Journal of Business and Social Sciences (JBSS)

(A Multidisciplinary Double Blind Peer Reviewed Research Journal)

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Editorial Note

Dear Readers of Journal of Business and Social Sciences (JBSS)

We are pleased to welcome you all for the pages of JBSS. It is our great opportunity to publish the original research based articles through this second issue of the journal. During the course of collection, peer review process, acceptance-rejection, correction, and publication have really been memorable and remarkable. The continuous commitment of peer reviewed and editorial board become the appreciable motivational job for the publisher. With the help of many dedicated managing editors, peer reviewed team, administrative and all the associates of the journal, the publication become successful.

We editorial team would like to show our privileged and especially thankful to authors, publishers and readers. JBSS includes articles on a variety of topics in business and social areas. This issue provides readers with emphasizing results of quantitative and qualitative research. The research papers included in this journal reflects the variety of issues, perspectives, methodologies and interests that have a meeting point through this journal. We would like to take this opportunity to thank current advisory board members for their ongoing advice for the commitment to the standards to which the journal aspires.

The journal provides a focus for theoretical, applied, interdisciplinary, history of thought and methodological work, with strong emphasis on realistic analysis, the development of critical perspectives, the provision and use of empirical evidence, and the construction of the policy. As a part of future strategy, we will continue our ongoing agreements to offer publication space for the authors to send manuscripts for publication with us.

We editorial are principal responsible towards the JBSS. However, individual authors work and citations made them responsible and accountable too. This journal is a work of many processes, ideas, sources and efforts. Thus, we expect the continuation of the journal with more valuable and knowledgeable research papers that may address the research gap in the practical scenario.

Finally, enthusiastically, we acknowledge and are grateful for the magnitude of time, effort, cost, sentiments, students, academicians and other resources without which the journal would not be published. We wish all the success of JBSS.

Editors’
November, 2018
Message from the Principal

It is my great pleasure to lunch the second volume of Journal of Business and Social Sciences (JBSS)-2018 issue to the readers. I promise, at HSM, you will not only get degrees or academic excellence but also important life values like discipline, hard work, sincerity, leadership, confidence, and professionalism. In addition to that, HSM has started to create the platform for the research related work that may fulfill the gap of theory and practice.

JBSS is a new broadscope publication aiming to publish high-quality research and expert knowledge on topics that guarantee the functionality of the building stock throughout its service life. The journal has a strong emphasis on interdisciplinary issues as we’re conscious that many complex problems in the built environment require multi-disciplinary solutions. Interdisciplinary research is often difficult to publish in specialized journals and part of JBSS aim is to capture highquality work that doesn’t clearly fall within the remit of other journals focusing on research related to the built environment.

Moreover, outstanding academic performance in diverse streams has been made possible by its qualified, dedicated and professionally competent teachers and devoted students, supported by the cooperative administrative staff and managerial team of the college. It has been hoped that this journal will boost up the quality of the dedicated faculties of HSM and help to upgrade the existing body of knowledge that can be transferred to the students, academicians as well as society.

On behalf of HSM family and as a head of the institution, I am heartily thankful to authors, advisory board members, peer review & editorial team, managing editorial team, administrative officials, research department, publishing press and all the associates of JBSS. Errors are vital for progress and improvements, thus I would take the responsibility and accountability of JBSS 2018 issue. I always welcome the constructive innovative ideas that can make my students happy.

At the end, I will promise to you all the readers that, in the days to come, JBSS will improve more on its ranking, indexing, and quality. The future plan of JBSS is to touch the height of international standards. Let’s join HSM journal, work together, feel together, and contribute together.

We look forward to welcoming your submissions in 2019 issue.

Regards
Puran Bahadur Joshi
Principal, HSMSS
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Journal of Business and Social Sciences (JBSS)
Online Recruitment: A Cognitive Perspective of Job Seekers in Nepal

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Abstract
IT adoption is more than just technology deployment; it requires careful consideration of social-cognitive factors. With this premise, in this paper, the behavioral intention of job seekers to use online recruitment services in Nepalese context has been examined on the basis of five determinants: Performance expectancy, Effort expectancy, Subjective Norms, Objective Norms and Facilitating conditions. The impact of predictor on outcome variable is examined using multiple regression analysis. The unified theory of acceptance and use of technology (UTAUT) has been used as basic foundation of the study.

Keywords: UTAUT, Online Recruitment, Technology Acceptance and Use, Behavioral Intention, Technology Acceptance Model.

Introduction
Recruiting and retaining qualified staff is vital to the success of many organizations. Even more, intangible assets such as workforce skills, proprietary know-how and intellectual property have even gained importance as key drivers of innovation and economic growth. Information and communication technologies (ICT) are at the origin of this development leading to a commoditization of many tangible assets as they have changed the ways human capital and acquired and managed by many organizations (Keim & Weitzel, 2016). For example, ICT in recent years has transformed the ways people find work as well as they effectively work together.

However, offering electronic application channels should be opened and whether application channels in turn should no longer be offered or at least promoted is a matter of discussion depending upon the specific situation of the enterprise. From the perspective of the internal workflow and IT diffusion model, structured electronic applications via web forms should be preferred as this channel avoids transferring paper based or unstructured electronic documents into a structured digital format. The increasing ratio of structured
electronic applications in turn offers many possibilities. With regard to external candidates, employers could build up profiles databases based on which talent relationship services are offered to highly qualified candidates (Keim & Weitzel, 2016). In this regard, electronic recruitment system offered by an organization can be considered as a significant tool for talent acquisition and talent retention, the core focus of talent management practices in contemporary global world.

An ineffective recruiting ruins the whole organizational system and thus focus of every organization should be on the initial steps of employee attraction and acquisition. As discussed above, integrating information and communication technologies to business function such as recruitment is worthy initiative from both employer and employee perspective and such an initiatives also supports company management to focus on other critical issues they face during the course of business in volatile business environment.

Keim, Malinowski, & Weitzel (2005) argued that recruiting and developing the right human resources is a fundamental source of innovation for many corporations. Also, as scarcities of certain skill profiles appear on the labor market, shortened time-to-hire represents an important competitive advantage as evident with fact that in recent years, adoption of IT has contributed to the efficient recruitment of many rare and diverse skill profiles in firms. In addition, the adoption of IT within corporate HR processes impacts not only on internal individuals and service providers but also on external individuals like job seekers.

In this context, how potential applicant could be attracted towards online recruitment system and identifying the factors that affect their intention to apply for jobs through online could be an important issue for research. Technology acceptance and adoption has been a popular issue for social science research and has got attention among social science researcher due to its strong theoretical base and flexibility to test in diverse fields such as mobile banking adoption, social recruitment, online recruitment, ICT for educational purpose, e-government etc. Very fewer researches on this field could be found in the context of least developed country. In developed country, researchers have extended their research model from behavioral intention to use behavior. However in context of least developed country, the research based on identifying the factors associated with behavioral intention as a proxy of actual behavior from applicant perspective is important to recruiters.

**Research Issue**

Nepal is among the least developed countries in the world, with about one-quarter of its population living below the poverty line. Nepal is heavily dependent on remittances, which amount to as much as 30% of GDP. It is a landlocked country that is highly dependent on its larger and potentially argumentative neighbors’ of Tibet (China) to the North and India to the South. Its population of some 28 million supports a relatively weak economy: Nepal among poorest state in the world with an average annual per capita income of only $2700.
Massive earthquakes stuck Nepal in early 2015, which damaged or destroyed infrastructure and homes and set back economic development. Nonetheless, reconstruction efforts have progressively been going on. Economic development in Nepal has been complicated and affected by the constant change in political scenarios which has ranged from monarchy to being ruled by the Communist party in present context (CIA, 2018). Moreover, developing countries (DC), in particular Nepal, need to urgently develop a culturally appropriate national strategy if they wish information technology (IT) to have a positive impact on their overall socio-economic development (Pradhan, 2017). Even more, the developing countries are trying to bridge the development gap by means of technology acquisition and utilization. Most importantly, there would be no question as to whether ICT is appropriate or not; it is a technology which cannot be ignored. It should also be noted that the world has undergone far reaching cultural, societal and economical changes based on the increasing dominance of digital technologies.

In sum, these changes have led to the current period being characterized as the “digital age”. In line with these changes, digital technologies play an increasingly prominent role in both the lives of employees and human resource management (HRM), which seems to be affected in multiple ways. HRM should react to such changes and align its strategies and activities to a new labor market cohort, and search for adequate ways to recruit, develop, compensate, etc. such “digital employees” and moreover to integrate them with previous generations of employees (Parry, 2014).

Addressing to these notion, Nepalese HR managers need to develop a sound online recruitment practices. Currently, many organizations in Nepal are outsourcing recruitment function to third party job management portals. Some government and public organizations are also building their own recruitment portals for managing recruitment services. Various factors need to be considered for managing online recruitment from employer and employee perspective. It is necessary to manage the online recruitment system in such a way that easily attracts large pool of applicants and in order to attract applicant various social and cognitive factors need to be considered.

Being straightforward, the factors influencing the intention to apply for the jobs through online medium must be assessed. Without assessing those factors and integrating their feedback in online recruitment system, recruitment and overall HR function becomes ineffective and consequently it affects the viability and success of firm. Moreover, as younger generation constitutes the dominant share on potential talent pool, assessing their perception has utmost important for behavioral intention, use behavior and talent acquisition and selection. Drawing on the abovementioned premise, certain questions are to be solved such as Are job applicant perceive online recruitment useful? Do all job applicants are familiar with the procedure involved in applying for the job online? Do the recruitment policy, compensation policy and other applicant related information provided in the webpage of the company influences the intention to apply for the job? Does organization provided necessary support for difficulties faced by applicants during the period of applying for jobs through online? In general what set of factors are more
important in case of Nepal for affecting the behavioral intention among the job seekers. Majority of the issues raised here are related to applicant perception either from social level or from cognitive level. Moreover, the questions like whether the family, friends, relatives, teachers and professors influence the job applicant intention to use online job search websites or not are still unanswered. Based on the issues raised above, the study tries to identify the determinants of behavioral intention of job seekers from established technology adoption model. Moreover, to understand that factors that influence adoption of e-recruitment in Nepal from applicant perspective is utmost important.

Objectives of the Study

The general objective of the study is to examine the behavioral intention of job seekers to use online recruitment services.

The specific objectives of the study are as follows;

i. To examine the relationship between ‘Performance Expectancy’ and ‘behavioral intention’ of job seekers to use online recruitment services.

ii. To examine the relationship between ‘Effort Expectancy’ and ‘behavioral intention’ of job seekers to use online recruitment services.

iii. To examine the relationship between ‘Subjective Norms’ and ‘behavioral intention’ of job seekers to use online recruitment services.

iv. To examine the relationship between ‘Objective Norms’ and ‘behavioral intention’ of job seekers to use online recruitment services.

v. To examine the relationship between ‘Facilitating Conditions’ and ‘behavioral intention’ of job seekers to use online recruitment services.

Hypothesis

H₁: ‘Performance expectancy’ positively affects ‘behavioral intention’ of job seekers to use online recruitment services.

H₂: ‘Effort Expectancy’ positively affects ‘behavioral intention’ of job seekers to use online recruitment services.

H₃: ‘Subjective Norms’ positively affects ‘behavioral intention’ of job seekers to use online recruitment services.

H₄: ‘Objective Norms’ positively affects ‘behavioral intention’ of job seekers to use online recruitment services.

H₅: ‘Facilitating Conditions’ positively affects ‘behavioral intention’ of job seekers to use online recruitment services.

Literature Review

Evolution of Online Recruitment

The evolution of online recruitment can be mapped from 1994, when Monster.com first emerged as an online tool for organizations to connect with potential candidates. Nowadays there are numerous online job boards and holistic e-recruitment portals on many company websites. E-recruitment is now all about attracting the right applicant for
the role, and is as much a challenge for the employer as it is for the applicant searching for a vacancy (Chignell, 2013). The phenomenon of recruiting talent through the internet spread in the early 90s in the United States (Brouwer, 2016).

**Importance of Online Recruitment**

Online recruitment is an integral part of the recruiting strategy for companies of all sizes and many industries. It’s a fast, convenient way to find potential candidates, and it’s cheaper than using newspaper ads or employment agencies. And because there are no space constraints, Web want ads can be any length, giving even the smallest companies the opportunity to craft clever ads that will capture the interest of prospective candidates. However, it’s not as simple as just posting an ad on a Web site and waiting for the flood of applications to come in. Internet recruiting is only as successful as the quality of the information you put out there. The biggest problem is getting recruiters out of the “shrunken want ad mentality.” Accustomed to the limitations of newspaper ads, they continue to use cryptic abbreviations and limit the job description to education and experience requirements; they can write as much as they want, but they don't include anything to make the job appealing (Gale, 2002).

**Unified Theory of Acceptance and Use of Technology**

Venkatesh, Morris, Davis, & Davis (2003) introduced the “Unified Theory of Acceptance and Use of Technology” to summarize all relevant extensions model of TAM to explain why individuals use and adopt a system and how individuals can be supported when adopting a new system.

The Unified Theory of Acceptance and Use of Technology (UTAUT) was formulated after reviewing the eight models i.e. Theory of Reasoned Action, the technology acceptance model, the motivational model, the theory of planned behavior, the model of PC utilization, the innovation diffusion theory, and the social cognitive theory. UTAUT provides a refined view of how the determinants of intention and behavior evolve over time. UTAUT theorized that the four constructs will play a significant role as direct determinants of user acceptance and usage behavior: performance expectancy, effort expectancy, social influence and facilitating conditions. Moreover, other important variable: attitude toward using technology, self-efficacy, and anxiety are theorized not to be direct determinants of intention.

Khanam, Uddin, & Mahfuz (2015) study adopted UTAUT model to determine university students’ adoption factors and responses towards e-recruitment in Bangladesh. A total of 288 applicants were asked to report their response on four independent variables: performance expectancy, effort expectancy, social influence and self efficiency affecting the user adoption or acceptance on e-recruitment system where social influence was not considered to be a significant predictor in this model.

Arif, Ameen, & Rafiq (2018) applied the UTAUT model to investigate factors affecting student use of Allama Iqbal Open University's (AIUO) Web based services from
the perspective of Pakistani distance education. A total of 388 master's level students, selected through systematic sampling were administered self-completion structured questionnaire based survey with response rate of 82%. All statistical test were performed using IBM SPSS and process macro for SPSS. The finding of the model's hypothesis revealed that performance expectancy, effort expectancy and social influence were significant predictors of student behavioral intention to use AIOU, whereas actual student use is dependent on facilitating conditions and student behavioral intention to use. The impact of moderating variables with respect to age, gender and experience did not influence the actual use of Web services. It was authors first attempt to apply the UTAUT model to investigate the factors affecting student use of Web based services from the perspective of distance education.

Mansoori, Sarabdeen, & Tchantchane (2018) aimed at exploring the factors that might motivate citizens to adopt the e-Government public services provided by the government of the Abu Dhabi Emirate. A total of 638 UAE citizens living in 3 main districts of the Abu Dhabi Emirate were surveyed wherein exploratory and confirmatory factor analysis were used to confirm the validity of the theoretical model and both multiple regression and the structural equation modeling was used to test the research hypothesis. The finding revealed that internet trust and performance expectancy was the strongest predictor of intention to use e-Government services. Effort expectancy, facilitating conditions and trust had a positive influence on behavioral intention. However, social influence did not have a significant effect. Gender, age and experience did not affect the relationship between social influence and behavioral intention. It was also found that the behavioral intention to use e-Government services had a significant influence on the actual use of e-Government sites. Moreover, author argued that the study is suitable in the context of developing countries like UAE. They had used ‘trust in Internet use’ as an additional predictor of behavioral intention. The survey was distributed online using Qualtrics.com survey tools which had been responded by 638 respondents with as strong kaiser-meyer-olkin(KMO) measure of sampling adequacy of 0.932 and reliability level of the seven constructs ranging from 0.781 to 0.927. The dependant variable behavior usage was measured only by two items i.e Have you ever used any e-government services and how often do you use e-Government services.

Abed (2018) examined UTAUT in the context of social commerce(s-commerce) through survey questionnaire of 441 Instagram users in Saudi Arabia using structural equation modeling. Findings revealed that social influence and trust are the most influencing significant factors affecting behavioral intention. In contrast, the effect of facilitating conditions on behavioral intention was found not insignificant. As s-commerce does not have a standard definition, it commonly refers to the delivery of e-commerce activities through the social media environment.
Research Methodology

The study has used the descriptive and an analytical research design. The research model is based on UTAUT framework developed by (Venkatesh, Morris, Davis, & Davis, 2003). A total of 56 respondents have been chosen using purposive sampling method which consisted of final year master level students studying in two business school of Kathmandu: Apex College, Mid Baneswor and Nepal Commerce Campus, New Baneswor. The structured administered questionnaire was used to solicit responses from students regarding their perceptions on various measures related to online job application. The questionnaire consisted of three sections. In the first section, respondents were required to share their demographic information and intention to stay in Nepal or go abroad in near future. The second part consisted of questions relating to determinants of behavioral intention to apply for jobs online. The third section of the questionnaire consisted of four items on 7 point Likert scales ranging from strongly disagree to strongly agree and those questionnaires were asked to measure the dependent variable: Behavioral Intention (BI).

The data were collected in classroom setting. First, the department coordinators and representative of each college were requested for assistance in filling out the questionnaire. Then, after their acceptance, the questionnaire was distributed to every students being present on the day. Before filling up the responses, information regarding the purpose of the study, scaling technique, and other relevant information were provided. Finally, they were asked if they find any items difficult to respond or not. The data was analyzed using descriptive statistics and multiple linear regressions using SPPS. The assumptions of multiple linear regressions were checked. The relationship between behavioral intention to use online job search system and its determinants are analyzed using scatter plot and multiple regression analysis. The final value of Cronbach's alpha and items included in each construct which has been shown in the table.
<table>
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<tr>
<th>Construct</th>
<th>Cronbach’s alpha(α)</th>
<th>Excluded Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Performance Expectancy (PE)</td>
<td>0.808</td>
<td>• None</td>
</tr>
<tr>
<td>2. Effort Expectancy (EE)</td>
<td>0.875</td>
<td>• It will be impossible for me to fill and submit online job application form without support of expert guidance and support.</td>
</tr>
<tr>
<td>3. Subjective Norms (SN)</td>
<td>0.853</td>
<td>• Friends, etc, have been invited to a job interview after applying for jobs online therefore I also intend to use the online job application system.</td>
</tr>
<tr>
<td>4. Objective Norms (ON)</td>
<td>0.821</td>
<td>• None</td>
</tr>
</tbody>
</table>
| 5. Facilitating Conditions (FC)| 0.870                | • I would easily find essential information such as recruitment policy, compensation policy, curriculum etc clearly in companies’ official websites.  
• While applying for jobs online, I could get online/offline support from company for any difficulties.  
• On the online application forms I have used so far data entry was possible without interruptions. |
| 6. Behavioral Intention (BI)  | 0.821                | • None                                                                          |

The values of Cronbach's Alpha are within the range of 0.808 to 0.875 for all constructs included in the model. Thus, according to the Interpretation of Cronbach's Alpha Values presented in (Mwape & Mumba, 2012), when the Cronbach's alpha values falls within , the level of Internal Consistency is regarded as Good. Further, Mwape & Mumba (2012) elaborated that Cronbach's alpha estimates the reliability of a measuring instrument or scale by determining the internal consistency of the instrument or the average correlation of the items measuring the same variable.
Results

Table 2
Respondent's Profile

Sample = 56

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Specification</th>
<th>Results</th>
</tr>
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<tbody>
<tr>
<td>Gender</td>
<td>Male</td>
<td>25%</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>75%</td>
</tr>
<tr>
<td>Province</td>
<td>Province No 1</td>
<td>14.3%</td>
</tr>
<tr>
<td></td>
<td>Province No 2</td>
<td>5.4%</td>
</tr>
<tr>
<td></td>
<td>Province No 3</td>
<td>50%</td>
</tr>
<tr>
<td></td>
<td>Province No 4</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>Province No 5</td>
<td>14.3%</td>
</tr>
<tr>
<td></td>
<td>Province No 6</td>
<td>3.6%</td>
</tr>
<tr>
<td></td>
<td>Province No 7</td>
<td>12.5%</td>
</tr>
<tr>
<td>Academic Program</td>
<td>MBA</td>
<td>46.4%</td>
</tr>
<tr>
<td></td>
<td>MBM</td>
<td>53.6%</td>
</tr>
<tr>
<td>School type (SLC)</td>
<td>Government/Public School</td>
<td>19.6%</td>
</tr>
<tr>
<td></td>
<td>Private School</td>
<td>80.4%</td>
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<tr>
<td>Plan to settle abroad</td>
<td>Yes</td>
<td>17.9%</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>82.1%</td>
</tr>
<tr>
<td>Age</td>
<td>Mean</td>
<td>24.43</td>
</tr>
<tr>
<td></td>
<td>Minimum</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Maximum</td>
<td>29</td>
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Table 3
Analysis of Statements

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<th>Std. Deviation</th>
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<td></td>
</tr>
<tr>
<td><strong>A) Performance Expectancy</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would find the online application system useful in applying for a job</td>
<td>5.7</td>
<td>1.361</td>
</tr>
<tr>
<td>It takes short time to apply for jobs online</td>
<td>5.34</td>
<td>1.576</td>
</tr>
<tr>
<td>Applying for jobs online increases my chances of getting a job</td>
<td>4.07</td>
<td>1.672</td>
</tr>
<tr>
<td>Applying for jobs online is the best way to introduce me to a company</td>
<td>4.27</td>
<td>1.578</td>
</tr>
</tbody>
</table>
Online job portals and career section of companies websites helps me to get current career information 5.18 1.642
Applying for jobs online is a complete waste of time and energy (Reversed) 5.46 1.618

B) Effort Expectancy
It is easy for me to learn the steps involved in online job application process 4.91 1.599
My interaction with the online job application form would be clear and understandable 4.64 1.689
It is really easy for me to fill up and submit online job application form 5.04 1.788

C) Subjective Norms
My friends think that I should apply for jobs online 4.82 1.664
My family members and relatives think that I should apply for jobs online 4.45 1.768
My teachers and professors think that I should apply for jobs online 4.54 1.651

D) Objective Norms
Firms where I sent my job application favor using the online application process 4.23 1.452
Firms where I sent my application to have supported the use of the online application form 4.34 1.621
In the job advertisement, companies announce their preference to use their e-recruitment system 4.77 1.401

E) Facilitating Conditions
I have the resources needed for applying jobs online 5.36 1.823
I have the knowledge necessary for applying for jobs online 5.54 1.684

Behavioral Intention
If I want to find a job, I intend to use job search websites and organization's career websites 5.68 1.478
If I want to find a job, it is likely that I will register to become a member of job search website 5.36 1.6
If I want to find a job, it is likely that I will send a resume to companies or job search websites online 5.43 1.488
I would use online job application system rather than offline job application system to apply for jobs for my next application 5.32 1.608

Testing of Hypothesis
**Model**

\[ BI = \beta_0 + (\beta_1 \times PE) + (\beta_2 \times EE) + (\beta_3 \times SN) + (\beta_4 \times ON) + (\beta_5 \times FC) + \mu \]

Where,

- BI = Behavioral Intention
- PE = Performance Expectancy
- EE = Effort Expectancy
- SN = Subjective Norms
- ON = Objective Norms
- FC = Facilitating Conditions
- \( \alpha \) = Constant term
- \( \mu \) = Error term
- \( \beta_1, \beta_2, \beta_3, \beta_4, \text{ and } \beta_5 \) = coefficient of Independent variables: PE, EE, SN, ON & FC respectively.

**Table 4**

<table>
<thead>
<tr>
<th>Model Summary</th>
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</thead>
<tbody>
<tr>
<td>R</td>
</tr>
<tr>
<td>0.651</td>
</tr>
</tbody>
</table>

| ANOVA | Sum of Squares | df | Mean Square | F | Sig. |
|----------------|
| Regression | 580.341 | 5 | 116.068 | 7.373 | .000 |
| Residual | 787.088 | 50 | 15.742 | |
| Total | 1367.429 | 55 | |

<table>
<thead>
<tr>
<th>Coefficients</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
</tr>
<tr>
<td>(Constant)</td>
<td>11.588</td>
<td>2.832</td>
</tr>
<tr>
<td>Performance Expectancy</td>
<td>0.285</td>
<td>0.109</td>
</tr>
<tr>
<td>Effort Expectancy</td>
<td>-0.371</td>
<td>0.158</td>
</tr>
<tr>
<td>Subjective Norms</td>
<td>0.434</td>
<td>0.158</td>
</tr>
<tr>
<td>Objective Norms</td>
<td>0.186</td>
<td>0.166</td>
</tr>
<tr>
<td>Facilitating Conditions</td>
<td>-0.13</td>
<td>0.202</td>
</tr>
</tbody>
</table>

**Table 5**

<table>
<thead>
<tr>
<th>Summary Statistics of Estimated Model</th>
</tr>
</thead>
<tbody>
<tr>
<td>Predictors</td>
</tr>
<tr>
<td>Performance Expectancy</td>
</tr>
<tr>
<td>Effort Expectancy</td>
</tr>
<tr>
<td>Subjective Norms</td>
</tr>
<tr>
<td>Objective Norms</td>
</tr>
<tr>
<td>Facilitating Conditions</td>
</tr>
</tbody>
</table>
The null plot, adjacent figure, indicates random pattern. There is no problem of heteroscedasticity. Moreover, one sample K-S test shows that the errors are normally distributed since P value of the test is 0.890. Moreover, As Variance Inflation Factor (VIF) is one of indicator of multicollinearity. When VIF exceeds 10, the variable is said to be highly collinear. Since, the values of VIF are all less than 10 and ranges from 1.431 to 1.901 for all predictors so there is not the presence of multicollinearity.

The estimated regression model is significant, since F value turned out to be 7.373 and p-value: 0.000 is less than 0.05 at 5% level of significance. The R-square value turned out to be 0.424. According to , Estimates of regression coefficients and their significance, All slope coefficients are significant and positive except objective norms and facilitating conditions at 5% level of significance. Moreover, the coefficient of Effort Expectancy turned out to be negative which is not consistent with the hypothesis. Tarafder (2013) argued that When using multiple linear regression, it may sometimes appear that there is a contradiction between intuition or theory and the sign of an estimated regression coefficient (β). For example, a theory or intuition may lead to the thought that a particular coefficient (β) should be positive in a particular problem. But after fitting the model there may be a negative sign for that coefficient. In such a scenario it is difficult for the analyst to explain the negative coefficient as the users of the model might believe the coefficient should be positive.

Tarafder (2013) further elaborated that one of the factors that plays an important role in determining the sign of regression coefficients is the range of predictor variables. The variance of the regression coefficient (slope of regression line) is inversely proportional to the spread of the predictor variable. If all values of the predictor variable are close together, then the variance of the sampling distribution of the slope will be higher. In some cases the variance will be so high that an analyst will discover a negative estimate of a coefficient that is actually positive.
Therefore, only two hypothesis $H_1$: ‘Performance expectancy’ positively affects ‘behavioral intention’ of job seekers to use online recruitment services and $H_2$: ‘Effort expectancy’ positively affects ‘behavioral intention’ of job seekers to use online recruitment services are accepted and other three hypothesis are rejected.

Conclusion
Therefore, applicant considered perceived usefulness, time taken to apply for job, outcome expectancy, being updated with career information as an important factors that affect their intention to apply for job. Even more, the significant relationship between subjective norms and behavioral intention shows the power of social influence. The friends, family members, relatives, teachers and professors found to important sources that influence applicant's decision whether to adopt e-recruitment or not. Thus, this findings circuitously highlight the impact of network effect in decision making. As Lin (2010) argued e-recruitment adoption models without considerations of job seekers perceptions would be incomplete and potentially misleading. In support of his argument, Taylor and Todd (1995) added that IT adoption is more than just technology deployment as it requires careful consideration of social-cognitive factors for increasing user intention toward a new system and persuading them to use it. With these notes, further exploration on e-recruitment research incorporate social and cognitive factors would have greater significance in Nepalese context too.

Discussion
What are the key driving forces among job seekers to adopt online recruitment system?, was our general purpose and result from testing of hypothesis indicated that Performance Expectancy and Subjective Norms significant predictors of such behavior. In fact, such finding was also apparently reflected in descriptive analysis. Performance Expectancy and its related construct “Perceived Usefulness” were significant in most studies done using TAM or any related model (Davis et al. 1989, Venkatesh et al. 2003). Therefore it is not surprising that Performance Expectancy is a significant antecedent for the intention to use an e-recruiting system as well. Laumer, Eckhardt, & Trunk (2010) argued that the objective of an online application process is the actual employment (e.g for a job, internship) of the respective applicant and findings from their study was consistent with such an outcome expectancy as applicants expected online recruitment will increase their chances of getting job in comparison to other mediums. However, findings from our study come up with contrasting evidence. Majority of future employees expressed their state of unsurety on such notion. Differences of on such findings might be the prevalent of other factors which affected outcome expectancy such as political-economic and socio-cultural factors., however further exploring such factors was beyond pre-set objective.

References
Arif, M., Ameen, K., & Rafiq, M. (2018). Factors affecting student use of Web-based services:


**Proforma Questionnaire**

*A SURVEY ON ONLINE RECRUITMENT: A COGNITIVE PERSPECTIVE OF JOB SEEKERS*

**Section 1: Introductory Part**

The following questions require you to share your demographic information and your intention to stay in Nepal or go abroad in near future.

1. Name of Educational Institution: ______________________________
2. Academic Program: ______________________________
3. Section (If any): ______________________________
4. Name of the district you belong to: ______________________________
5. Gender:
   a) Male
   b) Female
6. Age: _______
7. I passed S.L.C Examination from:
   a) Government/Public School
   b) Private School
8. Plan to settle abroad in near future:
   a) Yes
   b) No
   c) 

**Section 2: Determinants of Behavioral Intention**

Following questions requires you to share your degree of agreement or disagreement on the basis of your past experience of applying the jobs online. For study purpose, the dimensions of behavioral intention is divided into five categories i.e. A) Performance Expectancy B) Effort Expectancy C) Subjective Norms D) Objective Norms E) Facilitating Conditions. Please tick on appropriate responses of each statement.

**Parameters:**

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<tr>
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<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Completely Disagree</td>
<td>Moderately Disagree</td>
<td>Slightly Disagree</td>
<td>Neither Agree nor Disagree</td>
<td>Slightly Agree</td>
<td>Moderately Agree</td>
<td>Completely Agree</td>
</tr>
</tbody>
</table>

A) Please rate the degree to which you agree or disagree with each of the following statements related to performance expectancy:

<table>
<thead>
<tr>
<th></th>
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</thead>
<tbody>
<tr>
<td>I would find the online application system useful in applying for a job.</td>
<td></td>
<td></td>
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<tr>
<td>It takes short time to apply for jobs online.</td>
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<td></td>
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</tr>
<tr>
<td>Applying for jobs online increases my chances of getting a job.</td>
<td></td>
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</tbody>
</table>
Applying for jobs online is the best way to introduce me to a company.

Online job portals and career section of companies websites helps me to get current career information.

Applying for jobs online is a complete waste of time and energy.

B) Please rate the degree to which you agree or disagree with each of the following statements related to effort expectancy:

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
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<th>3</th>
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<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>It is easy for me to learn the steps involved in online job application process.</td>
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<tr>
<td>It will be impossible for me to fill and submit online job application form without expert guidance and support.</td>
<td></td>
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</tr>
<tr>
<td>My interaction with the online job application form would be clear and understandable.</td>
<td></td>
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<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>It is really easy for me to fill up and submit online job application form.</td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

C) Please rate the degree to which you agree or disagree with each of the following statements related to subjective norms:

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
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</tr>
</thead>
<tbody>
<tr>
<td>My friends think that I should apply for jobs online.</td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>My family members and relatives think that I should apply for jobs online.</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>My teachers and professors think that I should apply for jobs online.</td>
<td></td>
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</tr>
<tr>
<td>Friends, etc. have been invited to a job interview after applying for jobs online therefore I also intend to use the online job application system.</td>
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<td></td>
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</tr>
</tbody>
</table>

D) Please rate the degree to which you agree or disagree with each of the following statements related to objective norms:

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
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<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Firms where I sent my job application favor using the online application process.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Firms where I sent my application to-have supported the use of the online application form (e.g. online help, instructions etc).</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
In the job advertisement, companies announce their preference to use their e-recruitment system.

E) Please rate the degree to which you agree or disagree with each of the following statements related to facilitating conditions.

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
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<th>4</th>
<th>5</th>
<th>6</th>
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</tr>
</thead>
<tbody>
<tr>
<td>I have the resources needed for applying for jobs online.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>I have the knowledge necessary for applying for jobs online.</td>
<td></td>
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</tr>
<tr>
<td>On the online application forms I have used so far data entry was possible without interruptions.</td>
<td></td>
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<tr>
<td>While applying for jobs online, I could get online/ offline support from company for any difficulties.</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>I would easily find essential information such as recruitment policy, compensation policy, curriculum etc clearly in companies' official websites.</td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Section 3: Behavioral Intention
Following questions requires you to share your intention regarding online job application.

A) Please rate the degree to which you agree or disagree with each of the following statements related to behavioral intention.

<table>
<thead>
<tr>
<th>Statement</th>
<th>1</th>
<th>2</th>
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<th>4</th>
<th>5</th>
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<th>7</th>
</tr>
</thead>
<tbody>
<tr>
<td>If I want to find a job, I intend to use job search websites and organization's career websites.</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>If I want to find a job, it is likely that I will register to become a member of job search website.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If I want to find a job, it is likely that I will send a resume to companies' or job search website online.</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I would use online job application system rather than offline job application system to apply for jobs for my next application.</td>
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A Conceptual Review On Strategic Human Resources Management And Planning In Non Profit Motive Organization

Gyanendra Bikram Shah, MPhil
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Abstract
The nonprofit and public sectors are facing significant numbers of impending retirements from the traditionalists and baby boomers in their workforces. In an effort to retain the knowledge base of an agency or to better serve its clients, some organizations have developed creative ways to encourage retirement-eligible employees to remain on the job. Public and nonprofit organizations are driven by the knowledge and skills their employees possess. It is shortsighted for elected officials, board members, funders, executives, and other agency leaders to dismiss the importance of SHRM. As important, organizations must reinforce the importance of human capital and the contribution that knowledge management makes to the effective delivery of services.

Keywords: Non Profit Motive Organization, Strategic Human Resource, HR Planning, Effectiveness

Introduction
Non-profit organization (NPO) is one which is not driven by profit or surplus after operating expenses but by dedication to a given cause that is the target of all income beyond what it takes to run the organization. Associations, charities, cooperatives, and other voluntary organizations formed to further cultural, educational, religious, professional, or public service objectives. Their startup funding is provided by their members, trustees, or others who do not expect repayment, and who do not share in the organization's profits or losses which are retained or absorbed. Approved, incorporated, or registered NPOs are usually granted tax exemptions, and contributions to them are often tax deductible. Most non-governmental organizations (NGOs) are NPOs. The funding can be an issue for non-profits as they often rely on external sources, such as donations. Scrupulous
accounting, transparency and accountability are essential to continuation of operations, as mismanaged or misdirected funds could result in the loss of funding from both public and private sources and loss of status. The state and local governments across the country are facing severe revenue shortfalls and are planning to eliminate funding for many programs and services. The strategies they are using to balance their budgets are to reduce or eliminate services, lay off employees and increase and institute user fees for many of the services that will remain. Individuals remaining after the layoffs need to possess the requisite knowledge, skills, abilities, and other characteristics (KSAOCs) to keep the programs and services operating effectively. This chapter discusses SHRM, the changing role of HRM, and human resources planning and illustrates the importance of all these concerns to organizational vitality and success.

**Strategic Human Resources Management**

Strategic planning is the process that enables public organizations to guide their future activities and the use of their available resources. It assists elected officials, funders, foundations, citizens, business partners, and public administrators in determining organizational purposes and objectives. The strategic planning process permits the external forces that affect the organization and the people in it to be identified. These forces may include workforce patterns, economic conditions, competition, regulation, social values, and technological developments. After the external factors are assessed, the internal strengths and weaknesses of the organization’s incumbents must be identified. Factors to include in an internal assessment are current workforce skills, retirement patterns, demographic profiles, and employee capabilities.

The agency’s vision, mission, and measurable goals and objectives drive the identification of future functional requirements, which in turn drive the analysis and elements of the workforce plan. The question to ask is, “What key functions need to be performed to move in the direction set out in the strategic plan?” This may include many current functions, in addition to forecasting important future functions and activities. This information can be used to forecast the organization’s capabilities to confront its future opportunities and threats. The ultimate feasibility of strategic planning depends on the people who make it operational. Agency leaders need to understand how their workplaces will be affected by impending changes and prepare accordingly. A number of reports alert public managers to the need to become proactive and develop a strategic HR plan:

- *The Case for Transforming Public Sector Human Resources Management* (National Academy of Public Administration, 2000)
- *Federal Employee Retirements: Expected Increase Over the Next Five Years Illustrates Need for Workforce Planning* (U.S. General Accounting Office, 2001a)
Strategic Human Resources Planning

Human resources planning, a critical component of strategic planning and SHRM, is the process of analyzing and identifying the need for and availability of human resources to meet the organization's objectives. In an effort to be proactive, the U.S. Office of Personnel Management (2005) developed a five-step workforce planning model:

Step 1: Strategic direction
This involves linking the workforce planning process with the agency's strategic plan, annual performance and business plan, and work activities required to carry out long- and short-term goals and objectives.

Step 2: Analyze the workforce, identify skills gaps, and conduct workforce analysis
This involves determining what the current workforce resources are and how they will evolve through turnover; developing specifications for the kinds, numbers, and locations of workers and managers needed to accomplish the agency's strategic requirements; and determining what gaps exist between the current and projected workforce needs.

Step 3: Develop an action plan
This involves the identification of strategies to close gaps, plans to implement the strategies, and measures for assessing strategic progress. These strategies could include recruiting, training and retraining, restructuring organizations, contracting out, succession planning, and technological upgrades.

Step 4: Implement the action plan
This involves ensuring that human and fiscal resources are in place; roles are understood; and the necessary communication, marketing, and coordination are occurring to execute the plan and achieve the strategic objectives.

Step 5: Monitor, evaluate, and revise
This involves monitoring progress against milestones, assessing for continuous improvements, and adjusting the plan to make course corrections and address new issues.

Implementing Strategic Human Resources Management
HRM departments seeking to implement an SHRM system must expand their scope of activities beyond their traditional tasks and functions and enter partnerships with managers and employees. Working together provides managers and employees with a better understanding of HRM issues, and HRM staff becomes better informed about the needs of the employees and departments. SHRM is a process that must be implemented throughout the organization in such a way that it becomes the template for organizational change and innovation. The Partnership for Public Service (2006) has developed a process overview for federal executives, but its prescriptions apply to managers in all organizations:
**Build a planning project team**

When assembling a planning team, include HR professionals as well as agency leaders. Agency leaders provide sponsorship for the planning process and strategic directions for the plan, while HR professionals bring other expertise. The process must be collaborative, and those charged with responsibility for the plan must be given the necessary time and resources. The planning project team should identify the approach taken, the tasks associated with implementing those tasks, and time frames in which to complete them. Accountability among team members is important.

**Review relevant inputs**

Once the planning team is in place, collect and analyze information about the workforce and review relevant documents. The team should also review agency and department strategic plans; existing human capital plans; retirement, attrition, and hiring projections; staffing and recruitment plans; external stakeholder issues and concerns; employee views; and other successful models of SHRM.

**Engage managers**

Senior managers should be engaged while developing the plan. There should be a cross-section of senior managers representing the full range of major functions. Managers typically are most aware of the challenges to a unit's mission and its workforce.

**Assess challenges and devise solutions**

The planning team should collaborate to identify challenges and develop solutions. Quantitative data about the workforce should be reviewed, including information about retirement, attrition, and hiring projections; staffing plans; and employee feedback. Qualitative information that should be considered includes information about strategic goals and priorities, the workforce needed to achieve those goals, and potential challenges to building or maintaining the workforce.

**Draft the plan**

Before writing the plan, prepare a comprehensive outline and solicit feedback from agency leaders and managers, employees, and external stakeholders. The plan should also set out a time line for action, the tactics to be used, and the tasks associated with each change initiative, time frames for completion, those responsible for each item, and the metrics for assessing success.

**Evaluating the Effectiveness of Strategic Human Resources Management**

To evaluate the effectiveness of SHRM, SHRM audits and HR benchmarking and return on investment analysis can be used.

**SHRM Audit**

One method used to assess SHRM effectiveness is an HRM audit, an in-depth analysis that evaluates the current state of SHRM in an organization. The audit identifies areas of strengths and weaknesses and where improvements are needed. During the
audit, current practices, policies, and procedures are reviewed. Many audits also include benchmarking against organizations of similar size or industry. A number of areas are typically included in an audit: Legal compliance (Equal Employment Opportunity Act, Occupational Safety and Health Act, Fair Labor Standards Act, Employment Retirement Income Security Act, Family and Medical Leave Act, privacy) Current job descriptions and specifications Valid recruiting and selection procedures Compensation and pay equity and benefits Employee relations Absenteeism and turnover control measures Training and development activities Performance management systems Policies and procedures/employee handbook Terminations Health, safety, and security issues.

**HR Benchmarking and Return on Investment**

Human resource management departments, like other units, are being asked to demonstrate their value to public and nonprofit organizations. Human resource audits and HRIS are being used with greater frequency to obtain information on HR performance. Once information on performance has been gathered, it must be compared to a standard. One method of assessing HR effectiveness is comparing specific measures of performance against data on those measures in other organizations known for their best practices. Employee costs in public and nonprofit organizations can be anywhere from 50 to 80 percent of expenses; therefore, measuring the return on investment (ROI) in human capital is necessary to show the impact and value of SHRM. According to Fitz-enz (2000, p. 3), “Management needs a system of metrics that describe and predict the cost and productivity curves of its workforce.” Quantitative measures focus on cost, capacity, and time, whereas qualitative measures focus on more intangible values such as human reactions. ROI calculations are used to show the value of expenditures for HR activities. Human resource activities and programs that have been subject to measurement include training programs, diversity programs, wellness and fitness initiatives, safety and health programs, skill-based and knowledge-based compensation, performance improvement programs, education programs, organizational development initiatives, change initiatives, career development programs, recruiting systems, and technology implementation (Phillips & Phillips, 2002). Despite the belief that only for-profit organizations can evaluate ROI programs, public and nonprofit agencies can use measures of performance such as productivity, quality, time improvements, and cost savings through efficiency enhancements as well as qualitative measures.

**Problems and Implications of Strategic Human Resources Management**

HRM often considered a secondary support function rather than a driver of an organization’s future? A number of reasons may exist. There are also financial costs associated with SHRM. Some public organizations may be reluctant to spend additional resources on employees, fearing a backlash from its elected officials and citizens. In some instances, leaders may want a greater integration of the HRM function with organizational strategy but often do not understand just what that means. Human resources management professionals may not have the flexibility to initiate new programs or suggest new organizational structures. This is especially true when organizational change issues may challenge existing rules and regulations as well as embedded
standard operating procedures. The Colorado Municipal League surveyed its members on successions planning and found that the respondents believed it was a critical issue and also a challenge (Reester & Braaten, 2006). When asked how well their organization was handling succession planning for executive levels of leadership, 66 percent responded poor or fair. Six primary factors were identified in the inability to establish a quality succession planning program: Bigger priorities on the horizon every day.

Organizational streamlining has created a time - constrained atmosphere where there is little time to invest in professional development. Compensation and benefits are lagging and likely successors will seek the nonprofit or private sector. Based on these few examples, it appears that local governments understand the need for succession planning, but not all have the time, resources, or support to implement it. The Government Accountability Office identified the following reasons that SHRM planning often fails: Lack of on - going support and interest from leadership Succession planning is not seen as a priority Funding is not sufficient Recruitment and retention, particularly in critical management areas, is perceived to be sufficient to meet organizational needs Resistance from middle managers who already feel overburdened with other "initiatives" not central to their job responsibilities Employee suspicion toward unsure program goals, poor communication and organization is too small to sustain a full - scale program (Flynn, 2006). Another reason that SHRM is neglected is that often HRM professionals lack the capabilities and skills necessary to move HRM to a more proactive role.

To be strategic partners, HRM departments must possess high levels of professional and business knowledge. They need to establish links to others in the organization who are working to improve performance and be able to demonstrate on a continuing basis how HRM activities contribute to the success and effectiveness of the organization. Unfortunately, many HRM departments have spent their time ensuring compliance with rules and regulations, so they lack the skills and competencies to act as a strategic partner. Organizational change also requires higher levels of coordination across functions and departments, and employees and management must be committed to continuous improvement.

There must be greater interdepartmental cooperation. Trust and open communication across the organization will have to be developed. Organizations must encourage creativity and recognize such creativity through their reward systems. Change requires fairness, openness, and empowerment, but these may be contrary to an organization’s existing culture and may require several incremental steps to achieve. Some employees may be reluctant to change. Over the years, they may have acquired proficiency in the performance of their jobs. Changing their routines and standards of performance, requiring them to learn new skills, or obliging them to work with unfamiliar persons may be unsettling. Employees unwilling or unable to make the transition may choose to resign; some may even attempt to sabotage new initiatives. Sometimes the political realities of public organizations undermine change. Often elected officials and appointed officials have a short - term perspective regarding how they want agencies to operate. Changes in
policies and procedures take time to implement and are often not immediately apparent. Elected officials may also be predisposed to favor short-term budget considerations over long-term planning. In the public sector, support for top administrators may change quickly and often capriciously, and in the nonprofit sector, the board of directors may be reluctant to embrace change. To transform an organization requires chief executive and top administrative support, managerial accountability, fundamental changes in HRM practices, employee involvement, and changes in agency culture.

Conclusion

Strategic human resources management guides management in identifying and implementing the appropriate HR learning activities for resolving organizational problems or adapting to meet new opportunities. It determines the HR needs of the agency and ensures that qualified personnel are recruited and developed to meet organizational needs. Should there be a shift in demand for services; agencies must know whether there are potential employees with the requisite skills available to provide these services and whether the agency's finances can afford the costs associated with additional compensation and benefits.

Forecasting an agency's HR supply reveals the characteristics of its internal supply of labor; it also helps to assess the productivity of incumbent employees, implement succession planning and salary planning, and identify areas where external recruitment or training and development are necessary. Training and development are essential to the effective use of an organization's human resources and an integral part of its planning. Training is used to remedy immediate needs, while development is concerned with long-term objectives and the ability to cope with change. Training and development should be viewed as a continuous process.

There will always be new employees, new positions, new problems, changes in technology, and changes in the external and internal environments that require a planned approach to training and development and its integration with other HRM functions. Training and development influence recruitment, selection, career planning, and the compatibility between agency goals and employee aspirations. Training and development programs must be integrated to complement the organization's mission and operations. Organizations should use employees wisely with respect to the strategic needs of the organization. Turnover, including retirements, must be anticipated and planned for.

Human resources management departments must track the skills of incumbent employees and keep skill inventories. Recruitment and training must be tied to the organization's mission. The availability and stability of financial support; the advancement of technological changes, legal regulations, and social and cultural changes; and the evolution of HR requirements must be considered when developing strategic plans. At one time, organizations hired employees to fit the characteristics of a particular job. Now it is important for organizations to select employees who fit the characteristics not only of the position but also of the organization. Human resources management professionals
must serve as internal consultants, working with managers to assess HR needs. Together they must project the demand for services, develop new resources, and determine the appropriate reallocation of services. The SHRM process, once established, can be used to anticipate and prepare for major changes affecting the workplace.

Effective strategic human capital management approaches serve as the foundation of any serious HRM initiative. They must be at the center of efforts to transform the cultures of agencies so that they become results oriented and externally focused. To facilitate these changes, HRM personnel and department managers must acquire new competencies to be able to deliver HRM services and shift toward a more consultative role for HR staff.

Like service industries and new economy companies, public and nonprofit organizations are driven by the knowledge and skills their employees possess. It is short sighted for elected officials, board members, funders, executives, and other agency leaders to dismiss the importance of SHRM. As important, organizations must reinforce the importance of human capital and the contribution that knowledge management makes to the effective delivery of services. Human resource management departments must have the knowledge, skills, and authority to identify and facilitate changes.

References


Personnel Control Practices in Insurance Companies of Nepal

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Abstract

Background - Personnel controlling is used to achieve best possible use of employees and their development to get the maximum benefit for the company. It will be present not only in the human resource planning and staff assessment, but also in selection, professional development, health and safety.

Purpose – The purpose of the study is to analyze the practices of personnel control in Insurance Companies of Nepal.

Methodology – Due to the specific nature of the research objectives, descriptive cum analytical research design has been used.

Findings – All the insurance companies have applied the personnel control approaches in their company.

Keywords – Personnel control

Paper Type – Research paper.

Introduction

Personnel control is used to achieve the best possible use of employees and their development to get the maximum benefit for the company. Information collection and processing of personal information is its main role. The elements of personnel controlling will be present not only in the human resource planning and staff assessment, but also in selection, professional development, health and safety. It can also affect labour relations and measures of performance and productivity. Depending on the management objectives for the personnel controlling subsystem, its function could be delegated to specific employee ("controller"). He/she could have advisory functions that allows to collect, analyze, report and prepare of a decision. He/she could also have management powers, which gives him a much better decision-making capabilities, and allows closer
cooperation with other organizational units. The basic features of personnel control are:

- **Treatment of staff as a vital business asset,**
- **Treatment of workers as a source of competitiveness for the organization,**
- **Shift from the perception of staff regarded only as a source of costs,**
- **Merging of HR strategy with overall business strategy,**
- **Active inclusion of line managers in the personnel management.**

Organization goals can be accomplished by working with their employee. It is important, therefore, for the organization to ensure that employees are performing as they are supposed to. The most explicit ways to control employee's behavior are by direct supervision, performance appraisals, discipline, management information system, management by objectives and decision support system (Robbins, 2000).

**a) Direct Supervision**

On a day-to-day basis, managers oversee employees' work and correct problems as they occur. The supervisor stops an employee from taking an unnecessary risk when operating his or her equipment may point out the correct way to perform the task and tell the employee to do it the correct way in the future.

**b) Performance Appraisal**

Performance appraisal is a process of evaluating individuals in order to arrive at objective human resource decisions. Organization uses performance appraisal approach to control employee behavior.

**c) Discipline**

When an employee's performance regularly is not up to par or if an employee consistently ignores the organization's standards and regulations, it is necessary to use discipline as a way to control behavior. Discipline refers to actions taken by a management to enforce the organization's standards and regulations, i.e. discipline is used to control and correct.

**d) Management by Objectives (MBO)**

MBO is a philosophy of management which seeks to judge the performance of managers on the basis of their success in achieving the objectives, they have established through consultation with their superiors. Performance improvement efforts under management by objective are focused upon the goals to be achieved by managers rather than upon the activities performed or the traits exhibited by them in connection with their assigned duties.

MBO is a system involving a cycle that begins with a study of the organization's common goals return to that point. The MBO system thus enables managers to plan and measure their own performance, as well as that of their subordinates, in terms of concrete results. It shifts the emphasis from later appraisal to self analysis and from focus on the past to focus on the future.
Management Information System

A management information system is another tool for personnel control, which is an ongoing future oriented structure designed to generate, process, store and later retrieve information to aid decision-making and controlling in an organization. It is a system that gathers comprehensive data, organizes and summarizes it in a form valuable to managers, and provides those managers with the information they need to do their work.

Insurance Companies in Nepal

Insurance is an arrangement by which a company or the state undertakes to provide a guarantee of compensation for specified loss, damage, illness or death in return for payment of a specified premium. It is necessary to develop insurance business in compliance with national need by embracing the globally accepted insurance norms to provide economic protection to all class of the people against natural and social risks while embracing the globally accepted insurance norms. Rights and interests of the insured are being safeguarded by regulating the insurance business through development, regularization thereby making the insurance business competitive and trustworthy in the delivery of quality and reliable insurance services to the public. Insurance companies is a company that offers insurance policies to the public, either by selling directly to an individual or through another source such as an employee's benefit plan. An insurance company is usually comprised of multiple insurance agents. Insurance company may be classified into the following categories:

Classification on the basis of nature of insurance
- Life Insurance
- Fire Insurance
- Marine Insurance
- Social Insurance
- Miscellaneous Insurance

Classification from business point of view
- Life Insurance
- General Insurance

Classification from risk point of view
- Personal Insurance
- Property Insurance
- Liability Insurance
- Fidelity Guarantee Insurance

The Insurance Committee, established on 14th May, 1969, has been carrying out operations as a regulatory agency by systemizing, regulating, developing, and controlling the insurance business. Currently, there are 27 insurance companies in Nepal out of which 9 companies have been carrying out life insurance business, 17 companies involved in
non-life insurance and 1 insurance company is engaged in reinsurance. According to figures of ownership structure of insurance companies, three are working as branches of foreign insurance companies, three on joint investment with foreign companies, 18 on private ownership, and two on Government ownership.

<table>
<thead>
<tr>
<th>Types of Insurance Companies</th>
<th>Non-life</th>
<th>Life</th>
<th>Reinsurance</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Government</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>2</td>
</tr>
<tr>
<td>Private/Public</td>
<td>13</td>
<td>5</td>
<td>-</td>
<td>18</td>
</tr>
<tr>
<td>Foreign</td>
<td>2</td>
<td>1</td>
<td>-</td>
<td>3</td>
</tr>
<tr>
<td>Joint</td>
<td>1</td>
<td>2</td>
<td>1</td>
<td>4</td>
</tr>
<tr>
<td>Total</td>
<td>17</td>
<td>9</td>
<td>1</td>
<td>27</td>
</tr>
</tbody>
</table>

Source: Insurance Board

Objective

The main objective is to analyze the practices of personnel control in Insurance Companies of Nepal.

Methodology Used

This research has followed both descriptive and analytical approach of research. A questionnaire survey was conducted for getting the answer of research questions. The questionnaire survey includes 20 questions. Questionnaires were distributed to 20 top, middle and lower level managers with gender wise of various departments of each company. In order to increase the reliability and number of responses, personal visits to each and every respondent were made to distribute and collect the questionnaire. The primary data has been analyzed using different statistical tools, like means, standard deviation; and coefficient of variance. Five scale Likert Scale has been used for analysis on which 1 represented worst and 5 represented best.

There are total of twenty seven insurance companies in Nepal, which constitutes the population of the study. For this study, only seven insurance companies, i.e. Rastriya Beema Sansthan (RBS), Premier Insurance Company (PIC), American Life Insurance Company (ALIC), Nepal Life Insurance Company (NLIC), Prime Life Insurance Company (PLIC), Sikhar Insurance Company (SIC) and Sagarmatha Insurance Company (SMIC) have been selected as sample insurance companies. Selection of sample is based on judgmental basis.

Cronbach's Alpha test has been done to test the reliability of data. Each and every variable have been tested and it was found that every variable reliability test was above 83%.
Table 2

<table>
<thead>
<tr>
<th>Name of the Insurance Companies</th>
<th>Types</th>
<th>Established Date</th>
<th>Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rastriya Beema Sansthan</td>
<td>Life/Non-life</td>
<td>December 1968</td>
<td>Government</td>
</tr>
<tr>
<td>Premier Insurance Company</td>
<td>Non-life</td>
<td>April 1994</td>
<td>Private/Public</td>
</tr>
<tr>
<td>American Life Insurance Company</td>
<td>Life</td>
<td>August 2001</td>
<td>Foreign</td>
</tr>
<tr>
<td>Nepal Life Insurance Company</td>
<td>Life</td>
<td>January 1988</td>
<td>Joint-venture</td>
</tr>
<tr>
<td>Prime Life Insurance Company</td>
<td>Life</td>
<td>June 2007</td>
<td>Private/Public</td>
</tr>
<tr>
<td>Shikhar Insurance Company</td>
<td>Non Life</td>
<td>March 2004</td>
<td>Private/Public</td>
</tr>
<tr>
<td>Sagarmatha Insurance Company</td>
<td>Non-Life</td>
<td>1996</td>
<td>Joint-venture</td>
</tr>
</tbody>
</table>

Respondent's Profile

In this section, characteristics of respondents have been presented first gender wise and then designation wise.

Table 3

<table>
<thead>
<tr>
<th>Name of the Insurance Companies</th>
<th>Male (No.)</th>
<th>%</th>
<th>Female (No.)</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rastriya Beema Sansthan</td>
<td>14</td>
<td>70</td>
<td>6</td>
<td>30</td>
<td>20</td>
</tr>
<tr>
<td>Premier Insurance Company</td>
<td>12</td>
<td>60</td>
<td>8</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>American Life Insurance Company</td>
<td>15</td>
<td>75</td>
<td>5</td>
<td>25</td>
<td>20</td>
</tr>
<tr>
<td>Nepal Life Insurance Company</td>
<td>13</td>
<td>65</td>
<td>7</td>
<td>35</td>
<td>20</td>
</tr>
<tr>
<td>Prime Life Insurance Company</td>
<td>12</td>
<td>60</td>
<td>8</td>
<td>40</td>
<td>20</td>
</tr>
<tr>
<td>Shikhar Insurance Company</td>
<td>13</td>
<td>65</td>
<td>7</td>
<td>35</td>
<td>20</td>
</tr>
<tr>
<td>Sagarmatha Insurance Company</td>
<td>14</td>
<td>70</td>
<td>6</td>
<td>30</td>
<td>20</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>93</td>
<td>66.43</td>
<td>47</td>
<td>33.57</td>
<td>140</td>
</tr>
</tbody>
</table>

Majority of respondents were males i.e. 66.43%. But female respondents were also satisfactory i.e. 33.57% or in number 47 out of 140. Highest number of male respondents was in ALIC and females were in PIC and PLIC i.e. 15 and 8 in number out of 20 respectively. Similarly lowest number of males respondents were in PIC & PLIC and female were in ALIC i.e. is 12 and 5 in number respectively. The reason behind low number of female respondents is that all companies have high number of male employee.

Table 4

<table>
<thead>
<tr>
<th>Name of the Insurance Co.</th>
<th>Lower Level</th>
<th>%</th>
<th>Middle Level</th>
<th>%</th>
<th>Higher Level</th>
<th>%</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rastriya Beema Sansthan</td>
<td>4</td>
<td>20</td>
<td>10</td>
<td>50</td>
<td>6</td>
<td>30</td>
<td>20</td>
</tr>
</tbody>
</table>

Journal of Business and Social Sciences (JBSS)
Above table presents the characteristics of respondents' designation wise. Majority respondents were found in Middle Level, i.e. 50.71%. Only 22.14% respondents were found in Lower Level. In SMIC Higher Level of respondents were high in number, i.e. 7 compared to other insurance companies.

Analysis and Findings

The table 5 explains the different elements of personnel control in different Insurance Companies.

<table>
<thead>
<tr>
<th>Insurance Companies</th>
<th>RBS</th>
<th>PIC</th>
<th>ALIC</th>
<th>NLIC</th>
<th>PLIC</th>
<th>SIC</th>
<th>SMIC</th>
</tr>
</thead>
<tbody>
<tr>
<td>PP</td>
<td>4.30</td>
<td>4.20</td>
<td>4.30</td>
<td>4.40</td>
<td>4.20</td>
<td>4.20</td>
<td>4.20</td>
</tr>
<tr>
<td>ARD</td>
<td>4.31</td>
<td>4.42</td>
<td>4.08</td>
<td>4.00</td>
<td>4.10</td>
<td>4.22</td>
<td>4.20</td>
</tr>
<tr>
<td>CQ</td>
<td>3.17</td>
<td>3.33</td>
<td>3.22</td>
<td>3.21</td>
<td>3.11</td>
<td>3.21</td>
<td>3.24</td>
</tr>
<tr>
<td>SD</td>
<td>3.75</td>
<td>3.69</td>
<td>3.44</td>
<td>3.94</td>
<td>3.84</td>
<td>3.63</td>
<td>3.66</td>
</tr>
<tr>
<td>PA</td>
<td>3.75</td>
<td>3.25</td>
<td>3.38</td>
<td>3.69</td>
<td>3.49</td>
<td>3.52</td>
<td>3.35</td>
</tr>
<tr>
<td>SAM</td>
<td>2.90</td>
<td>2.89</td>
<td>2.85</td>
<td>2.95</td>
<td>2.90</td>
<td>2.75</td>
<td>2.85</td>
</tr>
<tr>
<td>Total</td>
<td>25.38</td>
<td>24.95</td>
<td>24.6</td>
<td>25.69</td>
<td>25.09</td>
<td>24.88</td>
<td>24.74</td>
</tr>
<tr>
<td>Average</td>
<td>3.625</td>
<td>3.56</td>
<td>3.51</td>
<td>3.67</td>
<td>3.58</td>
<td>3.55</td>
<td>3.53</td>
</tr>
<tr>
<td>Standard Deviation</td>
<td>0.56</td>
<td>0.57</td>
<td>0.50</td>
<td>0.50</td>
<td>0.49</td>
<td>0.53</td>
<td>0.51</td>
</tr>
</tbody>
</table>

PP (Policies and Practices) define clearly to reduce the incidence of disputes or to eliminate them by means of long-term measures. The value of PP in all the insurance companies has been above average, i.e. 3. In case of NLIC, it has been the highest, i.e. 4.4. This indicates that the policies and practices followed by all the insurance companies to reduce the disputes have been satisfactory. ARD (Authority, Responsibility and Duties) is concerned with the clearly defined company's policies in regard to authority, responsibility and duties of the personnel function. In all the insurance companies, the value has been
above average, i.e. 3. In case of PIC it has been the highest, i.e. 4.42. This indicates that in PIC has been more concerned about the making policies regarding authority, responsibility and duties of the personnel function. However, the performances of all the insurance companies have been satisfactory.

EP (Employee Participation) focuses on employee participation in formulating goals & plans and implementing & evaluating their performance in the insurance companies. In all the insurance companies the value of ‘EP’ has been above average, i.e. 3 but in case of PIC it has been 3.17 and in case of NLIC, it has been the highest, i.e. 3.5. This indicates that the employee participation of all the insurance companies have been satisfactory.

CQ (Cost and Quality) analyzes the control system for cost and quality of human resources as they enter and held by the insurance companies. In all the insurance companies, the value has been above average, i.e. 3. In case of PIC it has been the highest, i.e. 3.33. This indicates that in PIC has been more concerned about the control system for cost and quality of human resources. However, the performances of all other insurance companies also have been satisfactory.

SD (Supervision and Discipline) is concerned with the use of supervision and discipline as a means of personnel control. The value of ‘SD’ in all the insurance companies has been above average, i.e. 3. It has been the highest in case of NLIC, i.e. 3.94. It has been the lowest in case of SIC, i.e. 3.63. This shows that all the insurance companies have recorded satisfactory performance in terms of ‘SD’.

PA (Performance Appraisal) is concerned with the use of proper system of performance appraisal within the insurance companies. Performance of all the insurance companies in terms of ‘PA’ has been satisfactory because all of them have scored above average i.e. 3. However, Management of RBS seems most committed in using proper system of performance appraisal of all which was warranted by its highest scored 3.75. In other words, the management of all the insurance companies has been committed to use proper system of performance appraisal.

SAM (Separate Authorized Mechanism) focuses on authorized mechanism for settlement of day-to-day differences and disputes between the employees and supervisory management. The value of SAM in all the insurance companies has been below average i.e. 3. In case of NLIC, it has been the highest, i.e. 2.95 and in case of SIC it has been 2.75. This indicates that the authorized mechanism for settlement of disputes in all the insurance companies have been somewhat unsatisfactory.

From the table, it has been clear that mean personnel control in all the insurance companies have been above average, i.e. 3. This clearly indicates that all the insurance companies have been found adhering to the principle of personnel control. Highest value has been observed in case of NLIC, i.e. 3.67. In case of ALIC the value is 3.51.
Conclusion
Personnel control is a critical aspect in any kind of organizations. With the help of this organization can control their employees and can do different activities for the betterment of their employees. Similarly, organization can be able to achieve their objectives with proper use of employee performance. From the study, performance of all the insurance companies in terms of personnel control has been satisfactory. NLIC has been more concerned about the practices of personnel control as it has highest value of personnel control compared to other insurance companies. Since standard deviation in all the cases has been below 1 and coefficient of variation has been 13.62% to 16.01%, which indicates that the mean can be safely accepted as representative.

References
Domestic Violence in Province 3: An Empirical Reference to Case of Women in Pharping, Kathmandu

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Abstract
The aim of the research is to explore the domestic violence in women of Pharping, Kathmandu. The descriptive and exploratory research designs have been adopted in the study. The sample has been taken from Sheshnarayan Mahila Bidhyalaya, Pharping, Kathmandu. The study has been focused only on women. The purposive sampling method has been used to collect the information. The descriptive analysis concluded that women in city are still victims of discrimination and domestic violence. There is a great need for the commitment of all people including social workers, organizations, and political institutions to bring an end to all forms of violence against woman.

Keywords: Domestic Violence, Discriminations, Physical Violence, Economical Violence, Mental Violence, Social Violence

Introduction
Domestic violence is one of the violent acts, which inflict pain and harm to the woman. Violence may be in different places and different areas. Nowadays, domestic violence is one of the severe problems in the society. Mainly the victims are woman. In different part of the world, the discrimination against women is taken as very serious problem. Nepal is not an exception. In theory, men and women are said to be complement of each other. But in fact, it is a lopsided relationship with the woman performing the roles of protectors, nurturer, healer and guide. Nepali woman are daughters, wives and mothers, but are not recognized as individuals with their own identity, despite the fact that they are as human as men. Society has relegated women to the lowest rank and to a submissive role, confined to the home and farm and their responsibilities there due to their maternal function. They are discouraged and prevented from taking part in public life. In Nepal there are different laws against domestic violence. A separate act is made
in order to protect woman from violence. Even the constitution itself provides guarantee for the protection of woman, but still woman are the victims of domestic violence. For individuals all over the world, home is a safe heaven. Yet it is at home that many people, all over the world are subjected to heinous crimes of suffering, terror and violence and even death at the hands of family members who are supposed to love, care and protect them. They are victimized physically, sexually, emotionally, and psychologically. However, when the abuse is inside the home, it is condoned by a large part of the society, state and law enforcement machinery.

Research Objective

To know the situation of domestic violence in women with reference to Sheshnaraya Mahila Bidhyalaya, Pharping, Kathmandu.

Literature Review

The term domestic violence is commonly used to describe the abuse suffered at the hands of a partner. Violence means any kind of abusive behavior. Domestic violence means the violence that occurs within the family. The United Nation gives the most comprehensive definition of family violence. Accordingly, violence in the family manifests itself as physical mistreatment, often repetitive, which is interrelated to the exercise of mental torture, neglect of basic needs and sexual molestation. Violence is generally exercised in the closest family unit where there are dependency relationships, and results in grave injury to the victims; repetitive violence may be distinguished from the occasional occurrence of violence (Revathi, 2004). Violence against someone carries the elements of crime, i.e. harm brought about by the human conduct, which state desires to prevent through different nodes and fixes certain procedures and methods to address it. Therefore, violence of any kinds against anyone is a crime (Pradhananga and Shrestha, 2002).

According to the protection of women from domestic violence Act, 2005, for the purpose of this act, any act, omission or commission or conduct of the respondent shall constitute domestic violence in case it—Harms or injuries or endangers the health, safety, life, limb or well being, whether mental or physical, of the aggrieved person do or tends to do so and includes causing physical abuse, sexual abuse, verbal and emotional abuse and economic abuse, or Harasses, harms, injures, or endangers the aggrieved person with a view to coerce her or any other person related to her to meet any unlawful demand for any dowry or other property or valuable security: or Has the effect of threatening the aggrieved person or any person related to her by any conduct mentioned in clause (a) and (b): or Otherwise, injures or causes harm, whether physical or mental, to the aggrieved person (Protection of Women Violence Act, 2005). According to the domestic violence (prevention) Bill drafted by the lawyers collective in New Delhi, domestic violence means any action or behavior that harms or injures or has the potential of harming or injuring the health, the safety or well-being of the person aggrieved or any child in the care of the person aggrieved or in her environment and includes but is not limited to.

- Physical abuse or threat of physical abuse.
- Sexual abuse or a threat of sexual abuse.
- Emotional, verbal and psychological abuse.
Nature of Domestic Violence Against Women

The domestic violence has distinct character as opposed to other types of violent crime. It can be characterized by at least five features:

- It is perpetuated by someone close to the victim, usually her partner or ex-partner;
- It happens in intimate settings which are presumed by society to be sites of support and care;
- It is a recurring form of abuse generally characterized by a cycle of violence: the abuse is followed by a period of respite after which tensions build up again and eventually explode into another violent episode;
- The abuser uses domestic violence to control and coerce the victim; and
- The abuse has profound emotional and psychological effects on the victim, who often believes (and is often told by the abuser) that she is to blame for the violence.

Classification of Domestic Violence Against Women

In simple words, domestic violence against women can be defined as any kinds of gender based violence that occurs within the domain of house. As mentioned below, it may be of categorized into five types (UNICEF, 2001).

Physical abuse

Abuse committed with an objective of giving pain is known as physical abuse. This includes slapping, beating, arm-twisting, and stabbing, strangling, burning, choking, kicking, threats with a weapon, murder, traditional harmful practices like female genital mutilation and widowhood abuse.

Sexual abuse

Those abuse which occurs due to women's incompetence (may be due to unwillingness or any other reasons) in fulfilling the sexual desires of men. This includes coerced sex through threats, intimidation or physical force, forced prostitution, or any unwanted sexual act.

Psychological abuse

The psychological abuse includes all intimidating and threatening behavior,
persecution, abandonment or threats of abandonment, confinement, surveillance, verbal abuse, and mental torture.

**Emotional abuse**
Emotional abuse includes causing fear, shame, public embarrassment, continued threats and taunts, isolation and humiliation. Economic abuses includes acts such as denial of funds, exploitation, controlling access to healthcare, food, basic necessities and denial of rightful income.

Some other forms of violence are as follows:

**Social violence**
This violence includes the violence like demeaning, disparaging, belittling, defamatory statements, virginity trap etc.

**Intellectual violence**
Such type of violence includes the violence like non submission of oneself for confrontation, discussion even in pressing issues.

**Violence of Woman at Conjugal Home (Husband's Home)**
Conjugal home is the home of the husband. In our patriarchal society there is a trend that after the marriage the girl would go to the husband's house. Marriage in every society is a bond which in the present society is based on companionship. In Indian society, however the woman enters her conjugal home with certain values and convictions of her own. But, soon she is expected to shift her loyalties from parents and siblings to husband and in-laws. After her marriage she has no independent social or economic status in the family. Similar is the situation in Nepal. Whenever the family runs into problems, such problems are generally alleged as caused by one single member—the wife, even though the family consists of a number of individuals. For all marital problems, it is the wife who is criticized for maladjustment. The power relations between spouses and their families are indispensable related to dowry and ramifications. In India, there is a tendency that marital violence is under overall heads of dowry harassment and dowry deaths. So dowry is one of the major factors responsible for domestic violence. Dowry is inseparably interlinked with the general status of women in our society.

Wife beating is the most common form of abuse throughout the globe irrespective of class, caste, religion etc. The women's organization in Delhi analyses that wife beating is the common among social classes as it is a reflection of the power relationship between wife and husband. Another important aspect of domestic violence which is not at all reported is marital rape as well as other types of sexual abuse. A discussion with counselor working with abused women indicates that a very large percent of their clients were tortured by forced sexual intercourse against their will either with their husbands or any of their relatives.
Situation of Domestic Violence in Nepal

Nepal is a patriarchal society. The women are still under the dark age of discrimination and the violence. Though the constitution has guaranteed the equality and also though the laws are being existed in regard to reduce domestic violence women are still facing the problems. Violence against women in Nepal can be attributed to the cultural, religious, legislative and economic practices that conspire to keep women in a position of inferiority. Until women get essential opportunities in their daily lives in economic, social and political areas, they will not be able to take part in the decision-making process within the family as well as in the community because of the lopsided relationship between men and women. Most women do not even realize that they are being exploited, and this must change.

In Nepal domestic violence has been taken as a big challenge. To end such violence, different social institutions and the women human rights activists as well as the government itself is working. For the elimination of the domestic violence, domestic violence act, 2066 and domestic violence rules, 2067 have been introduced. Though there are such regulations, domestic violence is still in existence. There is different news regarding the domestic violence in the news papers and television day by day mostly inside the conjugal home. Such women who became the victim also aren’t getting the proper justice. The reason behind is that due to the unclearness and the incomplete legal provisions (WOREK, 2069).

Historically, violence against women and girls (VAW&G) has been in existence and a widespread in Nepali society but still unreported problem in Nepal. Data on the issue is hard to come by as there are very few studies done on the subject. Violence against women (VAW) has started being openly discussed and addressed only in the last decade. The lens of looking at women has changed significantly that shifted from being child bearers and providers of health care in the 60’s and 70’s to a slow realization of their critical productive role in rural economy in the 80’s, and to the recognition of women as citizens in need of equal legal and political rights in the 90’s. Without comprehensive, carefully documented research on violence against women, it is impossible to know whether women are experiencing more violence in some countries than in others, or whether they are reporting it more often (Joshi and Kharel, 2008). One-third (35 percent) of women in Nepal experiences gender based violence at home, although most violence is unreported and unrecorded in informal or formal institutions. Psychological violence was found to be high, followed by physical, economic and sexual violence (Poudel, 2007).

Home is regarded as the most protective place but Nepalese women are unsafe in their home. They are being abused by their own close relatives. In such patriarchal society women are not free to express their pain and sorrow due to the fear of either fair, hesitation according to the report published by the WOREK Nepal. According to the report, among the total affected women from domestic violence, 67% are the literate woman, which clears that in Nepal the violence is not only with the illiterate woman but also to the literate woman. The literacy rate of woman is less than that of the men, which is also the
responsible factor for the violence. The report also shows that the violence is more in the woman working in the agriculture and domestic sector rather than the woman working outside other than this. It shows that Nepalese woman are confined to the house hold works and they are violated inside their close relations. According to the report in Nepal there are physical violence, economic violence, mental violence and social violence in Nepal mostly found.

It is difficult for women, especially those who have been victims of gender based violence, to obtain justice because of various factors: discriminatory laws, slow legal processes, and the persistence of patriarchal ideologies. Men and women are still not equal in the eyes of Nepali legal institutions notwithstanding improvements in the relevant laws. Women feel that most of the men in legal agencies, political parties and civil society have negative attitudes concerning women who demand for their rights (UNDP, 2014). Violence against women and girls is one of the most prevalent human rights violations in the world. It knows no social, economic or national boundaries. Worldwide, an estimated one in three women will experience physical or sexual abuse in her lifetime (Baral, Uprety and Lamichhane, 2016).

In Nepal, social norms around masculinity, femininity, male guardianship of women and polygamy strongly shape men and women’s behaviour and choices, and have a strong bearing on intimate partner violence. Men are accorded a superior social status and women’s inferior status is largely unquestioned. Domestic violence is also generally accepted as a means of controlling women and/or correcting a wife or girlfriend's behavior (Ghimire and Samuels, 2017).

Research Methods

The descriptive and exploratory research designs have been adopted in the study. The case study research approach has been used. The sample is collected from Sheshnarayan Mahila Bidhyalaya, Pharping through the self administered questionnaire method. The interview has also been taken to the respondents. The research has been focused only in women respondents. The descriptive and analytical research tools have been used in the study. The research mainly focuses on violence at the husband's house. The SPSS version 20 has been used to analyze the information.

Results

Case of Sheshnarayan Mahila Bidhyalaya, Pharping

The school has been established specially for the women who are deprived of studying in their life in past. The purpose is to make woman at least capable of completing SEE/SLC or school level course. The questionnaire has been distributed to 25 women of the school, however only 13 become ready to response. The nature of domestic violence in women was found physical violence as most prone violence followed by economical violence, mental violence, social violence and others.
Though there are different laws regarding domestic violence in Nepal, day by day different violent news are being published in newspapers. Other news are also being heard like the death of women due to the husband's and other family member's torture.

The women were almost aware about the violence against woman. They had heard and seen such violence in their society and through the newspaper. They were aware that violence against woman could be of different forms like physical, mental and sexual. They had agreed that physical violence was not only the form of domestic violence. But the physical violence was mostly felt and seen in the society. It had included violence like slapping, beating, arm-twisting, stabbing, strangling, burning, choking, kicking, threats with a weapon and finally murder.

According to the respondents, it was found that women became victim of the violence inside their house. They were being tortured inside their house rather than outside. They were being tortured by their own close relatives. Then it also meant that woman working inside the house were more being violated rather than women working with other profession outside the home. The respondents were suffered from physical violence from their husband and other members in the family. One of the respondents was 16 years old and she was being beaten by her husband. The husband brought another wife and she was at her natal home. Another respondent was also beaten by her husband and the reason behind beating was her interest to study in women's school. The respondents had opined that to end such violent activity, first of all there must be awareness programs, woman themselves must be aware about the violence. They must be conscious first and the laws regarding it must be implemented in a proper manner. The literacy would become one of the most important aspects to end such violence.

Though Nepal is a party to convention on the elimination of all forms of discrimination against women and the constitution itself guarantees equality and protects woman from being suffered from any sort of violence and there is separate act for violence against
woman, we can hear a lot of news about domestic violence daily. The situation of the woman, who is the victim of domestic violence, is very panic. They are victim in themselves and hatred by the society. In Nepal the woman from the remote areas are more victims of domestic violence. The girl is given tortured by the whole family. She would have no any option than to curse herself being born as a girl. The patriarchal society has made her to suppress herself and to face the problem without going to seek for the justice. The major problem is that the woman fear to express their problem so that most criminals are escaping from law. Likewise other forms of violence, domestic violence is not a problem of Nepal only, it is spread beyond the South Asian Regions and is prevalent in all parts of the world. However, due to lack of reporting of these kinds of matters in public, the criminals are escaping from the law.

Conclusions
In conclusion, there is a great need for the commitment of all people including social workers, organizations, and political institutions to bring the end to all forms of violence against woman. Having brought the criminal to the attention of the people, the authorities should be pressured to enforce strict legal measures. The strategy should be to raise awareness through formal and informal education. Preference should be given to the programs that develop gender awareness so that the negative attitude towards women can be changed. Such violence against woman could be mitigated.

References
Questionnaire

Are you aware about the violence against woman?
(i) Yes            (ii) no            (iii) little bit yes

How do you understand about violence against woman specially focusing on domestic violence?
(i) Physical violence  (ii) emotional violence  (iii) sexual violence
(iv) Others

What sort of domestic violence have you seen?
(i) Physical violence  (ii) emotional violence  (iii) sexual violence
(iv) Others

Where have you seen woman being more victimized by violence?
(i) Inside home  (ii) at work place  (iii) in society
(iv) other places

Have you become the victim of domestic violence?
(i) Yes            (ii) No

If you have become victim, where you have suffered?
(i) Inside home  (ii) at work place  (iii) in society
(iv) other places

What sort of violence you have been suffering?
(i) Physical  (ii) emotional  (iii) sexual  (iv) all

To reduce such violence in Nepal, what measures, should be taken? Give your view.
Measuring Green Banking Practices on Bank’s Environmental Performance: Empirical Evidence from Kathmandu valley

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Abstract
The research paper aims to analyze the impact of green banking practices on bank’s environmental performance in Nepal. The casual relational research design has been adopted in the study. The simple and stepwise multiple regression analysis have been performed to accomplish the objective of the research. The research paper follows cross-sectional qualitative research with descriptive outcome. The Chronbach’s Alpha has been used to analyze the reliability of instruments and data. The 189 samples have been collected from the banks using convenience sampling method. The SPSS software has been used to tabulate and analyze the data. The research paper concluded the energy efficient equipments and green policy posed the significant impact on bank’s environmental performance; green loan and green project as not. Similarly, the environmental training contributed mild to bank’s environmental performance. The findings of the paper suggested the role of banks and government in encouraging environmentally sustainable technologies as highly important for increasing bank’s reputation and awareness among customers.

Keywords: Environmental Training, Energy Efficient Equipments, Green Policy, Green Loan, Green Project

Introduction
During the last few decades, shifting of societal concern towards environmentally
friendly practices has been the prime concern of governments, policy makers, business firms and the public justified through a number of dialogues on issues pertaining to environmental protection and climate change. Couples of years back, issues pertaining to environment were barely relevant to financial sectors (Shaumya & Anton Arulrajah, 2017). However, at the current times banks have been viewed as contributing to pollution through their operations and increasing emission of carbon dioxide via use of air-conditioning, lights, electronic and fuel equipment, financing environment polluting projects. Such problem impacts directly on the supply chain disruption and indirectly on the health leading to loss of man-hours and efficiency (Koiry, Saha, Farid, Sultana, & Haque, 2017). Therefore, implementation of green banking has become the need of the hour, promoting environment-friendly practices and reducing carbon footprints establishing the internal banking processes, physical infrastructure and information technology effective towards the environment.

Instruments such as using online banking, opening up accounts at online banks, paying bills online (Ritu, 2014), offering credit cards (Tandon & Setia, 2017), they can play instrumental role in this regard. Consequently, achieving better performance in terms of environmental indicators is crucial. Environmental performance can be evaluated by set of indicators as low environmental releases, prevention of pollution, waste minimization and recycling activities (Lober, 1996). The year 2009 was marked by coming of the first green bank based in Mt. Dora, Florida, United States (Jayabal & Soundarya, 2016). However, Laxmi Bank was the first bank initiating green banking strategies in Nepal (Mehta & Sharma, 2016) followed by Standard Chartered Bank. Laxmi bank focuses on digitization basically through two core services namely mobile money service and internet banking (Lama, 2018). Introducing such initiatives avoids customer-counter delay and provides access to easy finance; added Lama. Amongst others, Clean Energy Development Bank and Sanima Bank seems encouraging hydropower investment, solar energy development funds; Standard Chartered Bank Nepal (SCBN) has been able to achieve reduction in consumption of diesel, electricity, and water by 2%, 12%, and 13% respectively in 2011 vis-à-vis 2010 (Standard Chartered Bank, n.d.).

Objective

To analyze the impact of green banking practices on bank's environmental performance in Kathmandu, Nepal.

Hypotheses

H1: There is significant relation between green banking practices and bank's environmental performance in Nepal.
H2: There is significant relation between green policy and bank's environmental performance in Nepal.
H3: There is significant relation between environmental training and bank's environmental performance in Nepal.
H4: There is significant relation between energy efficient equipment's and bank's environmental performance in Nepal.
H5: There is significant relation between green loan and bank’s environmental performance in Nepal.

H6: There is significant relation between green project and bank’s environmental performance in Nepal.

Literature Review
Conceptual Framework

The research paper has attempted to deal with four dimensions namely employee related practices, daily operation related practices, customer related practices and bank’s policy related practices constituting five independent variables along with their relationship with the dependent variables. Bank’s environmental performance being the dependent variable whereas environmental training, energy efficient equipment, green loan, green project, and green policy being the independent variable.

Figure 1
Schematic Diagram of Conceptual Framework (Shaumya & Anton Arulrajah, 2017)

Independent Variable       Dependent Variable

Employee Related Practices
• Environmental training

Daily Operation Practices
• Energy efficient Equipment

Customer Related Practices
• Green Loan
• Green Project

Bank’s Policy Related Practice
• Green Policy

Bank’s Environmental Performance

Green Banking Strategies

According to (Jha & Bhome, 2013) the green banking strategies for sustainable developments were mentioned below:
Going Online
Online initiatives like e-banking, using less paper, less energy, and less expenditure on projects assists in power saving and resource preservation.

Using Green Checking Accounts
Its usage rate can be increased by providing higher rate of interest, waiver of fees, and the like.

Green Loans for Home Improvements
Providing low or differential interest loans to customers for purchasing solar equipment’s.

Power Saving Equipment
Power efficiency may be the introduction of solar-powered ATM, replacing General Lamp Shape (GLS) or incandescent bulbs with LED bulbs.

Saving Papers
Banks should buy recycled paper products with the highest post-consumer waste content possible.

Green Credit Cards
Using green credit cards can motivate non-profit NGO as the bank will contribute fund to them on account of environment conservation. Furthermore, the schematic representation of factors influencing the green banking practices as per (Jovonk, 1998) is mentioned below:

Green product and services
Green product and services for bank refers to the product and services that helps in achieving resource utilization efficiency followed by improved financial performance of the bank.

Green Strategies
Eric G. Olson defines green strategy as complements the business, operations and asset strategies already understood and articulated by the enterprise that has a positive impact on the environment.

Green Checking Accounts
Using ATM to examine the accounts is referred as green checking account.
<table>
<thead>
<tr>
<th>Authors</th>
<th>Research Methodology</th>
<th>Major Findings</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Salvado, Castro, Verde, &amp; Lopez, 2013)</td>
<td>Empirical study using questionnaire design and research resume.</td>
<td>Environmentally proactive strategies had promoted ecological innovation and could lead to competitive advantage.</td>
</tr>
<tr>
<td>(Jha &amp; Bhome, 2013)</td>
<td>Telephonic interaction and personal interview including structured questionnaire were served with random method of sample collection.</td>
<td>Green banking practices was a way of conducting business along with considering the social and environmental impacts on its activities.</td>
</tr>
<tr>
<td>(Rajput, Arora, &amp; Khanna, 2013)</td>
<td>Empirical test was done using data panel regression method from 1997 to 2013.</td>
<td>Environmental performance and financial performance were positively related.</td>
</tr>
<tr>
<td>(Gopi, 2016)</td>
<td>Primary and secondary data were collected via questionnaire, interviews and facts presented in the form of table, graph, charts and pie diagram using convenience sampling and descriptive research design.</td>
<td>Banks were indirectly contributing to environment degradation by financing projects whose activities put negative impact to the environment were now encouraging projects that shown its concern for environment.</td>
</tr>
<tr>
<td>(Aubhi, 2016)</td>
<td>Qualitative research design was employed. Secondary source of data collected through research papers, sustainability reports of different banks and environmental organizations. Microsoft office package had been used for summarized and illustrated the collected data systematically.</td>
<td>Few commercial banks were engaged in in-house environmental management and were contributing towards environmental friendly finance through their Green Energy Loans. However, more scope to contribute and made adequate investment in generating renewable energy did exists.</td>
</tr>
<tr>
<td>(Shaumya &amp; Anton Arulrajah, 2017)</td>
<td>Univariate, bivariate and multivariate analysis was done among employee of commercial banks using primary data using disproportionate stratified sampling survey method.</td>
<td>Adopting green banking practices ultimately resulted in saving the environment and enhancing the performance of the banks.</td>
</tr>
<tr>
<td>(Tandon &amp; Setia, 2017)</td>
<td>Primary and secondary data had been used after conducting pilot survey. Garrett’s ranking techniques was also used.</td>
<td>Central bank and the government should collectively play a proactive role and formulate green policy guidelines.</td>
</tr>
</tbody>
</table>
Research Methodology

The perceptions of the 189 commercial bankers were collected, that had included 25 pilot survey respondents working in Kathmandu valley. The convenience sampling method had been used. The casual relational research design had been adopted in the research. The 152 sets of questionnaires had been selected for further coding and analysis.

<table>
<thead>
<tr>
<th>S.N</th>
<th>Sample Banks</th>
<th>Total No. of Staff in Sample Banks</th>
<th>No. of Questionnaire Distributed</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Agricultural Development Bank Ltd.</td>
<td>200</td>
<td>33</td>
<td>Government Bank</td>
</tr>
<tr>
<td>2.</td>
<td>NIC Asia Bank</td>
<td>127</td>
<td>38</td>
<td>Merged Bank</td>
</tr>
<tr>
<td>3.</td>
<td>Sanima Bank</td>
<td>112</td>
<td>41</td>
<td>Encourage green initiatives</td>
</tr>
<tr>
<td>4.</td>
<td>Laxmi Bank</td>
<td>137</td>
<td>43</td>
<td>First bank to initiate green banking practices</td>
</tr>
<tr>
<td>5.</td>
<td>Siddhartha Bank</td>
<td>85</td>
<td>34</td>
<td>Private Sector bank</td>
</tr>
</tbody>
</table>

The data were statistically analyzed using Statistical Package for Social Sciences Software (SPSS) version 20.0. The simple and stepwise multiple regression analysis were performed to accomplish the objective of the study. The research paper follows cross-sectional qualitative research with descriptive outcome. Chronbach’s Alpha was used to analyze the reliability of instruments and data.

<table>
<thead>
<tr>
<th>Model</th>
<th>Equation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>GB_BEP=β₀+ β₁ET+ e</td>
</tr>
<tr>
<td>2</td>
<td>GB_BEP= β₀+ β₂EEF+ e</td>
</tr>
<tr>
<td>3</td>
<td>GB_BEP= β₀+ β₃GP+ e</td>
</tr>
<tr>
<td>4</td>
<td>GB_BEP= β₀+ β₄GL+ e</td>
</tr>
<tr>
<td>5</td>
<td>GB_BEP= β₀+ β₅GP₁+ e</td>
</tr>
<tr>
<td>6</td>
<td>GB_BEP=β₀+ β₁ET+ β₂GP+ e</td>
</tr>
<tr>
<td>7</td>
<td>GB_BEP=β₀+ β₁ET+ β₂EEF + β₃GP+ e</td>
</tr>
<tr>
<td>8</td>
<td>GB_BEP= β₀+ β₁ET+ β₂EEF+ β₃GP+ β₄GL+ β₅GP₁+ e</td>
</tr>
</tbody>
</table>

Where Y= Bank’s Environmental Performance
X₁= Environmental training
X₂= Energy efficient equipment’s
\(X_3 = \text{Green Policy}\)
\(X_4 = \text{Green Loan}\)
\(X_5 = \text{Green Project}\)
\(\beta_0 = \text{intercept of the regression and } \beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6 \text{ are the coefficient of regression}\)

**Research Findings**

**Correlation Analysis**

The result shows, the Coefficient of correlation (r) is 0.268 indicating mild positive correlation between green banking practices and bank’s environmental performance with the level of significance at 0.001 (p<0.05). Similarly, the Spearman’s rho is 0.194 with the level of significance at 0.017 (p<0.05) conclusive of the positive relation between green banking practices and bank's environmental performance.

**Table 4**

<table>
<thead>
<tr>
<th>Correlation Matrix</th>
<th>Green Bank BEP</th>
<th>Green Banking Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>Green Bank BEP*</td>
<td>Pearson Correlation 1</td>
<td>.268**</td>
</tr>
<tr>
<td>*Bank’s Environmental Performance</td>
<td>Sig. (2-tailed) .001</td>
<td></td>
</tr>
<tr>
<td>Green Banking Practices</td>
<td>Spearman's rho .194*</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed) .017</td>
<td></td>
</tr>
</tbody>
</table>

**Regression Analysis**

**Coefficient of Green Banking Practices on Bank’s Environmental Performance**

The analysis revealed R square at 0.068 with level of significance level is 0.001(p<0.05) implying 6.8% of the variability in bank’s environmental performance is accounted by green banking practices.

**Table 5**

<table>
<thead>
<tr>
<th>Green Banking Practices on Bank’s Environmental Performance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>1</td>
</tr>
</tbody>
</table>

**Coefficients**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
</tr>
<tr>
<td>(Constant)</td>
<td>4.517</td>
<td>1.282</td>
<td>3.524 (0.001)</td>
</tr>
<tr>
<td>1</td>
<td>Green_Banking_Practices 1</td>
<td>.085</td>
<td>.026</td>
</tr>
</tbody>
</table>
Predictors: (Constant), Green Banking Practices1
Dependent Variable: Green Bank BEP

Simple Regression Analysis
The 9.8% of the variability in bank’s environmental performance is accounted by green banking practices with level of significance for environmental training at 0.061 meaning, it is at the margin of statistical significance (Ogee, et al., 2015). Similarly, P<0.05 for energy efficient equipments (0.009), green policy (0.008) whereas P>0.05 for green loan (0.224) and green project (0.175) confirms green loan and green project has not significant influence on bank’s environmental performance.

Table 6
Simple Regression Analysis

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted Square</th>
<th>R Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.312</td>
<td>.098</td>
<td>.067</td>
<td>2.59423</td>
</tr>
</tbody>
</table>

Coefficients

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>T</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>9.301</td>
<td>1.150</td>
<td>8.090</td>
<td>.000</td>
</tr>
<tr>
<td>Env_Train1</td>
<td>.160</td>
<td>.085</td>
<td>.151</td>
<td>1.887</td>
</tr>
<tr>
<td>Energy_Eff1</td>
<td>.274</td>
<td>.103</td>
<td>.273</td>
<td>2.661</td>
</tr>
<tr>
<td>Green_Policy1</td>
<td>-.265</td>
<td>.098</td>
<td>-.269</td>
<td>-2.707</td>
</tr>
<tr>
<td>Green_Loan1</td>
<td>-.122</td>
<td>.100</td>
<td>-.108</td>
<td>-1.220</td>
</tr>
<tr>
<td>Green_Project1</td>
<td>-.141</td>
<td>.103</td>
<td>-.122</td>
<td>-1.364</td>
</tr>
</tbody>
</table>

Dependent Variable: Green_Bank_BEP
The overall fitness of the model (F-statistics) has been reported at 11.029 with the level of significance at 1% as shown in the ANOVA table below.

Table 7
Analysis of Variance

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>74.578</td>
<td>1</td>
<td>74.578</td>
<td>11.029</td>
<td>.001</td>
</tr>
<tr>
<td>Residual</td>
<td>1014.257</td>
<td>150</td>
<td>6.762</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1088.836</td>
<td>151</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Dependent Variable: Green_Bank_BEP
Predictors: (Constant), Green_Banking_Practices1
Stepwise Regression Analysis

Bank’s Policy Related Practices (Green Policy and Bank’s Environmental Performance)

The paper acknowledges R square at 0.018 implying 1.8% of the variability in bank’s environmental performance is accounted by green banking practices with level of significance at 0.098. Since, p>0.05, the null hypothesis is accepted.

Table 8
Bank’s Policy Related Practices

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.135</td>
<td>.018</td>
<td>.012</td>
<td>2.66970</td>
</tr>
</tbody>
</table>

Predictors: (Constant), Green_Policy1
Dependent Variable: Green_Bank_BEP

Table 9
Analysis of Variance

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>19.744</td>
<td>1</td>
<td>19.744</td>
<td>2.770</td>
<td>.098b</td>
</tr>
<tr>
<td>1</td>
<td>Residual</td>
<td>150</td>
<td>7.127</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1088.836</td>
<td>151</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Dependent Variable: Green_Bank_BEP
Predictors: (Constant), Green_Policy1

Bank’s Policy and Employee Related Practices (Green Policy and Environmental Training)

Table 10
Bank’s Policy and Employee Related Practices

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.201a</td>
<td>.040</td>
<td>.028</td>
<td>2.64797</td>
</tr>
</tbody>
</table>

Predictors: (Constant), Env. Train1, Green Policy1

Dependent Variable: Green Bank BEP

The paper reveals R square at 0.04 with level of significance at 0.046 (p<0.05) indicating 96% of variance of bank's environmental performance is affected by other variables leading to the rejection of null hypothesis. The fitness of the model (F-statics) is at 3.144.
Table 11
Analysis of Variance

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>44.083</td>
<td>2</td>
<td>22.042</td>
<td>3.144</td>
<td>.046</td>
</tr>
<tr>
<td>Residual</td>
<td>1044.752</td>
<td>149</td>
<td>7.012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1088.836</td>
<td>151</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Dependent Variable: Green_Bank_BEP
Predictors: (Constant), Env. Train1, Green Policy1

Bank's Policy, Employee and Daily Operation Related Practices (Green Policy, Environmental Training and Energy Efficient Equipments)

The paper reveals R square at 0.067, 93.3% of variance of bank’s environmental performance is affected by other variables. Of 9.8% of the variability in the independent variable, majority (6.7%) of the variability is explained by bank’s policy, employee and daily operation related practices. The level of significance is at 0.016 (p<0.05). Hence, null hypothesis is rejected.

Table 12
Bank's Policy, Employee and Daily Operation Related Practices

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.258</td>
<td>.067</td>
<td>.048</td>
<td>2.62026</td>
</tr>
</tbody>
</table>

Predictors: (Constant), Energy Eff1, Env. Train1, Green Policy1
Dependent Variable: Green Bank BEP

Table 13
Analysis of Variance

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>Df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>72.700</td>
<td>3</td>
<td>24.233</td>
<td>3.530</td>
<td>.016</td>
</tr>
<tr>
<td>Residual</td>
<td>1016.135</td>
<td>148</td>
<td>6.866</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>1088.836</td>
<td>151</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Dependent Variable: Green Bank BEP
Predictors: (Constant), Energy Eff1, Env. Train1, Green Policy1

Conclusion
The research paper had confirmed statistically significant and positive impact of green banking practices on bank’s environmental performance in Nepal explaining 6.8% of the variation in dependent variable with level of significance at 0.016 (p<0.05).
### Table 14
**Conclusion Summary**

<table>
<thead>
<tr>
<th>Independent Variables</th>
<th>Regression Result</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Environmental Training</td>
<td>0.061</td>
<td>Accepted (Ogee, et al., 2015)</td>
</tr>
<tr>
<td>2. Energy Efficient Equipment's</td>
<td>0.009</td>
<td>Accepted</td>
</tr>
<tr>
<td>3. Green Policy</td>
<td>0.008</td>
<td>Accepted</td>
</tr>
<tr>
<td>4. Green Loan</td>
<td>0.224</td>
<td>Rejected</td>
</tr>
<tr>
<td>5. Green Project</td>
<td>0.175</td>
<td>Rejected</td>
</tr>
</tbody>
</table>

Similarly, in simple regression analysis environmental training (0.061), energy efficient equipments (0.009), green policy (0.008) were significant contributor whereas green loan (0.224) and green project (0.175) were not significant with R square of 9.8%. The bank policy related practices (green policy), employee related practices (environmental training) and daily operation related practices (energy efficient equipments) were significant at 0.016 (p<0.05) whereas customer related practices (green loan and green policy) were not significant predictor of bank’s environmental performance. Even though customer related practice seemed to be one of the green banking practices, it does not directly contribute to the environmental performance of the banks as it directly deals with the customers' or general environmental performance.

### Implications

The adoption of green banking strategies will assist the bank to transact with these dangers involved in the business operation. The green banking engage key stakeholders and create awareness about green banking and their impact on the economy, environment and the society (Singh, 2015). It involves banks in carbon credit business, wherefrom services in the area of green development and carbon credit business can be delivered. The products like green credit cards, financial concession (solar, bio-gas, wind and hydro plants) should be provided to customers for using eco-friendly products and services, social clean-up campaigns should be encouraged. Government should provide incentive to first ranked green unit to measure the practices of green banking. Banks should encourage environmentally sustainable technologies that enhance bank's reputation (Biswas, 2011). Both banks and government of Nepal should take initiative to bring awareness among customers regarding green banking (Mehta & Sharma, 2016).

### Acknowledgements

We would like to express our profound gratitude and deep regards to stakeholders of Master of Business Management (MBM) program of Nepal Commerce Campus, TU for their exemplary guidance, constant encouragement and valuable feedback throughout the duration of the research. Further, we would like to show gratitude towards University Grant Commission, Sanothimi, Bhaktapur for providing funding for the research project.
References


Employee Retention Factors in Nepali Insurance companies

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Abstract

Employee retention is complex phenomenon that requires strategic orientation towards retention factors. The objective of the study is to find out factors influencing employee retention and examine them with retention intention. The 125 respondent (sample) with different categories are taken from various insurance companies. The stratified sampling method is used to make the sample representation and convenient sampling has been used to select the sample unit. Descriptive statistics, correlation analysis, hypothesis testing are carried out to examine the retention intention. The research paper concludes that the employee retention is complex management job and it needs high level commitment. All retention factors have positive impact on retention intention.

Keywords: Retention, Benefits, Opportunities, Career

Introduction

Especially, key or talent employees are valuable asset of the organization. The retention of such employees’ is one of the significant issues of contemporary context. Managing employee retention and keeping turnover rate below target and industry norms is one of the most challenging issues facing organizations (Philips and Connel, 2003). Organization needs favorable HR practices and retention strategies, which let the key employees adhere to an organization and reduce rate of employee turnover. Retaining function comprise the activities of rewarding employees for performing their job effectively, ensuring harmonious working relation between employees and managers and maintaining a safe and healthy work environment. Fair treatment of employees, open communication, face-to-face resolution of conflict, promotion of teamwork, respect for the dignity of each individual and pay increments based on merit are essential to retain employees (Cascio, 2006).

Employee retention is about finding the best of employee for the job and finding ways of keeping these employees within the department. It involves a range of ideas and
human resource practices that should all be seen as interlinked such as giving focus both on attracting employees to join the organization through focusing on recruitment strategies and keeping those who are already employed, especially those possess scarce skills that are difficult to get them from labor market and are more crucial to the organization (Samuel and Chipunja, 2009).

Human resource management (HRM) is an important area in the field of management. It is the set of programs, functions and activities designed and carried out in order to maximize both employees as well as organizational effectiveness (Aswathappa, 2005). This is the process which consists of the acquisition, development, motivation and maintenance of human resource (DeCenzo and Robbins, 2005). It also focuses on engender commitment among employees by winning their hearts (Jyoth and Venkatesh, 2006). HRM contributes to key employee retention for longer period of time in an organization. It is directly related to creating a satisfactory work environment for employees and thus, in turn, to have good retention (Griffeth, et. al, 1995). The responsibility of recruiting and selecting the right person for the organization is human resource (HR) department. This department ensures right person at right place at right time. It also provides training and development to the employees for their efficient performance (Khadka, 2009). Retention of key employees is an important aspect of HRM. Thus, “recruiting and selecting the people to meet the organization's human resource needs is only first half the battle in the war for talent; the second half is keeping them (Schuler &Jackson, 2006). Qualified, motivated and experienced employees are essential for survival, growth and development of an organization.

Employee retention is the ability to hold onto those employees you want to keep, for longer than your competitors (Johnson, 2000). Retention of skilled employees has been a serious concern to managers in the face of ever increasing high rate of employee turnover (Samuel and Chipunja, 2009). Studies show that high turnover rates in the financial institutions are not country specific and this is a worldwide epidemic. Employees are an institution's most important resource, whether this institution is privately or publicly owned. The reason for it is due to the fact that employees are there to carry out the functions of the institution, so that the institution can either; make a profit, in the case of private companies or deliver basic services to citizens or inhabitants of a particular territory, in the case of government institutions. Despite which sector of society is involved, the human resources of that sector remain a priority, in the sense that their knowledge is invaluable to the institution.

The insurance sector of Nepal is facing manpower crunch due to lack of attention given to human resources, because of these reasons, the need of efficient insurance employees has doubled and is expected to grow furthermore incoming years, both the retention and hiring of staff has turned out to be a major issue, as a result Insurance are making heavy investments in screening the right kind of staff. The trend of poaching workers among Insurance and lack of succession planning at managing senior level officials are other problems due to which Insurance are bound to face when it comes to
HRM. Most organizations today continue to struggle with retain hardly because they are only relying on salary increases and bonuses to prevent turnover (Gumbus and Johnson, 2003). Managing core employees effectively means identifying their needs. Employees bring their needs, aspirations, and hopes to their jobs and working environment where their abilities can be utilized and their basic needs can be satisfied.

High employee turnover is a problem for entrepreneurs around the world. The problem appears to be even more burdensome to Nepali entrepreneurs as it is incredibly difficult to find talent in the market; retaining them is even more of a challenge. Rather than losing employees to a competitor, there is a higher likelihood of losing them to the higher paying non-profit sector or the employee going abroad to pursue further education. For startups, retaining employees can pose even greater problems as Nepali culture promotes ‘safety’ when it comes to careers. As a result, young graduates are more comfortable finding jobs in larger corporations like banks and business house.

It is because when an employee leaves an organization then it incurs a huge loss and an unbalanced situation to the internal environment of the organization. So, based on the above discussion, the study aims to identify the factors which influence the retention of employees working in the insurance sector of Nepal.

Objectives
To identify the factors influencing the employees retention in Nepali insurance companies. To examine the impact of salary and benefits, career opportunities, work life balance on employee retention.

Hypotheses
H1: There is significant relation between salary and benefits and employee retention.
H2: There is significant relation between career opportunities and employee retention intention.
H3: There is significant relation between work life balance and employee retention intention.

Review of Literature
Determinants of Employee Retention
This section presents the major factors affecting on retention intention of employees. Based on the review of available literatures, the following factors have been identified.

Salary and Benefits
The total amount of financial and non-financial rewards and benefits provided by an employer to an employee in contrast to the work performed as required and as part of an employment relationship is termed as compensation (Heneman and Schwab, 1985). It is true that compensation plays an important role in complex and global organizations. However, there is no such thing as a perfect compensation system and the need for
adjustment will be done trying to retain it but there is no permanent system and the need for adjustment will be done according to the changes in business environment and local national culture. Apparently, it seems natural that there is a positive relationship between annual income and overall organizational commitment. Some findings have conflicting opinions, perhaps due to the variation of cultures and economics systems/conditions of the places in which researches were conducted but most of the findings favor the opinion that salary and benefits has directly or indirectly positive relationship with employees' commitment. Essential, corporate culture may affect the compensation practices as it is embedded in the national culture.

Career Opportunities

The career progression is an arrangement which is intended and designed to cater the needs of employees related to their career as well as the organizations' expectation from its human capital so that both can achieve maximum level of satisfactions. The enhancement in awareness makes it obvious that the power of people can only take an organization to the top level. It is the human resource department which had huge responsibility on its shoulders to formulate such plans and strategies that instigate that employees loyalty toward the goals and objectives of the firm so that employees get inspired and work hard positively in the favor of the company and keep the company in the list of top companies (Graddick, 1998). The company which needs strong and positive relations with its workers must have to do much in the favor of the workers and for their betterments. The companies need competent workers which lead them to the path of success for the long term on the other hand the workers need good opportunities for bright and glowing career (Prince, 2005). In order to improve retention, a company should align career development policies with the needs of employees (Mak and Sockel, 2001, Hytter, 2007). Career Planning process, developed a new approach to retain and develop talent. Through an associate review that looks forward rather than backward, Career Planning helps the associate understand all the opportunities available within the firm. Factors affecting their retention and how the management should provide incentives to them through offering them a career ladder through which they might progress.

Work-Life Balance

Employees are being rewarded with significance and are given magnitude because of a balance work-life plan. Some of the employees are loyal with the company and they don't think of switching the jobs they are engaged in. They are mostly afraid of the schedule of their work because at times the work effect their personal and social life but they try to balance but those employees who are in the hunt of a new job show different attitude (Dubie, 2000). Many researchers are working on the contact between the work and the family issues that if both of them are affected by each other or not some of these issues are the easy working hours, taking care of the children's, parental leaves information regarding child care and leaves with commitment of the organization. Research has notified that the organizations show high level of loyalty if the employees have to face work-life plans. Deery (2008) and Swanepoel et., al. (2000) recommended
actions that can be adopted by organization in order to retain good staff, as well as assist in balancing work and family life, as shown below:

- Allowing flexible work arrangements such as job sharing and working from home
- Determining correct staffing levels so that staff is not overloaded
- Allowing adequate breaks during the working day
- Having provision for various types of leave such as career leave and time-out sabbatical types of leave
- Staff functions that involve families
- Providing child and elder (parent) care facilities
- Involving spouses and children in certain recreational, fitness and other social activities and facilities of the organizations

Work-life policies correlate positively with employee retention which means favorable work-life policies of the organization help to increase employee retention (Shoaibet, et.al., 2009). The higher levels of satisfaction, supervisor support, fringe benefits, teamwork, working environment, and training were positively associated with the higher level of organizational loyalty. The factors of satisfaction, supervisor support, teamwork, and working environment play crucial roles and significantly affect employee's loyalty. Based on the results of the path analysis, this study argued that in order to achieve high employee loyalty, companies in banking industry should achieve high level of employee job satisfaction, enhance supervisor support and teamwork among employees, and provide good working environment. In addition, this study also elicited employee's views on the different factors contributing to their loyalty toward their current banks (Khunng and Tien, 2013). Mohamed, Ngui and Mulil (2017) found that the working environment influences employee retention as was supported by majority of respondents who indicated that the bank believes that good working conditions plays a significant role in employee's intention to stay, presence of proper communication culture that has attributed to employee retention at the bank and presence of competent leadership led to the improvement in the employee retention.

Research Methodology

The descriptive and analytical research design has been used to test the research hypothesis. Multiple regression analysis has used to examine the impact of retention factors on retention intention. Descriptive research includes surveys and fact-finding enquiries. Descriptive research is used to describe the variables used in the study in term of what has happened or what is happening. In analytical research, on the other hand, the researcher has to use facts or information already available, and analyze these to make a critical evaluation of the material reflecting the relation and impact of variables used in the study. It attempts to cover the perceptual and attitudinal aspect of employees towards retention intention. The study has focused on determining the determinants of employee retention.

The primary data is collected through questionnaire filled up by the employees. The questionnaire is simple and understandable to all level of employees, which has focused
on the employee retention intention. The relevant data obtained from sample has recorded in spreadsheet format using Microsoft excel and the SPSS. Excel and SPSS tools are used to process and extract the result from the available information.

There are 39 insurance companies in Nepal. Among them 18 are life insurance 20 are non life insurance and 1 is Reinsurance Company. Among them, 4 insurance companies (Nepal Life Insurance Company, Prime Life Insurance Company, Guras Life Insurance Company, and Asian Life Insurance Company) have been taken based for the study. For the research purpose the population of the study constitutes both officer and assistant level employees working in Kathmandu valley. It constitutes the employees working in both corporate and branch offices of insurance company. There are 125 respondents Among them 30 from Nepal life insurance company limited, 35 from prime life insurance company, 25 from Guras life insurance company limited and 25 from Asian life insurance company limited. The independent sample t-test is carried out to test the priori hypothesis on impact of age, gender and level of education, job position years of involvement, years of experience on retention intention.

Results

Descriptive Analysis

Since the Likert items are design with increasing i.e. 5 is assigned for strongly agree and 1 is sdesigned for strongly disagree. In such situation, greater mean values indicate the positive response towards retention intention of employee. The mean value of retention intention is 2.9759 indicates that employees are delivering their opinion in the favor of retention intention.

Similarly, The mean score of career opportunity and work life balance are more than 3 (3.1814 and 3.2270) indicating that employees are reflecting positive opinions towards organizational efforts and facilities regarding career opportunities and work life balance whereas the mean score of salary and benefits is less than 3 (2.6241) which indicates employees are not being satisfied from salary and benefits provided by the organization and they have no clear intention for staying in the organization.

Association between Retention Factors and Retention Intention of Employees

This section analyses the relationship between the retention factors and retention intention of employees of selected insurance company. Correlation coefficient between dependent and independent variables reflect the relationship and association. Table summarizes the association between the retention variables and retention intention.
Salary and benefits and retention intention was examined by calculating the correlation coefficient. The correlation coefficient has been found 0.864, which is significant at 1 percent level of significance. It shows that there is positive correlation between salary and benefits and retention intention of employees of selected insurance companies. Work Life balance is an additional dependent variable under the scope of our study. Four different questions were included to get the opinion of respondents on work life balance related issues. Calculation shows that there is positive correlation between work life policy and the retention intention of employees. Value of correlation coefficient is 0.667 which is significant at 1 percent level of significance. Response on five questions related to career opportunity of employees included in questionnaire shows that there is positive correlation in between retention intention and career opportunity. The correlation coefficient is significant at 1 percent level of significance. Value of correlation coefficient between retention intention and career opportunity has been found 0.788.

**Correlation Coefficient Helps to Test Hypothesis**

In the result of Pearson correlation test, a significant correlation has found between salary and benefits and retention intention of employee at 1 percent level of significance (p<0.01). The result has provided sufficient evidence for that there is significant relationship between salary and benefits and retention intention. In the result of Pearson correlation test, a significant correlation has found between career opportunity and retention intention of employee at 1 percent level of significance (p<0.01). The result has provided sufficient evidence for that there is significant relationship between career opportunity and retention intention. In the result of Pearson correlation test, a significant correlation has found between work life balance and retention intention of employee at 1 percent level of significance (p<0.01). The result has provided sufficient evidence for that there is significant relationship between work life balance and retention intention. One way ANOVA suggests that significant different does not exist in the opinion of employees towards retention intention across age group, educational level, years of involvement and years of experience of employees. Retention intention is not affected by age group, educational level, years of involvement and years of experience of employees.

**Impact of Retention Factors on Retention Intention**

This section investigates the impact of retention factor on retention intention. In this connection, multiple regressions has been used keeping retention intention as dependent and retention factors (salary and benefits, career opportunities, work life balance) as independent variables. Table 2 summarizes the result of regression analysis.

<table>
<thead>
<tr>
<th>Variables</th>
<th>Retention Intention</th>
<th>Salary &amp; Benefits</th>
<th>Career opportunity</th>
<th>Work life Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Retention Intentions</td>
<td>1</td>
<td>0.864**</td>
<td>0.788**</td>
<td>0.667**</td>
</tr>
</tbody>
</table>

*significant at 0.05 level of significance
**Significant at 0.01 level of significance*
Table 2
Result of Multiple Regression Analysis

<table>
<thead>
<tr>
<th>Items</th>
<th>Beta</th>
<th>Std. error</th>
<th>t-value</th>
<th>p-value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Constant</td>
<td>21.466</td>
<td>2.734</td>
<td>7.851</td>
<td>0.000</td>
</tr>
<tr>
<td>Salary and benefits</td>
<td>0.564</td>
<td>0.053</td>
<td>10.602</td>
<td>0.000</td>
</tr>
<tr>
<td>Career opportunities</td>
<td>0.245</td>
<td>0.037</td>
<td>6.561</td>
<td>0.000</td>
</tr>
<tr>
<td>Work life balance</td>
<td>0.145</td>
<td>0.026</td>
<td>3.043</td>
<td>0.02</td>
</tr>
</tbody>
</table>

R-square=0.603, DW=1.972, F= 75.073 and p-value<0.05

The concrete result of multiple regression shows that the regression model retention factors and retention intention is significant F=75.073, p<0.05. Hence, it concludes that there is sufficient evidence, at the 5% level of significance, that there is a linear relationship between retention intention and retention factors. Even the value of DW reflects the situation of no autocorrelation;

Value of adjusted R² of 0.603 conveyed that the independent variables used under the study;
Salary and benefits, career opportunities and work life balance explained 60.30 percent variation in retention intention. From the regression analysis it has been found that all independent variables explain the dependents variables.

\[ Y=21.466+0.564X_1+0.245X_2+0.145X_3+e \]

Where
\[ Y=dependent \ variable \ (retention \ intention) \]
\[ X_1=Salary \ and \ benefits \]
\[ X_2=career \ opportunity \]
\[ X_3=Work \ life \ Balance \]

Based on regression analysis considering beta coefficient it has found that salary and benefits is the most influencing factor of retention intention followed by, Career Opportunity, and Work Life balance are significant.

Ranking the Effects of Retention Variables on Retention Intention
Through considering the effect of value of beta coefficient of multiple regressions, independent variables are ranked on the basis of their effect on from highest to lowest effect on retention intention as follows:

Table 3
Ranking the Effects of Retention Variables on Retention Intention

<table>
<thead>
<tr>
<th>Variables</th>
<th>Beta</th>
<th>Rank</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salary and benefits</td>
<td>0.564</td>
<td>I</td>
</tr>
<tr>
<td>Career opportunity</td>
<td>0.245</td>
<td>II</td>
</tr>
<tr>
<td>Work life balance</td>
<td>0.145</td>
<td>III</td>
</tr>
</tbody>
</table>
The table 3 advocates that, salary and benefits explain the retention intention in highest extent and other variables; career opportunity, work life balance respectively explain the effect on retention intention from highest extent to the lowest besides the compensations.

Conclusion
Based on the above analysis, the study has drawn some meaningful conclusion having managerial implications in the field of human resource retention. It can be concluded that employee retention is a complex phenomenon that requires strategic orientation towards retention factors that covers salary and benefits, career opportunities, work life. It can also be concluded that all retention factors have positive and significant relation with retention intention. Although challenges are present in relation to management of all retention factors; compensation management is the most critical issues in Nepali insurance sector. In a nutshell, to retain the capable and competent employees a good management should not only focus on salary and benefits but equally give emphasis on career opportunities and work-life balance, and other motivational factors so that the performance level of the organization will be booming up.

References


A Study on Investor's Attitude towards Government Securities in Nepal

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Abstract
The research paper sought to analyze the interest and awareness of Nepali people on government securities with one specific objectives of to examine the investor's interest and awareness towards government securities. The descriptive and analytical research design has been adopted in the study. The target population was the all investors of government securities in Nepal. The judgmental sampling method has been used to select the investor and 200 respondents were taken as its sample size. The data were collected using structured questionnaire. Chi-square test was done to examine the investor's interest and awareness towards government securities. It can be concluded that both educated and uneducated people are interested in government security. Thus, the research paper draws the conclusion that both poor and rich people are interested in government security. The income is the major factor of investment on government security.

Key Words: Investment Decision, Government Securities, Investor, Attitude

Introduction
In Nepal, formal-financial system began in 1973 with the establishment of Nepal Bank Limited (NBL), which is the first commercial bank of country. The economic development of country depends upon the strategy implemented by the government and participation of private sectors. Nepal Rastra Bank (NRB) was established as central bank of Nepal under the Nepal Rastra Bank act 1995 on April 26, 1956. As the country's central bank, this bank has the sole right to issue currency notes, coins and is responsible to manage the country's foreign exchange reserves. The bank also renders advices to the government on financial and economic matters (Mahat, 1981). The securities which are sold by government to collect the fund are called government securities.

Government sells various securities in the market. Treasury Bills, Development
Bonds, National Saving Bonds, Special Bonds and Citizen Saving certificates are known as government securities in Nepal. Government securities are issued to raise capital in the market. The main source of internal debt is government bonds. Government takes loan from its own people as well as financial institutions to fulfill the budgetary deficit and others purpose, this type of loan is called internal debt. Government bond is one of the most important issuance of the government to maintain the deficit budgetary system of Nepal. Government bond is a part of public debt (Mahat, 1981). The developing country like Nepal is facing the main challenge of inadequacy of capital for the investment in development activities. Due to this reason government issues various securities in the country. The collected funds are spent on development function for the welfare of people. Government commences various projects in the county. These are not for getting benefit but for the welfare of the people. Therefore, it is believed by all that government works in the country on behalf of people for it has high responsibility to develop country. The government securities play an important role in the economic development of the country. It is very difficult to get uniform definition of government securities. The most important aim of the government securities are to raised the fund to government to fill the gap between the revenue and expenditure. Government bond is regard as the temporary sources of financing for various government functions. Government needs funds to maintain peace and law and order in the country (Lekhi, 1995). The huge amount of funds required by the police and army force is an example of the current situation. Therefore, issue of government bond in such situation is the main source for raising funds internally. Internal debt is the most absolutely essential tool of financial management.

Objective
The objective of the research paper is to examine the investor's interest and awareness towards government securities in Nepal.

Hypothesis
H1: The attitude of Nepali people is affected by their profession
H2: The lower income groups are more interested to purchase the government securities.
H3: The people of urban area are more aware towards the government securities than the people of rural area.
H4: The academic background and the awareness are dependent with each other.

Literature Review
Conceptual Review
Promissory Note
A promissory note is also known as liquid notes because it can be exchange easily and the ownership can be transferred by simply endorsement. It is not necessary to go NRB to transfer the ownership of this note. In other words, the note whose ownership can be transferred by endorsement is known as promissory note. This note can't be transferred particularly. It should be transferred in full amount. In first issue, the promissory note is issued for individual only but the ownership will be transferred to institution by the domestic endorsement, if the ownership will be transferred to institution by the domestic
endorsement, the promissory note should be changed into stock by giving a notice to NRB.

**Stock**

Stock is also known as the secured security because the ownership of this bond can't be transferred by endorsement. To transfer the ownership of stock, the owner of the stock should be registered on application in NRB under dwelling the rule of NRB. The ownership of stock can be transferred with full amount as well as partially, Institution can purchase only the stock as long-term bond but the individual can purchase both promissory note and stock.

**Prize bond**

Whole or partial amount from the interest amount is given as the prize from lottery system is known a prize bond. Interest is not given in this bond. In this bond, the lottery may be gained before the maturity period of bond and it is only the most attraction of this bond. The principle will be repaid after the certain period. Prize bond was issued by Nepal Government in fiscal year 1967 through NRB.

**Bearer Bond**

In this bond, which brings the certificate, he can get the payment. The interest rate is fixed in this bond. The word "bearer "is included in the bond; the certificate holder of bond will have the right to get the payment without any formality.

**Treasury Bill**

It is a short-term government security to uphold deficit budgetary system. Normally, treasury bills mature in 91 days while some matures in 184 days and 364 days also. It is issued on the basis of auction, so that any individuals and institutions can invest in treasury bills. The treasury bills have been issuing since 1961 in beginning.

**Development Bonds**

The bond that is issued to raise the fund from individual and institution for development purpose of nation for long-term is known as development bonds. It is started to rise in Nepal since fiscal year 1963. It can be used as collateral when taking loans. The holders normally obtained 90% amount of total value, if he keeps them on collateral. It has also fixed and minimum interest percentage, the interest amount will be paid in semiannual basis. NRB has been issuing these bonds in the market on behalf of the government.

**National Saving Bond**

It is long-term government bond normally issued for 5 years maturity period. National saving bond can be purchased by non banking sector only like individuals, organizations etc. If the purchaser is institution, it can be purchased in the form of stock and if the purchaser is an individual, it can be purchased in the form of stock as well as in the form of promissory notes. Generally, development bond and national saving bond
carries the same nature. It has fixed interest rate and can be transferred from one person to another.

Citizen Saving Certificate

Citizen saving certificate is also long-term bond. Its maturity period is normally 5 years. The natures are same as other long-term bonds like development bond, national saving bonds etc. Citizen saving certificates cannot be used as collateral. If the holders needs fund immediately, the holder of national saving bond and development bond can be used as collateral to these bonds.

Special Bond

Special bond is issued for special occasion by indicating for special sector by government. Generally special bond is issued if there will be the scarcity of money on the government account and government has to pay the overdraft interest, commission, cash subsidy etc. Special bond is issued only for institution. The holder of this bond can use it as collateral.

The first public issue of government securities took place in Holland in 1542. To raise the necessary funds, the government of Holland issued various securities, the interest to be funded from excise and property taxes enacted for the purpose. Some of these securities were transferable and therefore suitable for resale, and there developed a limited secondary market. Similarly, the first English government security was issued in 1693. In 694, it chartered the bank of England to buy government securities. Alexander Hamilton issued the first U.S. government securities in 1970. The idea was copied from these countries worldwide (Meir, 1999).

In Nepal, the public debt was first raised in 1961 with the issue of Treasury bill. Thereafter the government has been issuing development bond, special bond, national saving bond and other securities to raise the fund internally (Shrestha, 1981). NRB is the central bank of Nepal, issues various government securities on the behalf of Nepal government after analyzing the liquidity position of market, private investment opportunity, average interest rate in the market, inflation attitude of people toward risk bearing capacity, etc.

The government bond can be defined as the loan taken by government through the issue of securities. The concept of government loan had come into practice after 19th century. In the modern era, the function of government has been increasing day by day (Bista, 1986).

Deficit budgetary system in Nepal is the causes for the issue of government securities. The government prepared a national budget for the first time in 1951 and enforced it and has been suffering deficit since the first budget. The increasing trend of deficit budget has been meet by borrowing from public (Tripathi, 1968).

Borrowing is the major sources of government financing. People have option either
to invest in government securities or private securities. Government issues risk free securities so almost all of the risk averter investors invest in to government securities rather than private securities. The government can brow more cheaply than individuals because of lesser risk (John & Ann, 1998).

Tripathi, (2014) has found in his research that education, profession and gender do not affect the derivative investing behavior. However income is found to have a significant role on derivatives. He also added that investors are using these securities for different purposes namely risk management, profit enhancement, speculation and arbitrage.

Vipparthi and Morgam (2012) revealed that the investors' perception is dependent on the demographic profile and assesses that the investors' age, marital status and occupation has direct impact on the investor's choice of investment. The study further revealed that female segment are not fully tapped and even there is low target on higher income people. It reveals that Liquidity, Flexibility, Tax savings, Service Quality and Transparency are the factors which have a higher impact on perception of investors.

In the context of Nepal, the major public expenditure categories com under economic services, social services, defense, administrative and miscellaneous services (Khanal, 1988). Thus public expenditure can be classified into two main categories (1) regular expenditure and (2) Development expenditure.

The government of Canada has been issuing various types of government bonds. They have been issued by different governmental bodies. They issue different types of government bonds. In Canada, investors have different attitude while they are making investment towards government securities due to various government bodies in the country (Wayland, 1978)

Research Methods
The research has adopted descriptive and analytical research design. The primary data has been collected to examine the investor's interest and awareness toward government securities. The population of the research study is the investors of government securities. The judgmental sampling method has been used to collect the data. The primary data has been collected through structured questionnaires. The questionnaires were distributed to two hundred respondents and among of this only 145 respondents had responded. The Chi-square test of hypothesis has been used to test the interest and awareness of Nepali people on government securities. The Ms-Excel has been used to tabulate and analyze the data.

Results
The analyst may judge the simple approximation instead of the result of test of goodness of fit, test of independence, and test of homogeneity but unless and until it is proved statistically, it cannot be certified as an authentic accreditation. This study has attempted the sample survey among the security holders and concerned other requiring
their respective interest, comments, grievances, and awareness on government securities. Among 200 sample size, 145 respondent’s views were taken which were scattered at most, among the various categories of people in regards to their income, residence, profession, awareness, etc. There were 16 questionnaires, requested to fill up to test the investors’ attitude towards government securities.

**Investors' Classification**

Investors investing in government securities are classified into two types: Institutional Investors and Individual Investors. Out of the total 145 respondents, 43.21 percent belonged to individual investors' group and 19.5 percent were institutional investors while 27.5 percent felt to both the groups and rest were non-investors.

**Subscription of Government Securities**

In response to the question of the types of Government Securities that are highly subscribed in the market, a very high majority of 94 respondents (or 69.33%) felt that it was Treasury Bills, 23.9% responded it to be Development Bonds and rest responded it to be National Saving Bonds. None of the respondents thought that Special Bonds and Citizen Saving Certificate were the types of Government securities that are subscribed in the market.

**Time to Know about Government Securities**

In response to the question of time since they have known about Government securities, a majority of 55 percent respondents felt that they knew about the Government securities only a few years before, 19.3 percent respondents felt that they knew about it after the restoration of democracy in 1990, 17.7 percent knew about it recently and 4.7 percent knew about it at the time of the first budget speech in Nepal while 3.3 percent knew at other times.

**Source to Know about Government Securities**

When the 145 respondents responded on how they came to know about government securities, 51.63 percentage felt that they came to know about government securities through papers and government notices, 23.52 percentages knew from friends, 15.3 percentage knew as they were staff of banks, 6.67 percentage came to know from government notices and employees circle as they themselves were government employees, and the rest 2.88 came to know through other media, like teachers, books, etc.

**Condition to Induce on Government Securities**

In response to the question of the conditions that induce the investors to invest in Government Securities, 59.1 percent respondent that tax-free and collateral securities induce the investors in invest in government securities. 26.14 percent respondents were of the opinion that only tax-free conditions would be enough for the inductions, while 7.38 percent thought only collateral conditions would perform the task. The rest 7.38 respondents thought there are other conditions that induce the investors to investment.
Reason for Investment in Government Securities

In response to the question of the reason for the investment in government securities, 81.54 percent respondents responded that investment in government securities was risk-less. 5.42 percent thought the zero liquidity risk was the reason while the other 4.31 percent thought that the declining interest rate in other investment sectors (i.e. the interest rate on saving account) was the reason. A minority of 1.87 percent respondents thought that the lack of other corporate securities was lending to the investment in government securities. Only 6.86 percent people responded that they had not idea.

Possibility of Default Rise in Government Securities

The respondents about the possibility of default risk on the investment on Government Securities in terms of annual interest payment and principal at maturity. 64.8 percent felt there was no risk and 29.5 percent responded that there was some risk while only 3.4 percent reported that there was a high risk 2.3 percent person had no idea.

Risk on Interest and Principal at Maturity

The feeling of security about the investment in Government Securities is very important. All the respondents responded about how secured they felt about their investment in the Government Securities. They study showed that most of the investors were very much secured about such an investment as 81.25 percent respondents reported that they were 100% secured to get the interest and principal. 11.4 percent reported that they were 100% secured to get the principal only and only 7.4 percent felt unsecured.

Security of Interest and Principal

Collecting interest and principal of the investment should be an easy process. All the respondents responded about the difficulties in collecting interest and principal of the investment. A majority of 55.7 percent respondents reported that it was difficult due to the behavior of the officials, 26.14 percent reported that there was no difficulty.

Reason to sell the Government Securities

The respondents reported about the reasons that make them sell the Government Securities. A majority of the respondents (62.48%) said that they sell the Government Securities to grab alternative investment opportunity (i.e. to invest on shares issued by the reputed private companies), 15.1 percent respondents said they sold them to benefit from investment in real asset (tangible assets). 13.36 percent respondents reported that they sold the Government securities to meet their household requirements and rest (13 respondents) sold them when the stock is overprices.

Uncertainty on Investment in Government Securities

In response to the question about when the respondents felt uncertain about investment on Government Securities, a majority of 44.32 respondents reported that the lack of consideration of time value of money made them fell uncertain and 26.14 percent felt that the complex rules and regulations to be followed a the time of making.
Buyers on Government Securities

Out of the total 145 respondents, 48 (33.25 percent) reported that the buyers of securities were financial institutions, 39 (26.7 percent) responded they were service holders, 32 (21.86 percent) felt they were business firms, 24 (16.48 percent) responded them to be retired people and the rest 2 (1.7 percent) had no idea.

Source of Income to Invest in government Securities

The respondents responded about the income source they used to purchase the Government Securities. A large 69.9 percent respondent reported that they used idle cash, 12.5 percent used residual amount, 7.4 percent used profit from business, 5.7 percent used sale of fixed assets and the remaining 4.5 percent took loan in order to purchase the Government Securities.

Subscription of Government Securities

There are some good reasons for the full subscription of Government Securities: the good marketing policy of NRB, the influence from intimate partners, good investment sector from risk and return perspective, and the lack of information of other investment sector. The respondents were questioned about the order of priority of these reasons. Though there was a lot of variation in setting the priority of the reasons, most of the respondents set a greater priority to the lack of information of order investment sector.

Use of Government Borrowing

The Government of Nepal has been collecting huge amount of money from people. The respondents answered about their opinion about the productive use of the collected amount 62 (42.64%) respondents were of the opinion that the collected money was productively used. It was found that most of the respondents were service holders. 36 (24.84%) respondents reported that amount had been unproductively used and 33 (22.86%) thought that it misused. It was found that most of these respondents were students who thought that the money collected was either misused or unproductively used. the remaining 14 (9.66%) reported that they do not have any idea in matter. Rather they were of the opinion that the collected money had used in some productive sector.

Test of Hypothesis

Non parametric test i.e. chi-square ($\chi^2$) is used to find out the interest and awareness of Nepali people towards the government securities. Four tests have been done based on the various categories of the sample i.e. educational background, profession, residence, annual income education etc. Basically, the tests are adopted by thinking that the samples can represent the attitude of Nepali people towards the government securities.
Table 1
Hypothesis Test for Investor Attitude on Government Securities in Terms of their Occupation

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Occupation Businessman</th>
<th>Civil Servant &amp; Permanent Employees of Organization</th>
<th>Students, Retired Person and Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>More Interested</td>
<td>15</td>
<td>48</td>
<td>9</td>
<td>72</td>
</tr>
<tr>
<td>Less Interested</td>
<td>35</td>
<td>22</td>
<td>16</td>
<td>73</td>
</tr>
<tr>
<td>Total</td>
<td>50</td>
<td>70</td>
<td>25</td>
<td>145</td>
</tr>
</tbody>
</table>

Source: Field Survey (2018)

It is assumed that the people may have different attitude towards the government securities i.e. they may be more interested, less interested more aware, less aware to government securities. It is also assumed that their education, profession, educational background, residence and their annual income affect these attitudes. Here, these attitudes and the effect of various categories are tested by adopting the chi-square (x²) test of hypothesis at 5 percent significant level.

Table 2
Calculation of Chi-Square (x²)

<table>
<thead>
<tr>
<th>Observed Frequency (O)</th>
<th>Expected Frequency (E)</th>
<th>(O-E)</th>
<th>(O-E)²</th>
<th>(O-E)² / E</th>
</tr>
</thead>
<tbody>
<tr>
<td>15</td>
<td>24.83</td>
<td>-9.83</td>
<td>96.63</td>
<td>3.89</td>
</tr>
<tr>
<td>35</td>
<td>25.17</td>
<td>9.83</td>
<td>96.63</td>
<td>3.84</td>
</tr>
<tr>
<td>48</td>
<td>34.76</td>
<td>13.24</td>
<td>175.30</td>
<td>5.04</td>
</tr>
<tr>
<td>22</td>
<td>35.24</td>
<td>-13.24</td>
<td>175.30</td>
<td>4.97</td>
</tr>
<tr>
<td>9</td>
<td>12.41</td>
<td>-3.41</td>
<td>11.63</td>
<td>0.94</td>
</tr>
<tr>
<td>16</td>
<td>12.59</td>
<td>3.41</td>
<td>11.63</td>
<td>0.92</td>
</tr>
<tr>
<td>Total</td>
<td>19.6</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Since the calculated value of Chi-Square is higher than the tabulated value of Chi-square at 5% level of significance for 2 degree of freedom. So, Null hypothesis is rejected, which means that the attitude of Investor’s are affected by their occupation i.e., the businessman, student and retired person are less interested to purchase the government securities, because, they have enough time to seek the profitable stock and they can take the opportunity of the market. But the civil servant and the permanent employees of organized bodies haven’t enough time. So they are more interested to purchase the government securities.
### Table 3
Hypothesis Test for Investor Attitude on Government Securities in Terms of their Income Level

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Investors With Annual Income</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Equal to Rs 50,000</td>
<td></td>
</tr>
<tr>
<td>More Interested</td>
<td>33</td>
<td></td>
</tr>
<tr>
<td>Less Interested</td>
<td>12</td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>45</strong></td>
<td><strong>145</strong></td>
</tr>
<tr>
<td>More than Rs. 50,000 but less than Rs. 3,00,000</td>
<td>53</td>
<td>20</td>
</tr>
<tr>
<td>More than or Equal to Rs. 3,00,000</td>
<td>7</td>
<td>52</td>
</tr>
</tbody>
</table>

Source: Field Survey (2018)

### Table 4
Calculation of Chi-square ($x^2$)

<table>
<thead>
<tr>
<th>Observed Frequency (O)</th>
<th>Expected Frequency (E)</th>
<th>(O-E)</th>
<th>(O-E)$^2$</th>
<th>$(O-E)^2/E$</th>
</tr>
</thead>
<tbody>
<tr>
<td>33</td>
<td>28.86</td>
<td>4.14</td>
<td>17.14</td>
<td>0.59</td>
</tr>
<tr>
<td>12</td>
<td>16.14</td>
<td>-4.14</td>
<td>17.14</td>
<td>1.06</td>
</tr>
<tr>
<td>53</td>
<td>51.31</td>
<td>1.69</td>
<td>2.86</td>
<td>0.06</td>
</tr>
<tr>
<td>27</td>
<td>28.69</td>
<td>-1.69</td>
<td>2.86</td>
<td>0.10</td>
</tr>
<tr>
<td>7</td>
<td>12.83</td>
<td>-5.83</td>
<td>33.99</td>
<td>2.65</td>
</tr>
<tr>
<td>13</td>
<td>7.17</td>
<td>5.83</td>
<td>33.99</td>
<td>4.47</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>8.86</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Field Survey (2018)

Since the calculated value of Chi-square is higher than the tabulated value of Chi-square at 5% level of significance for 2 degree of freedom. So, Null hypothesis is rejected in this level. i.e.; Alternative hypothesis is accepted, which means that the Lower income groups are more interested to purchase the government securities.

### Table 5
Hypothesis Test for Investor Attitude on Government Securities on the basis of Geographical Area

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Investors</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Rural Area</td>
<td>Urban Area</td>
</tr>
<tr>
<td>More Aware</td>
<td>33</td>
<td>65</td>
</tr>
<tr>
<td>Less Aware</td>
<td>30</td>
<td>17</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>63</strong></td>
<td><strong>82</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey (2018)
Table 6  
Calculation of Chi-square ($x^2$)

<table>
<thead>
<tr>
<th>Observed Frequency (O)</th>
<th>Expected Frequency (E)</th>
<th>(O-E)</th>
<th>(O-E)$^2$</th>
<th>(O-E)$^2$/E</th>
</tr>
</thead>
<tbody>
<tr>
<td>33</td>
<td>42.58</td>
<td>-9.58</td>
<td>91.78</td>
<td>2.16</td>
</tr>
<tr>
<td>30</td>
<td>20.42</td>
<td>9.58</td>
<td>91.78</td>
<td>4.49</td>
</tr>
<tr>
<td>65</td>
<td>55.42</td>
<td>9.58</td>
<td>91.78</td>
<td>1.66</td>
</tr>
<tr>
<td>17</td>
<td>26.58</td>
<td>-9.58</td>
<td>91.78</td>
<td>3.45</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>11.76</td>
<td></td>
</tr>
</tbody>
</table>

Since the calculated value of Chi-square is higher than the tabulated value of Chi-square at 5% level of significance for 1 degree of freedom. So, Null hypothesis is rejected in this level. i.e.; Alternative hypothesis is accepted, which means that the people of urban area are more aware towards the government securities than the people of rural area.

Table 7  
Hypothesis Test for Investor Attitude on Government Securities in Terms of their Academic Backgrounds

<table>
<thead>
<tr>
<th>Attitude</th>
<th>Academic Background With Economics, Finance, Management &amp; Commerce</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>More Aware</td>
<td>80</td>
<td>28</td>
<td>108</td>
</tr>
<tr>
<td>Less Aware</td>
<td>14</td>
<td>23</td>
<td>37</td>
</tr>
<tr>
<td>Total</td>
<td>94</td>
<td>51</td>
<td>145</td>
</tr>
</tbody>
</table>

Source: Field Survey (2018)

Table 8  
Calculation of Chi-square ($x^2$)

<table>
<thead>
<tr>
<th>Observed Frequency (O)</th>
<th>Expected Frequency (E)</th>
<th>(O-E)</th>
<th>(O-E)$^2$</th>
<th>(O-E)$^2$/E</th>
</tr>
</thead>
<tbody>
<tr>
<td>80</td>
<td>70.01</td>
<td>9.99</td>
<td>99.80</td>
<td>1.43</td>
</tr>
<tr>
<td>28</td>
<td>37.99</td>
<td>-9.99</td>
<td>99.80</td>
<td>2.63</td>
</tr>
<tr>
<td>23</td>
<td>13.01</td>
<td>9.99</td>
<td>99.80</td>
<td>7.67</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>15.89</td>
<td></td>
</tr>
</tbody>
</table>
Since the calculated value of Chi-square is higher than the tabulated value of Chi-square at 5% level of significance for 1 degree of freedom. So, Null hypothesis is rejected in this level. i.e.; Alternative hypothesis is accepted, which means that the academic background and the awareness are dependent each other’s i.e.; the people whose academic background is Economics, Finance, Management & Commerce are more aware towards the government securities than the people of others background.

Conclusion

The study shows that Nepali investors are attracted to government securities in comparison to other investment sectors. Most of investors in Nepal are risk averter and they search less risky investment. Different people are participating in government securities such as, rich, poor, educated, uneducated, etc. This has supported general assumption that only required persons, civil servants are interested in government securities. In response to collect sample, some investors responded some sorts of complaints and grievances against the marketability of security and its low interest rate than private investments. Government can rise from internally and externally.

References

Macroeconomics And Bank-Specific Factors Affecting Liquidity: A Study Of Nepali Commercial Banks

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Abstract

This paper aims to examine the form and pattern of liquidity, NPL, return on assets, CAR, return on equity, GDP, inflation and interbank rate in Nepalese commercial banks. The study is intended to analyze the relationship between liquidity and bank specific variables in Nepalese commercial banks. The key findings stated that there is significant relation between numbers of variables that impacts on the liquidity performance of Nepalese commercial banks. The panel data of commercial banks from 2010/11 to 2016/17 has been taken for the purpose of the research. Mean, standard deviation, correlation and multiple regression analysis have been used to diagnose date to meet the specific objectives of research. The results reveal that there is significant influence of ROA, ROE, NPL, GDP and IBR on LIQ.

Keywords: Return on assets, Return on equity, Non-performing loans, Capital adequacy ratio and Inter-bank rate

Introduction

Liquidity for a bank means the ability to meet its financial obligations as they come due. Bank lending finances investments in relatively illiquid assets, but it funds its loans with mostly short term liabilities. Thus one of the main challenges to a bank is ensuring its own liquidity under all reasonable conditions. A bank’s liquidity is determined by its ability to meet all its anticipated expenses, such as funding loans or making payments on debt, using only liquid assets. The attention has been paid by lender to the last resort to overcome the liquidity crisis (Aspachs, Nier, Tiesset, 2005). Vodova (2014) showed that a bank specific and macroeconomic variable affects the bank liquidity. After the global financial crisis, bank has begun to examine the problems of liquidity and its importance to the overall performance of the banking sector and financial markets. The world economy
has experienced a number of financial crises. These crises are issues of liquidity provision by the banking sector and a financial market. When crises are likely to arrive, banks seem less willing to lend and hold more liquidity due to the low level of liquidity in the market for external finance. Berger and Bouwman (2009) found the connection between financial crises and bank liquidity creation.

Bank specific factors or internal factors are the individual bank characteristics, which affect bank performance. These factors are influenced by the internal decisions of management and board. These factors are also within the scope of the bank to manipulate them and they differ from bank to bank. These include capital, size of deposit liabilities, size, and composition of credit portfolio, interest rate policy, labor productivity, and state of information technology, risk level management quality, bank size, and ownership among others (Dang, 2011). The liquidity ratio as a measure of bank’s liquidity assumed to be dependent on individual behaviour of banks, their market and macroeconomic environment and the exchange rate regime, i.e. on following factors: total assets as a measure of the size of the bank (-), the ratio of equity to assets as a measure of capital adequacy (+), the presence of prudential regulation, which means the obligation for banks to be liquid enough (+), the lending interest rate as a measure of lending profitability (-), the share of public expenditures on gross domestic product as a measure of supply of relatively liquid assets (+), the rate of inflation, which increases the vulnerability of banks to nominal values of loans provided to customers (+), the realization of a financial crisis, which could be caused by poor bank liquidity (-), and the exchange rate regime, where banks in countries with extreme regimes (the independently floating exchange rate regime and hard pegs) were more liquid than in countries with intermediate regimes. Most studies conducted in relation to bank performances focused on sector-specific factors that affect the overall banking sector performances (Chantapong, 2005). Nevertheless, there is a need to include the macroeconomic variables. Thus, this study has incorporated key macroeconomic variables (Inflation and GDP) in the analysis. Moreover, this study examined whether ownership identity has influenced the relationship between bank specific factors, macro-economic indicators on liquidity of Nepalese commercial banks.

It is well known facts that currently banks and financial intuitions in Nepal have been facing the problem of liquidity and the issue is becoming difficult to manage. Though, many studies have been taken place in order to find out the impact of bank specific and macroeconomic factor on liquidity in international scenario. But, there is no exclusive study on bank specific and macroeconomic determinant of liquidity in case of Nepalese banking scenario. So, this study attempts to fulfill the gap to certain limits. This study will help for the further studies carried out in countries like Nepal. This study also contributes to the financial sectors of the economy and society. Therefore, the major beneficiaries from this study are commercial bank, regulatory bodies, the academic staff and society.

Liquidity creation itself is seen as the primary source of economic welfare contribution by banks but also as their primary source of risk’ (see: Bryant, 1980; Diamond & Dybvig, 1983). Therefore, virtually every financial transaction or commitment has implications for a bank’s liquidity. For instance, as United States/U.S. subprime mortgage
crisis reached its peak in the years 2008/9 unprecedented levels of liquidity support were required from central banks in order to sustain the financial system. A reduction in funding liquidity then caused significant distress. In response to the freezing up of the interbank market, the European Central Bank and U.S. Federal Reserve injected billions in overnight credit into the interbank market. Some banks needed extra liquidity supports (Bernanke 2008). It is evident that liquidity and liquidity risk is very up-to-date and important topic. Therefore banks and more so their regulators are keen to keep a control on liquidity position of banks.

Banks should have ready access to immediately expendable funds at reasonable cost precisely at the time those funds are needed. Lack of adequate liquidity is often one of the first signs that a bank is in serious financial trouble. The commercial banks are a major player in Nepalese banking sector and financial services industry. Aryal (2010) indicated that the profitability rate, operating expenses, dividend distribution among the shareholders etc. have been found inconsistent. There must be some reasons behind such differences in performance, the problem of the study refers to the liquidity and profitability analysis of JVBs. Subba (2006) revealed the gap analysis is the major tool for managing the liquidity risk. Manandhar (2004) stated that the liquidity position of all bank is very higher and commercial bank prefer to invest in short term loans and securities. Maharjan et al. (2016) examined the relationship between bank credit risk, profitability and liquidity of commercial banks in Nepal. The study concluded that major determinants of credit risk, profitability and liquidity of Nepalese commercial banks are non-performing lon, loan to deposit and lesser prudence. Bhusal (2016) found the impact of liquidity position on the buffer of regulatory capital.

**Literature Review**

Rychtarik (2009) and Praet & Herzberg (2008) have also provided similar understandings with liquidity ratios such as liquid assets to total assets, liquid assets to deposits and short term financing, loans to total assets and loans to deposits and short term borrowings as cited in (Vodova, 2011) are the determinants of commercial bank’ liquidity in hungary. In short, the liquidity ratio carries varies balance sheet ratios to identify liquidity needs (Crosse & Hempel 1980, & Vodova 2011). Diamond and Dybvig (1983) emphasize the “preference for liquidity” under uncertainty of economic agents to justify the existence of banks: banks exist because they provide better liquidity insurance than financial markets. However, as banks are liquidity insurers, they face transformation risk and are exposed to the risk of run on deposits. More generally, the higher is liquidity creation to the external public, the higher is the risk for banks to face losses from having to dispose of illiquid assets to meet the liquidity demands of customers. A natural justification for the existence of deposit-taking institutions, thereby giving also an explanation for the economically important role of banks in providing liquidity, was initially modeled by Bryant (1980) and Diamond & Dybvig (1983).

Diamond & Raghuram (2000) advocate that Banks capital creates liquidity for the bank due to the fact that deposits are most fragile and prone to bank runs. Moreover,
greater bank capital reduces the chance of distress. However, it is not without drawbacks that it induce weak demand for liability, the cheapest sources of fund Capital adequacy is the level of capital required by the banks to enable them withstand the risks such as credit, market and operational risks they are exposed to in order to absorb the potential loses and protect the bank’s debtors. Capital adequacy ratio shows the internal strength of the bank to withstand losses during crisis. Capital adequacy ratio is directly proportional to the resilience of the bank to crisis situations (Dang, 2011, and Al-Khour, 2012).

Nishanthini and Meerajancy (2015) analyzed the tradeoff between liquidity and profitability with the samples of state bank and private bank in Sir Lanka over period of 2008–2012. There is an insignificant correlation between liquidity and profitability in both state banks and private banks. The regression results showed negative impact of liquidity on profitability in selected banks in Sir Lanka. The study concluded that bank having the higher level of liquidity would have lower level of profitability. Alshatti (2015) investigated the effect of the liquidity management on profitability in the 13 Jordanian commercial banks during the time period of 2005–2012. By utilizing the data of the annual reports of the Jordanian commercial banks, which issued by Amman Stock Market, to be in the form of panel study type since this type of studies dealing with the same people, groups or organizations across multiple time periods. Augmented Dickey Fuller (ADF) stationary test model was used to test for a unit root in a time series of the research variables and then testing hypothesis by using regression analysis and study also used two regression model and first model measures the effect of the liquidity management indicators on profitability in the Jordanian commercial banks, where return on equity (ROE) was the proxy for profitability.

**Objective**
To analyze the macroeconomic and bank specific factors affecting liquidity in Nepali commercial banks.

**Research Methodology**
Research designs namely descriptive and causal comparative have been used for the purpose of the study. This study has employed descriptive research design to deal with the fact-finding and searching adequate information associated with explanatory variables and liquidity of Nepalese commercial banks. In addition, causal comparative research design has been used to analyze the cause and effect relationship between the explanatory variables and bank liquidity. Causal comparative approach has adopted to establish the directions, magnitudes and forms of the observed relationship between liquidity and other independent variables. Causal-comparative research, like correlational research, seeks to identify associations among variables and regression analysis has been conducted. The casual comparative research design helps to ascertain and understand the directions magnitudes and form of observed relationship between bank specific and macroeconomic factor and liquidity.

**Household Sampling and Sample Size**
In order to analyze the impact of bank specific and macroeconomic determinant of liquidity buffer the data were collected from various sources like Nepal Rastra bank website, World Bank websites and Global economy websites. There are many idiosyncratic and macroeconomic variables that have significant effect on liquidity but due to the lack of availability of data these variables have been used. This study is based on secondary source of data. This study focuses on bank specific and macroeconomic determinant of liquidity of 15 commercial banks of Nepal and consists of 8 years data.

The study is based on the secondary data which are gathered for 15 commercial banks in Nepal for the period of 7 years from 2009/10 to 2016/17. As categorized into bank specific variable (ROA, ROE, NPL, CAR) and macroeconomic variable (GDP, inflation, Interbank Rate) are used in this study. Banking and Financial Statistics, Quarterly Economic Bulletin and Bank Supervision Report published by Nepal Rastra Bank and Annual Reports of the selected commercial bank are the major sources of the issue.

Data Analysis

Model Specification

The main objective of data analysis is to analyze the magnitude and direction of the effects of idiosyncratic and macroeconomic variable on liquidity in the case of Nepalese commercial banks. Thus, this section deals with statistical and econometric models used for the purpose of analysis of secondary data. The methods of data analysis used in this study have been divided into two subsections. First section deals with the methods of secondary data analysis. This includes descriptive statistics, correlation analysis and regression analysis. Second section describes different statistical test for significance for validation of model such t-test and F-test.

The regression model is used in this study in order to analyze the effect of idiosyncratic and macroeconomic effect on liquidity. The effects of idiosyncratic and macroeconomic variable on liquidity of Nepalese commercial banks were analyzed by computing regression equations. The relationship between dependent and independent variables can be stated in the following form:

The model is specified assuming the liquidity is the function of bank specific variables, macro-economic variables. More specifically:

Liquidity = f (bank specific variables, macro-economic variables)

Defining the respective variables, model (1) can be written as Liquidity = f (ROA, ROE, NPL, CAR, GDP, INF, IBR)

Model 1

\[ LQ_{it} = \beta_1 + \beta_2 ROA_{it} + \beta_3 ROE_{it} + \beta_4 NPL_{it} + \beta_5 CAR_{it} + \beta_6 GDP_{t} + \beta_7 IBR_{t} + e_{it} \]

\[ LQ1_{it} = \text{Ratio of liquid assets to total assets} \]

ROA\(_{it}\) = Return on assets

ROE\(_{it}\) = Return on equity

NPL\(_{it}\) = Non performing loan

CAR\(_{it}\) = Capital adequacy ratio
$GDP_t = \text{Gross domestic profit}$

$IBR_t = \text{Inter bank rate}$

**Descriptive Statistics Analysis**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Min</th>
<th>Max</th>
<th>Mean</th>
<th>SD</th>
</tr>
</thead>
<tbody>
<tr>
<td>LQ</td>
<td>0.12</td>
<td>0.68</td>
<td>0.42</td>
<td>0.08</td>
</tr>
<tr>
<td>ROA</td>
<td>-1.01</td>
<td>8.97</td>
<td>1.75</td>
<td>1.02</td>
</tr>
<tr>
<td>ROE</td>
<td>-6.89</td>
<td>47.84</td>
<td>17.83</td>
<td>7.74</td>
</tr>
<tr>
<td>NPL</td>
<td>0.12</td>
<td>19.75</td>
<td>2.15</td>
<td>2.17</td>
</tr>
<tr>
<td>CAR</td>
<td>10.52</td>
<td>19.94</td>
<td>12.65</td>
<td>1.84</td>
</tr>
<tr>
<td>GDP</td>
<td>2.85</td>
<td>7.89</td>
<td>4.87</td>
<td>1.54</td>
</tr>
<tr>
<td>IBR</td>
<td>0.26</td>
<td>8.98</td>
<td>3.54</td>
<td>3.18</td>
</tr>
</tbody>
</table>

The mean values of variable have found to be ranging from 0.442 to 17.83 where as the standard deviation have recorded to be ranging from 0.08 to 7.74. Likewise, minimum values have recorded to be -1.01 to 10.52 and maximum values have obtained to be ranging from 0.68 to 47.84.

**Correlation Co-efficient between Dependent and Independent Variable**

The table 2 shows that the correlation between dependent and independent variables. The LQ is the dependent variable and ROA, ROE, NPL, CAR, GDP and IBR are the independent variables taken under investigation.

<table>
<thead>
<tr>
<th>Variable</th>
<th>LQ</th>
<th>ROA</th>
<th>ROE</th>
<th>NPL</th>
<th>CAR</th>
<th>GDP</th>
<th>IBR</th>
</tr>
</thead>
<tbody>
<tr>
<td>LQ</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ROA</td>
<td>0.00</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ROE</td>
<td>-0.11</td>
<td>0.87</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>NPL</td>
<td>-0.02</td>
<td>-0.09</td>
<td>-0.05</td>
<td>1.00</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CAR</td>
<td>0.17</td>
<td>0.27</td>
<td>-0.20</td>
<td>0.21</td>
<td>1.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GDP</td>
<td>0.05</td>
<td>0.06</td>
<td>0.09</td>
<td>-0.08</td>
<td>-0.07</td>
<td>1.00</td>
<td></td>
</tr>
<tr>
<td>IBR</td>
<td>-0.11</td>
<td>0.10</td>
<td>0.09</td>
<td>0.11</td>
<td>0.09</td>
<td>-0.35</td>
<td>1.00</td>
</tr>
</tbody>
</table>
The correlation coefficients between LIQ and ROA, ROE, NPL, CAR, GDP and IBR have recorded to have significant. The result shows that there is significant relationship between dependent variable and independent variables under investigation.

*Multiple Regression Analysis*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Beta</th>
<th>t value</th>
<th>p value</th>
</tr>
</thead>
<tbody>
<tr>
<td>ROA</td>
<td>-0.214</td>
<td>-21.073</td>
<td>0.000**</td>
</tr>
<tr>
<td>ROE</td>
<td>-0.225</td>
<td>-16.87</td>
<td>0.000**</td>
</tr>
<tr>
<td>NPL</td>
<td>-0.215</td>
<td>-32.544</td>
<td>0.000**</td>
</tr>
<tr>
<td>CAR</td>
<td>0.165</td>
<td>4.773</td>
<td>0.000**</td>
</tr>
<tr>
<td>GDP</td>
<td>0.191</td>
<td>13.805</td>
<td>0.000**</td>
</tr>
<tr>
<td>IBR</td>
<td>-0.224</td>
<td>-4.528</td>
<td>0.000**</td>
</tr>
</tbody>
</table>

The asterisk (*) sign indicates that result is significant at 5% level and double asterisk (**) sign indicates that result is significant at 1%.

The results are based on panel data of commercial banks for the period of 2010/10 to 2016/17 by using linear regression model. The model is, \( LQ_t = \beta_1 + \beta_2 ROA_t + \beta_3 ROE_t + \beta_4 NPL_t + \beta_5 CAR_t + \beta_6 GDP_t + \beta_7 IBR_t + e_t \). \( LQ_t \) is Liquid assets to total assets in times is dependent variables and the independent variables are ROA (return on assets defined as net income to total assets, in percentage), ROE (return on equity defined as net income divided by total shareholders’ equity in percentage), NPL (ratio of nonperforming loan to total loan), CAR (capital adequacy ratio defined as sum of tier I and tier II capital to risk weighted assets), GDP (GDP is defined as annual growth rate of domestic product in percent), INF (inflation rate defined as the rise in general price level of goods and services, in percentage), IBR (short term interest rate between banks). Table 3 shows that the negative beta coefficient for return on assets, return on equity. This result also indicates that higher the return on assets, lower would be the liquid assets by total assets which is significant at 5 percent level of significance. This study shows the positive relationship for capital adequacy ratio and GDP, inflation with LQ (liquid assets by total assets). This indicates that higher the capital adequacy ratio higher would be the liquid assets by total assets which is significant at 5 percent level of significance.

**Conclusion and Discussion**

The findings reveal that there is significant influence of ROA, ROE, NPL, CAR, GDP and IBR on LIQ. The major conclusion of the study is return on equity, return on assets, non-performing loan, interbank rate have negative impact on the liquidity of Nepalese commercial banks indicating that higher the return on equity, return on assets, non-performing loan, interbank rate, lower the LQ. The study also concludes that Capital
Adequacy Ratio, Gross Domestic Product and inflation have positive impact on liquidity of Nepalese commercial banks indicating that higher the Capital Adequacy Ratio, Gross Domestic Product and inflation, higher will be the LQ.

The result reveals that there is significant influence of ROA on LIQ. This finding is consistent with the findings of Almumani (2013). Also, higher the return on equity, lower the liquid assets by total assets. This result was consistent with findings (Saleem & Rehman, 2011). The study also reveals that negative beta coefficient for non-performing loan. This indicates that higher the non-performing loan lower would be the liquid assets by total assets. This finding is consistent with the findings of (McNulty, Akhigbe, & Verbrugge, 2001). This finding is consistent with the findings of (Iqbal, 2012).The positive beta coefficient of GDP indicates that higher the GDP, higher would be the liquid assets by total assets. This finding is consistent with the findings of (Bunda & Desquillbet, 2008). Also, the finding indicates there is positive realtionship between inflation and LQ1. This result is consistent with the findings of (Tseganesh, 2012). The study also reveals that negative beta coefficient interbank rate with LQ (liquid assets by total assets). This result also indicates that higher the interbank rate lower would be the liquid assets by total assets. This finding is consistent with the findings of (Joshi, 2016).

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Behind Disaster Management: Resiliency in Cultural Configuration

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Abstract

The paper discovers the worth of a resilient culture in the course of disaster management following 2015’s Nepal Earthquake. An empirical investigation into the activities of rescues, rescuers, government authorities, humanitarian agencies, and civil societies indicates that the effectiveness of rescue, relief, recovery, and reconstruction activities are influenced by their cultural resiliency. The discovery process involved field visits, personal observation and experience, interviews, literature review and discourse analysis as well as interpretation. The study concentrated on the issues concerning the areas of rescue operations, logistics, information sharing, supply chains, shelter management, relief packages distribution, actors’ coordination, and socio-cultural immunity and elasticity to the crisis conditions. This paper draws a conclusion that resilience in cultural configuration enhances effectiveness in the process of disaster management.

Keywords: Nepal Earthquake, Disaster Management, Cultural Configuration, Socio-cultural Immunity, Resilient Culture

Introduction

Disaster is a sudden event that causes huge damage and loss of lives. Such events occur either due to accidents or natural phenomena, and also lead to a humanitarian crisis in addition to the damage and loss of lives. Humanitarian crisis is a condition of severe hardships in the daily lives of the disaster survivors. Shortage and insecurity (Bhattarai, 2016) at one part and mental grief and physical pain at the other are fuelling the situation of survivors’ hardships. The situation becomes very hard to overcome without resiliency in cultural configuration of the survivors and the rescuers. Enhancing resiliency in cultural configuration is a secret of disaster management.
Disaster Management

This paper considers disaster management as a process of building resiliency through which the disaster survivors of disasters are better able to cope with their grief, pain and hardships so that they return to their normal lives. The process consists of emergency preparedness, response, recovery, and restructuring. Mental grief, physical pain, material loss and damage of structures are common phenomenon under disaster conditions. Such anxieties often lead the survivors to a state of powerlessness and isolation. Life of these survivors remains full of shortage, irregularity, and insecurity.

The preparedness process entails all assumptions and forecasts concerning the disaster and it makes the matter ready for early response thereon. At first, managing rescue operations, logistics, shelter, and relief materials are a few areas of concerns of all. A disaster dismantles socio-psychological settings of the survivors; therefore, the recovery process necessarily attempts to restore the routine life of the survivors.

Post disaster socio-psychological processes attempt to develop a new order that will be building a new socio-psychological order along with restructuring the socio-institutional settings. Moreover, the disaster damages the physical structures or that eventually need rebuilding and restructuring.

The Disaster: Nepal Earthquake

The earthquake recorded 7.6 in magnitude and subsequent aftershocks caused a huge damage and loss of lives in Nepal (see Table 1). The quake struck on 25th day of April 2015 at 11:56 AM local time with an epicenter at the Gorkha district of Nepal—northwest of Kathmandu. The following days' aftershocks—mainly the aftershock of 6.7 in magnitude recorded on the 26th day of April 2015 and the aftershock of 6.8 in magnitude recorded on the 12th day of May 2015—also caused additional damage and loss of lives (quantified below). Mainly, the quake caused severe damage in 14 districts (Bhaktapur; Dhading; Dolakha; Gorkha; Kathmandu; Kavrepalanchowk; Lalitpur; Makawanpur; Nuwakot; Okhaldhunga; Ramechhap; Rasuwa; Sindhuli; and Sindhupalchowk) and it caused tolerable damages in other 31 districts of Nepal.

The earthquake and subsequent aftershocks did not only cause physical losses and damages, but it also affected the survivors in a number of socio-psychological and cultural aspects. The grief, pain and hardships of the survivors are still continuous in their make-shifts even after three years of the disaster. Their ways of lives consisting the events and festivals, rituals and customs, livelihoods and styles of living among others are not returning back to their original position in most of the cases. A high level of tolerance and compromise among the survivors found praiseworthy.
### Table 1

**Loss and Damage**

<table>
<thead>
<tr>
<th>Description</th>
<th>Unit</th>
<th>Quantity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Death</td>
<td>person</td>
<td>8,970</td>
</tr>
<tr>
<td>Injured</td>
<td>person</td>
<td>22,302</td>
</tr>
<tr>
<td>Missing</td>
<td>person</td>
<td>198</td>
</tr>
<tr>
<td>Fully damaged houses</td>
<td>number</td>
<td>604,930</td>
</tr>
<tr>
<td>Partially damaged houses</td>
<td>number</td>
<td>288,856</td>
</tr>
<tr>
<td>Total value of disaster effects</td>
<td>Billion Rs.</td>
<td>706</td>
</tr>
<tr>
<td>Proportion of physical assets destroyed</td>
<td>percent</td>
<td>76</td>
</tr>
<tr>
<td>Proportion of other losses</td>
<td>percent</td>
<td>24</td>
</tr>
<tr>
<td>Affected families</td>
<td>number</td>
<td>886,456</td>
</tr>
</tbody>
</table>

*Source: Ministry of Home Affairs; Nepal Police; National Society for Earthquake Technology*

### The Issues and Challenges

Disaster preparedness practices in Nepal couldn't enhance resiliency amongst the people and societies. The current system still concentrates on rescue and relief operations. Domestic strength of responding to disasters independently is deteriorating from the overwhelming dependency on outsiders the donors and philanthropists.

Diversified nature of the donors and philanthropists is thwarting the integration and coordination attempts of disaster preparedness and response. It is obvious that when pluralistic nature and preference exist among the principal actors, the local requirements disappear in the entire process of disaster management. Eventually, the preparedness and responding practices of the donors and philanthropists undermine the preference and priority of the rescues and the survivors.

Immunity to change of principal actors including the government, donors, philanthropists, local organizations and people appears as a challenge during the period of disaster response and recovery. Disaster condition is discontinuation of the past and beginning for continuation of the future. It is the condition of change; therefore, both immunity and adaptability are essential. However, people and institutions are lacking such immunity and adaptability. They rely on their own pattern of getting things done and they attempt to exercise accordingly throughout the disaster management process.

Integrity and commitment of political parties and government agencies are essential to mobilize resources efficiently and effectively in the process. Administrative support, community mobilization, and transparency in operations are crucial parts in response,
recovery and reconstruction phases of disaster management. Higher the integrity and commitment of the actors, faster the processes of disaster management.

The management of humanitarian logistics is immediate concern of disaster management. For instance, the rescuers need logistic supports for their rescue operation at one part and the rescues need water, foods, shelters, sanitation and security at the other part. The disaster is affecting the supply chain and its actors adversely by damaging physical infrastructures like roads and bridges, houses and warehouses, markets and business complex among others.

A favorable weather condition facilitates the disaster management process in a number of ways. More specifically, the summers and winters are more challenging due to the heavy rainfalls in summers and excessive cold in the winters. The earthquakes damage homes and make the survivors compelled to adjust with makeshift, which are not all seasons weatherproof. Humanitarian operations logistics, recovery measures, and reconstruction activities become efficient and effective in fair weather conditions.

Security measures of person and property help ensure confidence and instill hope among the survivors. Community supports and cooperation will be increased, and disaster management process will be enhanced. The actors including donors and philanthropists also feel confidence in their operations. Trust among the actors will be enhanced and plans will be materialized.

Accuracy in information and communication minimizes the negative impacts of rumor that is spreading across the disaster areas. Rumor perception varies from person to person and society to society. Nepal consists of rumor prone societies where people quickly believe on rumors and tend to respond accordingly.

**Statement of the Problem**

Earthquake breaks physical settings. The breaking of physical, socio-cultural settings, totally or partially, causes loss of lives and affects lives-patterns of the habitats. The earthquake survivors' rehabilitation of an earthquake's survivors is the primary concern of the disaster management.

a. Which dimensions of the survivors' live-patterns does earthquake-caused loss and damage affect the most?

b. What becomes instrumental to ensure effective rehabilitation of those who survived the earthquake-caused disasters?

**Methodology**

This is exploratory narrative research. It consisted of disaster site visits, interviews with opinion leaders, discourse analysis and literature review concerning humanitarian operations logistics and disaster management. The site visits covered all the headquarters and nearby areas of 14 affected districts. The interviews of opinion leaders involved Nepal police (2), Nepal army (2), Nepal government's district offices (14), international
non-governmental organization (7), national non-governmental organization (13), major political parties (4), individuals involved in humanitarian works (5) and the earthquake victims (47); the number in parenthesis refers the number of respondents.

Out of 94 respondents, only 20 respondents were comfortable for recording their interviews and remaining 74 were comfortable only for making notes. From among the 74 respondents, 15 respondents didn’t permit to disclose their names. Out of the 15 respondents, 13 were from Nepal government’s district offices and two from the victims. The interviews and responses were transliterated for exploratory narratives.

The narratives, site observations and literature reviews helped to develop discourses on beliefs, attitudes, and value preferences of the survivors, politicians, government officers, and humanitarian actors. Analysis of the discourse developed as such was used to ensure the significance of cultural configuration (Bhattarai, 2016) in restoring the live-patterns of the survivors and its likely instrumentality for their rehabilitation.

This study focuses on priority and practice of identifying and restoring the disaster survivors’ daily lives. Review of literature in brief provided insights in understanding the role and category of the actors involved as well as humanitarian operations logistics. The review indicated a few areas of concern and priority while managing disasters. Humanitarian context, information diffusion, evacuation and transportation, supply chain, shelter management, relief material distribution, actor coordination, and socio-cultural immunity to crisis, and resilient culture were considered major influencers.

Limitation
This study depends on personal observation and experience as well as on the discourse analysis based on field observations, interviews, and literature review. Activities and impact thereof of the actors like local community, humanitarians, political activists, government officers, and security forces were not assessed in the study. The discourse was indicating a substantial amount of activities for preparedness; however, the study did not explore the relationship between the preparedness and loss/damage. The study put higher emphasis on humanitarian operations logistics.

Literature Review
Humanitarian function manifests the humanistic values and devotion. A humanitarian, a person or an institution is devoted to the protection and promotion of human welfare. It is an advocate of the principles of humanism that has concerns about the interests and welfare of human beings. Humanitarian operations consist of a set of functions intended to avail human welfare in every circumstance. It is an enduring process of ensuring humanistic values and principles, which are desirable, compatible and comfortable for people. Humanitarian operations logistics involves the process of providing and handling labor and materials in order to safeguard human lives, values and principles over times and situations.
United Nations Cluster Approach to humanitarian emergencies consists of seven clusters—prevention, mitigation, preparedness, disaster, response, recovery and reconstruction—organized into eleven thematic areas—emergency shelter; nutrition; logistics; sanitation, water and hygiene; education; early recovery; emergency telecommunications; food security; protection; health; and camp coordination and management (UNOCHA, 2005). Bhimani and Song (2016) divide humanitarian logistics into four research streams – mitigation, preparedness, response and recovery – and research needs into two practices—disaster response and capacity building.

Vanajakumari, Kumar and Gupta (2016) focus on the streams of integrated/ coordinated decision models, last mile distribution problem, facility location problem, and vehicle management problem and propose an integrated optimization model for simultaneously determining locations of staging areas, inventory assignments, selecting sizes and numbers of trucks, and routing of trucks.

This study divides the literature on humanitarian logistics and disaster management process in eight streams concerning the humanitarian context, information diffusion, evacuees' evacuation, shelter management, supply chains, relief packages, actors' coordination, and socio-cultural immunity to crisis.

**Humanitarian Context**

Humanitarian operations are unique in nature. The operations seem socially responsive, philanthropically attractive and profitably distractive. Disaster or crisis conditions consist of contextual complexities. Humanitarian operations rely heavily on logistics in uncertain, risky, and urgent contexts—a very different field of application for supply chain management principles than that of ordinary businesses (Gatignon, Wassenhove, & Charles, 2010).

Pluralistic interests of humanitarian actors – social responsibility, philanthropy and profitability are fueling the complexities. Complexity, unfamiliar context and intuitive behavior of socially responsive operations are inviting challenges for making decisions. In some cases, humanitarian operations involve local governments or people, who are important stakeholders as well as beneficiaries of the operations. Socially responsive operations are complex set in an unfamiliar context involving uncertainty and multiple stakeholders with conflicting goals and can lead to counter-intuitive behavior (Besiou & Wassenhove, 2015).

The context to humanitarian operations logistics vary significantly according to the policies of the principal actors like the government, local and international organizations. For instance, vehicle procurement policy for humanitarian development programs has been considered significant in few sensitive countries like Sudan, Afghanistan, and Ethiopia (Eftekhar, Masini, Robotis, & Wassenhove, 2014). The context in least developed countries consists of a large number of poor people—both the recipient and the distributors. Management research needs to explore the impact of engaging the poor people as
suppliers or distributors (Sodhi & Tang, 2014) in humanitarian operations logistics.

**Information Diffusion**

Role of information diffusion is pivotal during disasters. The information processing view of the UN's cluster approach provides an avenue for information diffusion. The clusters, if properly utilized, encourage better information flow and thus facilitate effective response to disasters. Humanitarian attention needs to turn to the importance of sharing information in order to facilitate humanitarian aid from elsewhere. Information quality is critical for effective resource utilization. Information quality, willingness to exchange information, and role of cluster lead as information hub have a larger role in information diffusion for effective response during disaster (Altay & Pal, 2014). Humanitarian logistics models and their solutions need to be integrated with information technology to enable their use in practice (Ozdamar & Ertem, 2014).

**Supply Chain**

Efficacy of different asset transfer mechanisms for the design of humanitarian supply chains is essential; however, humanitarian programs typically operate under funding constraints and donor earmarks with autonomous decision-making authority resting with the local entities, which makes the design of efficient humanitarian supply chain a challenging problem (Bhattacharya, Hasija, & Wassenhove, 2014). Trust is essential to supply chain actors, which needs a significantly long-term association among the actors. Hastily formed networks on the spot—in absence of the actors' relationships of a long term—will have a limited application (Tatham & Kocacs, 2009) in humanitarian logistics. The use of social enterprises to buttress the supply chains for distribution of essential goods by coordinating with micro-retailers is also considered useful in strengthening supply chain before and after the disaster (Sodhi & Tang, 2014).

**Evacuation and Transportation**

Moving people from the location of disasters/calamities to the location of shelters encounters multiple challenges. Locating shelter sites, determining routes, preparing evacuees, managing traffic, and minimizing evacuation time are few possible challenges. The number and locations of shelter sites and the trade-off between efficiency and fairness are essential considerations (Bayram, Tansel, & Yaman, 2014) in the process of evacuation. The task of transporting evacuees to shelter area involves multiple challenges, including vehicle management. Mobilization of vehicles incurs substantial financial costs. Humanitarian organizations like the International Committee of the Red Cross can make a considerable amount of savings by adjusting their vehicle replacement policy (Pedraza-Martinez & Wassenhove, 2013). Transportation of evacuees and supplies is one of the most important functions in the process of humanitarian logistics. The costs associated with transportation have been considered the second largest overhead cost to humanitarian organizations after personnel costs (Martinez, Stapleton, & Wassenhove, 2011).
Shelter Management

The donors often exhibit their preference for humanitarian programs (Besiou, Pedraza-Martinez, & Wassenhove, 2014) related to evacuation and shelter management. Selection of shelter sites for the evacuees needs to follow methodology and mathematical model to ensure effectiveness in the relief operations—when the threshold distances to health institutions and main roads decreases, the objective value also decreases (Kilci, Kara, & Bozkaya, 2014). Shelter management requires substantial amount of varied resources. In order to ensure continuous flow of resources, a central entity that can acquire primary resources and sell them to the other programs can improve system efficiency (Bhattacharya, Hasija, & Wassenhove, 2014).

Relief Package Distribution

The nature and types of humanitarian relief programs vary significantly depending on the humanitarian context, disasters, or crisis. As an instance, school feeding programs had a substantial impact in many less-developed countries when those programs were run by international organizations; however, World Food Program prompted a shift towards long-term, sustainable solutions that rely more on local resources, local capacity, and community participation (Kretschmer, Spinler, & Wassenhove, 2014). Humanitarian logistics help in making relief programs effective. The logistics have challenges of allocating scarce resources to complex operations in effective ways (Wassenhove & Martinez, 2012).

Actors’ Coordination

A large number and variety of actors are engaged in the process of humanitarian operations logistics with different mission, interests, capacity, and logistics expertise. Coordination among the actors involved in humanitarian operations is obviously essential, as it is essential among the commercial actors. The commercial supply chain management has been well studied within the domain of coordination mechanism (Balcik, Beamon, Krejci, Muramatsu, & Ramirez, 2009). Commercial operations mechanism and humanitarian operation mechanisms are fundamentally different in terms of their intended purpose. The intended purpose of commercial operation is to make profit whereas intended purpose of humanitarian operation is to avail relief to the victims, specifically during disasters or calamities.

Pluralistic interests of the actors in humanitarian operations do not necessarily encourage coordination. The number and diversity of actors, donor expectations and funding structure, resource shortages or surpluses, and unpredictability are making the coordination efforts harder and dearer. Relief chain coordination primarily depends on the efficiency and effectiveness of the chain structure, supply acquisition, warehousing, transportation and distribution of relief materials and services. The coordination mechanisms involve the mechanisms of national and international relief actors and philanthropists as well as the mechanisms of commercial actors (Balcik, Beamon, Krejci, Muramatsu, & Ramirez, 2009).
Socio-cultural Immunity to Crisis

Humanitarian operations logistics effectiveness largely depends on the socio-cultural immunity to crisis. Cultural configuration (Bhattarai, 2015) of the people providers and recipients of the logistics—determines the effectiveness of humanitarian logistics and disaster management process. Socio-cultural immunity emerges along with the advancement of empathy, cooperation and trust among the actors. The trust, both interpersonal and inter-organizational, has been argued to have positive consequences for the success of a relationship, even reducing transaction costs (Tatham & Kocacs, 2009).

The immunity to crisis does not only refer to the ability of resistance and tolerance during disasters but also refers to the post-disaster humanitarian welfare in the affected society. Large disasters and catastrophes can imperil or destroy the conditions of buyers and sellers to conduct economic transactions. The social costs composed of logistic and deprivation costs (Holguin-Veras, Perez, Jaller, Wassenhove, & Aros-Vera, 2013) are further escalating the crisis if there is vulnerable socio-cultural immunity to crisis. Potential consequences of disasters, for an instance, involve overwhelming economic losses, largely affected populations and serious environmental damages (Galindo & Batta, 2013).

The Critic

The attempts of disaster preparedness, humanitarian operations logistics and post-disaster management practices did not address the significance of cultural configuration and its impact on the live-patterns of the survivors. The history of success in using modeling and analysis in emergency planning and responsiveness demonstrates that management science can and should play an important role in minimizing the impact of both routine and catastrophic emergencies (Green & Kolesar, 2004). However, humanitarian logistics is too broad a field to fit neatly into a single definition of operational conditions (Holguin-Veras, Jaller, Wassenhove, Perez, & Wachtendorf, 2012). The context of humanitarian catastrophes does not follow a particular process. Uniqueness of the humanitarian context, information diffusion, supply chain, evacuation and transportation, shelter management, pluralistic actors’ coordination, relief programs, cultural resiliency and socio-immunity are making the humanitarian operations logistics and disaster management process different across the societies, more specifically, in poor countries.

Disasters and calamities are damaging societies in an interval of unspecified times. Effectiveness in the function of humanitarian logistics is the primary concern of all the actors in their operations. The existing literature on humanitarian logistics concentrates broadly on the areas of information diffusion, evacuation and transportation, supply chains, shelter management, relief package distribution, and actors’ coordination. The literature remains absent, more specifically, on the cultural configuration, socio-cultural complexity, rumors handling, actors’ value concerns and their relationships, personnel mobilization, culture and value (in) compatibility of the rescues, ethical concerns and adoptive challenges.
Discussion

Infrastructure and material advancement commensurate to the patterns of lives in a society. Live-patterns of individuals are reflecting the cultural configuration in a social setting. A congruence of physical structure and cultural configuration is making lives comfortable, compatible and sustainable in societies. The disasters like earthquakes are not only breaking the physical structures and causing loss of lives, but also challenging the comfortability, compatibility and sustainability of the socio-cultural lives. The loss and damage are influencing the live-patterns of individuals and societies significantly; therefore, one of the secrets of earthquake-like disaster management is building a resilient culture.

Disaster Management Process

An analysis of discourse indicates a practice of categorizing disaster management process into three categories; preparedness, response and recovery. The category of preparedness consisted of preventive measures, which involved the tasks of identifying disaster prone areas, determining space for shelter, developing the shelter areas, and awareness building for likely disasters. Urban areas, such as Kathmandu Valley, were identified as disaster-prone areas and hence more vulnerable, amongst others. Rural areas, mainly the areas outside Kathmandu valley, were not getting attention. The activities of identification and development of shelter areas were not effective as there was no single shelter area that had been developed even in Kathmandu valley. The tasks of infrastructure development, institutional setups, rescue operations, relief package determination and rehabilitation measure were negligible. However, the tasks of awareness building were getting their own momentum.

Insufficient preparedness invited a large number of obstacles in response to the earthquake. The process of information dissemination could not be effective enough due to heavy traffic and connectivity loss. Personal benefit seeking tendency of the principal actors and ineffective information dissemination caused difficulties and delays in locating real rescues. The quake damaged rural areas were more severe and vulnerable when compared with urban areas; however, the rescuers were concentrated more on urban and accessible areas. Ineffective communication and absence of transportation facilities including the capacity of airports caused imbalances in distribution of rescuers and relief materials. Inefficiency and ineffectiveness in response increased chaos in communities at one part and self-response and self-mobilization became the only one alternative for the survivors at the other part. Nevertheless, the efforts of Nepalese police and military forces remain exemplary in the rescue operations. The social immunity to disaster adversaries encouraged community mobilization and local participation during the rescue operations. Foreign rescuers’ efforts were also encouraging.

The endeavors of recovery and reconstruction could not get pace as expected due to a number of reasons. There were delays in formulation of reconstruction policy and reconstruction authority. Fundamental question like who should take the charge of recovery and reconstruction remained unanswered for months. During the months, the
government was not taking in-charge of it itself; moreover, private and public sectors including non-government organizations and humanitarians were not allowed to take the charge of it.

Excessive dependency on others; international donors, philanthropists, and the governments were also causing for delays in the process of recovery and reconstruction. Communities were waiting for cash and kind from the government irrespective of their sole capability of recovery and reconstruction. Almost everyone was waiting and watching the government or the outsiders for relief and recovery.

Personal contacts and affiliation helped most in every aspects of the disaster. Rescuers and relief materials were reaching first to those locations from where any type of lead or personal contact was available. Those locations and people were only waiting for the relief materials and supports which had no one to get contact with the government, donors, humanitarians and rescuers. However, collectivism was encouraged, and individualism was discouraged in local participation.

Post-earthquake facilitation and support assurance from the donors and foreigners were substantial and inspirational. However, insufficient attention of the disaster management program of the nation and absence of supportive laws, rules and regulations, the supports and assurance of outsiders couldn't be materialized. Eventually, the survivors were spending their lives in makeshifts for whole year and even more than year in case of some survivors.

Cultural Configuration

The notion of resiliency incorporates the immunity and elasticity of conformance to the philosophy and live-patterns of individuals in a society. An individual's philosophy of live is embedded in its own cultural configuration; the pattern of action, reaction and interaction. When disasters, such as a powerful earthquake take place, then an individual's live-patterns start being affected in multiple ways. Damage of physical structures, loss of lives, injuries, irregularities, fear and insecurities are obvious among the affected people. It abruptly brings changes and if the changes are compatible and comfortable to the individual's cultural configuration, then that individual's cultural immune system welcomes it, otherwise it attempts to discard and starts fighting against the changes.

Resiliency has two dimensions- surviving lives from difficulties, and prospering lives from opportunities. The humanitarian operations; logistics, rescue, recovery, reconstructions are ultimately directed to restore the live-patterns of the survivors. How quickly and confidently people come back to their own normal live-patterns that determine the effectiveness of resiliency. Entire efforts of disaster management process become ineffective if the immune system is fighting against the efforts of disaster management. A resilient culture enhances the level of tolerance for ambiguities and hardships at one part and prepares ready to be adaptive to the changing situation that is emerging from the disaster at the other.
Cultural configuration is a web of enduring choices and requirements in due course of lives. Bhattarai (2016) determines a web of seven elements that form an individual's cultural whole. The daily lives of the survivors become very difficult when the disaster management process ignore their cultural configuration.

This study found a comparison effect among the survivors. The survivors tend to relate the government’s firmness in helping and keeping them secured, supports from the humanitarian agencies, their requirements and possessions so far to their own context and circumstances. They may make comparison of their case with the case of similar other knowns—in their own locality or outside of it. When they find their case better than others’ case, then their progression towards resiliency will be quicker, instead, if the case is worst, than the others, then they may lose their resilient capability during the period of crisis and disasters. The following elements of a culture were found fundamental matters of conformance and comparison.

**Surviving and Sheltering** (बचाउनु तथा बसाउनु)

One of the priorities in disaster management process is to ensure the survival of people and/or to make sure that the survivors are eating, wearing, sleeping and getting sufficient care. Somewhere, the patterns of eating and sheltering vary according to gender, age, health condition, geographic location, situation, religion and ethnicity. Drinking water, sanitation facilities, health cares, clothing, security, fuel and energy are some basic items need to be available for the rescues. This dimension of disaster management does not only concern to the rescue operations, but it is also concerned to the preparedness and recovery/reconstruction stages. Identification of disaster-prone areas, locating shelter sites, and developing response mechanisms are some major concerns at the stage of preparedness. The shelter management is an instrumental aspect of disaster management for establishing and promoting a resilient culture in disaster area.

**Valuing and Working** (मुल्य-मात्यता तथा कार्य ब्यवस्था)

Multiplicity in value preference or vested interests of the parties and their own working modalities create obstacles in disaster management process. Value congruence between the providers and recipients only helps to make the management process more effective. The laws, rules, regulations, ethical standards, empathy, priorities, profession and vocation of the providers and recipients are significant parts of this dimension of a culture. The works related to preparedness, rescue, recovery and reconstruction needs to be specified for each involved, more specifically for the beneficiaries that the disaster management activities are in congruence with their value preference. An effective disaster management ensures that the survivors will be quickly returning to their normal working lives. The disaster management process needs to facilitate the survivors so that they can engage into their works in any way. Working modalities of the governments, humanitarian agencies and donors need to be flexible depending on the context. Motive of valuing work than valuing worth and working for social benefits not for personal benefit only works best during disasters.
Events and Festivals (चाडपव्य)

This is celebrating part of a culture, which consists of a variety of events and festivals concerning the people survived in the disaster area. Survivors need to celebrate different events and festivals in order to get some reliefs from the pain of the disaster. The disaster condition is putting the survivors into grief, pain and hardships. They are unable to get materials, money, space, and people for celebration. Events and festivals are taking place at their own; therefore, provision of celebration in post-disaster condition facilitates the survivors to bring them back to their normal life in their own society.

Etiquette and Manner (शिष्टाचार)

Mannering dimension of a disaster management process is concerned to specific parts of an individual's behavior that is serving as an instrument while dealing with others. It refers the formal rules of correct or polite behavior in society or among the members of a particular profession. Choice of attire, gestures and postures, interaction patterns, seating arrangements, meeting people and visiting places are some of the examples of etiquette and manner. Compatible etiquette and manner between the rescues and rescuers, government officials and survivors are instrumental in the disaster management process. Incompatible manner and etiquettes accelerate unnecessary psychological and emotional pressures during the disaster management process.

Rituals and Tradition (संस्कार तथा परम्परा)

Ritualizing aspect in disaster management is concerned with the convention, social norms and practices that are reflecting in a series of actions. The actions are mostly carried out in the same way over time especially as part of a cultural ceremony. The rituals vary from religion to religion and communities to communities. Some rituals and traditions are contradictory as well i.e. acceptable in one religion or community is unacceptable in other religion or community. For example, a Hindus worship cows, considering them as a sacred animal, whereas other religions such as Islam and Christianity believe otherwise. Cremation and last rites of the deceased persons, relief materials selection and distribution, events and festivals celebration, working patterns, and regular rituals like marriage and anniversaries are drawing attention of the survivors.

Timing and Scheduling (मुहूर्त तथा समय सारणी)

Timing dimension of disaster management process is concerned with the significance given by the parties in relation to their schedule and datelines. The parties are entering into a number of agreements that are essential in all the stages of disaster management. Any one party of the agreement fails to meet its own schedule and dateline then there is difficulty for other parties to meet their schedule and datelines. Punctuality is one of the most reliable indicators of timing preference of the parties in the disaster management process. Every second is important to save life and to secure property. Delay in response and reconstruction is not only increases the damage and loss but it is also fueling for frustration among the survivors.
Learning and Wisdom (सिकाई तथा बुध्दिमित्ता)

Disaster condition is the condition of change in which discontinuation of the past is obvious. The conditions of damaged infrastructure, loss of lives, articles of trade shortage, security lapses and chaos in the societies are demanding unique response. The concerns like how people learn the ways of surviving and sheltering depends on the learning and wisdom of the actors involved in the disaster management. Best design and superior experience require modification as well. Physical, psychological and emotional controls of every individual at one part and controls over the resources, rumors and responses at the other part become possible only from learning and wisdom of the disaster management actors.

A resilient cultural configuration promotes an organic approach to disaster management instead of traditional and mechanical approach. Accuracy in projection and identification of beneficiaries is strictly maintained and its access is expanded beyond the accessibility and approachability. Resilient culture gives more emphasis on community feedback mechanism and perception of the survivors. Responding quickly for rescue and recovery at one part and converting disaster into opportunities at other part are major attractions of a resilient culture.

Capacity development at individual and community level for disaster management is essential to enhance a resilient culture.

The culture ensures rehabilitation package strictly based on real needs, opinions and suggestions of the beneficiaries rather than the interests and priorities of the outsiders—the donors and humanitarian agencies. Establishment and operationalization of an independent and fully authorized agency to respond to the complaints and irregularities in the process of disaster management is necessary. Separation of power based on ownership and responsibility of the decisions and actions at local level requires for transparency in decisions and actions of every concerned actors and beneficiaries. Regular attempt of advancing information and communication promotes compatibility among the elements of a resilient culture.

Inference

This study draws subjective inference on the assessment of disaster management practice in relation to the earthquake and subsequent aftershocks. There were substantial efforts paid for preparedness and response, but very limited efforts were made for recovery and reconstruction thereof. More than necessary dependency on outsiders of the local community in disaster areas in addition to the infrastructural, financial and administrative obstacles was one of the impediments in the process of disaster management.

Geography, Infrastructure and Weather

Typical terrain, absence of infrastructure and remoteness of the disaster areas itself were causing problems concerning information, communication, and transportation. If any infrastructures and facilities were already developed in the areas that were damaged...
by the earthquake. Monsoon was fueling to the obstacles to distribute the relief materials.

**Supply Chain Management and Embargo**
Commodities shortage was obvious to the disaster areas in absence of supply chain. Embargo at Nepal-India border escalated the shortages and damaged the supply chain, mainly the transporters of commodity. Ineffective management of supply chain, there was loss of products in the transits substantial portion of relief materials were diverted to commercial sectors before reaching to the disaster areas.

**Perception**
Respondents to this study perceived that personal benefit seeking attitude and corrupt behavior of some influential government officers was a major drawback, with consensus on the notion that most politicians were in it for their own gain. Politicians bargained with the humanitarian aid distributors, tempting such organizations to support the distributors; in case of any kind of failure to meet their demands, the politicians would create obstacles in humanitarian activities conducted by such organizations. Perception of the survivors about the politicians and government officers was like that the humanitarian agencies were providing personal benefits to the politicians and officers and only the politicians and government officers were appreciating the agencies; in case of not providing such benefits, both the politicians and the officers were not only criticizing the humanitarian agencies’ efforts but also, they were creating obstacles to the agencies. Similarly, perception of government officers and politicians was that of resources shortage, poor infrastructure, absence of coordination, superiority of donors and humanitarian agencies, violation of government rules and regulations, and undermining their roles in the process of disaster management.

**Reconstruction Authority**
There was a delay in the formulation of a reconstruction policy and the establishment of a reconstruction authority thereof. Almost after eight months since of the earthquake, the government came with policies for reconstruction. At the beginning of the disaster, there was a confusion on who should be allowed for reconstruction works—the government itself, international non-governmental organization (INGO), or any other organization(s). Later, a reconstruction authority was established to take charge of the reconstruction works. Even after policy formulation and the establishment of a reconstruction authority establishment, there was not much effectiveness in implementing the policy and expediting the works of reconstruction.

**Working Patterns of Humanitarians**
Very few humanitarian and aid agencies were reaching remote areas that were badly affected by the disaster. People who were living in inaccessible areas were not getting benefits of those agencies. Most of the agencies were active in accessible areas: areas with roadways or airways connection. The relief workers were not reaching to inaccessible areas because they were not interested to walk hours by foot to reach to the victims. This tendency deprived the victims from getting relief materials at rural areas; instead, the
agencies only reached to accessible areas to distribute their materials. Eventually, the survivors at rural areas could not get these benefits, but the survivors at accessible areas received multifold of the benefits.

**District Disaster Relief Committee (DDRC)**

Under the chairmanship of chief district officer, DDRC was formed in which local development officer was serving as a secretary to the committee. However, there was a perceptual charge that inappropriate and unwanted behavior of such government officers was making the efforts of relief distribution less effective.

**Need Assessment**

There was absence of communication with local people/beneficiaries to identify their real need and requirement to recover from the disaster. What beneficiaries wanted to receive was not important but what the humanitarian agencies wanted to give was important. Somewhere, the relief materials provided from the humanitarians at their own discretion were of no use at all for the survivors. In case of few humanitarian agencies, need assessment and relief materials distribution were based on political affiliation of its executives. Executives were biased to their affiliated party workers, and benefits were going to their party workers or supporters first. Only the workers or supporters were getting the relief materials, and if there was access of such materials, they were selling it to the market but not giving or selling to the victims of other party workers or supporters.

**Business Practice Reporting**

The government could not manage the customs and checkpoints during the disaster period. Business minded people were importing commodities in the name of relief materials, and they were diverting the commodity to their own warehouses for commercial purpose. Such people were bribing the law enforcing personnel to divert the products as well. In some cases, humanitarians were facing administrative delays and difficulties at custom points as well. There was no transparent record keeping and accounting practice of relief materials entered into the country during the period. Black-marketing was taking place but reporting of unethical business practices was absent or ineffective.

**Conclusion**

More centralized capacity development practices and unnecessary involvement of aid agencies in the name of development resulted an increased dependency of individuals and communities on the government and outsiders. Disaster management process confined to safeguarding and restructuring the structural settings. The process ignored the significance of socio-cultural settings and resiliency thereof. The notions of recovery and rehabilitation are inherently human, but the notion of physical reconstruction is shadowing the significance of cultural configuration. The principle of “survivors” choice first’ could not get importance and the notion of survivors' comfortability could not be materialized as expected. Moreover, personal-benefit-seeking tendency of the authorities and frontline individuals derailed the humanitarian operations logistics and rehabilitation processes, if any. Principal actors’ tendency of undermining the significance of cultural
resiliency and socio-economic immunity could not help to achieve expected efficiency and effectiveness in the process of disaster management in Nepal.

References


Putting Community into Community Event: Volunteer Management in Madhyapur Thimi Bisket Jatra

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Abstract
This paper aims at giving a description and an assessment of the volunteer management in the Bisket Jatra, the cultural event of Madhyapur Thimi. The recruitment, selection, supporting, training and retention processes of the volunteer have been studied in order to find how the policies of the volunteer management differ in the community-based cultural event to the modern models used in organizational world. The bases of the recruitment, selection, task divisions in the Bisket Jatra are the casts, sub-casts within the Newar community and the quarters of Thimi they belong to. This paper tries to assess how effective such community-based volunteer program can be and how successfully they help deliver the event, with the increased sense of belonging and the cultural pride among the volunteers. For this, qualitative ethnographic research has been made using snowball sampling technique. The data collected through the interviews has been analyzed using descriptive method in order to show how the whole community takes charge of different tasks and coordinates as a team in the Bisket Jatra.

Keywords: Bisket Jatra, Event Management, Cultural Event, Volunteer Management.

Introduction
The whole range of events from the mega events to small local events is “heavily dependent on volunteers for their operations" (Smith et al., 2014, p.1). Volunteers play a key role in all cultural events. The commitment of volunteers in preparing and staging the events play vital role in creating event experience for participants. This study focuses on such role of the volunteers in Bisket Jatra, a regional cultural event of Bhaktapur District. It aims at exploring volunteer management in the event and how the ethnicity and locality
become the basis of such processes as recruiting, tasks dividing and coordinating the locals. It attempts to interrogate how the cultural norms help recruiting the right people at the right place, develop the sense of belonging in the volunteers and retention of the volunteers.

_Bisket Jatra_ is one of the vivid cultural events in Nepal and it is celebrated in antiquated city of Bhaktapur. The term _Bisket Jatra_ is derived from Newari word “Bi” and “Syaku” and it means “the festival after the death of pythons” (Sayami, 1972, p.45). There are various stories about the origin of the festival. Sayami (1972) states, “In Bhaktapur fabulous and mythical but interesting stories are narrated for the origin of the Bisket festival” (p.46). There are variations not only in the origin of the festival but also in the way the specific areas of Bhaktapur District celebrate the _Jatra_. Shrestha (2013) notes, “While Bisket is observed for nine days in Bhaktapur, it lasts only three days in Thimi where it is popularly known as _Sindoor Jatra_ or _Dyo Jatra_” (para. 2). _Bisket_ in Thimi is the festival of chariots, music, colours and crowd. Shrestha (2013) affirms, “Distinguished by pageant marriage between vermillion and Dhimey- the most popular among Newari drums, Bisket often compels local spectators to leave the comfort of their balcony and join the youthful jubilation sweeping down the streets” (para. 1). The people participate in parade carrying the chariots of gods and spraying vermillion powder to each other. The procession is accompanied by the beating of _Dhimey_. People visit each other’s areas and worship all the chariots’ gods.

On the first day of the year of the Bikram Era, _Bisket Jatra_ takes place in evening in Siddhikali of Thimi. On the second day, 32 chariot-festival takes place at Balkumari and the temple is rotated by the participants. While playing with vermillion, they draw chariots, the lights and play _Dhimey_. Binay Prajapati (2017) explains:

On Baisakh 1st of every year (second day of _Jatra_), _Jatra_ takes place at evening in Siddhikali Temple. This _Jatra_ is known as _Bya-li-siya_ _Jatra_. On the Baisakh 2nd (last day of _Jatra_), _Jatra_ takes place at Balkumari Temple at early morning. This _Jatra_ is known as _Sutha-Siya_ _Jatra_. The khaths (palanquins) are gathered around Balkumari and are revolved around the temple by the participants playing with sindur, singing and dancing in the tune of _Dhimey Baja_. (para. 5) _Bisket Jatra_ witnesses many participants along with thousands of visitors and it involves parades with chariots of deities, worshipping them and much merrymaking. _Bisket Jatra_ is comprised of various activities and several _Jatras_ commemorated at different quarters of Madhyapur Thimi. The operation and staging of the multi-dimensional event like _Bisket_ are impossible without the rigorous involvement of the local volunteers.

The study focuses on the volunteer management in different aspects of the event of _Bisket Jatra_ of Madhyapur Thimi. It aims at finding the ethnic and sub-castes constituencies in different area of _Bisket Jatra_, the event completely reliant on the volunteers. It seeks the answer to the questions: how diverse castes and sub-castes of Newar ethnicity help the community- based volunteer management in the _Bisket Jatra?_
What is the spectrum of volunteer roles in the event? How does affiliatory motivation works in case of community-based volunteer management?

Managing a cultural event is a demanding undertaking. Cultural event management team needs skills in fundraising and finance, public relations and preserving local sensitivities. Typically, event management team has to manage tight budgets, volunteers, visitors, spectacles, safety and so on. *Bisket Jatra* is also such cultural event that is linked to the identity and faith of the community. But this study limits itself to the role and management of volunteers, but not the other aspects of the event management.

**Literature Review**

An event is an activity that gathers the people in a particular setting, where a message is communicated and experience is created. The term event is used to refer to different activities designed for different purposes. These activities can be art, sports, tourism, business, entertainment and social activities. The events can be public or private, commercial or charitable, celebratory or commemorative. Getz (2008) defines events as, “a spatial–temporal phenomenon, and each is unique because of interactions among the setting, people, and management systems—including design elements and the program” (p. 404). Getz elucidates that each event is created for a purpose, all events are different, and the attendees get the unique experience out of the event. The celebration and experience are two significant aspects of the events.

Events can be classified on the basis of scale, place and purpose. Depending on the purpose, events can be put into different categories such as religious events, cultural events, musical events, etc. The following figure lists eight different typologies of events:

**Figure 1
Typologies of events**

![Typologies of events diagram](image)

*Source: Raj, et.al., 2009*
The organization of every kind of events has certain advantage for the host community or country. Cultural events have social and symbolic values, beliefs, ideologies and traditions of the community. These events are usually celebrated as a form of festivals, in which people gather to celebrate a cause and wish each other on behalf of that auspicious day. It is the time of rejoicing and showing respect to the old age values and traditions that are transferred from generation to generation. Getz and Page (2007) define cultural celebrations as “solemn or joyous events that have cultural meaning” (p. 66). Similarly, Bladen et.al (2012) define cultural events as “those that either present a particular expression of culture or aim to represent the cultural expressions of specific groups” (p. 329). Managing a cultural event is hard work in every respect. Cultural event organizers have to deliver an artistic and cultural program, which appeal to the public. Volunteers are crucial in the delivery of such program that succeeds to enhance the experience of the attendees.

Generally, being a volunteer means contributing with miscellaneous resources to different institutions without being paid in monetary terms. Wilson (2000) defines volunteering as any activity in which time is given freely to benefit another person, group or organization, whereas Stebbins (1996) emphasizes it as a leisure pursuit. There are three key characteristics of the volunteering as pointed out by Cnaan, Handy and Wadsworth: “Volunteering is a specific process with three main characteristics: first, it's a free will; this free will doesn't suppose any monetary rewards; finally, there is always a formal organization, where the volunteering process occurs, where the volunteers help to the beneficiaries, or strangers” (Cnaan et al., 1996, p. 366). Volunteering involves free choice, intended beneficiaries and it is devoid of desire for remuneration.

The growth of events and festival volunteering has broadened the concept of volunteering and has led to the emergence of unconventional forms of volunteering. This development has not only seen a rise in more time-intensive volunteering experiences where the volunteering activity is usually condensed into a few days, but also a greater focus on the personal benefits for volunteers. The volunteering is the largest and the most vital labour force in any cultural event. “Volunteers of community events and festivals often undertaking multi-faceted roles from event leadership through to operations and ensuring that these celebrations are made possible in the absence of big budgets and professional event staff” (Karl, et. al., 2008,p. 73). The volunteers can carry out a wide range of roles from managing the pre-event promotion and welcoming the visitors to acting as event promoters and carrying out production roles.

The success of the event depends on how well the volunteers are managed. The management of the volunteers involves fostering the desire of people to help and get involved while ensuring that it is done in a framework of good practice. Though the volunteer management focuses on the motivation and satisfaction, it requires adopting the practices of human resource management. Cuskelly et al. (2006) suggest that human resource management should include seven discrete functions: planning, recruiting, screening, orientating, training and support, managing performance, and recognizing
performance. It is important for event managers to implement human resource management practices that enable these functions for paid staff but also for volunteers to some degree (Chelladurai, 2006).

Safrit and Schmiesing (2012) define volunteer management as “the systematic and logical process of working with and through volunteers to achieve and organization’s objectives in an ever-changing environment” (p.8). Safrit and Schmiesing affirm the volunteer management model suggested by Kreitner (1998) as effective. Kreitner’s model for volunteer management integrates the following seven elements:

1. Planning: making a strategy towards recruiting, engaging and sustaining volunteers; 2. Decision-making: deciding on what volunteers organisation needs, to pick the suitable ones; 3. Organizing: deciding on who is taking responsibility on being a volunteer coordinator in the organisation, plus dividing job tasks among volunteers, scheduling the volunteers’ work; 4. Staffing: recruiting and training volunteers; 5. Communicating: contact between both volunteers, volunteer coordinator and volunteers, employees and volunteers, in terms of technical and other issues; 6. Motivating: encouraging volunteers to contribute the organisation’s goals; 7. Leading: the volunteer coordinator who acquires leading role-model for volunteers; 8. Controlling: supervision for volunteers, with applied corrections if necessary. (Safrit and Schmiesing, 2012).

For the effective management of the volunteers in the events, the event management should draft a clear volunteer program, recruit and place the volunteers, orient and train them, supervise and evaluate them. The volunteer plan should be strategically drafted analyzing the needs and expectations of the volunteers. The program should be such that energizes the volunteers and generate their commitment. The volunteer program gives directions for the recruitment, selection, orientation, training, supervision, evaluation as well as retention of the volunteers.

Volunteer management involves the practices of recruiting, enhancing, motivating and leaving volunteers with memorable experience. It is, however, a fact that volunteer management in events differ in some way from the volunteer management in general organizational settings. Kim and Cuskelly (2017) affirm, “Events and festivals deal with a different set of volunteer management challenges because of their temporary or irregular nature, compared to managing long-term volunteers” (p.86).

The study tries to explore the volunteer management in the cultural and community event of Bisket Jatra of Madhyapur Thimi. It interrogates the process of recruitment and tasks division aspect of the volunteer management in the event. By analyzing roles of volunteers, it shows how the community is put in action in the cultural event. It tries to highlight how the ethnic division and sub-divisions uniquely become the basis of the volunteer management in the cultural event.

Methodology
The qualitative ethnographic research method has been employed in order to
explore and describe the management process of Bisket Jatra from the viewpoint of volunteers. Primary data are collected by semi-structured interviews while secondary data are accessed through scientific articles, books, newspapers and online sources. Snowball sampling technique was used to choose the interviewees of this research. Using snowball technique ten volunteers were interviewed in order to collect necessary data. Due to the nature of ethnographic data, this research follows the descriptive mode of analysis.

**Result and Discussion**

The Bisket is managed by the Pa: Ma or Nayopa: Ma, the sub-castes in the Newar community as they belong to the ancestry of the rulers of Thimi in history. The event inaugurates with their permission. Kasa: or Kayastha hold the responsibility of the logistics management. Similarly, Bhaliduwa are the leaders of storage. The leaders of the Bisket Jatra create the coordination among the volunteers involved in the event. However, the ways they recruit, screen, orient and train the volunteers differ from the volunteer management practices in general organizational setting since the whole community functions as a team. In other words, volunteers of the Bisket Jatra are the locals and most of them are volunteering as their ancestors had been. They volunteer out of their religious faith, cultural pride and sense of belonging as their volunteering is cross-generational and community-based.

 Volunteers in Bisket Jatra of Madhyapur Thimi are delegated to carry the chariots, manage the crowd, polishing the ornaments of the gods and goddesses, cleaning the altars for the resting of the chariots, sacrifice, erecting the pole, making the needle and piercing the tongue, preparing feast, security and managing the crowd, playing Dhimey and ponga and many more. The table 1 shows the activities that precede the main event, the responsible volunteers and the specific sub-castes they belong to.

<table>
<thead>
<tr>
<th>Event Activities</th>
<th>Responsible Volunteers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taking out the Ornaments of deities - Tisha: Pikayegu</td>
<td>Kasa: (Kayastha)</td>
</tr>
<tr>
<td>Inviting gods and goddesses- Nit kayegu</td>
<td>Bisankhala, Kasa, Pa:ma and Achaju (Karmacharya)</td>
</tr>
<tr>
<td>Offerings collection- Than Bau</td>
<td>Naaya (Khadgi)</td>
</tr>
<tr>
<td>Sacrifice of he-buffalo- Mikhu Myay</td>
<td>Naaya (Khadgi)</td>
</tr>
<tr>
<td>Setting holy fire in front of houses and temples-Gunsi Chhyekegu</td>
<td>Pa:ma</td>
</tr>
</tbody>
</table>

Table 1

Event Activities and Responsible Volunteers

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In the case of the pre-event rites, as reflected in table 1, the volunteers are well informed about their duties and obligations during volunteering as the roles are determined by their casts and sub-casts and they have been oriented to their respective duties by their ancestors. There is a clear draft of duties and list of responsibilities. Except for the unusual and urgent situations, the volunteers are well-organized and skilled in their duties as instructed by the past generation.

With study of the first day of Bisket, it is found that all the composite Jatras of Bisket are full of colourful events with chariots, parades, Dhimey and other rites. On the eve of the main event, various Jatras take place at different localities. The third or the main day of the Bisket is grand. The main attractions of the event are Sinha: Jatra, spraying of vermilion powder to each other, Swonnikha, the parade of 32 chariots and tongue- piercing event in the locality of Bode. The Swonikha Jatra involves the volunteers of the fixed locality (tole) of Thimi, Bode and Tigani. They carry the chariots and parade through the town in the pre-determined routes, accompanied by hundreds of Dhimey. Table 2 enlists the locality of volunteers and the corresponding chariots they are responsible to carry and parade in the predetermined route.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Chariots of Deities</th>
<th>Locality of Assigned Volunteers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bal Kumari – Kolakhudy:</td>
<td>Balkumari</td>
</tr>
<tr>
<td>2</td>
<td>Kalika – Valakhudy:</td>
<td>Balkumari</td>
</tr>
<tr>
<td>3</td>
<td>Dakshin Barahi – Kyochhandya:</td>
<td>Dakshin Barahi</td>
</tr>
<tr>
<td>No.</td>
<td>Name</td>
<td>Location</td>
</tr>
<tr>
<td>-----</td>
<td>-----------------------</td>
<td>-------------------------</td>
</tr>
<tr>
<td>4</td>
<td>Harisiddhi – <em>Hinchodya</em>:</td>
<td>Dakshin Barahi</td>
</tr>
<tr>
<td>5</td>
<td>Ajima – <em>Ajjimadhyap</em>:</td>
<td>NA</td>
</tr>
<tr>
<td>6</td>
<td>Bishnu Veer – <em>Sunga: Dhya</em>:</td>
<td>Sunga Tole</td>
</tr>
<tr>
<td>7</td>
<td>Pratham Ganesh – <em>Parsikyo Ganedhya</em>:</td>
<td>Parsikyo: Tole</td>
</tr>
<tr>
<td>8</td>
<td>Guru Ganesh- <em>Data: Ganedhya</em>:</td>
<td>Dahthu Tole</td>
</tr>
<tr>
<td>9</td>
<td>Asta Vinayak – <em>Bhadaenaya</em>:</td>
<td>Bamune</td>
</tr>
<tr>
<td>10</td>
<td>Sthaneshwor Ganesh – <em>Thasma Ganedya</em>:</td>
<td>Balkumari</td>
</tr>
<tr>
<td>11</td>
<td>Tachhu Ganesh – <em>Gatan Ganedya</em>:</td>
<td>Tachhu Tole</td>
</tr>
<tr>
<td>12</td>
<td>Narayan – <em>Natrandya</em>:</td>
<td>Bhulankhel</td>
</tr>
<tr>
<td>13</td>
<td>Siddhi Kali – <em>Inakyodya</em>:</td>
<td>Siddhi Kali</td>
</tr>
<tr>
<td>14</td>
<td>Guru Ganesh – <em>Chode Ganedya</em>:</td>
<td>Chode</td>
</tr>
<tr>
<td>15</td>
<td>Kyosi Ganesh – <em>Kavasina Ganedya</em>:</td>
<td>Bhulankhel</td>
</tr>
<tr>
<td>16</td>
<td>Chapacho Ganesh - <em>Ganedya</em>:</td>
<td>Chapacho</td>
</tr>
<tr>
<td>17</td>
<td>Raj Ganesh - <em>Inayalachhi Ganedya</em>:</td>
<td>Inayalachhi, Nigupukhu</td>
</tr>
<tr>
<td>18</td>
<td>Digu Ganesh</td>
<td>Digu Tole</td>
</tr>
<tr>
<td>19</td>
<td>Gamchanani Ganesh</td>
<td>Gamchanani</td>
</tr>
<tr>
<td>20</td>
<td>Siddhi Ganesh: <em>Shiva: Ganedya</em></td>
<td>Shiva Tole</td>
</tr>
<tr>
<td>21</td>
<td>Siddhi Ganesh: <em>Narash Ganedya</em></td>
<td>Nagadesh</td>
</tr>
<tr>
<td>22</td>
<td>Mahalakshmi</td>
<td>Bode</td>
</tr>
<tr>
<td>23</td>
<td>Ta: Dhi: Barahi</td>
<td>Bode</td>
</tr>
<tr>
<td>24</td>
<td>Chidhi Barahi</td>
<td>Bode</td>
</tr>
<tr>
<td>25</td>
<td>Bhorikha Ganesh</td>
<td>Bode</td>
</tr>
<tr>
<td>26</td>
<td>Pacho Ganesh</td>
<td>Bode</td>
</tr>
<tr>
<td>27</td>
<td>Kalika</td>
<td>Bode</td>
</tr>
<tr>
<td>28</td>
<td>Hasimala Ganesh</td>
<td>Bode</td>
</tr>
<tr>
<td>29</td>
<td>Nilbarahi</td>
<td>Tigani</td>
</tr>
<tr>
<td>30</td>
<td>Siddhikali</td>
<td>Lohakilthali</td>
</tr>
<tr>
<td>31</td>
<td>Mohan Vinayak</td>
<td>Layaku</td>
</tr>
<tr>
<td>32</td>
<td>Batuk Bhairab</td>
<td>NA</td>
</tr>
</tbody>
</table>
In case of the Swonikha event of Bisket, as shown in table 2, the thirty-two chariots are hold by the volunteers. The volunteers are recruited on the basis of the fixed locality of the community they belong to. It shows motivation of volunteers and the sense of place are directly correlated.

Swonikha is accompanied by Sinha Jatra. The Pa: Ma or Nayopa: Ma spray the vermilion powder on the chariots of the deities and permit to start the event. Then the crowds parade up hurling and smearing vermilion to each other. They sing and dance in the tune of traditional music.

Later, in the day, the crowds swarm to Bode to view the tongue-piercing event. According to the tradition, a person of Shrestha family of Thimi has to pierce his tongue. He is to observe the ritual of purification and fasting before the event. The Pa: Ma, priest from Mahalakshmi temple, hands over a six-inch long needle made by Nakarmi to a Karmi Naike (local volunteer), who drives it through the tongue of the Shrestha. The tongue-pierced man then parades through the area bearing a bamboo rack of oil-lit lamps and has the needle removed on returning the temple. The Karmi Naike removes it and the Nakarmi hammers it into the wall of the temple. Not only the operation and production but also the termination of the event involves various tasks and the designated volunteers take up the charge.

Conclusion
Volunteers are essential to the successful accomplishment of any cultural and community events. Their committed involvement is integral to the production, operation and staging of the events. It is encouraging to note that Bisket Jatra, cultural event of Madhyapur Thimi, demonstrates a good practice of volunteer management. The volunteer management in the Bisket Jatra also involves the processes of planning for volunteer involvement, recruiting, and selecting, supporting and retaining volunteers. However, it is different to other general practice as the processes, policies and procedures to mobilize and coordinate the volunteers are completely based on the casts and sub-casts and the quarters of Thimi that the volunteers belong to. The volunteers are recruited based on the ancestry and locality they belong to. They are oriented to their designated tasks by their parents or the seniors of the community. The volunteers go on polishing their skills with their experience of the event. The retention of the volunteers is encouraged by the sense of cultural pride and sense of belonging. Such, clear draft of duties and responsibility of volunteers results in the smooth operation of the event and the achievement of the goal. In short, the whole community of Madhyapur Thimi is put through the cultural event of Bisket Jatra in a meaningful way.

References


Work Life Balance in Nepalese Commercial Banks

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Abstract

Work life balance has always been an important issue in social sciences due to its significant influence on career choice, time management, stress management and other important aspects of day to day life of human beings. Moreover, it is universal phenomena. With this context, the study tries to explore and analyze the link between Working hour, income level and organizational support with work-life balance of employees working in selected commercial banks of Nepal. Moreover, the study seeks the necessity to formulate an apparent and specific organization policy to address work life balance in Nepalese Commercial banks.

Keywords; Work Life Balance, Working Hours, Organizational Support, Family Conflict, Time Management, Organizational Culture

Introduction

Finding work-life balance in today’s anxiously paced world is no simpler task. Spending more time at work than at home means missing out on a rewarding personal life. Then again, due to challenges in personal life, such as caring of an aging parent or coping with marital problems, concentrating on job becomes difficult. Whether the problem is too much focus on work or too little, the work life and personal life feel out of balance, lack of personal and work achievement being the ultimate result. Three major factors which contributes to the interest in and importance of work life balance, are global competition, renewed interest on personal lives-family value and aging work force. Researchers suggest that only forward thinking human resource professionals, one who seek innovative way to augment their organization’s competitive advantage in their market place, may realize that tackling work life conflict offers a win-win solution (Green, 2001). WLB, from the employee perspective, is the maintenance of a balance between responsibilities at work and at home. Employers view the benefits or the working conditions that they provide to
help employees balance the family and the work domains as work life benefits. Initially, the concept of work life conflict focused on the impact of family demands on work. It now extends to the impact work has on individual stress, relationships and family well-being (Abalkhail & Allan, 2015).

**Research Issue**

Work-to-family conflict occurs when experiences at work interfere with family life inflexible working hours, work overload, interpersonal conflict at work, unsupportive supervisor organization. Family-to-work conflict occurs when experiences in the family interfere with work life primary responsibility for children, elder care responsibilities, interpersonal conflict within the family unit, unsupportive family members. Rood and Holdnak (2013) found that the level of compensation has a significant effect toward employee's work satisfaction whereby compensation was referred as salary, commission and bonus.

Likewise, working time mismatches and negative effects of working hours especially in the context of countries with lower welfare level should further be explored and analyzed. However for the case of ‘overtime’ as it relates closely to working hours, is of more or less voluntary in nature and compensated (Holly and Mohnen, 2012).

McCarthy, Cleveland, Hunter, Darcy & Grady (2013) examined how employee perceptions of supervisory and organizational support for work–life balance, in addition to the number of work–life balance programmes available, predicted a number of work–life balance outcomes including role conflict, job satisfaction, family satisfaction and turnover intentions in a sample of large private and public sector organizations in Ireland. The attitudes of HR managers towards work–life balance programmes were also explored. To account for the nested structure of the data, analyses were conducted using hierarchical linear modeling. It was found that perceptions of work–life supportiveness as measured at the HR manager and immediate supervisor levels affect employee uptake of work life programmes, employee work–life balance outcomes and turnover intentions.

However, income level shall or shall not be directly related to work life balance due to prevalence of higher and diverse role expectation of married women especially by family members that shall eventually misbalance work and life domains. Moreover, number of working hours and perceived organizational support is key unexplored questions to be addressed especially for the case of employees working in Nepalese commercial banks. Working life and personal life are two important aspects of human life. Work life is related with generation of income to fulfill basic needs of employee as well as his/her dependents. Employee may have dual responsibility . They are responsible for better performance in their jobs and at the same time equally responsible for the betterment of their family. Whether there is imbalance in such duality in the context of Nepal? Whether the Nepalese banking sector is aware towards work life balance of the employees?
Objective of the Study

The main objective of the research paper is to examine the factors which affect work life balance in banking sector of Nepal. The specific objectives are as follows:

- To examine the relationship between working hours and work life balance.
- To examine the relationship between income and work life balance.
- To find out the relationship between perceived organizational support and work life balance.

Hypothesis

H1: There is a negative relationship between working hours and work life balance.
H2: There is a positive relationship between income and work life balance.
H3: There is a positive relationship between organizational support and work life balance.

Literature Review

Work-family conflict is considered to be an important issue in today’s business world (Coleman & Pencavel, 1993). In recent years, there has been an increasing interest in the conflict between work and family life domains, and recent studies highlight the conflict experienced by individuals between their roles in the family and at work, which is covered under the heading called work-family conflict. While the findings obtained mainly in Western countries and the related theories refer to the obvious relationship between work demands and work-family conflict, it is indicated that long working hours, duty and heavy work load have a direct influence on work-family conflict. Thus, it is essential to establish a successful balance between work and family domains so that several demands in both domains could be met efficiently, and the required resources could be attained and used easily (Ganster & Perrewe, 2009).

Work-family conflict is defined as a consequence of inconsistent demands between the roles at work and in the family. In other words, work-family conflict exists when the expectations related to a certain role do not meet the requirements of the other role, preventing the efficient performance of that role. Therefore, it could be said that the conflict between work and family domains tends to stem from the conflict between the roles. Several studies reveal that work and family are not two separate domains as they are highly interdependent, having a dynamic relation with one another. While family life is affected by the factors at work, the reverse is also experienced (Green, 2001).

Furthermore, many studies have pointed out that workforce turnover should be seen as a consequence of the cleavage between management and employees. Work-life balance policies can stimulate productivity and contribute to a healthier workplace and the more competitive. Moreover, resorting to flexible policies in organizations prevents the negative outcomes of work stressors on family satisfaction. The necessity for work-life balance initiatives in developed societies is triggered by the contemporary work mutations (Thomas, 2014).

Adjusting to the workplace culture, whether in a new company or not, can be
intensely stressful. Making one adapt to the various aspects of workplace culture such as communication patterns, hierarchy, dress code if any, workspace and most importantly working and behavioral patterns of the boss as well as the co-workers, can be a lesson of life. Maladjustment to workplace cultures may lead to subtle conflicts with colleagues or even with superiors. In many cases office politics or gossips can be major stress inducers. Primary and secondary interventions may prevent adverse outcomes by reducing or eliminating external loads, changing organizational factors, altering the social environment, improving individual stress-coping skills, or matching the physical demands of the job with the employee's physical capacities.

Figure 1
Theoretical Framework

<table>
<thead>
<tr>
<th>Independent variables</th>
<th>Dependant variable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Working hours</td>
<td>Work life balance</td>
</tr>
<tr>
<td>Income</td>
<td></td>
</tr>
<tr>
<td>Perceived organizational support</td>
<td></td>
</tr>
</tbody>
</table>

Research Methodology

The research has adopted descriptive and analytical research design. The exploratory factor analysis has been used to identify the relevant items and constructs in Nepali context. Similarly, the relationship between independent and dependant variables was identified using correlation analysis. The data was collected through five commercial banks located in Kathmandu: Siddhartha bank limited, Sanima Bank Limited, Prime Commercial Bank Limited, Global IME Bank Limited and Nepal Investment Bank Limited. The respondents were all married employees. The study determines sample size of 51 cases. The sample size for the study was determined on the basis of convenience and hence follows the non probabilistic sampling method however on the methodological standpoint, 50 cases may be adequate for factor analysis (Sapnas & Zeller, 2002).

The respondents were asked to solicit their response on Structured Administered Questionnaire which consisted of two major parts. The first part of the questionnaire was
related to general information such as Job title of the employees, hours spent at work per day, status of having children, and other demographic variables such as gender and age. The second part of the questionnaire consisted of Likert scale items ranging from strongly disagree (1) to strongly agree (5). The likert scale was consisted of 7 items that were related to two major construct i.e. organizational support and work life balance. Moreover, one question was related to Income. The final question was open ended in nature that asked respondents to share information about initiations taken by the bank to maintain job-family balance.

All the respondents were asked to fill up the questionnaire in their respective banks. At the initial stage, the respective banks in charge were consulted in order to seek for approval to collect the information for the purpose of academic research. Then the individual employees who were present on the day of the research and agreed to provide the information were distributed the questionnaire. Firstly, the entire questionnaire was given a unique code number and the data file was prepared in statistical software SPSS according to the variables included in the questionnaire.

Reliability refers to the consistency and stability of findings that enables findings to be replicated (Burns & Burns, 2008). Chronbach's Alpha is used to measure the internal consistency of items (Cooper, Schindler, & Sharma, 2012). Reliability refers to stability or consistency of measures: that is whether or not the same results would be achieved if the test or measures was applied repeatedly (Creswell, 2008). An alpha of 0.8 or above is regarded as highly acceptable for assuming homogeneity of items, while 0.7 is the limit of acceptability (Burns & Burns, 2008).

<table>
<thead>
<tr>
<th>Construct</th>
<th>Chronbach's Alpha</th>
<th>No of Item</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Organizational support</td>
<td>.715</td>
<td>4</td>
<td>Accepted</td>
</tr>
<tr>
<td>Work life balance</td>
<td>.701</td>
<td>3</td>
<td>Accepted</td>
</tr>
</tbody>
</table>

Kaisser Meyer Olkin measure of sampling adequacy statistics turned out to be .719 which indicates the data is suitable for factor analysis. KMO correlation above 0.60-0.70 is considered adequate for analyzing the Exploratory Factor Analysis (EFA) output (Netemeyer, Bearden et al., 2003). Instrument validity can be measured by factor analysis. Factor analysis provides construct validity evidence of self-reporting scales (Gorsuch, 1983); (Tompson, 2004). Exploratory factor analysis is used to identify the underlying factors or latent variables for a set of variables (Harrington, 2009). Before conducting factor analysis it is necessary to analyzed whether EFA is the most appropriate statistical method to determine the construct validity or not.

Factor Analysis
Communalities

It explains the impact of items in latent variables which is the basis to decide which items are to be retained and which are to be dropped.
Table 2
Communalities

<table>
<thead>
<tr>
<th>Items</th>
<th>Extraction</th>
</tr>
</thead>
<tbody>
<tr>
<td>The organization fails to appreciate any extra effort from me.</td>
<td>.383</td>
</tr>
<tr>
<td>The organization would ignore any complaint from me.</td>
<td>.431</td>
</tr>
<tr>
<td>Even if I did the best job possible, the organization would fail to notice.</td>
<td>.493</td>
</tr>
<tr>
<td>The organization shows very little concern for me.</td>
<td>.432</td>
</tr>
<tr>
<td>My job responsibility overlaps family responsibility</td>
<td>.565</td>
</tr>
<tr>
<td>My family responsibility overlaps my job responsibility</td>
<td>.999</td>
</tr>
<tr>
<td>My job domains are greater than family responsibility</td>
<td>.331</td>
</tr>
</tbody>
</table>

No items are dropped since the value of all items are greater than 0.3 total variance explain is 51.927

Convergent Validity
In order to examine the underlying structure of the 7 items, exploratory factor analysis using Maximum Likelihood method with Promax with Kaiser Normalization was conducted.

Table 3
Pattern Matrix

<table>
<thead>
<tr>
<th>Items</th>
<th>Factor 1</th>
<th>Factor 2</th>
</tr>
</thead>
<tbody>
<tr>
<td>Even if I did the best job possible, the organization would fail to notice.</td>
<td>.692</td>
<td></td>
</tr>
<tr>
<td>The organization fails to appreciate any extra effort from me.</td>
<td>.676</td>
<td></td>
</tr>
<tr>
<td>The organization would ignore any complaint from me.</td>
<td>.665</td>
<td></td>
</tr>
<tr>
<td>My job domains are greater than family responsibility</td>
<td>.587</td>
<td></td>
</tr>
<tr>
<td>My job responsibility overlaps family responsibility</td>
<td>.583</td>
<td></td>
</tr>
<tr>
<td>The organization shows very little concern for me.</td>
<td>.511</td>
<td></td>
</tr>
<tr>
<td>My family responsibility overlaps my job responsibility</td>
<td>1.046</td>
<td></td>
</tr>
</tbody>
</table>

Extraction Method: Maximum Likelihood.
Rotation Method: Promax with Kaiser Normalization.
Rotation converged in 3 iterations.

No cross loading, no negative loading and Individual loading were greater than 0.5, implied there was convergent validity.
Discriminant Validity

Overlapping of factors with each is the problem of multicollinearity. It is detected with the help of factor correlation matrix. When square of factor correlation is greater than 0.7 it indicates multicollinearity.

Table 4
Factor Correlation Matrix

<table>
<thead>
<tr>
<th>Factor</th>
<th></th>
<th>1</th>
<th>2</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td></td>
<td>1.000</td>
<td>.406</td>
</tr>
<tr>
<td>2</td>
<td></td>
<td>.406</td>
<td>1.000</td>
</tr>
</tbody>
</table>

Extraction Method: Maximum Likelihood.
Rotation Method: Promax with Kaiser Normalization.

No items are cross loaded and correlation matrix showed there is no correlation between the factors having the value greater than 0.70 showed good discriminant validity.

Results

Descriptive Analysis

Income, working Hour and organizational support were independent variables and work life balance was dependent variable of this study. Income is categorical variable with 5 categories’ (First category was up to 350000 then 350001 to 450000,450001 to 2500000 and above 2500000 respectively); Working hour is categorical variable with three categories (first category was below 8 hours and second more than 8 hours respectively). organizational support determination variable had four construct namely ‘The organization fails to appreciate any extra effort from me’, The organization would ignore any complaint from me, even if I did the best job possible, the organization would fail to notice and the organization shows very little concern for me.

The dependent variable Work life balance had three construct which is my job domains are greater than family responsibility, my job responsibility overlaps family responsibility and my family responsibility overlaps my job responsibility.

Annual Income

The 31.4 percent of respondent were in first category of income which is 16 respondent .43.1 percent were in second category with 22 respondent.25.5 percent were in third category with 13 respondents.

Organizational Support

The research sought to find out from respondents if their organizational support as constructs of work life balance. Summated scale of organizational support was prepared.

The result for mean scores for organizational support was 10.0980. It seemed clearly from the statistical result above that majority of the respondents agreed that
organizational support, constructs of work life balance variable. The Standard deviation for organizational support is 3.03483, the statistical result for standard deviation revealed the consistency of the organizational support variable.

**Working hours**
This study sought to find out from respondents if their working hour as constructs of work life balance. Summated scale of working hour was prepared. There was 82.4 percent of bank employees were working hours more than 8 hours per day. It seemed, there was no work life balance due to long working hours.

**Correlation Analysis**
A correlation is a statistical measurement of the relationship either positive or negative between two variables. Possible correlation ranges from -1 to +1. A zero correlation indicates there is no relationship between the variables of the study. First alternative hypothesis of this study was H1: There is positive relationship between income determinations and accounting knowledge. Relational hypothesis of the study was tested with the help of correlation between income determination and accounting knowledge.

<table>
<thead>
<tr>
<th></th>
<th>Number of Childreans</th>
<th>Annual Income</th>
<th>Organizational Support</th>
<th>Hrs spent at work/day</th>
<th>WLB</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of children</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Income</td>
<td>.310*</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Organizational Support</td>
<td>.126</td>
<td></td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hrs spent at work/day</td>
<td>.080</td>
<td>.142</td>
<td>.206</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>WLB</td>
<td>-.109</td>
<td>-.137</td>
<td>.611**</td>
<td>.084</td>
<td>1</td>
</tr>
</tbody>
</table>

First hypothesis of this study is, there is a negative relationship between working hours and work life balance. The correlation between working hour and work life balance revealed that there is no significant correlation between working hour and work life balance is 0.084. It suggests the hypothesis should be rejected. The second hypothesis was there is a positive relationship between income and work life balance. The correlation between income and work life balance is 0.137 suggest the hypothesis is rejected. It implies there is negative relationship between income and work life balance. The third hypothesis was there is positive relationship between organizational support and work life balance. The correlation between organizational support and work life balance is 0.611 suggest the hypothesis is accepted. It implies that there is significant positive relationship between work life balance and organizational support.
Conclusion
The study findings regarding the positive relationship between organizational support and work life balance reveals the importance of organizational policies and its value for management of both work and life domains especially for the married employees with children's in case of banking industry of Nepal. The importance of such policies are highlighted in many previous studies as many studies have pointed out that workforce turnover should be seen as a consequence of the cleavage between management and employees (Voydanoff, 2005). Toffoletti & Starr (2016) argued that work-life balance policies can stimulate productivity and contribute to a healthier workplace and the more competitive. Moreover, Callan (2008) posits in his studies that resorting to flexible policies in organizations prevents the negative outcomes of work stressors on family satisfaction.

Secondly, the Work life balance is about adjusting the working patterns to allow employees to combine work with their other responsibilities such as caring for children or elderly relatives. The study found the inverse relationship between the work life balance and number of children in the banking sector of Nepal. Family-to-work conflict occurs when experiences in the family interfere with work life primary responsibility for children, elder care responsibilities, interpersonal conflict within the family unit, unsupportive family members. Moreover, from the larger proportion of respondents reporting that they work more than 8 hours per day reveals the open fact that banking employee’s work more than the statutory working hours due to their nature of job and an individual responsibility to reconcile and complete the work in a single day. In such case only allowing the incentives for the hours worked more than stipulated time frame would not solve the problem of work life balance because it leads for employee to involuntarily and undesirably allocate small proportion of time to family.

References


Impact of Educational Intervention in Knowledge of Infection Prevention and Control among healthcare professionals in Nepal

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Abstract

Background: Health care-associated infection (HCAI) affects the mortality and morbidity of inpatients worldwide. Nepal is a developing country in which HCAI pose a major problem in terms of patient safety. Improper and inadequate knowledge about HCAI among health care workers is responsible for majority of nosocomial infections resulting in prolonged illness. Thus this study was designed to assess the level of knowledge of infection control among nurses and pharmacists.

Methods: A pre and post interventional study was conducted in 22 participants using a self-administered questionnaire which included queries on hand hygiene strategies, cross contamination sources and aseptic services. Each correct answer was scored as 1 and an incorrect answer was scored as zero. The total score for each individual was calculated before and after the intervention which was compared using the Paired t test at 95% confidence interval.

Result: 81.8% of the participants possessed a good knowledge on infection prevention and control practices which increased to 100% after intervention. The difference in knowledge score before and after the workshop was found to be statistically significant (p=0.034). Previous training and duration of work experience was found to be correlated with the knowledge score whereas the other independent variables had no association with the knowledge score.

Conclusion: Educational intervention has a positive impact in
the knowledge level of the healthcare professionals in infection and prevention control.

**Keywords:** Infection Prevention, Infection Control, Intervention, Knowledge

**Introduction**

According to World Health Organization (WHO), an infection is considered a HCAI if it is occurring in a patient during the process of care in a hospital or other healthcare facility which was not present or incubating at the time of admission, this includes infections acquired in the hospital but appearing after discharge, and also occupational infections among staff of the facility. [1] HCAIs impacts both developed and developing countries affecting over 1.4 million people globally. [2] However, reports suggest HCAIs to be preventable issues [3], hand hygiene being an efficacious preventive strategy. [2,4] Inspite of the relative ease of the procedure, reluctance and lack of adherence among health care providers has been found to be widely prevalent. [3,5,6] Among the various factors contributing to this lack of compliance; lack of training and experience and lack of knowledge on the significance of hand hygiene are the indispensible ones. [5-7]

HCAIs occurrence rate is reportedly higher in the developing nations than in the developed nations. [8] Nepal being a developing country situated in South Asia, confronts a high burden of HCAIs. [9] Presumably due to lack of national guidelines on infection control and the current scenario demands appropriate interventions to minimize this statistics [Priyamvada Paudyal]. Perpetual training to health care professionals with feedback has served as an effective tool in increasing hand hygiene adherence and infection control [4,6].

A workshop was therefore conducted in the premises of Kathmandu University on "Infection Prevention and Control in hospitals". Experts on the relevant field were invited as resource persons and majority of the participants were nursing staffs from "Dhulikhel hospital", Kavre and "Scheer Memorial Hospital", Banepa. Remainder were the pharmacists either engaged in hospitals or currently pursuing masters degree in Pharmaceutical Care. A total of 22 participants partook in the workshop. The experts discussed on the topics, namely IPAC (Infection Prevention and Control), Hand hygiene strategy and standard precautions and Aseptic services: Role of pharmacists and nurses. The present workshop on "Infection Prevention and Control in hospitals" was organized as an interventional measure with the objective of studying the knowledge of healthcare associated infection control among the participants before and after the training.

**Literature Review**

A study evaluating the knowledge, attitudes, and behaviour regarding hand hygiene of the physicians and nurses involved in intensive care units (ICUs) of five of the randomly selected hospitals in Italy was carried out by CGA et al. This was a questionnaire based study in which correct answers in relation to knowledge was consented upon by 53.2%
of the participants and significantly higher level of knowledge was found among the partakers in neonatal, medicine and surgery wards. [10]

Another study by Paudyal et al. assessed the knowledge, attitude and infection control practices among healthcare workers in Nepal. A questionnaire based survey that undertook the response of 158 doctors and 166 nurses found that the staffs involved had a good level of knowledge and positive attitude towards majority of the aspects of infection control. Profession, age and abroad study were found to be the strong predictors of knowledge, attitude and practice.[9]

A study by Gurung G. assessed the effectiveness of infection control training program among peons working at peripheral healthcare facilities in Nepal. This was an interventional study which included an extensive five days training and follow up assessment for 6-8 months. Final evaluation was done after completion of one year. A significant improvement in infection control practice was observed after the training.[11]

Objectives
The primary objective of the study was to assess the impact of educational intervention in the knowledge level of the healthcare professionals. The secondary objectives were to determine the correlation between the independent variables and the knowledge score.

Methodology
The workshop was conducted on May 2016 in the premises of Kathmandu University, Nepal. At the beginning of the session, the participants were allowed to fill and submit a questionnaire on IPAC. Written informed consent form was obtained from all the participants for the study purpose beforehand. At the end of the workshop, the participants were requested to fill in the same questionnaire. The questionnaire was prepared by the researchers in consensus with the experts in the relevant field. A combination of True/False statements, Yes/No questions and choosing the right answer was included in the questionnaire. The questionnaire comprised queries on hand hygiene strategies, cross contamination sources and aseptic services and was analyzed for ease of comprehension by two nursing professionals not involved in the study. Each correct statement or answer was allocated 1 point whereas an incorrect answer earned 0 point. The total score for each individual participant was calculated at two time points, namely before and after the workshop. Participants who got more than 50% of the questions correctly answered (n≥11) was said to have “Good Knowledge” whereas those scoring less (n<11) was classed as having “Poor Knowledge”. All the data was entered and analyzed using Microsoft Excel. The scores before and after the workshop were compared using paired samples t-test. A p value less than 0.05 was taken as statistically significant. The association of sociodemographic variables with the knowledge score was analyzed using Pearson chi square test and Fischer exact test where applicable.
Results

Majority of the participants (68.2%) were of the age group less than 29 years. Female participants were greater in number (81.8%) than male participants and there was equal participation of pharmacists and nursing personnel (50%, 50%). Approximately 68.2% of the partakers had completed their bachelors' level education whereas 13.6% were enrolled in Masters' degree program and only 18.2% had completed their PCL (Proficiency certificate level) in nursing program. Most of the participants (63.6%) were working in hospitals, 22.7% were students, 9.1% were instructors in nursing colleges and 4.5% had their working experience in community pharmacy. A greater number of participants (77%) reported of having received training on Infection prevention and control in the last 3 years whereas 23% had not received any form of formal training 3 years back.

The pretest status showed 81.8% of the participants possessed a good knowledge on infection prevention and control practices which rose to a figure of 100% after intervention. The difference in knowledge score before and after the workshop was found to be statistically significant (p=0.034) using the paired t test at 95% confidence interval. No significant association was seen between age, education, workplace and knowledge status, the likelihood ratio being 0.801, 0.509, 0.49 respectively. Similarly gender and profession was found to be independent of the knowledge score (Fischer exact test>0.05) whereas significant association was observed between duration of work experience and knowledge score (Likelihood ratio = 0.021). Receipt of training was also found to be correlated with the knowledge score obtained (Fischer exact test<0.05).

Discussion

Hand hygiene has proved to be an effective tool in preventing cross infection among patients in the hospitals. As per WHO, knowledge of hand hygiene practice is important in reducing HCAIs. [12] Hence this study was carried out with the aim of assessing and improving the knowledge of healthcare professionals on hand hygiene strategies, cross infection sources and aseptic services.

Majority of the participants in our study had a good level of knowledge in the aforementioned criteria. This was probably due to the fact that most of the partakers were the nurses from Dhulikhel Hospital which has an effectively functioning IPAC committee that provides the essential information and trainings to its staff members. This figure is higher than similar survey from Italy (53%) [10] and the study conducted by Paudyal et.al in Nepal (16%). [9] The findings of this study is an addition to the fact that healthcare professionals in the capital city of Kathmandu possess a higher level of knowledge in IPAC than nurses in the western development region of Nepal (50.5%). [8] This study also measured the effectiveness of the training on the knowledge level of the participants and a statistically significant difference was seen before and after the intervention. In a similar vein, a study conducted by Care Nepal which focused on educating and training the helpers at peripheral health care facilities in Nepal also showed that the infection control practice improved significantly after the intervention. [13] A contradictory result...
was observed in a study conducted by U Maharjan and S Mathew where no significant improvement in hand hygiene compliance was seen among the healthcare professionals one week and one month after the intervention. [14]

In regard to receipt of previous trainings, 77% had received some form of trainings on infection prevention and control. This data is similar to the findings of Khanal G and Thapa S. where the percentage of prior training recipients was 74%. [15] but much lower as compared to the data reported by Anargh et al. (91%). [16] Duration of work experience and receipt of previous training were found to be significantly associated with the knowledge score which is in agreement with the findings by Asadollahi et al. [17]

**Conclusion**

Majority of the participants in the study had a good knowledge on infection prevention and control. A well designed training via the experts can make a significant positive impact in the knowledge level of the healthcare professionals. However, this was a small scale study conducted only on nurses and pharmacists of limited hospitals. Further studies encompassing larger sample size and looking over the practice should be done.

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Status Of Child Labour In Hotels Of Hetauda Sub-Metropolitan City

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Abstract
The problem of child labour, as faced by the developing economics today, has indeed taken on serious dimensions. The exploitative socio-economic structures resulting in the marginalization of the poor have left them with no option but compel them to adopt child labour as a survival strategy. In the study, efforts are made to understand the societal facts about child labour and the root causes of the problem in the context of the socio-economic dynamics prevailing in the country. Child labour is a serious and wide spread problem in Nepal. Hotel, teashop and restaurant work are the most visible and hazardous forms of child labour, which is mostly common in the urban areas of Nepal. Moreover, they are among the most neglected, abused and exploited segments of the population. The study gathered information on hotel, child laborers socio-economic condition, their working condition, root cause of being laborers and problems faced by them. The child laborers come from almost all parts of the country and they are from different castes and ethnic groups. The majority of children are of age group with the average age being 14.5 years. Most of child laborers have their poor condition, step mother scenario, and illiterate family background. The children were found marginally illiterate. The household poverty is the leading cause of being child laborer in general. However, other factors like social injustice, unequal access to resources, large family size, death of earning family members, illiteracy, etc. contribute to enter into labour market from early age. The communicable diseases were prone in child laborers.

Keywords; Child Labor, Parent Occupation, Ethnicity, Literacy, Age Group
Introduction

The study is accorded to examine the hidden facts and realities of the condition of child laborers, nature and extent of the child labour in the study area, to analyze the root causes of the problem, socio-economic characteristics and investigate health related conditions and environment accordion their working place and situation. The survey of more than three thousand households by Central Bureau of Statistics (CBS) revealed that the proportion of children not attending school is 41 percent in rural areas and 21 percent in urban areas. From the poor households, almost half of the children do not go to school (CBS, 1994). Children working individually are generally found in “informal sectors” most in the urban and market town. These sectors are not registered and not covered by laws protecting children. The important informal sectors employing child labour are carpet weaving, construction, hotels, restaurants and teashops, soap factory, plastic, brick and tiles factories, vehicle workshops and domestic sectors. Self employing children in urban areas do numerous works such as polishing, newspaper selling, rag picking and in street begging. Bonded child labour is said to be common in the Kamaiya system in far-west of Terai district of Nepal (Sharma and Thakurathi, 1998). Stagnant rural sector and deepening poverty in the rural areas have been working as push factors for child labour phenomena. In the context of child labour, different international laws have set varying age limits for the definition. However, the Minimum Age Convention (ILO, 1973) has defined children as those who are below the general limit of 15 years of in special circumstances 14 years.

According to Children’s Act (First Amendment), 1997 and Labour Act (First Smendment), 1997 of Nepal, group of people under the age of 16 years are known as children. According to this law, a child under the age of 14 years shall not be employed in any word as a labour and engaged as a labourer against his will. But the children of the age between 14-16 years can work only when they get facilities like less working hour, 6 hours per day not more than 36 hours per week. In this way if they work 3 hours continuously they must get rest for a half an hour.

According to the nationally representative sample survey conducted by the Central Department of population Studies of Tribhuvan University, (1996) there are 2-6 million children between the ages of the age of 5-14 years who are economically active. This constitutes 23.1 percent of the total estimated population of the country. Besides, children, particularly girls, help out in domestic chores and their contribution to the household is taken for granted though they may work full time and be denied education. Poverty is both the cause and consequence of child labour. Extreme poverty and landless in the rural areas are fueling child labour not only in urban areas (CWIN, 1989; INSEC, 1996).

The obvious causes of poverty include structural inequality in access to assets, education and health service and the absence of social security systems in many developing countries (Marcus and Caroline, 1996). In most developed countries, child labour issues have only recently come into the spotlight of practical and economic discussions. The problem of child labour has become an emerging issue in Nepal. There is a gradual increase in social awareness among different segments of society on the
issue and has helped to empower the movement for the right of working children. The growing marginalization among the rural population, rural migration and urbanization, the growth of industries has also contributed to an increase in the magnitude of child labour exploitation. The migration of children to urban areas has been increasing tremendously these days and this had led to the increase of child labour in the urban areas. Children are engaged in various occupation such as manufacture of carpet, garments, confectionaries, crick kilns, stone quarries, constructions of roads and buildings as well as working in domestic service in towns away from their homes in hotel and restaurants as they are weak and uncomplaining and a cheap source of labour (Pradhan, 1995).

Children are the source of inspiration and hope for society. Every society wishes to bring up its children in an atmosphere of love and care in peace and harmony. However, millions of children are forced to live and work in critical circumstances. Children living in least developed countries face more serious problems with Gerad to their survival development and protection. As part of the least developed world, Nepal has been caught in the painful socio-economic and political turmoil for many years. On the one hand, the national economic growth is decreasing whereas on the other hand, the budget allocated for development, including in essential social areas of educational, health and rural drinking water has been shifted to security. The situation directly or indirectly affects children in their social, physical, mental and emotional development (CWIN, 2002).

There are several factors, which are fuelling urbanization such as unequal land distribution, increasing landlessness as more and more rural poor leave for the cities in search of better livelihoods. Over the past two decades, migration from rural to urban areas has increased more than three folds (Sattur, 1993). In Nepal more than 40 percent of the total population of children aged below 14 years and 60 percent out of the total children are economically active supporting their poor families (UNICEF, 1997).

It is unremarkable and therefore invisible. Its roots lie in the poverty of rural Nepalese in the genera, ignorance of the value of education and of child rights in the access of feudal system that many ways still operates and in certain religious and cultural practices which persist into modern times, despite their prohibition by successive Nepali Constitutions and legislation to protect and promote the rights of children (CWIN, 1993).

Nowadays there is a general consensus among national and international communities that children should be protected from all forms of social and economic exploitation and discrimination, whereby they can enjoy their childhood and have opportunities to mental, spiritual, physical and cognitive development. Therefore, children should not be deprived of basic facilities, which are necessary for their survival, protection and development (CDPS, 1997). Rural to urban migration can be considered a primary factor in the rising number of working children in child pottering, stone mining, brick kilns, carpet industry, construction industries, rag-picking, domestic work, hotels, restaurants, and so on. One of the major fields of employment preferred by children is work in hotels. These children are commonly known as Kanchha (boy) and Kanchhi (girl) rather than by
their own names and identity. In most cases these children are lowly paid and work long hours from dawn to dusk by demand of their employers.

**Literature Review**

The concern of child labour issues has been increasing for the last 15 years in the international sphere. In Nepal child work and child labour is becoming increasingly critical to the livelihood strategies of families and communities. As a result, the quality of life for these children and their chances of more prosperous future are diminishing. But the concept of child labour is recent.

Child labour is not a problem of an individual or a family but it has been the problem of the society. Child labour may be regarded broadly as any work of children under condition that interferes with the opportunities for physical development, education and recreation which children require. It is the working of the children at unfit ages for unreasonable hours or under unhealthy conditions (Patternson, 1973).

The constitution of kingdom of Nepal (1990) prohibits employment of minors in factories, mines and any other hazardous work or forced labour (Article, 20). The Children's Act, 1992 states, children below the age of 14 years shall not be employed in work as a labourer. The Labour Act, 1992 states no child under 14 years of age shall be employed in any established (Section 5). The institute of labour services, the Philippines (1994) refers to child labour as the Participation of children (below 15 years of age) in economically gainful activities, whether they are directly remunerated or paid as part of the family unit. It includes working in family enterprises (in agriculture, services or industry), debt bondage, employment and self-employment. Doing household chores for one's own household or family of mendicancy is not considered child labour (ILS, 1994).

Child labour exploitation is an alarming problem in Nepal. This is caused by the existing exploitative socio-economic and cultural structure and political reality of the country. The magnitude of the problem is very high and more transparent in south Asia. Exploitation of child labour in this part of the world is so inhuman and intolerable. No sector of labour is completely free of child labour exploitation (CWIN, 1998).

When children become less important as economic actors they began to have a new role in society. As they were banned from workforce, they also receive responsibility. Although children in most of the times and place have worded and taken an active part in society as a whole, they are now limited in public policies to playing in the family and working for no pay at school. If they are involved in economic activities, they are largely invisible and paradoxical, because children are unable to find employment in the formal work force so they may be forced to word under worse condition in the informal section (Ennew, et. al., 1995) affecting his or her physical, mental health and education adversely. According to the ILO, most children work but all the works by children can't be considered “child labour”. Child labour is something different than when young people are being exploited of over worked or deprived of their right to health or education or
just childhood. The UN (1990) also defines “child labour” in a similar fashion. In some instances, “child worker/labour” is defined as a person in the age group of 5-14 employed for hire or rewarded on a full time basis and includes a self employed child and child assisting his/her parents in their occupations for two or more hours a day. Hence it is clear that irrespective of economic returns any work situation where there is a violation of the child's rights is child labour situation.

In most of the countries, working children are especially visible on urban economic activities such as underground mines, ambulatory vending, washing cars, polishing shoes, on the agricultural land in the villages, in plantations, factories, children working at junkyards, rag pickers, etc. Children are found almost everywhere under varying forms and terms of employment (ILO, 1986). Children’s activities of domestic nature referred to activities like care of siblings, kitchen chores, collection of firewood and fodder, cattle grazing, farm works and other for which they are not directly paid, but they worked to assist their parents. For analytical purposes, collection of firewood and fodder, cattle grazing, farm work, and others belonged to household economic activities, whereas care for siblings and kitchen works belonged to non-economic activities. A sizeable number of children were involved in both economic and non-economic activities.

Altogether 59 types of children’s economic activities outside the home as paid activities were recorded. These were grouped under six main types of activities. They were: Agricultural Workers: agricultural labour, livestock keeping, poultry farming, cattle grazing and ploughing, managers and workers in garden and nursery; General Technical Workers; Sales Workers: workers in wholesale or retail shops, mobile traders, newspaper sellers and related workers; Service Workers: cook and waiter in hotels and restaurants and relate works, and watchman; Production Workers: workers in rice mills, knitting and carpet weaving, butchers, factory workers, tailoring, hosiery workers, plumbers, jewelry workers, carving and painting and related works; and Construction, Transportation, and Communication Workers: carpentry, transportation workers, construction labour and related workers.

Two major activities of children prevailed: work and current school attendance status. The total numbers of children are divided into working and non-working irrespective of school attendance. Subsequently, non working children are grouped into two. Current school attendance is the sum of the number of children involved in economic and non-economic activities. Many families of the development world are often in dire need of the income support that their children can provide. On the other hand, children in the industrialized countries are often working for pocket money. Poverty which is itself the product of underdevelopment is the major factor. But poverty is not the only cause culturally derived attitudes and values help to sustain child labour (UNICEF, 1997).

Level and Pattern of Child Labour in Nepal

About 2.6 million children in Nepal regularly work which is 41.7 percent of the total children aged 5-14 years. The proportion of working rural children (43.4%) is just double
the corresponding figure for urban children (23.0%). The higher word participation rate of children is found in mountain zone (52.2%) and it is lowest in the Terai (36.6%). Western Development Region shows the lowest work participation rate whereas Midwest Region (50.4%) and Western Region (48.7%) show the highest rates. The economic participation of rural children (28.4%) is higher than that of urban children (8.5%). Among ecological zones, the economic participation is higher in Mountain (38%) and lowest in Terai (21.2%). The Midwestern region has highest economic participation rate of children (33.4%) and the Western region has the lowest rate (20.4). The economic participation rate of children without school attendance is estimated to be 10.8% of which 7.6% are male and 14.3% are female. This rate increases with the increase in ages of children of age group 5–9 (5.9%) to age group 10–14 (15.7%). The participation of rural children (11.6%) is about 5 times more than the urban children (2.3%). In urban areas, they are equal but in rural areas the participation of girls (15.4%) is just double to that of boys (81.1%) (Suwal, 1997).

About 4.5 percent children aged 5–14 are involved in paid activities of which 4.3 percent are males and 4.6 percent are females. About 22.2 percent of the total children aged 5–14 participate in unpaid economic activities, 23.5 percent are males and 20.8 percent are females. In this case also male and female children have similar participation rates irrespective of the background characteristics.

According to the data of Nepal Labour force Survey, 2008 there are 34 percent of total children are child labour. Among them 30 percent are male and 38 percent are female.

**UN on the Right of Child**

UN declaration about after 30 years of the Rights of the Child UN adopted the Convention on the Right of child on 20 November 1989, which is ratified by Nepal on the 14th September 1990. The provisions mentioned in CRC are legally bounded for Nepal since it has become state party of the convention. The UN convention on the Right of the children states that:

1. *Every child has the inherent right to life, and states shall ensure to the maximum child survival and development.*
2. *States shall ensure that each child enjoys full rights without discrimination or distinctions of any kind.*
3. *States shall protect children from physical or mental harm and neglect, including sexual abuse or exploitation.*
4. *The child is entitled the highest attainable standard of health.*
5. *Children shall have time to rest and play.*

ratified the declaration and resolved to work of the special protection of working children and of the abolition of the labour.

Nepal Legislation on Child Labour

Many laws regarding labour have been formulated in Nepal. Most leading are the Constitution of the Kingdom of Nepal, 1990. Article 11 of the constitution of the Kingdom of Nepal (1990) not only guarantees equality to all citizens and equal protection of the law to all persons, but it also requires that state make special provisions for the protection and advancement of children. Similarly, the law prohibits the trafficking of human beings including children, slaves, serfs and forced laborers. If restricts sale, trafficking and abduction of children.

The Labour Act, 1992
- Prohibits the employment of children under the age of 14.
- Essentially prohibits night and early morning shifts for minor (from 6 p.m to 6 a.m), except under prescribed conditions.
- Provides for initial check up and medical treatment of employees.

The Children’s Act, 1992
- This act institutes legal provisions in order to protect the rights and interest of children, and also allows for their physical, mental and intellectual development.
- Prohibits the employment of children under the age of 14.
- Prohibits the employment of minors, aged 14 to 16 for more than six hours per day and more than 36 hour per week.
- Prohibits the employment of children in work that is likely to be harmful to health or hazardous to life.

In interim constitution of Nepal 2063 has also involved the child right as a basic right of children. Government has also prepared ten years national work plan (2005-2015), for focusing the child right. In the historical peace commitment, 20063 has involved that prohibits the children under the age 18 are not allowed to join in any armed force.

SAARC Initiatives on Child Labour

Colombo Resolution on Children, 1992

As a member of SAARC Nepal has signed the Colombo Resolution. The Colombo Resolution calls for access to and enrollment in primary education for at least 80 percent of boys and 75 percent of girls and completion of primary education by at least 50 percent of boys as well as girls by the year 1995, and progressive and accelerated elimination of child labour.

Third SAARC Ministerial Meeting in Rawalpindi, 1996

The SAARC meeting on children held in Pakistan in 1996 adopted a declaration expressing commitment to abolish child labour in forced and hazardous work by 2000 and child labour in general by 2000.
The Ninth SAARC Summit in Male, 1997
The SAARC Summit held in Maldives in 1997 declared the years 2000-2010 “The SAARC Decade of the Right of the Child”.

Tenth SAARC Summit in Colombo, 1998

Research Methodology
Being non technical, the paper is basically descriptive and exploratory in nature and based on primary and secondary data. All primary data are derived from field survey with the help of structural questionnaire which is the main component of the study. The secondary data are obtained from books, journals, research reports, magazines, newspapers and other sources. The research design has been adopted to describe and explore the socio-economic situation of hotel, child labours in Hetauda sub-metropolitan of Makawanpur district major problems associated with them. The data are generated by using non-probability sampling technique. Out of the total child laborers employed in hotels of Hetauda sub-metropolitan the 300 child workers have been selected purposively. The study was conducted in the ward no 1, 2, 3, 4, 5 and 10 in Hetauda.

Presentation and Analysis of Data
Altogether 300 children, those who are migrant (246) and non-migrant (54) from Hetauda sub-metropolitan were interviewed. The analysis included has been divided into family characteristics and personal characteristics of the child laborer. The family characteristics analysis includes the parent's literacy, parent's occupation, family size, parental status and personal characteristics include the caste/ethnicity, age and sex composition, educational status of children and interest to study in the future.

Family Characteristics
Parent's Literacy of Child Laborers
If either father only or mother only or both are literate then parent's literacy is categorized as literate in this study. Out of total respondents, 38 percent of the child laborers reported that their parents are literate and 62 percent stated illiterate (table 3). Among the male children 37.8 percent reported that their parents are literate and 62.2 percent said illiterate. The literacy rate of parents of child laborers is low because of poverty and lack of awareness.
Table 1
Distribution of Respondents by Parent's Literacy Status

<table>
<thead>
<tr>
<th>Description</th>
<th>Male</th>
<th></th>
<th>Female</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
</tr>
<tr>
<td>Literate</td>
<td>84</td>
<td>37.8</td>
<td>30</td>
<td>38.4</td>
<td>114</td>
<td>38.0</td>
</tr>
<tr>
<td>Illiterate</td>
<td>138</td>
<td>62.2</td>
<td>48</td>
<td>61.6</td>
<td>186</td>
<td>62.0</td>
</tr>
<tr>
<td>Total</td>
<td>222</td>
<td>100.0</td>
<td>78</td>
<td>100.0</td>
<td>300</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field Survey

Parent's Occupation of Child Laborers

In total 60 percent parents of children depend on agriculture and 40 percent of their parents depend on non-agricultural works, such as domestic work, rickshaw driver, manual labour in construction of house, and mining. Among the male child labour 43.3 percent reported that their parents are involved in non-agricultural activities. Among the female children, 69.2 percent reported that their parents depend on agricultural works. Table 4 shows that the higher proportions of female children's parents depend on agricultural works.

Table 2
Parents Occupation of Child Laborers

<table>
<thead>
<tr>
<th>Occupation</th>
<th>Male</th>
<th></th>
<th>Female</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
</tr>
<tr>
<td>Agriculture</td>
<td>126</td>
<td>56.7</td>
<td>54</td>
<td>69.2</td>
<td>30</td>
<td>60.0</td>
</tr>
<tr>
<td>Non-agriculture</td>
<td>96</td>
<td>43.3</td>
<td>24</td>
<td>30.8</td>
<td>20</td>
<td>40.0</td>
</tr>
<tr>
<td>Total</td>
<td>222</td>
<td>100.0</td>
<td>78</td>
<td>100.0</td>
<td>50</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: Field Survey

Family Size

Table 3 shows that majority of child laborers belong to the families having 7 to 9 members (60.0%) which is followed by less than 6 members (30.0%). Ten percent child laborers have family size of more than 10 members. It shows that average family size of the child laborers is very large. Among male respondents, 62.2 percent children belong to the families having 7 to 9 members, which is followed by less than 6 members (29.7%). So, this result indicates that most of the child laborers are from large families. The large families can’t afford sufficient food and other basic needs. Hence, children are compelled to leave their place of origin for their survival or family economy support.
Table 3
Family Size of Children Laborers

<table>
<thead>
<tr>
<th>Family Size</th>
<th>Male</th>
<th></th>
<th></th>
<th>Female</th>
<th></th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
</tr>
<tr>
<td>2-6</td>
<td>66</td>
<td>29.7</td>
<td>24</td>
<td>30.7</td>
<td>90</td>
<td>30.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7-9</td>
<td>138</td>
<td>62.2</td>
<td>42</td>
<td>53.8</td>
<td>180</td>
<td>60.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10-14</td>
<td>18</td>
<td>8.1</td>
<td>12</td>
<td>15.4</td>
<td>30</td>
<td>10.0</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>222</td>
<td>100.0</td>
<td>78</td>
<td>100.0</td>
<td>300</td>
<td>100.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Average: 7.1 9.5 7.2

Source: Field Survey

Parental Status

Table 4 shows that 36 percent respondents have step mothers and no one has step fathers in their families. 62 percent respondents have their own parents and 2 percent respondents don't have their father and mother and even they don't have step fathers and mothers. They have been living with their elder brother. Among the male child laborers, 40.5% have their step mother. Presents of step mother or death of both parents creates domestic violence in family, which is one of the reasons for driving children out of their home.

Table 4
Step Father/Mother of Child Laborers

| Step father/ mother | Male | | | Female | | | Total | |
|---------------------|-----|-----|-----|-----|-----|-----|-----|
|                     | No. | Percent | No. | Percent | No. | Percent | No. | Percent |
| Step mother         | 90  | 40.5    | 18  | 23.1    | 108 | 36      |
| Own parents         | 126 | 56.8    | 60  | 76.9    | 186 | 62      |
| NO parents          | 6   | 2.7     | 0   | 0       | 6   | 2       |
| Total               | 222 | 100.0   | 78  | 100.0   | 300 | 100.0   |

Source: Field Survey

Personal Characteristics

Distribution of Child Laborers by Caste/Ethnicity

Table 5 shows that the highest proportion of child laborer is Tamang (51.4%) among males and Tamang (61.5%) among females. In the same way the proportion of Chepang male child laborers is 27 percent which is in the second position. The second position among females is also chepang (15.4%). The least proportion of child laborers is from Kami and Danuwar caste (4%). We know that most of the child laborers are from Tamang and Chepang community. In Makawanpur district high numbers of people are from Tamang community, but they have poor socio economic condition, which impact appear on child.
Table 5
Distribution of Respondent Child Laborers by Caste/Ethnicity

<table>
<thead>
<tr>
<th>Caste/Ethnicity</th>
<th>Male</th>
<th></th>
<th>Female</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
</tr>
<tr>
<td>Tamang</td>
<td>114</td>
<td>51.4</td>
<td>48</td>
<td>61.5</td>
<td>162</td>
<td>54</td>
</tr>
<tr>
<td>Chepang</td>
<td>60</td>
<td>27</td>
<td>12</td>
<td>15.4</td>
<td>72</td>
<td>24</td>
</tr>
<tr>
<td>Kshetri</td>
<td>24</td>
<td>10.8</td>
<td>12</td>
<td>15.4</td>
<td>36</td>
<td>12</td>
</tr>
<tr>
<td>Bramhan</td>
<td>18</td>
<td>8.1</td>
<td>-</td>
<td>-</td>
<td>18</td>
<td>6</td>
</tr>
<tr>
<td>Kami/Danuwar</td>
<td>6</td>
<td>2.7</td>
<td>6</td>
<td>7.7</td>
<td>12</td>
<td>4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>222</strong></td>
<td><strong>100.0</strong></td>
<td><strong>78</strong></td>
<td><strong>100.0</strong></td>
<td><strong>300</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey

**Distribution by Age and Sex**

Children are the source of inspiration and hope for society. From the child development perspective, age under 18 is very important period of child in terms of socialization, economic underdevelopment, formation of self-identity as physical, mental and cognitive development. Table 6 presents information of hotel, teashop and restaurant child laborers under the different age group by sex.

Table 6
Distribution of Respondent Child Laborers by Age and Sex

<table>
<thead>
<tr>
<th>Age (in years)</th>
<th>Male</th>
<th></th>
<th>Female</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
</tr>
<tr>
<td>9-12</td>
<td>36</td>
<td>16.2</td>
<td>6</td>
<td>7.7</td>
<td>42</td>
<td>14</td>
</tr>
<tr>
<td>13-16</td>
<td>162</td>
<td>72.9</td>
<td>60</td>
<td>76.9</td>
<td>222</td>
<td>74</td>
</tr>
<tr>
<td>17 Over</td>
<td>24</td>
<td>10.9</td>
<td>12</td>
<td>15.4</td>
<td>42</td>
<td>12</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>222</strong></td>
<td><strong>100.0</strong></td>
<td><strong>78</strong></td>
<td><strong>100.0</strong></td>
<td><strong>300</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>

Source: Field Survey

Table 6 shows that age of child laborers ranges from 9 to 18 years. The highest percent of hotel, restaurant and teashop child laborers are in the age group 13-16 years that is (74%), among them 72.9% among males and 76.9 percent among females. Age under 18 year is very important period of child in terms socialization, physical mental and cognitive development.

**Educational Status of Children**

The education is the most important instrument by which we can develop personality and tackle down the problems in proper way and can achieve success in life. Education is an important ornament of human beings, so without it a man cannot be a full-fledged person. So, this study has tried to find the educational status of respondent child laborers.
Table 7
Educational Status of Hotel Child Laborers

<table>
<thead>
<tr>
<th>Education</th>
<th>Male</th>
<th>Female</th>
<th>Total No.</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Illiterate</td>
<td>30</td>
<td>24</td>
<td>54</td>
<td>18</td>
</tr>
<tr>
<td>Literate</td>
<td>192</td>
<td>54</td>
<td>246</td>
<td>82</td>
</tr>
<tr>
<td>Total</td>
<td>222</td>
<td>78</td>
<td>300</td>
<td>100.0</td>
</tr>
<tr>
<td>Primary (1-5)</td>
<td>102</td>
<td>42</td>
<td>144</td>
<td>48</td>
</tr>
<tr>
<td>Lower Secondary(6-8)</td>
<td>54</td>
<td>12</td>
<td>66</td>
<td>22</td>
</tr>
<tr>
<td>Class 9-12</td>
<td>36</td>
<td>-</td>
<td>36s</td>
<td>12</td>
</tr>
</tbody>
</table>

Source: Field Survey

Table 7 clearly shows that majority of the respondent child laborers (82%) are literate with 48 percent having attended primary level education, 22 percent having lower secondary level and among 12 percent 1 is still reading in class 9 and remaining 5 are still reading in class 12 in different college in Hetauda. On the other, 18 percent child laborers are illiterate, 13.6 percent among percent among males and 30.8 among females and they are totally deprived from educational right.

Interest to Study in the Future

In this study, it is found that most of the child laborers want to go to school to make their future better. Though they know the importance of education, due to various reasons they are compelled to dropout from schooling. Table 8 shows whether respondent child laborers are interested towards education or not in the future.

Table 8
Distribution of Respondent Child Laborers by Their Interest to Study in Future

<table>
<thead>
<tr>
<th>Interest to study in future</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
</tr>
<tr>
<td>Yes</td>
<td>132</td>
<td>59.4</td>
<td>42</td>
</tr>
<tr>
<td>No</td>
<td>90</td>
<td>40.6</td>
<td>42</td>
</tr>
</tbody>
</table>

Source: Field Survey

Table 8 shows that significant proportion of child laborers (58%) were interested to study in the future if someone provides them help. Attitude towards future education is considerably higher among males (59.4%) than females (53.8%). However, 42 percent child laborers reported that they are not interested to study in the future. Causes of unwillingness for future education are presented in table 9.
Table 9
Distribution of Respondent Child Laborers by Causes of Unwillingness to Study in the Future

<table>
<thead>
<tr>
<th>Causes</th>
<th>Male</th>
<th></th>
<th>Female</th>
<th></th>
<th>Total</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
<td>No.</td>
<td>Percent</td>
</tr>
<tr>
<td>Over age</td>
<td>42</td>
<td>40</td>
<td>30</td>
<td>83.3</td>
<td>66</td>
<td>52.4</td>
</tr>
<tr>
<td>Dis like to study</td>
<td>30</td>
<td>33.3</td>
<td>-</td>
<td>-</td>
<td>30</td>
<td>23.8</td>
</tr>
<tr>
<td>Others causes</td>
<td>24</td>
<td>26.7</td>
<td>6</td>
<td>16.7</td>
<td>30</td>
<td>23.8</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>90</td>
<td>100.0</td>
<td>36</td>
<td>100.0</td>
<td>126</td>
<td>100.0</td>
</tr>
</tbody>
</table>

*Source: Field Survey*

Among 21 respondents who were not interested to study in future, 52.4 percent said it was over age which makes them shyness for joining school again with younger ones 83.3% among females and 40% percent among males. Similarly 23.8% child laborers reported that after a long gap they don’t want to study again and 23.8 percent reported different causes such as family’s responsibility, some are busy in other technical training, interest in earning money and Some child laborers told that there is not fixed job opportunity in the future even if they study further in the future.

**Findings**

The literacy rate of parents of child laborers is low because of poverty and awareness. The large families can’t afford sufficient food and other basic needs. Hence, children are compelled to leave their place of origin for their survival or family economy support. Presents of step mother or death of both parents creates domestic violence in family, which is one of the reasons for driving children out of their home. Household poverty and starvation drive the children to search for job. So, it can be concluded that household poverty and starvation drive the children to search for job. In Makawanpur district high numbers of people are from Tamang community, but they have poor socio economic condition, which impact appear on child. Child laborers reported that they took money from their masters for their personal expenditure.

Poverty, unemployment, hard life in origin, limited economic opportunities, natural calamities, political insurgency and insecurity, which are push factors. Better economic opportunities, security, improved livelihood, etc. are pull factors to migrate from rural to urban areas. In my observation I found that most of the child respondents have mobile phone, and they replied that they had listened radio/F.M on their mobile. Out of total respondents, more than one half (52%) joined hotel, teashop and restaurant to help for family income followed by those who worked to support for their study (20%), get relief from their study (20%) and 8% others (i.e. hard life if village, wanted to enjoying in city, bad relation to their parents). As a whole all the child were are not satisfied with their job.
Conclusions

The survey findings, as enumerated above have revealed a number of critical areas for serious concern in any approach for elimination of the exploitative phenomenon of child labour in Nepal. By comparing the previous condition of child labour, little improvements have been appeared but there is not very satisfaction. Children are still working in miserable conditions. The study shows that hotel work is one of the most visible, hazardous and exploitative forms of child labour. Overall discussions lead to conclusion that poverty and illiteracy are the dominant reasons for child labour in the study area. All of these working children have been living miserable condition, suffering unhygienic working environments and long hours at low pay and there is virtually no sector in which children are not employed compromising their educational and socialization rights. The extreme household poverty is the leading cause of child labour in general. However, other factors large family size, illiteracy, unequal access to resource, lack of schooling facilities, etc. also contribute children to enter into labour market at this early age. In our findings most of the child laborers are from Tamang and Chepang community. Still now these communities are at the bottom of the society. They don’t have enough education, good health and social circulation. At last it is concluded from the study that child laborers in hotel is one of the visible, exploitative and hazardous forms of child labour and poverty is both the cause and consequence of child labour. It is linked to the socio-economic, political and cultural realities of the country. The adoption of new laws and policies only can’t prevent the child labour problem unless society as a whole is mobilized in this direction. Hence, social mobilization is an important device for building awareness and bringing about positive change to prevent and protect working children in society.

References


Instructions/Guidelines to Authors/Reviewer/Readers

1. About the Journal

Journal of Business and Social Sciences (JBSS) is a multidisciplinary double blind peer-reviewed journal of Hetauda School of Management and Social Sciences. The first volume of the journal was published in 2013 A.D. JBSS is the platform for original research works in the field of social sciences, education, economics, accounting, finance, marketing, management, literature, statistics, culture, psychology, medicine, public health, science and so other related issues on business and social sciences. The nature and scope of the journal is to serve the authors, readers, reviewers, academician, practitioners, policy makers and students through prompt publications of significant advances in any branch of business and social sciences. JBSS ensures to disseminate the results of research to the public throughout the world, in a fashion that conveys their significance for knowledge, culture, and daily life. The future plan of the journal is to make JBSS international.

2. Editors and Peer Review Board

JBSS has a team of professionals’ editorials composite from different educational background, experiences and position. The information about the peer review board can be obtained through the research department of HSM. The name of the editorial and peer review team for particular issue is mentioned in the published journal.

3. Journal Managing Team

A team work for publication assistance of JBSS. The managing editors headed by chief of research department of HSM work throughout the year for managing the publication, managing the peer review, cooperation and coordination to the authors, and finally indexing and publication of the journal in the printable form. The members of the publication team are stated in the journal. The team work for entire administrative work of publication.

4. Journal Manuscript Preparation Guidelines

a. Prepare manuscript according to the publication manual of American Psychological Association (APA) 6th Edition Guidelines. In case of medicine faculty, articles may be submitted in their prevailing format.

b. Author Biography

Biographies of the first author and/or the corresponding author within 150 words (including the author photos) should include educational background, research field, and published papers and patents, etc. Please submit the biographies as a separate file.

c. Manuscript should cover the following headings
   i. Title of Research in the Separate Cover Page
   ii. Name and short detail of the Author in the Separate Page
   iii. Abstract
   iv. Introduction / Background of the study
   v. Objectives
vi. Literature Review/Conceptual Framework/Philosophy

vii. Research Methodology
   1. Research Design
   2. Population and Sample
   3. Sampling Methods
   4. Analytical Tools/Techniques
   5. Software (if any used)

viii. Findings
     Table and figures should be clearly shown in APA format.

ix. Conclusions

x. Implications
   1. Policy Implications
   2. General Implications

xi. References

xii. Acknowledgments

Please provide the grant number(s) and the name of supported foundation items correctly for identification purposes.

d. Files should be submitted in word format in the email address jbsshsm@gmail.com (electronically) of the journal or research department of HSM.

e. Papers that violate the spirit of the guidelines (e.g., papers that are single-spaced, papers that use footnotes rather than conventional referencing formats, papers that greatly exceed 50 pages, exceeds 8000 words), or which do not clearly fit the mission of the journal will be immediately returned to authors without being reviewed.

f. Papers submitted should not be under concurrent consideration at another journal.

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h. During the review process, including at the Conditional Accept stage, manuscripts may be subject to additional methodological screening that may require the submission of additional information (e.g. analysis code; analysis output; original data).

i. The manuscript can be submitted throughout the year. The review period should not exceed 90 days after submission of manuscript.

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m. Accepted papers must fully adhere to the guidelines.

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   The action editor scans the paper to gain an independent view of the work. This "quick read" provides a foundation for the more thorough reading that follows it by no means determines the final decision, but does parallel how authors can expect many reviewers (and readers) to approach their papers. First, the editor scans the paper from beginning to end for obvious flaws in the research substance and writing style. If problems show on the surface, a deeper reading is likely to uncover other matters needing attention. After this initial examination of the manuscript, the action editors, as well as any peer reviewers, will follow these general guidelines; read the abstract whether it is conclusion-oriented abstracts or not, examine the full manuscript, scan the paper headings, check for plagiarism, scan the references, scan the tables and figures and so other basis developed on expertise of the reviewer.

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