseas education, which gained prominence after the Tiananmen incident in June 1989. In this scenario, many students faced challenges when contemplating a return to their home country. Some feared potential political repercussions upon their return, while others viewed this as an opportunity to secure permanent overseas residency. Beijing encountered various hurdles in addressing the brain drain predicament, including the discontent and resistance of students abroad, as well as dissuasion from family members about returning. Moreover, the existing incentives to encourage students to come back were deemed insufficient.

In response to these challenges and in light of the brain drain concerns, Beijing is reevaluating its foreign study policy. Among the policy alternatives, it seems that continuing with an open policy remains the optimal choice, albeit with the need for certain adjustments. Additionally, there are technical solutions that merit consideration in tackling the brain drain problem.

Brain Drain in Nepal

Kattel and Sapkota's study (2018) on brain drain among agriculture and veterinary graduates in Nepal highlights the significant challenges faced by less developed countries, such as Nepal, due to the outflow of skilled manpower to more developed nations. This migration, driven by attractive incentives, scholarships, and superior services abroad, has led to a substantial loss for countries

like Nepal. While remittances have provided a notable contribution to the national GDP, their long-term impact has been detrimental to human welfare and the country's economic growth. A growing trend in the migration of agriculture and veterinary graduates has resulted in a shortage of skilled professionals in these sectors.

The study aimed to quantify the brain drain of Nepali agriculture and veterinary graduates and identify its determinants, revealing that high-skill migration has become a predominant aspect of globalization and international migration. Their findings indicated that approximately 52% of students intended to go abroad, either for advanced studies or better job opportunities and livelihood. Push factors like Nepal's underdeveloped higher education system (42.7%), socioeconomic conditions (29.8%), and the desire to go abroad (25%) were the key drivers of brain drain. Conversely, factors pulling skilled professionals abroad included higher income and improved living standards (29.7%), better job prospects and working environments (25.6%), family future security (17.4%), personal freedom (9.9%), and political stability in foreign countries (10.7%).

The study's logit model revealed that factors such as the respondent's age and the migration of household members abroad were positively and significantly associated with brain drain, while total household income had a negative impact, even after controlling for other socioeconomic variables. This suggests that a majority of students studying agriculture and veterinary sciences in Nepal aspire to go abroad, whether for better education or improved living standards and job prospects. This highlights the individual nature of brain drain in a least developed country like Nepal, emphasizing the need for government policies that consider the potential consequences on the country's economic growth.

Similarly, Mainali (2019) links the brain drain issue in Nepal with the country's higher education system. The brain drain phenomenon has seen rapid growth in Nepal over recent decades. This analysis, based on data obtained through semi-structured

interviews with 14 participants, identified the main reasons for brain drain in Nepal, including the lack of job opportunities, political instability, and low salary. Lack of proper working environment, poor quality education, corruption, nepotism and favoritism in the job-recruiting process were the other factors for the brain drain. Participants also shared that brain drain has more negative effects than positive effects in Nepalese higher education. It is in the best interest of the country to create public policies and more attractive professional opportunities for educating citizens in the country, as well as mobilizing the diaspora's knowledge and skills, in order to counter the negative effect of brain drain.

A large percentage of these medical graduates and doctors tend to migrate to developed nations, as revealed in a study from 2004, which reported a 9% emigration rate. The United States of America (USA) and the United Kingdom (UK) are the most common destinations for these medical professionals. Factors influencing their migration can be categorized into 'push' factors within Nepal and 'pull' factors in the developed recipient countries. 'Push' factors include limited employment opportunities, salary discrepancies, inadequate chances for professional growth, political instability, corruption, reluctance to work in remote areas, and job insecurity. On the other hand, 'pull' factors encompass equal opportunities, improved living standards, job security, prospects for a stable future for themselves and their families, access to the global labor market, and peer group influence (Toya, 2014).

Likewise, Kadel and Bhandari (2019) delve into the reasons behind the brain drain phenomenon among nurses in Biratnagar, Nepal. This study discovered that a significant percentage of nurses below the age of 25 were considering migrating abroad, mainly to Australia and the USA, for work and further studies. Factors such as limited career opportunities, low salaries, and unfavorable working conditions acted as 'pull' factors, enticing nurses to seek opportunities elsewhere.

Simultaneously, the 'push' factors, including dissatisfaction with their current salary, further contributed to their intent to migrate.

Key statistics related to brain drain of Nepal

One of the causes of brain drain in Nepal is limited job opportunities and career prospects, which lead to skilled professionals seeking employment or better opportunities abroad. The ongoing brain drain in Nepal could have a significant impact on the future of the country. If the government does not proactively address the brain drain, the country will lose its qualified skilled human resources in critical sectors such as education, health, science, technology, and business (https://www.linkedin.com/pulse/building-better-future-nepal-tackling-brain-drain-supporting-baral/)

Doctor-to-population ratio: Nepal has a doctor-to-population ratio of 8.1 per 10,000 population.

Emigration rate of medical professionals: In 2004, Nepal reported an emigration rate of 9% for doctors and medical graduates.Preferred destination countries for medical professionals: The United States of America (USA) and the United Kingdom (UK) are among the top destination countries for medical professionals from Nepal (Shankar, P. R., 2018).

Push and pull factors for nursing professionals: 'Push' factors, such as lack of job and career opportunities, personal ambition, and low salaries, influence the decision of Nepalese nurses to leave their own country. Conversely, 'pull' factors, such as better job and career opportunities, attract nurses to other countries (Thapa & Shrestha, 2017).

Impact on the healthcare system: The ongoing brain drain in Nepal's healthcare system could have a significant impact on the future of the country. The distribution of medical colleges is disproportionately concentrated in urban areas, leaving rural populations without quality health care. The mental well-being of physicians is a growing concern, with studies indicating high levels of burnout, stress, and depression among

healthcare workers, worsened by the Coronavirus Disease 2019 (COVID-19) pandemic (Singh, B., 2023).

These statistics highlight the magnitude and impact of brain drain in Nepal's medical sector. Emigration of skilled professionals is driven by various factors, both within Nepal and in the recipient countries, and it presents challenges to the country's healthcare system. Addressing these challenges and retaining skilled professionals within Nepal is a significant policy concern.

Role of management in managing brain drain in Nepal

The role of management in managing brain drain in Nepal is crucial for the country's sustainable economic development and growth. Here are some ways in which management can contribute to addressing the issue:

Develop and implement policies to attract and retain skilled professionals: One of the main causes of brain drain in Nepal is the limited job opportunities and career prospects for skilled professionals. By creating a conducive environment for growth and investment in critical sectors, such as healthcare, education, infrastructure, and technology, management can help attract and retain skilled professionals.

Invest in research and development: The lack of research and development opportunities is a significant factor contributing to brain drain in Nepal. By investing in research and development, management can create a knowledge-based economy that offers growth opportunities and incentives for skilled professionals to stay in the country.

Implement returnee programs: Returnee programs, which provide support and incentives for Nepali professionals to return to the country after studying or working abroad, can help control brain drain and harness the knowledge and expertise of Nepali professionals. Management can play a crucial role in implementing and promoting such programs.

Address societal factors: Brain drain in Nepal is also influenced by societal factors such as global travel, cultural pressure, lack of recognition, and lack of social support systems. Management can work towards creating a supportive and inclusive environment that recognizes and rewards the contributions of skilled professionals, thereby reducing the incentives for them to leave the country.

Collaborate with the government and other stakeholders: Managing brain drain requires a collaborative effort between the government, private sector, and other stakeholders. Management can play a crucial role in advocating for policies and initiatives that address the root causes of brain drain and create a conducive environment for growth and investment in critical sectors.

By taking these steps, management can contribute to addressing the brain drain issue in Nepal and help the country achieve its sustainable economic development goals.

Welcome to IRJPMC Volume 2, Issue 2

This issue expressed on following areas:

1. Understanding and effectively utilizing the skills of returnee workers in Rupandehi District is vital for its sustainable development. By embracing and integrating the knowledge and experience these individuals bring, the district can address issues like unemployment and poverty, stimulate entrepreneurship, and foster a culture of learning and growth. It is a collective effort that can lead to a brighter and more prosperous future for both the returnees and the community at large (Kharal & Rana, 2023).

2. The Employment Dynamics and Economic Contributions of Community College Graduates in Rupandehi District, Nepal community college graduates in Rupandehi District are becoming a driving force behind local economic growth and development. Their practical education, strong work ethic, and commitment to the community create a positive cycle of progress. Recognizing

and supporting the contributions of these graduates is essential for a brighter future in Rupandehi, where education and employment opportunities continue to thrive (Rana, et al., 2023).

3. A research-based on overview highlighted development of microfinance (Gautam, J. 2023).

4. Haat Bazars in Rupandehi have made a substantial contribution to the rural economy, driving economic growth, fostering entrepreneurship, and preserving cultural traditions. They are vital not only for the economic well-being of the region but also for the social and cultural fabric of Rupandehi. As we move forward, it is crucial to recognize and support the continued growth of these local markets, ensuring that they remain a cornerstone of rural prosperity in this beautiful region (Nepal, 2023).

5. Online Retailer's Understanding of Consumers While Offering the Product: A Narrative Study opens a window into the intricate world of online retail, where consumers' stories, needs, and preferences take center stage. Online retailers who invest in understanding these narratives and adapt their strategies accordingly will be better equipped to provide tailored experiences that meet the expectations of today's digital consumers. The future of online retail lies in not just offering products but in crafting stories that resonate with consumers and cater to their evolving desires (Thakur, 2023).

6. The Administrative Skills of Head Teacher in Educational Institutions the administrative skills of head teachers in educational institutions are the compass that guides these institutions towards success. Strong organizational abilities, efficient time management, effective communication, and adept problem-solving are the cornerstones of a head teacher's role in creating a conducive learning environment. Recognizing and nurturing these skills is essential in ensuring that educational institutions can provide the best possible learning experiences for their students (Adhiakri & Budhathoki, 2023).

7. The Perseverance of Life: Exploring the Struggle for Existence in Hemingway's The Old Man and the Sea "The Old Man and the Sea" is a timeless masterpiece, resonating with readers from all walks of life. Its themes of perseverance, resilience, and the inherent struggle for existence continue to captivate our collective consciousness. Hemingway's portrayal of Santiago's ordeal reminds us that life is a relentless voyage filled with challenges, but it is our determination to endure that defines our existence. our resilience, and our eternal pursuit of the unattainable dreams that make life worth living. (Ghimire, 2023).

8. An Artificial Intelligence (AI) Enabled Framework for Cyber Security Using Machine Learning Techniques an AI-enabled framework for cybersecurity is not just a powerful tool but a necessity in our digital age. As cyber threats become more sophisticated, the integration of AI and ML techniques into our defense strategies is a proactive step towards safeguarding our digital assets and ensuring a secure and resilient cyber landscape. The promise of AI in cybersecurity is one that holds the key to our collective digital future, and we must continue to invest in and explore its full potential (Ahmad & Krishna Prasad K, 2023)

9. Madheshi contributions in Nepali education exemplify the spirit of empowerment and transformation. They have not only expanded educational opportunities but have also enriched the educational landscape of Nepal with their dedication and resilience. By valuing and celebrating education, the Madheshi community empowers minds and lays the foundation for prosperous and inclusive communities in Nepal. Their ongoing contributions are a testament to the enduring impact of education on individuals and society as a whole (Thakur, et al., 2023).

Acknowledgment

As the Editor-in-Chief of the International Research Journal of Parroha Multiple Campus (IRJPMC), I would like to extend my heartfelt congratulations to all the authors who have contributed to the success of our journal. Your hard work, dedication, and commitment to excellence have made this achievement possible.

Publishing a research article is a significant accomplishment that requires extensive knowledge, expertise, and perseverance. Your contributions have not only enriched the academic community but have also helped to advance the frontiers of knowledge in your respective fields.

We are greatly thankful to University Grants Commission Nepal for supporting us to conduct research training which made us capable of doing this journal.

First and foremost, I would like to thank the reviewers for their valuable contributions. Your insightful feedback, constructive criticism, and meticulous review process have significantly improved the quality of the published articles. We appreciate the time and effort you have invested in reviewing the manuscripts and providing valuable suggestions for their enhancement.

I would also like to express my gratitude to the advisors and editors for their guidance and support throughout the publication process. Your expertise and knowledge have been invaluable in ensuring the high standards of our journal. Your commitment to academic excellence and your willingness to share your insights have been instrumental in the success of our journal.

To the authors, I extend my appreciation for your contributions to the journal. Your research, innovation, and dedication to your respective fields have enriched our publication. We are grateful for the opportunity to showcase your work and contribute to the academic community.

I would like to acknowledge the College Management Committee for their support and encouragement. Your vision and commitment to promoting research and academic excellence have been crucial in the establishment and growth of our journal.

Lastly, I would like to express my gratitude to the editors of the first and second issue for their confidence in me as the Editor-in-Chief. It is an honor to serve in this role and work with such a talented and dedicated team. Together, we will continue to strive for excellence and contribute to the advancement of knowledge in our respective fields.

Thank you once again to everyone involved in the success of the International Research Journal of Parroha Multiple Campus (IRJPMC). Your contributions are deeply appreciated, and we look forward to your continued support in the future.

As we celebrate this festive season, let us reflect on the values that make us truly human. In a world filled with contradictions and challenges, it is our compassion, conviction, and contribution that can bring about positive change.

Compassion, the ability to understand and empathize with others, is a powerful force that can bridge gaps and heal wounds. Let us extend a helping hand to those in need, whether it be through community service, supporting a friend, or simply offering a kind word.

Conviction, the unwavering belief in our principles and values, gives us the strength to stand up for what is right. Let us be guided by our moral and ethical compass, even in the face of adversity, and strive to make a difference in the lives of others.

Contribution, the act of giving our time, energy, and resources, is a fundamental part of being human. Whether it is through our work, our relationships, or our involvement in our communities, let us be committed to making a positive impact in the world.

As we navigate through life, let us do so with an attitude of gratitude, humility, and respect for others. Let us be mindful of the impact of our words and actions, and strive to build bridges of understanding and cooperation.

Let us come together as a global community, united in our shared humanity, and work towards a better future for all by managing brain drain. On behalf of journal team, Wish you all happy happy festivals you are celebrating.

Conclusions and Suggestion

The United States and the United Kingdom are the most preferred destinations for Nepali doctors, while recent graduates are increasingly willing to go abroad Push and pull factors: The migration of professionals in Nepal is influenced by a combination of push and pull factors. Push factors include limited job and career opportunities, dissatisfaction with salary, and personal ambition, while pull factors include better job and career opportunities in other countries. Consequences of brain drain: Brain drain has both positive and negative effects on the economic development of the country. While it can contribute to the remittance income and skill transfer, it also leads to a shortage of qualified and skilled workers, hindering the development of the industrial sector. Solutions for managing brain drain: To address the issue of brain drain in Nepal, the government should focus on political stability, development in the industrial sector to create employment opportunities, and offer competitive salaries, effective management, and supportive working environments for professionals. Additionally, initiatives inspiring professionals to stay in Nepal, maintaining the National Health Insurance Program, and controlling healthcare privatization are necessary.

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Understanding the Utilization of Skills by Returnee Workers in Rupandehi District

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ARTICLE INFO

ABSTRACT

This qualitative research study aims to understand how returnee workers' skills are being converted into sustainable earnings by the application of the gained knowledge in different economic activities. The study uses a field survey of returnee workers in Rupandehi District, Nepal, and includes detailed discussions with key stakeholders in the study area. Returnee workers have gained language skills, technical skills, and management skills. These skills are being utilized in different economic activities, including agriculture, tourism, and small businesses. However, returnee workers face challenges related to social reintegration, including cultural differences and a lack of social support. The study recommends that the government should provide support for returnee workers to help them reintegrate into society and utilize their skills effectively. The study's findings are important because they highlight the need for effective utilization of the skills and knowledge gained by returnee workers to promote sustainable economic growth in Nepal. The study also emphasizes the importance of social support for returnee workers to facilitate their reintegration into society. The study's recommendations can help the government and other stakeholders to develop policies and programs that support returnee workers and promote sustainable economic growth in Nepal.

Keywords: *Returnee workers, Skill utilization, Sustainable earnings, Social reintegration, Economic activities, Nepalese society*

Introduction

The return of Nepalese workers from foreign employment is a critical aspect of international migration, contributing significantly to the nation's economic dynamics (Mishra, Ghimire & Aithal, 2023). While there is no official record of returnees, the impact of remittance on Nepal's economy is evident, constituting 29% of the GDP, with NRs. 783 billion received in the fiscal year 2018/019 (Nepal Rasta Bank). However, the sustainability of foreign employment as a reliable income source faces challenges, particularly with geopolitical uncertainties, such as conflicts in the Middle East, where a substantial number of Nepalese workers are employed.

Remittance as an Economic Driver

Remittances have played a pivotal role in sustaining Nepal's economy, boosting purchasing power and supporting various economic activities. However, the reliance on foreign employment as a sole income source poses risks, making it imperative to explore alternative avenues for economic stability. Recent geopolitical unrest in the Middle East adds an element of risk, potentially displacing Nepalese workers and highlighting the need for diversified income sources.

Returnees as Carriers of Knowledge and Skills:

Returnees from foreign employment not only bring remittance but also valuable skills, knowledge, and experiences gained abroad. The present study aims to identify the diverse skills and knowledge acquired by returnees and how these assets are utilized in different economic activities within Nepal. This becomes particularly crucial in the context of Nepal's ongoing political and socio-economic transition and recovery from national disasters.

Challenges and Changing Dynamics

Despite the economic contributions through remittance, challenges arise concerning social and cultural disruptions caused by prolonged foreign employment. Issues such as family disruptions, dissatisfaction among aged parents, and an increase in social-cultural problems and divorces are observed. These challenges contribute to a growing trend where many returnees are reluctant to return to foreign lands, opting to stay in Nepal for social and familial reasons.

Understanding Returnee Migration

Returnee migration is a significant element in the cycle of international migration, garnering attention from both international agencies and governments. Limited research has been conducted to comprehend the decision-making dynamics of migrants returning to their home countries. This study seeks to fill this gap by exploring how returnees contribute to their countries of origin by leveraging acquired human capital and skills, investing in local economies, and utilizing transnational linkages for innovative solutions.

Problem Statement

The existing body of research on returnees and remittance utilization has primarily concentrated on reintegration challenges and how earnings are invested in the home country. However, there is a noticeable gap in the exploration of skill utilization by returnees for sustainable income. Specifically, in the context of the Rupandehi district, no studies have been identified that delve into this critical aspect of returnee dynamics.

The present study aims to address this gap in the literature by examining how returnees in the Rupandehi district employ the skills and knowledge acquired abroad to achieve sustainable earnings. While previous research has shed light on the challenges faced by returnees and the economic impact of remittances, the strategic utilization of skills for income generation remains an unexplored area.

Furthermore, the International Labour Organization (ILO) has emphasized the need for more comprehensive studies in this domain. Returnees, now dispersed throughout the nation, have become integral to Nepal's economy, influencing the communities where they reside and work. In light of their growing significance, there is an urgent need for a deeper understanding of the skill sets acquired during foreign employment and how these skills contribute to the economic fabric of their home communities.

Despite the longstanding acceptance of Nepalese workers seeking employment abroad, it is crucial to move beyond the remittances earned and delve into identifying the various skills and knowledge gained. The study will specifically focus on elucidating how these acquired skills are actively utilized by returnees in their places of origin. This exploration is not only timely but also aligns with the evolving role of returnees as key contributors to the economic and social landscape of Nepal.

The returnee workers are integral to Nepalese society, contributing not only through remittances but also by bringing back valuable knowledge and skills. The study aims to shed light on how these assets are harnessed to achieve sustainable income and economic development in Nepal. As the nation navigates through socio-economic transitions, understanding and effectively utilizing the potential of returnee migration become paramount for building a resilient and prosperous future..

Research Objective

The overall objective of this research study is to comprehensively analyze the utilization of skills, knowledge, and cultural values acquired

by returnees in Rupandehi district, Nepal, with a focus on tracing their engagement in homeland, identifying gained skills, assessing skill/knowledge utilization, understanding encountered problems, and providing recommendations based on the findings..

Literature Review

The history of labor migration in Nepal traces back to 1814-1816 when Nepalese were recruited into the British armed forces, with the term 'Lahure' emerging as a popular descriptor for those recruited to Lahore, now in Pakistan. This literature review seeks to present a synthesis of national and international research on the dynamics of returnees and their contributions to their home countries, with a specific focus on the context of Nepal, particularly in Rupandehi district.

Strategy for Reintegration of Returnee Migrants

Islam, M. Nurul (2010) presented a strategy paper on the reintegration of returnee migrants in Bangladesh. The paper comprehensively assessed migration patterns, demography, skill composition, remittance dynamics, and socio-economic impacts. It emphasized the need for reintegration strategies, evaluating current interventions, and proposing strategies for the effective utilization of remittances. This work highlights the importance of informed reintegration as a crucial phase of the migration process.

Reintegration—Effective Approaches

A research paper by Laurence H., Klink S., and Fonseca A. (2015) explored effective approaches to reintegration. The study emphasized the necessity of providing orientation and information to returnees, facilitating their successful reintegration into their home societies. It identified counseling services for investment, entrepreneurship, remittance utilization, and training on new skills as essential components for sustainable return and reintegration. The paper underscores the significance of informed and voluntary return supported by appropriate reintegration assistance.

Maximizing the Development Impact of Migration in Nepal

De Z., Ruslan Sintov (2017) conducted an in-depth empirical study on maximizing the development impact of migration in Nepal. The study considered return and reintegration as a crucial phase, closely linked to the transfer of financial, human, and social capital. It highlighted factors influencing the intention to return, including marital status and occupational sectors. The research emphasized the need for targeted programs to attract skilled migrants back to Nepal, especially in sectors like agriculture and construction.

Challenges Faced by Migrant Returnees

A report from the ILO Country Office for Nepal (2017) identified challenges faced by migrant returnees. It highlighted the difference in monthly income between destinations in the Gulf Cooperation Council (GCC) and Nepal as a driving force for migration. The study suggested that public reconstruction programs and efforts to attract skilled individuals could contribute to retaining potential migrants. This work underlines the complex interplay of economic factors, employment opportunities, and the impact of returnees on Nepal's development.

Returnee Professionals: Opportunities and Challenges

An article in the Kathmandu Post (2018) reported on the challenges faced by returnee professionals in utilizing their skills and capital in Nepal. It highlighted impediments such as red tape, policy inconsistencies, and procedural hassles. The session emphasized the importance of creating a favorable environment for returnees, acknowledging their skills, and encouraging sustainable contributions to the country's development.

Government Initiatives for Skill Tests

Mandal, K. Chandan (2019) reported the government's plan to conduct free skill tests for returnee migrant workers. The initiative aims to validate and rate the occupational skills of returnees, providing them with certification. The article suggests that certified skills can enhance the employability of returnees in Nepal, contributing to the retention of skilled human resources.

Table 1: Top 10 Destination Countries for Foreign Employment (2008/09-2016/17)

SN	Country Name	Percentage
1	Malaysia	29.88
2	Qatar	21.5
3	Saudi Arabia	20.37
4	UAE	10.62
5	Kuwait	2.54
6	Republic of Korea	1.32
7	Bahrain	0.86
8	Oman	0.63
9	Japan	0.35
10	Lebanon	0.21
11	Other Countries	11.72

Source: Status Report, Ministry of Labour and Employment (2015/16-2016/17)

Nepali laborers have obtained permits to work in 153 countries over the past years (2008/09-2016/2017). Workers can choose UN member countries unless banned by the government of Nepal as a destination country. As of 2017, Libya and Iraq were banned for foreign employment.

The Foreign Employment Policy 2068 outlines crucial strategies for the re-integration phase, emphasizing the multifaceted role of foreign employment in contributing to national development and poverty reduction. The following points summarize key aspects of the policy:

Skill and Technology Transfer

The policy recognizes foreign employment as a vehicle for the transfer of new skills and technology. Returnees from foreign employment are acknowledged as development partners, emphasizing the potential utilization of their acquired skills and savings for national development.

Social and Economic Reintegration

A commitment is made to introduce an effective social and economic reintegration package for foreign employment returnees. This reflects an awareness of the challenges returnees may face upon reintegration and highlights the policy's proactive stance in addressing these challenges.

Training and Orientation

Returnees are envisioned to play a pivotal role as trainers for orientations and skill trainings.

The establishment of a comprehensive database for Nepali workers going abroad and returning is proposed, starting the recording process from the immigration section—the initial point of foreign employment.

Entrepreneurship Development

Encouraging returnees to establish agencies providing training and contributing to entrepreneurship, capital formation, and investment is a key objective.

This underscores the policy's recognition of returnees as potential drivers of economic development through entrepreneurial initiatives.

Family Support Systems

The policy envisions the development of family support systems to assist with education, health, community development, and welfare activities for the families of foreign employees.

Special attention is given to the welfare of children of foreign employees, with plans for collaborative programs involving local agencies, child welfare committees, and NGOs.

In brief, the literature review reveals a rich body of research that acknowledges the multifaceted

challenges and opportunities associated with returnee migration. The insights gained from national and international studies underscore the importance of strategic reintegration, informed return decisions, and creating an enabling environment for returnees to contribute meaningfully to their home countries' development. The gaps identified in existing research underscore the significance of the proposed study in Rupandehi district, Nepal, which aims to delve deeper into the utilization of skills, knowledge, and cultural values by returnees for sustainable income and economic development. the Re-integration Phase of the Foreign Employment Policy 2068 demonstrates a comprehensive approach towards harnessing the potential of foreign employment for the overall development of Nepal. The emphasis on skill utilization, social and economic reintegration, and the involvement of returnees in training and entrepreneurship programs reflects a forward-looking strategy for maximizing the positive impact of foreign employment on both individuals and the nation.

Methodology

Research Design/Procedures

1. A mix of quantitative and qualitative approaches will be employed.
2. The study will follow a systematic and scientific research process to address the research problem.
3. Both analytical and descriptive techniques will be utilized for data presentation and interpretation.

Study Design

1. The research will adopt both analytical and descriptive methods.
2. Utilizes both quantitative and qualitative research designs for a comprehensive study.

Method and Tool of Data Collection

Primary data will be gathered through surveys using questionnaires, observations, and interviews. Structured and unstructured questionnaires will be used:

1. Data collected directly from returnee workers through surveys.
2. Structured and unstructured questionnaires used to meet research objectives.

Secondary Sources

1. Review of national and international journals, articles, economic indices, magazines.
2. Data from newspapers and other published/ unpublished sources.
3. Relevant information gathered from the internet.

Population

1. Entire returnee workers constitute the population.
2. Specifically focused on returnees from Rupendehi district.
3. Approximately 500 returnees identified for the study.

Sample Size

1. 250 respondents selected out of the identified 500 returnees.
2. Respondents chosen based on reliability and literacy.
3. Challenges posed by the COVID-19 pandemic considered in sample selection.

Method of Data Analysis

1. Both quantitative and qualitative methods employed.
2. Various tools, including statistical tools, charts, graphs, tables, and diagrams, used for data analysis.

Tools Used

1. Statistical tools, charts, graphs, tables, and diagrams.
2. Computer software such as Microsoft Excel and SPSS for data conversion.

Research Variables

Variables include age, sex, education, work position, experiences, skills, working field, organization, work culture, quality awareness, systems, policies, practices, discipline, language, values, and norms.

Survey Plan and Quality Control

1. Rigorous planning includes drafting, checking, and rechecking the questionnaire.
2. Verification of respondent authenticity through evidence.

3. Enumerators appointed for survey work with appropriate training.
4. Clusters formed for data collection in municipalities and rural areas.
5. Field checks and follow-ups to ensure data quality.

Reliability, Validity, and Other Documentation

1. Reliability ensured through competency assessment, consistent environments, and participant familiarity.
2. Validity supported by evidence, passport verification, and clear documentation.
3. Pilot testing conducted with feedback incorporated for questionnaire improvement.
4. Various documentation, including video clips and photos, maintained for legal validity.

5. This systematic research methodology aims to ensure the accuracy, reliability, and validity of the research findings, providing a robust foundation for the study.

Data Presentation and Analysis

The analysis of the collected data is presented under the following headings:

Migrant Workers and Host Countries

Nepalese labor has been permitted to work in 153 countries, excluding those banned by the Government of Nepal. Returnees were predominantly employed in Gulf countries, constituting 76% of the total, with Malaysia accounting for 17.5%. The distribution is detailed in Table 2.

Table 2: Host Country

	Country	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	USA	8	4.7	4.7	4.7
	EU	3	1.8	1.8	6.4
	Gulf	130	76.0	76.0	82.5
	Malesia	30	17.5	17.5	100.0
	Total	171	100.0	100.0	

The age group of 31-40 years is prominent among returnees, representing 42.1%. Most returnees spent 1 to 5 years working abroad, and the average time spent abroad was 6.45 years. Tables 3 and 4 provide details on the age distribution and duration of stay.

Table 3: Age of Returnee

	Frequency	Percent	Valid Percent	Cumulative Percent	Cumulative Percent
Valid	20 to 30 yrs	30	17.5	17.6	17.6
	31 to 40	72	42.1	42.4	60.0
	41 above	68	39.8	40.0	100.0
	Total	170	99.4	100.0	
Missing	System	1	.6		
	Total	171	100.0		

Table 4: Stay out Duration

	Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1 TO 5	71	41.5	41.5	41.5
	6 to 10 Years	55	32.2	32.2	73.7
	10 +	45	26.3	26.3	100.0
	Total	171	100.0	100.0	

Returnee's Activities and Experiences in Host Countries

Returnees engaged in various sectors such as production, service, construction, agriculture, and unidentified sectors. The service sector had the highest representation at 35.7%, while production and construction sectors each accounted for 19.9%. Details are provided in Table 5.

Table 5: Activities and Experiences

	Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	production	34	19.9	20.1	20.1
	service	61	35.7	36.1	56.2
	Construction	34	19.9	20.1	76.3
	agriculture	12	7.0	7.1	83.4
	unidentified	28	16.4	16.6	100.0
	Total	169	98.8	100.0	
	System	2	1.2		
	Total	171	100.0		

Table 6: Job Activity

	Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	cutting/ fitting	11	6.4	6.6	6.6
	Packing	8	4.7	4.8	11.4
	Loading	6	3.5	3.6	15.1
	Servicing	29	17.0	17.5	32.5
	Painting	10	5.8	6.0	38.6
	Driving	15	8.8	9.0	47.6
	Cooking	12	7.0	7.2	54.8
	Accounting	9	5.3	5.4	60.2
	watching/ guarding	15	8.8	9.0	69.3
	digging, washing, cleaning	1	.6	.6	69.9
	Decorating	2	1.2	1.2	71.1
	Selling	7	4.1	4.2	75.3
	Repairing	13	7.6	7.8	83.1
	Reception,	2	1.2	1.2	84.3
	Operating	13	7.6	7.8	92.2
	Carpeting	3	1.8	1.8	94.0
	Farming	3	1.8	1.8	95.8
	Managing,supervising	7	4.1	4.2	100.0
	Total	166	97.1	100.0	
Missing	System	5	2.9		
	Total	171	100.0		

Gaining Work Skills and Knowledge

Returnees gained various skills and knowledge, with technical skills being the most acquired at 37.4%. The study found that the returnees also acquired human skills, management skills, marketing skills, and other soft skills. The details are presented in Table 7.

Table 7: Work Skill and Knowledge

	Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Cal Skill	64	37.4	37.4	37.4
	Human Skill	18	10.5	10.5	48.0
	Management Skill	20	11.7	11.7	59.6
	Marketing Skill	4	2.3	2.3	62.0
	Work Exprerience Other Skill	65	38.0	38.0	100.0
	Total	171	100.0	100.0	
	System	2	1.2		
	Total	171	100.0		

Returnees also learned job-related values and norms, such as quality awareness, adherence to rules and regulations, system practice, commitment assurance, teamwork, and work discipline. The details are outlined in Table 8.

Table 8: Job Norms, Values

	Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	quality awareness	31	18.1	21.1	21.1
	work/ Rules, regulation policies	23	13.5	15.6	36.7
	system practice	21	12.3	14.3	51.0
	commitment/ Assurance	5	2.9	3.4	54.4
	Timely work	6	3.5	4.1	58.5
	performance value	3	1.8	2.0	60.5
	Language	13	7.6	8.8	69.4
	Team work, unity	12	7.0	8.2	77.6
	work discipline	33	19.3	22.4	100.0
	Total	147	86.0	100.0	
	System	24	14.0		
	Total	171	100.0		

Table 9: Culture Practice

	Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	50	29.2	29.4	29.4
	No	78	45.6	45.9	75.3
	A Little	42	24.6	24.7	100.0
	Total	170	99.4	100.0	
Missing	System	1	.6		
	Total	171	100.0		

Table 10: Language Practice

		Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	23	13.5	13.7	13.7
	NO	109	63.7	64.9	78.6
	A LITTLE	35	20.5	20.8	99.4
	11.00	1	.6	.6	100.0
	Total	168	98.2	100.0	
Missing	System	3	1.8		
	Total	171	100.0		

It was found that near about 65% to have worked in the bottom level. Similarly near about 33% are found to have worked in the middle level and nearly 2% worked in top level of organization.

After returning home, 51.5% of returnees engaged in their own businesses, 19.9% became employees, and 28.1% were unemployed. Table 11 and 12 provides a detailed overview.

Table 11: Language Practice

		Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Own Business	88	51.5	51.8	51.8
	Employee	34	19.9	20.0	71.8
	Unemployeed	48	28.1	28.2	100.0
	Total	170	99.4	100.0	
Missing	System	1	.6		
	Total	171	100.0		

Table 12: Skill in Practice

		Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Yes	57	33.3	33.5	33.5
	No	72	42.1	42.4	75.9
	Littl Bit	41	24.0	24.1	100.0
	Total	170	99.4	100.0	
Missing	System	1	.6		
	Total	171	100.0		

When asked whether they faced problems in skill application, 62% of returnees agreed, while 26.3% disagreed. The details are outlined in Table 13.

Table 13: Workers Problem Face in Skills Application

Do you face problems in skills application?						
		Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	YES	106	62.0	62.0	62.0
	NO	45	26.3	26.3	88.3
	A LITTLE	19	11.1	11.1	99.4
	Other	1	.6	.6	100.0
	Total	171	100.0	100.0	

When respondents were asked about the problems they encountered, technical problems, market-related issues, social-cultural problems, financial challenges, government policy problems, and management problems were reported. The details are presented in Table 14.

Table 14: Language Practice

	Frequency	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Technical Problem	30	17.5	17.5	17.5
	MKT Problem	12	7.0	7.0	24.6
	Socia Cultural Problem	6	3.5	3.5	28.1
	Financial Problem	23	13.5	13.5	41.5
	Govt Policy Problem	11	6.4	6.4	48.0
	Mgmt Problem	4	2.3	2.3	50.3
	More than Two	42	24.6	24.6	74.9
	No Problem	43	25.1	25.1	100.0
	Total	171	100.0	100.0	

75% of the respondents encountered one or more problems in applying learned skills, with technical problems being the most common (17.5%). More than two problems were reported by 24.6% of respondents. About 25.1% of respondents did not cite any obstacles. The lack of supportive government policies, access to soft loans, and grants were noted as challenges by returnees.

Some International Precedents on Assessment of Workers

Internationally, there are precedents and good practices to support the recognition and utilization of skills. In the Philippines, the Technical Education and Skills Development Authority (TESDA) has established processes to locally recognize skilled but non-certified workers. In Sri Lanka, policies encourage the recognition of prior learning, regardless of where or how skills were acquired.

Provisions in Nepal

The Foreign Employment Policy 2068 outlines provisions for recognizing returnees' skills, utilizing them as trainers, developing foreign employment as a tool for transferring new skills and technology, and encouraging returnees to incorporate agencies providing training and developing entrepreneurship, capital formation, and investment.

Practice in Nepal

In Nepal, returning migrant workers often reapply for work visas and obtain work permits as unskilled labor, despite having gained skills and knowledge abroad. The lack of formal support mechanisms and opportunities for utilizing learned skills is a challenge, leading some returnees to explore fresh migration options.

The research has illuminated several crucial aspects related to the experiences, challenges, and contributions of returnee migrant workers from the Rupandehi district. The comprehensive analysis and findings offer valuable insights into the complexities of utilizing skills gained abroad and the broader implications for national development. Here are the key points drawn from the research:

Diversity of Migration Destinations

The study reveals a diverse range of migration destinations, with a predominant number of returnees having worked in Gulf Cooperation Council (GCC) countries and Malaysia. This diversity reflects the global nature of labor migration patterns among Nepalese workers.

Duration and Age Group Significance

The standard age group for returnees is found to be between 31 and 40 years, indicating a specific life stage in which individuals decide to return. This age group is also associated with the highest

percentage of returnees who have no intention of going back abroad, suggesting a shift in priorities or goals.

Sectoral Engagement and Skill Acquisition

Returnees have engaged in various sectors such as service, production, and agriculture. The acquired skills encompass a wide range of technical, human, managerial, and marketing skills. The study underscores the importance of recognizing the multifaceted expertise gained by these workers.

Self-Employment and Job Creation

A significant number of returnees have ventured into self-employment, with over half owning their businesses. This entrepreneurial spirit contributes not only to individual livelihoods but also to job creation within the community, fostering local economic growth.

Skill Utilization Challenges

Despite acquiring diverse skills abroad, a considerable portion of returnees faces challenges in effectively utilizing these skills in the domestic context. Technical problems, market challenges, and financial constraints emerge as formidable obstacles, highlighting the need for targeted support.

Policy and Institutional Gaps

The research underscores the existence of policy and institutional gaps that hinder the seamless integration of returnee migrant workers into the domestic workforce. Lack of supportive government policies, coupled with inadequate access to financial resources, poses significant hurdles.

The Discrepancy in Skill Perception

There is a noticeable gap in the perception of returnees regarding the value and applicability of their acquired skills. While a substantial percentage feels that their skills are not valuable for sustaining income, there is a portion that attests to the contrary, signaling a need for tailored interventions.

The Need for Skill Certification and Recognition

The study recommends a reevaluation of the prevalent system that categorizes all returning workers as unskilled. Introducing mechanisms for skill certification and formal recognition based on experiences and knowledge can enhance the value of returnees in the domestic job market.

Opportunities for Learning and Improvement

The findings provide an opportunity for learning and improvement in the management of the return and reintegration process. Insights from successful cases of self-employment and skill utilization can inform policy adjustments and support mechanisms.

The Global Context of Skill Utilization

International precedents, especially from countries like the Philippines and Sri Lanka, highlight successful models of skill recognition and utilization. Nepal can draw upon these global experiences to enhance its policies and practices for the benefit of returnee migrant workers.

Responsible management education in Nepal could be a solution (Shrestha, 2023). In Nepalese education a due consideraation should be given for producing human capital (Mishra & Nepal, 2022: Mishra & Jha, 2023: MIshra, 2023 a&b).

Conclusions

The study highlights the varied experiences and challenges faced by returnee migrant workers in utilizing their skills gained abroad. While many returnees have engaged in self-employment, others face obstacles such as technical problems, market challenges, and financial constraints. The lack of supportive government policies and access to capital are significant hindrances.

To enhance the successful utilization of returnees' skills, it is crucial for the government and relevant authorities to create supportive policies, provide access to financial resources, and establish mechanisms for recognizing and certifying the skills acquired abroad. The experiences of other countries, as outlined in international precedents, can offer valuable insights for Nepal to improve the reintegration and economic contribution of returnee migrant workers.

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The Employment Dynamics and Economic Contributions of Community College Graduates in Rupandehi District, Nepal

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ARTICLE INFO

ABSTRACT

This study investigates the role of human resources graduating from Rupandehi district's community colleges in Nepal's economic development. The research emphasizes the need to reduce income and social security disparities across industries, regions, and labor markets for balanced employment opportunities, especially for higher education institution (HEI) graduates. Data from 162 community college graduates in Rupandehi district, spanning 17 colleges, are meticulously collected while adhering to ethical and safety measures. This research provides valuable insights into the status and role of human resources produced by community colleges, benefiting various stakeholders. In the context of Nepal, the study addresses the shift in labor outmigration trends to developed countries for employment opportunities. It explores how graduates effectively convert their skills and knowledge into sustainable income within diverse economic sectors. Higher education institutions (HEIs) are integral to Nepal's economy, producing a dynamic workforce. The study highlights the importance of ensuring that investments in education lead to productive employment outcomes, with many graduates contributing to self-employment and job creation. Employing a mixed-method approach, combining field surveys and HEI data, this research sheds light on the complex interplay between education and employment in Nepal.

Keywords: *Community College Graduates, Employment Dynamics, Economic Contributions, Unemployment Challenges, Income Disparities and Higher Education Institutions*

Introduction

Rupandehi, located in Lumbini Province of Nepal, encompasses an area of 1,360 km2 (530 sq. mtr.) and is divided into 16 local level units. Among these, 6 are urban municipalities, 10 are rural municipalities, and Butwal is considered a sub-metropolitan municipality (Government of Nepal). The education system in Nepal has witnessed significant growth in the number of Higher Education Institutions (HEIs) over the years. However, it is important to note that there are relatively few universities in Nepal, with a large number of campuses and affiliated colleges operating under these universities. The prominent university in Nepal is Tribhuvan University, which remains the largest university in the country and caters to approximately 76 percent of all Nepali students (University Grants Commission, 2018/19). According to the EMIS Report on HEIs (75/76 UGC), there are 17 public colleges in Rupandehi district. In Nepal, there are two types of campuses/colleges: Constituent campuses/colleges that are directly managed and financed by universities, and Affiliated campuses/colleges that offer programs leading to degrees awarded by affiliated universities, but are externally funded

and managed. Affiliated campuses/colleges can be privately owned or publicly subsidized by local communities. While community campuses charge tuition fees, they also receive grants from the University Grants Commission (UGC) (University Grants Commission.). Unfortunately, there is no official record of employment data for human resources produced by colleges in Rupandehi district. Hence, this study aims to identify and explore how the skills and knowledge acquired by educated workers are being utilized to generate sustainable income within their homeland). Nepal is currently undergoing a period of political and socio-economic transition, and the country is recovering from various national disasters. In the last fiscal year, Nepal issued approximately 3.5 million labor permits to migrant workers for travel, primarily to Malaysia and the Gulf Cooperation Council countries. However, the increase in foreign employment rates has led to social-cultural challenges and an increase in divorces, as it has negatively impacted traditional norms and values. Consequently, there has been an increase in job searches by Nepalese youngsters who aspire to work in their homeland and be close to their loved ones. Every year, colleges and universities in Nepal produce fresh and energetic human resources that play a significant role in the country's economy. Developed nations have recently begun focusing on this aspect to understand the dynamics of graduates and employment outcomes. Exploring how the output of human resources from public colleges in Rupandehi district contributes to economic activities within the country, utilizing the capital and knowledge acquired from HEIs, will provide valuable insights into the present status of educated individuals. Undoubtedly, they contribute to the gross domestic product and remain active in employment within the country. The present study intends to trace the pathways of graduates from public colleges and gather information to understand the utilization of their knowledge, experiences, and skills for achieving sustainable income both domestically and in foreign countries. Despite the increasing attention given to this topic, limited research has been conducted to comprehend the decision-making processes behind the utilization of human resources produced by community colleges, especially in Rupandehi district. Universities and colleges in Nepal contribute to the development of human resources in various ways, including internships and placing their skilled students in organizations. Fresh graduates can be found joining the economic sector, while many others are still in search of suitable employment opportunities that align with their skills in both domestic and global labor markets.

Problem Statement

Despite the long history of Nepalese workers seeking employment both within the country and abroad, it is essential to examine and understand the placement and utilization of different skills and knowledge acquired by individuals from public colleges in the district. The status of human resources generated by public colleges in Rupandehi district, Nepal, remains largely unstudied, despite the considerable number of students graduating from these institutions each year. While Tracer Studies have been conducted by public colleges to understand the employment status of their past students, these studies have primarily focused on individual colleges and have not provided a comprehensive overview of the district as a whole. This research problem is compounded by the lack of attention to the challenges faced by recent graduates when seeking employment in the job market. These challenges are crucial to understand as they impact the transition from education to employment. Furthermore, there is an unexplored area of assessing the sectoral picture of human resource utilization in Rupandehi district. To date, there is no documented work that comprehensively addresses this aspect of human resources within the district. Few points highlighting need of the research are :

1. Lack of a comprehensive district-wide understanding of the status of human resources produced by public colleges in Rupandehi.

2. Inadequate insight into the challenges faced by recent graduates as they enter the job market.

3. A complete absence of sectorial analysis regarding the utilization of human resources in the context of Rupandehi district.

This research aims to provide a holistic and district-wide perspective on the status, employment challenges, and sectorial utilization of human resources, thereby contributing to a more informed and effective approach to address the needs and aspirations of graduates in the district.

This research aims to address the status of human resources produced by public colleges in Rupandehi district able to secure career opportunities, earn a satisfactory income, and find job satisfaction? By exploring these aspects, this study seeks to gain insight into the suitability and utilization of the human capital produced by public colleges in the district, as well as the employment outcomes and satisfaction of graduates.

Research Objective

The overall objective of this research study is to evaluate the employment status, income levels, and job satisfaction of human resources produced by public higher education institutions (HEIs) in Rupandehi district.

Literature Review

The literature provided offers insights into the state of education and employment in Nepal, with a focus on employment outcomes and challenges.

Importance of Education for Economic Growth: Kafle (2007) highlights the critical role of education in less developed countries like Nepal for sustainable economic growth. However, there is a widening gap between proposed reforms and their implementation.

Employment Rates in Technical Schools: Kafle (2007) also discusses a significant drop in the employment rates of graduates from technical schools, emphasizing the importance of a dynamic workforce development system.

Tracer Studies: The International Labour Organization (ILO) and the European Training Foundation discuss the importance of tracer studies in providing valuable information for policymakers, educational institutions, and individuals. Tracer studies help in shaping education and training policies, curricula, and decisions regarding skill development.

Labor Migration: The Nepal Labor Market Update (2017) and the Government of Nepal (2018) point out the chronic issue of labor migration due to a lack of employment opportunities at home and political instability. Many Nepalese people seek employment opportunities abroad, especially in Gulf Cooperation Council (GCC) countries, to bridge income disparities.

Youth Unemployment: Several sources, including the Government of Nepal (2018) and the World Bank (2018), highlight the issue of youth unemployment. Nepal's labor market sees the entry of a significant number of youths each year, and creating enough jobs to accommodate them is a challenge.

Gender Disparities: The Government of Nepal (2018) emphasizes gender disparities in employment, with a higher unemployment rate among females. Education is identified as a factor that influences labor market outcomes.

Low Unemployment Rate: The Danish Trade Union Development Agency (2019) notes a low overall unemployment rate in Nepal, but attributes this to various factors, including the exclusion of a significant portion of the population from unemployment statistics and labor migration.

Part-Time Jobs for Students: A study by Byanjankar (2021) examines public college students' understanding of part-time jobs and finds that many students are familiar with them. Part-time jobs are seen as effective for students, but students prioritize their studies.

Challenges in Quality Employment: The International Labour Organization (2019) highlights the quality aspect of employment in Nepal, with a focus on the predominance of informal employment and low productivity, leading to working poor conditions. It notes the challenges of raising productivity, earnings, and working conditions, especially for the youth.

In summary, the literature reveals a complex picture of education, employment, and labor market challenges in Nepal. While there are efforts to address these issues, such as tracer studies and policy reforms, significant challenges remain, including high youth unemployment, gender disparities, and the need to improve the quality of employment for the working population. Additionally, labor migration is a significant feature of Nepal's employment landscape, with many seeking opportunities abroad due to income disparities.

Policy Review

The Employment Policy outlined in B.S. 2074 (the year 2074 in the Bikram Sambat calendar, equivalent to 2017-2018 in the Gregorian calendar) of Nepal appears to address several important aspects of employment regulation and workers' rights. Here is a review of the key provisions:

Types of Employment: The policy recognizes different types of employment, including regular employment, work-based employment, time-based employment, casual employment, and part-time employment. This recognition is essential as it reflects the diversity of work arrangements in the modern job market. It allows employers and employees to choose the type of employment that suits their needs.

Prohibition on Employment without an Employment Contract: The policy mandates that no employer may employ a person without entering into an employment contract. This provision ensures legal clarity and accountability for both parties, protecting the rights and interests of employees. The exemption for casual employment acknowledges that not all work arrangements require formal written contracts, which is practical.

Provision Relating to Probation Period: The policy permits the inclusion of a probation period of six months in the employment contract. A probation period allows employers to evaluate an employee's suitability for a particular role. However, it's important to ensure that the terms and conditions of the probation period are fair and transparent. This provision can help both employers and employees make informed decisions.

Provisions Relating to Trainees and Apprentices: The policy encourages the engagement of trainees and apprentices. Employers can enter into agreements with educational institutes to employ individuals as apprentices following an approved curriculum. This is a positive provision for skill development and vocational training. It recognizes that apprentices are not the same as regular labor and may have different needs and conditions.

Overall, the Employment Policy appears to provide a balanced framework for employment practices in Nepal. It recognizes the diversity of work arrangements and the importance of formal employment contracts. Additionally, it encourages skill development through apprenticeships, which can contribute to a more skilled workforce.

However, the effectiveness of the policy largely depends on its implementation and enforcement. It's crucial that both employers and employees are aware of their rights and responsibilities under this policy. Additionally, continuous review and adaptation of the policy to changing labor market dynamics are important to ensure its relevance and effectiveness in protecting the rights and interests of workers in Nepal.

Methodology

Approach and Research Process:

This research employs a mixed-method approach, combining both quantitative and qualitative methods, and involves conducting field surveys. The study is conducted systematically and with a focus on delivering high-quality results, thus serving as a crucial documentary statement supported by evidence. A scientific research process is adopted to address the research problem, ensuring coherence and logical progression. Data is presented and interpreted using analytical and descriptive techniques.

Study Design

This study utilizes a combination of qualitative and quantitative data collection and analysis

techniques. Qualitative methods aim to explore the research problem from the perspectives of the local population, while quantitative methods focus on numerical data and statistics. Both analytical and descriptive methods are employed to present and interpret data.

Method and Tool of Data Collection

Data collection involves both primary and secondary sources. Primary data is collected through field surveys conducted by appointed surveyors, employing structured and unstructured questionnaires. Additionally, observation and interviews are used to gather necessary information. The data collection tool used is the KOBO COLLECT questionnaire.

Primary Sources

Primary data is directly obtained from individuals who are graduates of public colleges, serving as respondents. Visits to organizations and institutions are made to collect relevant information.

Secondary Sources

Secondary data is gathered from national and international journals, articles, economic indices, and related sources. Additionally, data from newspapers and publications from college officials and UGC websites are used as secondary sources.

Population

The population consists of all human resources produced or graduated from public colleges within the Rupandehi district, both active and inactive. Although the exact number of resources produced is unknown, there are 17 public colleges in the district. Efforts are made to include more data from the study area, and an assumed population of about 500 Higher Education Institutions (HEIs) graduates is considered for this study.

Sample Size

Out of the identified population, 250 respondents are selected for data collection. These respondents are chosen through a designed questionnaire administered by surveyors. Only reliable respondents are considered for the study to ensure data genuineness. The sample includes graduates who completed their higher education from public colleges in Rupandehi district by 2020.

Method of Data Analysis Tools

A combination of quantitative and qualitative methods is used to analyze the collected data. Data is stored online and in SPSS (Statistical Package for Social Science, version 25). Statistical tools are employed for data analysis, and charts, graphs, tables, and diagrams are utilized to simplify data presentation. Software such as Microsoft Excel and SPSS is extensively used for data transformation.

Research Variables

The research variables encompass age, gender, employment status, work position, experience, sector of employment, career development, earnings, employment challenges, and job satisfaction.

Survey Plan

A systematic survey plan is established to ensure the quality of data collection. The plan includes questionnaire drafting, enumerator appointment, cluster identification, questionnaire implementation, follow-ups, and field checks.

Quality Standard: Reliability, Validity, and Documentation

Reliability is ensured through the inclusion of reliable questions, providing a consistent environment for participants, and clarifying unfamiliar aspects of the questionnaire. Validity is supported through rigorous evidence collection, respondent verification, and clear, translated questionnaire forms. Extensive documentation, including video clips and photos of data collection, is maintained to ensure the legitimacy and authenticity of the research.

Pilot Testing

The study instruments are pretested with 20 randomly selected respondents to minimize ambiguities, enhance clarity, and improve internal

consistency and reliability. Questionnaire revisions are made based on feedback and language expert consultations.

Demographic Profile of Sample
The Demographic Characteristics of the Respondents as in Table

Table No. 1 below presents the frequency distribution of the respondents' demographic profile. The data depicts the gender-wise distribution of the graduates and found that most of the graduates are female which comprises 56 percent and only 44 percent are male. This shows that the female students are more attracted towards the higher education. It also reveals the women

empowerment in education too. The largest age group is between 22 to 27 years old which represents 69.62% of the total respondents.

Education is modification of behavior among learn community and it should promote wisdom among them for their total development as total quality of people. This should be possible with continuous intervention by considering academic operation of Nepal in changing dynamics of education incorporating social learning management system. as proposed in several study such as (Mishra & Nepal (2022), Mishra & Jha (2023) MIshra (2023 a&b). all these highly influencing concept need to be for the analyses and implemented in community college as part of capacity development.

Table 1: Demographic Profile

Characteristics	Catagories	Frequency	Percent
Gender	Male	77	47.5
	Female	85	52.5
Age	22 to 27 Years	119	73.5
	28 to 32 Years	34	21
	32 to Above	09	5
Education	Graduate and Above	All	

Program-wise Enrollment

Regarding the level of education, all of the respondents were diploma passed students in different years (till 2020 A.D) from different

colleges. They were found enrolled in different programs such as BBS, B.Ed., MBS,M.Ed. and nearly 60% are found to enrolled in BBS program whereas near about30% enrollment in B.Ed. program as shown in the table no. 2 below.

Table 2: Program-wise Enrollment

SN	Programme	No. of students	Percentage
1	BBS	97	59.88
2	B.Ed	48	29.63
3	MBS	15	9.26
4	M.Ed	2	1.23

Sample Colleges

The Table below reveals the Samples that are drawn from the 13 community colleges from Rupandehi district. However, there are 17 colleges in the district and four college's data are not able to collect (Bajpai, 2011). These college are the

strength of Rupandehi District. Government of Nepal has been supporting these colleges through different grants and facilities. Community strongly believes that the colleges are the real asset which produce intellectual capital for dynamic growth of socio-economic prosperity in the Society.

Table 3: Sample Colleges

SN	Name of Campus	Total Respondents
1	Bhairahawa Multiple Campus	12
2	Brihaspati Multiple College	10
3	Butwal Kalika Campus	9
4	Devdaha Aadarsha Multiple Campus	12
5	Haraiya Multiple Campus	11
6	Khudabagar Adarsh College	10
7	Lumbini Banijya Campus	20
8	Parroha Multiple Campus	12
9	Pashupati Multiple campus	12
10	Sahid Narayan Pokharel Ramapur Campus	13
11	Sankarnagar Multiple Campus	10
12	Siddharth Gautam Buddha	15
13	Yagyodaya Multiple Campus	16

Table 4: Employment Status

Status	Frequency	Percentage
Employed	132	78.40%
Unemployed	30	21.60%

Table 5: Nature of Employment

Status	Frequency	Percentage
As full time	112	69.1
As part time	20	12.3
Unemployed	30	18.6

Table 6: Employment Location

Value	Frequency	Percentage
Homeland	123	93
Foreign country	9	07

The table 6 depicts the number of graduates working in own country and the foreign country. The data shows that 93 percent of the graduates are working in their own country and 7 percent of the graduates are in foreign land. This reveals that resources produced by community colleges in Rupandehi are employed in their own homeland.

Table 7: Sector-wise Status

Value	Frequency	Percentage
Education	48	36.36
Financial	45	34.04
Trade and industry	23	13.6
NGO/INGO	9	6.8
Health	4	3
Agriculture farms	5	3.7

In above table, it is shown that 36.36 percent of the graduates are employed in education sector, nearly 34 percent of them are employed in financial sector, 13.6 percent of them are in trade sector, 7.5 percent of them are engaged in industrial sector, 3 percent of them are in health sector, 3.7 percent of them i.e. 5 graduate out of 132 engaged in agricultural farms, and 6.8 percent of them are found engaged in NGO/INGO.

Table 8: Types of Employer Organization

Types of Employer Organization Types	Frequency	Percentage
Government	44	33.33
Co-operative	14	10.61
Private company	59	44.7
Social Welfare	7	5.30
Other	7	6.06

It indicates the types of organizations the graduates are employed to. About 45percent of the graduates are engaged in private company, 33percent of them are in government sector, and nearly11percent of them are in co-operative sector, 5percent of them are in social welfare organization and 6percent are engaged in other companies. From the above data we can see that most of the graduates are working in the private companies.

Table 9: Program-wise Employment

Program	No. of students	Employment	Unemployment	Emp. %
BBS	97	78	19	80.41
B.Ed	48	38	10	79.17
MBS	15	14	1	93.33
M.Ed	2	2	0	100.00
Total	162	132	30	

As shown in the Table No. 9 and Table No. 5, it is found that graduates from M.Ed. are in full employment, 93% students are employed from graduation of MBS program, BBS graduates have employed more than 80% and B.Ed. graduates have 79% employed out of the total graduates. It is found that master level graduates have higher employment rate equating to bachelor level graduates.

Table 10: Position-wise Employment

Level	Frequency	Percentage
Senior level	20	15.15
Middle level	75	56.82
Lower level	37	28.03

It included above reveals the level of employment of the graduates working in the organizations. It shows that majority of the employed graduates, i.e. 56.82 percent works as middle level and 28.03 of them are in lower level position and only 15.15 percent of them are in senior level position. The figure reveals that there exists a smaller number of graduates working in the top-level positions of the organizations.

Table 11: Current Sob and Satisfaction

Satisfaction Level	Frequency	Percentage
Highly satisfied	5	3.79
Satisfied	76	57.58
Neutral	43	32.58
Dissatisfied	4	3.03
Highly dissatisfied	4	3.03

The level of satisfaction of the graduates. Nearly 57percent of them are satisfied with their job, 33 percent are in neutral, 3 percent of them are dissatisfied with their job, 3 percent of them are highly dissatisfied and only 3.79 percent of the graduates are highly satisfied with the job they are doing.

Table 12: Earning Status in the Current Employment

Salary Scale	Frequency	Percentage
15 to 25K	57	43.18
26 to 35K	42	31.82
36 to 45K	16	12.12
46 to 55 K	5	3.78
Above 55 K	12	9.09

The table 12 shows the earning of the graduates. Nearly 43.18 percent of them earns only 15 to 25k,similarly 31.82percent earns 26 to 35k per month and 12.12 percent of them earns 36 to 45k. Only3.78percent of them earn 46k to 55k and 9.09percent of them earn above 55k per month. The above table shows that most of the graduates are earning less than 25k.

Table 13: Career Development and Opportunities

Response	Frequency	Percentage
Very much	18	13.64
Much	52	39.39
A little	45	34.09
Very little	8	6.06
Not at all	6	4.55
No Response	3	2.27

We can see the percent of career development programs and opportunities that are provided in the organizations where the graduates work. Among them 13.64 percent claims that they are getting very much progress and opportunities which helped them in career development, 39.39 percent claims that they are getting much career development and opportunities in their organizations. 34.09 percent claims that they are getting little, 6.06percent claims that they are getting very little opportunities and 4.55 percent claims not to have any career development and opportunities in the current job.

Table 14: Education and Job Match

Job Match	Frequency	Percentage
Exactly matched	58	43.94
Match To some extend	64	48.48
Do not match at all	10	7.58

It shows how much of their level of degree and the job match. 43.94% percent of the graduates claims that their degree and the job exactly matched.48.48percent of the graduates claims that it matches to some extent.However,7.58 percent claim that it does not match at all.

One of the respondent who had completed his/her diploma B.ed was interviewed over telephone and he was employed as an accountant in a private organization and found her/him feeling of repentance of not joining accountant base course.

Table 15: Contribution of the Program and Professional Growth.

Job Match	Frequency	Percentage
Very highly contributed	17	10.49
Highly contributed	61	37.65
Fairly contributed	23	14.2
Neither poor nor High	23	14.2
Poorly contributed	8	4.94

Table 15 shows that percent 10.49% of the graduates are found to have very highly contributed to the personal and professional growth. 37.65% found highly contributed.14.2 percent of the graduates are found fairly contributed by the program offered by community colleges in the professional growth of the graduates.14.2 percent of the graduates remarked "neither poor nor high"whereas, 4.94percent are found to have poor contribution in their professional growth by the program offered by the public colleges.

Table 16: Program Relevancy in term of Professional Skill

Program Relevancy	Frequency	Percentage
Highly relevant	18	11.39
Relevant	67	42.41
Average	49	31.01
Not much	20	12.66
Irrelevant	4	2.53

Table 16 it shows the relevance of the programs offered by community colleges in terms of professional skills and employability.11.39% claims that it is highly relevant, 42.41% graduates agreed that it is relevant, 31.01% claims average, 12.66% claims that it is not much relevant and 2.53% claims that it is irrelevant and 2.47% student does not response

The association among contribution of program and professional growth, program relevancy and job satisfaction are found highly significant as the matric correlation is determined as 0.889, 0.966, -0.68 and 0.946.

Problems Encountered During Transition period

The transition period for new graduates can be described as gradual and complex process involving a complete transformation particularly in the first year after graduation. This transition can be described as a period of stress.

The transition from graduate student to professional is recognized as a period of great stress for the new graduate. New graduates enter a relatively new and often challenging environment. They have to adjust from being fresher to practicing independently as qualified professionals. This change in status from a student to a professional is marked by changes

in both roles and expectations, which requires that the theoretical knowledge acquired in school be transferred to the practice context. The study highlighted that participants were overwhelmed with feelings of anxiety due to uncertainty about their job, organization and earning.

When asked as what problems they encountered during the transition period and most of the respondents are found facing problems such as job placement, experience and lack of soft skills. Graduates entering into the education sectors specifically private schools are found to have problems associated with payment of salary. High work pressure, working environment and work system know how are also the problems faced by newly produced human resources as found from this study.

One of the respondents who was selected and placed in Nepal bank limited was interviewed about his experience in the first day of his work. He was directly incorporated and assigned with his responsibility just after introduction with coworkers which made him unfamiliar environment and overwhelmed with feelings of anxiety about the job and organization and earning.

Another respondent shared his/her experience that just the formal introduction was made in the first day and right after he/she was given the assignment without socialization. The problems that are faced by the gradates during the transition period are significantly impacting the socio-economic development of Nepal. The government vision of creating happy Nepali and Prosperous Nepal would be possible through dynamic academic operation in digital society 5.0 (Mishra, 2023; Mishra & Nepal, 2022).

Table 17: Further Study

Program Relevancy	Frequency	Percentage
Yes	81	58
No	59	42
Do not match at all	10	7.58

The table 17 shows the percent of the graduates who are pursuing further studies. 58%percent of them claims that they are pursuing further studies and 42% are not pursing higher study.

Conclusion

Community college programs were found to be relevant in terms of professional skills and employability. Resources produced by community colleges were utilized in various sectors and organizations. Programs offered by community colleges were considered relevant in terms of employment, earnings, job satisfaction, and alignment with job roles. The study detected job-related challenges during transition periods, such as unemployment and a lack of skills among fresh human resources. The draft report was presented and further discussions were held with dignitaries to incorporate their views. This study, titled "Status of Human Resources Produced by Community Colleges in Rupandehi District," represents a significant milestone as it is the first survey-based study of its kind conducted during the year 2078/79

based on public colleges in Rupandehi district. It aimed to assess the status of the human resources produced in terms of employment, professional growth, and job match. The research encompassed data collected from 162 respondents across 11 public colleges as samples. Both qualitative and quantitative methods were employed to analyze the data, and a typical 5-level Likert rating scale was used to gauge the degree of satisfaction and dissatisfaction.

Recommendations

Based on the findings of this study, several recommendations are made to address the identified challenges and further enhance the effectiveness of community college programs:

1. **Skill-Based Training:** In addition to existing programs, public colleges should offer skill-based training to students to better align them with the current job market requirements.

2. **Promotion of Self-Employment Skills:** Encourage and promote self-employment

skills to reduce the number of job seekers and foster entrepreneurship.

3. **Compulsory Internships:** Make it mandatory for students to complete internships before obtaining their final certification. This will provide them with practical experience and bridge the gap between college learning and real-world work.

4. **Earning and Learning:** Explore the concept of earning and learning simultaneously. Colleges and the state should assess the feasibility of this approach to effectively utilize resources that would otherwise remain idle during the four-year course.

5. **Socialization within Organizations:** Fresh and energetic resources should be properly integrated into organizations to reduce initial work phobia and avoid high work pressure. A supportive working environment and thorough training in work systems are essential to facilitate smoother transitions for new employees.

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Evolution of Microfinance and Its Relevance in Nepal

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ABSTRACT

This research paper seeks to explore the evolution of microfinance in Nepal and its potential contributions to the nation's inclusive growth. This study employs a comprehensive and interdisciplinary approach, incorporating data from various sources, including government reports, academic research, and field observations. The research uncovers the historical development of microfinance in Nepal, tracing its roots from early government initiatives to the emergence of non-governmental organizations and international models. The paper also presents case studies showcasing the impact of microfinance on poverty reduction, women's empowerment, and financial inclusion in rural and urban areas. Challenges such as interest rates, regulatory frameworks, and accessibility are discussed in detail. Furthermore, the study explores the future prospects of microfinance in Nepal, emphasizing the role of technological innovations and financial product diversification. This research paper provides a comprehensive analysis of the relevance of microfinance in Nepal, shedding light on its historical evolution, impact on poverty reduction, challenges, and future prospects. It highlights the critical role microfinance plays in providing financial services to marginalized populations in a diverse and geographically challenging nation. The paper concludes by underlining the continued importance of microfinance in Nepal's socio-economic development and the need for innovative solutions to address the challenges it faces.

Keywords: *Microfinance, Poverty alleviation, Economic development, Financial inclusion, evolution*

Introduction

Nepal, a landlocked country nestled in the Himalayas, faces the challenges of poverty, inequality, and limited access to financial services. Microfinance institutions have emerged as a critical solution to address these issues, offering financial services to the marginalized and disadvantaged populations.

Microfinance is a modern concept of financing that provides small business owners and entrepreneurs with access to capital, allowing them to manage loans, investments, and other financial services. It is targeted at low-income clients and includes loans, savings, insurance, transfer services, and other financial products and services. Microfinance is unique among development interventions as it can deliver social benefits on an ongoing, permanent basis, and on a large scale (Oli, 2018).

Microcredit, a subset of microfinance, refers to the extension of very small credit or loans to unemployed individuals, poor entrepreneurs, and those living in poverty who do not have access to formal banking. The goal of microcredit is to enable these individuals to raise their income levels and improve their living standards (Cull, 2018).

Microfinance services are provided by various institutions, including non-government organizations (NGOs), self-help groups, cooperatives, credit unions, commercial banks, insurance and credit card companies, and other points of sale. These services are designed to reach excluded customers, usually from poorer population segments, who may be socially marginalized or geographically isolated, and help them become self-sufficient.

The impact of microfinance and its ability to improve the livelihoods of borrowers depend on various factors, including the type of financial service provided and the specific needs of the borrowers (https://www.kiva.org/microfinance). Access to essential financial services can empower individuals economically and socially by creating self-reliance and economic sustainability in impoverished communities where salaried jobs are scarcehttps://finca.org/our-work/microfinance.

Problem Statement

The relevance of microfinance in Nepal stands as a critical issue necessitating in-depth analysis and examination. While microfinance has become a prevalent tool for poverty alleviation and economic development in various parts of the world, its applicability and impact in the unique context of Nepal present several pertinent challenges and questions that warrant comprehensive investigation.

Diversity in Geography and Demographics: Nepal is characterized by its diverse geographical landscape, with remote and hard-to-reach regions. Its population comprises various ethnic groups and socio-economic classes. The problem lies in understanding how microfinance can effectively cater to the financial needs of this diverse populace, accounting for their unique challenges and opportunities.

Historical Evolution and Policy Framework: The historical development of microfinance in Nepal has been influenced by government policies, the presence of non-governmental organizations (NGOs), and international models like the Grameen Bank. Analyzing the impact of this historical evolution on the current state of microfinance and its relevance is essential.

Poverty Alleviation and Economic Development: While microfinance is widely perceived as a tool for poverty reduction and economic growth, it is crucial to assess its actual impact in the Nepali context. The problem lies in understanding how effective microfinance has been in improving the livelihoods of the poor and fostering economic development.

Challenges and Regulatory Framework: The microfinance sector in Nepal faces challenges such as interest rates, sustainability, and regulatory issues. Understanding the root causes of these challenges and their potential solutions is essential for enhancing the sector's relevance.

Future Prospects and Innovation: As technology advances and financial products evolve, the problem lies in exploring the future prospects of microfinance in Nepal. This includes understanding how innovations in microfinance, such as digital solutions and new financial products, can contribute to the sector's continued relevance.

The statement of the problem underscores the need for a comprehensive analysis of the relevance of microfinance in Nepal, taking into account the country's unique context, challenges, and opportunities. This research aims to address these issues and provide insights into the role of microfinance in Nepal's socio-economic development evidenced from Dhakal, N. H. (2004), Forster, S. G. (2003), Ekpe, I. M. (2010) , Dhungana, B. T. (2022) and many more.

Research Objective

The paper aims to explore the historical development of microfinance along with impacts on development in Nepal.

Methodology

The methods of review used in this research paper encompass a multidisciplinary and comprehensive approach to gather and analyze relevant data. The following methods were employed:

Literature Review

Extensive review of existing literature on microfinance in Nepal, including academic papers, reports, and publications from government agencies, non-governmental organizations (NGOs), and international institutions. This literature review forms the foundation for understanding the historical development and current status of microfinance in Nepal.

Case Studies

In-depth examination of case studies from various microfinance programs and institutions operating in Nepal. These case studies provide empirical evidence of the impact of microfinance on poverty reduction, women's empowerment, and financial inclusion. They also illustrate the challenges and successes of microfinance initiatives through literature as grey review.

Field Observations

First-hand observations and interviews with microfinance practitioners, borrowers, and beneficiaries in Nepal. Field visits to urban and rural areas were conducted to gain a practical understanding of how microfinance operates on the ground and to assess its impact in diverse regions as informal social learning approach.

These methods were selected to ensure a well-rounded and thorough analysis of the subject, allowing for a comprehensive examination of the historical development, impact, challenges, and future prospects of microfinance in Nepal.

Results and Discussions

Nepal has a three-decade-long experience in microfinance, which is considered as a pro-poor and rural-based approach to poverty alleviation. The country's first step in microfinance was the initiation of agriculture-based cooperatives in the 1950s, with the Small Farmers' Development Program (SFDP) being transformed into Small Farmer Cooperative Limited, managed by the farmers themselves(Basnet, S. (2016). The success of microfinance in Nepal can be attributed to the following factors:

- **Targeting the poor and poorest of the poor:** Microfinance services in Nepal are specifically designed to cater to the needs of the poor, ensuring that they have access to financial resources that were previously unavailable to them(Nepal Rastra Bank.).

- **Significant contribution to socio-economic status:** Microfinance services have played a crucial role in improving the socio-economic status of the targeted communities in Nepal. By providing access to capital, these services have enabled small business owners and entrepreneurs to invest in their businesses, create employment opportunities, and generate income(Nelito. (2021).

- **Development of sustainable organizations:** Microfinance institutions in Nepal have demonstrated the ability to develop into sustainable organizations with steady-growing outreach within a few years. This growth has been facilitated by the demand for their services and their focus on meeting the needs of the poor and rural communities (Western Illinois University,2022).

Despite its success, microfinance in Nepal still faces challenges such as lack of accessibility to funds, extreme poverty, and difficult geographic conditions. However, the country's experience in microfinance has led to the development of various models, including the cooperative model, small farmer model, and self-help group model, which have contributed to its effectiveness in addressing the needs of the poor and rural communities.

Microcredit and microfinance are two types of fund-related activities that aim to increase access to financial capital for individuals and companies who don't have access to traditional financial services. Microcredit includes micro-level loans to clients, while microfinance includes a range of micro-level financial services such as microcredit, micro-saving, micro-insurance, payment transfer, provident fund, and pension. All types of microfinance intermediaries can provide all microfinance services, but NGO intermediaries cannot mobilize savings and provide other

financial services like insurance, provident fund, and pension due to their legal status. Microcredit intervention is mostly done for the socioeconomic development of poor people, while microfinance interventions act as a tool for socio-economic development of poor people as well as a business proposition for microfinance institutions (MFIs). Microcredit can be considered as a part of microfinance, which includes the entire gamut of small-scale financial products and services meant for the poor and sections of people with no access to formal banking(FINCA International: Investopedia. (2023, September 23): Kiva. : Oxfam) . The main objectives of microfinance programs include providing easy access to microfinance for deprived, disadvantaged, and poor rural farmers and other sections of society, creating economic activities that uplift rural life, generating income and employment, creating social awareness and promoting community development, and achieving sustainable rural development and poverty alleviation (Enterslice. (2023, September 22).

Difficult topography, remoteness, heterogeneous groups and culture, etc., have hindered for the successful delivery of microfinance in Nepal. Principally, microfinance institutions pursue the income generating activities to promote the interest of the poor by providing basic services and contribute to upgrading their economic and social standard (Kumar, 2019). Figure1 shows the impact of microfinance on poverty reduction.
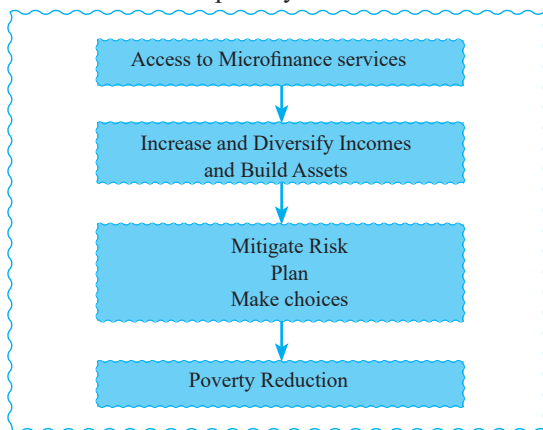
Figure 1: Impact of Microfinance on Poverty Reduction Source: (Bent, 2018)

Evolution of Microfinance in the World

Microfinance has a long history, dating back to the early 1800s when Jonathon Swift attempted to empower families in poverty through the Irish Loan Fund. However, the system was flawed and did not achieve its goal of financial independence for the rural population. In the late 20th century, Muhammad Yunus provided a small amount of his own money to a community in Bangladesh, which led to the founding of the Grameen Bank in 1983. The 21st century has seen notable achievements in microfinance, including the United Nations declaring 2005 the International Year of Microcredit and Muhammad Yunus winning the Nobel Peace Prize for microfinance in 2006. However, between 2008 and 2010, there was a microfinance crisis that affected developing countries heavily. The Universal Standards for Social Performance were developed to regulate the operations of microfinance organizations, and the Smart Campaign Client Protection Certification outlined the minimum standards of service that an organization could offer its clients. Despite the financial crisis, microfinance recovered quickly, with Opportunity's client numbers growing from 500,000 in 2005 to 3.5 million in 2015. In Nepal, microfinance has faced challenges due to difficult topography, remoteness, heterogeneous groups and culture, etc. (Kumar, 2019). The Bangladesh Rural Advancement Committee (BRAC), the largest NGO in Bangladesh, has been providing microcredit services since 1972, and it is planning a major expansion of its microcredit program to reach memberships of 4.0 million. Similarly, other developed countries where the microfinance model is gaining impetus include Israel, Russia, Ukraine, and 23 more, where microcredit is given to small business entrepreneurs to overcome cultural barriers in the mainstream business society (Haider, 2011).

Microfinance Policy in Nepal

The history of microfinance in Nepal spans over three decades, but prior to 2008, the government had not established an official microfinance policy (Oli, 2018). However, there has been a growing demand for microfinance services among the impoverished

population in the country. In light of the remarkable success stories of countries like Bangladesh, India, the Philippines, Indonesia, Pakistan, and other developing nations in alleviating poverty through widespread financial services targeting the poorest rural and semi-urban communities, the Government of Nepal took the advice of the Nepal Rastra Bank and introduced the "National Microfinance Policy, 2008." This policy aimed to address organizational and legal challenges, enabling a seamless provision of microfinance services in rural areas, enhancing access for the destitute, fostering a competitive environment among Microfinance Institutions (MFIs), and encouraging private sector involvement in sustainable microfinance services.

The key highlights of the Microfinance Policy, 2008 are as follows:

1. Expand the supply of microfinance services to both rural and urban poor, tailored to their geographical, social, and economic diversity.
2. Facilitate the smooth provision of microfinance services, with or without collateral (group guarantee), to the impoverished by establishing a standardized procedure for identifying target groups.
3. Provide necessary support to microfinance institutions for social mobilization, capacity development, organizational restructuring, and encourage wholesale microcredit providers from both the public and private sectors.
4. Integrate microfinance with various poverty alleviation programs and projects, ensuring a coordinated approach.
5. Collaborate with institutions responsible for micro-enterprise development to assist targeted poor individuals in developing their enterprises.
6. Establish legal provisions for recognizing microfinance service providing institutions like Community Organizations (COs) and Savings and Credit Groups (SCGs).
7. Motivate the destitute to save and improve their access to microfinance services.
8. Create a separate institution under the direct control of the Nepal Rastra Bank to regulate and supervise Microfinance Service Providers (MFIs) for effective operation, monitoring, supervision, and evaluation.
8. Establish a "National Microfinance Development Fund" to mobilize resources for long-term, easy access to microfinance services, leveraging assistance from foreign and national donors.
9. Conduct a comprehensive survey to determine the current number of cooperatives and microfinance institutions, the extent of their services, and access to these services.
10. Organize training programs to enhance the capacity of individuals involved in the microfinance sector.
11. Implement a policy allowing savings deposits for MFIs based on the services provided and their share capital status.
12. Implement a flexible tax policy on the income of MFIs and tax on interest earnings of the impoverished.

It is worth noting that many of the initiatives and actions outlined in the policy have yet to be fully realized. The Nepal Rastra Bank, the central bank, is working on drafting a microfinance act and establishing a regulatory body for overseeing and supervising MFIs in Nepal (Oli, 2018).

Regulatory Authorities and Regulations

Nepal Rastra Bank (NRB) serves as the regulatory authority for all categories of banks and financial institutions that have received licensing under the Bank and Financial Institution Act of 2017. These institutions are classified as Class 'A,' Class 'B,' Class 'C,' and Class 'D' banks. Additionally, NRB exercises control and supervision over certain cooperatives that have been granted limited banking licenses. The NRB Act of 2002 defines NRB's responsibilities, which include the formulation of effective policies, the development of a secure and efficient payment system, the regulation and supervision of banking and financial entities, and the promotion of a robust banking and financial system. Furthermore, NRB operates a Microfinance Institutions Supervision Department, responsible for overseeing and monitoring

microfinance institutions in Nepal. The functions of this department encompass:

- Conducting onsite inspections and supervision of microfinance institutions.
- Performing offsite supervision of microfinance institutions.
- Enforcing measures to ensure compliance with onsite supervisory reports.
- Engaging in activities related to access to finance and financial inclusion.
- Coordinating and facilitating various projects funded by different development partners (Oli, 2018).

Bank and Financial Institutions Act, 2017

The "Bank and Financial Institutions Act" (BFIA) of 2017 serves as a comprehensive framework that regulates various types of financial institutions. It classifies commercial banks, development banks, finance companies, and microfinance development banks into different categories, specifically Class A, Class B, Class C, and Class D institutions, respectively.

Under the provisions of the Bank and Financial Institution Act of 2006, a small Microfinance Development Bank (MFDB) can be established with a minimum paid-up capital of Rs.10 million to operate within three districts outside the Kathmandu Valley. To expand operations to cover 4-10 districts outside Kathmandu, an MFDB must raise its paid-up capital to at least Rs.20 million. For a national-level MFDB, the paid-up capital requirement increases to Rs.100 million. The MFDB can further extend its operations to additional districts by augmenting its paid-up capital, with an increment of Rs.2.5 million required for each adjoining district.Notably, the umbrella Act includes provisions that allow foreign banks or financial institutions to provide microfinance services in Nepal in collaboration with a Nepalese organization or citizen, or through a subsidiary organization that holds full shares. However, this activity necessitates permission from both the Nepal Rastra Bank (NRB) and the Government of Nepal.The Bank and Financial Institutions Act empowers the NRB with the

responsibility to supervise, issue warnings to the Board of Directors, and take over management in the event of irregularities within a bank. Moreover, it enables the initiation of actions for liquidation when circumstances require such measures (Bank, 2017).Evolution of Microfinance in Nepal

The formal microcredit history in Nepal commenced in 1957 AD when the government established 13 credit cooperative societies. These cooperatives were set up to extend financial services to individuals affected by floods in the Rapti Valley of Chitwan district. The Government of Nepal, in collaboration with USAID, managed these societies. Microfinance has played a vital role in promoting income-generating activities among rural entrepreneurs by providing access to small loans and savings facilities.

The Nepali government's efforts to promote microfinance services can be traced back to 1974 when the NRB Central Bank of Nepal made it mandatory for two commercial banks to invest 5% of their total deposits in small sectors. This financial contribution was directed towards agriculture, cottage industries, and service sectors, collectively known as 'priority sectors.' In the 2077/78 monetary policy, Nepal Rastra Bank increased this requirement to 15%.

The growth of microfinance programs in Nepal began with the establishment of Nirdhan NGO in 1991 and Grameen Bikas Bank in 1992, marking the true inception of microfinance in its essence. Initially, microfinance programs were exclusively under government control, but now they are implemented by a range of entities, including government, semi-government institutions, and non-government finance organizations such as commercial banks, development banks, microfinance institutions, NGOs, and savings and credit cooperatives (Wijewardena, 2003).

In a developing country like Nepal, where the majority of the population still lacks access to proper financial services, microfinance and cooperatives have been designed to meet these needs. As of mid-July 2020 (Ashad end, 2078), there are 85 'D' class microfinance companies in Nepal, with 45 of them operating at the national level. These microfinance

companies in Nepal are categorized into wholesale and retail microfinance. Wholesale microfinance provides loans to individuals who lack financial support, while retail microfinance sources funds from banks or wholesale microfinance and extends loans to low-income individuals. The primary objective of microfinance institutions in the country is to provide access to finance for both bankable and entrepreneurial individuals. However, a challenge within the microfinance sector in Nepal is its concentration in urban areas.

To address this issue, NRB has been encouraging microfinance institutions to consider mergers and acquisitions (Shrestha, 2009).

Microfinance Models

Nepal boasts several prominent models of microfinance. These encompass the Cooperative model, SFCL model, Grameen Bank model, and Community-based Organizations (COs) or Self-Help Groups (SHGs) model. Additionally, specific programs such as Production Credit for Rural Women (PCRW) and Village Banks are recognized as distinct microfinance initiatives within Nepal. Programs like the Decentralized Local Governance Support Program (DLGSP), Poverty Alleviation Fund (PAF), and various rural development programs have also incorporated microfinance components, typically based on the SHG model. It's important to note that each of these models has its own unique historical background and operational approach (Vetrivel, 2010).

Cooperative Model

In 1991, the government of Nepal introduced the Cooperative Act of 1992, allowing a collective of 25 individuals from a community to establish a cooperative by registering with the Department of Cooperatives, Ministry of Agriculture and Cooperatives. Notably, Savings and Credit Cooperatives (SCCs) operate independently from the regulatory framework of the Nepal Rastra Bank (NRB). However, there are some cooperatives that have acquired licenses from NRB to provide limited banking services, thereby subjecting them to NRB's regulation and oversight.

SCCs have the flexibility to serve all members of a community, irrespective of their social and economic status. Typically, these cooperatives are initiated by groups of 25 individuals within their respective localities or villages. Presently, SCC membership is predominantly composed of individuals from relatively affluent families who can afford to save, with an average membership size of around 100 members per cooperative.

Small Farmer Cooperative Limited (SFCL) Model

With the support of GTZ - German Technical Cooperation, an initiative was launched to transform the Small Farmer Development Program Sub-Project Offices (SPOs) into Small Farmer's Cooperatives in Nepal. This institutional development began in 1988 as part of GTZ's Rural Finance Nepal Project (RUFIN). In 1993, four SPOs in Dhading district became the first to register as Small Farmer Cooperative Limited (SFCL). As of now, there are more than 228 SFCLs in 41 districts, comprising 139,368 members and 111,494 borrowers. Among them, 11 SFCLs are entirely managed by women, and 219 SFCLs are affiliated with the Sana Kisan Bikash Bank Ltd. (SKBBL), a bank established in 2001 to provide wholesale finance to SFCLs. The SFCL model has received recognition, earning the CGAP/IFAD Pro-Poor Innovation Challenge Award in 2003 for its effectiveness in poverty alleviation.

The SFCL has a three-tier structure. Promoters at the village level facilitate the formation of local household groups. At the ward level, these farmers' groups, sharing common interests and proximity, are integrated into intergroup associations. At the VDC (Village Development Committee) level, all groups and intergroups are represented in the Executive Committee. This Executive Committee, formed from members elected by the General Assembly, is responsible for hiring the Manager and other staff and for establishing the necessary rules and regulations to ensure the efficient operation of the organization. Grassroots groups hold regular meetings to collect mandatory savings and loan repayments and process loan applications. These applications are then forwarded to their respective intergroups for appraisal and recommendations

before reaching the Executive Committee for the final decision.

SFCLs typically operate within a single VDC area and primarily serve small farmers. Most of the loans they extend require collateral security, although some loans are offered without collateral, although these account for less than 10% of the total. On average, each SFCL serves approximately 500 households. SKBBL provides wholesale loans to 219 SFCLs, and about 60 SFCLs have demonstrated strong performance, generating substantial internal resources and conducting annual transactions ranging from Rs.40 to 60 million. Despite their financial stability, some SFCLs continue to borrow modest sums from SKBBL to maintain good relations. In some cases, SFCLs also offer loans exceeding the Nepal Rastra Bank's defined ceiling of Rs.150,000 to retain clients and promote enterprises.

Grameen Bank Model

The Grameen Bank lending model, developed by Professor Muhammad Yunus in Bangladesh, was introduced in Nepal during the 1990s. The Government of Nepal (GON) and the Nepal Rastra Bank (NRB) established five regional Grameen Bikas Banks (GBBs), one in each of the five development regions. Simultaneously, two national-level NGOs, Nirdhan and the Centre for Self-help Development (CSD), initiated microfinance programs based on the Grameen model. Later, they also established two microfinance development banks, Nirdhan Utthan Bank Limited (NUBL) in Bhairawa and Swablalmban Laghubitta Bank Limited (SB bank) in Janakpur, both adopting the Grameen model. Other prominent NGOs like Chhimek, DEPROSC, NRDSC, FORWARD, and Jeevan Bikas Samaj (JBS) followed suit by starting their microfinance programs based on this model. Currently, GBBs, Private Microfinance Banks (PMFBs), and numerous Financial Intermediary NGOs (FI-NGOs) and Savings and Credit Cooperatives (SCCs) are also providing microfinance services to the poor, following the Grameen model.

The success of this model is more pronounced in areas with developed markets, road infrastructure, and vibrant economic activities. It is more feasible in the Terai region than in the hills and mountains. The model is based on forming peer groups, with each group comprising five members. Three to ten of these peer groups establish a center at a specific location, often near a village, where they convene on a weekly, biweekly, or monthly basis as determined by the members. Each group elects a chairperson, and each center appoints a center chief to oversee group activities, maintain discipline, monitor loan utilization, and ensure timely loan repayment. During these meetings, group members collect savings, request loans, and manage loan repayments and interest payments according to the schedule. Collateral security is not required for loans, but group guarantees for repayment are essential.

To begin, potential target groups are identified using Participatory Rural Appraisal (PRA) techniques or Participatory Wealth Ranking (PWR) exercises. Once target groups are identified, eligible members undergo a weeklong pre-group training (PGT) or a compulsory group training (CGT) on microfinance procedures, group organization, and center operation. Field staff from the Microfinance Institution (MFI) facilitate biweekly or monthly meetings, where they collect mandatory and voluntary savings, loan repayments, and loan requests. They also verify loan utilization. While the GBBs still adhere to the traditional Grameen Bank model, replicating Private Microfinance Banks and FI-NGOs have adjusted the model to suit their local conditions and requirements. Some of the institutions following the Grameen Bank model have diversified savings schemes, including education savings, pension fund savings, and micro-insurance covering risks related to loans, life, health, and livestock, as seen in the Grameen Generalized System (GGS). Certain dynamic groups also address social problems and community-related issues and take necessary actions to resolve them.

Self-Help Groups (SHGs)/Community Organizations (COs) model

In Nepal, informal self-help groups come in various forms, including 'Dhukuti,' mothers' groups, and other groups with specific objectives.

These informal self-help groups are not necessarily focused on addressing poverty and typically involve individuals from the lower-middle or middle-class strata. A particularly popular type of informal self-help group is the 'Aama Samuha' or mothers' group. These groups are primarily initiated and operated by local women, with objectives related to income generation, addressing social issues, and fostering positive societal change. Empowering women is a central goal of most mothers' groups. They engage in campaigns against issues like alcoholism, gender injustice, girl trafficking, and other social problems. Moreover, they pool their savings and provide credit to members in need, although their focus is not exclusively on serving the poor. Mothers' groups are prevalent in hilly and mountainous regions and have been in existence for more than three decades. While they were extensively practiced in the hills and mountains of the Western Development Region, these groups are not officially recorded.

Rural development programs also establish Community Organizations (COs) or Self-Help Groups (SHGs) to facilitate community participation in their initiatives. These programs prioritize poverty reduction through local capacity building, as seen in projects like the Decentralized Local Governance Support Program (DLGSP) and the Poverty Alleviation Fund (PAF). Typically, SHGs and COs engage in savings and credit activities to support enterprise development and enhance livelihoods. In DLGSP, COs receive counterpart funds as seed money to provide financial assistance to their members for implementing economic and entrepreneurial programs. These projects also offer various training programs to enhance the capabilities of COs. Some development agencies have transitioned these groups into savings and credit cooperatives by registering them with the Department of Cooperatives. However, many remain informal and become non-functional after the projects conclude. Moreover, they often struggle to establish connections with formal financial institutions due to their lack of legal status.

The 'Dhukuti' system is a longstanding self-help group in Nepal that has been in operation for over four decades. This system involves closely affiliated and well-acquainted individuals forming a group and contributing a specified amount at predetermined intervals. During each collection meeting, the pooled funds are provided to a member in need, following rules established unanimously by the group. While these rules are typically unwritten, they are collectively agreed upon during the group's initial meeting. The member who has received the funds continues to contribute the designated amount until all members have had the opportunity to use the pooled money in each session. This approach emphasizes that small contributions from all members can enable one needy member to access a substantial sum, which can be used for income-generating activities, ultimately fostering economic development. It's essentially a self-help strategy for the development of group members. Those who access the funds earlier can benefit more from the time value of money, and, in this system, members do not pay interest. Depending on their rules, early users may receive slightly less than the total collected, while the last person to use the funds may receive their entire deposit or even a bit more. Members may also decide to enjoy any surplus funds by organizing picnics or lotteries, providing surprise prizes to the lucky winners.

The Local Development Fund (LDF) under programs like PDDP and DGLSP assists local communities in organizing Community Organizations (COs) or Self-Help Groups (SHGs) in various settlements within the Village Development Committee (VDC). COs are established for separate groups of men, women, or both, and they mobilize compulsory and other forms of savings. Typically, they charge 10-12% annual interest to borrowers under their lending schemes. COs hold regular meetings where members apply for loans and collect due installments. They also establish interest rates and other loan terms and conditions if they lend money from their own savings. When a member requests more funds than the CO can provide from its savings, they must submit a separate application addressed to the Local Development Fund (LDF). The CO recommends the loan and forwards it to the LDF for approval. Similarly, the Poverty Alleviation Fund (PAF) also

organizes local groups known as COs, comprising target families, in collaboration with local NGOs. These groups receive a seed fund of Rs. 3,000 per family member. These are informal groups not linked with any financial institutions and typically charge around 12% annual interest on their loans.

Village Bank Model

The Village Bank (VB) model, originating from Latin America, was introduced in Nepal between 1998 and 2001 through the USAID-funded Women Empowerment Project (WEP) implemented by PACT-Nepal. Village Banks are grassroots-level financial institutions, community-managed savings and credit associations designed to provide financial services to women in the community by mobilizing their own resources, ultimately promoting financial self-reliance. PACT Nepal collaborated with local NGOs and cooperatives to promote these banks, primarily in the Terai region of Nepal. The project also provided loans to establish the external account of the VB, which was then lent to its members. However, these banks were not integrated with formal financial institutions, and many of them became non-operational after the project's conclusion.

A typical VB comprises 40-50 women and begins with a six-month literacy class that also teaches the savings and credit operation process. Subsequently, the VB mobilizes members' savings to provide loans for both productive and consumption purposes to women in need and supports capacity-building for the banks. Members generally receive loans ranging from Rs. 3,000 to 10,000 each time, depending on the available savings in the Village Bank. The loan cycle must conclude at the end of the 16th week, with all loans being repaid to access new loans. This practice is referred to as "zero gathering," where old loans are settled, and new loans are issued, resulting in a zero balance. Savings deposits do not earn interest, but at the end of each loan cycle, profits are shared proportionally with members based on their savings deposits. These benefits are allocated as savings to the corresponding accounts, provided the minimum balance is maintained for at least nine weeks, rather than distributing cash to the member depositors.

Village banks typically charge 24% annual interest, collected upfront. The management of VBs is overseen by elected officials such as the chair, secretary, and treasurer, who maintain records, minutes, and accounts. All documents are stored in a triple-locked tin box, with all three officials having access. These processes ensure transparency to the members. During the project, these VBs were not connected to formal financial institutions. However, some VBs have been linked with a Savings and Credit Cooperative (SCC) in the Nawalparasi district with support from RMDC loans (Barr, 2007).

Microfinance and its role in skill development

Microfinance has grown rapidly as a sector throughout the world and is widely recognized as a valuable instrument to combat financial exclusion of poor communities. Microfinance has attracted interest as a strategy for reducing poverty for several reasons: it has rapid, massive, and verifiable effects; it can be measured and evaluated; it can often be scaled up quickly; it can be targeted with precision at the poor and sometimes even the very poor; microfinance recycles financial resources generated in the local economy (unlike grant or transfer-based programs in poverty reduction). Above all, microfinance empowers it is a catalyst for organizing, and also treats the poor as autonomous, responsible individuals who are expected and want to take charge of their lives.

While microfinance is generally recognized to have positive income stabilization effects on the self-employed and micro enterprises in the informal economy, much less is known about the impact of microfinance on supporting the move out of informality. It is likely there is a strong link because loan, deposits and other service contracts contain elements of the formal economy, without being at the same time as sophisticated as mainstream bank services. Also, in order to grow microfinance institutions, encourage their clients to grow themselves from livelihood activities to genuine microenterprises, and from these to small and medium enterprises. Fem aspects like education on microfinance with ethics and digitalization can reestablish the significance of it(Mishra, A. K., Ananda, N. (2022):Mishra, A. K. (2023): Mishra,

A. K., & Jha, P. B. (2023) and Mishra, A. K., & Aithal, P. S. (2023) and Bhagat, C., Mishra, A. K., &Aithal, P. S., (2022).

Conclusion

The inception of formal microcredit in Nepal can be traced back to 1957 when the government established credit cooperative societies. These early initiatives were instrumental in providing financial services to those affected by natural disasters, marking the beginning of a formal microfinance landscape in Nepal.Government Interventions and Policies: Over the years, the government of Nepal has played a significant role in shaping the microfinance sector through policies and regulations. The introduction of the "National Microfinance Policy, 2008" by the Ministry of Finance and the Nepal Rastra Bank was a crucial step in promoting a healthy and competitive environment among microfinance institutions (MFIs).The Role of NGOs: The emergence of non-governmental organizations (NGOs) as microfinance providers has been a transformative force. The adoption of the Grameen Bank model in Nepal has expanded access to financial services, particularly in remote areas, empowering women and improving livelihoods. Impact on Poverty Reduction: Microfinance has proven to be an effective tool for poverty reduction in Nepal. By expanding access to financial services and providing small loans for income-generating activities, it has significantly contributed to improving the living standards of the marginalized population.Challenges in the Microfinance Sector: The microfinance sector faces challenges related to interest rates, sustainability, regulatory frameworks, and outreach. Striking a balance between financial sustainability and avoiding over-indebtedness among borrowers is a key challenge. Future Prospects and Relevance of Microfinance: The future of microfinance in Nepal holds promise. It has the potential to stimulate economic growth, particularly in remote and underserved areas. Innovations in microfinance, such as digital solutions and new financial products, are expected to further enhance its relevance.

Microfinance remains a critical instrument in Nepal's development journey. Its significance in poverty alleviation, financial inclusion, and economic growth cannot be overstated. The continued support and innovation in the microfinance sector are essential to maximize its impact.To ensure the continued relevance and effectiveness of microfinance in Nepal, several recommendations are proposed. These include enhancing regulatory frameworks to promote responsible microfinance, promoting financial literacy and education, and encouraging public-private partnerships to scale up microfinance initiatives. These measures are crucial for realizing the full potential of microfinance in Nepal's quest for sustainable development and poverty reduction.

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Contribution of Haat Bazars in Rural Economy of Rupandehi District

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ARTICLE INFO

ABSTRACT

This article offers a comprehensive exploration of the pivotal role that Haat Bazars, or weekly markets, play in the rural economy of Nepal, with a particular focus on the Rupandehi district. Haat Bazars, embedded within the fabric of rural life, serve as vital economic centers that foster entrepreneurship, generate employment opportunities, and significantly contribute to rural economic development. Moreover, they play a crucial role in ensuring food security by providing a consistent source of fresh, locally grown produce. The study's primary objective is to dissect and evaluate the multifaceted contributions of Haat Bazars in the Rupandehi district. This evaluation encompasses an examination of the diverse range of products available, consumer preferences, and the level of brand awareness among the rural communities. Primary data for this analysis was obtained through a combination of surveys and observational methods. The Results and Discussion section delves into the economic, social, and cultural significance of Haat Bazars, shedding light on the spectrum of products traded and the extent of brand awareness within rural populations. This section not only elucidates the current status but also outlines the potential for further growth and development in the context of Haat Bazars. This article emphasizes the essential role that Haat Bazars play in the rural economy of Nepal, particularly in Rupandehi district. It also underscores the significance of fostering infrastructure development and implementing improved regulatory measures to optimize the positive impacts of Haat Bazars. By facilitating a deeper understanding of the role of Haat Bazars, this research seeks to inspire actions that promote sustainable economic development and empower rural communities in Nepal.

Keywords: *Haat bazars, Rural areas, Rupandehi district , Economic growth - Livelihood opportunities*

Introduction

The contributions of Haat Bazars are crucial in promoting sustainable economic development and empowering rural communities in Nepal (Ghimire, 2017).Haat Bazars, also known as weekly or bi-weekly markets, are a ubiquitous feature in rural areas of Nepal, including the Rupandehi district (Makar, 2019). These markets play a pivotal role in the economic growth of Nepal by providing a platform for small and marginal farmers to sell their produce directly to consumers on specific market days (Ghimire, 2017).

Haat Bazars significantly contribute to the economic development of Nepal by creating employment opportunities and promoting entrepreneurship. Farmers' livelihoods and standards of living are

notably improved due to the presence of Haat Bazars in rural areas (Gurung & Shrestha, 2020). The income generated through these markets provides farmers with more negotiating power in the market, thus raising their living standards and aiding in the expansion of the rural economy (Rana & Thapa, 2018).

In addition to economic benefits, Haat Bazars are crucial for ensuring food security in rural communities. They serve as a reliable source of fresh, locally grown produce, particularly vital for communities situated at a distance from larger urban centers (Adhikari, 2016). The availability of fresh food items in Haat Bazars helps alleviate food scarcity concerns, contributing to improved living conditions (Gurung & Shrestha, 2020).

Furthermore, Haat Bazars stimulate entrepreneurship in rural Nepal, as they create opportunities for small-scale businesses to cater to the needs of the local population (Rai & Acharya, 2019). The diversity of products available in these markets fosters an environment where local entrepreneurs can thrive, leading to increased economic activity and self-reliance among rural communities (Shrestha & Khadka, 2017).

Agriculture stands as a cornerstone of the Nepalese economy, providing employment opportunities for 65 percent of the total population (MoALD, 2020). Consequently, the development of the agricultural sector is integral to the overall economic progress of the nation. Agriculture, being a primary sector, supplies the raw materials essential for the well-being of humanity when processed into finished products.

Nepal predominantly comprises rural areas, and the exchange of goods between producers and consumers in these regions takes place in rural markets, commonly referred to as "Haat Bazars." These Haat Bazars are weekly or bi-weekly markets held in open fields accessible to the majority of households within a village (Maharjan, 2011). Typically, small and medium-scale farmers directly sell agricultural produce to consumers at these markets (Akoijam, 2020). In Nepal, the Haat Bazar has emerged as a promising avenue for

small-scale farmers to realize their full economic potential while strengthening the local food supply chain (Shrestha, 2011). The development of these markets has proven beneficial for populations primarily reliant on small-scale agriculture (Maharjan, 2011).

Traditionally, Haat Bazars have been a common practice in Nepal's rural plains, particularly in the Terai region, which is not only the most densely populated but also agriculturally fertile. This region serves as a hub that provides agricultural products to residents in the hilly and Himalayan regions. Over the years, Haat Bazars have gained popularity, expanding into semi-urban areas of hilly towns (Shakya, 2021). These markets continue to play a crucial role in the rural economy by facilitating the direct sale of surplus agricultural and related products, as well as consumer goods (Barman & Bhattacharjee, 2016).

Haat Bazars significantly contribute to enhancing farm income in rural areas by enabling farmers to sell their produce directly to consumers, bypassing intermediaries (Trobe, 2001). It is equally important in town with different form that is why cement calculation also make assured to reduce fix cost during market construction in cities (Mishra and Chaudhary,2018). The products typically available at Haat Bazars encompass a wide range of agricultural produce, including vegetables, fruits, legumes, pulses, spices, honey, as well as non-agricultural items such as medicinal herbs, pottery, and clothing. Moreover, these markets also offer raw materials used in agro-industry and agro-vet services, such as seeds and pesticides.

However, the underdeveloped infrastructure and inadequate road networks in rural areas hinder farmers' and consumers' market access. These challenges must be addressed to unlock the full potential of rural markets and bolster the rural economy (Sarkar, Banik, & Dattagupta, 2014).

Moreover, the regulatory environment governing agricultural markets is currently unsatisfactory. Despite the Ministry of Agriculture and Livestock Development's submission of the "Agricultural Market Development and Management Act" to

the legislature in 2055, it has yet to be passed (BPRC, 2017). Rectifying these regulatory issues is imperative for the efficient and equitable functioning of agricultural markets in Nepal.

Problem Statement

Haat Bazars are an integral component of Nepal's rural economy , particularly in the Rupandehi district. These markets provide small and marginal farmers with a platform to sell their goods, contributing significantly to the rural economy's growth and enhancing the living standards of farmers. They also play a vital role in ensuring food security and fostering entrepreneurship. To harness their full potential, there is a pressing need for infrastructure development and improved market regulation, which can unlock even greater benefits for rural communities (Rana & Thapa, 2018). The contributions of Haat Bazars are crucial in promoting sustainable economic development and empowering rural communities in Nepal (Ghimire, 2017). These assumption need to be analyzed in changing dynamism under society 5.0(Ananda, N., Kobayashi, S., Mishra, A. K., & Aithal, P. S., 2023). How the marketing varying and may be the contrast of market discard existence of Haat Bazars(Mishra,2019). This made the strong need of reevaluating the contribution of Haat with a representing case of Rupandehi of Nepal.

Research Objective

The primary aim of this study is to assess the impact of Haat Bazars on the rural economy of the Rupandehi district. Additionally, the study explores the product diversity within Haat Bazars, examines consumer preferences for these products, and evaluates rural communities' brand awareness regarding these commodities.

Methodology

The study was conducted in the Rupandehi district of Lumbini Province, which is characterized by its diverse local governments, covering an area of 1,360 km² and accommodating a population of 1,118,975 as of the national census in 2021 (CBS, 2021). In this region, the primary economic activities revolve around agriculture, including livestock and poultry, as well as cottage industries and trade.

To gather a representative sample, a simple random sampling technique was employed to select five local governments from the total of 16 present in the Rupandehi district. Among these selected local governments, five Haat Bazars—specifically, Manigram, Ranibagiya, Semlar, Phasratikar, and Khaireni—were purposively chosen as sample markets.

For data collection, a total of 100 traders and 100 consumers were selected through random sampling techniques from these Haat Bazars. Additionally, information regarding the total number of stalls in the Haat Bazars and approximate customer counts were acquired from the respective Haat Bazar Management Committees.

Data collection took place primarily through structured and semi-structured questionnaires during field surveys. Direct observation methods were also incorporated to complement the information-gathering process. This comprehensive approach ensured the collection of primary data from multiple sources, enhancing the study's depth and accuracy.

Results and Discussion

Contributions of Haat Bazar

Haat Bazars, also commonly referred to as rural markets or local markets, play a pivotal role in fostering the economic and social development of rural regions in Nepal, particularly in the Rupandehi district. Their contributions encompass several key facets:

Economic Growth

Haat Bazars serve as indispensable economic hubs, acting as convergence points for farmers, traders, and consumers. These markets offer local producers a platform to market their agricultural products, handicrafts, textiles, and various locally crafted goods. The resulting trade and commerce significantly contribute to the district's overall economic growth (Bhandari & Bhatta, 2017).

Livelihood Opportunities

By creating avenues for direct sales, Haat Bazars generate employment and livelihood opportunities for rural inhabitants. Farmers can vend their produce, artisans can showcase and sell their craftwork, and small-scale entrepreneurs can establish stalls or shops. This, in turn, empowers individuals and households to secure their livelihoods (Adhikari & Panthi, 2018).

Market Access

Haat Bazars enhance market accessibility for rural communities by bringing buyers and sellers together within a convenient location. This effectively reduces transportation costs and the time needed for farmers to reach larger urban markets. Moreover, it allows rural consumers to access a diverse range of goods and services without the need for extensive travel (Devkota & Upadhyaya, 2019).

Social Interaction and Cultural Exchange

These markets serve not only as economic centers but also as vital social hubs where individuals from diverse backgrounds and communities converge. They provide an invaluable opportunity for social interaction, cultural exchange, and the strengthening of community bonds. Haat Bazars often feature traditional music, dances, and local festivals, thus preserving and promoting the rich cultural heritage of the region (Singh & Shrivastava, 2019).

Knowledge Sharing

Haat Bazars function as more than just transactional spaces; they also act as platforms for knowledge exchange. Farmers can share agricultural techniques, disseminate information on novel farming practices, and learn from each other's experiences. This knowledge sharing contributes to the improvement of agricultural productivity and plays a significant role in enhancing overall rural development (Sharma & Verma, 2019).

In sum, Haat Bazars are multifaceted institutions that significantly impact the economic, social, and cultural dimensions of rural life in Nepal, exemplifying their crucial role in rural development.

Observation of Haat Bazar

The average number of stalls in each Haat Bazar is 230 and their financial transaction is about Rs. 3,254,500.00. Average sells of each stall is Rs. 14150 and their average profit is Rs.2122.50. Similarly, average number of customers in each Haat Bazar is 1350 and their purchase is about Rs. 2,410.75. Detail observation of Haat Bazar is presented in tabular form below.

Table 1: Observation of Haat Bazars

Sales per day in Haat Bazar	Rs. 3,254,500.00
Average daily income of each stall owner	Rs. 14150.00
Average profit from each Haat Bazar	Rs. 2122.50
Average purchase per visitors	Rs. 2410.75
Cash Sales in Haat Bazar	93 to 97 percent
Sales in credit	3 to 8 percent

Author's calculation on the basis of observation

Types of Products Sold at Haat Bazars

The chart below displays the proportion of different types of products sold at Haat Bazars. People in rural areas are more knowledgeable about agricultural products because they are engaged toward agriculture activity, i.e., they rely on agricultural businesses for their living.

Figure No. 1 provides the composition of items sold at the Haat Bazar, categorized by their respective percentages. The largest category is agricultural products, which accounts for 52% of the items available.
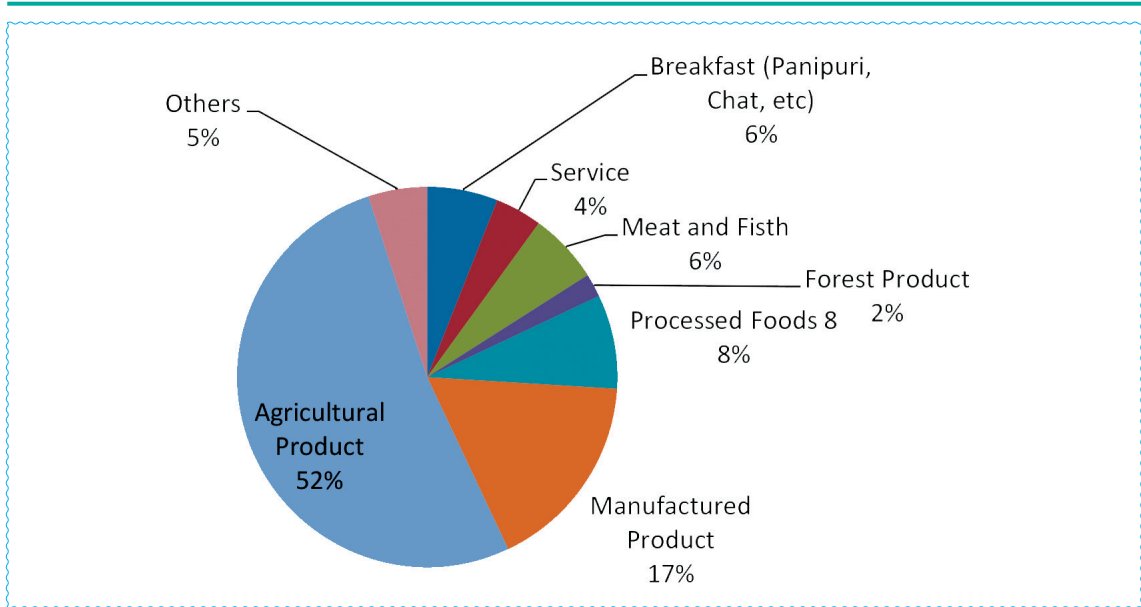
Figure 1: Types of Product sold at Haat Bazars

This category encompasses a wide range of locally sourced fruits, vegetables, spices, and other farm produce, highlighting the significance of agriculture in the rural economy. Manufactured products represent 17% of the items, indicating the presence of locally made handicrafts, textiles, pottery, and other artisanal goods. Processed foods make up 8% of the items, offering a selection of packaged snacks, preserved fruits, and pickled items. These processed food options provide convenience to consumers while incorporating local flavors and ingredients. Forest products constitute a smaller proportion at 2%, but they still hold significance within the market. This category includes resources derived from forests, such as handle of spade, bamboo, and medicinal herbs, showcasing the sustainable utilization of natural resources in the area. Meat and fish contribute 6% to the product mix, featuring fresh or preserved options sourced from local farmers, fishermen. This category reflects the availability of protein-rich food choices for consumers in the Haat Bazar. Services account for 4% of the offerings and encompass a variety of services available at the bazar. These include repair services, tailoring, haircuts, and other service-based offerings, providing convenience and meeting the daily needs of the community.

The breakfast category, including popular options like pani puri and chat, represents 6% of the items. This highlights the significance of quick and tasty breakfast options that are readily available to visitors, adding to the vibrant atmosphere of the Haat Bazar. Lastly, the "others" category comprises 5% of the items and encompasses a miscellaneous assortment of products. These include household goods and utensils to personal care items.

Brand Awareness among Rural People

Brand awareness is the measure of how well a product or service is known, or how well consumers are informed about brands. The following graphic displays the percentage of brand awareness for various products offered at Haat Bazar under various brand categories. Visitors to Haat Bazars from the rural area are more familiar with shampoo brands.

Figure No. 2 presents the brand awareness percentages for various items. Among the items mentioned, shampoo has the highest brand awareness at 88 %. This indicates that a significant number of consumers are familiar with and recognize the brands of shampoo available in the market. Face cream follows closely behind with a brand awareness of 79%.
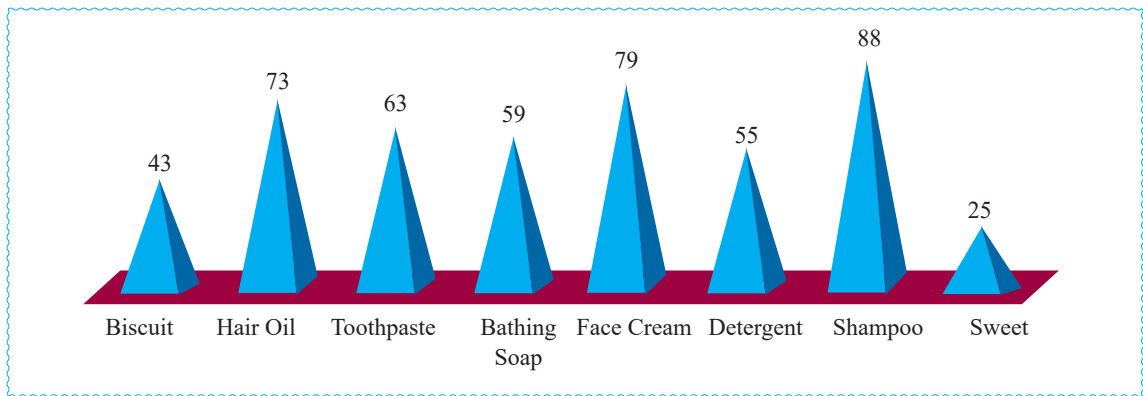
Figure 2: Brand awareness for specific product sold at Haat Bazars

Source: Field Survey, 2023

This high percentage suggests that face cream brands have effectively promoted their products and have a strong presence in the market. Hair oil also has a notable brand awareness percentage of 73%. Toothpaste and bathing soap have brand awareness percentages are 63% and 59% respectively. This suggests that consumers have a reasonable level of familiarity with the brands of toothpaste and bathing soap available. Detergent has a brand awareness percentage of 55%, indicating that consumers are somewhat aware of the detergent brands in the market. While not as high as some other categories, this still suggests a moderate level of brand recognition and awareness among consumers. Biscuits and sweets have relatively lower brand awareness percentages at 43% and 25% respectively.

People preference about Product

Rural peoples that travel to Haat bazar are mostly interested in shopping for groceries because most of the items are offered at the best cheapest prices. These perishable groceries items are simple for the villagers to acquire from their Haat Bazar because the Haat bazars are often arranged on a weekly basis. Another reason for the predilection for grocery items is that most rural people engage in agriculture, which makes it simple for them to sell their own goods through the Haat Bazar.
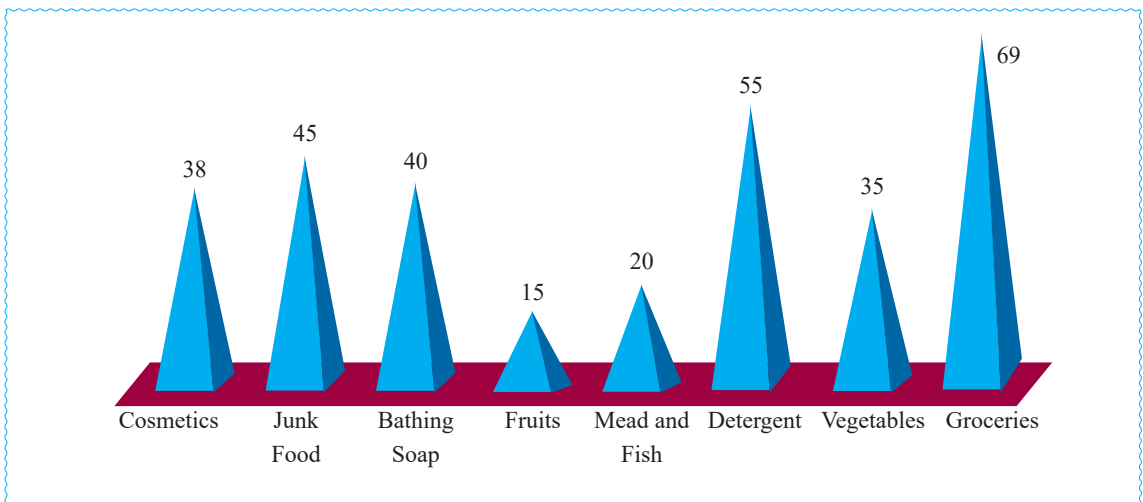
Figure 3: Product preferred at Haat Bazars

Figure No 3 presents the preferences of individuals for various items, based on the given percentages. Among the listed items, groceries have the highest preference at 69%. This suggests that a significant portion of individuals prioritize purchasing groceries, indicating their essential nature in daily life.

Detergents follow closely behind with a preference of 55%. This signifies that a majority of individuals prioritize purchasing detergent for their laundry needs.

Junk foods ranks third with a preference of 45%. This indicates that a considerable number of individuals have a fondness for indulging in snacks and treats that are typically classified as junk food. It suggests that despite the awareness of its potential negative effects on health, there is still a significant demand for such food items.

Bathing soap and cosmetics have preference percentages of 40% and 38% respectively. This implies that a significant number of individuals value personal care and grooming. Vegetables have a preference percentage of 35%. This suggests that a considerable portion of individuals prioritize including vegetables in their diet, recognizing their nutritional value and health benefits.

Meat and fish have a preference percentage of 20%, indicating that a smaller proportion of individuals prioritize consuming animal-based protein sources.

Fruits have the lowest preference percentage at 15%. This implies that a smaller proportion of individuals prioritize consuming fruits regularly.

Conclusion

Haat Bazars are undeniable catalysts for economic growth and rural development in Nepal. These weekly or bi-weekly markets serve as pivotal platforms for small and marginal farmers to directly connect with consumers, fostering entrepreneurship and underpinning the rural economy. The profound impact of Haat Bazars is evident in the improved livelihoods and standards of living of farmers, who experience increased income and greater market influence. Furthermore, these markets are essential in bolstering food security by offering a dependable source of fresh, locally grown produce to rural communities.

The study conducted in the Rupandehi district of Nepal corroborates the positive economic effects of Haat Bazars. The substantial presence of sellers and robust financial transactions in these markets reflects the economic vitality they inject into the region. Product diversity in Haat Bazars spans agricultural products, manufactured goods, processed foods, forest products, meat and fish, services, breakfast items, and miscellaneous products, attesting to the diverse offerings that cater to consumer preferences. Notably, the study underscores the significant brand awareness among rural people, further highlighting the markets' influence.

To further enhance the role of Haat Bazars in rural economies, several key strategies are recommended. First and foremost, infrastructure development, including improved roads and transportation, is imperative to enhance market accessibility for both farmers and consumers. Permanent stalls and upgraded market facilities can provide a more conducive environment for trade.

A regulatory framework for agricultural markets is vital to ensure fairness and transparency in market operations. The diversification of products sold at Haat Bazars should be encouraged to meet an even broader range of consumer preferences, and initiatives to boost brand awareness among rural consumers should be actively promoted.

Knowledge sharing and skill development among farmers and entrepreneurs can be facilitated through training programs and workshops, supporting agro-processing initiatives and ensuring a fair playing field in the market. Additionally, fostering linkages between Haat Bazars and larger urban markets through collaborations with wholesalers, retailers, and intermediaries will expand market opportunities for farmers and stimulate rural economic growth.

Furthermore, consistent research and data collection are essential to monitor the impact of

Haat Bazars and pinpoint areas for improvement. This will enable informed decision-making and targeted interventions by policymakers and stakeholders to further enhance the contribution of Haat Bazars to rural economies.

Collaboration and partnerships among government agencies, private sector entities, and community organizations are indispensable for collectively nurturing and advancing the development of Haat Bazars. These markets, deeply embedded in the fabric of rural life, hold the potential to be transformative agents for sustained economic progress, and their continued support and growth are crucial for the well-being of Nepal's rural communities.

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Online Retailer's Understanding of Consumers While Offering the Product: A Narrative Study

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ABSTRACT

Prior research in the field of online retail has predominantly adopted a consumer-centric perspective, primarily rooted in the positivist paradigm. While these studies have shed light on consumer needs, values, website design, and the role of content, there has been a notable dearth of literature that explores the online retailer's narrative, their lived experiences, and their interactions while offering products to consumers. This study seeks to address this gap by employing a narrative approach to data collection and analysis. In this study, a narrative approach was employed to understand the experiences and perspectives of online retailers. Qualitative data collection methods were used to delve into the stories and experiences of these retailers, going beyond the traditional consumer-focused investigations. The findings of this research reveal intriguing insights into the practices of online retailers. It becomes evident that online retailers may, at times, hide or manipulate information to serve their vested interests, particularly when it comes to designing content for product offerings. Their narratives indicate the challenges they face in cultivating trust among consumers, retaining their customer base, and providing satisfactory after-sales services. However, online retailers are not passive actors; they employ a variety of strategies to effectively communicate product attributes and enhance customer retention. This research sheds light on the complex interplay of interests, strategies, and challenges within the online retail space, from the perspective of the retailers themselves.

Keywords: *Content design, Trust, product attributes, Customer retention*

Introduction

In discussions with a friend employed as a manager at XYZ.com (name changed), it became apparent that many online retailers tout the excellence of their products and services, highlighting user-friendly and interactive websites. However, when probed about the foundation of their offerings and how consumers perceive their engagement on e-platforms, my friend was perplexed. In my observations within my office and neighborhood, I've noted a significant number of people who are internet-savvy, using smartphones and gadgets, yet hesitating to make purchases from online retailers. This hesitation, I believe, is closely tied to consumers' perceived value of online retailers and their offerings, and how these factors influence their purchase intentions.

The Internet has revolutionized the way businesses market their products in this digital era of the twenty-first century (Mukharjee & Nath, 2007). Online shopping platforms have proliferated over the past decade, becoming a favored method of offering products to consumers. The growing number of internet users, coupled with advancements in

technology, has led to a surge in online business activities, intensifying competition among firms operating in the digital sphere (Vazquez & Xu, 2009; Limbu, Wolf, & Lunsford, 2012). Online shopping has redefined the traditional shopping experience, eliminating physical barriers and enabling buyers and sellers to transact without in-person interactions.

However, online shopping's practicality and convenience are not without challenges. Security concerns regarding digital information and its potential misuse are prominent (Kim, Kim, & Kandampully, 2009). Moreover, in the virtual world of the internet, customers cannot physically inspect or touch products before purchase, which can lead to uncertainty. Despite the convenience, there are numerous obstacles that hinder full-scale adoption of online transactions by businesses and consumers.

While global online shopping has advanced significantly, Nepal appears to be in the early stages of adopting the e-business concept. This lag may be attributed to a lack of technological adaptation and an understanding of the psychological factors influencing consumer behavior. Both tangible and intangible barriers constrain the full expansion of online business and trading. Nepal stands to benefit from embracing e-business, as it can eliminate physical barriers and constraints typically associated with traditional purchasing patterns.

Nonetheless, the adoption of online trading and e-business in Nepal faces its own set of challenges, particularly related to technological adaptation. The psychological aspect of consumer behavior is another pivotal consideration for businesses. Numerous psychological factors come into play, influencing the dynamic nature of consumer behavior.

In essence, the landscape of online retail is multifaceted, shaped by technology, security concerns, and psychological factors. While Nepal is in the early stages of this transformation, the potential benefits of embracing e-business are significant. Addressing the challenges posed by technological adaptation and understanding the psychological aspects of consumer behavior are crucial steps toward realizing the full potential of online trading in the country.

Problem Statement

The existing body of research has extensively delved into the factors influencing consumers' online purchase intentions and the decision-making processes from a consumer-centric perspective. However, there is a notable gap in our understanding when it comes to the viewpoint of online retailers. Little attention has been given to exploring what online retailers think and perceive regarding the behavior and psychology of online consumers, their decision-making processes, and how these insights shape their approach to offering products and designing websites.

Prior studies have emphasized the need for a deeper comprehension of the retailer's perspective, particularly in the context of Nepal, where this aspect remains relatively unexplored. It has become evident that consumers' purchase decisions are intricately linked to how online retailers present their products and services and engage with consumers through online platforms. Therefore, there is an urgent need to uncover the thoughts, actions, and behaviors of online retailers in response to consumers while offering products and services in the Nepalese marketplace.

Research Objective

The primary objective of this study is to investigate and gain insights into the perspective of online retailers. Specifically, this research aims to understand how online retailers perceive and interact with their consumers when presenting products on e-platforms.

Literature Review

A comprehensive examination of the existing literature reveals crucial insights into the dynamics of online retailing from both consumer and online retailer perspectives. Siddiqui, O'malley, McColl, and Birtwistle (2003) emphasized the differences in retail and consumer perceptions of fashion websites, indicating that retailers often struggle to

comprehend consumer needs but remain content with their online offerings. Bevan and Murphy (2001) outlined strategies for online retailers to create value for consumers by consistently developing and enhancing online offerings and formats.

Kim and Stoel (2004) highlighted the pivotal role of store image and perceived value in shaping purchase intentions, with consumers who perceive higher value demonstrating greater willingness to purchase and exhibit loyalty. Gan, Limsombunchai, Clemes, and Weng (2005) and Stonewall (1992) provided various definitions and dimensions of "value," underlining its significance in consumer judgments and preferences.

Sweeney and Soutar (2001) offered an overall assessment of perceived value as a crucial factor in evaluating product attributes and performance in alignment with consumer goals. Wolfinbarger and Gilly (2001) differentiated between goal-oriented and experiential online shoppers, who seek utilitarian and hedonic value, respectively. Vliet and Pota (2001) classified online retailers based on their corporate origins, while Newholm, McGoldrick, Keeling, Macaulay, and Doherty (2004) highlighted the importance of tailoring online offerings to different product categories.

Constantinides, Romero, and Boria (2008) recommended social media strategies for online retailers, suggesting passive and active uses of social media platforms to enhance customer experience and product customization. Kim and Lennon (2010) explored the causal relationships among purchase intention, risk, satisfaction, and intention to revisit, shedding light on the impact of available information on purchase-related factors.

Akroush and Al-Debei (2015) emphasized the role of website image, reputation, relative advantage, and trust in shaping online shopping attitudes. Tandon, Kiran, and Sah (2017) underscored the positive impact of perceived usefulness and website functionality on customer satisfaction. Rahman, Khan, and Iqbal (2018) delved into motivation and barriers to online purchasing in a South Asian context, highlighting the significance of trust and privacy concerns.

However, it is noteworthy that prior studies have predominantly taken a consumer-centric perspective, largely grounded in the positivist paradigm. Insufficient attention has been devoted to understanding online retailers' perspectives, experiences, and insights. This study seeks to address this gap, guided by a post-positivism approach, with the aim of unraveling how online retailers perceive and interact with consumers and create value in the online marketplace.

Theoretical Review

There were some theories that reviewed and found is suitable to explain this phenomenon. Like, Signaling theory explains that one party credibly conveys some information about itself to another party (Spence, M. 1973). While, it is realized that based on Classical conditioning theory, the stimulus-organism-response (S-O-R) paradigm adapted by (Eroglu, Machleit, & Davis, 2001) is most appropriate and well explained this phenomenon. In context of online retailing environmental stimuli (S) is defined as "the sum total of all the cues that are visible and audible to the online shopper" (Eroglu, Machleit, & Davis, 2001). Consumers' internal states of affect and cognition are represented by Organism (O). In online shopping consumers' affective and cognitive internal states towards website affect consumer responses (R) during site visits, like approach or avoidance behaviors (Donovan & Rossiter, 1982). In this context, the information/message that online retailers tried to communicate is considered as stimuli (S), internal states of affect and cognition are considered as organism (O) and responses towards website/social media/retailers offering are considered as response (R).

Methodology

This study delves into the lived experiences of online retailers as they offer products in an online platform. Notably, existing literature in this domain has primarily been approached from the consumer's perspective, heavily influenced by the positivist paradigm, with studies exploring factors such as purchase intention, satisfaction, and perceived value (Kim and Lennon, 2010; Gan et al., 2005;

Tandon et al., 2017). While some literature does exist from a qualitative perspective, these studies tend to focus on consumer needs, the concept of value, website design, the role of content, and product categories (Bevan and Murphy, 2001; Newholm et al., 2004; Vliet and Pota, 2001).

However, the narratives and experiences of online retailers have been significantly underrepresented in the existing body of work. Therefore, this study adopted a narrative approach for data collection, aiming to address this underexplored aspect of online retailing.

The study selected two online retailers as the primary participants, both specializing in clothing products. Clothing products were chosen as the focal point because, unlike other product categories, consumers do not have the opportunity to physically touch, feel, or try on the products when shopping online. The selection of participants was purposeful, with a focus on information richness. Out of a pool of 10 online retailers, two participants were chosen for the study, one from Kathmandu and one from Lalitpur, as online business predominantly thrives in urban areas of Nepal.

The researcher engaged in informal discussions with the online retailers at the outset of the fieldwork, followed by a series of interviews, typically comprising a minimum of three rounds for each participant. Additionally, the researcher observed the online presence of the selected retailers across various digital platforms, including web pages and social media. This multifaceted approach was employed to capture a comprehensive understanding of how online retailers offer their products in the digital realm.

The data collected was meticulously analyzed through transcription, coding, and categorization using MAXQDA-20, ultimately leading to the identification of pertinent themes. The final transcriptions were submitted to the participants for approval, ensuring their consent and maintaining the confidentiality and anonymity of the participants by using pseudonyms in the report.

The research adhered to the ethical guidelines of the university, securing informed consent from the participants, and upholding the principles of confidentiality and secrecy to protect the participants' identities and experiences. The narrative approach was carefully selected as the research methodology, aligning it with the research questions, and the study's strengths and weaknesses were thoughtfully considered in the context of the research questions.

Results and Discussion

The results of this study, which delves into the online retailers' lived experiences as they offer products in the online platform, were based on the narratives and insights shared by two online retailers, Acharyaji and Shristi (names changed), who primarily dealt with clothing products. Both retailers had distinct practices and strategies, and their experiences reflected the themes developed in the study.

Practices of Content Design

Siddiqui, O'malley, McColl, and Birtwistle (2003) argued that online retailers tend to prioritize their interests over consumer needs when designing website content. Acharyaji's approach involved prominently displaying prices and essential product information to filter out disinterested customers efficiently. In this way, they could focus on potential customers who were genuinely interested. Conversely, Shristi opted not to reveal prices intentionally. Their strategy revolved around encouraging direct customer interaction, aiming to build personal relationships. Both retailers acknowledged that while they personally addressed customer inquiries, they did not prioritize addressing such concerns during the content design process. This practice implied that content design was often manipulated to serve the retailer's interests rather than the customer's needs.

Online retailers in Nepal tend to provide only the most critical information while designing and offering products on the online platform. This information is often tailored to the retailer's perception and interests rather than addressing

customers' needs and expectations. It is evident that retailers manipulate information to serve their vested interests in content design. This approach aligns with the findings of Siddiqui, O'malley, McColl, and Birtwistle (2003), who noted that retailers are often less attentive to consumer needs and more satisfied with their online offerings.

Generating Trust

Rahman, Khan, and Iqbal (2018) emphasized the significance of trust in e-commerce, with a good reputation being pivotal for a company's success. Additionally, authors like Bevan and Murphy (2001) and Kim and Stoel (2004) stressed the importance of continually adding value for customers. In this study, both online retailers acknowledged the considerable challenge of building trust, given the absence of physical presence in the digital ecosystem, which triggers skepticism about authenticity, safety, and product reliability, especially for clothing items. To instill trust, both retailers adopted the practice of maintaining highly interactive relationships with past customers. They solicited feedback and stayed in touch with customers to inform them about new products and special offers. Both retailers stressed the importance of transparency and honesty in building trust.

Both online retailers face difficulties in generating the trust they desire from their customers. Trust is essential for creating value, as emphasized by Bevan and Murphy (2001), who encourage online retailers to continually develop and enhance their online offerings to foster trust and value creation. The findings indicate that, in the Nepalese context, online retailers struggle to establish the level of trust required to create value for their customers.

Product Attributes Aspects

Kim and Lennon (2010) examined how the level of information available on a website influences purchase intention, risk, satisfaction, and intention to revisit. Retailers had differing views on displaying product attributes. Acharyaji, who sold branded products, chose not to display extensive product attributes, assuming that consumers held

a positive impression of branded products and primarily based their decisions on the brand itself. They believed that detailing product attributes would not serve a significant purpose. In contrast, Shristi, dealing with unbranded items, also opted not to emphasize detailed product attributes. Most customers were more interested in product features like color, print, and design, rather than detailed attribute descriptions. Both types of retailers faced challenges in convincing customers, particularly when selling clothing items that customers couldn't physically trial, touch, or feel.

Online retailers in Nepal apply different approaches in communicating product attributes, depending on the product categories they offer. Acharyaji focuses on niche marketing, selling branded items, while Shristi adopts mass marketing, selling unbranded products. This aligns with Newholm et al.'s (2004) perspective, which asserts that the design of online offers should align with product categories, as different categories require distinct levels of development and types of trust. Additionally, Kim and Lennon (2010) argue that the way retailers communicate product attributes can influence customers' intention to revisit. In the Nepalese context, online retailers seem to be aware of the importance of their communication strategies regarding product attributes.

Customer Retention Strategies

Kim and Lennon (2010) demonstrated that the level of information available on a website and the retailer's communication influenced customers' intention to revisit. Acharyaji, selling branded products, employed technical strategies, analyzing individual customer preferences to tailor their product displays. They also provided prior notifications about discounts and offered special deals to returning customers. Shristi, selling unbranded items, opted for more personalized customer interactions, encouraging customers to share pictures of themselves wearing the products. This practice created emotional attachments and strong relationships between the retailer and customers. Both retailers offered various discounts, coupons, and special sales to enhance customer

retention. They recognized the challenges in retaining customers in the competitive online business environment.

Both online retailers employ strategies to provide a sense of customer delight and personalized service, reflecting the recommendations of Kim and Lennon (2010). Their strategies differ, with Acharyaji employing technical approaches, such as analyzing individual customer preferences and notifying customers of discounts and new products. In contrast, Shristi focuses on building emotional connections with customers by encouraging them to share pictures of themselves wearing the products. This approach is viewed as a way to create strong relationships between retailers and customers. Both retailers also offer discounts, coupons, and special sales to enhance customer retention.

Providing After-Sales Service

Bevan and Murphy (2001) suggested that after-sales service could create value for consumers and increase satisfaction. In this study, both retailers, dealing with clothing products, offered similar after-sales services to support their customers. They had an exchange policy, primarily for reasons related to product size, color, design dissatisfaction, or delivery of damaged products. Customers could contact the retailers directly to request an exchange. However, refunds were not offered; instead, the same-priced product within the range would be exchanged. Both retailers acknowledged that handling such situations could be challenging and sometimes resulted in awkward scenarios, despite their good intentions.

After-sales service is a fundamental way for online retailers to create value for their customers and increase satisfaction, as suggested by Bevan and Murphy (2001). In the Nepalese context, both online retailers offer similar after-sales services, including product exchanges in the case of size, color, or design dissatisfaction, or if customers receive damaged products. This approach aligns with the concept of adding value to customers through after-sales services. However, the findings suggest that even though retailers aim to provide quality after-sales service, they sometimes encounter challenging situations where customers remain unsatisfied.

The quantitative research in context of Nepal for cement to building including laptop along with packaging found conforming the same in different ways(Mishra, A. K., & Chaudhary, U., 2018a&b:Mishra, A. K., 2019: Mishra, A. K., Rai, S., & Aithal, P. S., 2023:Mishra, A. K., & Aithal, P. S., 2021a&b: Sah, S., & Mishra., A. K., 2020: Mishra. A. K., 2019: Mishra, A. K., Sharestha, B., 2019). This research provides validity to several research in this context.

Conclusion

This study delved into the multifaceted landscape of online retailing in Nepal, shedding light on various practices, strategies, and challenges faced by online retailers in different dimensions of their operations. The findings provide valuable insights into the intricate dynamics of e-commerce in the Nepalese context.

Content Design Practices: The study underscores that practices of content design in offering products online are not customer-centric. Online retailers tend to manipulate information to serve their own interests rather than prioritizing consumers' needs. This highlights a lack of focus on consumer-centric design, as retailers appear less concerned about catering to consumer needs and more content with their existing offerings. This finding aligns with Siddiqui, O'malley, McColl, and Birtwistle's (2003) observations that retailers may not be fully attuned to consumer needs.

Generating Trust: One of the key challenges identified in the study is the struggle faced by online retailers in generating the expected level of trust among their customers. Building trust in the digital realm is a significant challenge, particularly due to the absence of physical presence. This challenge resonates with the importance of trust highlighted by Rahman, Khan, and Iqbal (2018), as it directly impacts the capacity of online retailers to create value for their customers.

Product Attributes Consideration: The study emphasizes the significance of tailoring

communication of product attributes to suit different product categories and market segments. Online retailers in Nepal appear to be cognizant of this aspect, as they apply diverse approaches based on the nature of their products. This aligns with Newholm et al.'s (2004) assertion that different product categories necessitate distinct levels of development and trust. It also aligns with Kim and Lennon's (2010) argument regarding the influence of product information and communication on customers' intention to revisit.

Customer Retention Strategies: Online retailers are seen to employ various strategies to retain customers, focusing on personalized care, product notifications, and special offers. They seek to provide a sense of customer delight, as suggested by Kim and Lennon (2010). The diverse approaches, such as technical strategies and personalized service, cater to different segments and market positions. Both strategies demonstrate a strong commitment to building lasting relationships with customers, fostering loyalty, and enhancing the overall customer experience.

After-Sales Service: Despite their best efforts to provide excellent after-sales service, online retailers encounter challenges when addressing customer concerns and complaints. This resonates with Bevan and Murphy's (2001) emphasis on creating value through post-purchase interactions. The study highlights the difficulties retailers face in ensuring customer satisfaction in every transaction, even though their intentions are focused on delivering a positive post-purchase experience.

In light of these findings, it is evident that the landscape of e-commerce in Nepal is a dynamic and complex one, shaped by the practices and strategies of online retailers. While these retailers strive to enhance the online shopping experience for their customers, challenges persist in terms of content design, trust generation, and customer satisfaction. Further research and collective efforts among stakeholders are needed to address these challenges and unlock the full potential of e-commerce in Nepal. As the digital marketplace continues to evolve, online retailers and consumers alike will need to adapt to these changing dynamics and contribute to the growth and development of the e-commerce sector in Nepal.

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The Administrative Skills of Head Teacher in Educational Institutions

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ABSTRACT

The objective of this study was to determine the administrative skills of head teachers in operating educational institutions. The study used the descriptive method to identify the key skills required for effective school leadership. The key method used in this study was the descriptive method, which involved identifying and describing the necessary administrative skills of head teachers. The study focused on three main skills: technical, interpersonal, and conceptual. These skills were deemed crucial and vital for organizing, leading, controlling, and planning in educational institutions. Head teachers must implement the knowledge and abilities that will improve the efficacy and efficiency of the school's teaching and learning. To maintain the effectiveness of their leadership positions and improve academic accomplishment among their students, it is advised that head teachers make the most use of their administrative competencies and capabilities. In order to improve the professionalism of teacher performance and ensure the success of education in schools, head teachers must possess and utilize the necessary administrative skills. These skills include technical, interpersonal, and conceptual abilities, which are crucial for organizing, leading, controlling, and planning. By effectively applying their administrative competencies and capabilities, head teachers can enhance the efficacy and efficiency of their schools' teaching and learning processes, ultimately leading to improved academic achievement among students.

Keywords: Head teacher, Administrative skills, Conceptual skills, Human skills, Technical skills

Introduction

of any system is largely determined by the way it is administrated, as well as by the effectiveness of leadership and control (Abari & Mohammed, 2018). The success of educational institutions depends, in part, on their administrative skill and expertise. The head teacher, responsible for overseeing all school operations, shoulders a multitude of responsibilities, ranging from delegating authority effectively, staff training, student management, to student performance monitoring.

In virtually all school operational tasks, including internal management, maintaining high standards for educational procedures, and harmonizing with the external environmental conditions in which the school operates, the school administrator plays pivotal roles. They establish the parameters for the educational system's productivity (Abari & Mohammed, 2018). Lunenburg (2010) underscores that the primary duty of a head teacher as a leader is to promote the learning and success of all students. Naidoo (2014) emphasizes the close connection between administrative abilities and leadership

philosophies. Administrative skills, which go beyond tasks like filing, organization, scheduling, staffing, and planning, are essential for an administrator. Leadership style, on the other hand, pertains to a leader's approach to giving orders, executing strategies, and inspiring followers. Leadership styles can vary widely, including authoritarian, democratic, laissez-faire, transactional, and transformational styles (Kirui, 2012).

The authoritarian leadership style, also known as autocratic leadership, involves strict control and direct supervision by the leader, often driven by concerns about follower productivity. In a democratic leadership style, decision-making authority is shared with group members, fostering equality and idea exchange. This approach encourages individuals to take pride in their participation.

The laissez-faire system grants workers full access to decision-making authority, with the leader offering minimal guidance. Transactional leaders focus on improving existing routines and procedures to enhance efficiency (Kirui, 2012). In contrast, transformative leaders aim to shift their followers' perspectives and requirements, regardless of followers' opinions. To facilitate effective implementation, it is crucial for school administrators and head teachers to excel in instructional leadership and simplify the implementation process to achieve improved outcomes (Naidoo, 2014).

Naidoo (2014) argues that curriculum management in schools is strongly linked to the leadership styles and abilities of the head teacher. The study highlights the importance of head teachers being well-informed about new school curricula and making informed decisions in challenging situations. In Nepal, there are limited opportunities for advanced education and training for school heads. Despite this scarcity of training, policymakers acknowledge the need for procedures and regulations to enhance school management, particularly in Nepalese schools.

Training and education are essential for enhancing the capabilities of individuals in their roles. In many developing nations, including Nepal, head teachers often lack comprehensive training for their positions and have limited access to professional development opportunities that can equip them with necessary skills. Given this context, the study seeks to examine the effectiveness of head teachers' administrative skills in operating educational institutions. Therefore, the objective of this study is to assess the administrative skills of head teachers in educational institutions (Naidoo, 2014).

Problem Statement

Nepal's educational landscape is marked by a pressing need to improve the quality and effectiveness of its educational institutions. Central to this endeavor is the pivotal role played by head teachers in school management and leadership. However, there is a significant knowledge gap pertaining to the administrative skills and capabilities of head teachers in Nepalese educational institutions. This gap has far-reaching implications for the overall quality of education, student outcomes, and the sustainable development of the education system.

The key problem arises from the fact that head teachers in Nepal are often inadequately trained and prepared for their administrative roles, and there are limited opportunities for professional development. The absence of a comprehensive understanding of the administrative skills, leadership styles, and strategies employed by head teachers in Nepal hinders efforts to optimize school management, curriculum implementation, and student success.

Additionally, the rapidly evolving educational landscape in Nepal requires head teachers to adapt to new curricula, emerging educational technologies, and evolving pedagogical approaches. The lack of appropriate administrative skills and leadership capacities may lead to inefficiencies, inadequate curriculum management, and diminished educational outcomes for students.

Research Objective

Therefore, it is imperative to investigate the following aspects:

By addressing these critical research issues, this study aims to shed light on the deficiencies in

administrative skills and leadership capacities among head teachers in Nepal. The findings will provide valuable insights for educational policymakers, institutions, and stakeholders to design effective strategies for enhancing the professional development of head teachers and, consequently, elevating the quality of education in the country.

Literature Review

According to Musaazi (2006) decision-making, direction, coordination, monitoring, evaluation, and budgeting are examples of administrative roles and functions of school administrators. Drajo (2010) conducted research on operational management with a general focus on managing school budgets, infrastructure, and human resources. The findings indicate that a strong link between operational management and academic achievement. However, the study does not take into account how these operation management abilities, skills and knowledge are gained, which necessitates more study.

Odubuke (2007) highlights "administrative skills" refers to a person's knowledge with a skill or a body of knowledge that they have developed over months or years of actual practice and that they actually have a better comprehension of. Similarly, Christie, Thompson, and Whiteley (2009) conclude that teachers may have an impact on students' academic performance when school administrators develop the capacity of the school through strong leadership. The school administrator must already acquire the ability to work with staff to focus on curriculum, instruction, and student learning gains, or be able to develop it.

Viduya (2000) claims leadership is both an activity and a process. Leadership is the process of getting other people to actively participate in a task relationship in order to accomplish the proposed goals. It is the act of inspiring and directing individuals to work together for a common goal under the direction of a leader who is committed to achieving this goal. One must have the talent and abilities necessary to lead well in order to be a leader. One can plan a genuine image of a great

leader in order to be effective. Moreover, Magda's (2003) argument is that a leader of any school, a good school administrator (principal) must develop the necessary competencies. Angeles (2010) states that as a result, a manager who wants to keep his job and plans to advance within the organization must develop his leadership qualities.

A school principal plays a significant role in delivering education in a learning environment (Pambudi & Guanwan, 2020). Because of it involves the administration of both people and material resources (facilities and infrastructure), which is the main duties of head teacher for effective school. From this point on, principals must possess leadership qualities in order to fulfill their responsibilities (Sumarsono et al., 2019). The direction of the school will be easily managed by a professional leader. Every manager in the field of education must therefore own knowledge of managing abilities. However, Ayodele et al. (2016) recommend that analyzing an individual's inherent traits in relation to their intelligence, abilities, experience, skills, competence, etc. in order to correlate leadership. In order to increase students' academic performance, Ayodele, Buari, and Oguntuase (2016) claimed that principals must employ a specific set of administrative skills in order to bring about overall improvement in the school. They also suggested that in order to identify the strengths and weaknesses of the instructional delivery system and improve academic achievement, principals must be able to use certain administrative abilities and evaluate their teachers. The capacity to complete tasks in accordance with job competencies with visible results is considered to as a skill.

Baltazar et al. (2004) argue that having leadership skills is a prerequisite for becoming a successful manager. However, a competent manager need not also be a good leader. A manager is not the same thing as a leader. The effectiveness of a leader is determined by his ability to motivate others to work toward a goal. The manager's effectiveness is known by his ability to motivate others to work toward a goal. Danim (2007) claims the head teacher is seen as the main figure in the effort

to make the school a center of excellence for developing and molding human resources. He came to the conclusion that teachers who fail to educate students are the only ones who cannot be taught. Effective schools are those that can fully utilize all available tools, materials and procedures to make the desired results for educational institutions.

According to a research by Katz (1970), a manager, in this case the head teacher needs to possess three fundamental skills: conceptual, interpersonal, and technical skills. Hersey (1997) states that a leader's ability to do administrative responsibilities depends on three skill sets: technical, interpersonal, and conceptual. Additionally, Robbins (2003) asserted that managerial jobs require three different kinds of skills: intellectual, human, and technical. Similarly, Manzanero (2003) states a productive school administrator must be proficient in the three management functions of leadership, staff development, and human relations. According to Sergiovanni (2000), transactional leadership emphasizes on managerial abilities such following rules, procedures, and job descriptions to meet objectives. Sergiovanni also highlight that transformational leadership as the leadership style that best serves the requirements of all parties involved in the academic process, including all stakeholders in the position of the school administrators as the instructional leader. This strategy promotes distributed leadership, shared vision development, and school culture building—all of which are crucial for restructuring efforts—along with teachers, staff, and school administrators.

Desamito (2010) outlined four components of leadership. The first step is to have a vision, some goals, or some objectives. The second step is clearly sets that purpose to the other team members, third step is securing their commitment to it. The forth step is to create and carry out a strategy to achieve that objective. When these qualities are carefully applied, good leadership results. Dela Cruz (2010) highlights that to fulfill their institution's vision and mission, everyday leaders or school administrators must make decisions. According to Blase and Blase (2000), the principal must play the role of the

instructional leader in order for school leadership to be effective. An instructional leader must: i) provide feedback; ii) model effective teaching; iii) ask for input; iv) make suggestions; v) encourage collaboration; vi) present chances for professional growth; and vii) express gratitude for good teaching. The ability of the principal to develop the leadership capacity of teachers and staff, encourage team focus on school goals, use efficient and flexible organizational skills, and distribute leadership throughout the school is a descriptor of effective school leadership (Rea, McLaughlin & Walther-Thomas (2002). As a result, the head teacher must foster a climate of friendship and trust rather than one of opposition and conflict. The relationship between head teachers and teachers should show reciprocal respect and care, which the pupils will see and hopefully learn from.

Methodology

The research at hand is primarily a literature-based study, conducted using secondary data sources. The primary research methodology employed in this study is the descriptive method, aimed at providing a comprehensive account of the topic under investigation. Informal person to person discussion were also done and summarized.

To conduct the literature review, the researcher primarily relied on scientific papers and academic publications. The data for this research was collected through various sources, including library resources, online webpages, and internet-based materials. This multi-faceted approach to data collection ensured a wide-ranging and up-to-date set of information.

The key analysis technique used in this study is thematic-narrative analysis. This approach combines thematic analysis, focusing on identifying recurring themes and patterns, with narrative inquiry, which delves into the subjective experiences and viewpoints of individuals. The use of thematic-narrative analysis enables a deeper exploration of the subject matter, offering not only a comprehensive understanding of head teachers' administrative skills but also insights into their subjective experiences.

Thematic-narrative inquiry is a potent tool for field educational studies as it allows for a holistic examination of the topic. It offers the capacity to reveal both the common themes within the literature and the unique experiences of the educational practitioners being studied. This approach helps convey the depth and richness of the subject matter, providing a more nuanced and comprehensive view of how head teachers' administrative skills impact curriculum management, school operations, and student achievement in the educational context, and in line with Polkinghorne (1995), it is especially powerful for conveying subjective experiences within the field of education.

Results and Discussion

In this study, the key findings were outlined and presented in a descriptive manner below.

The Head Teachers' Administrative Skills

The head teacher is the highest ranked authority in the school. The head teacher needs specific abilities and skills to carry out this function effectively. The author would be restricted to using only three skill approaches for the purpose of this study (technical, interpersonal, and conceptual skills). If the head teachers are to carry out their duties and roles effectively, these skills have been deemed required and crucial for planning, organizing, leading, and monitoring. The head teachers are required to implement skills and competencies that will improve the effectiveness and efficiency of teaching and learning in the school using the three-skill approach.

Meador (2017) asserted that the function of the head teacher in a school encompasses a wide range of responsibilities, including leadership, teaching assessment, prioritizing, scheduling, student discipline, and many other things. Effective principalship requires a lot of time and effort. An excellent head teacher balances all of their responsibilities and puts forward a lot of effort to make sure they are acting in everyone's interests. Every school administrator's main resource is time. In order for a school head teacher to be successful in their leadership, Mulyono (2018) proposes three types of skills: conceptual skills, human skills, and technical skills.

Conceptual skills. Mulyono (2018) states conceptual skills are abilities to understand and manage organizations. According to Wahyudi (2012), these competencies are mental capacities for coordination, problem-solving, decision-making, and plan-making. The ability to assess events and patterns, think rationally, be fluent in a variety of conceptions, be able to predict guidelines, and be aware of a variety of social possibilities and issues are all examples of conceptual skills (Kusnan, 2017). Conceptual skills are necessary for a leader to be able to perceive the school as a whole, plan change, set school goals, make accurate evaluations of the effectiveness of school activities, and harmoniously coordinate programs (Wahyudi, 2012).

Katz (1970) defined conceptual skills as general analytic abilities, logical thought processes, fluency in shaping concepts and conceptualization of complex and ambiguous relationships, creativity in idea generation and problem solving, and the capacity to assess events, feel trends, forecast change, and identify opportunities and potential issues. According to Danim (2010), conceptual talents are the capacity to plan thoughts, understand numerous theories in their disciplines, act, and spot trends based on necessary theoretical abilities. Conceptual leaders are able to act in accordance with the organization's overall aims rather than only the demands and goals of their own group (Gosling et al., 2003). For head teachers to efficiently carry out their managerial duties, particularly in the areas of organizing, planning, establishing policies, resolving conflicts, and creating programs, conceptual skills are essential to all (Viduya, 2000).

Human skills. Working with others, both individually and in groups, requires human relations abilities (Wahyudi, 2012). Human relations skills (also known as "human skills") are the capacity of an individual, in this case the manager, to collaborate, know ambitions, and inspire team members to attain goals. Human skills include the

ability to collaborate, inspire, and lead (Mulyono, 2018). The head teacher's human relations duties include: a) fostering cooperative relationships with teachers; b) fostering communication with teachers; c) present guidance and assistance with teacher assignments; d) enhancing teacher morale and work ethic; e) rewarding justifiable teachers; f) resolving all issues at school; g) involving teachers in decision-making; and h) managing conflicts at school. Human skills are interpersonal abilities, or the capacity to build bonds with people (Mulyono, 2018).

Katz (1970) states that human skills include knowledge of interpersonal relationships and human behavior, the capacity to know the thoughts, feelings, and motivations behind others' words and actions, the capacity for effective and clear communication, and the capacity for building harmonious social relations. Similarly, Stoner and Freeman (1992) defined human skills as abilities to work with others, the capacity to realize others, and the capacity to inspire others, both individually and collectively. Similar to this, the head teacher of a school should have the following interpersonal skills: i) the capacity to understand human behavior and the process of cooperation; ii) the capacity to grasp the minds, attitudes, and motivations of others; iii) the capacity to communicate effectively and clearly; iv) the capacity to establish effective, cooperative, practical, and diplomatic cooperation; and v) the capacity to behave in a respectable manner (Kusnan, 2017).

Technical skills. Technical skills enable the individual to implement the mechanisms required to carry out specific work. They are skills in terms of employing a specific activity that comprises a process, procedure, and technique (Wahyudi, 2012). Technical expertise refers to knowledge of and competence in tasks involving methods, processes, and procedures, as well as the capacity to impart technical expertise to subordinates. According to Mulyono (2018), technical skills are the ability to use knowledge, techniques, procedures, and equipment to carry out certain activities.

Katz (1970) highlighted that technical abilities are the knowledge of methods, procedures, and

techniques for carrying out specialized operations as well as the ability to operate applicable tools and equipment. Additionally, according to Terry (2008), technical skills are the aptitudes for using a particular activity in the form of processes and techniques. Technical skills also allow the implementation of the mechanisms required to complete specific tasks, in line with Handoko's (1992) claim that technical skills are the aptitudes for using tools, processes, and techniques in a specific field. Sutisna (1993) defined technical talent as the headmaster's capacity for comprehension, responsiveness, and mastery of methods other than instruction, such as financial understanding, reporting, scheduling, and maintenance. The teachers will naturally be inspired to find new teaching methods and strategies in the classroom as a result of the headmaster's technological abilities being able to immediately supervise the teaching being carried out by the teachers in the school (Wahyudi, 2012). The head teacher's technical responsibilities include: a) supervising teachers in the classroom; b) evaluating and revising teacher-teaching programs; c) creating a plan for implementing teaching activities by tying the curriculum to available time, resources, and staff; d) managing the student evaluation program; e) coordinating the use of teaching tools; and f) assisting teachers in enhancing instruction.

A leader should have a variety of leadership skills in addition to the three mentioned above. An educational leader needs to be sociable and skilled at teamwork (Blase & Blase, 2000). Additionally, he needs to be skilled and knowledgeable in a variety of areas, including leadership, forming relationships with others, managing groups, managing personnel administration, and assessment. Reaching the summit of success necessitates six leadership qualities, including speaking ability, decision-making ability, accountability ability, positive attitude ability, carrying ability, and time management ability (Gosling et al. 2003). These abilities are put to use in tasks including establishing the school's vision and mission, creating policies and goals to be met, carrying out program preparation tasks, estimating

and allocating resources, and updating policies and planning.

How to Develop Leadership Skills in Educational Institutions?

The head teacher plays a significant role as a motivator and the key to academic progress in order for school success to be linked with the success of the school leader and vice versa (Arifin, 2009). The proper operation of teaching and learning in his school is entirely the responsibility of the head teacher (Astutik, 2011). The role of head teacher is important and difficult because of several of these obligations (Bafadal et al. 2020). As a result, a leader needs to develop his/her leadership abilities. How to develop educational leaders' leadership skills, specifically: i) conducting an analysis of areas of administrative behavior; practically, this method is carried out with a number of activities, namely leadership in formulating objectives; leadership through decision-making; leadership through duties and roles; ii) leadership through coordination and discussion; leadership through an assessment of staff performance; and leaders through collaboration with the community; and iii) examining the management of educators and education personnel in schools, including increasing their professionalism, enhancing classroom teaching abilities and the work capacity of the teaching force, compiling and improving school programs, offering guidance and improving discipline, growing the profession in their respective fields of work, aiming for an integrated relationship with the community, co-managing school facilities, developing professional ethics, and developing interpersonal skills (Bafadal et al. 2020).

Additionally, self-confidence is essential for taking action, it improves communication, and it is a fundamental component of school leadership for the principal (Mulyasa, 2016). The behavior of leaders who can suggest creative projects to their staff or in the work they do as well as who can participate in presenting information and ideas to the organization will be born out of successful emotional control (Rohita, 2016). We'll examine

each item on the list of leadership skills and talents, including why each is important, how to use each skill, and how to develop leadership skills. Moreover, we can improve our leadership abilities by: Improved communication abilities, discipline, conflict resolution, taking on more responsibility, being a follower, developing awareness and foresight, inspiring others, continuing education, empowering the team, listening carefully, encouraging collaboration, having a positive outlook, and being more decisive are just a few of the goals.

Common challenges and barriers that may hinder the development of administrative skills among head teachers include: Lack of Training and Professional Development: Inadequate opportunities for head teachers to receive training and professional development in administrative skills can be a significant barrier. Resource Constraints: Limited resources for educational institutions can impact the ability to provide training and support for head teachers, making it difficult for them to develop necessary administrative skills. Rapid Educational Changes: Frequent changes in educational policies, curriculum, and standards can challenge head teachers in staying up-to-date with evolving administrative requirements. Workload: High workloads and administrative responsibilities may leave little time for head teachers to focus on developing their administrative skills. Bureaucratic Hurdles: Administrative processes and bureaucracy in education systems can hinder the ability of head teachers to efficiently manage schools. Lack of Mentoring and Support: A lack of mentoring and support from experienced administrators can limit the growth of administrative skills among new head teachers.

Resistance to Change: Resistance to adopting new administrative practices or leadership styles may be a barrier to skill development.

Cultural and Societal Factors: Cultural norms and societal expectations may influence leadership styles, creating challenges for head teachers aiming to develop diverse administrative skills. Lack of Feedback and Evaluation: Without regular feedback

and performance evaluation, head teachers may struggle to identify areas for improvement in their administrative skills.Isolation: Isolation and limited networking opportunities can restrict head teachers from learning from peers and sharing best practices in administration.

The impact of head teachers' administrative skills on curriculum management, school operations, and student achievement is a critical area of research that can provide valuable insights into the effectiveness of school leadership in Nepal. While I do not have access to specific data or research findings on this topic in Nepal, I can provide a general understanding of how head teachers' administrative skills can impact these areas:

Curriculum Management

Effective administrative skills can contribute to better curriculum planning and implementation. Head teachers who possess strong organizational and planning skills are better equipped to align the curriculum with educational goals and standards.

Administrative skills, such as decision-making and resource allocation, play a crucial role in selecting and adapting curricular materials to meet the needs of the students and address emerging educational challenges.

School Operations

Administrative skills related to resource management, budgeting, and personnel management are essential for the smooth operation of a school. Head teachers with these skills can optimize the allocation of resources, ensuring that the school functions efficiently.

Communication and leadership skills are vital for fostering a positive school culture and a supportive learning environment. Effective communication can lead to improved teacher collaboration, staff morale, and student discipline.

Student Achievement

Head teachers who possess strong instructional leadership skills can positively impact student achievement. They set high academic standards,

create a culture of continuous improvement, and support teacher professional development.

Effective administrative skills in data analysis and assessment can help identify student performance trends, enabling timely interventions and improvements in teaching methods.

Leadership styles and strategies, such as transformational leadership, can inspire both teachers and students, leading to improved motivation, engagement, and ultimately, student achievement.

To gain a comprehensive understanding of the impact of head teachers' administrative skills on curriculum management, school operations, and student achievement in Nepal, it is essential to conduct research specific to the Nepalese educational context. This research may involve quantitative assessments of student performance, surveys of educators and administrators, and in-depth case studies of schools with effective administrative leadership. Such studies can help identify the best practices and challenges within the Nepalese education system and inform policy and professional development efforts. The Quality Assurance and Accreditation (QAA) framework has underscored the critical need for enhancing quality assurance and accreditation processes within the higher education context in Nepal. However, this emphasis on quality assurance and accreditation can be extended to the school level as well, with the establishment of independent institutions. Such institutions can play a crucial role in reinforcing and adapting to the ever-changing educational landscape.

These adaptations are crucial to maintaining equilibrium with the dynamic nature of knowledge. As the educational field experiences constant shifts in teaching and learning methods, it becomes increasingly important to ensure that the education system remains relevant and effectively prepares students for the challenges of the future (Mishra, 2021:2022:2023, Mishra and Nepal, 2022: Mishra and Jha, 2023: Mishra, 2023ab&c).

In the context of higher education, the QAA framework provides a structure for continuous

improvement and the maintenance of educational standards. Expanding this framework to the school level through independent institutions can similarly support schools in adapting to the evolving educational landscape and ensure that the education system keeps pace with changing knowledge and the dynamic needs of students. This multifaceted approach to quality assurance and adaptation is key to equipping students with the skills and knowledge necessary for their future success.

Conclusion

A leader in school is the head teacher. The effectiveness and accomplishment of an educational institution's instructional objectives relies on the head teacher's leadership. The school's growth is seriously influenced by the head teacher, the highest ranking administrator. As a result, a principal needs strong commitment, organizational abilities, and flexibility to do his obligations. The results of this study consent to us to draw the conclusion that a head teacher's administrative skills can enhance pupils' academic achievement. In order to guarantee a comprehensive, well-rounded education and the creation of quality pupils from the school system, head teachers must be able to exhibit or employ specific administrative tactics. Based on the findings of the discussion just provided, it can be said that administrative skills, which include conceptual, human, and technical skills, have a significant impact on how well schools perform. The findings also demonstrated that school head teachers' educational backgrounds have no bearing on their administrative effectiveness as indicators of pupils' academic performance. In a similar way, they also exhibited effective leadership qualities. As a result, it seemed that the leadership qualities of the school administrators and a few selected socio-demographic profile characteristics were strongly correlated with academic success. Further research: The current state of administrative skills possessed by head teachers in Nepalese educational institutions. The prevalent leadership styles and strategies adopted by head teachers in Nepal. The challenges and barriers that hinder the development of administrative skills among head teachers. The

impact of head teachers' administrative skills on curriculum management, school operations, and student achievement.

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The Perseverance of Life: Exploring the Struggle for Existence in Hemingway's The Old Man and the Sea

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Cite
Ghimire, D.P. (2023). The Perseverance of Life: Exploring the Struggle for Existence in Hemingway's the Old Mand and the Sea. *Journal of Parroha Multiple Campus (IRJPMC) 2*(1), 81-92.

ABSTRACT

Ernest Hemingway's classic novel, "The Old Man and the Sea," is a powerful exploration of the human spirit's unyielding determination to find purpose and meaning in a seemingly indifferent and absurd world. The protagonist, Santiago, emerges as a symbol of hope and resilience in the face of existential challenges. This abstract delves into Santiago's unwavering courage and enduring patience, which guide him towards a triumphant victory in his life. Santiago's journey is a rebellion against the inherent absurdity and meaninglessness of existence, a struggle to carve out his own purpose in an indifferent universe. His character epitomizes the heroism, stoicism, and humanism necessary for preserving one's existence amidst the chaos of life. Through Santiago's relentless battle with the marlin and the elements of the sea, Hemingway artfully crafts an allegory for the broader human experience. Santiago's struggle symbolizes the fundamental themes of heroism, as he confronts insurmountable odds; stoicism, as he endures relentless hardship and loss with unshakable composure; and humanism, as he forms a deep connection with the natural world and ultimately emerges as a triumphant figure in the face of life's existential challenges. "The Old Man and the Sea" remains a timeless literary work, offering profound insights into the human condition and the enduring quest for meaning in a world that often appears absurd and indifferent. Santiago's indomitable spirit serves as an inspiration to all who face the struggle for existence against the backdrop of the universe's inherent ambiguity and meaninglessness.

Keywords: *Ernest Hemingway, The Old Man and the Sea, Human spirit, Santiago, Triumph, Absurdity, Heroism*

Introduction

Ernest Hemingway, a celebrated American novelist, emerged onto the literary scene during a period marked by the turbulence of two World Wars. Renowned for his distinctive writing style and a life filled with daring adventures, his legacy in American literature remains enduring. Hemingway's journey commenced in 1899 when he was born into a modest family in Illinois. He embarked on his career as a journalist and soon found himself thrust into the harrowing landscape of World War I. As a volunteer ambulance driver, he witnessed the horrors of war and, in an unfortunate turn of events, suffered a wound that would forever shape his perspective on life.

The impact of war on Hemingway was profound, and he channeled his experiences into his writing. His works are a reflection of the disillusionment and existential struggles that pervaded his generation. Hemingway's writing was characterized by its

simplicity and authenticity, which allowed his themes to shine through. He often explored the human struggle for existence, heroism, and the profound influence of war on individuals.Among his notable works, "The Old Man and the Sea" stands as a testament to his ability to capture the essence of human struggle. The novel tells the story of an elderly fisherman who engages in an epic battle with a colossal marlin. Through the character of Santiago, Hemingway brings to life the idea of unyielding human determination in the face of adversity.

Critics have lauded Hemingway's unique approach to literature. His works often depict a world devoid of divine intervention, where characters must grapple with suffering and death. This emphasis on navigating existential challenges without reliance on a higher power has been a hallmark of his storytelling.

Ernest Hemingway's literary contributions did not go unnoticed. In 1954, he was awarded the Nobel Prize for Literature, a testament to the profound impact of his writing on the world of modern literature.Hemingway's characters, in their struggles and quests for existence, rarely exhibit a strong belief in God or the afterlife. Instead, they rely on their own actions, resolve, and courage to confront the challenges life throws their way. Hemingway's world, as depicted in his works, is one where individuals must find meaning and purpose within themselves and the world they inhabit.

Problem Statement

Ernest Hemingway's life and works provide a captivating lens through which to explore the intersection of literature, historical context, and the human condition. His writing, characterized by its simplicity and authenticity, delves into profound themes such as human struggle, heroism, and the profound impact of war on the human spirit. "The Old Man and the Sea," one of his most celebrated works, serves as a rich source for investigating the resilience and determination required to navigate a world rife with suffering and existential challenges.

Hemingway's unique approach to literature, marked by its minimalistic yet evocative style, presents an intriguing avenue for scholarly exploration. Additionally, his portrayal of a world often portrayed as devoid of divine intervention prompts critical inquiries into the role of faith, or the lack thereof, in the face of adversity. Hemingway's enduring place in the pantheon of great American authors underscores the enduring relevance of his themes and the capacity of the human spirit to exhibit courage and endurance in trying circumstances.

Research Objective

This research aims to delve deeper into the thematic and stylistic elements in Hemingway's works, particularly "The Old Man and the Sea," to shed light on how he captures the human experience during tumultuous times. By analyzing his unique literary approach and its impact on readers, this study seeks to uncover the enduring resonance of his writings and their ability to provoke contemplation and discussion surrounding the human condition, courage, and resilience.

Theoretical Modality

Existentialism

Existentialism, a literary theory that emerged in the modern age, delves into the essence of human existence, proposing that in a world devoid of inherent meaning, individuals are both free and responsible for their actions. This philosophical approach took root in the aftermath of the devastating World Wars, questioning the rationality that once defined human existence. Faced with the grim aftermath of global conflicts, Western societies grappled with the seemingly irrational roles and actions of individuals. This period ushered in a sense of anxiety, absurdity, and uncertainty, as the certainties and coherences that once underpinned human life were shattered, leading to despair and frustration.

Existentialism, with its exploration of human choice, subjectivity, and responsibility, found its earliest roots in the works of philosophers such as Kierkegaard, Nietzsche, and Sartre. The term

"existentialism" itself is etymologically derived from "existence," emphasizing an individual's unique experience rather than abstract concepts. Existentialism centers on the human condition, asserting that the responsibility for one's choices and the freedom to make them rest solely with the individual.

Kierkegaard, considered one of the precursors of existentialism, believed that God was synonymous with truth, emphasizing that individual experiences and understanding of existence were subjective and unique. Existentialism, however, reached its zenith during the 1940s and 1950s, notably championed by Jean-Paul Sartre. He divided existentialist thinkers into two groups: theistic existentialists, who believed in Christian faith, and atheistic existentialists, who rejected the existence of God. Atheistic existentialists contended that the world provided no evidence of God's existence and that human beings were essentially alone, free, and responsible for their choices.

Existentialism recognizes two forms of existence: authentic and inauthentic. Authentic existence is rarely achieved but represents the ideal, while inauthentic existence characterizes those who fail to act as free agents, giving in to societal norms and constraints. Existentialists explore the concept of anxiety as central to decision-making and commitment, acknowledging that the future remains uncertain and boundless. Thus, the philosophy of existentialism addresses both personal and moral aspects of human existence.

Simone de Beauvoir, a close associate of Sartre, expanded existentialism's application to feminism, highlighting the historical attitudes of men toward women. She argued that women, like men, had the potential for transcendence and should not be confined to societal roles. Albert Camus, while not identifying as an existentialist, is often associated with the philosophy due to his exploration of existential themes, such as the absurdity and futility of life. He urged individuals to rebel against life's absurdities, finding meaning through defiance.

Existentialism's roots can be traced to ancient philosophical traditions, including Socratic

wisdom and the writings of Montaigne and Pascal. However, the existentialist movement emerged as a revolt against traditional European philosophy, which aimed to be objective and universally true. Existentialists sought to understand what it means to be an individual in the world, focusing on the essence of human existence rather than abstract systems of thought.

Existentialist Writers

Existentialist writers are a diverse group who, despite their differences, share a focus on the essence of being and an aversion to conventionality. They often identify themselves through their sense of isolation in an absurd world. Existentialist writers can be broadly classified into two groups: theistic, who believe in Christian faith, and atheistic, who reject religious dogma and God's existence.

Theistic Existentialists

Theistic existentialist writers, such as Soren Kierkegaard, Karl Jaspers, Martin Buber, and Gabriel Marcel, find solace in religious mysticism, particularly Christian doctrines. They believe that modern individuals can ease their anxiety by submitting themselves to the will of God. They see God as an authentic shelter, rejecting superstitions and religious dogmas in favor of a more personal relationship with God. They maintain that God exists before human existence and that human existence is made possible by God.

Soren Kierkegaard, a 19th-century Danish philosopher and religious thinker, was the first existentialist to challenge tradition. He emphasized the importance of finding one's unique vocation in the modern world, rejecting Hegelian dialectical systems and Danish Lutheranism, both of which prioritize rationality and collective spirit. Kierkegaard believed in personal choices and responsibilities over mere rationality, advocating for a leap of faith in God. He argued that individuals face two choices: they can choose God and find relief from anxiety or reject God, leading to atheistic despair. Kierkegaard's concept is paradoxical, encompassing both finite and infinite aspects of God. He finds the world filled

with ambiguities and paradoxes, highlighting the difficulty of human existence.

Karl Jaspers, like Kierkegaard, contends that philosophy and science cannot provide certainty in life. He maintains that death brings awareness of our finite existence, leading to anxiety. Jaspers emphasizes individual power to choose and the awareness of freedom and essence as a human being. He underscores the importance of self-being's communication with other self-beings in a locality, as well as the interconnectedness of human existence. Jaspers believes that communication is the path to truth and that it can manifest even in despair, suicide, and passion for darkness. He rejects the self-sufficiency of science and the isolation of individuals from meaningful communication.

Martin Buber, a Jewish philosopher and religious thinker, rejected the notion of separate human existence. He argued that our existence is inherently intertwined with other humans, nature, and God. Buber focused on the significance of the "I-Thou" relationship, characterized by concrete and immediate connections, as opposed to the "I-It" relationship, which is abstract and objective. He believed that the world is twofold, reflecting our twofold attitude. Buber's philosophy suggests that the "I-It" relationship pertains to the past, rooted in objective knowledge, whereas the "I-Thou" relationship exists in the present, offering the potential for genuine connection. The "I-It" relationship lacks depth, leaving individuals isolated, while the "I-Thou" relationship keeps people open to every possible response. Buber argues that our relationship with God should be considered an "I-Thou" connection, as God is always present and absolute.

Atheistic Existentialists

Atheistic existentialist thinkers, such as Jean-Paul Sartre, Martin Heidegger, Friedrich Nietzsche, and Albert Camus, represent a group of intellectuals who, while rejecting the existence of God, share a common emphasis on the rejection of traditional religious concepts and the pursuit of individual freedom and authentic existence. This critique

will delve into the key philosophical ideas of these atheistic existentialists.

Friedrich Nietzsche, a renowned German philosopher, was critical of conventional religious and philosophical systems, particularly Christianity. He advocated for an individualistic form of Christianity that emphasized the importance of the physical world over abstract ideas. Nietzsche's critique of Christianity was pointed, focusing on the concept of God as the deity of the sick and the corrupting influence of religious dogma. He famously declared the "death of God" and rejected the moral tradition rooted in Judeo-Christian beliefs. Nietzsche argued that Christianity provided no ultimate truth and had become a refuge for the weak and those he despised. His ideas centered on the concept that belief in God went against life and the will to power. Nietzsche's philosophy celebrated supermen who transcended conventional moralities and declared war on those he considered inferior.

Nietzsche's philosophy highlights the necessity of balancing the Apollonian intellect with the Dionysian passion, representing two opposing aspects of human impulse. He focused on the irrational individual who confronts existence authentically and without hypocrisy, giving life its own meaning. Nietzsche's ideas laid the foundation for many 20th-century existentialists.

Martin Heidegger, a German philosopher, distinguished between "being" and "Being," arguing that humans had lost their authentic individuality and fallen into a kind of collective existence. He urged individuals to reconnect with their true being by returning to the metaphysical roots of their existence. Heidegger contended that viewing the individual as merely a representation of a collective was a recurring mistake of metaphysics. He emphasized that humans must confront their existence, make choices, and commit to a particular path. In his view, individuals are responsible for shaping themselves.

Heidegger believed that human existence was inherently bound by time, which he referred to as existential time. He also maintained that no

one could escape the influence of their historical context, as individuals were shaped by inherited conditions and worldviews from past eras.

Jean-Paul Sartre, a prominent French existentialist, rejected the idea of a fixed human nature and fixed essence. He argued that individuals had the freedom to make their own choices and take full responsibility for them. Sartre's atheistic existentialism rejected the existence of God and saw existentialism as a means of confronting the problems that arise in a world lacking the absolute power of a deity. According to Sartre, human existence precedes essence, meaning that humans exist before they can be defined by any preconceived concept. Sartre emphasized the subjectivity of individual experience but underscored the importance of others in an individual's existence. He stated that one's consciousness is intertwined with the consciousness of others, leading to a world of inter-subjectivity.

Sartre advocated for a total commitment to an individual's own potential and knowledge to lead an authentic life. He rejected pre-established social values as forms of self-deception and encouraged individuals to exercise their freedom and commitment within society. He acknowledged the complex nature of freedom and commitment in an individual's life, as they must navigate the competing desires of self-liberation and respect for the liberty of others.

Albert Camus viewed the condition of modern humans as inherently absurd. He recognized the suffering and absurdity of existence but believed that individuals could still find meaning and happiness by rebelling against these conditions. Camus's philosophy focused on the notion that the universe, now without a master, is neither sterile nor futile. He rejected the idea of relying on past systems to navigate life, instead advocating for a conscious confrontation with the absurdity of existence. Camus encouraged individuals to revolt against this absurdity, finding purpose and pride in their defiance. He contended that suicide was not a solution, and that consciousness of absurdity was a reliable guide to living authentically.

Camus was a proponent of humanism and optimism, highlighting the importance of struggling against absurdity and working for justice. His philosophy celebrated the value of human life and the capacity to confront the inherent challenges of existence with resilience.

Summary

Existentialism is a complex and multifaceted philosophy that emphasizes the individual's freedom, responsibility, and the inherent absurdity of human existence. It provides a unique perspective on the human condition, challenging traditional beliefs and values, and encouraging individuals to create their own meaning in a world that appears devoid of inherent purpose. Existentialism's exploration of choice, subjectivity, and responsibility continues to be a significant and thought-provoking aspect of modern philosophy and literature.

Theistic existentialist writers such as Kierkegaard, Jaspers, and Buber share a common belief in God and reject religious dogma in favor of personal, authentic relationships with the divine. They emphasize the importance of individual choices and personal responsibility, advocating for a profound connection between the self and others. The "I-Thou" relationship, characterized by immediacy and authenticity, is central to their philosophy and understanding of human existence.

Atheistic existentialist thinkers represent a diverse group of intellectuals who share a rejection of traditional religious concepts and an emphasis on individual freedom and authentic existence. Their philosophies offer various perspectives on how individuals can confront the challenges of existence and find meaning in a world devoid of traditional religious certainties.

Results and Discussion

Santiago's Struggle for Existence

In Hemingway's "The Old Man and the Sea," the central theme revolves around the relentless struggle of the protagonist, Santiago, against the powerful natural forces of the sharks, marlin, and

the indifferent sea. Santiago's battle represents not only a fight for survival but also a quest for pride and a reaffirmation of his humanity. Despite facing numerous obstacles and enduring repeated defeats, he remains resolute, refusing to yield to these natural adversaries. The story masterfully portrays the conflict as a man pitted against the unyielding forces of nature, ultimately resolving the narrative into a profound struggle for existence.

Throughout the novel, Hemingway's characters are portrayed as unwaveringly courageous and patient in their constant confrontation with life's challenges. Their struggles are not merely for their individual survival, self-gratification, or personal desires; rather, they reflect the profound need for existence itself. The novel opens by emphasizing the perpetual effort that Santiago dedicates to his profession, despite the series of failures, losses, and the apparent futility that accompanies it. Santiago's persistence in fishing is driven by a desire for genuine existence, rather than mere survival or financial gain. He declares that he does not fish merely to stay alive or for sustenance; instead, it is a matter of pride and identity for him. His attitude towards the marlin he seeks to catch reflects his belief that loving the fish while it's alive and after killing it is not a contradiction, but rather an affirmation of his identity as a fisherman.

Santiago finds profound meaning and fulfillment in his struggle, transcending the emptiness and absurdity that life often presents. For him, life is defined by the enduring battle against adversity, with both life and death holding secondary importance. His pride and sense of self-worth are deeply tied to his profession, as he endeavors to prove what a man can achieve and endure. His enthusiasm for his craft and his unyielding determination in the face of physical injury underscore his resilience.

Santiago's struggle mirrors the existential themes of absurdity, meaninglessness, and the human need to find purpose. He refuses to accept the passive roles of religion or fate, instead embracing his relentless fight for existence. His inner spirit finds solace in the turmoil of the struggle, as it is through these trials that he imbues life with profound significance.

Santiago's commitment to his profession is unwavering, and he remains indifferent to the troubles and suffering he endures. Fishing, marlin, and the battle with sharks are not merely practical tasks but enthusiastic and adventurous components of his life. Santiago rejects the despair associated with a meaningless existence and boldly asserts that man is made for struggle and endurance. He fervently expresses, "Man is not made for defeat. A man can be destroyed but not defeated."

The ceaseless nature of Santiago's struggle transcends the confines of mere survival or material success. He embodies the philosophical principles of Sisyphusian despair and Promethean defiance. Santiago challenges theological authority and sacrifices himself for humanity, akin to the Greek mythological figures who defied gods to serve humanity. His struggle is not limited by physical inadequacies but is marked by an unwavering spirit. The novel paints a portrait of Santiago as a man who, despite physical scars and eighty-four days of failure, remains cheerful and undefeated, emphasizing the importance of endurance and determination.

Santiago's resilience in the face of suffering and pain signifies his exceptional dignity and embodiment of the human spirit. He acknowledges that physical pain is a trivial concern compared to the pursuit of meaningful existence. Hemingway's novel applauds Santiago's heroism in his struggle, and despite the meager results of his labor, he is hailed by tourists for his extraordinary patience and courage. Santiago, while recognizing the inevitability of death and the mocking of human and moral values, perseveres with actions that are not entirely futile. Every action holds significance in the existential context, as it is through conscious effort and unwavering struggle that humanity derives meaning from existence. The characters' focus remains on the relentless struggle against formidable natural forces, even though the rewards may be uncertain.

Santiago's Relation with Nature

In "The Old Man and the Sea," the intricate relationship between man and nature can be

characterized as a delicate balance of both brotherhood and enmity. Santiago's connection with natural forces is evident throughout the novella, showcasing how he forges a unique kinship with the marlin he is determined to capture. Santiago's words, "The fish is my friend too. I have never seen or heard of such a fish. But I must kill him," exemplify this bond (74). Santiago regards the marlin and even the sharks as friends, yet he recognizes his duty to overcome them. Killing the fish becomes a source of pride and delight for him, a matter of honor rather than mere survival: "I am glad. We do not have to kill stars" (74). At times, Santiago exhibits compassion for nature, but by the story's end, he curses and spits upon the sea, consumed by hatred. This shift in his perspective is a direct result of the brutality of nature, as symbolized by the vicious shark attack on his prized marlin. This devastating event shatters his dream and leaves him isolated, ultimately concluding his journey in a state of nothingness.

Ernest Hemingway's profound understanding of nature is skillfully conveyed through Santiago, a heroic character whose relationship with the natural world is central to the novella. Santiago's profound connection with the sea, the birds, the clouds, and even the marlin is a testament to his deep appreciation of nature. He finds solace in the natural elements and delights in their presence. Santiago's deep affection for nature serves as a reflection of Hemingway's own love for the natural world. Amidst the friendly and kinship Santiago shares with nature, there is also an acknowledgment of the harsh and unforgiving aspects of the natural world. His struggle with the marlin is testament to his determination and resilience. Santiago's experiences demonstrate that the characters in Hemingway's world encounter both harmonious and hostile facets of nature in the pursuit of their livelihood.

Santiago's unwavering resolve shines as he confronts unfavorable natural forces, such as the sharks threatening his prized marlin. His eighty-four-day streak without a catch does not deter him; he insists on going farther out to sea, driven by confidence and luck. After a lengthy and seemingly futile struggle, Santiago successfully captures a magnificent marlin, greater and nobler than any he has encountered. He reveres the marlin's greatness, nobility, and beauty while expressing his deep affection: "Fish, I love you and respect you very much" (52). Santiago's love for the fish is akin to that for a brother, yet he remains steadfast in his mission to kill it. His unwavering determination reflects his commitment to enduring hardship and his unwavering pursuit of his goal.

Sartre's philosophy, which emphasizes the freedom to choose, is evident in Santiago's unwavering commitment to his profession. Santiago demonstrates a deep sense of responsibility and an unwavering commitment to his chosen path. He rejects becoming a victim of existential time, choosing to continue his occupation despite the challenges. While Santiago initially grapples with uncertainties regarding his luck and fate, he maintains absolute dedication and hope in his profession. Santiago stands as an optimistic hero who refuses to surrender, remaining confident in his struggle. His dedication to his duty reflects a belief in the importance of acting in the present moment. Santiago's philosophy emphasizes that individuals must be prepared to make the most of their opportunities when luck presents itself.

Santiago's resilience is on full display as he grapples with the enormous marlin. Despite recognizing the daunting task before him, he refuses to admit defeat, declaring, "Fish, he said softly, aloud, 'I'll stay with you until I am dead" (50). His unwavering commitment to his mission is unwavering, and he believes in the value of preparation over luck. Santiago's philosophy underscores that being ready is more critical than relying on luck: "Then when luck comes you are ready" (29). Santiago's struggle signifies his unwavering dedication to his profession and a rejection of being governed by fate.

Santiago's experiences and knowledge transcend the limitations of time and being. His journey takes him to a realm beyond human reach, a quest for unity with the transcendent. Santiago's pursuit of this transcendent realm brings him to a point of

unity with the marlin, which he acknowledges, saying, "You are killing me, fish, the old man thought. But you have a right to. Never have I seen a greater or more beautiful or a calmer or more noble thing than you, brother. Come on and kill me. I do not care who kills who." In this moment, Santiago and the marlin find unity. Santiago's acceptance of his fate, a product of his own choices, illustrates the suffering inherent in the human condition. His self-recognition and his acknowledgment of the inevitable reflection of the natural law on his life highlight the deep philosophical dimensions within the novella.

Santiago, the emblematic Hemingway code hero, may not always bring his most prized possessions home, but he takes pride in the satisfaction of having tried his best. Santiago's journey reflects that while he may lose materially, he never loses spiritually. He boldly asserts, "Man is not made for defeat. A man can be destroyed but not defeated." He emerges as the quintessential embodiment of human dignity, refusing to accept defeat, whether material or spiritual.

Santiago's extended efforts represent an acknowledgment of his intrinsic relationship with nature, even as he navigates its formidable challenges. He recognizes the inevitability of conflict between man and the immanent laws of the universe. Through his journey, Santiago encounters moments of triumph and moments of apparent futility. He exemplifies the human spirit's dedication to battling adversity and enduring suffering, ultimately finding meaning even in the face of destruction and death.

Santiago, an Alienated Character

Santiago, the protagonist in Hemingway's "The Old Man and the Sea," embodies a character steeped in alienation and absurdity, a theme recurrent in Hemingway's works. Santiago's alienation is evident in his behaviors, which often stand in stark contrast to the societal norms and expectations of his community. He is estranged from his society as he chooses to venture into the sea, despite being physically aged. In a religious context, he defies the prevailing faith, expressing a lack of religious belief, despite the common reliance on religion for support during times of crisis: "I am not religious... This is a promise" (63).

Santiago's deviation from religious norms alienates him further, as he questions the morality of his actions. While others perceive killing as a sinful act, Santiago rationalizes it differently: "You did not kill the fish only to keep alive... If you love him, it is not a sin to kill him" (105). His perspective is at odds with the beliefs of his community, underscoring his sense of alienation.

Furthermore, Santiago's apparent joy and enthusiasm in his profession, even as he performs routine tasks, further set him apart from the societal norm. His excitement when discussing his work, such as his enjoyment of "killing the dentuso" (105), portrays an unconventional attitude.

Santiago's thoughts and feelings contribute to his portrayal as an alienated character. He chooses to venture into an area of the sea where other fishermen of his age typically do not go, acknowledging that his age might be a hindrance. He reflects on this unusual choice: "I shouldn't have gone out so far, fish... I am sorry fish" (110).

Santiago's separation from his home, society, and friends is evident from the beginning of his sea voyage. He longs for the companionship of his friend, Manolin, whom he was forced to leave behind. His constant thoughts of Manolin and the desire to prove his strength, courage, and endurance reflect his alienation: "If the boy was here... If the boy were here" (82). Santiago's struggle against his enemies, driven by his existential dilemma, showcases the absurdity and vacuity he perceives in his existence.

Santiago's philosophy diverges from the conventional interpretation of life and death. Unlike the prevailing views that attribute profound significance to life and death, Santiago posits that the real essence lies in the struggle of life. His perspective sets him apart from others, as he emphasizes that life and death gain meaning through the struggle (94).

Santiago's unique response to pain and injuries further underscores his alienation. He faces them

stoically, considering his pain as less significant and exerting control over it: "Mine doesn't matter. I can control mine" (87).

Despite facing his targeted enemy, the marlin, Santiago displays uncommon courage and patience, addressing the fish as a brother. His empathy for the marlin signifies his alienation from the prevailing animosity of individuals toward their enemies. He perceives a sense of brotherhood with his enemy, which arises from his inherent alienation: "I am a tired old man... work" (94).

In his moments of loneliness, Santiago personifies an inanimate object, his bed, as his friend. This act reflects his profound alienation, as he grapples with solitude and the loss of his prized catch to the sharks. He seeks companionship and connection but finds himself entirely alone, a poignant manifestation of his isolation: "Bed is my friend" (121).

Santiago's alienation and unique outlook on life and struggle make him a distinctive character, one who stands apart from the societal norms and expectations of his community. His journey serves as an exploration of the human condition, absurdity, and the pursuit of meaning in an indifferent universe.

Nothingness and Meaninglessness in Santiago's Struggle

In "The Old Man and the Sea," Hemingway delves into the themes of nothingness and meaninglessness, which are often considered as ultimate concerns for existentialist writers. Through his protagonist Santiago, he vividly portrays the existential anxiety of grappling with nothingness. This is poignantly expressed when the narrator notes, "But by midnight he fought and this time he knew the fight was useless" (121). Santiago's struggle for nothingness is prefigured early in the novel when Hemingway describes his eighty-four days without catching a fish, emphasizing the sense of futility and emptiness in his endeavors.

Nevertheless, Santiago's enduring hope throughout these challenging days stands as a defiant revolt against the prevailing nothingness and meaninglessness of his world. He embodies the existentialist belief that individuals can confront the absurdity of existence with courage, hope, and patience, becoming authentic and sincere rebels against the void. In this regard, Hemingway's narrative aligns with existentialist thinkers like Kierkegaard, Sartre, and Camus, who assert that one's ability to grapple with absurdity defines their authenticity and significance.

Santiago's experiences in the novel mirror those of a modern individual contending with illusion, meaninglessness, and nothingness, particularly in the context of his fishing. He diligently engages in actions driven by purpose, yet he grapples with the inherent absurdity and pointlessness of these pursuits. Santiago operates in a world devoid of gods or supernatural aid during his struggles with the marlin and the sharks, thus highlighting the existential predicament in an empty and futile existence. He imparts a crucial lesson: one must commit themselves to a life imbued with purpose and meaning, acknowledging the inherent absurdities and obstacles they encounter. For Santiago, pain, suffering, and death are the common threads of existence, symbolizing the broader themes of nothingness, meaninglessness, and absurdity.

Choice, Commitment and Responsibility for Existence

Santiago's choices and the resulting commitment and responsibility for his own existence are central themes in "The Old Man and the Sea." Santiago acknowledges his choices and accepts the consequences, reflecting existentialist beliefs regarding free will and individual responsibility. Santiago's regret for venturing too far out to sea illustrates his awareness of his own choices, a sentiment in line with existentialist philosophy: "I am sorry that I went too far out" (116).

Existentialists assert that individuals are free to make choices, even though they are ultimately responsible for the outcomes. Santiago's choice to venture so far out for fishing, which results in an empty skiff after an eighty-four-day struggle, embodies this existential notion. Despite the existentialist belief that humans can choose freely,

they cannot escape the consequences of those choices, nor should they accept their own perdition. To avoid the absurd, one must acknowledge their choices and the responsibilities that come with them and, perhaps, seek transcendence through submission to a higher power, as suggested by Kierkegaard.

Kierkegaard argues that individuals can make an absolute choice when they embrace "I myself in my internal Validity" (831). The notion of choosing God's name in moments of crisis is prevalent among atheistic existentialists, and Santiago exemplifies this in the novel. Despite not being religious, he resorts to prayer at moments of crisis, expressing his intent to make a pilgrimage to the Virgin de Cobre should he catch the fish. This choice demonstrates Santiago's complex relationship with faith and his selective reliance on God.

Santiago's primary commitment is to his role as a fisherman, allowing him to confront the indifferent and hostile forces of nature. His unwavering commitment to his profession is rooted in action rather than faith. This aligns with the Hemingway hero's ethos, which involves relying solely on oneself to assert one's manhood in the face of insurmountable obstacles, thus justifying one's existence.

Commitment and responsibility are shared qualities between Santiago and Manolin. Manolin's deep respect for Santiago, despite his parents' opposition to their companionship, showcases their shared commitment and mutual responsibility. Manolin's tears reflect his sorrow at being unable to assist Santiago, revealing the profound honor and respect he has for the old fisherman.

Santiago, isolated in the midst of indifferent natural forces, longs for the companionship of the boy, recognizing that no one should be alone in their old age. His desire to share his experiences highlights his commitment to meaningful connections and responsibility for the boy's well-being. Similarly, Santiago notes that he and the marlin are joined together by their respective choices—his to venture far out and the marlin's to stay in the deep, dark waters. Their individual choices bind them

together, resulting in a unique relationship defined by their respective commitments to survival and purpose.

Santiago's Pride in Profession

Santiago's unwavering dedication to his profession as a fisherman is a testament to his pride and the key to his success. He exhibits militancy, courage, and a strong code of existence that allows him to face any challenge. His commitment to his profession is evident throughout the novel, with his patience serving as a linchpin for his achievements. Santiago wholeheartedly devotes himself to his work, willingly enduring pain and suffering without impatience. He declares, "I could go without sleeping" (76), emphasizing his single-minded focus and commitment.

Santiago's profession provides him with a sense of identity and purpose, which he values deeply. He recognizes that true existence can be achieved through unwavering patience, indomitable willpower, and unflagging courage. Despite the losses he endures, he derives delight from his profession. His relentless pursuit of his trade stems from his deep pride in being a fisherman, a calling that allows him to find meaning and purpose.

Santiago's humility is one of his most exceptional qualities, preventing him from losing sight of the pride he takes in his profession. When Manolin refers to him as the "best fisherman," Santiago humbly replies, "No, I know others better" (19). His humility is rooted in a genuine understanding of his own abilities and his chosen path.

Despite his age and physical limitations, Santiago retains hope and confidence in his abilities, believing in the importance of skill and determination over sheer strength. He acknowledges his age but emphasizes the value of his experience and the wisdom he has gained. His belief in his own abilities is founded on his faith in his skills and determination.

Santiago's relentless commitment to fishing underscores his passion for his profession. He faces pain, injury, and loss without complaint, finding solace in the fact that he is fulfilling his

life's purpose. His incredible endurance reflects his unwavering dedication to his craft. He remains unfazed by losses, choosing to focus on the pride he takes in his work.

Santiago's daily struggle on the sea allows him to feel at one with the sea creatures and the natural world. He finds beauty in the various marine life and acknowledges their role in his existence. He recognizes that his own survival is intricately connected to the sea and its creatures, and he respects them for their part in his livelihood.

Inspired by DiMaggio, Santiago relates his own struggles in fishing to the challenges faced by the baseball legend. He finds solace in the fact that he, like DiMaggio, faces difficulties and pain while pursuing his passion. He recognizes the importance of having confidence, being worthy of his role model, and persisting through the hardships of life, just as DiMaggio did.

Santiago's existential awareness of his commitment and choice aligns with the beliefs of existentialist thinkers like Sartre. He recognizes that authentic living is only possible through action, choice, and commitment. His dedication to his profession has been his lifelong purpose, and he remains resolute in fulfilling his existential role in an often absurd world. Love and respect for his profession supersede all else, as Santiago understands that it is his duty and action that define him and give meaning to his existence.

Conclusion

this research delves into Santiago's relentless struggles for his existence as depicted in "The Old Man and the Sea." Santiago's confrontations with the marlin, the sharks, the indifferent sea, and the bleak hand of fate serve as the central themes of the novel, focusing our attention on his existential journey. Santiago's unwavering determination and courage in the face of excruciating pain within the vast, unforgiving sea emphasize his existential crisis. While his pursuit of his chosen goal ultimately leads to a sense of nothingness and meaninglessness, Santiago manages to attain a moral victory, if not a material one.

The existential condition of humanity is characterized by the looming specters of anguish, nothingness, absurdity, and isolation. Santiago, however, rises above these existential burdens. His valor in the face of adversity, stoic resilience in the wake of defeat, and profound commitment to his profession prevent him from succumbing to nihilism. Santiago's struggles highlight that human existence is indeed absurd, futile, and often devoid of apparent meaning. Despite these existential challenges, he exhibits an unwavering commitment to his profession, believing that experience and craftiness can eventually lead to success.

Although Santiago is not overtly religious, his actions speak louder than his words. He places his faith in actions and personal responsibility, emphasizing that defeat may befall a person, but they are only truly defeated if they give up. His outlook embodies an existential ethos, showing that nihilism is not the answer to the profound realities of human existence.

Santiago serves as a remarkable embodiment of an existential hero, defying an indifferent universe. His determination and optimism illustrate that one must grapple with this hostile and indifferent world actively. Santiago exemplifies a superhuman quality, akin to Nietzsche's Übermensch (Overman). His fearless approach to living in the face of adversity reflects the essence of Nietzsche's superman, characterized by a love of danger and disdain for weakness.

Santiago's profound pride in his profession, his fearless struggle against the marlin and the sharks, and his declaration that he kills fish to maintain his self-identity and dignity rather than mere survival are all aligned with Sartrean philosophy. He aims to showcase what a person can endure and achieve, reflecting a humanitarian spirit.

Hemingway's portrayal of Santiago's fishing endeavors underscores that, for both Santiago and the author himself, fishing was not merely a form of entertainment, but a fundamental necessity for existence. Just as Santiago had to confront the inevitability of war, the novel carries a message that individuals must confront fate, be it external

or internal, as part of their existence in the family and society. Santiago's story is a testament to the existential journey of humanity, marked by a ceaseless struggle for existence, even in the face of failure, frustration, absurdity, meaninglessness, and nothingness.

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An Artificial Intelligence (AI) Enabled Framework for Cyber Security Using Machine Learning Techniques

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ARTICLE INFO

ABSTRACT

Cyber security has become very important aspect with respect to security in the contemporary era. The rationale behind this is that, with the emergence of Internet of Things (IoT) use cases, there are millions of connected devices that play crucial role in different applications. Cyber-attacks have been increasing due to the benefits to attackers or adversaries in different means. Therefore, there is need for continuous effort to safeguard cyber space. With respect to different IoT use cases, it is essential to have better solution that is based on machine learning techniques. In this paper an Artificial Intelligence (AI) enabled framework is built for cyber security. The framework is extendible in nature which can support future developments in classifiers. The framework also supports machine learning (ML) models along with feature selection towards cyber security. In other words, it provides support for an AI approach towards safeguarding cyber security. The proposed system is made up of both ML models so as to leverage protection from time to time. It is a generic framework that can be used for any IoT use case provided the inputs from that network of IoT application. The proposed system is made up of both ML models so as to leverage protection from time to time. It is a generic framework that can be used for any IoT use case provided the inputs from that network of IoT application. We proposed an algorithm known as Machine Learning Pipeline for Cyber Attack Detection (MLP-CAD). Experimental results showed that the ML pipeline with underlying techniques could provide better performance. Highest accuracy is achieved by Random Forest with 95.97% accuracy.

***Keywords:** Machine learning, Cyber security, AI, IoT, Random forest, Framework, Intrusion detection*

Introduction

Cyber security if found an important security requirement in the contemporary era. Moreover, network traffics are ever increasing and in the IoT use cases, it is more so, therefore, there is need for machine learning and automated approaches rather than other alternatives. When there is an associated system that learns from the network traffics, over a period of time, the learning will have sufficient training samples so as to detect attacks accurately and with automated system. Another important observation in the literature is that different IoT use cases exist in the real world without sufficient security in place. Yet another observation in the literature is that the existing solutions are based on particular techniques and there is need for a comprehensive cyber security framework that leverages AI in the form of ML and deep learning techniques. Different AI enabled approaches have

been studied from the literature. It is understood that there is need for reusable framework that leverages cyber security in IoT use cases. Literature (Said et al., 2020: Buczak at al., 2015: Diro et al., 2018: H.I. Kure, et al. 2022: Manikandan et al., 2021: Sivanathan et al., 2028: V.G. Promyslov et al., 2019: Z. Li., 2021: R.C. Nunes et al., 2019: T. Saha et al., 2021: S.M. de Lima et al., 2021: Kelton et al, 2019: M. Almiani et al., 2021: T. Sawik et al., 2022 & Ahmad Ali Al Zubi et al., 2021) is rich in providing different machine learning based approaches to detect different kinds of attacks. However, a comprehensive framework that is holistic in nature with supervised learning methods and ability to analyse live network flows from IoT use cases is highly desired.

Problem Statement

The study of the literature from has provided very useful insights. The insights are summarized here. Cyber security if found an important security requirement in the contemporary era. Moreover, network traffics are ever increasing and in the IoT use cases, it is more so, therefore, there is need for machine learning and automated approaches rather than other alternatives. When there is an associated system that learns from the network traffics, over a period of time, the learning will have sufficient training samples so as to detect attacks accurately and with automated system. Another important observation in the literature is that different IoT use cases exist in the real world without sufficient security in place. Yet another observation in the literature is that the existing solutions are based on particular techniques. It is understood that there is need for reusable framework that leverages cyber security in IoT use cases.

Research Objective

Our contributions in this paper are as follows.

1. To construct a framework for improving cyber security using machine learning techniques.
2. To design an algorithm known as Machine Learning Pipeline for Cyber Attack Detection (MLP- CAD) for automatic detection of cyber-attacks on IoT use case.

We made comparative study of different ML models and found their performance dynamics.

The remainder of the paper is structured as follows. Section 2 reviews literature on existing ML models for cyber security. Section 3 presents the proposed framework with underlying algorithm. Section 4 presents results of our empirical study. Section 5 concludes our work besides giving scope for future research.

Literature Review

This section reviews important literature on different existing methods used for cyber security. Said et al. (2020) explored the need for machine learning techniques for cyber security enhancement. Their work includes both ML and deep learning models towards improving cybersecurity. Ibitoye et al. (2015) proposed a deep learning technique for intrusion detection. It was designed to have a defence model for IoT networks. Diro et al. (2018) studied a distributed approach using ML for automatic detection of attacks. Alrashdi et al. (2022) proposed a methodology for IoT security using ML techniques. It is based on the use case of IoT pertaining to smart city where there are several vulnerabilities. Bahs et al. (2021) focused on IoT botnet detection using ML techniques. It is supported by their proposed approach towards dimensionality reduction process. Ge et al. (2018) explored an intrusion detection model for cyber security. They studied IoT networks, their vulnerabilities besides proposing an intrusion detection framework. Hussain et al. (2019) found that IoT security can be enhanced using ML models. Their research has revealed state of the art and directions for future scope of the research.

Kelton et al. (2021) investigated on different methodologies in which ML approach is used for intrusion detection. It was made to provide valuable insights on cyber security dynamics. Doshi et al. (2019) proposed ML based framework for detection of DDoS attacks that threaten cyber security in distributed applications. Kilincer et al. (2021) explored different datasets and ML models existing for cyber-attack detection. AlZubi et al. (2021) considered cyber-physical system in healthcare domain to perform research on cyber security. They proposed an attack detection model based on ML techniques. Strecker et al. (2019) also focused on ML-driven solution to cyber-attacks. Abdallah et al. (2021) used supervised learning

mechanisms to deal with intrusion detection in network systems. Leon et al. (2022) made a comparative study of different ML model used for intrusion detection. Mishra and Tyag (2021) studied the importance and role of ML models in security of IoT based cloud assisted applications. From the literature, it is understood the importance of ML models and need for further improvement of the state of the art for cyber security.

Proposed Framework

Methodology

This section throws light into different aspects involved in the project and its implementation. It focuses on the modus operandi of its functionality.

It illustrates an extendible AI framework based on ML techniques to have cyber security to IoT use cases. The conceptual framework of the proposed system includes extensive literature review to arrive at the present state of the art. Based on the insights, it is possible to fine tune requirements further. The implementation of project is based on ML techniques used with an extendible framework that supports future innovations as well. After prototype is built and tested, it is evaluated and improved it further to have a product with commercial value. Figure 1 shows the broad overview of the approach used in the system prior to elaborating it further more minute details.
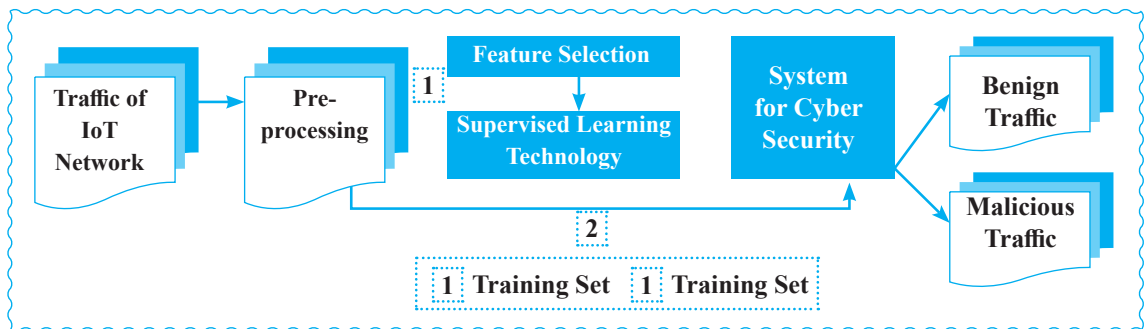
Figure 1: Shows the Broad Overview of the Proposed System for AI based Cyber Security

The system overall architecture shows a simple and effective phenomenon for detection of malicious traffic (due to attacks) in IoT use cases. The traffic is examined for any malicious patterns. Based on this malicious traffic is identified and such data will be used, as the time elapses, as training data. The training data is subjected to feature selection in order to have better performance. The feature

selection process identifies the features, out of all available features, that can contribute to the determination of class labels in the supervised learning process. After training with a machine leaning or deal learning classifier, it results a knowledge model that enables AI based cyber security. More details of the proposed framework are given in Figure 2.
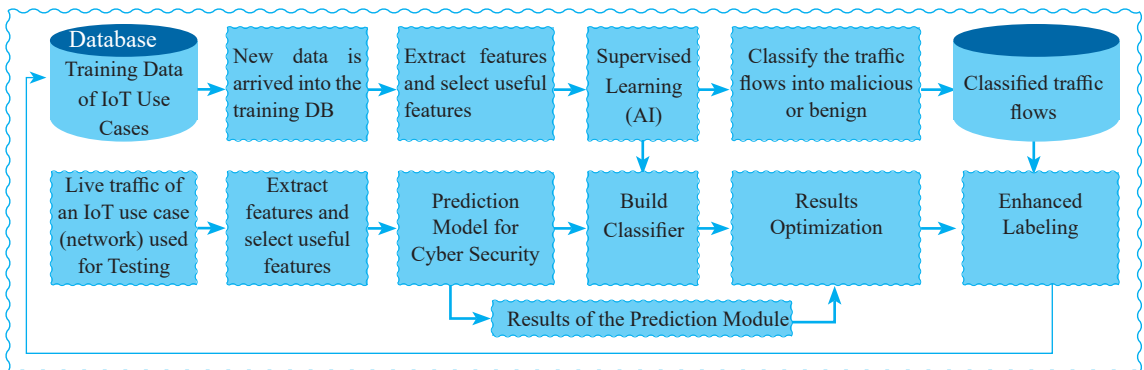
Figure 2: The AI Framework for Cyber Security with More Details

The network traffic of IoT use case is continuously monitored by the framework and the results of classification are used to increase training dataset so as to leverage performance as time elapses. It is gradually overcome any data insufficiency problem with training dataset, often known as cold start issue. The results of testing phase are evaluated and sent to training database so as to increase number of training samples (network flows). As the training data increased, it results in quality of training and thus testing accuracy gets improved as well. When new training samples arrive, they are evaluated and when live traffic data comes from an IoT use case, the data is continuously monitored and the traffic patterns are classified. The system supports any classifier that is based on supervised learning approach. It is extendible so as to support future classifiers as well. Once the samples are classified, they are optimized in terms of validating class labels and then the training database gets updated. Thus, there are two procedures running one for online and one for offline. Online means when new test data (live network traffic arrives) and offline means that is a continuous process irrespective of new traffic to enhance its database. It may be supported by human experts to add samples continuously to database to get validated and increase training samples from time to time.
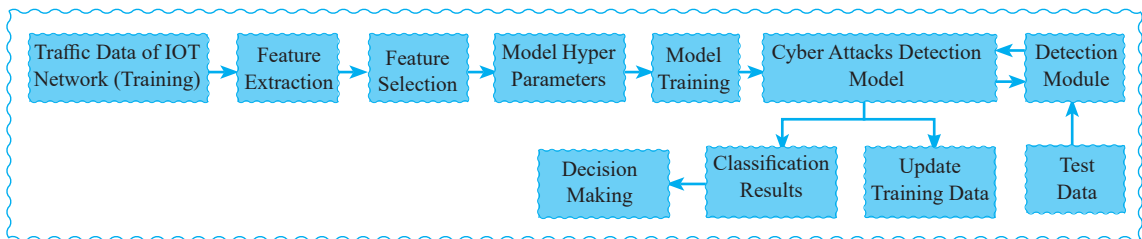
Figure 3: Technical Details Pertaining to the Proposed System

Figure 3 shows the technical details of the proposed system. It shows that there is training data pertaining to IoT network traffic given as input to the system. Then the system extracts feature from the training data. As all features may not be suitable for class label selection, there is feature selection module that takes the extracted features and selects features that are useful for determination of class labels. The framework supports any classification model (supervised learning) which may have different hyper parameters. Such hyper parameters are tuned in order to have better outcomes. Then the training is given to the selected model (classifier). The results of training are the cyber-attacks detection model. When live data arrives from IoT network, that is given to the detection module which consults the cyber-attacks detection model in order to classify traffic. After classification, the training data is updated with new labeled samples. The classification results can be used to make well informed decisions.

Algorithm: Machine Learning Pipeline for Cyber Attack Detection (MLP-CAD)
Input: UNSW-NB15 dataset D, ML models for cyber security M
Output: Results R

1. Start
2. T1← Get Data For Training(D)
3. T2← Get Data For Testing(D)
4. F←Find Featuress (T1)
5. For each ML model m in pipeline of models M
6. m←Train Model (F)
7. For each network flow in T2
8. R←Test Model (m, T2)
9. Display R
10. Evaluate performance
11. Display performance statistics
12. End For
13. End For

Algorithm 1: Machine Learning Pipeline for Cyber Attack Detection (MLP-CAD)

As presented in Algorithm 1, it takes different ML models as pipeline along with dataset used for experiments. It performs pre-process in order to differentiate training and testing data for further supervised learning process. It extracts features from the training dataset referred to as T1. Afterwards, there is an iterative process in which each model is trained with the extracted features and the learned model is used to detect intrusions or cyber-attacks. After completion of the algorithm, the output includes attack detection for each test instance and overall performance of different ML models.

Results and Discussion

This section presents experimental results in terms of data dynamics, feature importance, partial dependence of features on class labels and cyber-attack detection performance among different ML models. UNSW-NB15 dataset [16] is used for empirical study.
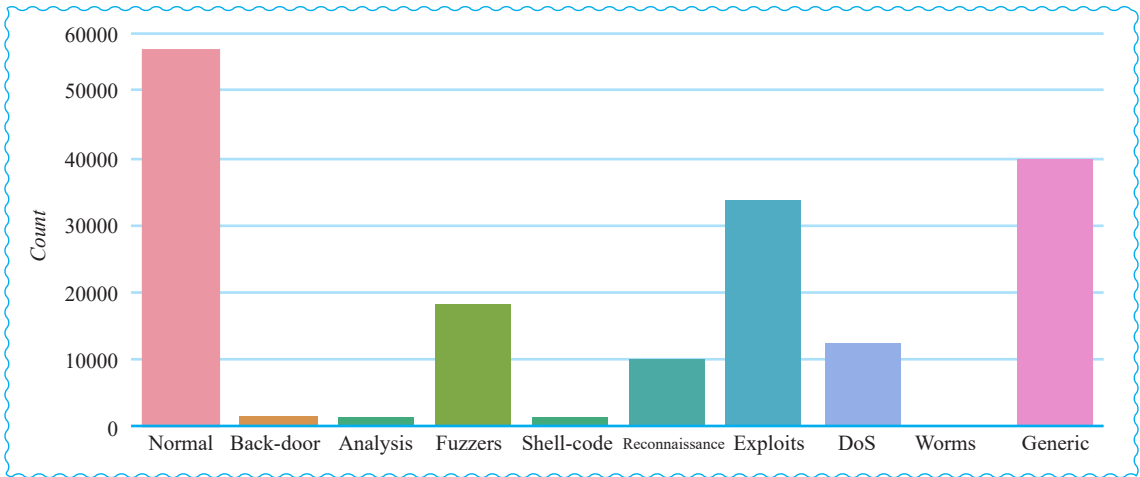
Figure 4: Shows attack distribution in the dataset

As presented in Figure 4, there are different kinds of attacks found in the dataset used for experiments. For each attack, number of instances is provided.
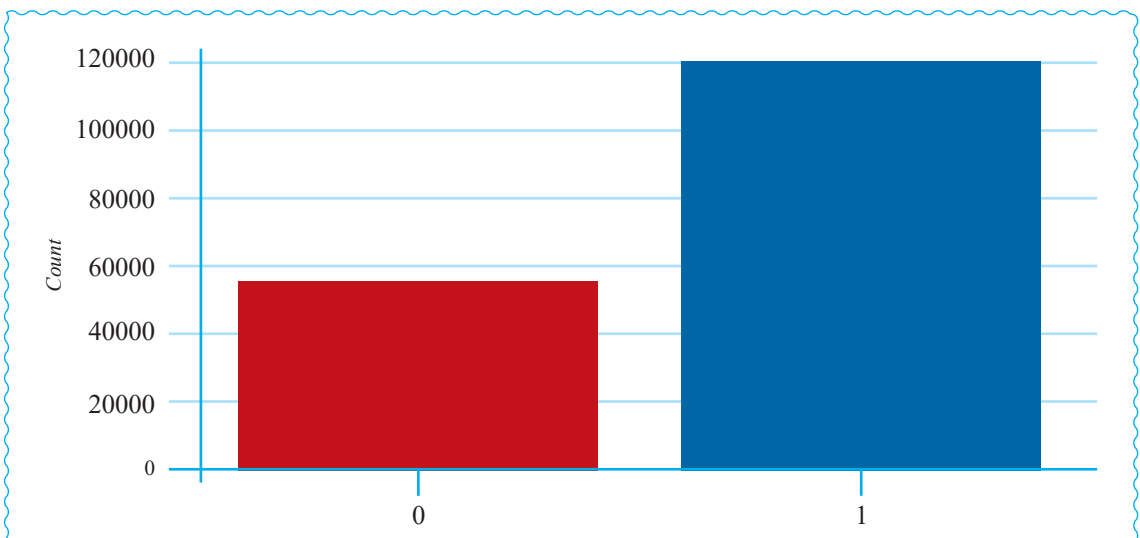
Figure 5: Shows Attack and Normal Traffic Flows Distribution in the Dataset

As presented in Figure 5, it shows number of attack instance and normal instances provided in the given dataset. Attack instance and normal instance are denoted by 1 and 0 respectively.
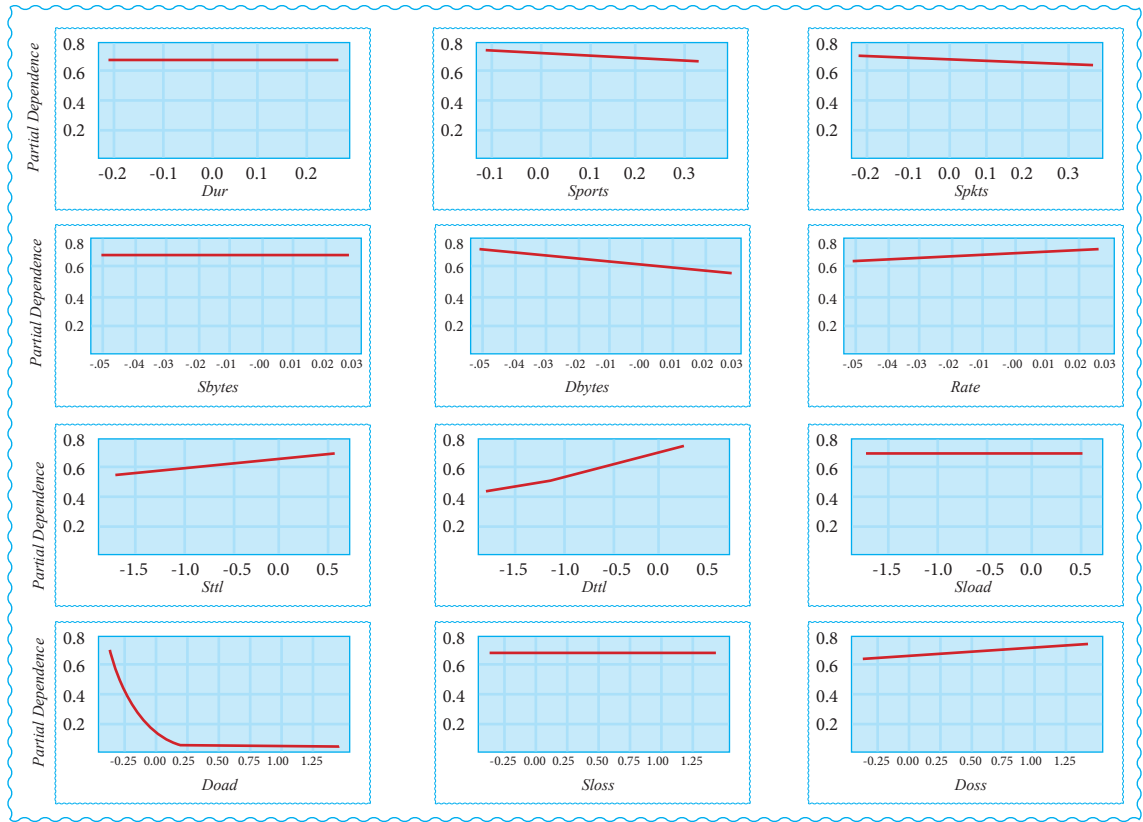
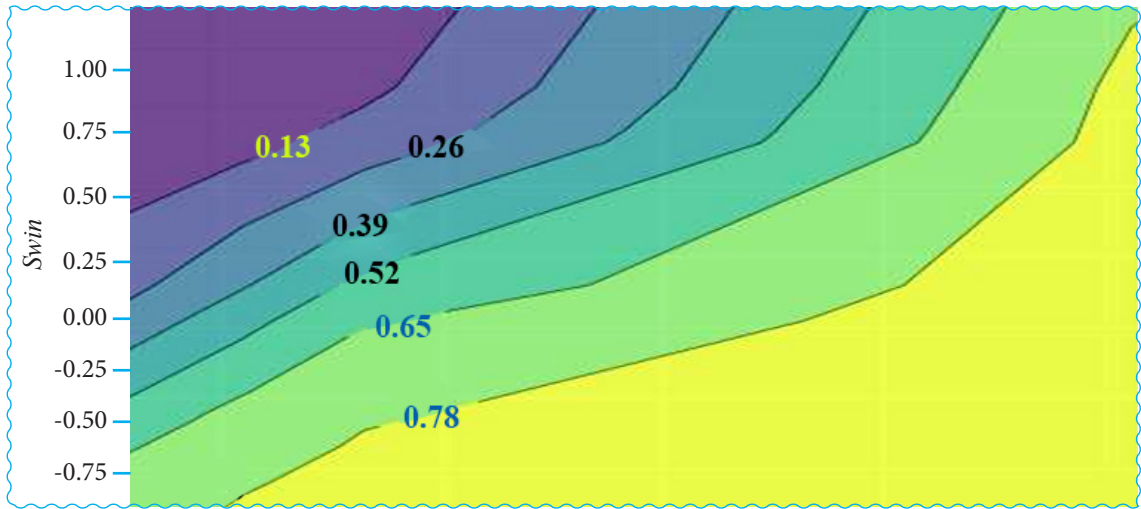*Figure 6: Shows Partial Dependence on Class Labels on Different Features Using Logistic Regression model*
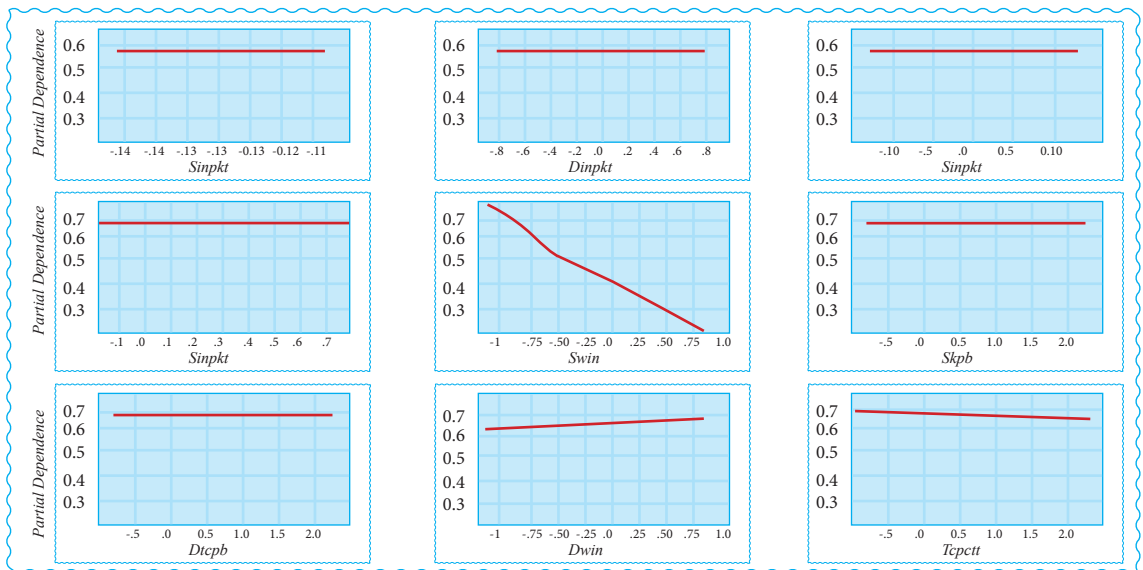
Figure 7: Shows Partial Dependence on Class Labels on Different Features Using Logistic Regression Model

As presented in Figure 7, partial dependence on class labels on different features using Logistic

Regression model is provided.

Figure 8: Shows Partial Dependence on Class Labels on dttl vs. Swin Features Using Logistic Regression Model

As presented in Figure 8, partial dependence on class labels on dttl vs. swin features using Logistic
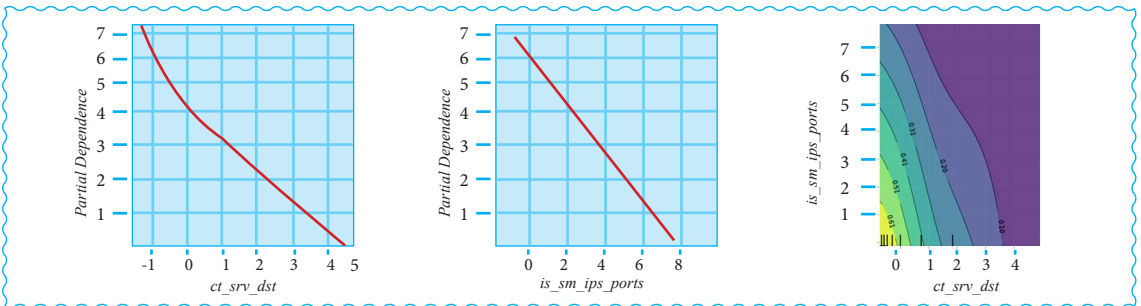
Regression model is provided.
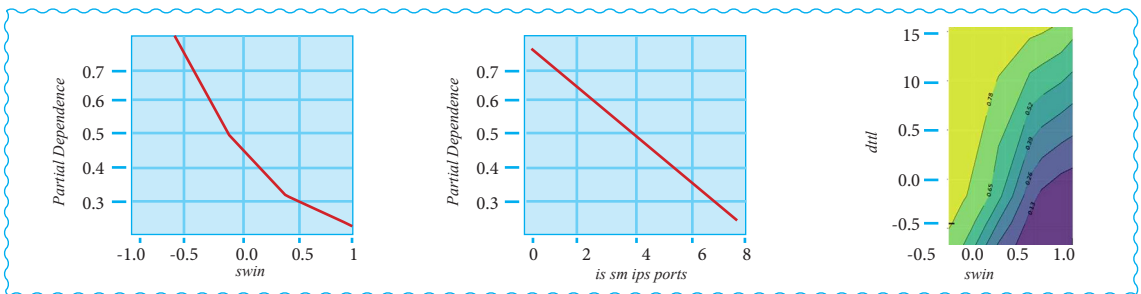
Figure 9: Shows Partial Dependence on Class Labels on dttl vs. Swin Features Using Logistic Regression Model Reflecting one Way and Two Way Approaches

As presented in Figure 9, partial dependence on class labels on dttl vs. swin features using Logistic

Regression model is provided reflecting one way and two way approaches.

Figure 10: Shows Partial Dependence on Class Labels on ct_srv_dst vs. is_sm_ips_ports Features Using Logistic Regression Model Reflecting One Way and Two Way Approaches

As presented in Figure 10, partial dependence on class labels on ct_srv_dst vs. is_sm_ips_ports features using Logistic Regression model is provided reflecting one way and two way approaches.
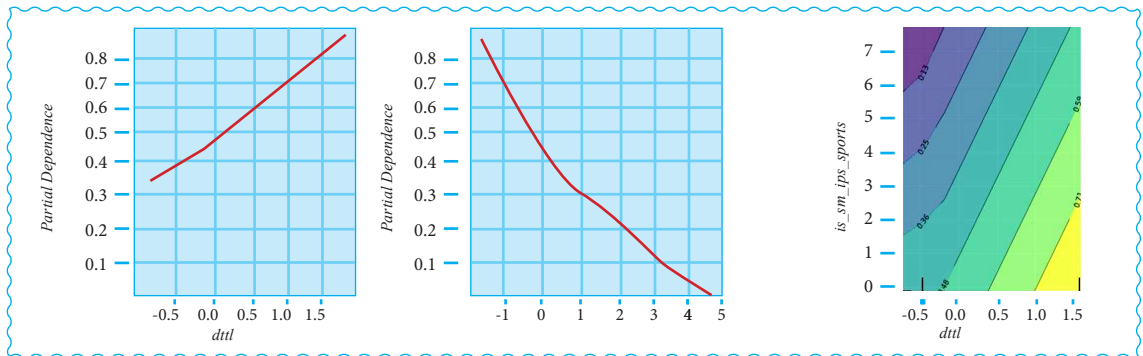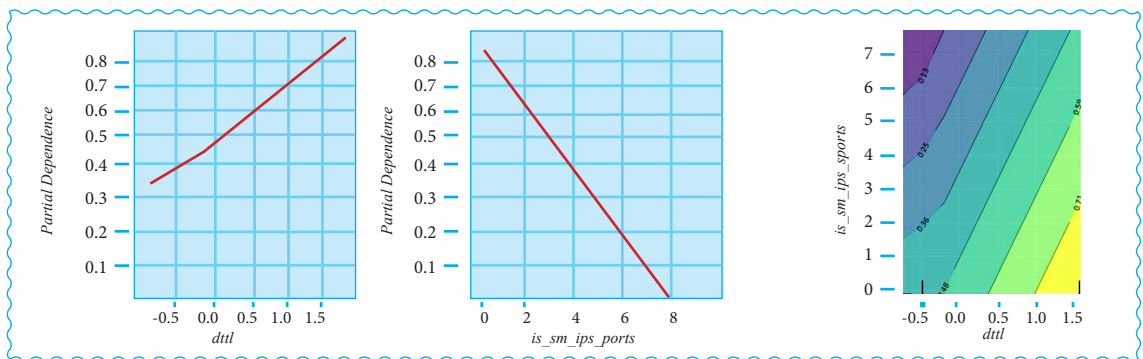

Figure 11: Shows Partial Dependence on Class Labels on ct_srv_dst vs. dttl Features Using Logistic Regression Model Reflecting one Way and Two Way Approaches

As presented in Figure 11, partial dependence on class labels on ct_srv_dst vs. dttl features using Logistic Regression model is provided reflecting one way and two way approaches.

Figure 12: Shows Partial Dependence on Class Labels on is_sm_ips_ports vs. dttl Features Using Logistic Regression Model Reflecting One Way and Two Way Approaches

As presented in Figure 12, partial dependence on class labels on is_sm_ips_ports vs. dttl features using Logistic Regression model is provided reflecting one way and two way approaches.
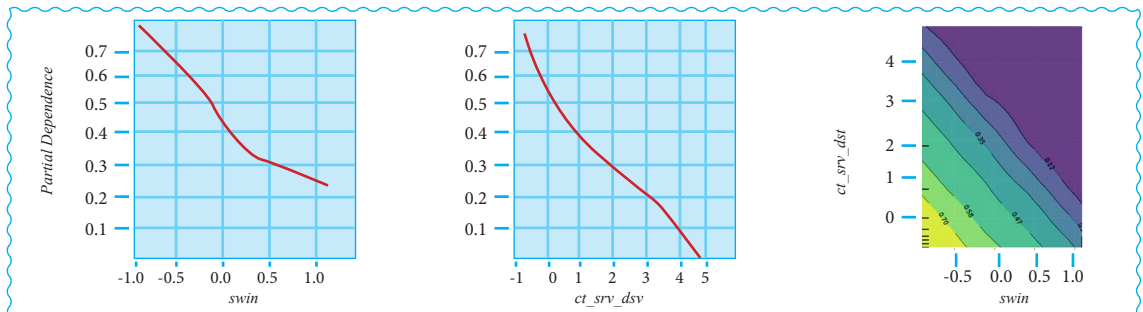

Figure 13: Shows Partial Dependence on Class Labels on ct_srv_dst vs. swin Features Using Logistic Regression Model Reflecting One Way and Two Way Approaches

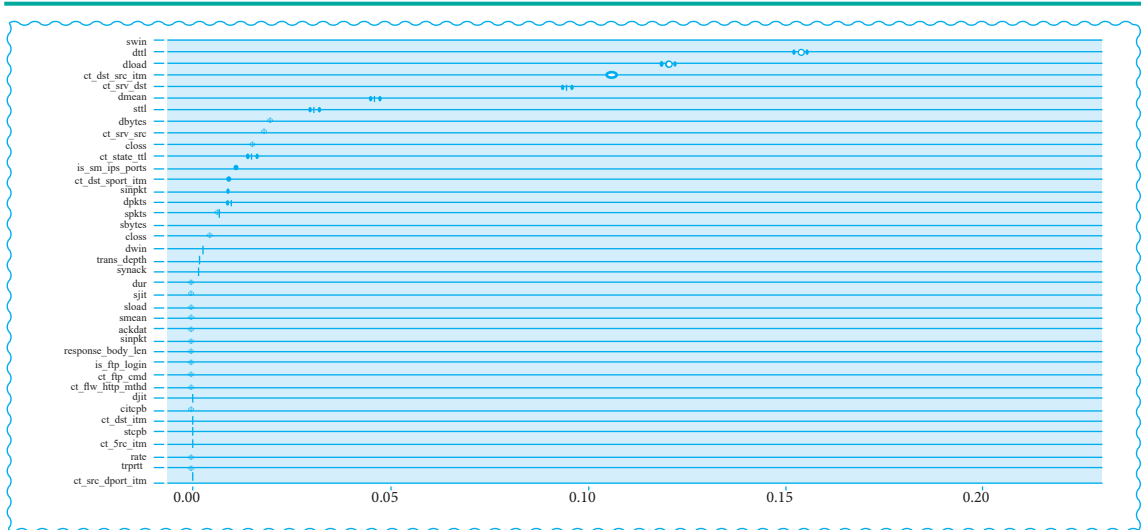As presented in Figure 13, partial dependence on class labels on ct_srv_dst vs. swin features using

Figure 14: Feature importance of training dataset

Logistic Regression model is provided reflecting one way and two way approaches. As presented in Figure 14, feature importance is computed and visualized for different features in the dataset. Higher importance indicates more capability of feature in predicting class labels on training data.
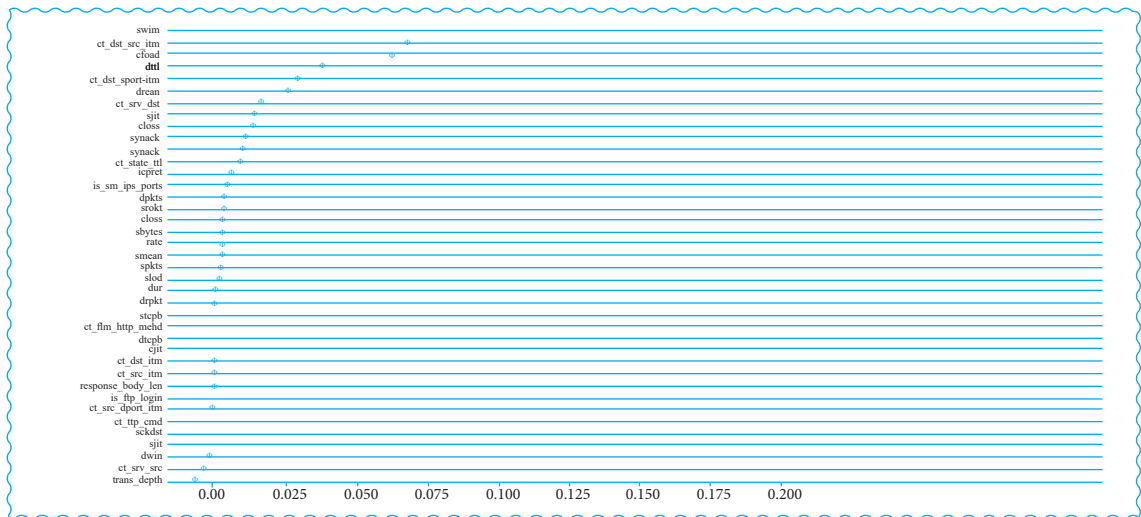

Figure 15: Feature importance of testing dataset

Table 1: Shows performance comparison

Prediction Model	Performance (%)			
	Accuracy	Precision	Recall	F1-Score
Random Forest	0.9597	0.963	0.9783	0.9706
Decision Tree	0.9485	0.9629	0.9614	0.9621
Multi Layer Perception	0.9472	0.9555	0.9676	0.9614
Logistic Regression	0.9274	0.9129	0.9874	0.9487

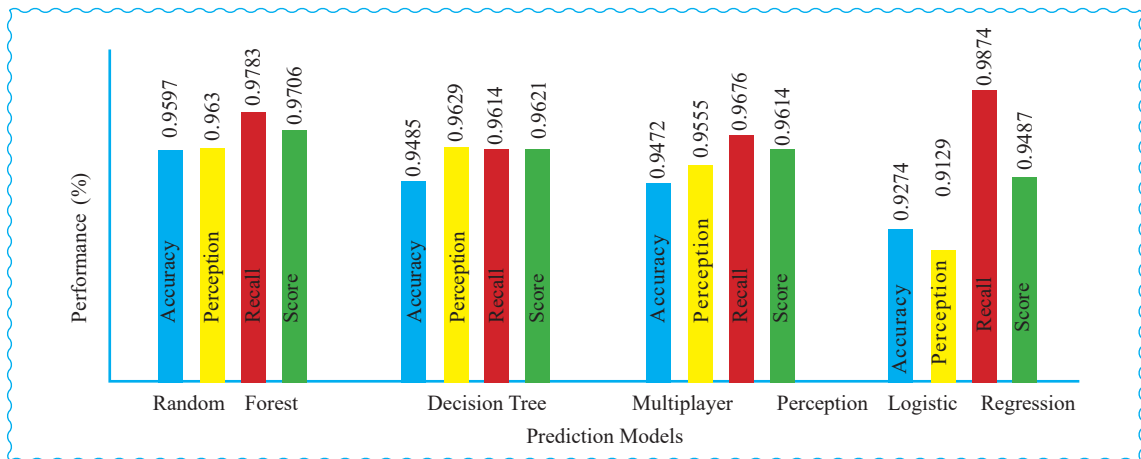ML models is provided with different metrics.

Figure 16: Cyber-attack detection performance of different models

As presented in Figure 16, the proposed framework is evaluated. The proposed algorithm exploits 4 ML models in pipeline. Each model is found to have different performance due to its internal mechanisms. The accuracy of Logistic Regression is least with 92.74% accuracy. Performance of MLP is 94.72% while Decision Tree exhibited 94.85% accuracy. Highest performance is exhibited by Random Forest model with 95.97%.

Recommendations

1. In future we incorporate Deep learning models in the proposed framework for improving its performance further.

2. In future research may use this present work as a reference to address AI-based cyber security issues in the context of Industry 4.0.

3. Future work in this area, there is a need for constant updating of the requirements to implement cyber security actions, arising from the cybernetic technological evolution applied for both defense and attack in the context of the Industry 4.0 ecosystem.

Conclusion

In this paper an Artificial Intelligence (AI) enabled framework is built for cyber security. The framework is extendible in nature which can support future developments in classifiers. The framework also supports machine learning (ML) models along with feature selection towards cyber security. In other words, it provides support for an AI approach towards safeguarding cyber security. The proposed system is made up of both ML models so as to leverage protection from time to time. It is a generic framework that can be used for any IoT use case provided the inputs from that network of IoT application. We proposed an algorithm known as Machine Learning Pipeline for Cyber Attack Detection (MLP-CAD). Experimental results showed that the ML pipeline with underlying techniques could provide better performance. Highest accuracy is achieved by Random Forest with 95.97% accuracy.

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Madheshi Contribution in Nepali Education: Empowering Minds and Transforming Communities

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ARTICLE INFO

ABSTRACT

This study delves into the experiences of Madhesi community origin contribution, condition and conviction in Nepali Education with a view to empowering minds and transforming communities. With a view access the better opportunities for job and the inadequate educational infrastructure across the country, a significant number of Madhesi teachers and students are compelled to seek job and higher education in Kathmandu. However, there are instances where Madhesis are still mistaken as Indians and face discrimination in their non-native regions. In this study, we aim to uncover the feelings and experiences of Madhesi teachers and students in Kathmandu. The research employed qualitative approaches as one to one personal discussion. The responses gathered were analyzed using the theory of stigma and social interactionism developed by Erving Goffman. By examining their accounts, this research sheds light on the contribution, condition and emotional challenges faced by Madhesi due to the stigma and stereotypical remarks directed at them by their peers.

Keywords: Nepali Education, contribution, condition, experiences, empowering minds and transforming communities

Introduction

The Madheshi community, primarily residing in the southern plains of Nepal, has faced various socio-economic and cultural challenges though they contributed in Education of Nepal. Education plays a pivotal role in shaping societies and fostering progress. In Nepal, the Madheshi community has made significant contributions to the field of education, empowering countless individuals and transforming communities. Madheshi scholars, educators, and activists have strived to bridge the educational gap and ensure access to quality education for all, leaving a lasting impact on the nation's educational landscape (Chaudhary, B., 2004).

Problem Statement

The Madheshi people in Nepal, who are predominantly Hindus with some Muslims, Buddhists, and Christians, have been historically disadvantaged in terms of access to education. The literacy rate among the Madheshi people is lower than among other groups in Nepal, and it is the lowest in the Terai region, where they are the indigenous inhabitants. The Terai region is the most fertile and productive in Nepal, with agriculture as its main economic activity, producing rice, jute, sugar, mustard, tobacco, herbs, and spices. However, the Madheshi people have been marginalized and

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face challenges in empowering their minds and transforming their communities through education.

Research Objective

Analyse the Madheshi Contribution in Nepali Education for Empowering Minds and Transforming Communities.

Results and Discussions

Contribution

1. **Access to Education:** While efforts have been made to improve access to education in Madhesh, there are still disparities compared to other regions of Nepal. Factors such as poverty, lack of infrastructure, and cultural barriers have hindered access to quality education, particularly for marginalized communities in Madhesh.

2. **Infrastructure and Resources:** Madhesh continues to face challenges in terms of educational infrastructure and resources. Many schools lack proper facilities, including classrooms, libraries, and laboratories. Limited resources and inadequate funding often contribute to a substandard learning environment, impacting the quality of education provided.

3. **Quality of Education:** Despite progress, the quality of education in Madhesh remains a concern. Issues such as a shortage of qualified teachers, limited training opportunities, and outdated teaching methods affect the overall quality of instruction. There is a need for ongoing professional development for educators and the incorporation of innovative teaching approaches to enhance learning outcomes.

4. **Gender Disparities:** Gender disparities persist in Madhesh, affecting educational opportunities for girls and women. Social and cultural norms, early marriage, and traditional gender roles often restrict girls' access to education. Efforts are being made to address these disparities through awareness campaigns, scholarships, and initiatives promoting girls' education.

5. **Multilingual Education:** The linguistic diversity in Madhesh poses both challenges and opportunities. Recognizing the importance of mother tongue-based education, there have been efforts to incorporate local languages into the curriculum. However, there is still a need for further development of materials and resources that support multilingual education in Madhesh.

6. **Policy Reforms and Inclusion:** There has been increased recognition of the need for policy reforms and inclusive education in Madhesh. Efforts are being made to address the specific educational needs of marginalized communities, including Dalits and indigenous groups, through initiatives such as scholarship programs, inclusive curriculum development, and affirmative action policies.

7. **Higher Education and Skill Development:** Access to higher education and skill development opportunities in Madhesh is limited compared to other regions of Nepal. There is a need for the establishment of more universities, vocational training institutes, and technical colleges in Madhesh to provide diverse educational pathways for students and meet the demands of the job market.

8. Community Engagement and Awareness: Community engagement and awareness are crucial for the improvement of education in Madhesh. Initiatives that involve parents, local leaders, and community organizations can help address educational challenges, promote enrollment, and foster a supportive environment for learning.

QAA emphasizes the need for improved quality assurance and accreditation in the context of higher education in Nepal. The importance of maintaining equilibrium with changing knowledge through a shift in teaching and learning methods. This approach ensures that the education system remains relevant and prepares students for the future (Mishra, 2021:2022:2023, Mishra and Nepal, 2022: Mishra and Jha, 2023: Mishra, 2023ab&c).

Condition

1. **Overcoming Barriers:** The Madheshi community, primarily residing in the southern plains of Nepal, has faced various socio-economic and cultural challenges that hindered educational opportunities. However, Madheshi individuals have exhibited immense resilience, perseverance, and a strong determination to overcome these barriers. They have played a vital role in increasing access to education for Madheshi children and youth, striving for equal opportunities and inclusive education.

2. **Educational Institutions:** Madheshi intellectuals and visionaries have established educational institutions at various levels to address the educational needs of Madheshi communities. These institutions have provided quality education, promoted cultural diversity, and fostered a sense of pride among Madheshi students. By creating these institutions, Madheshi leaders have paved the way for future generations to excel academically and contribute to society.

3. **Empowering Marginalized Communities:** Madheshi educators have been at the forefront of efforts to uplift marginalized communities through education. They have recognized the importance of empowering women, Dalits, and other underprivileged groups through education. Madheshi educators have actively worked to eradicate social prejudices and promote gender equality in educational institutions, creating a more inclusive learning environment.

4. **Advocacy and Policy Reforms:** Madheshi intellectuals have been influential in advocating for policy reforms in the education sector. Their efforts have resulted in increased government attention and investment in Madheshi education, addressing issues such as infrastructure development, teacher training, curriculum diversification, and scholarships for marginalized students. Madheshi leaders have played an instrumental role in shaping educational policies that prioritize inclusivity and equity.

5. **Promoting Multilingual Education:** The Madheshi community, with its distinct linguistic heritage, has emphasized the importance of multilingual education. Madheshi educators have advocated for the recognition and inclusion of local languages in the curriculum, enabling students to learn in their mother tongue. This approach has not only facilitated better learning outcomes but also preserved and promoted linguistic diversity in Nepal.

6. **Educational Leadership:** Madheshi scholars and educators have emerged as influential leaders in the field of education. They have held key positions in academic institutions, government bodies, and educational organizations, driving positive change and influencing educational policies. Their leadership has brought forth fresh perspectives, innovative approaches, and a commitment to ensuring educational equality.

Conviction

'Cultural Diversity and Pluralism in Nepal: Emerging issues and the Search for a New Paradigm,' Nepalese anthropologist and sociologist Hari Prasad Bhattarai discusses various forms of ethno-cultural divisions in the country (Bhattarai, H. P., 2004). These divisions include the pahadi-madheshi divide, the distinction between high caste Hindu groups such as Hill Bahuns, Thakuri, Chettri, and Newar, and the indigenous groups or janajati, as well as the divisions between Bahun and Newar groups and high caste Hindu groups versus low caste Hindu groups. However, the most significant division, which is at the core of the conflict on a macro level, is the pahadi-madheshi divide (Bennett, L., et al., 2008).

In certain situations, Madhesis are still incorrectly perceived as Indians and face discrimination based on their skin tone and language. As a result, they constantly have to prove their Nepali identity, particularly in regions outside their native areas. Shanti Chaudhary, in her article 'Nepalma Shoshit Madheshi Mul Mahilako Samasya ra Samadhan,' highlights that state-sponsored discrimination against Madhesis, condescending attitudes of Pahadis (people from the hilly regions), and the tendency to consider Madhesis as non-Nepalese all stem from a narrow-minded perspective on identity issues, which exacerbates the challenges faced by Madhesis.

Our research study focuses specifically on Goffman's theory of Stigma. Goffman defines stigma as an attribute that significantly discredits an individual, but it is crucial to recognize that it is the language of relationships, rather than mere attributes, that is truly necessary. Stigma, therefore, represents a unique type of relationship between an attribute and a stereotype (Northey, W. B., & Bruce, C. G., 1998).

With the aim of understanding how Madhesi students perceive themselves and how they shape their self-identity within a distinct socio-cultural environment, we employed this theory. By applying the concept of stigma, we sought to comprehend the experiences of Madhesi students and how they are subjected to discrimination. This theory has proven valuable in helping us understand how Madhesi students perceive themselves and the challenges they face on a daily basis due to the discrimination they encounter in the school environment. In our analysis, we have incorporated the theory of 'symbolic interactionism.' This term was initially developed by Herbert Blumer and further expanded upon by Erving Goffman. According to Goffman, symbolic interactionism is grounded in three key premises. First, individuals' actions toward things are based on the meanings those things hold for them. Second, the meanings of these things emerge from social interactions with others. Lastly, these meanings are continually shaped and revised through interpretive processes.

By employing this theory in our research, we aimed to observe and explore how our informants respond to their experiences and perceptions of themselves within their daily environment. Through in-depth discussion, our goal was to uncover non-verbal aspects and symbolic expressions that may not be fully conveyed through words alone. This theory also helps us establish connections between their experiences and their concept of self-identity.

Moreover, it assists in providing insights into how young Madhesis navigate stigmatization and cope with its effects. As the capital city of the country, Kathmandu attracts people from all parts of Nepal, including the Madhesi community. Unfortunately, Madhesi in the Kathmandu Valley often encounter various forms of discrimination. They are subjected to stigmatization and stereotyping solely based on their Madhesi identity, leading to feelings of alienation among their peers (Shah, 2013).

In this context, it is crucial to address and reduce the literacy gap between Madhesi and Pahadi populations. Furthermore, there is a pressing need for a multicultural perspective in the education system of Nepal. The discussion from our informants make it evident that Madhesi involved in Kathmandu's institution, particularly boys, face racial discrimination, stereotypes, and mistreatment from their peers. While institution management may not directly participate in discrimination, they often turn a blind eye to madhesi complaints about these issues. Research has shown that students who experience racism from their peers or teachers may respond with anger and exhibit disruptive behavior, which can have long-term consequences. For instance, data from a school survey conducted by the U.S. Office for Civil Rights in 2014 revealed that African-American males were three times more likely than Caucasian students to be suspended or expelled due to disruptive behavior. African-Americans are one of the groups that face discrimination in schools. Students who consistently face trouble may become discouraged and drop out of school (University of California, Los Angeles Law Review), and we observed similar gestures and behaviors among the madhesi with whom discussed (Conclusions Hamilton, F., & Jackson, V. H., 1986: Hills, J. R., 2003: Kabeer, N., 2003).

According to Goffman, stigma can be categorized into three types: physical attributes that are considered abominations, individual character traits perceived as deviant, and tribal stigmas related to race, nationality, or religion, which can permeate an entire family (Goffman, 1963). In the context of Madhesi students, the stigmatization

they experience in schools often takes explicit forms, including name-calling, teasing, verbal abuse, bullying, and exclusion from social circles. This pattern of stigmatization affects those who are initially socialized in a different community and are then compelled to establish their own identity. The emotional well-being of these students is directly impacted, potentially leading to further racial tensions.

Symbolic interactionism, as conceptualized by Goffman, is based on three premises: individuals' actions are based on the meanings they attribute to things, these meanings arise from social interactions, and individuals continually interpret and modify these meanings. When it comes to creating meaning, two crucial components are culture and social structure. Culture encompasses what people do, while social structure is derived from how people interact with each other. Humans strive to fit into the activities of their social groups, and as a result, members of ethnic communities may be viewed differently by members of other groups (Goffman, 1963).

Conclusion

The Madheshi community's contribution to Nepali education is invaluable. Despite the challenges, efforts are being made by various stakeholders, including government bodies, civil society organizations, and educational institutions, to improve the status of education in Madhesh. By addressing issues of access, quality, gender disparities, and policy reforms, it is possible to create a more inclusive and equitable educational landscape in Madhesh, empowering its residents and contributing to overall societal development. Through their relentless efforts, Madheshi scholars, educators, and activists have empowered countless individuals, bridged educational gaps, and transformed communities. Their vision for inclusive education, advocacy for policy reforms, and commitment to empowering marginalized groups have left an indelible mark on Nepal's educational landscape. Moving forward, it is essential to recognize and celebrate the Madheshi community's contributions, fostering a more inclusive and equitable education system for all

Nepali citizens. Therefore, it is imperative to promote a change in mindset. Authority, teachers, and the government should take immediate steps, including incorporating Madhesi culture, traditions, and issues into the curriculum. Adequate space should be provided for discussions on Madhesi culture. Proper counseling and training for teachers on these issues are also significant since many Madhesi students express dissatisfaction with their madhesi teachers' behavior. However, further research is essential, as our study primarily focused on.

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