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EDITORIAL NOTE

It is my immense pleasure and great privilege to present another volume of **Journal of Balkumari College**. It is an annual, multidisciplinary, peer reviewed journal that publishes original research as well as review in Management, Finance, Science, Health, Education, Literature, Information Technology and other related field. The objective of this journal is to include highest quality empirical, theoretical and methodological and original research papers alongside relevant and insightful reviews. It encourages interested professionals, academicians and research organizations working in the above field to share new idea or new perspectives on existing research. The essential purpose of this journal is to provide an opportunity to the faculty to publish their academic research work and make significant contribution in the above mentioned disciplines. I hope the academicians, researchers and practitioners will make good use of this valuable research finding for the publication in this journal.

At last but not least, on behalf of editorial team and myself, I am thankful to all who contributed to fulfill our dream. First and foremost, let me thank our Chairman **Mr. Jagannath Poudel** who was always with us, to provide a wonderful platform to nourish the talents. I extend my sincere thanks to our Principal **Mr. Jagadiswar Khanal** who is always in the forefront to encourage and inspire to execute wonderful ideas. It would be totally unfair if I am not mentioning the effort of editorial team who dreamt together to bring out Journal of Balkumari College tenth volume. I would like to extend my heartfelt thanks to contributors, advisors and peer review team for joining us in this fascinating and promising academic development.

Dr. Guna Raj Chhetri
Chief Editor
June, 2021

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Attitude Survey on Current Governance System at Tarakeshwar and Tokhain Kathmandu

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ABSTRACT

This study aims to examine components of local government's development for improving local governance in Nepal. Descriptive and analytical research design was used in this study. The data collected through a questionnaire from 150 respondents were used for analysis. The component of local government for improving local governance in Nepal was found satisfactory, but its implementation was found poor. The findings from this study provide information about Federalism policy in Nepal. It could be helpful to provide some particular guidelines to the policymakers for improving local governance. It suggests that appropriate policy must be adopted, and proper communication and information system should be developed.

Keywords: Legal framework for local government; financial resources for local governments; Human resources and adequate institutional strengthening to comply with municipal competencies; Transparency and accountability and Institutional arrangements in support of the federalism from the federal government

1.1 Introduction

The need for public policy is for the sustained provision of services to citizens efficiently, effectively, and in a responsive manner. Thus, local governance is a public policy issue (Ligal, P., Shrestha, D., Chapagain, Y., Bista, K., & Maharjan, K., 2005). Local governance in Nepal particularly means democratic participation of the stakeholders in local development. In this process, rural development creates a productive environment for market-led and environment-friendly development that enriches the quality of life of the people. The Constitution of Nepal 2015 promulgated by the elected constituent assembly established the local level as full-functional local government units. Article 56 of the Constitution states the structure of the state and designates three tiers of governance - federal, provincial and local level. Currently, Nepal is divided into 77 districts, 7 Provinces, and 753 local government units for sharing power among the governments. The role of local government is crucial for federal systems of government where local government is a key interface between civil society and the state; then, local government has to be integrated into the complex structure of a federal system. The major activity of federal, provincial, and local governments is to coordinate with each other, yet they are independent of one another. Local leaders rule these local governments and the Mayor is the supreme of each local government elected every 5 (Five) years by the local public. Effective local governments provide overall quality of life for the people who reside in their communities (Adhikari, 2016).

Federal and provincial laws exist to provide protection for the citizens. While not all duties and responsibilities are defined at the local, provincial and federal levels, the public holds certain expectations for those they elect. People expect that their elected officials will abide by laws and regulations. Beyond that, they expect that their officials will use their resources efficiently and effectively and in ways that provide the most value. Along those lines, people expect that the rates they get charged for services the government provides will be justified and reasonable. People expect their elected officials to be accountable for their actions and decisions. Accountability means that local peoples are entitled to the transparency of information, except for the information that is confidential.

1.2 Problem and Research Question

Development challenges for the twenty-first century revolve around the issues of successful governance. To make development efforts people-centered, effective local governance should be ensured. The core issue of local governance is to ensure social justice and make development inclusive. It encourages access and participation of the marginalized people in local development affairs. Governance is participatory, people-oriented, and involves government bodies, private sector agencies, social groups, communities, and the civil society at large in the pro-

cess. Federalism assumes that local governance encourages local leadership and empowers the grassroots level to enhance local capacity.

The present Constitution of Nepal, issued on September 20, 2015, has divided the country into 7 provinces with 3 levels of government, central, province, and local government. Article 50(1) of the present Constitution states: the political objective of the state shall be to establish a public welfare system of governance, by establishing a just system in all aspects of national life through the rule of law, values, and norms of fundamental rights and human rights, gender equality, proportional inclusion, participation and social justice, while at the same time protecting the life, property, equality and liberties of the people, in keeping with the vitality of freedom, sovereignty, territorial integrity and independence of Nepal, and to consolidate a federal democratic republican system of governance in order to ensure an atmosphere conducive to the enjoyment of the fruits of democracy, while at the same time maintaining the relations between the federal units on the basis of cooperative federalism and incorporating the principle of proportional participation in the system of governance on the basis of local autonomy and decentralization. Local government can be achieved with proper institutional arrangements; constitutional and legislative frameworks are vital and should be self-explanatory in many cases, a number of federal levels, provincial level, and local level institutions are required to support local governance, particularly, resource mobilization policies and practices are to be placed in different levels of government. In this context, the researcher has attempted to answer the research question: How far are local development components executed for improving local governance? To answer such a question, it is a challenging context in Nepal.

1.3 Objective of the Study

This study aims to map the Attitude of concerned stakeholders regarding the Current Governance System at Tarakeshwar and Tokhain Kathmandu. The specific objective of the study is to examine the components of local development executed for improving local governance in Nepal.

1.4 Literature Review

Review of literature captures a number of areas of local governance. The primary intention of this literature review is to provide intensive and extensive knowledge regarding the components of local development.

1.4.1 Local Governance

UNDP (2004) defines Local governance as “local governance comprises a set of institutions, mechanisms and processes through which citizens and their groups can articulate their interests and needs, mediate their differences, and exercise their rights and obligations at the local level. The building blocks of good local governance are many: citizen participation, partnerships among key actors at the local level, capacity of local actors across all sectors, multiple flows of information, institutions of accountability, and a pro poor orientation” (UNDP, 2014).

There is a large degree of synergy and coherence between supporting national governance processes and local governance, as many aspects are the same. Therefore, it is necessary to work with governance principles at local levels to strengthen local governance processes.

Strong institutions at the central and local government level are needed for effective local governance, which would bring together all the stakeholders, to work in partnership for local governance; both the local and central government institutions must be strengthened. There is a need for institutional buildings in all sectors. (Kauzya, n.d). An effective local governance mechanism plays a critical role in economic development and social justice (Haque, T.M. 2009).

According to (DFDP, 2006), “Local governance is in the actual actors participating in the process and the mode of interaction between governments, the private sector and civil society. Local governance pertains more to supporting the creation of an enabling environment where multi stakeholder processes including the public and private sector, as well as civil society”.

Based on the experiences and lessons learned in this field by eminent experts and practitioners, the key policy messages and recommendations for local governance-decentralization or decentralized governance, can be summarized as follows (Rojas R., 2014): There is a need for sustained commitment, coordination and strengthened capacities of all stakeholders at various levels for poverty reduction through local government; there must be an enabling environment at the national/federal level to ensure the autonomy of power/authority to the local level

for community empowerment; there is need to give importance to administrative, fiscal and political autonomy, to contribute to poverty reduction; participatory monitoring and evaluation at all levels should be emphasized effective local governance; initiatives of local government should be context-specific for motivating local people for their own development.

1.4.2 Component of local government's development

From the various literature, different issues were identified concerning the local government's development and federalism. These issues were considered the components of federal, provincial, and local governance strategies conducive to successful federalism and local governance. They were: legal framework for local government; financial resources for local governments; human resources and adequate institutional strengthening to comply with LG competencies; transparency and accountability, and institutional arrangements supporting the LG from the federal government.

1.4.2.1 Legal Framework for local government

The Local Government Operation Act, 2017, Inter-governmental fiscal transfer Act, 2017, National natural resource and finance Act, 2017, and other related Act, Regulations are the major guideline in the local development process in Nepal. Such acts and regulations built and improved the existing legal framework for local government. It legitimized the concept of self-governance and enumerated the objectives, principles, duties, and responsibilities for local governance in the country. It also provided financial support to the local level government through revenue assignment, central government grants, and domestic borrowing, operational autonomy, accountability, and transparency mechanisms, ensuring representation of women and disadvantaged groups. It helped develop federalism and local development implementation activities.

1.4.2.2 Financial Resources for Local Governments

In the context of federalism, the availability of financial resources for local governance is an essential factor. Fiscal resource for local governance indicates transferring adequate budget and trained manpower to carry out tasks such as the assignment of local revenue taxes or agriculture extension activities.

1.4.2.3 Competent Human Resources Management

Planning, implementing, and managing devolved functions cannot be carried out without competent human resources and adequate institutional strengthening. Compliance with required accounting, financial reporting, and auditing standards, ensuring accountability and transparency, are closely related to human resources' skills and competencies and adequate institutional strengthening.

1.4.2.4 Transparency and Accountability

Transparency in a social context more generally implies openness. It is used as a means of holding public officials accountable and fighting corruption. It also refers to the availability and accessibility of information to those affected by public decisions and their enforcement (Adhikari, 2013). On the other hand, accountability denotes the effectiveness with which the governed can exercise influence over their governors (Rijal, 2011). In ethics and governance, accountability is answerability, blameworthiness, and liability.

1.4.2.5 Institutional Arrangements in Support of local government

The institutional arrangements for the management of the federalism and local government include the leadership role within government for the process, the implication of core stakeholders, and the interrelation of the management structures for the local government with the arrangement of broader public management. The government system and local governance are inextricably linked to each other. The degree of achieving the objectives of local government largely depends upon the nature of the structure of the federal-local government relationship. Conceptually both federal and local governments have a common goal of promoting public welfare through the provision of adequate delivery of services and goods (Adhikari, 2020).

Considering the literature mentioned above, successful federalism can create a big difference by creating more competent, fair, sustainable, and cost-effective local services because of greater accountability, responsiveness, and participation. It can improve the quality of life of the poorer and marginalized sectors of the population through community participation in decision making, planning, and implementation and monitoring, supported

by appropriate institutions and resources, which would eventually lead to poverty alleviation.

1.5 Methodology

The present study is based on the survey design. An interview schedule was administered in 2020. The population for this study was taken from Tarakeshwar and Tokhain Kathmandu district for analyzing “Component of local government’s development for Improving Local Governance in Tarakeshwar and Tokha”. The survey was conducted during a comparatively milder period of the Coronavirus pandemic. Convenient sampling was used for selecting the location. The population comprised of local people, local leaders, government officials, academics, NGO/CBO officials, and employees of municipalities from Tarakeshwar and Tokha. A sample size of 100 was taken from an infinite/unknown population. Purposive quota sampling technique was used. The quota was determined based on the size of the population and researcher convenience. The variation of components of local government was measured in terms of the variation of group of stakeholders. Tarakeshwar covers the former Village Development Committees Dharmasthali, Futung, Goldhunga, Jituphedi, Kavresthali, Manmaiju, and Sangla. Similarly, Tokha covers the former Village Development Committees Dhapasi, Jhor Mahankal, Gongabu, Tokha Chandeshwari, and Tokha Saraswati. A five-point Likert scale was used to analyze the data, the weighted mean score was computed, and the local government’s execution level was measured.

1.6 Survey Findings

This section narrates the survey findings and an overview of research on the execution of the components of local government. The local government’s development components are considered a national federalism strategy to be conducive for successful federalism and the coordinated and harmonized federalism and local government policy to support federalism and local governance. Legal framework for local government, financial resources for local governments, human resources and adequate institutional strengthening to comply with LG competencies, transparency and accountability, and institutional arrangements supporting federalism and local governance are considered the local government’s development components. Respondents’ view regarding the execution of the components of local government is shown in table 01

Table: 01 Execution of the component of local government’s development

Components of local government's development	Extent of Execution level					Rank	Weighted Mean Score (Range = 1 to 5)
	VH	H	N	L	VL		
a. Legal framework for local government	20	60	10	8	2	1	3.88
b. Institutional arrangements in support of local government	5	20	28	32	15	5	2.68
c. Transparency and accountability;	10	25	17	35	13	4	2.84
d. Financial resources for local government;	6	30	55	5	4	3	3.29
e. Human resources and adequate institutional strengthening to comply with local competencies;	12	35	39	11	3	2	3.42

Number of Respondents = 100

The views expressed by different respondents are listed in table 01 on the execution of the components of local government. As stated above, the extent of execution level of the Legal framework for local government, Human resources and adequate institutional strengthening to comply with local competencies, and Financial resources for local government were found strong because the weighted mean score value of them are 3.88 and 3.42 and 3.29 which are greater than the median value 3.0. As per the opinion of the majority of the respondents, the causes for the strong legal framework for local development are the provision of autonomy, accountability, transparency, representation of women, marginalized group’s execution of local development implementation plan in the Lo-

cal Government operation Act, 2017 and other relevant Act and regulations. Similarly, the cause for the strong execution of the human resources and adequate institutional strengthening to comply with local competencies are proper planning, compliance with required standards for accounting, financial reporting and auditing, ensuring accountability and transparency are closely related with the skills and competencies of human resources and adequate institutional strengthening. Likewise, the cause for the strong execution of the financial resources for local government is transferring adequate budget and trained manpower to carry out tasks as the assignment of local revenue taxes or agriculture extension activities.

On the other hand, Institutional arrangements in support of the local government, and Transparency and accountability are weak because their weighted mean score values are 2.68 and 2.84, which are smaller than the median value of 3.0. The cause for the weak execution level of institutional arrangements is due to the weak leadership role. As per most respondents, the causes for the weak execution level of transparency and accountability are lack of openness. Public officials are not able to be accountable and fighting corruption. Similarly, lack of availability and accessibility of information to those affected by public decisions and their enforcement, mounting irregularities, corruption, ineffective communication and information are other reasons for the low execution level of transparency and accountability.

1.7 Conclusion

A survey was conducted about the current local governance system by considering the population of Tokha and Tarkeshwar and taking a sample from the same two places. The survey results indicated that the local government operation Act, 2017, Inter-governmental fiscal transfer Act, 2017, National natural resource and finance Act, 2017, and other related Act, Regulations are the major guideline in the local development process in Nepal. Article 50(1) of the Constitution of Nepal-2015 has made some provisions regarding local development.

From the study, a conclusion can be drawn that the execution level of the legal framework for local development; and institutional arrangements in support of local development process from the central level was found strong, whereas the execution level of transparency and accountability; financial resources for local governments; and human resources and adequate institutional strengthening to comply with local competencies were found weak.

The implications of the findings regarding federalism and local governance seem inseparable in practice as they co-exist together. The essence of federalism and local governance is the interplay between the local and federal level actors.

The repartition of the roles of different actors is an essential consideration in the context of local governance as there are multiple sectors and levels involved in the functioning of local governments' initiatives for service delivery.

1.7 Limitations and Direction for Further Research

This study focuses only on the component of local government to improve local governance. The primary data has been taken from only two areas. The study areas have been chosen based on the researcher's convenience. The perception analysis done on the two areas might not represent the entire national state. Despite the efforts to make the respondents aware of federalism, local government, and local governance, due to the difference in the level of the respondents, there might have been some biasness in the response that has not been considered in this study. This study was conducted during a mildly affected period due to the Coronavirus pandemic, and during the process of executing federalism, so most people believed that federalism could solve all the problems. The perception of the respondents might have been influenced by such a period. The study revolves around the fact that local governance is affected by federalism. Thus, this study focuses only on the level of execution and success of the local government, as it automatically results in an effective local governance. This study has not analyzed the cause and effect relationship of local government and effective local governance. To identify the actual relationship between local government and local governance, the cause and effect relationship study would be suggested.

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Evaluation of Effects of Credit-Risk on Return on Assets of Commercial Banks in Nepal

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ABSTRACT

Introduction: The major cause of bank distress in Nepal is associated with poor credit management which results to decline in credit standing of the banks. The study adopts judgmental sampling techniques.

Objective: To analyze and evaluate the impact of credit-risk ratio on return on assets of commercial banks in Nepal.

Research design: Descriptive and exploratory research designs were used.

Methods and materials: Review of various articles and collection of secondary data through the websites of Nepal Rastra Bank.

Results and conclusion: It is found that there is inverse relationship between credit risk ratio and return on assets ratio. The findings provide sufficient evidence that credit risk management indicators impact significantly on commercial bank performance in Nepal.

Article type: Research Paper

Key words: Credit risk ratio, return on assets ratio, commercial banks, Bank performance, Nepal

1. Introduction

Commercial banks play a vital role in the financial resource allocation of countries. They channel funds from depositors to investors continuously. They can do so, if they generate necessary income to cover their operational cost they incur in the due course. In other words for sustainable intermediation function, banks need to be profitable. Beyond the intermediation function, the financial performance of banks has critical implications for economic growth of country.

Non-performing loan refers to those loans which are not paying its principle as well as interest in time or overdue more than three months. Therefore, it consists of substandard loan, Doubtful loan and bad loan. The Non-performing loan ratio indicated the relationship between non-performing loan and total loan. It measures the proportion of non-performing loan in total loan and advance. High non-performing loan ratio indicates that bank's assets are not doing well or the loan department is not so conscious while passing loan. Therefore, Lower ratio will be preferred regarding non-performing loan ratio.

Good financial performance rewards the shareholders for their investment. This, in turn, encourages additional investment and brings about economic growth. On the other hand, poor banking performance can lead to banking failure and crisis which have negative repercussions on the economic growth. By considering this fact, this study tries to analyze the impact of credit-risk ratio on return on assets of commercial banks in Nepal.

2. Review of Literature

Credit risk is broadly defined as the risk of financial loss arising from borrowers' failure to honor their contractual obligations. For banks, credit risk arises principally from lending activities but also may arise from various other activities where banks are exposed to the risk of counter party default, such as trading and capital market debt-based securities. The importance of the quality of bank loans portfolio stems from the fact that poor loans quality may affect bank performance in two ways. One way is through its direct impact on profitability. Miller and Noulas (1997) suggest that the higher the exposure to high-risk loans, the higher the accumulation of unpaid loans and

the lower the profitability. Duca and McLaughlin (1990) using a sample of U S banks conclude that variations in bank profitability are largely attributable to variations in loan loss provisions as they find little difference between the net income of the sample banks after netting out loan loss provisions.

Theoretically, the greater the exposure to credit risk, the lower is the banks profits; a negative effect of the credit risk on the banks profitability is expected. On the other hand, the credit risk may positively affect the profitability. While Athanasoglou, et al., (2008) and Miller and Noulas (1997) find that the effect of the credit risk on the profitability is negative in the USA, Al-Haschimi (2007) finds a positive effect of credit risk on Sub-Saharan African profitability.

According to Cai and Anjan (2008), credit management is the most important function of the banking industry. It is the most risky and difficult and at the same time the most profitable function performed by banks. The main source of credit risk include, limited institutional capacity, inappropriate credit policies, volatile interest rates, poor management, inappropriate laws, low capital and liquidity levels, direct lending, massive licensing of banks, poor loan underwriting, laxity in credit assessment, poor lending practices, government interference and inadequate supervision by the relevant regulatory authorities (Kithinji, 2010).

Additionally, credit risk is a serious threat to the performance of banks which when unchecked may lead to the total collapse of banks while, liquidity risk also act as a snare to banks with an unsound risk assessment and control policy (Ejoh, Okpa & Egbe, 2014). Coyle (2000) is of the view that these two risks cannot be ignored as they both have considerable bearing on the performance and survival of banks. Further, Kolapo, Ayeni and Oke (2012) are of the view that credit facility is said to be performing if payment of both principal and interest are up to date in accordance with agreed repayment terms. They further explained that NPL represents credits which the banks perceive as possible loss of funds due to loan defaults which are classified into substandard, doubtful or lost. Furthermore, Felix and Claudine (2008) state that there are various indicators of measuring performance of a bank and they include: ROA, ROE, Earnings per Share (EPS) and Profit after Tax (PAT). To Olowe (2009), ROA is the ratio of net operating profit that a company earns from its business operations in a given period of time to the amount of the company's total assets while, ROE is the ratio of net income of a business during a year to its shareholders equity during that year. It is a measure of profitability of shareholders investments (Pandey, 2010).

Also, Afriyie and Akotey (2010) used panel regression model to estimate credit risk management and profitability of selected rural banks in Ghana for a period of five years (2006 – 2010). The result showed a significant positive relationship between non-performing loans and profitability of rural banks while, capital adequacy ratio showed a positive but insignificant relationship. The study recommends that Bank of Ghana should tighten its control mechanisms of rural banks to stop the unfortunate trend in the rural banking industry. Furthermore, Kolapo et al. (2012) used panel model analysis to examine credit risk and performance of five commercial banks in Nigeria over the period, 2000 through 2010. The study revealed a negative relationship between NPL, LLP and profitability and a positive relationship between loan and advances and profitability. The study recommends that banks in Nigeria should enhance their capacity in credit analysis and loan administration while the regulatory authority should pay more attention to banks' compliance to relevant provisions of the Banks and Other Financial Institutions Act (2004) as amended and prudential guidelines. In a more recent study, Ogboi and Unuafé (2013) used panel data analysis to investigate credit risk management and capital Adequacy on financial performance of commercial banks in Nigeria for a period of six years (2004 – 2009). The result showed that sound credit risk management and capital adequacy impacted positively on bank financial performance with the exception of loans and advances which was found to have a negative impact on the performance of the sampled banks. The authors recommended that Nigerian banks should strengthen credit risk management strategies by conducting rigorous credit appraisal before loan disbursement and drawdown.

Almost all the literature on evaluation of bank performance agrees on this negative correlation between the credit risks controlled using these two variables and profitability. Taking into account the fact that loan loss reserves are provided for from a direct charge to the income statement of a bank this negative impact of an increase in this ratio on banks' profit should not be surprising. However, in the context of the risk-return tradeoff postulated according to the portfolio risk theory such a negative relationship goes against the general principle that with a higher risk comes higher return.

3. Objectives of the study

1. To compare and analyze the credit-risk ratio and credit-deposit ratio of all commercial banks in Nepal.
2. To evaluate the impact of credit-risk ratio and credit-deposit ratio on return on assets of commercial banks in Nepal.

4. Methodology Used

The population of the research study is all 27 commercial banks in Nepal of mid July, 2020. Basically, these banks are classified into three broad categories- government supported public banks, joint-ventures banks and private commercial banks. All types of banks are the area of concern. The financial information of all the banks is available for the year 2019 and 2020. Therefore, pooled regression is based on the data of 2019 and 2020.

This study includes all commercial banks established as per the NRB records at the end, 2020. All 27 banks were selected for analysis. The research is based on secondary data, which was gathered from the banks' annual reports and financial reports including profit and loss accounts and balance sheets via the internet (Nepal Rastra Bank's website), government papers and consultancy reports.

5. Data analysis and findings

a. Credit Risk Ratio

To mitigate risk in default of any loan and advance provided by banks, they should be maintained some provision according to the due date. Provisioning amount should maintain on the basis of classification of loan. Financial institutions have to be maintained the provision as per classification of loan. It measures the quality of assets in reference of loan and advances and contraction of profit as well. Quality of assets is decreases, when the credit of financial institutions diversifies in to non-performing assets (NPA). Such losses, from quality of assets, can be compensated by debiting the profit and can be harmonized the financial strength of those financial institutions.

Table 1 : Credit risk ratio of commercial banks

Bank	2019	2020	Average	Bank	2019	2020	Average
NBL	5.60	5.70	5.70	LAXMI	1.20	1.40	1.30
RBB	10.50	8.70	9.60	NCCB	1.40	2.00	1.70
NABIL	2.40	2.90	2.70	ADB/N	14.20	13.10	13.60
NIBL	1.50	2.00	1.70	GLOBAL	3.20	2.20	2.70
SCBN	1.30	1.40	1.30	CITIZEN	1.90	2.00	2.00
HBL	4.30	2.70	3.50	PRIME	1.20	1.50	1.40
NSBI	1.70	1.20	1.40	SUNRISE	1.20	2.10	1.70
NBBL	17.90	5.70	11.80	NICASIA	3.30	3.00	3.10
EBL	1.90	1.90	1.90	PRABHU	2.30	2.00	2.10
BOK	2.80	2.80	2.80	CENTURY	1.30	3.60	2.40
NMB	4.30	3.10	3.70	SANIMA	1.40	2.40	1.90
CIVIL	1.50	1.60	1.60	MEGA	1.20	1.00	1.10
SIDDHARTHA	1.60	1.30	1.50				
MBL	2.10	2.80	2.50				
KUMARI	2.00	2.90	2.40				
AVERAGE					3.30	2.90	3.10

Source: Annual Reports of Commercial Banks, 2019 and 2020

The combined mean of credit risk ratio of two years of all commercial banks comes 3.1. The banks which were having more than 3.1 are 7 banks and less than 3.1 are 20 banks. The average credit risk ratio was 3.3 in 2019 which dropped down to 2.9 in 2020. The numbers of banks above and below 3.3 in 2019 were 7 and 20 banks respectively. There were 7 and 20 banks which had above and below 2.9 in 2020. The credit risk ratio for many of the commercial banks ranges from 1.0 to 3.0. The banks having more than 1.0 to 3.0 percent credit risk ratio

were 20.

The credit risk ratio of NBBL had drastically decreased from 17.9 in 2019 to 5.7 in 2020. Similarly, the credit risk ratio of CENTURY had drastically increased from 1.3 in 2019 to 3.6 in 2020. All government-owned commercial banks had highest percent credit risk ratio on an average but all newly operating commercial banks had less than 3.1 percent credit risk ratio. Besides NBBL, all joint venture commercial banks had credit risk ratio between 1.3 to 3.5 percent.

b. Return on Assets

Return on assets (ROA) is an indicator of how profitable company's assets are in generating profit. The return on assets percentage shows how profitable a company's assets are in generating revenue. This number tells what the company can do with what it has, i.e. how many rupees of earnings they derive from each rupee of assets they control. It's a useful number for comparing competing companies in the same industry. The number will vary widely across different industries. Return on assets gives an indication of the capital intensity of the company, which will depend on the industry; companies that require large initial investments will generally have lower return on assets. ROAs over 5% are generally considered good.

Table 2: Return on assets of commercial banks

Bank	2019	2020	Average	Bank	2019	2020	Average
NBL	0.69	0.67	0.68	LAXMI	1.69	1.32	1.51
RBB	1.86	1.35	1.60	NCCB	1.19	0.98	1.09
NABIL	2.07	2.41	2.24	ADB/N	2.41	2.35	2.38
NIBL	2.06	1.89	1.97	GLOBAL	1.25	1.06	1.16
SCBN	2.48	2.73	2.60	CITIZEN	1.78	1.70	1.74
HBL	2.86	1.88	2.37	PRIME	1.65	1.21	1.43
NSBI	0.97	0.80	0.88	SUNRISE	1.45	1.17	1.31
NBBL	3.58	4.00	3.79	NICASIA	0.65	0.66	0.66
EBL	1.99	1.93	1.96	PRABHU	0.84	1.03	0.93
BOK	2.39	2.04	2.22	CENTURY	2.20	0.46	1.33
NMB	1.43	0.99	1.21	SANIMA	1.00	0.30	0.65
CIVIL	2.21	1.52	1.86	MEGA	0.66	0.57	0.61
SIDDHARTHA	4.38	2.13	3.25				
MBL	0.03	0.04	0.04				
KUMARI	1.09	0.97	1.03				
AVERAGE					1.60	1.31	1.46

Source: Annual Reports of Commercial Banks, 2019 and 2020

While taking the mean value as reference, 14 banks have return on assets below the mean value whereas 13 banks have return on assets above mean. Similarly in 2020, the average return on assets of the banks is 1.31 where SANIMA has the lowest (0.3) and NBBL has the highest (4.0) return on assets. 14 banks have their return on assets below the mean value whereas 13 banks have return on assets above mean value. The overall average of return on assets of the two years is 1.46. The table shows that 14 banks have less than mean return on assets and 13 banks have more than mean values. The newly established banks (SANIMA, MEGA, PRABHU) have not been able to achieve that industrial average, having the return on assets less than 1 percent. Joint venture banks have more than two percent return on assets. The three public commercial banks: NBL, RBB and ADBN have 0.67, 1.6 and 2.38 percent return on assets respectively. Among them, ADB/N is performing well whereas NBL has the lowest return on assets and indicates poor earnings performance. Among six joint venture commercial banks, NBBL has the highest return on assets where as NSBI has the lowest return on assets on an average of two years. SCBN has consistent return on assets in two years. In private commercial banks, BOK has consistent return on assets although it is not the highest. The highest return on assets of 3.25 among private commercial banks is that of Siddhartha Bank.

Table 3 : Regression equation of return on assets with credit-risk ratio

ROA	$= \beta_0$	$+ \beta_1 \text{CRR}$	$+ \dots + \epsilon_t$
	$= 184.53$	-0.54CRR^*	
S.E.	$= (28.83)$	(0.12) (-4.37) $F(1,59)=15.78$	
t	$= (6.40)$		
	$R^2 = 0.64$		
Number of obs.=60		d.f.=59	

Where, ROA= Return on assets CRR= Credit-risk ratio

Note: * Significant at 0.01 levels

The simple regression model is shown in table no.3. It is found that the explanatory power of the model in this study is reasonably high. The R^2 is 0.64 indicating that 64% of variation in commercial banks' return on assets is explained by the variation in the risk-return ratio. The F statistic of this model is also statistically significant at 1 percent indicating the presence of regression. The sign of credit-risk ratio is also negative as per the expectation. It means negative impact of credit-risk ratio on the return on assets of commercial banks. The regression result shows that other things remaining the same, one percent point increase in the credit-risk ratio leads to decrease 0.54 percent point in the return on assets of commercial banks in Nepal.

1. Conclusion

Based on the results of the empirical analysis, bank-specific determinant, credit risk ratio is able to explain significant part of bank profitability in Nepal. All government-owned commercial banks had highest percent credit risk ratio on an average but all newly operating commercial banks had lowest percent credit risk ratio. Aforementioned data implies that less than fifty percent commercial banks have low return on assets in comparison to banking industrial return on assets. The regression result also confirms that a high credit risk ratio is adversely affecting profit of commercial banks in Nepal.

The general interest of stakeholders in the performance of banks in Nepal can largely be attributed to the role they play in mobilizing deposits from the surplus sector and channeling same to the deficit sector. However, inefficient credit management poses a great danger to the liquidity position of a bank to create assets. Consequently, effective and efficient credit risk management has become more critical given the recurring incidences of bank distress and failure not only in Nepal but across the globe. This study adds to the existing literature on the relationships among credit risk management indicators and bank performance. In the context of this study, sufficient evidences have emerged that credit risk management indicators impact significantly on the performance of Nepalese commercial banks as measured by return on assets

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Impact of Training & Development and Career Planning on Employee Involvement

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ABSTRACT

The purpose of this research is to investigate the impact of training and development as well as career planning in Nepalese service sector organizations. Data for this study were gathered from service organizations such as banks, insurance companies, telecommunications companies, hospitals, and colleges. In total, 502 questionnaires were distributed, and 82.97 percent of the copies that were filled out and returned were used in the study. Descriptive statistics, correlation, and multiple regression were used to analyze the data. Organizational training and development and career planning, according to the study's findings, have a significant impact on employee involvement in their jobs and performance. As a result, Nepalese service sector organizations must make provisions of the budget for additional employee training and development programs. Similarly, it is necessary to provide employees with career development opportunities so that they can stay with the company for an extended period.

Keywords: Training and development, Career planning, Employee involvement, Service sector, Human resource management

Introduction

Training and development, career planning, and employee involvement are the essential components of human resource management of the organization for its effective functioning and to achieve predetermined objectives. The objective of the organization is not only to select the right persons for the right job but also to encourage them for the best use of their efficiency and effort for better performance of the organization. Human resource is said to be the dynamic resource and the successful functioning of the organization is depends on the attitude, behavior, and performance of the employees. Armstrong (2012) argues that human resource management is organized, a key way to achieve, create, monitor and motivate and gain worker dedication. Human resource practices are critical to administrative development (Hallberg & Schaufeli, 2006). There are some practices done by the human resource are recruitment, selection, preparation, employee performance improvement, planning strategy, and evaluation (Tessema & Soeters, 2006). Therefore, effective training and career development information must be provided for these unique assets to maximize professional commitment. In addition, they can cope with the challenges of today's competitive business environment. Despite extensive research in the field of human research management, training for staff, especially in developing countries, is not satisfactory. Today, employee involvement is very significant for the effective use of organizational resources consisting of material, machines, and equipment, money, and technology. Sims (2012) suggested that employee involvement can ultimately show how powerful human resource management practices can be more effective in implementing individuals and businesses. The organizational goal is to improve its performance, but without the effective performance of its employees, this will never be possible. As a result, the performance management system has become a management transformation to discourse and accurate organizational concerns.

Engagement is characterized as an employee's emotional attachment to their organization and its goals. "Engage or die" has become a key phrase in the lexicon of organizational behavior (Semwal & Dhyani, 2017). Organizations value employee engagement because it is directly related to high employee performance and organizational performance. Employees who are engaged care about their company and strive to make it a success. Training and development are critical components in keeping an employee engaged and productive in the workplace. Employees may become dissatisfied if they want to advance in their careers but are unable to do so. Employee engagement is the most researched topic in organizational science (Carasco-Saul, Kim, & Kim, 2015), with research linking engagement to both career development (Simon, 2012) and career-development opportunities

(Bakker & Demerouti, 2007). Career development is an excellent way to engage employees while also recognizing, motivating, and retaining them. The best way for managers to begin career development plans with employees is to meet with them individually and learn about their talents, areas for improvement, and long-term career goals. That is why organizations must invest in career development in order to retain employees and reduce turnover. A feeling of psychological connection with the organization emerging out of a pleasurable or positive emotional state leading to job satisfaction, commitment, sense of pride towards the organization, wanting to stay with the organization, forming emotional connect and recommending others also to work with the organization (Lather & Jain, 2015).

Statement of Problems and Research Questions

The impact of training and development, as well as career planning, on employee involvement, is regarded as one of the most universal methods of improving an organization's employee productivity and performance levels. It is also a crucial administrative function in human resource management (HRM). Given the enormous importance of training and development for the benefit of employees and, by extension, organizations, the United States spent 164.2 billion dollars on training and development programs in 2016 (Sitzmann, 2018). Employees are hired in every organization based on their skills, efficiency, and knowledge, and they typically receive various types of benefits such as wages, salaries, bonuses, commissions, and so on. They must, however, participate in training and development programs to improve their job-related efficiency and skills in order to effectively solve job-related issues and problems. Furthermore, most career-oriented employees with good and solid educational backgrounds are unmotivated to do their best on the job when they do not get a job that is supportive of future career development. Many scholars have discovered a lack of proper training and development, as well as career development programs, in many developing-country business organizations, including Nepalese business organizations (Adhikari & Gautam, 2006). Based on these discussions, the following questions may arise in the research:

- What is the situation of training and development, and career planning in service sector organizations in Nepal?
- What is the impact of training and development on employee involvement in service sector organizations in Nepal?
- What is the impact of career planning on employee involvement in service sector organizations in Nepal?

Research Objectives

The main objective of this research study is to assess the training and development, and career planning system in service sector organizations of Nepal and know their impact on employee involvement for the accomplishment of assigned effectively. However, the following are the specific study of this research work.

- To investigate the situation of training and development and career planning in Nepalese service sector organizations;
- To examine the impact of training and development on employee involvement in Nepalese service sector organizations; and
- To examine the impact of career planning on employee commitment in Nepalese service sector organizations.

Literature Review

Many types of research are conducted across national and international levels to map employee involvement and to understand its linkages with other factors consisting of employee training and development and career planning. In the present competitive business world, the most crucial asset possessed by organizations is their employees and their attitude, behavior, and performance. They are considered as the intellectual capital of the organization and their creativity must be used for obtaining competitive strengths of the organization. Khan et al. (2016) construed that training and development, career planning, and employee involvement are important parameters of employee performance. In their study, they attempted to study the effect of training and development on the performance of the employee through involvement and job satisfaction. The results revealed that there is a positive impact of training and development, and career planning on employee involvement and their performance. Thus they concluded that investing in training and development programs and providing career development opportunities among the employees will increase their job satisfaction and involvement in assigned jobs.

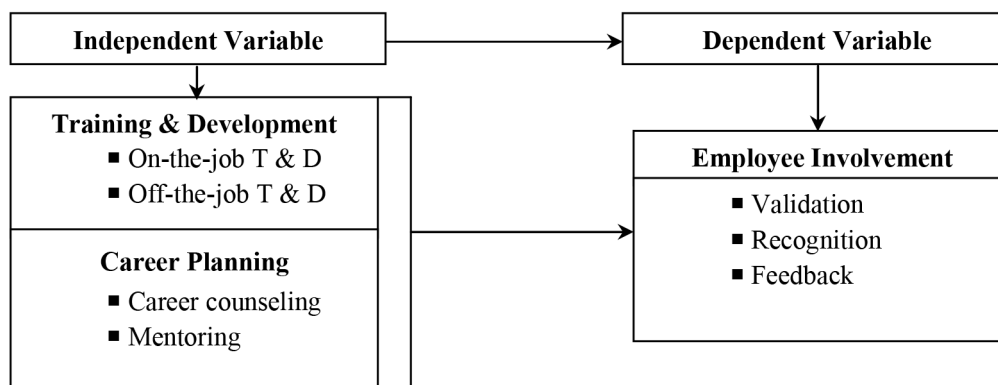
Organizations which invest in their employee's development are likely to have better-engaged employees (Pradhan, 2019). The impact of Training and Development practices and career development on overall employees' engagement are interrelated along with different factors of employee involvement. These factors are job satisfaction, organizational commitment, advocacy, pride, intention to stay, and emotional connect (Jain & Khurana, 2017). Training and development, career planning, and other factors have a significant impact on the commitment and involvement of the employees, their performance, and retention (Nkosi, 2015). There is a significant difference amongst the engaged and disengaged employees concerning employees who underwent training and those employees who didn't undergo any training to enhance the work efficiency. Results show that Employee engagement has a positive correlation with the performance of the employee, the safety of the officers, and their retention (Arunmozhi, 2015). Bersin (2015) in its refreshed model of engagement also highlighted training and development as a growth opportunity that supports in improving the employee engagement in the organization apart from other factors like meaningful work, hands-on management, a positive work environment, and trust in leadership. Gamage and Imbulana (2013) researched to study the impact of training and development, career development on the performance of the employees. The study concluded that training and development, and career planning of employees have a significant positive relationship with the productivity of the employee and job satisfaction. Irmer and Jorgensen (2009) in their model of employee involvement proposed that learning and development, career planning, reward and recognition, job design, leadership, and work environment are key drivers to the emotional involvement of employees in their performance.

Research Methodology

Framework of the Study

The major focus of this study is on-the-job and off-the-job dimensions of training and development programs and similarly, career planning involves career counseling and mentoring roles played by the managers in the organization. The employee involvement may be represented validation, recognition, and feedback of employees' performance. Based on the study of various literature, the research framework is presented as follows:

Figure 1. Framework of the Study



Training and development programs are designed for mutual benefit (employees and the organization), which contributes to high effectiveness (Noe, 1986). Improving employee performance is a demanding and ongoing practice that allows organizations to compete in a competitive marketplace. It is possible if employees' attitudes, knowledge, and skills are regularly developed. Despite the fact that training is an expensive activity, it can provide numerous benefits such as improved employee performance, increased productivity, and employee development (Elangovan & Karakowsky, 1999). Training and development programs may be on-the-job or off-the-job, depending on the organization's needs and requirements.

Career planning is a continuous process in which an individual establishes career goals and determines how to achieve them. Essentially, two components of career planning play major roles in the organization, which are career counseling and mentoring. Career counseling is a process that assists individuals in getting to know and understand themselves as well as the scope of their work in order to make career, educational, and life decisions. Mentoring is a relationship between an elder and a junior in which the elder guides the younger person through difficult times and provides advice and support. It promotes information sharing across the organization and helps new employees understand the organizational culture.

Employee involvement is founded on three pillars: validation, recognition, and feedback. Validation is the unconditional recognition of an employee's intrinsic human value, regardless of performance, and includes listening, caring, and responding from the heart. Great managers make validation a daily habit by inquiring about their employees' health, children, and weekend plans. They recall family members' names as well as significant events in their lives. The term "recognition" refers to conditional praise given in exchange for job performance, behavior, and attitude. It is the foundation of a high-performance culture because it is a positive expression of appreciation for a job well done and expectations met. Feedback refers to periodic, confidential conversations about performance, behavior, and attitude that are intended to foster an employee's personal growth and improvement by providing critical and supportive insight into how their manager and other company stakeholders view their work.

Research Design

This study is based on primary data collected from a random sample of respondents via the distribution of questionnaires. As a result, the research is a descriptive, correlational, and causal comparison in nature. In order to obtain feedback from both managerial and subordinate level employees of selected Nepalese service organizations, this study took into account some selected training and development and career planning-related variables. The research design adopted in this is identical to the previous researches taken place, for example (Armstrong, 2012, Guest, 2002) showing the effect of training and development, career planning on employee involvement on the job.

Research Hypothesis

The broad objectives of this study are to explore the impact of training and development, and career planning on employee involvement of Nepalese service sector organizations. Based on the above objectives and relation, the following hypotheses are explored:

Hypothesis 1: There is a positive and significant effect of training and development on employee involvement.

Hypothesis 2: There is a positive and significant relation and effect of career planning on employee involvement.

Sources and nature of data

Data for this study were gathered from service organizations such as banks, insurance companies, telecommunications companies, hospitals, and colleges. In total, 502 questionnaires were distributed, and 82.97 percent of the copies that were filled out and returned were used in the study. The questionnaire was developed by considering the prior literature as used by Guest (2002). Normative theory of maintaining the link between training and development, career planning, and employee involvement was taken into account in this research work.

Empirical Data and Results

In this regression model employee involvement is considered as dependent variable Y and two variables consisting of training and development and career planning are considered as independent variables. The following multiple regression table shows the effect of two variables on employee involvement:

Table 1. Effect of training and development and career planning on employee involvement

Model	Unstandardized Coefficients			t	Beta	Sig.
	B	Std. Error				
1 (Constant)	8.421	0.722	8.421			0.000**
Training and Development (TD)	0.321	0.078	5.151	0.316		0.010**
Career Planning (CP)	0.283	0.068	5.017	0.304		0.040*

$R = 0.481$, $R^2 = 0.231$, $Adjusted\ R^2 = 0.235$, $F\text{-Value} = 25.221$

Note: * $p < 0.05$, ** $p < 0.01$

a. Dependent Variable: Employee involvement

$$\begin{aligned}
 Y &= a + b_1TD + b_2CP + e \\
 &= 8.421 + 0.321TD + 0.283CP + e
 \end{aligned}$$

$t = (8.421), (5.151), (5.017)$

$p\text{-value} = 0.010^{**}, 0.040^{*}$

$R = 0.481, = 0.231, \text{Adjusted} = 0.235, F\text{-Value} = 25.221$

Overall $p\text{-value} = 0.000^{**}$

The R^2 is 0.231. It means that only 23.1% of the total variation is explained by this model and another part of the explanation is made by other variables which are not included in this study. The F -value is 25.221 and the overall p -value is 0.000. Thus, the multiple regression model used in this study is fit and appropriate because the ANOVA table shows that the F -value is significant at a 5% level of significance.

The calculated p -values of training and development and career planning 0.010 and 0.040 respectfully which are significant at a 5% level of significance. Therefore, both two variables are predictors of employee involvement. While analyzing the beta coefficient, single variable training and development to employee involvement is high (0.316) followed by career planning (0.304) therefore both variables have a positive impact on employee involvement. Hence, both the hypotheses were supported. However, training and development have more impact on employee involvement as compare to career planning developed by the organizations.

Discussion and Conclusion

The purpose of this research was to investigate the impact of training and development as well as career planning in Nepalese service sector organizations as identified by Pfeffer (1994) and Guest (2002). The results show that the beta coefficient, variable training and development's sensitivity to employee involvement is high followed by career planning. Thus these two variables are considered as a valuable and significant predictor of employee involvement in the organization for accomplishment of assigned jobs. In conclusion, the research found that two variables consisting of training and development and career planning have a positive impact on employee involvement in service sector organizations. According to Guest (2002), the following practices are related to employee involvement: training and development. Employee involvement is explained by the regression coefficients of training and development and career planning, which both positively contribute to organizational performance. These findings are consistent with the studies of Jiang and Men (2015); Kang and Sung (2017), Manuel (2014); Mishra, Boynton & Mishra, (2014). This may imply that Nepalese service sector organizations must invest additional funds to enroll employees in training and development programs in order to improve job performance. This may imply that Nepalese service sector organizations must invest additional funds to enroll employees in training and development programs in order to improve job performance. Furthermore, it is critical to provide employees with career development opportunities within the organization so that they can stay with the organization for a long time and contribute their best to improving the organization's performance outcomes.

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Effect of Credit Risk Management on Financial Performance Of Nepalese Commercial Banks

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ABSTRACT

The main purpose of this study is to investigate the effect of credit risk on the financial performance of commercial banks in Nepal. The panel data of seventeen commercial banks with 85 observations for the period of 2015 to 2020 have been analyzed. The regression model revealed that non – performing loan (NPLR) has negative and statistically significant impact on financial performance (ROA). Capital adequacy ratio (CAR) and bank size (BS) have negative and statistically no significant impact on financial performance (ROA). Credit to deposit (CDR) has positive but no significant relationship with the financial performance (ROA) and the study concluded that the management quality ratio (MQR) has positive and significant relationship with the financial performance (ROA) of the commercial banks in Nepal. The study recommends that, it is fundamental for Nepalese commercial banks to practice scientific credit risk management, improve their efficacy in credit analysis and loan management to secure as much as possible their assets, and minimize the high incidence of non-performing loans and their negative effects on financial performance.

Keywords: Return on asset, capital adequacy ratio, non-performing loan ratio, management, and quality ratio, credit to deposit ratio and bank size.

Introduction

Banking sector is an important sector which supports economic development in any country. Financial institution plays an important role in accelerating development of the country. Bank failure is a problem in different countries. Risk may be defined as a probability or threat of damage, injury, liability, loss, or any other negative occurrence that is caused by external or internal vulnerabilities, and that may be avoided through preemptive action. Credit risks are not only argued to affect financial performance of loans but they also have far reaching implications. Similarly, credit risk is the king of all risks. Credit risk is one of the most vital risks for banks. Credit risk arises from non-performance by a borrower. It may arise from either an inability or an unwillingness to perform in the pre-commitment contracted manner. The banks are inevitably exposed to credit risk because they grant credit facilities as they accept the deposits (Muriithi *et al.* 2016). Hence, business without any types of risks is not a business. Risk is inherent in banking business or any form of business. Banks and financial institutions are exposed to variety of risks among them credit risk is more severe than other risks.

Credit risk in banks may also arise due to internal weaknesses in any financial institutions such as management inefficiency. Management deficiency affects liquidity causing an increase in nonperforming loans. In addition, the non-performing loan (NPL) in the balance sheet of a financial institution represents the ratio of aggregate non-performing loans and the total gross loan. Banks performance with regards to credit risk depends on various internal and external factors. Internal factors are bank specific determinants and the external factors are the determinants related to economic environment. Proper credit management is a precondition for any financial institutions' stability and continuing profitability, albeit deteriorating credit quality is the most frequent cause of poor financial performance of the financial institutions.

The health of the financial sector is a major concern of policy, especially in developing economies where failure in financial intermediation can disturb the economic growth and retards the development processes (Das & Ghosh, 2013). Furthermore, it has been proved that the major economic upheavals are the result of banking crisis. The economic development and financial growth of a country is critically dependent on the financial performance and strength of its banking sector (Shukla, 2015). The banking sectors serve as the backbone for the economic development of any country (Ahsan, 2016). The growth and financial stability of the country depends on the financial soundness of its banking sector. Sound financial health of the banks is the guarantee not only to their

depositors but is equally significant for the shareholders, employees, and the economy as a whole (Mohiuddin, 2014).

Risk management issues in the banking sector do not only have greater impact on bank performance but also on national economic growth and general business development. The bank's motivation for risk management comes from those risks which can lead to underperformance. Credit risk management is indeed a very difficult and complex task in the financial industry because of the unpredictable nature of the macroeconomic factors coupled with the various microeconomic variables which are peculiar to the banking industry or specific to a particular bank. Credit risk refers to the risk that a borrower will default on any type of debt by failing to make required payments. The risk is primarily to the lender and includes lost principal and interest, disruption to cashflows, and increased collection costs. The loss may be complete or partial and can arise in a number of circumstances (Muriithi, 2016). Similarly, financial performance of commercial banks is the measure of the level commercial banks profit or losses within a specified time period. Various measures have been used to measure the financial performance of commercial banks.

Credit risk management is one of the most essential functions of the bank in the modern banking system. The risk is inherent in all aspect of banking business operations. Credit business is a one of the major parts of the bank (Kattel, 2016).

Credit risk plays a crucial role on the bank's profitability as the large portion of the bank's revenue accrues from loans and advances from which interests is earned (Bhattarai, 2016). For this purpose, the Nepalese commercial banks will be chosen for the research study to examine the financial performance of those selected banks by using CAMEL approach. This is an industry with a long history, giving the possibility to look at changes over the past decades. There are plenty of actors in the industry which gives us the opportunity to investigate the industry dynamics.

Statement of the Problem

Banks use the deposits to generate credit for their borrowers, which is the main revenue generating activity for most banks. With the increase of credit transactions and loan customers in the nation's economy, credit expansion is inevitable. The trend in the sector shows growing bank deposit-loan ratio as the economy grows and so does credit risk. Credit risk impact on banking system is being failure to properly management of balance sheet which not only contributes to decline in net profit but also enhance liquidity crisis and has negatively effect on goodwill of the bank as well. Customer's level of confidence will be decline with the existing situation of financial performance of banks in future. They might be willing to withdraw their interest towards banking industry. The impact of credit risk on financial performance has been a topic of interest to many scholars since credit risk has been identified as one of the major factors known to impact the financial performance of banks. The overall objective of the study is to investigate the impact of credit risk on the financial performance of seventeen commercial banks. This study tries to answer the main question i.e.

- What is the effect of credit risk on the profitability of selected bank?
- Is there any relationship between profitability and credit risk?

Objectives of the Study

The main objective of this study is to examine the impact of credit risk on the financial performance of Nepalese Commercial Banks. The specific objectives are

- To study the effect of credit risk on the profitability of the selected commercial bank.
- To examine the relationship among profitability and credit risk, (capital adequacy, credit to deposit, management quality and bank size)

Significance of the Study

The result of this research will have implications and importance:

- To regulator and policymakers, the research will provide the basis for the regulatory policy framework to mitigate the financial system from the financial crisis and to better appreciate and quantify those credit risks exposures.

- To investors, this study will help them to understand the factors that influence the returns on their investments.
- To commercial banks, this study will provide an insight into the credit risk attributes which may need to be incorporated in their investment decision processes. The study will improve not only researcher's scope of understanding risk management but also entire public hence gain exposure to the banking industry. These findings will be used as reference material by future researchers interested in further research on credit risk management and its effects on financial performance of Nepalese commercial banks.

Limitations of the Study

Due to various constraints and unfavorable situations during the entire research period, there has been following limitations in the study:

- This study is based on secondary data and covers the 5 years period i.e. 2015 to 2020.
- Seventeen commercial banks of Nepal has been taken as a sample so that the research might not generalized all commercial banks.
- The research was conducted by taking major six variables i.e ROA, NPLR, CAR, CDR, MQR and BS of the bank which may not provide satisfactory result because it has not considered other variables that affects the financial performance of the commercial banks.
- Primary data is not in used in this research so that the qualitative aspects cannot be explores from this study.

Literature Review

Commercial banks is not influenced by the amount of credit and nonperforming loans suggesting that other variables other than credit and non-performing loans impact on profits. Commercial banks that are keen on making high profits should concentrate on other factors other than focusing more on amount of credit and non-performing loans.

Kurawa and Garba (2014) have assessed the effect of credit risk management (CRM) on the profitability of Nigerian banks with a view to discovering the extent to which default rate (DR), cost per assets (CLA), and capital adequacy ratio (CAR) influence banks profitability (ROA). The secondary data from the annual reports and accounts of quoted banks during the period of 2002 to 2011 were used for analysis. The author concluded that credit risk management components have a significant positive effect on the profitability of Nigerian banks.

Abiola and Olausi (2014) have analyzed the impact of credit risk management on the commercial banks performance in Nigeria. The panel regression model was employed for the estimation of the model. In this model, Return on Equity (ROE) and Return on Asset (ROA) were used as the performance indicators whereas Non-Performing Loans (NPL) and Capital Adequacy Ratio (CAR) as credit risk management indicators of the commercial banks. The findings have revealed that credit risk management has a significant impact on the performance of the banks in Nigeria. Furthermore, the results have shown that the sampled have poor credit risk management practices; hence the high levels of the non-performing loans in their loans portfolios. Despite the high levels of the NPLs, their profit levels keep rising as an indication of the transfer of the loan losses to other customers in the form of large interest margins.

Ugoani (2015) has examined the relationship of poor credit risk management and bank failure in Nigeria using survey research design. The results from CHI-square statistics revealed that weak corporate governance accelerates bank failures and the credit risk management functions is to the greatest extent the most diverse and complex activity in the banking business. The author, at last, concludes that poor credit risk management influences bank failures.

Bhattarai (2016) has conducted research and examined the effect of credit risk on performance of Nepalese commercial banks. The results revealed that non-performing loan ratio has negative effect on profitability of the commercial banks while cost per loan assets has positive effect on profitability. In addition to credit risk indicators, bank size has positive effect on profitability. Capital adequacy ratio and cash reserve are not considered as the influencing variables on profitability of the banks. The study has concluded that there is significant relationship between profitability and credit risk indicators of the selected commercial banks in Nepal. Nepalese commercial banks have poor credit risk management and hence the banks need to follow prudent credit risk management and safeguarding the assets of the banks and protect the interests of the stakeholders.

Gadzo, Kportorgbi and Gatsi (2019) have assessed the effect of credit and operational risk on the financial performance of universal banks in the context of the structural equation model (SEM). The results showed that credit risk influences financial performance negatively contrary to the empirical study but in line with the information asymmetry tenant of the lemon theory. It was also found that operational risk influences the financial performance of the universal banks in Ghana negatively. Furthermore, the study indicated that bank specific variables measured by (asset quality, bank leverage, cost to income ratio and liquidity) significantly influence credit risk, operational risk aswell as the financial performance of the universal banks positively.

Researcher recommend that banks be encouraged to cut-down their lending rates in other to decrease credit risk and subsequently boost profitability. Regarding operational risk, banks should reduce leverage and have their portfolio more concentrated on liquid investment income so as to boost profitability.

Theoretical Framework

CAMELS is a widely used approach to analyze a bank. CAMELS has a six components which include Capital Adequacy, Asset quality, Management capabilities, Earnings sufficiency, Liquidity position, and Sensitivity to market risk.

Baral (2005) has examined that the financial health of the joint venture banks in the CAMEL framework and found the health of joint venture banks is better than that of the other commercial banks. In addition to this, the perusal of indicators of different components of CAMEL have indicated that the financial health of joint venture banks is not so strong to manage the possible large scale shocks to their balance sheet and their health is fair.

Fredrick (2012) has concluded that credit risk management by use of CAMEL indicators has a strong impact on the financial performance of the commercial banks in Kenya. The study reveals that capital adequacy, asset quality, management efficiency and liquidity have weak relationship while earnings have strong relationship with the financial performance of the banks. This study has concluded that CAMEL model can be used as a proxy for credit risk management of the commercial banks in Kenya. Poudel (2012) has shown that default rate, cost per loan assets and capital adequacy ratio have an inverse impact of the bank's financial performance whereas default rate is the most predictor of the bank's financial performance.

Conceptual Framework

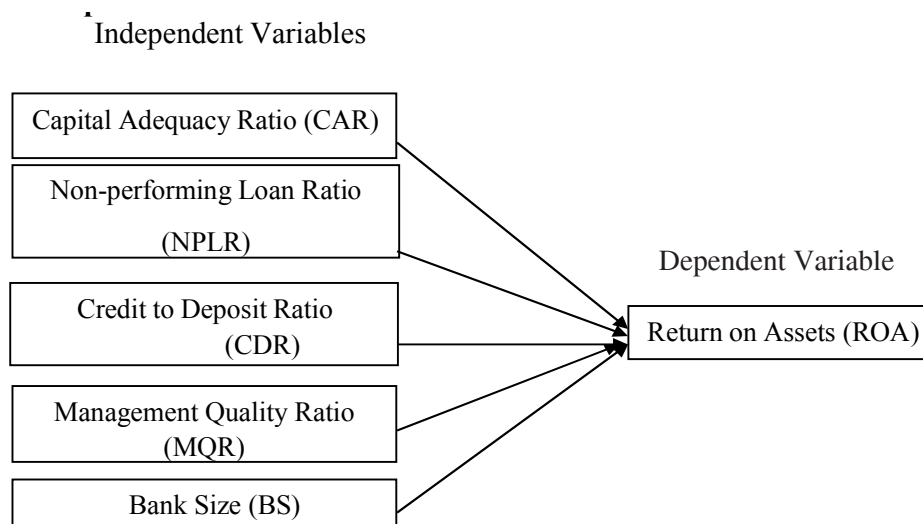


Fig.1. Conceptual Framework for the Study.

Research Designs and Methods.

This study examines the effect of credit risk on the performance of commercial banks in Nepal over the period of 5 years (2015-2020). The reason behind choosing of the latest six year period is to include the afresh data in the analysis and as the data are from pooling of cross-sectional and time series, thus it seems sufficient to generate data for the analysis. This study has adopted descriptive and causal comparative research design.

The convenience sampling method was used in choosing the banks for the study. Moreover, in selecting the 17 banks for the study, due care is given to include banks such as: joint venture, domestic, best performer, average performer and comparatively weak performer in the sample. The banks selected for the study are: NMB Bank Ltd, Century Bank Ltd, Prime Commercial Bank Ltd, Standard Chartered Bank Ltd, Nepal Bangladesh Bank Ltd, Mega Bank Ltd, Kumari Bank Ltd, Siddhartha Bank Ltd, Nabil Bank Ltd, Civil Bank Ltd, NIC Asia Bank Ltd, Everest Bank Ltd., Citizen Bank International Ltd, Global IME Bank Ltd, Machhapuchchhre Bank Ltd., Nepal SBI Bank Ltd. And Agriculture Development Bank Ltd. The selected commercial banks appear fairly represent the study population. The population of this study constitutes the “A” class commercial banks in Nepal which are listed in the Nepalese Stock Exchange.

Data were sourced from the annual reports of the banks in the sample. The data include time-series and cross-sectional data, i.e. pooled data set and estimated the effect of credit risk on the performance of commercial banks using pooled data regression. Data analysis was done using the Stata software.

Study variable and hypothesis

The dependent variables and independent variables used in this study are as follows:

Dependent variable. The measures of bank performance may be varied and the choice of the specific performance measure depends on the objective of the study. Thus, this study has used ROA as dependent variables to represent bank performance.

Return on Assets. (ROA) Return on Assets is the ratio of net income and total assets of any institutions. It measures the efficiency of the banks management in generating profits out of its scarce resources. The more the amount of ROA the better the efficiency of the bank management, (Gizaw, *et al*, 2015). Return on assets ratio is important profitability ratio because it measures the efficiency with which the company is managing its investment in asset and using them to generate profit (Harelimana, 2017). A basic measure of bank profitability that corrects the size of the bank is the return on assets (*ROA*), which divides the net income of the bank by the amount of its assets. *ROA* is a useful measure of how well a bank manager is doing on the job because it indicates how well a bank's assets are being used to generate profits (Chowdhury, 2013). Furthermore, return on total assets measures the profitability of the total assets available to the business. It measures earnings in all investments provided by owners and creditors.

Independent Variables.

Capital adequacy ratio. This is an independent variable for the determination of the performance and is considered as the core measure of a bank's financial strength from a regulator's point of view.

Capital requirement (capital adequacy) is the amount of capital a bank or other financial institution has to hold as required by its financial regulator. It is a measure of the amount of bank's capital expressed as a percentage of its risk weighted exposure. It consists of the types of financial capital considered the most reliable, primarily shareholders' equity. Theoretically, banks with good capital adequacy ratio have a good profitability. A bank with a strong capital adequacy is also able to absorb possible loan losses and thus avoids bank „run, insolvency and failure.

Bank capital increases the capacity to raise non-insured debt and thus banks ability to limit the effect of a drop in deposits on lending. Since higher capital reduces bank risk and creates a buffer against losses, it makes funding with non-insured debt less information sensitive. Thus, capital adequacy can enhance bank performance. However, empirical studies on the relationship between firms performance and capital adequacy ratio have shown mixed results Jha and Hui (2012) have found negative association between capital adequacy ratio and ROA and the coefficient was statistically significant ($p < 0.05$). Ezike and Oke (2013) mentioned that holding capital beyond the optimal level would inversely affect the efficiency and profitability of commercial banks.

H₁: Capital adequacy ratio has a significant and positive effect on bank performance.

Asset Quality. The asset quality indicators highlight the use of non-performing loans ratios (NPLs) which are the proxy of asset quality, and the allowance or provision to loan losses reserve. Non-performing loans ratio (NPLR) reflects the bank's credit quality and is considered as an indicator of credit risk management. NPLR, in particular, indicates how banks manage their credit risk because it defines the proportion of loan losses amount in relation to total loan amount. NPLR has been used as the default rate on total loan and advances. However, empirical studies produce mixed results. Alshatti (2015) found the positive effect of non-performing/ gross loans ratio on the financial performance of banks. Contrary to these findings, Jha and Hui (2012) found negative association between NPL ratio and ROA but the coefficient is statistically insignificant. Although there are conflicting evidences on this issue, in view of the theory and majority of the empirical literature, a negative relationship is expected between non-performing loan and bank's performance ($\beta_2 < 0$).

H₂: Non-performing loan ratio has a significant and negative effect on bank performance.

Liquidity. The credit to deposit ratio (CDR) is a major tool to examine the liquidity of a bank and measures the ratio of fund that a bank has utilized in credit out of the deposit total collected. Higher the CDR more the effectiveness of the bank to utilize the fund it collected (Jha & Hui, 2012). This ratio measures the ability of the management to use the assets in offering loans which ultimately creates high profitability (Ibrahim, 2014). This ratio helps us showing the relationship between loans and advances which are granted and the total deposited collected by the bank. A high ratio indicates better mobilization of collected deposit and vice-versa. It should be noted that too high ratio may not be better from liquidity point of view. This ratio is calculated dividing loan and advances by total deposits.

H₃: Credit Deposit Ratio (CDR) has negative and significant related to bank performance.

Management Quality Ratio. Management soundness is a qualitative variable that expresses the control of board of directors over the resources of the bank to protect shareholders interest. It is measured by the ratio of total operating income to total assets.

H₄: Total Operating income to Total Assets as a measure of Management Quality Ratio (MQR) has positive and significant related to bank performance.

Bank size. Bank size as measured by total assets is one of the control variables used in analyzing performance of the bank system (Smirlock, 1985). Bank size is generally used to capture potential economies or diseconomies of scale in the banking sector. This variable controls for cost differences in product and risk diversification according to the size of the financial institution. This is included to control for the possibility that large banks are likely to have greater product and loan diversification. In most finance literature, natural logarithm of total assets of the banks is used as a proxy for bank size. The effect of bank size on profitability is generally expected to be positive (Smirlock, 1985).

H₅: Bank size has a significant and positive effect on bank performance.

The model

Pooled data regression model has been used in the analysis which was taken from (Bhattarai, 2016) article.. The technique of pooled data estimation takes care of the problem of heterogeneity in the 17 banks selected for the study. The econometric model employed in the study is given as:

$$Y = \beta_0 + \beta X_{it} + \epsilon_{it}$$

Where: Y is the dependent variable; β_0 is constant; β is the coefficient of explanatory variables; X_{it} is the vector of explanatory variables; and ϵ_{it} is the error term (assumed to have zero mean and independent across the time period). By adopting the prescribed econometric model, particularly to this study, the impact of credit risk (controlling the effect of cash reserve requirement and bank size) on the performance of the commercial banks has been estimated with the following regression equation:

$$ROA_{it} = \beta_0 + \beta_1 CAR_{it} + \beta_2 NPLR_{it} + \beta_3 CDR_{it} + \beta_5 BS_{it} + e_{it}$$

Where:

ROA_{it} = Return on assets (ratio of earnings after taxes to total assets) of bank in year t

CAR_{it} = Capital adequacy ratio.

$NPLR_{it}$ = Non-performing loan ratio of i year t

CDR_{it} = Credit to deposit ratio of i^{th} bank in year t

BS_{it} = Bank size (natural logarithm of total assets) of i^{th} bank in year t

B_0 = The intercept (constant)

$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5$ = The slope which represents the degree with which bank performance changes as the independent variable changes by one unit variable.

e_{it} = error component

The selected study variables, their definition, basis of measurement and priori expected sign have been depicted in Table.

Table 1: Variables definition, measurement and expected sign

Expected sign is a statistical technique which shows the relationship between two variables. The positive expected sign means that one variable increase, the other variable will also increase while negative expected sign means that when one variable increase, the other variable will be decrease.

No.	Abbreviation variables	Description	Measurement	Expected sign
1	ROA	Return on Assets	ROA is the ratio between net profits to Total Assets of the bank.	NA
2	NPLR	Non-performing loan ratio	Non-performing loan/Gross loans and advances	–
3	CAR	Capital adequacy ratio	Capital/ Risk weighted Assets.	+
4	CDR	Credit to Deposit ratio	Credit to Deposit Ratio is a ratio between total loans and total deposits. This ratio measures the ability of the management to use the assets in offering loans which ultimately creates high profitability.	–
5	MQR	Management Quality Ratio	Total Operating Income to Total Assets as a measure of management quality.	+
6	BS	Bank size	Natural logarithm of total assets	+

Result and Discussion

Descriptive Statistics

The summary of the descriptive statistics for all variables used in the study is presented in Table 1. The table reports single bank financial performance indicator is return on assets (ROA) and five credit risk indicators which are the capital adequacy ratio (CAR), non-performing loan ratio (NPLR), management quality as measured by total operating income to total assets (MQR), credit to deposit ratio (CDR) and bank size (BS). The result shows that the average value of the bank performance

ROA is 1.66 percent indicating that during the period 2015 to 2020, on average, the total assets of sample commercial banks in Nepal generate 1.66 percent return. The standard deviation of the ROA is 0.497 percent, which shows the substantial variation in returns of the banks. The minimum capital adequacy ratio is 10.96 percent

Table 2: Summary Statistics

Variable	Obs	Mean	Std. Dev.	Min	Max
ROA	85	1.666471	.4976964	.69	2.82
NPL	85	1.205765	.985918	.06	4.6
CDR	85	72.72074	11.77879	.7331	78.72
CAR	85	14.56059	2.702498	10.96	23.68
MQR	85	4.129647	.7933945	1.84	6.64
Size	85	10.98237	.2257128	9.994759	11.43788

Sources: Annual Report of Sample Banks and Results are drawn from Stata.

Table 2 shows that the number of observations per each variable is equal. This may be explained by the balanced nature of the panel data used in the analysis. Table 2 additionally shows that on average the overall mean return on assets, non-performing loan ratio, credit to deposit ratio, capital adequacy ratio, management quality ratio and bank size were 1.666, 1.205, 72.720, 14.560 and 4.129 percent respectively. Therefore, over the period the banks were positively profitable, adequately capitalized and experienced some relatively high levels of deterioration in asset quality during the study period.

Correlation Analysis

The correlation matrix of the variables presented Table 3 reveals that all correlations coefficients among the independent variables are less than 0.7, implying the absence of multicollinearity. Thus, there is no evidence of presence of multicollinearity among the independent variables.

Table 3: Correlation Coefficient Matrix

	NPL	CDR	CAR	MQR	Size
NPL	1.0000				
CDR	-0.0916	1.0000			
CAR	0.2825	-0.0911	1.0000		
MQR	0.2746	-0.0651	0.3830	1.0000	
Size	-0.1300	-0.2137	-0.0366	0.0526	1.0000

Source: Result drawn from Stata.

Regression Analysis

Table 4 indicates that the value of R-square was 0.4976, which means that 49.76 percent of the total variation in the value of ROA was due to the effect of the independent variables. The adjusted R-square was 0.4658 which shows that on an adjusted basis, the independent variables were collectively 46.58 percent related to the dependent variable ROA.

Table 4: Regression Result of Credit Risk Management on Performance.

Source	SS	df	MS	Number of obs = 85		
Model	10.3530347	5	2.07060693	F(5, 79) = 15.65		
Residual	10.4539065	79	.13232793	Prob > F = 0.0000		
Total	20.8069412	84	.247701681	R-squared = 0.4976		
				Adj R-squared = 0.4658		
				Root MSE = .36377		

ROA	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
NPL	-.1291478	.0433681	-2.98	0.004	-.2154699	-.0428256
CDR	.0010914	.0034844	0.31	0.755	-.0058442	.0080269
CAR	-.0031534	.0162708	-0.19	0.847	-.0355395	.0292328
MQR	.4644396	.0554047	8.38	0.000	.3541594	.5747199
Size	-.1437424	.1830393	-0.79	0.435	-.5080729	.2205881
_cons	1.449402	2.098834	0.69	0.492	-2.728222	5.627027

Source: Annual report of sample bank and results are drawn from Strata.

As expected, there is a strong negative association between non-performing loans and financial performance of commercial banks but, it has significant relationship with ROA. The result is contrary to the findings of Alshatti (2015) who found the positive effect of non-performing /gross loans ratio on the financial performance of banks. The result reveals that as CDR commercial bank increases, the performance of the bank will also increase. However, there is positive and no significant correlation between return on assets. The result indicates that capital adequacy ratio is negative and insignificant. The sign of the coefficient is as unusual because theoretically capital adequacy ratio was expected to have a positive relationship with a performance of the commercial banks. However, the finding of this study supports the hypothesis that capital adequacy ratio has a significant effect on financial performance of the commercial banks in Nepal. The result is contrary to the findings of Bhattarai (2016).

The result indicates that, management quality ratio has positive and statistically significant. The Financial performance of the banks (ROA) is significantly positively correlated with management quality ratio which implies that as the value of total operating income increases, the performance of banks will also increase. Finding of this study has supported the hypothesis that management efficiency ratio has a significant effect on financial performance of the commercial banks in Nepal. There is negative and no significant relationship between bank size and financial performance (ROA) which indicates that the relationship is weak between bank size and financial performance of the commercial banks. The result is contrary to the findings of Bhattarai (2016).

Hence, Regression analysis is valid as it has satisfied all assumptions. all the assumptions are tested to check the validation of the regression analysis which is shown in figure below.

Linear regression assumes that there is little or no multicollinearity in the data. Multicollinearity occurs when the independent variables are too highly correlated with each other. Researcher has test multicollinearity by Variance Inflation Factor (VIF) The variance inflation factor (VIF) value describe the multicollinearity of the statistics; and a VIF of 10 or more show the problem of multicollinearity The value of VIF value shown in table below indicate that there is no problem of multicollinearity in the statistics of the data under study.

Table: 5 Test For Multicollinearity

vif		
Variable	VIF	1/VIF
CAR	1.23	0.814753
MQR	1.23	0.815269
NPL	1.16	0.861686
Size	1.08	0.922935
CDR	1.07	0.935212
Mean VIF	1.15	

In statistics, the Breusch–Pagan test, developed in 1979 by Trevor Breusch and Adrian Pagan, is used to test for heteroskedasticity in a linear regression model. It was independently suggested with some extension by R. Dennis Cook and Sanford Weisberg in 1983 (Cook–Weisberg test). Derived from the Lagrange multiplier test principle, it tests whether the variance of the errors from a regression is dependent on the values of the independent variables. Hence, There exist no problem of heteroskedasticity.

Table 6: Test for Heteroskedasticity

```

Breusch-Pagan / Cook-Weisberg test for heteroskedasticity
Ho: Constant variance
Variables: fitted values of ROA

chi2(1)      =      0.29
Prob > chi2   =      0.5911

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Multiple regression needs the relationship between the independent and dependent variables to be linear. It is also important to check for outliers. It is important to check for outliers since multiple linear regression is sensitive to outlier effects. The linearity assumption can best be tested sensitive to outlier's effects. The linearity assumption can best be tested with scatter plots.

Linear regression analysis requires all variables to be multivariate normal. Normality test are used to determine if a data set is well-modeled by a normal distribution and to compute how likely it is for a random variable underlying the data set to be normally distributed. For the normality test, Kernel density test is done to check whether data are normal or not and it shows almost all data are normally distributed.

Linear regression analysis requires that there is little or no autocorrelation in the data. Autocorrelation occurs when the residuals are not independent from each other. Study shows there is no autocorrelation while, a scatterplot allows to check for auto correlated.

Conclusion.

Credit risk management should be at the center of banks operations in order to maintain financial stability. Credit risk management includes the system process and control which a company has in place to ensure the efficient collection of customer payment and the risk of no-payment. To achieve the goal of owners' wealth maximization, banks should manage their assets, liabilities and capital efficiently. In doing this, credit policy should set out the bank's lending philosophy, specific procedures and means of monitoring the lending activity.

The main purpose of this study is to investigate the impact of credit risk on the financial performance of commercial banks in Nepal. The financial performance in terms of return on assets selected as dependent variables. The capital adequacy ratio, non-performing loan asset, management efficiency, liquidity and bank size are taken as independent variables. The balance panel data of seventeen commercial banks with 85 observations for the period of 2015 to 2020 have been used for the analysis. The regression results indicate the existence of the relationship between the dependent and independent variables hence has the ability to predict the influence of credit risks on the profitability of the commercial banks in Nepal. The model is well fitted with 49.76 percent ability to influence the financial performance of the commercial banks in Nepal. The regression model revealed that NPLR has negative and statistically significant impact on financial performance of the commercial banks in Nepal. The result in this study therefore, suggested the need for strong credit risk and loan service process management must be adopted to keep the level of NPL as low as possible which will enable to maintain the high performance (profitability) of commercial banks in Nepal.

Capital adequacy ratio and bank size have negative and statistically no significant impact on the financial performance of the commercial banks in Nepal. Credit to deposit ratio has positive but no significant relationship with the financial performance (ROA). The study concluded that the MQR has positive and significant relationship with the financial performance (ROA) of the commercial banks in Nepal. The study also suggests that the further study can be done on the impact of credit risk management by the use of CAMELS indicators on the financial performance of other bank and financial institutions like micro finance institutions, development banks, finance companies etc. The study recommends that it is fundamental for Nepalese commercial banks to practice scientific credit risk management, Nepal should enhance their capacity in credit analysis and loan administration while the regulatory authority should pay more attention to banks compliance to relevant directives and prevailing rules and regulations.

Banks need to place and devise strategies that will not only limit the banks exposition to credit risk but will develop performance and competitiveness of the banks, and banks should establish a proper credit risk management strategies by conducting sound credit evaluation before granting loans to customers, improve their efficacy in credit analysis and loan management to secure as much as possible their assets, and minimize the high incidence of non-performing loans and their negative effects on financial performance.

It is recommended that bank's credit-granting activities conform to the established strategy that written procedures should be developed and implemented, and that loan approval and review responsibilities are clearly and properly assigned. Senior management must also ensure that there is a periodic independent internal assessment of the bank credit-granting and management functions.

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Role of Psychology Treatment in "Anxiety Disorder"

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ABSTRACT

In order to manage the emotional and psychological problems in special population such as mental retardation, HIV positive cases and so on. A comprehensive management of this type of cases includes psychotherapy. Here it is necessary to know about this concept and its beauty in various disorders. It is a psychological method which is called psychotherapy (Talking Cure). Psychotherapy is a systematic attempt to manage the mental and emotional disorders with the help of psychological means a variant of this approach came in 1960s. Which was called cognitive behavior therapy. Recent days this approach has been brought revolution in management of psychological, behavioral and emotional problems. This paper will enhance our knowledge regarding status of psychological method in various disorders and mental illnesses.

Keywords: psychological method and emotional problem.

Introduction:

Existing data base indicates that in some cases with psychological problems, Cognitive Behavior Therapy (CBT) has found to be first line management modality. But in many other conditions this approach is not considered beneficial but still there is some impact of this sort of therapy in various illnesses. Here we will discuss the positive outcome of therapy in special populations. One by one we will know about the status of impact of this type of treatment modality.

Elderly Population

The study of human beings has always fascinated human beings. From the very first day, some domains of psychology draw more attention than the others. No, doubt, 'Anxiety' is one them. Different views have been established to explain it and by time different approaches have come to find out the way to come out of it. By passing the road of conflict between id-ego-superego, early 20th century started to perceive it in some different way, initially focusing on mere mechanical learning and later on emphasizing on some deeper process. Like, therefore Cognitive Behavior Therapy emerged.

Epidemiological evidence indicates that anxiety disorders are more common than either depression or severe cognitive impairment in geriatric population (Regier, et. al. 1988). Still, very little psychotherapy intervention research has been conducted on this population with anxiety disorders (Wetherell, et. al. 1998). There is some concern that CBT does not benefit elderly anxiety patients as much as it does younger patients (Gorenstein & Papp, 2007). The efficacy of CBT was compare with an enhanced version CBT (CCBT) in late life GAD, in which ECBT was more effective than standard CBT (Mohlman, et.al. 2003). This finding provides evidence that content and procedural modification may be necessary to maximize effectiveness of CBT with older people presented with mild cognitive impairment. Further, misuse of prescription and medication (specially benzodiazepine for anxiety and insomnia) is a common problem in older patients. CBT is found to be effective in helping old people successfully discontinue or reduce inappropriate use of drugs (Morin, et. al. 1995).

Children:

Anxiety disorders are the most common psychiatric disorder of childhood (Bernstein and Borchardt, 1991) with prevalence estimate ranges from 5-18% (Labellarte, et.al. 1999). Despite being less likely to present to services than other conditions, such as behavior problems, anxiety is a serious condition that can negative consequences in a number of domains, such as academic and interpersonal functioning (Pine, 1997). Moreover, anxiety during childhood and adolescence is often unremitting into adulthood (Last et. al., 1987), and is associated with other serious conditions, such as depression (Kovacs et. al., 1989) and substance misuse (Kushner et. al., 1990). In light of these concerns, recent years have been seen an increase in research into the treatment of anxiety disorders

in children and adolescents. The first reported trial (Kendall, 1994) took its lead from the adult literature, and treated 9- to 13 year anxious children using CBT. The results were encouraging, and since that date a number of studies have been published (Cartwright-Hatton et.al., 2004), most of them report CBT of great effectiveness with various group of anxiety disorders in children (Freeman et al., 2007).

Though little has been known about the co-morbidity of anxiety disorders and treatment with Asperger's syndrome, some social impairment features of this is similar to features of social anxiety disorder. A single subject report used to treat social anxiety disorder with co-morbidity Asperger's syndrome with 14 weeks course of CBT, found to be successful in reducing symptoms of anxiety and depression (Cardaciotto & Herbert, 2004).

Persons with Mental Retardation:

It is uncertain, what is the prevalence rate of anxiety disorders in mentally retarded population (Reiss, 1994). One of the reasons can be diagnosticians have tendency to mistake such maladaptive behavior of MR as psychosis or affective disorders rather than stimulated as physical discharge of anxiety. Investigations indicate retarded individuals respond to stress with higher level of anxiety (Szymanski & King, 1999). Like normal individual to treat phobic disorder behavior approaches are found to be more applicable to & effective than traditional psychotherapy with MR individuals (Davis & Rogers, 1985). The concrete presentation of anxiety provoking stimulus in vivo would be necessary in mentally retarded individuals with limited imaginable skills (Gardner & Cole, 1984).

Persons suffering from Psychotic Disorders:

Anxiety disorders in schizophrenic are found to as high as 43-45%, where symptom of anxiety is found to be greater among women, first episode patient and those with predominately positive symptoms (Emsley, et. al. 1999). In the sample meeting the criteria of ICD-10 schizophrenia, CBT is found to improve anxiety symptoms (Naeem, et. al., 2006).

Medically Ill Patients:

Most common psychological disorders co-morbid with medical problems are adjustment disorder, anxiety disorder and affective disorder. Patient with fatigue, shortness of breath and headache are usually not detected as psychological problem. If someone believes that these symptoms might be related to a viral illness, then they will have different behavioral response than someone who believes them to have an anxiety disorder (Lacroix, et.al.,1991). There is no reason to expect CBT to be any less effective treating psychological morbidity when it coexists with a medical problem. CBT have been shown to improve anxiety symptoms experienced by the cancer patients. (Moorey, et. al., 1998), as well as functional gastrointestinal disorder as irritable bowel syndrome (Greene & Blachard, 1994). Cognitive Behavioral and hypnotherapeutic techniques are integrated to provide and effective cognitive-behavioral hypnotherapy (CBH) treatment for IBS-induced agoraphobia (Golden, 2007).

HIV/AIDS

Psychiatric co-morbidity is common in HIV/AIDS patients. In one South African study the following anxiety disorder are found to be prevalent: panic disorder, agoraphobia, specific phobia, obsessive-compulsive disorder, generalized anxiety disorder, post traumatic stress disorder (Vander et. al., 1998). Poor adherence to antiretroviral medication in HIV/AIDs patients is aggravated by psychiatric problem including depression and PTSD. Exposure based CBT is found to be instrumental in helping the patient to overcome both to tolerate HIV medication (Chernoff, 2007).

Conclusion:

After discussing all the important facts regarding the management of various disorders in detail, where the psychological method is considered as an important and pertinent method which is very necessary to incorporating CBT in management of special population.

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Ranahar: Textuality of History, Culture and Politics

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ABSTRACT

The question of the relation between the history and the literature is a central question of historicism and new historicism. Literature is not possible without the influence of the time; past or present. The depiction of the past is the picture of history in the text, and the portrayal of present becomes the history in the future, hence the literary text is not free from the history in any way. Furthermore, some texts intentionally present the history, not as exactly as the history, but as the interpretation of the history, hence the mode of new historical way of understanding the text. Yogesh Raj's *Ranahar* provides the lost history of Malla dynasty, primarily the history of the last Malla king, Ranajit. The book is not a pure imagination, neither is it a pure history, but it has the combination of the historical facts and his imagination. Reading this novel, as a fiction, just as pure imagination is an injustice to the veiled part of its history. With the background of the history of Bhaktapur, this article examines the novel *Ranahar* from historical and new historical perspective on how literature has become a medium to reveal the lost history, the textuality of history.

Keywords: Historicism, new historicism, textuality, ambiguity, cultural politics

Introduction

Mentioned or not, cultural and historical factors guide the human activities and so does the literature, and at the same time literature inherently becomes the part of the historical and cultural heritage. The history provides the foundation of writing literature and literature gives the way out to the history to be exposed. Literary works can be narrative, descriptive, imaginative, persuasive, tragic, comic, informative, but the main purpose of literary work is to provide pleasure and delight irrespective to its form or mode of expression. The literary works bring the readers back to their experiences or even beyond. They provide the deeper picture of the society and experiences; the literature affects people and people affect the mechanism of the literature. On such situation, history, as the fact of the past, plays fundamental role in shaping the work of literature; either as the direct connotation of the fact or as the denotation of the fact.

The role of history can have overt or embedded in the literature. In the overt type of writing, history itself is adopted as the purpose or the theme of the literary creation, or in many other types of writings, history remains silent and hidden but other issues are highlighted with the embedded historical impact. Sometimes, the literary works may combine both the history and the culture as the central issues to revive the past at present. Composed in throughout third person narrative, *Ranahar* is a novel by Yogesh Raj with the theme of the history and culture. This article aims to research the historical, new historical and cultural elements in the novel; and it also observes how the history has come into textuality.

Statement of Problem

The Madan Prize winner novel, *Ranahar* has depicted the picture of the history of Kathmandu valley and the relationship of the kings. Reading this text purely as a literature has a drawback in understanding the history, and reading this text purely as a history does not make justice on its textuality. So, the central problem of this research work is that it is necessary to make a link between these two domains at a time- connection of history with literature.

Research Questions

This article focuses on these research questions: what historical facts are addressed in the novel? How these historical facts have been enriched into the textual decorum? Why Yogesh Raj has metaphorized the defeated war as the victory over the human desire and satisfaction? What typical modes of histories have been modified into

literary presentation and interpretation?

Theoretical Modality

Purely as a literary and library research, this study focuses on the literary analysis. *Ranahar* is a novel based on the history of Kathmandu valley, especially how King Ranajit has undergone different modes of war. Observation of the history in literature and the literature in history is the best way to make a connection between history and text. The theoretical approach applied in this research is New Historicism, which tries to examine the historicity in text and textuality in history. Historicity is the property of being in history. Historicity is the condition of the possibility of history, in which “one can distinguish between three levels of historicity: historicity of human existence, historicity of a culture; and historicity of scientific thinking and, in the long run, philosophy. (Mohanty, 2010, p. 334). A mere fact or an event does not have historicity. It is the combination of the historical fact with the textual quality.

The “Historicity of texts” suggests that writings are produced within specific social, cultural, and economic conditions, and that at some level they are determined by those conditions, even as they contribute to their formation. The “textuality of history” emphasizes that history itself can be apprehended only as a collection of representations, open to multiple mediations, renarrations, and interpretations. (Taylor, 2010, p. 485)

New Historicism aims to produce a “poetics of culture”; reading canonical texts within, and as part of, multiple forms of Writing, cutting across the distinction between fiction and nonfiction in exploring the formation of specific discourses and institutions” (Taylor, 2010, p. 484). Hence, as the theoretical discourse, New Historicism focuses on generating diverse modes of understanding the literary text with historical patterning, not as pure history, but as the interpretation of history in the text.

Ranajit, History and Ambiguity

Ambiguity is a linguistic device in expression. It befalls either with the use of a word or the statement that has many possibilities of meanings. Traditionally, ambiguity, in language, was supposed to be the linguistic flaw, but the understanding of the word and expression has undergone a change that ambiguity a literary tool of expression to allow readers to understand the works in a variety of ways, giving them depth and complexity, “in pre-twentieth-century literary criticism, ambiguity is usually seen as a flaw, but in modern criticism it becomes a term of praise” (Payne & Barber, 2010, p. 27). Ambiguity, in literature, serves the purpose of offering a deeper meaning to a literary work. By introducing ambiguity in their works, writers give freedom to readers to use their imagination and the space to explore multiple meanings.

Leaving the possibility of multiple interpretations, ambiguity is invited intentionally or befalls accidentally. If it occurs unintentionally, it may indicate writer’s inability to handle the language. But if is used intentionally, it leaves the space of criticism, interpretation and debate through writing. It is a mode of discussion in deconstructive criticism or every reading is an ambiguous reading in poststructuralist reading. Unlike deconstructive reading of every reading as no reading, the meaning of the word as no meaning and every word having many meanings, the ambiguity in the name of the central character, Ranajit, and the title of the book *Ranahar* have intentional ambiguity. The writer appears to be intending to exhibit on how the name of a person does not match to the action, though being a *Ranahar* was the situation around him however Jaya PrakashMalla has realized at the last moment of Gorkhali’s attack, “the failures in the war due to own reasons and the victories are also due to own reasons” (Raj, 2018, p. 7)¹. Whether Ranajir lost the war due to his own failure or not is another mode of discussion, but the name and the meaning really does not match with Ranajit. The word ‘Rana’ refers to ‘war’ and ‘Jit’ refers to the ‘victory’. His name hence has the meaning that he should always become victorious in the wars, but the paradox is created in his name and the history is that he became the last King of Bhaktapur; he lost the war and the country as Bhaktapur got collapsed with him. How can he become a Ranajit since he has lost the war, the dynasty and the power? So, the name Ranajit has the ambiguity.

Similarly, the title of the novel has the ambiguity in meaning. The title, ‘*Ranahar*’ has the etymological meaning as a person who loses the war or who becomes failure in the war. What is victory or not is the matter of perception. As the history shows, the king of Gorkha, Prithivinarayan Shah conquered Bhaktapur lastly among other three kingdoms of Kathmandu valley. From the point of outsiders, Ranajit is a *Ranahar*, but he himself has not felt

1 The texts from *Ranahar* to English are my translations.

as such. Widely speaking, he has felt neither as loser nor as the winner/victorious, “he did not have the regret of the loss, nor any desire to get victory, nor any inspiration to war, but the world was still mingled with the victory and loss” (Raj, 2018, p. 139). In comparison to other kings of the valley, he has no desire of kingship, no passion of war, no desire of the material life, and he has chosen to go to Kashi for the peace at his rest of his life. Furthermore, he has ruled for about fifty years (1722 -1769), how can he be failure? Since, Ranajit has risen himself above the level of the triumph and defeat, he can’t exact be the Ranahar.

History, Historicism and *Ranahar*

Begun from Europe during 18th and 19th century, historicism is a theoretical movement giving the priority on the historical aspect of any text. It is a position that holds that all knowledge and cognition are historically conditioned. Historicism is an “approach to literature which sets it in the context of the ideas, conventions and attitudes of the period in which it was written” (Childs & Fowler, 2008, p. 108), and the connection of the text to any period of the history. Although good literature is ‘not of an age, but for all time; Sophocles’ *Oedipus Rex* is ‘an all time text’, the text speaks the voice and the idea of certain social, cultural and spatial patterning, hence the text ultimately has the connection with the history. The writer as well as the readers may “bring to the literature of the past assumptions and associations that may be quite alien to the frame of reference from which that literature derives its form and meaning” (Childs & Fowler, 2008, p. 108). The historicism aims to make works connected to the history for the proper understanding and judgment of the work.

Historicism does not see the literature just as a history or just the description of the past events with potential interpretation, “literature is not, however, simply a medium for the expression of the historical knowledge. It is an active part of a particular historical moment” (Brannigan, 1998, p. 3). It includes diverse disciplines to designate an approach from a historical perspective. It has challenged a progressive view of history that sees history just as an orderly sequence of events; linear, uniform process that operated. It focuses the unique diversity of historical contexts and stresses the importance of developing specific methods and theories appropriate to each unique historical context.

New Historicism is a literary critical movement, which first developed in the 1980s. It “focusses on the intertextuality of (literary and non-literary) texts and the presence of diverse culturally specific discourses within and around the text under examination” (Childs & Fowler, 2008, p. 109). As an approach, it emphasizes the cultural and historical context, rather than focusing exclusively on the formal structure of the text itself. It postulates that literary works are not singular or solitary forms, but, instead, a product of different networks of socio-cultural practices known as the history. As such, literary works should be interpreted, not for their universal themes or just the historical content, but for their meaning as objects embedded in a certain socio-historical milieu.

The story of Ranahar and the history are closely connected. Because the author has admitted in the epilogue part of the book, “this book is not a pure history as all the historical novels. It has got the combination of the facts and the imagination” (Raj, 2018, p. 157), the novel is not a pure fiction. Relating the historicity in the novel, *Ranahar*, we see the close connection of the narrative with the history of Bhaktapur, an influential kingdom within the valley, which was ruled by King Ranajit for almost half a century. With the basic information about Ranjit’s father, Bhupatindra Malla, the narrative particularly focuses on the life, from child age to the end of his kingship. Failing to foresee the impending danger from the Gorkhali King, the last Malla kingdom and hence the Malla era lost to the Shah kingdom. The book revolves around the historic situation of that period.

The narrative elaborates the events leading to the defeat and the ultimate surrender of the Mallas to the Gorkhali King one after another and Ranajit is the last among them. Kings related to each other, Mallas, the rulers of the three kingdoms within Kathmandu Valley would share the same origin and base, and they had the same language, culture and pattern of life style with art and artifacts.

By the time Ranajit Malla realized the danger of an attack by the Gorkhali King, it was already too late. Defeat was inevitable, and he could do nothing to protect his dynasty. However, he had some time before the final conquest took place. What did he do during this period? The book does not give the whole history of Ranjit Malla, neither it provides all the events that took place in his life; rather it evolves around the particular time frame.

History can be understood in two modes: the events of past as the facts and the narration of the events of past. As literature cannot be the event of past, but the narration of the past events, *Ranahar* includes the narration of selective events in the life of Ranajit, and also includes writer’s imagination to empower his intention. The history

tells exact date and events objectively, but not the literature. Obviously literature includes the imaginative quality, and so has happened that the history of Bhaktapur, the history of Bhupatindra Malla and the history of Ranajit Malla has taken the textual mode in the novel, *Ranahar*.

Textuality of History, Truth and Politics in *Ranahar*

Is truth only one and unchanged? And what about fact? Fact and truth appear to be the same but sharing the similarity, they are different. Fact is unchanged, but the truth can be changed truth because it is conditioned by human history. History, therefore is not the truth, but it is the fact of past or it is about the fact. Ranajit was defeated can be a fact, but it can't be the truth. We can tell about the fact, but we cannot tell about the truth because today's truth may not be the same tomorrow; rather truth can be interpreted. The defeat of Ranajit is a fact in history, but whether it is truth or not is the interpretation in the text. If only the facts were included in the book, *Ranahar* would be a history, and if it has included the interpretation of the truth, it certainly becomes a text in literature. Tyson argues that even the writing of the history is not a pure history, but the interpretation of the history, "all historical accounts are narratives and can be analyzed" (Tyson, 1999, p. 287). The novel, *Ranahar* ends in the point where it opens as it starts with the reference of three Malla kings' surrender, Ranajit's desire to go to Kashi in his last days and ends with the same point, "defeated in the war, Ranajit kept on looking out through the window" (Raj, 2018, p. 139). The writer has included many other events of Ranajit's childhood, prince-hood, kingship, man with passion and many others, but all these events are not presented chronologically because "history is neither linear nor progressive" (Tyson, 1999, p. 287). It means the major focus of the plot is the pure history, but the interpretation, analysis and imaginative outlooks on the events as the creative force.

Textuality of the history is the process of entering the history into the text and observing the history from an individual point of view: history as an individual and individual interpretation of the events of the history. Each historical period and culture contains a unique value system, and the conceived history cannot be the aggregate of the history in general, but the individual or unique history. Understanding the unique context of each historical period is important in order to make an authentic interpretation of the past. So, understanding this text needs to understand the context in which Ranajit has come to accept his defeat and has realized it as no defeat at all. Presenting Ranajit just as the defeater, Yogesh Raj has tried to ignore the context. Being the king, a ruler and the leader of a dynasty, Ranajit should have made a plan from the very beginning but when he realized the actual condition, the situation was out of his control. Another point is that it is not only Ranajit who has been the defeater, but all Malla Kings of the valley. Furthermore, there was not a good relation among the kings of the valley, which has led him to that condition.

The novel, *Ranahar* also presents the politics silently as majority of the history is the history of politics and in Foucault's idea, majority of the history is the history of power, "Power is everywhere; not because it embraces everything, but because it comes from everywhere" (Foucault, 1978, p. 93). And the power "must be understood in the first instance as the multiplicity of force relations immanent in the sphere in which they operate" (Habib, 2008, p. 771) and always the power equals to the politics. The king of Gorkha, Prithvi Narayan Shah has made all sort of political preparation to trap Kathmandu valley with the political motif of unification. Even if Ranajit had made any preparation, it would have created a great disaster and death. Better he surrendered and thought about the life of the people and citizen rather than preserving his power.

As early as the king Ranajit is a little prince of nine, he has been kidnapped, a politics in a different way, as he has been sent to Nagadesh, "but the child Ranajit did not have any concern about this politics" (Raj, 2018, p. 15). Then, politics has ruled over him, but he has not ruled the politics. The defeat of Malla kingdom has many causes; they are the political causes- Mistrust among Malla Kings of the valley, Gorkhali king's strategy to make them separate, boarder seal from around the valley and Gorkhali king's ambition of unification. These all are the reasons why all-powerful Malla kings have become powerless, but in case of Ranajit, "he could not recognize the friends and enemies of the kingdom" (Raj, 2018, p. 128). Victorious Gorkhali King has behaved three Malla kings differently after they have been defeated- "Tejnarsingh spent all his life in prison, Jayaprakash wanted to regain the kingdom" (Raj, 2018, p. 131), but Ranaji tMalla is offered a small kingdom/village to rule over. Ultimately, at the age of seventy-five, he has chosen the spiritual transition leaving all the prosperity of the kingship. As there is no difference "between cultural texts that are social and political and that are not" (Greenblatt, 1989, p. 2) in the historical perspective, these different modes are the representative events on how the novel has observed the history, culture and politics of the past from the present lenses.

Ranahar: Myths, Cultural Politics and History

History, myth and culture are interlinked, and history, in many cases, is the history of cultures. Ranahar is not only the history of the king Ranajit and his defeat, but it is equally the history of the cultures at Kathmandu valley. It is a literature as “one discourse among many cultural discourses” (Habib, 2008, p. 762) as the historical discourses. No history is separate from culture, and no culture becomes different from the history; culture is as important as politics in the depiction of the history in the text, and literary texts are “equal sources with other texts in the attempt to describe and examine the linguistic, cultural, social and political fabric of the past in greater detail” (Brannigan, 1998, p. 12). King Bhupatindra Malla has sent his closest man to the kingdom of Makawanpur to ask the daughter/princess for Ranajit where the marriage is a cultural politics however that politics has not come to the positive end.

How the temples were established and how people's attitudes were centralized in the name of the culture is an important message of the text. It has included the information on the establishment of the temple of Bhadrakali and the temple of Siddhilaxmi (Raj, 2018, p. 58) with beautifully decorated statues. The novel has set an essential departure in depicting the cultural politics of the valley through the reference of Newari culture of different Jatras; Indra Jatra and Ghode Jatra. These traditions have become the myths and cultural values in the generations to come.

Culture, in the form of religion has entered into the politics, “he bought the house to the Christians to make a church, he allowed them to make religious publicity” (Raj, 2018, p. 128) that the culture and religion have become the causes of the political transformation and the causes of the defeat of Ranajit, hence religious culture as the determining factor of political change.

The myth of the relation between Bhairav and Bhadrakali (Raj, 2018, p. 40) has created a remarkable cultural history among the people of Kathmandu valley. Impressed by the physical strength and beauty of Bhairav had to wait for two years passionately to achieve him, and the temples of Bhairav and Bhadrakali were established. This myth has ruled the consciousness of the people even today. Similarly, the myth of Bhajukas (Raj, 2018, p. 22) and the punishment drowning him alive is they myth of politics, brutality and anarchy.

Hence, the novel explores the history of Malla kingdom of Bhaktapur in connection with the cultural politics and mythical politics combining some of the mythical history and cultural history of the kingdom with his interpretation.

Conclusion

Yogesh raj, not as a historicist, but as a narrative writer has analyzed the history of Bhaktapur Kingdom and the history of the last Malla King, RanajitMalla in literature taking into consideration of the cultural, social and historical events that make up the core content of the text. The whole narrative has presented the historical theme with keen interest in recovering lost history with a shift of an individual (Ranajit) up to the social and cultural hierarchy. The story of Ranajit comprehends the historical and cultural context at the time it tries to analyze the cultural and intellectual history portrayed in it. The history of Ranajit and Bhaktapur in the novel focuses on interpreting the social, cultural and political factors and these elements have heavily affected the author thus influencing the context in which the writer has written the text.

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Sexual Harassment AND Its effects on Mental Health OF THE Teenage School Girls in Lalitpur and rupandehi district

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ABSTRACT

A cross-sectional study was conducted to find the prevalence of mental health on teenage girl students and the effect of sexual harassment on their mental health: depression, anxiety, and stress. A concurrent mixed method was used and the study was conducted at both community and institutional schools of Lalitpur and Rupandehi districts. A semi-structured questionnaire was used for quantitative data collection along with DASS (42 points) test to measure depression, anxiety, and depression. Focus group discussion (FGD), in-depth interviews (IDI), and key informant information (KII) were used for qualitative data collection. Poor and ill mental health were found among the respondents and the prevalence of depression, anxiety and stress were 45%, 52%, and 35% respectively among the sexually harassed girl. As sexual harassment was found as one of the major factors that responsible for the poor mental health status of girl students, it is necessary for every school to adopt anti-sexual harassment policies and to take action against it to create a healthy learning environment.

Keywords: sexual harassment- teenage girls- mental health – depression – anxiety – stress

Introduction

Different forms of sexual harassment and violence have been seen from ancient time as different names such as Devdasi, Apsara, Sati system, Forced child marriage and less freedom for women in different holy books of Hindu religions (Rout, 2016), the higher status of the male monk in Buddhism women as a way of sin in Christianity and Burka system in Muslim religions (Mohapatra, 2015). Though the term sexual harassment became popular only after 1970(Farley, 1978). Various acts are considered sexual harassment and hard to find the single most definition. At the International level, the United Nations General Recommendation 19 to the Convention on the Elimination of all Forms of Discrimination Against Women defines sexual harassment as including such unwelcome sexually determined behavior as physical contact and advances, sexually colored remarks, showing pornography and sexual demands, whether by words or actions Such conduct can be humiliating and may constitute a health and safety problem; it is discriminatory when the woman has reasonable ground to believe that her objection would disadvantage her in connection with her employment, including recruitment or promotion, or when it creates a hostile working environment(UN Women,2009). Further United States Merit System Protection Board (USMSB,1985) has categorized sexual harassment into three groups according to their severity which is; less severe (unwelcome sexual verbal remarks, suggestive looks and gestures, and deliberate touching); moderately severe (pressure for dates, pressure for sexual favors, unwelcome letters, and telephone calls); and most severe types of sexual harassment (actual or attempted rape or sexual assault and abuse).

Teenage girl students are likely to be sexually harassed by different persons. Teachers, male peers and friends, and relatives were found more involved in sexual harassment of girl students in the Nepalese context (Gyawali, 2015). Sexual harassment and abuse are becoming a serious crime in Nepal and in the first 4 months of 2019, 98 incidents of child sexual harassment have been recorded in the country where 36 girls were raped by their relatives, 19 by neighbors, 11 by unidentified persons, six by teachers, four by house-owners, and three by government employees (Himalayan Time, 9 May 2019).

Sexual harassment is not only a physical crime against girls and women but has been found responsible for their poor physical and emotional health. Lee *et al* (1996) have reported that sexual harassment can have negative academic, psychological, and behavioral impacts on the victim. Several studies (Bagley et al, 1997; Jones et. al, 2008; & MSI, 2008; Rowe, 1996) also illustrated the consequences of sexual harassment on students such as children's health and safety, enrolment, and educational achievement and dignity, and social relationships in the

victim of sexual harassment. According to AAUW (2001), nearly half of all the students who experienced sexual harassment felt very or somewhat upset right after the harassment. Sexual harassment also has been reported as a detrimental factor in productivity and performance as well as the psychometric health of the students (Berman et al., 2000; Dahinten, 1999). Hill and Kearn (2011) reported similar effects in an American school where 22% of girls felt trouble sleeping and 37% of girls did not go to school. Similarly, Anderson (2011) has reported that nearly half of the girls of the grade 7 to 12 experienced sexual harassment in the USA and 87 % of the girls who are harassed reported negative effects such as absenteeism, insomnia, and stomachache. Girls are suffering from sexual violence and harassment in schools also found with poor health status and as well as has poor education achievement (Anderson, 2011; Hill and Kearn, 2011; Okeke, 2011; Plan, 2008). Similarly, according to, Crick & Bigbee, (1998) children who persistently are victimized by sexual harassment and violence suffer from higher levels of depression, anxiety, and loneliness in comparison to non-victimized children. The above mentioned studies indicated that sexual harassment has been found as the cause s factor of major social, and mental health problems on victims. According to the World Health Organization (WHO, 2004), mental health is “a state of well-being in which the individual realizes his or her abilities, can cope with the normal stresses of life, can work productively and fruitfully, and can make a contribution to his or her. Though many international studies excavated the negative effects of sexual harassment on mental health situations, in the Nepalese context it has not been studied well till the present context. Hence, this study is intended to explore the effects of sexual harassment on mental health with mental health problems of adolescent girl students (teenage) and the result of this study would be useful for schools to create an ideal place for study to girl students by which they can achieve their objectives to be educated and healthy citizen.

METHODOLOGY

The research design of the study was used the concurrent mixed-method (Cresswell, 2014). The sample size for quantitative data has been calculated at a 95% confidence level with a 5% confidence interval and the sample size was 371 from Lalitpur and 402 from Rupandehi district. Teenage girl students of both Public and institutional schools from two districts (Lalitpur and Rupandehi) were selected for the study. For qualitative data collection, focus group discussion (FGD), key informants' interviews (KII), and in-depth interviews (IDI) were conducted. IBM SPSS 20 software was used for quantitative data analysis and the test of independence among variables was carried out with the Chi-square test. For qualitative data, IDI, KII, and voices of FGDs have been transcribed. Findings of quantitative data have been triangulated with the findings of qualitative data where ever possible.

The situation of mental health effects (depression, anxiety, and stress) was measured with the help of the DASS questionnaire (Lovibond & Lovibond, 1995). The DASS is a 42-item questionnaire that includes three self-report scales designed to measure the negative emotional states of depression, anxiety, and stress and found helpful in ruling out cases with an anxiety disorder or depression in a population with mental health problems (Nieuwenhuijsen, Boer & Verbeek, 2003). DASS has been found reliable and valid scales for assessing clients and has been tested its validity and reliability (Afzali et al., 2007; Basta& Kaya, 2016; Tran, Tran & Fisher, 2013). The other perceived effects of mental health due to the sexual harassment of girl students were measured with structured questionnaires.

RESULT AND DISCUSSION

Situations of depression, stress, and anxiety level on sexually harassed girl students.

Different levels of mental illness (depression, stress, and anxiety) were observed on teenage girl students due to sexual harassment. Among those three mental illnesses, 45% of students were found to suffer from some degree of depression (Table 1), and within the different depression levels, 31 percent were having mild to moderate levels of depression while 14% were severe to extremely severe levels. In contrary to sexually harassed girls, the prevalence of depression level was lower (16%) in those girls who have not felt sexual harassment in comparison to sexually harassed ones (45%). The extremely severe level of depression was only found among the girls who had been sexually harassed. Similarly, mild to the extreme level of depression was found higher in institutional school and also at Lalitpur district visa-vise compared to community schools and Rupandehi district respectively.

In case of stress level, 35% of the respondents were found suffering from a different level of stress and among them, 25% of the students were suffering from a mild to moderate level of stress while 10% of the students were suffering from a severe to the extreme level of stress, and 2% students were found suffering from an extremely severe level of stress. It was observed that among the respondents who had not experienced sexual

harassment the stress at a different level was lower that is only 13% of them had stress problems in comparison to 35% in the case of sexually harassed girl students (Table 1).

The situation of anxiety level was higher among sexually harassed girls, Among the respondents, 52% of the students were at a different level of anxiety (mild to extremely severe) and it was found that 35% of them were at a mild to moderate level of anxiety and other hands 18% the respondents were found suffering from severe to extremely severe level of anxiety (Table 1).

The prevalence of different levels of depression, stress, and anxiety (mild to extremely severe) was found higher at Lalitpur district and in the girl students of the institutional school as compared to Rupandehi district and community school respectively. The difference in the prevalence of different level of depression, stress, and anxiety among the girl students were also statistically significant at 0.001% significant level (Table 1).

Table 1: Mental health status on girl students

		Mental health status according to the experience of sexual harassment		different school type		different districts	
		Yes	No	Community	Institutional	Lalitpur	Rupandehi
Level of Depression	Normal	55%(376)	84%(72)	65%(272)	50%(176)	49%(181)	67%(267)
	Mild and moderate	31%(215)	13%(11)	25%(107)	34%(119)	33%(112)	26%(104)
	Severe and extremely severe	14%(95)	3%(3)	10%(40)	16%(58)	18%(68)	7%(30)
	Chi square value	26.4***		19.01***		29.5***	
	P	0		0.0001		0	
Level of Stress	Normal	65% (441)	87% (75)	73% (305)	60% (211)	58% (214)	75% (302)
	Mild and moderate	25%(173)	12%(10)	22%(94)	25%(89)	26%(96)	22%(87)
	Severe and Extremely severe	10%(72)	1%(1)	5%(20)	15%(53)	16%(16)	3%(12)
	Chi square value	19		26.7		47.24	
	P	0.0001***		0***		0***	
Level of Anxiety	Normal	48%(327)	78%(67)	55%(229)	47%(165)	47%(173)	55%(221)
	Mild and moderate	34%(237)	19%(16)	28%(113)	34%(120)	32%(118)	34%(135)
	Severe and Extremely severe	18%(122)	3%(3)	13%(57)	19%(68)	21%(80)	11%(45)
	Chi square value	29.26***		8.79**		16.21***	
	P	0		0.012		0.0003	

(Value in the parenthesis indicate the number of respondents)

Among the three mental health parameters, anxiety was the most common type of mental problem in the girl students in comparison to depression and stress (*Figure 1*), and the girls with stress levels were lesser than anxiety and depression. The highest level of depression was seen in the Lalitpur district. The stress was the highest among the sexually harassed girls and the anxiety was the highest at Lalitpur district among the girls from institutional schools. The lowest level of depression, stress, and anxiety were found among the girl students who do not have suffered from sexual harassment.

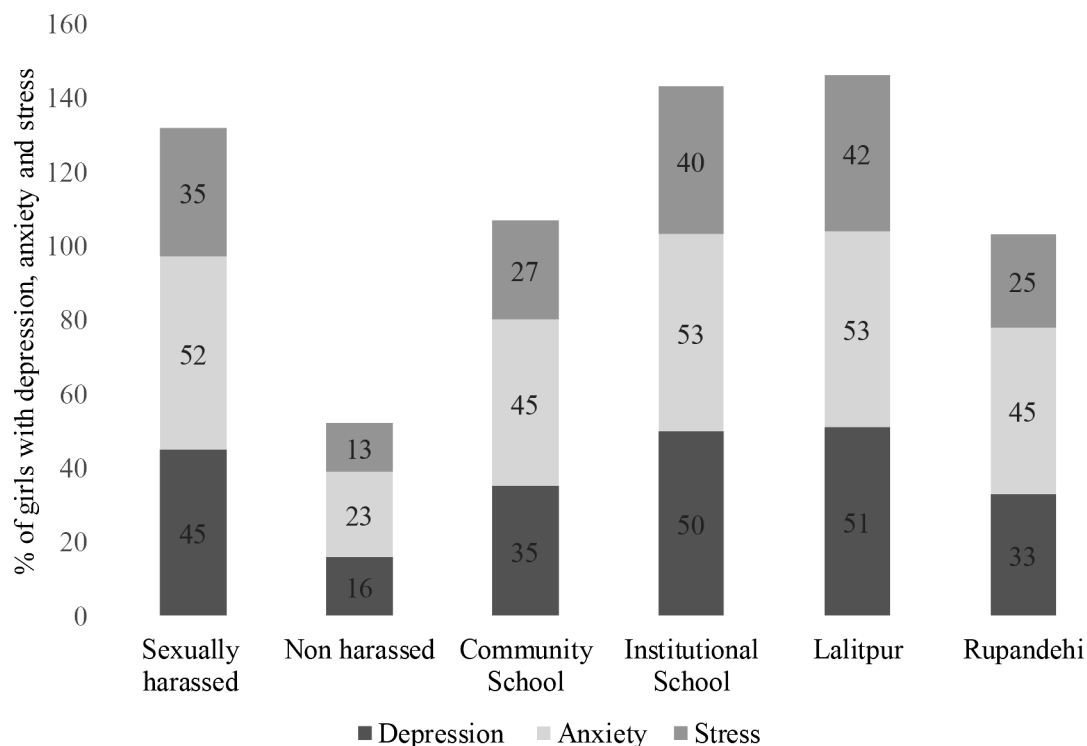


Figure 1. Percentage of girl students having depression, anxiety, and stress (mild to extremely severe level)

According to the Focus Group Discussion, participants reported that they felt fear, depression, irritation, frustration, tension, humiliation, and sleeping disorder. Sexual harassment is the major cause of the mental health effects that were occurred by teachers, Friends (boys), Relatives, and strangers. There are some remarks by the respondents which are as follows.

When I see that teacher, who always tries to do harass me my body starts shaking and my legs become imbalanced and weak. I feel fear hoping that he would not touch me again, brush with my body again, and in the future too (FGD 5, Lalitpur, Community, R.N.5, Dalit).

When the teacher started sexually harassing me, my legs were trembling and started sweating from my body which made me weak and fearful for many days. When I still think about that event, I feel fear and my body starts freezing. If I remember that event at night, it is hard to sleep properly (IDI -G, Lalitpur, institutional, Janjati)

I feel tension and depression because of boys' harassing behaviors, sometimes when I think about their behaviors I became sad and want to cry and we have study stress as well. (FGD 6, Lalitpur, Institutional, R.N. 3, Janajati)

I had shared my problem with my mom but she said that our uncle had done much helps for us so she requests me to be silent and safe. But I was depressed and fear of his sexual harassment (IDI -H, Lalitpur, Community, Janjati).

I felt fear and depressed about my brother in law's (Bhinaju) sexual assaulting behavior. In the beginning, it was hard to sleep properly because of that sexual assault. (IDI-D, Rupandehi, Institutional, Dalit).

There was a teacher for lower secondary classes in our school. Once a group of girl students complained to us about him and they said that he was doing sexual harassing behaviors with them. They were also looking frightened and nervous during that time. After that, we initiated the process to transfer him and now he is not in this school. Now we have not any such complaints from girls (KII, school head teacher, Rupandehi).

According to qualitative data also exposed that school girls are suffering from different types of mental health effects, where sexual harassment is a major cause behind sexual harassment but they also suffered from learning pressure as well.

Perceived effects on mental health among Teenage girl students from different offenders.

The teenage girl students were found sexually harassed by the different offenders (teachers/school staff; male peers & friends; & neighbors and relatives). Due to such harassment, different types of mental illness and problems in students' academic and social performance were reported at different levels.

Table 2: Different types of mental health effects with level on girl students due to sexual Harassment by Teacher/school Staff.

Response	Fear	Depressed	Irritation
Never	19%(69)	14%(52)	33%(116)
Sometime	44%(162)	34%(128)	37%(132)
Often to very often	37%(138)	52%(192)	30%(108)
Total	(369)	(372)	(356)

$$X^2=57.4***, df=4, P=0$$

(Multiple responses case 372; Value in the parenthesis represents the number of respondents)

In the study majority of the respondents were shared that they mainly felt fear and depression than irritation due to the sexual harassment from teachers. According to the data, 81%, 86%, and 77% of the adolescent girl students were found feeling depression, fear, and irritation respectively due to the sexual harassment of them by the teachers'/ school staff (Table 2) and relationship between the types of mental health effects and its level (frequency) on the respondents were found significantly dependent at 0.001% level ($X^2=57.4$).

During the focus group discussion, participants reported that fear; depression, irritation, frustration, tension, humiliation, and sleeping disorder were the common mental problems that they have felt due to sexual harassment by the teacher on the frequency of "sometimes to frequently". Among different types of mental health effects, fear was found most common type due to the sexual harassment by the teachers. Following are a few opinions from the participants about their feeling and experiences due to sexual harassment by their teachers are as below:

I feel fear when I see a harassing teacher in the classroom and I cannot ask any questions and communicate with him because of his behaviors (FGD 1, Rupandehi, Community, R.N.5, Disadvantaged Janajati).

When I encounter the teacher who harasses us sexually, at that time my body starts to vibrate and I could not stand properly because my legs become imbalanced, weak. At that time, I assume that he would again harass me sexually at this too. (FGD 5, Lalitpur, Community, R.N.5, Dalit).

My legs were trembling and sweating started from my body when I saw that bad teacher and it used to make to fear for many days and I used to be mentally weak. Even today, I feel fear when I remember that painful event. (IDI -G, Lalitpur, institutional, Janjati).

In the previous school, she was feeling fear, afraid and she did not have the interest to go to that school due to the sexual harassment by the teacher. Due to that reason, we changed her school and nowadays in the new school she is feeling better. (KII, Parents of IDI- G, Lalitpur)

These results from quantitative and qualitative data have illustrated that sexual harassment by teachers is a big factor responsible to create mental problems like fear, depression, and irritation in girl students. Similarly, the adolescent girls have been feeling such type of bad emotion frequently. Statistically, different levels of mental health effects on girl students due to sexual harassment by the teachers were found significant difference according to the types of effects.

Perceived mental health effect on the student due to the sexual harassment by peers and friends.

The level of negative effects on the mental health of adolescent girl students that they supposed to happen to them due to the sexual harassment from peers and friends, were also analyzed. In course of analysis, it was found

that the occurrence of the depressed, fear, and irritation were major perceived mental health problems that the respondents feel due to the sexual harassment of them by their male peer and friends and it was 87%, 89%, and 75% respectively (Table 3).

Table 3: Different types and level of perceived mental health effects on girl students due to sexual harassment by peers/friends

Level of mental health effect	Types of mental health effects		
	Feeling fear	Feeling Depressed	Feeling Irritation
Never	13%(67)	11%(57)	25%(129)
Sometimes	43%(224)	43%(221)	34%(173)
Often to very often	44%(227)	46%(242)	41%(212)
Total	(518)	(520)	(514)

$X^2 = 46.1$ ***, $df=4$, $P=0$

(Multiple responses case 520; Value in the parenthesis represents the number of respondents.)

In course of qualitative data collection, participants reported that they felt depressed, irritated, frustrated, and tense, and humiliated because of peer's sexual harassment. During the focus group discussion, 72 participants who were sexually harassed said that they felt depressed and humiliated because of peer's sexual harassment. Some experiences of the girls which were expressed in focus group discussion were as follows:

One of my male friends used to harass and that used to make me depressed and sad. We feel humiliation when boys start harassing us. It makes us upset and makes us cry (FGD 5, Lalitpur, Community, R.N. 2, Janajati).

I feel bored, depressed, and want to cry alone when I remember those misbehaviors and sexual harassment of boys to me on the way to and from school (FGD 7, Lalitpur, Institutional, R.N. 1 Dalit).

I feel humiliated and angry and scold to god that he punishes us by making us women. It makes me cry and I weep lonely (FGD 10, Rupandehi, Community, R.N.6, Madeshi).

Analysis from the quantitative data and the verbatim of the adolescent girl students, it was found that the sexual harassment by peers and friends was responsible for creating depression, irritation, and fear on the girl students that is ultimately the creating poor mental health on the respondents.

Perceived mental health effect on the student due to the sexual harassment by neighbors/relatives.

The girl students were also found to have different types of mental health effects due to sexual harassment by neighbors and relatives at different levels (frequency). In course of the data analysis, the effects on social activities, creative activities, feeling fear, and depression were found among 76%, 70%, 84%, and 85% of total respondents on a "Sometimes to Very often" basis respectively due to the sexual harassment by relatives and neighbor (Table 4).

Table 4: Different types and level of mental health effects on girl students due to sexual harassment by neighbor and relatives

Level of mental health effect	Types of mental health effects			
	Social activities	Creative activities	Feeling fear	Depressed
Never	24% (139)	30% (175)	16% (93)	15% (89)
Sometime	45% (263)	41% (237)	48% (280)	43% (250)
Often to very often	31% (183)	29% (165)	36% (207)	42% (241)
Total	(585)	(577)	(580)	(580)

$X^2 = 60.75$, $df=6$, $P=0$

(Multiple response cases 580; Value in parenthesis represents the number of respondents)

In focus group discussion and in-depth interview (IDI) during the qualitative study, the participants shared that they felt fear, humiliation, and depression due to the sexual harassment by relatives and neighbors. Following are the representative verbatim of the adolescent girl students about their perception due to the sexual harassment by their relatives and neighbor.

My uncle was used to sexually harass me at my home. After some time, I shared my problem with my mom but she said that he had done much helps for us so she asked to be silent and try to be safe by myself. I could not cope with the situation normally and I was depressed and was feeling fear with his (IDI -H, Lalitpur, Community, Janjati).

Once, my sister-in-law tried to sexually assault and rape me in a hotel in a nearbytown. It made me very depressed, feared, and insecure. After that incident, it became hard for me to sleep properly and concentrate on my study, and now I am trying to forget that black history and trying to make me strong. Still, it is very difficult to recover (IDI-D, Rupandehi, Institutional, Dalit).

There is a mature man in our area and when we walk along the way he makes a whistle and gaze in our body and mostly, he drank alcohol too. Due to his behaviors, we feel fear to walk along the street. (FGD 8, Lalitpur, Community, R.N. 6, Janjati).

My daughter has a complaint to me about the sexual harassment which she has got from my husband's brother. Because of his bad behavior; she was feeling depressed, nervous, and frightened. As it is from my family member, I could not say anything to the perpetrators and I was compelled to keep such crime within two-person that is me and my daughter. I am also feeling bad in this context (KII, Parent of the victim, Lalitpur).

The analyses of quantitative and qualitative data also show that the sexual harassment by the neighbors and relatives has been found responsible for creating mental health effects on girl students.

From all the above-mentioned results from the quantitative and qualitative data analysis the prevalence of depression, anxiety, and stress was found among the adolescent girl's students. The DASS test shows that 45% of the girl students who were sexually harassed by different persons, were found to suffer from depression, 35% of the students were found suffering from different levels of stress and 52% of the girl students are found with different level of anxiety. The depression anxiety and stress level were also predominant in the adolescent girl students from both community and institutional schools as well as in Lalitpur and Rupandehi districts too. Among the different levels of depression, stress, and anxiety, a mild to moderate level of negative effects has been more prevalent whereas cases of the extreme level of depression, stress, and anxiety were relatively lower (less than 5%).

Not only in this study but sexual harassment has been pointed out as one of the causes behind negative effects on victim's mental health effect on different national and international studies (Bucchianeri et al., 2014; Espelage et al., 2012; Richman et al., 1999; Rospenda et al., 2009). Sexual harassment also has been found as a factor of negative mental health in the form of depression, anxiety, and stress in nurses of public hospitals too (Mushtaq, Sultana, and Imtiaz, 2015). Some researchers (Jones et. al, 2008, Bagley et al, 1997 and MSI, 2008; Rowe, 1996) also have illustrated the negative consequences of sexual harassment to students such as children's health and safety, enrolment, and learning achievement dignity and self-esteem. Fredrickson and Roberts (1997) mentioned that the outcomes of chronic stress which is also one of the reported outcomes of harassment called chronic unexpected stress (CUS) which increased inflammation in several brain areas on the victim. Hence, sexual harassment is not only seen as a social crime but also has very severe effects on human physical and mental health that was found responsible to increase the stress, anxiety, depression to reduce the confidence, creativity internal capacity of the victim. The effect of sexual harassment was found higher in the case of anxiety in our context too. In a focus group, discussion and in-depth interview participants share that they felt fear, irritation, and depression because of sexual harassment that happened by their peers/friends, teachers, and relatives.

Along with the depression, anxiety, and stress, different other types of mental problem such as fear, irritation, frustration, tension, humiliation, and sleeping problem (insomnia) has been mentioned by the participants during qualitative inquiry due to sexual harassment by teachers, peers/friend and relatives/neighbor. These types of mental illness due to sexual harassment also had been reported in many international studies too. MIS (2008) reported that 68% of the girl students felt very or somewhat upset by sexual harassment along with 57% of

the girl students reported feeling self-conscious or embarrassed and 55% of the girl students reported feeling angry. AAUW (2011) and Anderson (2011) also reported poor emotional effects on girl students due to sexual harassment and reported that nearly half of the girls in the USA and 87 % of the girls who were also found having negative mental effects, such as absenteeism, poor sleep, and stomachache. In the Nepalese context, the rate of prevalence of sexual harassment and its negative effect on the mental health of adolescent girl students has similar effects but the minor differences might be due to our cultural ethics, social systems, and traditional values where the girls usually hesitated to express their problems due to fear of victim-blaming in society. In Nepalese culture, it's common to keep secret the sexual harassment cases by the victim within herself forcefully within themselves self and such suppression of torture and pains of sexual harassment might be the causes behind the mental ill-health on the adolescent girl students in Nepal.

Conclusion

The mental illness situation was found among the teenage girl students who were sexually harassed in this study and sexual harassment was found one of the responsibilities to reduce mental health status. Depression, anxiety, stress, and the girls are feeling fear, frustration, and irritation, insomnia in their daily life due to the sexual harassment by teachers, male class friends, and relatives. Such misbehaviors against the girl student might affect their physical health and educational performance too because of poor mental health status. School is considered as the temple of learning and for a better learning environment, it should be free from all kinds of harassing behaviors so that students can explore their capacity to be efficient citizens of the nation.

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Cash Flow Ratios for Evaluating Performance in Nepalese Commercial Banks

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ABSTRACT

The purpose of this paper is to examine and analyze the performance of Nepalese commercial banks through cash flow ratios. Descriptive as well as analytical research design has been used. All the government owned commercial banks has been taken as the sample of the study using judgmental technique. Sufficiency and efficiency ratios has been used for evaluating the performance of the concerned commercial banks. Data have been collected through the annual reports of respective banks covering for the financial year 2017/2018 to 2019/2020. All the banks are efficient to generate operating cash flow from sales and continued activities. However the cash generation from continued activities and asset utilization revealed sound in NBL and RBB than ADB in 2019/2020. Cash flow sufficiency revealed similar trends in all banks.

Keywords: Performance evaluation, commercial banks, cash flow ratios.

Introduction

Financial statements is a key tool that provides important information for investors, lenders and assist managers (Nguyen & Nguyen, 2020). Cash flow is the most common financial reports (Helen, 2002), which reflects the profitability and survival of the organization. For analyzing the profitability and risk of the organization, traditional ratios are not always helpful. Traditionally, financial analysis, for a long time, depended on accounting performance via profitability measures such as return on assets and net sales to income, among others are affected by the fundamental drawbacks that are characteristics of accrual based accounting (Albrecht, 2003). Cash flow information assists its financial statement users in obtaining the relevant information concerning the use and source of virtually the entire financial resources over a given time period (Ross et al, 2007). Specifically, the kind of information that the cash flow statement contains include details of operating, investing, and financial activities (Macve, 1997).

Cash flow is an index of the money that is actually received by or paid out by a firm for a certain time period (Albrecht, 2003). Cash flow is viewed in two different ways in construction management literature. The first view defines cash flow as the net receipt or net disbursement resulting from receipts and disbursements occurring in the same interest period (Oxley & Poskitt, 1996; Tarquin & Blank, 1976). Algebraically, this definition is expressed as:

Cash flow = Receipts – Disbursements

Cash flow is regarded as the actual movement or transfer of money into or out of a company (Cooke & Jepson, 1986; Kenley, & Wilson, 1986; Kaka, & Price, (1991; Kenley, 2003). This is represented algebraically as:

Net cash flow = Positive cash flow (Cash in) - Negative cash flow (cash out)

According to Everingham et al., (2003), operating cash flow ratios are indicators of performance to repay loans; maintain operating capabilities; pay dividends; and make new investments without using external financing. It allows to analyst and examine a company's financial health, and how the company is managing operating, investment and financing cash flows (Palepu, et al.,2000). Furthermore operating cash flow may be seen as a more accurate measure of how much a company has generated, in comparison with the conventional profitability measures like net income (Fabozzi & Markowitz, 2006). Cash generated as a result of operating activities is basically a reflection of the transactional effect of cash that helps to determine an entity's net income, or cash received from customers, following a service provision or sale of a product (Berry et al., 2005). Furthermore cash flows from operating activities refer to the principal revenue-producing activities that denote the amounts generated that are available for acquiring assets, paying liabilities and paying cash dividends (Gup et al., 1993).

It is the most scrutinized figure that shows the company's ability to generate consistently positive cash flows from the operations. Cash flows from investing activities are the acquisition and disposal of long-term assets and other investments not included in cash equivalents. Cash flows from financing activities are activities that result in changes in the size and composition of the contributed equity and borrowings of the entity. However, studies using cash flows to assess the performance of firms like in conventional financial ratio analysis is not common as the other studies.

Ratio analysis is a cornerstone form of financial statement analysis that is used to obtain a quick indication of a company's performance. Yet, ratio analysis of the cash flow statement is not popular as much as the ratio analysis of other primary financial statements, balance sheet, and income statement. Because of the statement of cash flow has been around for a short time, there are limited developed generally accepted analyses and standard or normative values. Farshadfar et al., (2008) examined the relative ability to earn and cash flow data in forecasting future cash flow for Australian companies. They found CFOs powerful in predicting future cash flows than earning and traditional measures. Salehi et al., (2018) studied the effect of cash flow statements on audit fees on the companies listed on the Tehran stock exchange and found that excess cash holdings reduce the audit fees. Atieh (2014) investigated the liquidity position of the pharmaceutical sector of Jordanian companies. The results show a difference between the traditional ratios of balance sheets and cash flow ratios, which derived from the cash flow statement. A response to criticisms of the accrual process used by the accounting profession in assessing firms' financial performance and future cash flows (Neill, et al., 1991). Zordan (1998) provided assumptions on cash flow indicators related to predicting business failures in retail, wholesale and manufacturing businesses. Catanach (2000) showed that all bankrupt firms have problems in the cash flow information, which is reflected in the cash flow indexes calculated through the cash flow statements. Giacomino & Mielke (1993) proposed operating cash flow ratios for relative performance evaluation. Mills and Yamamura (1998) state that cash flow ratios are more liable when evaluating liquidity and analysts have long used these ratios except for auditors. Traditional financial ratio analysis is a way of evaluating the business in terms of accrual basis accounting procedure such as net profit. However, cash flow ratio analysis gives a different perspective to financial statement users about how solvent, liquid, and viable the company is (Hertenstein & McKinnon, 1997). Using cash flow ratio analysis with the conventional balance sheet and income statement ratios should lead to a better understanding of the financial strengths and weaknesses of firms (Carslaw & Mills, 1991). Therefore this study aims:

- (1) To examine the performance of Nepalese commercial banks through cash flow ratios.
- (2) To identify different aspects of cash sufficiency.
- (3) To identify the cash generating efficiency from operation.

Methodology and Results

The government owned commercial banks has been taken as the sample of the study. Judgmental sampling technique has been applied. Different aspects of sufficiency and efficiency ratios has been used for evaluating the performance. This study has followed descriptive as well as analytical research design. This study is based on secondary sources data collected through annual reports of respective banks covering for the financial year 2017/2018 to 2019/2020. Giacomino & Mielke (1993) suggested a set of cash flow ratios for relative performance evaluation using the operating activities that are the primary activities of a company as a component of each ratio. The components and the interpretation of the ratios are summarized as follows;

Table 1 :

Name of ratio	Components of ratio	Interpretation of ratio
Sufficiency Ratios		
Cash flow sufficiency	CFOA/Long term debt+ purchasing assets+ dividends paid	Evaluates an institutions ability to generate sufficient cash to meet primary obligations
Long term debt repayment	Long term debt repayment/ CFOA	Evaluates the sufficiency of cash flow to settle long term debt
Dividend pay out	Dividend paid/ CFOA	Evaluates the sufficiency of cash to pay dividends

Reinvestment	Purchasing assets/ CFOA	Evaluates the sufficiency of cash flow for reinvestment and maintaining assets structure
Debt cover	Total debt/CFOA	Estimates the number of years to repay debt at the current level of cash flow
Impact of depreciation and write offs	Depreciation + written off/ CFOA	Evaluates the percentages of cash from operating activities due to depreciation and written offs
Efficiency ratios		
Cash flow to sales	CFOA/Sales	Indicates the percentage of sales from operation activities realized as cash flow
Operating index	CFOA/ Income from continued activities	Compares cash flow from operating activities with income from continued activities
Cash flow on assets	CFOA/ Total assets	Evaluates the cash flow from assets utilized

Table 2 Descriptive statistics ratios of Nepal Bank Ltd

Year	2019/2020	2018/2019	2017/2018
Sufficiency Ratios			
Cash flow sufficiency	0.718	0.632	0.940
Long term debt repayment	0	0	0
Dividend pay out	0.002	0	0
Reinvestment	0.028	0.586	0.057
Debt cover	13.832	257.500	29.714
Impact of depreciation and write offs	0.013	0.222	0.025
Efficiency ratios			
Cash flow to sales	1.011	0.053	0.415
Operating index	1.624	0.071	0.507
Cash flow on assets	0.061	0.003	0.028

Table 2 presents the sufficiency and efficiency ratios of NBL. Long term debt has not been used and a negligible amount of dividend has been paid during the study period. Cash flow sufficiency and debt cover reveals the cash generating capacity from operation. Operating cash flow from sales and continued activities shows the efficiency of bank to generate cash from operation. Cash flow from operation on assets utilization is increasing.

Table 3 Descriptive statistics ratios of Rastriya Banijya Bank

Year	2019/2020	2018/2019	2017/2018
Sufficiency Ratios			
Cash flow sufficiency	0.947	9.715	0.001
Long term debt repayment	0	0	0
Dividend pay out	0	0	0
Reinvestment	0.018	0.103	1.541
Debt cover	7.430	61.549	7,374.751
Impact of depreciation and write offs	0.007	0.065	10.434
Efficiency ratios			
Cash flow to sales	1.912	-0.223	0.002
Operating index	3.066	-0.290	0.002
Cash flow on assets	0.123	-0.015	1.225

According to table 3 long term debt and dividend have no impact on performance measurement. Debt cover period is decreasing indicates the sufficiency of cash generation from operation. Cash flow sufficiency is increasing shows the ability to generate sufficient cash to meet primary obligations. Operating cash flow from sales and continued activities shows the efficiency of bank during 2019/2020 while it seems weak in 2018/2019 and 2017/2018.

Table 4 Descriptive statistics ratios of Agriculture Development Bank

Year	2019/2020	2018/2019	2017/2018
Sufficiency Ratios			
Cash flow sufficiency	0.454	0.714	0.654
Long term debt repayment	0	0.066	0.202
Dividend pay out	0.474	0.193	0.176
Reinvestment	0.044	0.030	0.101
Debt cover	33.525	17.769	47.773
Impact of depreciation and write offs	0.048	0.024	0.058
Efficiency ratios			
Cash flow to sales	0.284	0.447	0.163
Operating index	0.499	0.767	0.279
Cash flow on assets	0.025	0.046	0.017

According to table 4 the cash flow sufficiency ratio is decreasing in ADB. Long term debt payment and dividend payout ratios shows the sufficiency of operating cash to meet the concerned obligations. Debt cover period is increasing during 2019/2020. Cash flow sufficiency is increasing shows the ability to generate sufficient cash to meet primary requirements. It seems efficient to generate operating cash flow from sales and continued activities. The operational cash generation efficiency from continued activities and asset utilization revealed sound in NBL and RBB than ADB in 2019/2020. However cash flow sufficiency has a similar trend in all banks.

Conclusion

The aim of this paper was to examine and analyze the performance of Nepalese commercial banks through cash flow ratios. This study identified that all the sample banks are efficient to generate operating cash flow from sales and continued activities. Moreover the cash generation efficiency from continued activities and asset utilization revealed sound in NBL and RBB than ADB in 2019/2020. Long term debt repayment and dividend payout has no effect on performance evaluation. The other cash flow sufficiency ratios has a similar trend in all banks. On the basis of different efficiency ratios and sufficiency ratios the performance of Nepalese commercial banks revealed good and lies in the line of Das, (2019).

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An ethnographic study on the “Use of English Language by the Students of Grade nine” in a Private Boarding School of Chitwan

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ABSTRACT

English in Nepal is generally believed to be used only for international communication. The medium of instruction in private boarding schools is English & in most public schools are also practicing English medium classes. Most of the private schools have applied compulsory English language policy. English continues to play a crucial role in the communication among the students in those schools. This study has made an attempt to analyse the reason behind adopting compulsory English language policy and also tried to explore the trend of following the language policy by the students of grade nine. The study concludes that parents in particular and the society as a whole is responsible for the compulsory English language policy and the students of grade nine do not follow the school policy for exercising the freedom.

Keywords: Language Policy, Bilingual, Family, Power, Economy, Globalization, Society

Background

I am teaching in a public college in Chitwan as lecturer since 1995 and father of two children. I am very much interested to study linguistics but technically unable to admit in master's level in English education. The craze of boarding school by speaking English also hammering me from childhood because I was the product of government school. My teaching profession also always pushed me to apply English language for the students of bachelor's level. I try to speak English language in my classroom to motivate them towards speaking English language in the classroom. As I became a parent of two children of boarding school; I was thinking the ground reality of speaking English language in boarding schools. One had already completed SEE & one was running in grade nine from a reputed English boarding school from Chitwan. I had been observing from last 10 years about their English language conversation formally & informally. I used to go daily in their schools for about eight years as a driver of children. I try to talk their friends & watch their mutual conversation directly as well as indirectly too. English language speaking among the students was not found comfortable for them to share their ideas & feeling in the school premises as well as outside the school. I found that they are compelled to use English language in schools. I got chance to see a lot of conversations between teachers & students. The talks among teachers & the formal conversation between principal with teachers are found not comfortable as they are doing by law only. Being a lecturer in a community colleges; the observations on college students as a teacher & program in-charge of faculty of education, my conclusion is “the basic problem of student of Bachelors of education is English language”. Most students fail due to misunderstanding the question or most of them don't understand the question because all students are evaluated by the questions set only in English medium. Most of the students come from Nepali medium schools & medium of teaching in bachelors (B.Ed) level is often Nepali language. The students of grade 9/10 are entering in adolescence & they try to disobey the school's rule if possible So I take decision to study about the “use of English language in grade 9” so that I can talk with my son's friends comfortably. There is no clear indication of language priority in general government schools & colleges but boarding schools has set their English language as a policy issue of the organization but it is found the hardly use English in informal settings.. As said by Curtain and Dahlberg (2004) , “the power to learn a language is so great in the young child that it doesn't seem to matter how many languages you seem to throw their way” p. 305 . I often questioned myself, why the teenagers did not follow the rules set by the school? Best on my experience and observations of the school I argue that the students of class ten do not follow the school rules because they are prone adolescents. They try to establish their own identity. They try to prove themselves as grown up adults and they see the world critically. They do not like to present themselves as good order takers and followers. As Woolfolk (2004) says that the central issue of adolescents is the development of an identity that will provide a firm basis for adulthood. They may get confused due to role confusion on this stage.

I am only the guardian of the school find myself on complex to talk with my child in English medium & speak in Nepali. School has set the policy that English must be the means of formal communication within the school premises. Then I put the question, Why did the school make the policy which is hard to follow? On the basis of these questions secondly, I argue that the motive to make compulsory English policy by a private school is guided by the profit making principles. The reason behind the policy must be related with the demand of the society or the parents. I get confused sometimes. There are supportive literatures for introducing second language in the school. Cooper (1987) suggested that studying a second language for a number of years may contribute to higher scores in other languages. "Generally speaking, students with learning disabilities can learn a second language and enjoy the many personal benefits" (Baker, 1995. P. 45). Foreign language learning is more important for gifted students (Brickman, 1988). Finding by Saville-Troike (1984) said mastering the vocabulary of a second language enhances student comprehension and abilities in reading, writing, mathematics and other subjects. Bamford and Mizokawa (1991) stated that individuals who learned a second language were more creative and better at solving complex problems than those who did not. But those literatures have not talked about 100% use of foreign language or second language use. I reflected on my guardianship. Most of the private schools are using English as medium of instruction and English is creating a bilingual society. In general English is taught as a foreign language but for private boarding schools it is used as second language. In this article I have borrowed the term "power" from sociology. For me power is the possibility of imposing the will of one to the other people. Power is exercised over others. It can be generated by physical means, mental capabilities and any other ways. I propose that power affects the way in which people think, plan and behave. So after all, the use of English and the formulation of compulsory English language policy is linked with power. The present study tries to link the Power and politics of English with the social world of students, parents, teachers and the business people.

Objectives of the study

The primary objective of the study was to understand the perception of the students of grade nine about the use of English in their school. The secondary objective was to explore the reason behind the compulsory English policy of the school. Best on the two objectives I formulated two research questions which guided me throughout the study process. My major research questions were why the students of class nine did not follow the compulsory English language policy, and what the reason behind making compulsory English language policy in the school was.

Methodology

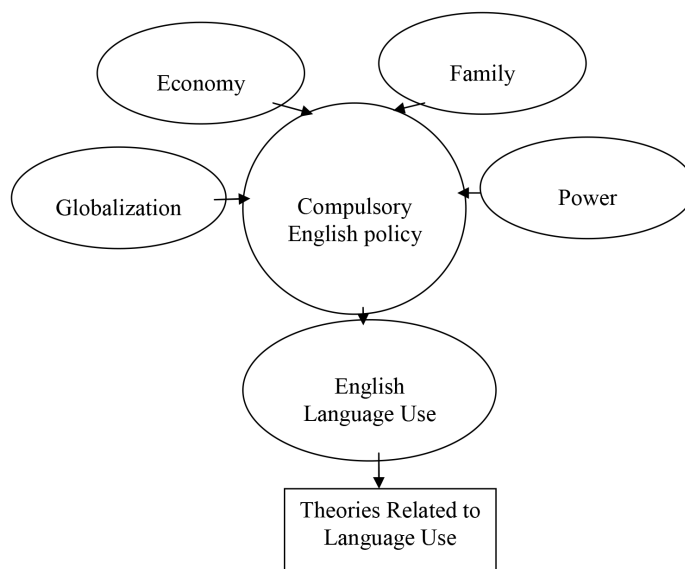
This ethnographic study was conducted at a private, boarding school located in Chitwan. All the courses except the Nepali Language course were offered solely in English. Students received intensive instruction in English to prepare themselves for this bilingual learning environment. Language policy of the institution and the courses offered in English made the students use English in the class. My study was focused on the use of English by the students of grade nine students in informal settings. I mostly talked to the respondents and observed before the start and after the end of classes. All four participants in this study - PCB, KTG, MSB, and RSG were the students of grade nine. These students were selected on the basis of their interest. All of them were recommended by the teachers as interactive and open minded students. All of them had studied in private boarding school from Nursery class. Their age was 14 and 15. Two of them were girls where as other two were boys. There was a mix of four different casts; Newar, Magar, Bramin and Chhetri. As the study was done in a private school the economic background of the student's family was almost the same. All of them said that there was not any problem for their family to maintain a standard of living in their community. Among the two girls one was the daughter of a British army personal and the next was of a businessman in Narayangarh. One of the boys was the child of a government officer and both the parents of next boy were working in Korea. I tried to maintain an ethical need and natural setting for the research.

This study has not covered the perception of all the students and may not be generalized for other situations; however it has given me a real world experience. My study was best on an intensive field work with close observation followed by informal interviews. I spend about 12 hours in total in the field observing the behaviour of my respondents, talking to them and sitting with them. Beside that I have incorporated all other related experiences of mine in this study. It took two weeks for me to collect the data. I used both the languages English and Nepali. Sometime the respondents switched the language. A typical use of language mixing was seen. I recorded some of the conversations. Hence data collection was informal and unstructured. I tried to cross-validate and triangulate my study by gathering different kinds of data from Observations, interviews, program

documentation, and recordings. The name of the school and the students is kept secret. The respondents were given identification code. I have made every effort possible for not harming and exploiting those among whom the research is done.

Conceptual Framework

The following conceptual frame work describes the border concept of second language use by the students.



This frame work was possible to make after my field observation. All the themes are discussed in the research and finally I have tried to link the research with the relevant theories. I have tried to see the context of compulsory English as an exercise of power gain. So I have delimited my discussion on the theme power.

The Field Study

The scope of research into language is vast. It is beyond the scope of a brief project to cover such a huge body of research. Instead, this ethnographic study had focus on selected aspects of class nine students on use of English in the school

Compulsory English Policy in the schools

A questions to the respondent PCB was can you explain an experience of your life on use of English at the school? He was excited to share his experience. He was fifteen. His father was a government officer (LDO who had done Masters in public administration. His mother was house wife. She had done IA. He was considered to be the best student is academic performance in the class.

This is my 7th school. I am studying here from grade 8. I changed six schools before. It was because of my father's job transfer. I was taken with them all the time. I have got a bad experience about use of English in school. I was in Dharan, in a private school. I think I was studying in SKG. I was 6 years old. For speaking in Nepali I got huge punishment. I was asked to do up and down for 150 times by the teacher. I did. I think I counted up to 100 then I could not move. I could not go to school for 5 days then. Actually, my father took me out from there and I started attending next school."

He looked happy to share. He was fluent in English. He used some Nepali sentences in the middle. His case made me more interested to talk to him. I thought he was not supposed to be given such a huge punishment. I asked him. What did you feel about the teacher who punished you.

"Tully speaking I even do not remember the teacher now. But I was missing my friends. The next school was not that much strict so I forgot things soon. I made friends".

PCB was actually a very much open person. In my next talk to him on the way to canteen he answered my question of frequency of use of English in the school. I asked him that in which language they should be taught.

His straight answer was,

“Um....to make me understand mixed and to write in English. Principal and teachers warn us if they find us using Nepali inside the school premises... but I think our use is 25% English and 75% Nepali. If there is no teacher in the class we do not speak in English. The other cases are..... the principal is passing by or a strict teacher is passing by. We are very much happy in the toilet, because no teachers come there as they have a separate toilet. We are free to speak in Nepali”.

PCB clearly accepted that there was very low practice of English language in the class and in the school. He was sharing real experiences with me. He clearly told that despite of knowing the importance of English language they are not practicing it itself. I continued the conversation.

Me : Dont you feel like following the school rule?

PCB: Are the rules only for us(Ke niyam hamilai matrai ho ra?)

Me : what did you mean?

PCB:I have never seen teachers speaking in English outside the classroom.

Me: So that is the reason you do not speak English.

PCB: No no , I did not mean that, hamilai aaunchha(We know the language.)

PCB was very much critical to the teachers. He compared himself with the teachers. It looked like he was not ready to accept that teachers are different for the rule. He appeared as a rebellion.

Family and use of English

As I continued talking and observing the students of grade nine. My next respondent KTG . Her father was a retired British army and he was doing job at USA. He is an Electronic Engineer. She lived with my mother. Her mother was a house wife. I asked her to talk about English language use. She said,

“This skill may be better if we do it from our heart. My mother forces me all the time for English speaking. I am not a bachha (child) to be told all the time. May be, she thinks, I will be better with English. I do not use English for informal talks, no... no.. Sometimes I use. Um!, it is needed for formal subjective work.”

She indicated the family pressure and interest of use of English. There were two important points in her saying. She said that her mother forces her for speaking in English. I questioned myself, why does her mother force her? May be she wants KTG to have an access to the outer world. I asked her what the reason behind her mother's pressure was. She was pretty confused but answered me.

KTG: I do not know. But my father lives in USA.

Me: Your father being at USA is the reason then?

KTG : No , my mother is just SLC and she does not speak in English. She says she was left here in Nepal because she did not have good English. Actually I was born in Hong Kong. My mother says she had a bad time at Hong Kong since she was not able to speak other language than Nepali.”

KTG talked about the psychology her mother carries. It was evidence for me to say that English is related to access. She was trying to connect the language with earning. She showed proudness for her father being an army and working at USA.

Economic Activities and Use of English

The third respondent MSB was of sixteen. He was staying in hostel. Both of his parents were at Korea. Father was IA and Mother was SLC passed.

“My parents pay a lot of money for my school and living. My mother gets angry when I do not speak in English. In their view I should be a good student. I should earn money fast. Now a day English is everything. If someone forces me for speaking English, I feel angry sometimes. English is important but Nepali is also important.”

MSB tried to emphasize the importance of English. But he again revealed that he lost his temper for forcing him

to speak in English. His parents who are comparatively less educated started to tell him about earning money fast. Here money means to have power, access and prestige all. May be his mother wanted to see the power of English on him which she could not gather for herself. Then he said that he worries for his own English. He added,

"I sometime worry that my English is not so good. I studied in the village school (private) up to grade 6. So there was no English use. Only the books were in English. They (Teachers) used to translate the books for us. My parents think that I can make more money if my English is good. I speak in Nepali in the school my English is not very good. I think school is also forcing for English for money. They want to make the school better. I think they want to make more money. English develops our personality".

Here was confusion in his idea. He was shifting from one thing to next. This low concentration also might have hindered their English practice. Without hesitation MSB accepted that he did not use English. Here I spelled the linkage between the two terms personality and money.

Globalization and Use of English

It was PCBs turn again. He said me in another informal talk that English was the global need.

"Um..... This is the era of English(Talking in Nepali, Jamana nai English ko chha.) parents want to see their child being liked. They want their children to be famous, talent. Each and every Nepali child wants to go to abroad now a day. They think there is no use of staying here."

KTG further added to PCBs version. She was giving an example of global access too.

"I am comfortable to talk to the foreigner. I do not know why but I never feel like using Nepali. Actually I know that they do not speak in Nepali I think my English is good, I mean I am OK. English is needed for everyone. To use computer, to travel and to get a job in hotel we need English, I know where should I use it."

RSG the forth respondent among the students also focused on use of English as a global practice. She was fifteen, Newar girl from patan whose parents were only SLC passed but have their own business.

"My mother tongue is Newari, Second language is Nepali and next second language is English. My parents never talk about the need of English at home. May be they think I do have good English. Yesmy father calls me to talk to the tourists . We hardly speak in English in school in informal times as non of our friends speak. I speak in Newari with mother and in Nepali with others."

The interesting fact here was a Newar family who runs its own business thought that their daughter who studies in grade was good in English. The evidence was she was able to talk to the tourists. They looked happy. But she was not much attracted to practice English in informal setting

I interviewed a Nepali language teacher who was sitting in the staff room that what the feeling of her was on compulsory English Policy of the school.

"English is necessary. That's why the rich parents send their children to boarding school. I have also brought my boy here. I want my boy to speak fluently in English. "Samaya ko magh ho" it is the demand of the present. English is almost compulsory for access, to gain prestige, recognition and to make money. We should be stricter as well as motivating."

She was extremely supportive to the compulsory English policy. She even talked about access, prestige, recognition and money. I perceived all those things relating to the power.

Power and English Use

I finally took the version of the class teacher who had the key role of implementing compulsory English Language policy. He was not much different than others. He explained his story.

"To be frank, it is not easy to maintain a complete English environment. The hardest thing is to make teachers to use it. The senior students also use less English. What to say, I, am an English graduate, but I am tempted to use Nepali. May be I am trying to satisfy others by using English. Actually it is needed. Our interest is to make students fluent in speaking in English. One and only reason is this. They are pretty good in writing. For me it is to please the parents. After all they have paid for it. It is my job".

The Principal's himself here was in confusion. He was also tempted means there was more charm in talking in mother tongue than a foreign language. He excepted the fact that English was made compulsory to please the parents. He further added curtail idea about English language use.

"The reason English is spread around the world is cause of Anglo-American imperialism. The power of the American media, in particular, Hollywood movies, also play a big part on spreading of English. Secondly, English became a well-known language due to its quite easy-to-learn grammar and somehow easy words. It is widely used because it is borrowing words from all the languages. Then, if you think of the US and it's blossomy commerce and trade, it is quite easy to understand why English is so important. And last but not the least, computers made a great deal in making English such an important language, because computer's language is English".

The last conversation with the class teacher produced a big ground for discussion. I developed five themes in the study. I found some facts and some interesting questions to think about.

Analysis

The respondents were aware about the need of the English but they were not clear about the researched ideas about the benefits of second language. Students showed no interest of following school policy. They said they were competent so they did not need rigours practice. They talked about personal desire. Confusion was there on the respondents whether they should follow the policy or not. They resisted that their English was better than some of the teachers. Literatures I went through were in favour of learning foreign language. An obvious advantage of knowing more than one language is having expanded access to people and resources. Ultimately, knowing a second language can also give people a competitive advantage in the work force by opening up additional job opportunities. Research suggests that students who receive second language instruction are more creative and better at solving complex problems than those who do not (Bamford and Mizokawa, 1991).

I have some interesting observations of use of English in Neplease village society. Laures (Ex-armies) have prestigious position because they can read, write and speak simple English. In the villages an English speaking person who is able to write in English is considered as the ocean of the knowledge. A drunk starts to talk in English. In the beginning of teen age the students who cannot write a complete sentence write love letters in English. Here English is taken as the language to be learned. The respondents have accepted it in some ways.

As mentioned in the above data the students who were in the stage of early adolescence were not ready to follow the instructions. They were looking for the freedom. They were finding the compulsory English language policy itself a suppressing thing for them. They were ready to use English but they did not like any kind of imposing. All the data from the field have supported my arguments. Adolescents are rebellions by nature. Motivation through peers can be a solution for shaping their behaviour than forcing them to do a work (Santrock, 2006, p. 433).

I think exposure to a foreign language serves as a means of helping children to intercultural competence. The positive impact of cultural information is significantly enhanced when that information is experienced through foreign language and accompanied by experiences in culturally authentic situations. But what about imposing? Is not there a safe, stress free and happy learning strategy? Applying the compulsory English language policy, what are we doing? Should we go along with the global and local needs or we should just forget ant later one. Who told us that English helps to maintain high moral and prestige? How? We can still move to the depth of these questions. There are both sides. In our context the foreign language or second language whatever we say is the English. In this ground the introducing second language in school is good. Developing the language abilities of the students now in school will improve the effectiveness of the work force later. There is the need of fulfilling the need of adolescents.

Theoretical Analysis

Critical pedagogy (CP) is a teaching approach grounded in critical theory. Critical pedagogy attempts to help students question and challenge domination, and the beliefs and practices that dominate. In other words, it is a theory and practice of helping students achieve critical consciousness. Critical pedagogue Shor (1992) defined critical pedagogy as

"Habits of thought, reading, writing, and speaking which go beneath surface meaning, first impressions, dominant myths, official pronouncements, traditional clichés, received wisdom, and mere opinions,

to understand the deep meaning, root causes, social context, ideology, and personal consequences of any action, event, object, process, organization, experience, text, subject matter, policy, mass media, or discourse.” (Shor,1992. P. 129)

Critical pedagogy includes relationships between teaching and learning. It is a continuous process of unlearning, learning and relearning, reflection, evaluation and the impact that these actions have on the students, in particular students who have been historically and continue to be disadvantaged by traditional schooling.

Kincheloe (2008). listed the basic concerns of critical pedagogy. I have tried to observe the presented scenario through the lens of critical pedagogy. Critical pedagogy says that all education is inherently political and all pedagogy must be aware of this condition. This point came true on the case as the principal wants to please both parents and the promoters. Students played hide and seek of language. When they found the teacher they used English. Class teacher himself questioned that whether he was doing the justice to the students or not. He was tempted to speak in Nepali but implementing the compulsory language policy. This phenomenon is related with the point that critical pedagogy is a social and educational vision of justice. Their primary concern is to teach their children English. It raised question that English is not for the poor, socially deprived and backward. This thing can be analysed through the next point of critical pedagogy. It says the issues of race, class, gender, sexuality, religion, and physical ability are all important domains. The private schools are trying to give the message to the public sector that they are superior because they have made students speak English. This issue can be dealt well through critical theory.

Every respondent were in confusion. They did not know why they were practicing English? How much? Where? When? What about their mother language? They were not clear that where the suffering is. Is English for going abroad, to be secondary citizens or it is for serving the local realities. Is English for day to day use or for show off. Is it for communication or for pleasing somebody else. Is it for life of to gain power? Here the teachers challenged the policy. The students neglected the policy. Critical pedagogy further says, schools must not hurt students--good schools don't blame students for their failures or strip students of the knowledge they bring to the classroom. Why the students are scared of the principal? But the students were open with me. They clearly said their parents try to force them their school tried to force them. This study reviled that the professionalism of teachers was respected. This was another proposition of the critical pedagogy. Critical pedagogy says education must both promote emancipatory change and the cultivation of the intellect--these goals should never be in conflict, they should be synergistic. From the view of the class teacher it was so. Here the flow of power was questioned. English was taken as granted by the parents as a mean of gaining power. Students told that the school wants to gain the power by creating the propaganda around as the best school. As the class teacher said he/she wanted his/her boy to speak fluently in English. 21st century is the century of visible and able people for me. Some visible may not able and some able people may be hidden because they are not visible.

Bourdieu's theory of Language and Symbolic Power: According to catalogue (2009) Bourdieu argues that language should be viewed not only as a means of communication but also as a medium of power through which individuals pursue their own interests and display their practical competence. Bourdieu maintains that linguistic utterances or expressions can be understood as the product of the relation between a linguistic market” and it “linguistic habits.” Hence every linguistic interaction, however personal or insignificant it may seem, bears the traces of the social structure that it both expresses and helps to reproduce. Bourdieu's account also class and gender. It also opens up a new approach to the ways in which language is used in the domain of politics. This study and the discussion can be viewed from Bourdieu's point of view. The students who did not use the language were also trying to gain power at the same time the policy document itself neglected the desire of gaining the power. One of the respondent's mother got angry for her son for not using English this anger has got superficial meaning that she was using mother's power but if we analyze it from Bourdieu's theory of Language and Symbolic Power, she was showing the anger means she was trying to gain the power of recognition, prestige and fame etc. The students were happily talking with me in English, this mean they demonstrated that they have the power of language.

Conclusion

In conclusion, the reason behind the increasing craze of English is the spreading of computer technology and the flexible and expanding nature of English language. Human beings are true practitioners of the freedom. Everyone tries to be free, use their mind and exercise the power. This study led me to draw conclusion on the basis of

this ground. The compulsory English language policy formed by the school was not guided by the literature or imperial evidences of the benefits of English language. But it was guided by the motive of satisfying the parents and the motive of showing themselves as good school in public. The students were not negative about the English language, but they were very much open and critical towards the school policy. They even questioned the trend of English language use by other school stakeholders. They were trying to exercise power and freedom by not using English in informal school time. It was because of their search of identity and because of the development of critical understanding. It cannot be judged as such good or bad activity. The pedagogical approaches school was applying might not be appropriate to motivate the adolescents. School should think and involve the students on policy formulation to avoid such problems.

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Students' Attitude towards Virtual Learning during Covid-19 in Chitwan

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ABSTRACT

The COVID-19 pandemic is rapidly accelerating the learning process. As a result, there has been a shift from face-to-face to virtual learning. The major purpose of this research was to identify the interest and attitude of students towards virtual learning during covid-19 pandemic. The study was to determine whether students are interested in virtual learning or not. This survey is based on primary data collected from students who are currently pursuing their degrees. Google form structured questionnaire was distributed via Messenger app to the students of Chitwan district colleges where virtual learning is going on using random sampling method. The result revealed that students are interested in virtual learning. The majority of students found it as an important means of making knowledge wider and bringing social changes despite hindrances ($p=0.001$). Virtual learning is a powerful tool for teaching replacing face to face learning in any level as a quick solution to the crisis. However, successful implementation of virtual learning into curriculum requires a well thought-out strategy and equal access of all.

Keywords: COVID-19 pandemic, virtual learning, education.

Introduction

A virtual learning environment is a web-based platform in educational technology that focus on the digital courses of study within educational institutions presenting resources, activities, and interactions within a course structure for the stages of assessment (Wikipedia). Personal computers and the Internet have revolutionized entire sectors of society. Facebook, twitter, YouTube, Skype, Whatsapp, WebEx, zoom, and other online communications media help billions of people around the world to share ideas in a matter of seconds in a cost effective way. Even then there are some problems because some people are unaware of how computers internet technology are transforming the way the students learn. However this emerging trend of virtual learning has the potential to improve students' achievement, educational access and so on. In the context of present ongoing Covid-19 pandemic, there is a forced immersion of learners into virtual learning replacing face-to-face learning method as a quick solution to the crisis (Abbasi & et.al., 2020). "The COVID-19 pandemic has created the largest disruption of education systems in history, affecting nearly 1.6 billion learners in more than 190 countries and all continents. Closures of schools and other learning spaces have impacted 94 per cent of the world's student population, up to 99 per cent in low and lower-middle income countries" (Natoins, 2020).

The pandemic adds a further complexity in the field of higher education globally especially in the developing countries where there are unresolved challenges like growth without quality, inequality in access and achievement and the progressive loss of public financing. Particularly, those students on the verge of finishing high school and aspiring to begin tertiary education and undergraduates will have the immediate effect in accordance with their profiles, irrespective of their socioeconomic background and geographic situation (UNESCO, 2020). Amid the COVID-19 pandemic and the need for social distancing, this virtual learning platform has significantly reshaped and innovated how we teach and engage with our students. In addition, it has allowed us to continue to foster a sense of community that we hope can attenuate students' burnout and promote wellness in a time when isolation has become a part of everyday life. Program specific virtual learning platforms have the potential to play an important and useful role in the teaching learning process (Almarzooq, Lopes, & Kochar, 2020). Though online learning is effective in digitally advanced societies it cannot produce desired results in under developed countries because a vast majority of students are unable to access the internet due to technical as well as financial problem (Adnan & Anwar, 2020).

Statement of the Problem

Even though a great number of studies and research projects in virtual learning have been conducted, the research on students' interest and attitude towards virtual learning during covid-19 pandemic especially in Chitwan has not been done yet. In this sense, there is a need for further research about perception of students of Chitwan including various colleges in order to identify the solution of the research question like: Are students interested in virtual learning? Does virtual learning improve their skills? Does virtual learning make their lockdown time a useful one?

Significance of the Study

This study will help to find out the students' attitude towards virtual learning during covid-19 pandemic. This study was done for the students who are studying in various colleges and universities and even schools of Chitwan with a view to gain additional information regarding the contribution of virtual learning during pandemic. Digital technology can be a good learning paradigm in educational institutions to enhance the students' knowledge and skills through digital technologies.

Objectives of the Study

This research aims to find out the global trend of virtual learning resources among Chitwan students. The following are the specific objectives:

- To identify the interest and attitude of students towards using virtual learning resources.
- To suggest prospects in using virtual learning resources by students.

Review of the Literature

Virtual learning has been the area of interest for many researchers and educators in order to enhance and improve student learning outcome while combating the reduction in resources particularly in higher education. The physical "brick and mortar" classroom is starting to lose its monopoly at the place of learning (Nguyen, 2015). Traditionally, learning environments are defined in terms of time, place and space. Conversely, virtual learning environment provides high level of student control, support of participant contact and interaction throughout the learning process. Moreover, it can potentially eliminate geographical barriers. It has got significant impact on the learning industry on a whole (Piccoli, Ahmad, & Ivs, 2001). An important extension of the system to add a module for knowledge level estimation of the students by using software agents that manage to provide a certain transparency of the physical allocation of the hosts in system (Kimovski, Trajkovic, & Davcev, 2001).

Muhammad (2020) concluded 71.4% students reported that learning in the conventional classroom was more motivating than virtual learning. Even then the majority of the students can manage their time effectively online and can easily complete assignments in time. Abbasi (2020) found that mobile has become popular device among students for virtual learning as compared to laptops and tablets. Students have found it less appealing due to its limitation with respect to practical aspects of learning. Despite gaining immense popularity today digital technology has still not been embraced by the Medical and Dental students in teaching learning process. As per the World Economic Forum the Covid-19 pandemic also has changed the way how several people receive and impart education. Teachers have become habitual to traditional methods of teaching in the form of face-to-face lectures and they therefore try to avoid the change. But amidst this crisis, as there is no other alternative left over than adapting to the dynamic situation. It has become beneficial for the education sector and brought a lot of surprising innovations (Dhawan, 2020).

"Virtual learning is an excellent option in education, particularly when there are hindrances to traditional learning situations" (Dhull & Sakshi, 2017). "The survey indicated that between 60 to 80 per cent of the syllabus has been covered by using online teaching methods according to a majority of students. Only one-fifth of the students stated that they could cover between 40 to 60 per cent of their syllabus during lockdown with the assistance of online teaching modes. Next, it came to light that the learners have encountered several problems in learning with online modes. The biggest among them is 'Poor internet connectivity problem' followed closely by 'the problem in choosing best source amongst many'. Non availability and non-affordability for e-learning resources, lack of technical skills and electricity issues are the other problems(Amita, 2020).

Thus, above paragraphs indicate virtual learning is a temporary aid during difficult situation that we are facing.

The Covid-19 pandemic has posed significant concern among students. The pandemic related challenges add additional layer of complexity because many students are from remote area with minimal access to electronic devices and reliable internet connectivity or stable electricity supply. The Covid-19 is rapidly accelerating the remote workplace especially there is the shift from classroom to virtual learning.

The review of literature has shown various studies have been conducted to identify and assess perceptions and attitude of the e-learners towards e-learning. The research gap is found when it comes to study attitude of students towards virtual learning during Covid-19 pandemic situation in Chitwan.

Research Methods

This study is based on cross sectional survey method. The method of sampling technique was random covering the students of Chitwan district +2, bachelor and master degree colleges where students are currently attending online classes. The sample size was 224. Google form questionnaire incorporating 3 likert scale questions and demographic items was used to gather data about attitude of students regarding virtual learning during Covid-19 pandemic taking one month time period. The data were analyzed in frequency table, cross table and graphic representation.

Result and Discussion

A. Demography Presentation:

Table no. 1: Demographic presentation of gender, age and parent's occupation

Gender	Numbers	Percentage
Male	121	54.1
Female	103	45.9
Age		
Less than 18	29	12.94
18-20	93	41.5
20-22	50	22.3
22-24	37	16.52
Above 25	15	6.7
Parent's Occupation		
Agriculture	80	35.8
Business	46	20.5
Private Job	31	13.8
Foreign	22	9.8
Government	20	8.9
Others	25	11.2

In table no.1 demonstrates among 224 respondents 121(54.1%) are male. It projects age group of 18-20 in highest in number 93 (41.5%). The age group of 20-22, 22-24, and above 25 are found decreasing order in number. In this sense, virtual learning was found applied mostly in bachelor level during the COVID-19 pandemic. Similarly, it projects among total sampling, 80 respondents are from agricultural background. 46 means 20.4 percentages are of business class family. 31 Respondents' parents have private job. Likewise, 22 respondents' parents have foreign job. 20 have government job holding parents. These shows in Chitwan area majority of the students are from agriculture based family. It is because the main profession of Nepalese people is still agriculture (Gautam, 2008).

B. Tools used for virtual classes

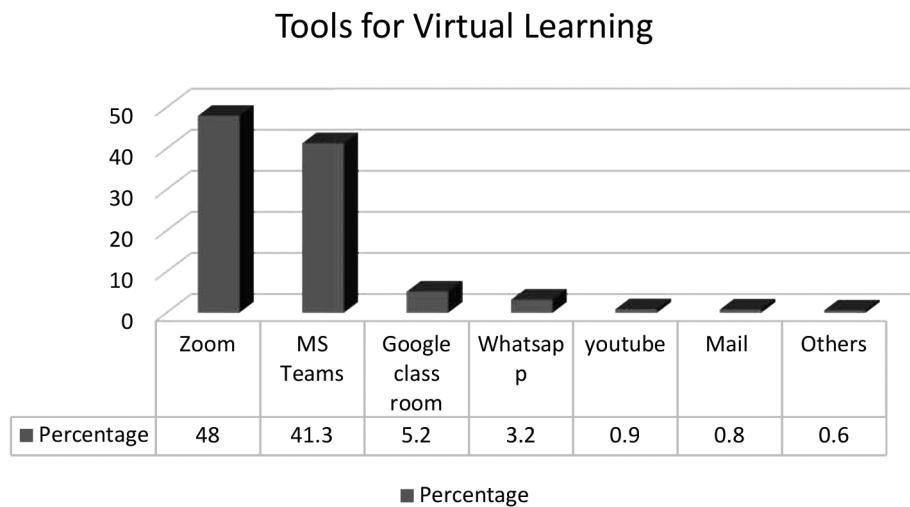


Figure no.1: Tools Used for Virtual Learning

The above Figure no.1 reflects that 48%, 41.3%, 5.2%, 3.2%, 0.9%, 0.8% and 0.6% respondents used zoom, MS Teams, Google classroom, What Sapp, YouTube, mail, and others for learning purpose during pandemic. Majority of the students used zoom app because it is popular, convenient and easy especially during this Covid-19 pandemic (Gallagher, 2020).

C. Overall perception and category wise responses of students towards virtual learning.

Table no.2: Students' Responses towards Virtual Learning

Attitude Scale	Agree (%)	Somehow Agree (%)	Disagree (%)
Feel qualified to use computer/laptop	61.6	6.7	31.7
No difference between online and Conventional learning	12	63.6	24.4
Complete course can be completed effectively through internet	21	54.9	24.1
Be comfortable communicating electronically	57.3	14.2	28.4
Easy to complete group projects/assignments digitally	39.4	30.4	30.7
Necessity of face to face contact with instructor in learning	70.7	11.1	18.2
Online classes and modules are boring	33.6	35.8	30.5
Have easy internet access	19.9	65.9	14.2
Have Personal smartphones and computers	15.9	12.8	71.3
Online learning is more motivating than conventional learning	13.5	23.8	62.8

The above Table no.2 reflects out of 224 respondents, 61.6% are qualified, 31.7% are not qualified and 6.7% are somehow qualified in the use of electronic means. In the same way, 70.7% respondents focus on face to face contact learning. 18.2% do not found the necessity of face to face learning. Likewise, only 11.1% somehow agree in the need of conventional learning. In the same way, 21% agree whereas 24.1% disagree and 54.9% somehow agree that complete course can be completed effectively through internet. Likewise, out of total sampling of 224, 15.9% agree, 71.3% disagree and 12.8% somehow agree that they have their personal smartphones and computers.

D. Attitude towards virtual learning in numbers and percent**Table no.3 Respondents' attitude in numbers and percent**

Variables	Numbers	Percentage
Agree	70	31.3
Somehow agree	93	41.5
Disagree	61	27.2
Total	224	100

The Table 3 reflects out of 224 respondents 93(41.5%), 70(31.3%) and 61(27.2%) are the responses of somehow agree, agree, and disagree respectively. The response of somehow is found to be highest.

E. Association of demographic variables**Table no.4: Presentation of demographic variables relation**

Variables	Agree	Somehow Agree	Disagree	P-value
Gender				
Male	42(34.7%)	44(36.4%)	35(28.9%)	0.227
Female	28(27.2%)	49(47.6%)	26(25.2%)	
Age Group				
Less than 18	9(31%)	13(44.8%)	7(24.1%)	0.075
18-20	22(23.7%)	40(43%)	31(33.3%)	
20-22	19(38%)	18(36%)	13(26%)	
22-24	10(27%)	18(46.6%)	13(26%)	
Above 25	10(66.7%)	4(26.7%)	1(6.7%)	

TheTable no.4 shows P-value in terms of gender is 0.227. It means gender doesn't determine the level of satisfaction in the use of virtual learning. In the same way, at the 10% level of significance P-value in terms of age is 0.075. But there is no association for the 5% level of significance. Here, it shows the higher level of students have more preference towards virtual learning.

F. Student's Attitude towards Virtual Learning

Table no. 5: Presentation of attitude towards virtual learning

Variables	Agree	Somehow Agree	Disagree	P-value
Interest in Virtual learning				
Yes	67(35.4%)	74(39.2%)	48(25.4%)	0.007
No	3(8.6%)		19(54.3%)	13(37.1%)
Virtual learning in improving skills				
Yes	64(37.6%)	64(37.6%)	42(24.7%)	0.001
No	6(1.1%)		29(53.7%)	19(35.2%)
Usefulness of virtual learning during lockdown				
Yes	67(34.9%)	76(39.6%)	49(25.55)	0.015
No	3(9.4%)	17(39.6%)	12(37.7%)	
Problem faced during virtual Learning				
Yes	39(24.5%)	72(45.3%)	48(32.2%)	0.003
No	31(47.7%)	21(32.3%)	13(20.0%)	
Virtual learning in making knowledge wider				
Yes	59(37.3%)	54(34.2%)	45(28.5%)	0.001
No	11(16.75%)	39(59.1%)	16(24.2%)	
Importance of web based teaching for students				
Yes	66(35.1%)	76(39.8%)	48(25.1%)	0.010
No	3(9.1%)	17(51.5%)	13(39.4%)	
Virtual learning in bringing social changes				
Yes	60(39.5%)	59(38.8%)	33(21.7%)	0.001
No	10(13.9%)	34(47.2%)	28(38.9%)	

In the above table 5, P- value is computed by chi-square at 5% level of significance. Out of 224, 67(35.4%) are interested, 74(39.2%) somehow interested and 48(25.4%) are found not interested in virtual learning. 0.005 p-value shows positive association between students' interest and virtual learning. 64(37.6%) in agree, 64(37.6%) in somehow agree and 42(24.7%) have rated in disagree. 0.001 p-value presents the positive relation between virtual learning and skill improvement. Likewise, p-value 0.015 shows it is significant that virtual learning is useful in lockdown because of covid-19. Similarly, 0.003 p-value indicates those students who didn't face any problem during class have positive attitude towards virtual learning. In the same way, 0.001 p-value reflects virtual learning is a tool make knowledge wider. Even 0.010 p-value shows there positive relation between virtual learning and importance of web based teaching for students. Moreover, virtual learning is powerful means to bring social changes that is what p-value 0.001 reflects. There is no statistical difference between face to face and online learning in terms of opinion on the ability to increase knowledge($p = 0.46$)” (Baczek & et.al., 2020). Here, this study shows p-value 0.001 in terms of virtual learning in making knowledge wider is quite significant comparing to the above result of Polish research. The cause of variation in result may be that unlike in other discipline, so many practical classes including clinical skills are essential along with direct contact with patients. Content Analysis: It was found conventional learning more preferable. Similarly, 57.7% students indicates the main reason for limited access is signal availability and strength problem and 30.5% reflects its high cost. Though the majority of students' preference is for face to face learning, 68.9% use Wi-Fi of their own, 17.3% use mobile data and 9.8% use neighbor's Wi-Fi during covid-19 pandemic. Due to the minimal access to electronic devices, unreliable internet connectivity and unstable power supply students have additional complexity in virtual learning.

Conclusion and Recommendation

After meticulous analysis of the data it was concluded that majority of students have positive attitude towards

virtual learning during Covid-19 pandemic. Almost all of the respondents used zoom and Microsoft Teams for learning as they are popular, convenient and easy. Though students faced problem of poor signal availability, strength, high cost, they were interested in virtual learning and also found useful in improving skills for bringing social changes during Covid-19 (p-value 0.0010). In the same way, almost all students were qualified to use electronic devices like laptop computer and were comfortable in communicating electronically. In the light of findings, online education is not a substitute but an appendage to classroom teaching. It is temporary aid during difficult situation that all are facing. It posed the great concerns among students and added additional layer of complexity in rural areas where thousands of students are lagging behind with minimal access to electronic devices, reliable internet connectivity or stable electric supply. In this regard, successful implementation of virtual learning into curriculum needs proper policy.

The recommendation of the study is to further explore influencing factors of student's attitude towards virtual learning and to identify the perception of faculties regarding their experiences toward virtual learning during Covid-19 pandemic.

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Animal Imagery in George Orwell's novel "Animal Farm"

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ABSTRACT

The present paper is a literary stylistic study that illustrates in George Orwell's novel *Animal Farm* the imagery, the allegorical meaning, linguistic exploitation or manipulation of words. One of the most traditional features of the *Animal Farm* and an integral part of its imagery is Orwell's sophisticated sensitivity to political abuse of language. Inwardly, this novel is an allegory that relates to power struggle, usurpation, coercion, manipulation, hypocrisy, oppression, political racket and fear of the ruling classes in any shape they may exist (human or animal). It seems to be a simple tale of animals. However, severe the subject is, through his vivid imagery and artful use of literary instruments, Orwell has made it imaginative and humorous. With its clear, deceptively simple, but creatively honed prose style and expressive language, the novel is a source of great aesthetic and intellectual pleasure and political insight.

Keywords: Orwell, imagery as a literary device, allegory, symbol, life-like, violence.

Introduction

Imagery is the use of vivid and descriptive language by the author in a literary text to add meaning to the work (Imagery 2016), the use of figurative language to portray thoughts, acts, events, things, characters in such a way as to appeal to human senses and to deepen the comprehension of the work by the reader. The role of literary imagery, therefore, is to create a visual presentation and enable the reader's imagination to imagine scenes, events, characters mentioned in the written discourse.

Writers use imagery in their work to add meaning to the work to make it more attractive to vibrant for readers. The use of animal imagery in literature is in common among writers from the early days, as can be seen in the writing of the Egyptian Pharaohs, which is considered to be the most ancient literature found today. Writers use the animal and other symbols to present the neutral characteristics of their characters. They symbolically associate certain animalistic personas with the human beings to indicate the real human nature and this also satisfy readers to a great extent. This study analyzes the use of animal imagery in the works of two English authors and two Bengali authors and comes up with a comparative analysis. The authors are Ted Hughes, George Orwell, Sukumar Ray and Jibonando Das. All of them are very prominent and used animal imagery quite successfully.

Introducing The Author And The Story

Orwell (1903-1950) was a British journalist and author who published two of the most popular 20th century books, '*Animal Farm*' and '*Nineteen Eighty-Four*.' Orwell was born on 25 June 1903 in East India, Eric Arthur Blair, the son of a British colonial civil servant. He was educated in England, and after leaving Eton, he served the Indian Imperial Police in Burma, then the British Colony. In 1927, he resigned and decided to become a writer.

The novel '*Animal Farm*' opens with an old pig, named Major, addressing his fellow animals on Manor Farm. Major character Mr Jones, the farmer who owns Manor Farm, because he controls the animals, takes their produce (the hens' eggs, the cows' milk), but gives them little in return. Major tells the other animals that man, who walks on two feet unlike the animals who walk on four, is their enemy. They sing a rousing song in favour of animals, '*Beasts of England*'. Old Major dies a few days later, but the other animals have been inspired by his message. (Orwell 52)

In particular, the other animals are roused by two pigs, Snowball and Napoleon, to take action against Mr Jones and capture the farm for themselves. They render seven commandments which all animals must obey: among other things, these commandments prohibit the animal from killing another animal, and they include the mantra

‘four legs good, two legs bad,’ because the animals (who walk on four legs) are their mates, while the two legs of the human overlords are evil.

The animals are leading an uprising against Mr. Jones, whom they are pushing out of the farm. They called the ‘Cow Farm’ Manor Farm, and set out to run things themselves, along the lines set out in their seven commandments, where all animals are equal. But it becomes clear before long that the pigs, particularly Napoleon and Snowball, consider themselves unique as the leaders of the animals, requiring special treatment (76). However, when Mr. Jones and some of the other farmers are undertaking a raid to try to retake the farm, the animals work together to protect the land and to see the men off. A young farmhand is knocked unconscious, and feared dead initially.

Things begin to fall apart: Napoleon’s windmill, which he commanded the animals to create, is vandalized and accuses Snowball of destroying it. Snowball has been exiled from its farm. Many animals are on the verge of hunger during winter. When Mr Whympers, a man from a neighboring farm with whom the pigs have begun to trade (so that the animals can obtain the materials they need to create the windmill), visits the farm, Napoleon constructs it so that he sees or hears the animals giving windmill a positive account of life on Animal Farm.

Without consulting the hens first, Napoleon organises a deal with Mr Whympers which involves giving him many of the hens’ eggs. They rebel against him, but he starves them into submission, although not before nine hens have died. Napoleon then announces that Snowball has been visiting the farm at night and destroying things.(85)

Napoleon also claims that Snowball has been in league with Mr Jones all the time, and that even at the Battle of the Cowshed (as the animals are now referring to the farmers’ unsuccessful raid on the farm) Snowball was trying to sabotage the fight so that Jones won. The animals are sceptical about this, because they all saw Snowball bravely fighting alongside them. Napoleon declares he has discovered ‘secret documents’ which prove Snowball was in league with their enemy.(99)

Life on Animal Farm becomes harder for the animals, and Boxer, while labouring hard to complete the windmill, falls and injures his lung. The pigs arrange for him to be taken away and treated, but when the van arrives and takes him away, they realise too late that the van belongs to a man who slaughters horses, and that Napoleon has arranged for Boxer to be taken away to the knacker’s yard and killed.(101)

Squealer lies to the animals, though, and when he announces Boxer’s death two days later, he pretends that the van had been bought by a veterinary surgeon who hadn’t yet painted over the old sign on the side of the van. The pigs take to wearing green ribbons and order in another crate of whisky for them to drink; they don’t share this with the other animals.

A few years pass, and some of the animals die, Napoleon and Squealer get fatter, and none of the animals is allowed to retire, as previously promised. The farm gets bigger and richer, but the luxuries the animals had been promised never materialized: they are told that the real pleasure is derived from hard work and frugal living. Then, one day, the animals see Squealer up on his hind legs, walking on two legs like a human instead of on four like an animal.

The other pigs follow; and Clover and Benjamin discover that the seven commandments written on the barn wall have been rubbed off, to be replaced by one single commandment: ‘All animals are equal, but some animals are more equal than others.’ The pigs start installing radio and a telephone in the farmhouse, and subscribe to newspapers.

Finally, the pigs invite people to the farm to drink with them and reveal a new relationship between the pigs and humans. Napoleon tells his human guests that the name of the farm is going to revert from Animal Farm to the original name, Manor Farm. The other farm animals, witnessing this through the window, can no longer say who the pigs are and who the men are, because Napoleon and the other pigs are acting like men now.

Methodology

The word image is derived from the Latin word ‘Imitari,’ which is to imitate the English equivalent including imitation or replication of the individual or thing’s image. In dictionaries, the primary definition is the visual representation to an object created by the lens, mirror or other optical device or the image of an object created on a photographic content. (Webster, 1934: 1233). As an impression, a mental image of perceived experience, image is further explained. In literary criticism, the notion of imagery derived from the psychological term image has been used widely. The term originally stood for visual images, but its application changed to language and

literature with the passing of time. In its literal sense, an image is a specific entity defined in the physical world, which, when imitated and repeated or depicted, performs certain functions in a literary text. According to the New International Dictionary of English Language, an image is a mental depiction of something that is not actually present to the senses, a revival or imitation or a sensible perception, along with corresponding emotions, a duplication in memory or an imagination of sensations of sight, touch, listening and hearing etc as visual, tactile, auditory images (Webster, 1934: 1234).

Poets, novelists and dramatists use imagery to make their ideas clear and enjoyable to readers. It is a literary device used with much expertise. Imagery means to use figurative language to represent objects, actions, and ideas in such a way that it appeals to our physical senses. The function of imagery in literature is to generate a vibrant and graphic presentation of a scene that appeals to as many of the reader's senses as possible. It aids the reader's imagination to envision the characters and scenes in the literary piece clearly. Apart from the above-mentioned function, images drawn by using figures of speech like metaphor, simile, personification, and onomatopoeia, serve the function of beautifying a piece of literature. For example, imagery of light and darkness is applied superbly in Shakespeare's *Romeo and Juliet*.

"O, she doth teach the torches to burn bright!

It seems she hangs upon the cheek of night

Like a rich jewel in an Ethiope's ear ..." (Act I, Scene V)

Here we see that Romeo praises Juliet by saying that she appears more radiant than the brightly lit torches in the hall. He says that at night her face glows like a bright jewel shining against the dark skin of an African. Through the contrasting images of light and dark, Romeo describes Juliet's beauty.

Symbolic Significance of Animal Farm

Animal Farm is an allegory where animals are symbol. It also serves the purpose of children book. It is full of animal characters with only one human character. "Orwell's vivid imagery is tied to a rather rigidly structured animal allegory that discloses human experience of great historical and political value" (Muradian).

Analysis Of Style And Technique

Various species of animals have been appropriately utilized by poets of different languages and culture and it ranges from Asia to Africa to Latin America. Animal imagery most often used as symbols. Indian literature used animals from religious point of view in some cases. Animals are dear to children, no doubt. So, animal imagery is very widely found in children's classic.

Animal Farm is the master piece of G. Orwell where there is a superb nexus of animal and human. Orwell's "finely honed prose style works to near perfection and is superbly adapted to dealing with central artistic difficulty involved in the *Animal Farm* project, that of making his characters believable as both animals and humans, or rather as animals with human characteristics" (Molyneux, 1989). Orwell has presented humans and animal alike and considered swinish nature a basis of corruption and root cause of all evil and malpractices. He has made the best use of animal imagery to uphold the themes of power struggle, usurpation, misuse of power and human nature above all. He has utilized animal imagery to criticize socio-political scenario. A list of prominent animal characters used in *Animal Farm* is given below:

Major, a white pig.

Boxer, cart horse.

Mollie, white mare.

Moses, tame raven

Snowball, young boar.

Napoleon, Young boar.

The book *Animal Farm* is full of animal imagery where at the beginning readers get the view of animals of Manor Farm overthrowing their human owners. It is an extended allegory where readers get a glimpse of 1917 Russian Bolshevik revolutionaries. Here we meet Old Major, a pig, who symbolizes Marxist and Leninist ideology.

“He was twelve years old and had lately grown rather stout, but he was still a majestic looking pig, with a wise and benevolent appearance in spite of the fact that his tusches had never been cut.” (p. 2)

The readers get some other younger pigs like Napoleon (Stalin), Snowball (Trotsky) and Squealer (mass media). They all are followers of Old Major and they defeat the owner Mr. Jones in a battle and establish their own farm where there will be no human. Dedicated working class people have been depicted by Boxer, another animal of the farm. But Napoleon sells the dedicated hard-working animal in order to buy whisky. Behavior of rulers has been aptly portrayed through vivid animal imagery.

Though all the animals had dreamt for quality in rights, democracy and facilities, and practice of democracy, greed and lust for power prevailed and “All animals are equal and some animals are more equal” emerged as motto. Seven commandments were violated. The seven commandments which they had written on the wall:

Whatever goes upon two legs is an enemy.

Whatever goes on four legs, or has wings, is a friend.

No animal shall wear clothes.

No animal shall sleep on a bed.

No animal shall drink alcohol.

No animal shall kill any other animal.

All animals are equal.

In course of time the commandments get a changed version. The animals started behaving like their ex-owner Mr Jones. “Orwell’s imagery is particularly active when he explores the ways in which those in power often use rhetoric and language to twist the truth aiming at gaining political and economic control” (Muradian, 2006).

Animal Farm is a successful work which makes the best use of animal imagery to criticize rulers and political system. This book has a double purpose as it is a good and funny book for children. Usually children like animal stories and animal Farm has every component for quenching the thirst of a young mind.

Conclusion

Literature is a strong weapon against social injustice and oppression. Some animals rightly have been used by authors to uphold the malpractices of society. Animals can be utilized in literature for children, and for adult readers as well. Animal imagery is used in both Bangla and English literature. Poets and dramatists of Bangla literature have kept animals for children only, there is hardly any underlying meaning. But English authors have used animal imagery which has profound meaning and message. Animal imagery, if used skillfully, can serve for both kids and adults. Today there is mass awareness regarding saving the planet through saving animals and plants. So, literature can be an effective tool to raise awareness among common public. And to achieve this, there is the necessity to develop human-animal nexus both in literature and in real life.

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The Impact of Trade Deficit in Nepalese Economy

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ABSTRACT

The objective of this paper is to study and analyze the growth and direction of Nepalese foreign trade along with the causes and recommendations of trade deficit. Efforts have been made to sort out the principal sources of the trade deficit in Nepal. Landlockedness, political instability, lack of export diversification, devaluation of domestic currency, lack of resources, etc. are the major causes of the trade deficit in Nepal. Nepal, being not self-reliant on factors of production, consumer goods and capital goods, needs to import goods from abroad. On another hand, Nepal's exports are heavily concentrated; both in terms of product and destination. Nepal's major trading partners are India, China, U.A.E, etc. During the year 2019/20, Nepal exports goods worth RS. 97.71 Billion And import goods worth RS. 1196.80 billion Leading to a trade deficit of RS.1099.09 Billion. Trade deficit is acting as negative catalyst in the economic growth and GDP of a country. Increased deficit has caused suppressed inflation. Import to export ratio is continuously increasing as demand is increasing and these demands could not be met by the domestic producers. During the year 2019/20, the contribution of trade on GDP of Nepal is 40.65%. No doubt, trade is an engine of economic growth. So, after analyzing barriers in the foreign trade, some of the steps to be taken are recommended which includes the development of competitive ability and enhancement of Human Resources, commodity and market diversification, formulation of strong legal framework and trade policy, incentives for the promotion of export and priority in the agricultural and hydropower sectors.

Keywords: *Trade deficit, Impacts, causes, export, import, Nepal, recommendations*

Introduction

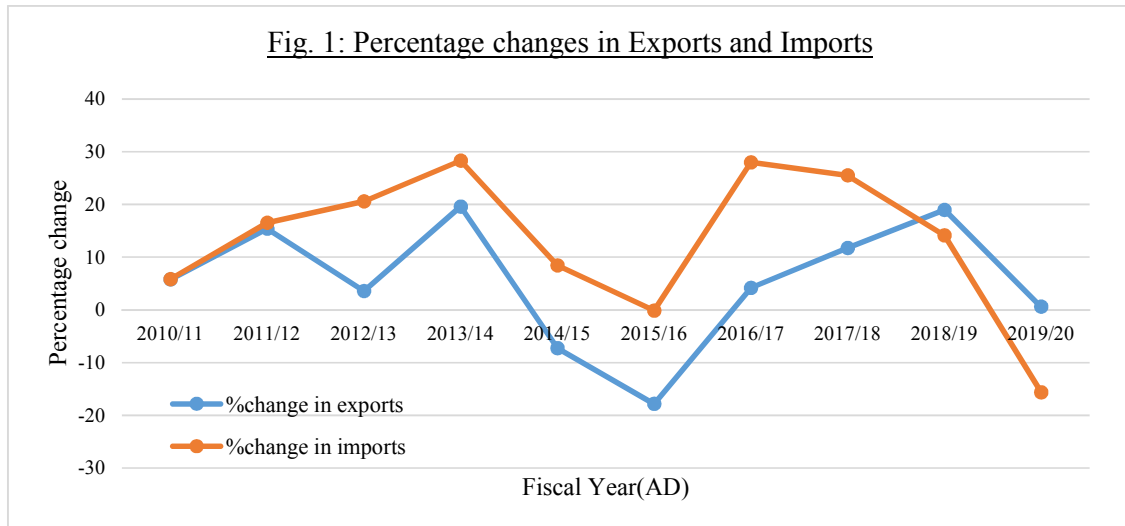
The Nepalese economy has become a dependent economy after the adoption of globalization in Nepal. Nepal has entered into a trade agreement with many countries for import and export. Nepal has to import a variety of goods from abroad because of inadequate available resources, so, international trade has become the boon of globalization for developing countries like Nepal. In fact, International trade is the lifeblood of the global economy. All countries in the globe undergo the process of export and import. A country imports those goods or services which are not available in the country and exports those goods or services which are in excess supply in the country. In the era of today, international trade promotes economic development by bettering competitive capacity, expanding the market, and providing modern technology and machinery for the industrial and agricultural sector. We cannot deny the fact that it is also considered as engine of economic development as it has the potential to activate the sustainable and long term economic development. Until 1951 AD, Nepal's foreign trade was just restricted with India and Tibet. Soon after 1951, the trade relation extended with Japan, the USA, Germany, Malaysia, Singapore, Thailand, etc. Nowadays, foreign trade is expeditiously rising but with the increase in the total volume of trade, the trade deficit is also increasing (Kafle, 2017).

Nepal, being not self-reliant in factors of production, consumer goods and capital goods, international trade is very pivotal for economic prosperity. Foreign trade is one of the outstanding sources of foreign exchange earning which is necessary to import capital goods along with other consumer goods and services that are not produced locally. GDP of a country increases when there is trade surplus in contrary, if we consume more of the foreign goods in comparison to value of goods sold to foreigners, then trade deficit arises. In this regard, our GDP falls down.

Background of the study

Nepal, a small economy, having around 40.65% (World Bank, 2020) of contribution by trade in its GDP in 2020AD, has been confronting a trade deficit since few years. In Nepal, trend of trade deficit is continuously increasing as it has very few goods to export. In 1980s, the majority of Nepal's exports were used to be raw

materials, agro-based goods, handicrafts, Blankets, in large volume but low profitable value. However, after 1990s Nepal's exports have been shifted to manufactured parts to some extent. Import is increasing in comparison to the export. Enhancement in the purchasing power of people brought by the inflow of remittance has led to the increase in import of vehicles, electronic items, jewelry, and other luxurious items; however economic in-stability and feeling of insecurity has led to the decrease in export of commodities.



The amplifying and continued discrepancies between the level of export and import have produced a distressing level of trade deficit in Nepal. Diminishing growth in export compared to booming growth in import has become the matter of great concern for Nepal to benefit from Trade. Nepal is one of the most liberalized and trade dependent economies in the South Asia. The process of economic liberalization started in 1985 and started to accelerate after 1990. After becoming a member of World Trade Organization (WTO), Nepal continued to broaden the openness and pushed down tariff walls and other kinds of import restrictions.

Statement of the Problem

Nepalese foreign trade performance has so far been poor. Several factors seem tube responsible, and its landlockedness is one of the major causes for Nepal's weak production base, which is eventually linked with the growth of exports and imports of technology and raw material. Not only the open border with India but also the limited transit facilities in one or other way have constrained its trade with overseas countries. In Nepal, the trade deficit is continuously increasing because of very few goods to export. Most of the exports are of the raw material in nature with large volume and low profitable value. Although Nepal's export has changed from agriculture goods in the 1980s to manufactured goods after 1990s. As compared to imports, the rate of export is decreasing over time. The flow of remittance has increased the imports especially of vehicles, electronics, petroleum products, etc. whereas, instability and insecurity have decreased the export.

Furthermore, the abolishment of export quota in 2005 further worsened the trade gap. Nepal is one of the most liberalized and trade-dependent economies in South Asia. The process of economic liberalization started in 1985 and geared up after 1990. By 2004 (the year of WTO membership), Nepal continued to broaden the openness and pushed down tariff walls and other kinds of import restriction. However, when the domestic manufacturing sector is in its infant stage and the country is foreign resource dependent for development finance, the costs of liberalization may outweigh its benefits (Silwal, 2008). The growing and continued mismatch between import and export have resulted in an alarming level of trade deficit in Nepal. Over the years, export has almost been snagged, and the import skyrocketed (NPC, 2016). High cost of production complied with poor access to international market are some of the major constraints to expand Nepal's export base. Thus, Nepal's main issue of foreigntrade is increate are sing trade deficit even after various issues and policies.

- What are the causes of trade deficit in Nepal?
- What are the major importing and exporting goods of Nepal?
- How does the trade deficit impact in Nepalese economy?

- What is the composition of Nepalese Foreign trade with its leading trading partner India, China, and other countries?

Objectives of the Study

The general objective of the study is to understand the trade scenario, import-export value, and the trade deficit of Nepal, and the specific objectives of the study are:

- To investigate the causes of trade deficit in Nepal.
- To analyze major importing and exporting goods of Nepal
- To study impacts of trade deficit in Nepal in different sectors.
- To understand the composition of Nepalese Foreign trade with its leading trading partner India, China, and other countries.

Significance of the Study

Foreign trade has significant role in the development of different sectors of the economy. The study provides the idea about trade and trade deficit. The main focus of the study is to understand the trade scenario, import-export value, and the trade deficit of Nepal. The study helps for the researcher, planners and others to it will help the researcher to get knowledge about the behavior of the economy and provide idea about trade and trade deficit decide about trade expansion. The government can check the effect between the trade deficit and gross domestic product, the effect between the trade deficit and trade volume ~~at~~ deficit and can improve its trade policy.

Limitations

However, the study has some limitations, which are as follows:

- i. The study uses secondary data. So. It makes no efforts to conduct field survey
- ii. The reliability of this study depends on the reliability of secondary data
- iii. The study only covers the period from the year 2012/2013 to 2019/20 except for some studies which cover period from (2009/2010).
- iv. The findings of this study cannot be generalized to all developing countries because of diverse characteristics.

Literature Review

Nepal is encountering a consistent trade deficit throughout the decades. For certain economist, trade deficit, alone isn't an issue. They contend that if an economy makes a major venture or when individuals devour more than they broadly produce, a trade deficit happens. In any case, long term trade deficit in any economy can't be seen as a positive sign. An economy can scarcely sustain a continuous trade deficit that has been seen in Nepal. Actually, a huge part of the expansion in the trade deficit is clarified by the remittances. External sector of Nepal is accurately incapable with constantly expanding trade deficit. Export engaged on flooding in the ongoing years and imports stayed unstable. In spite of the fact that the development pace of exports out-placed that of imports, trade deficit extended for the most part because of relative big volume of imports (R & Sharma, S. K. 2002). The import additional ventures and export oriented businesses may push the nation to come out of the persistent trade deficit. Trade deficit has been mostly financed by remittance inflows, along these lines the volume and indication of current record is generally dictated by volumes of imports and remittance from abroad.

After 1951 AD, Nepal's trade relation expanded with many other countries of the world like Japan, USA, Germany, Malaysia, Singapore, Thailand, Kuwait, France, Bangladesh, Spain etc. Nepal's foreign trade is rapidly increasing but with the increase in the total volume of trade, the trade deficit is also increasing (Kafle, 2017). The growing and continued mismatch between import and export have resulted in an alarming level of trade deficit in Nepal. Over the years, export has almost been snagged, and the import skyrocketed (NPC, 2016). High cost of production complied with poor access to international market are some of the major constraints to expand Nepal's export base.

Acharya (2019) using descriptive method found that very low export performance of Nepal is creating the problem of rapidly increasing trade deficit. Nepal is also unable to diversify its trade in terms of countries and

commodities.

Kafle (2017) examined the trends in Nepalese foreign trade and found major reasons for trade deficit. He believed that foreign trade plays a very important role in the economic development of a country. It promotes economic development by improving competitive capacity, expanding market, and providing modern technology and machineries for industrial and agricultural sector.

Research Methodology

This study is descriptive in nature. It is based on secondary data. In understanding the trade scenario, import-export value, and the trade deficit of Nepal, data have been collected after the liberalization of international trade in Nepal. The time period selected is from 2012/13 to 2019/20. Since the study is based on secondary sources, data have been collected from the various publications of the Ministry of Finance, journals, governmental reports, institutional websites, newspapers, articles, and documents. Based on the problem, issues, and objectives, detailed information has been collected to describe and analyze the research objectives. The research is based on quantitative data. The description of the situation of the Nepalese foreign trade and trade deficit is all in quantitative data. Simple statistical tools: ratios, percentage, trend line and time bar-chart have been used to analyze data.

Exports

Nepal is a less developed country in Southern Asia. Nepal's exports are hugely concentrated; both in terms of product and destination. Hence, export diversification has become a goal of national development strategy of Nepal since the implementation of the Third Five Year Plan; 1965-70 (Nepal Planning Commission, 2016). However, limited exportable items and trade dependency, particularly with India, continue to remain a burning challenge for the Nepalese economy. On April 23, 2004, with the purpose of integrating Nepalese economy with the regional and global trading systems, Nepal joined the multi-lateral trading platform WTO (World Trade Organization, 2016) and entered into two regional trade agreements-Agreement on South Asian Free Trade Area (SAFTA) and Bay of Bengal Initiative for Multi-Sectoral Technical and Economic co- operation (BIMSTEC) Free Trade Agreement.

Owing to similar socio-economic condition and access to sea through India only, India has become major trading partner of Nepal. However, in the last four decades, Government of Nepal has taken several measures to diversify its trade and this has led to decrease the heavy dependency on India and increases in the shares of countries other than India. The trade relation of Nepal expanded with many other countries after the downfall of tyrannical Rana regime and introduction of Democracy. During the Fiscal Year 2009/10, total export was equivalent to RS. 60.95 Billions. It gradually increases up to 2014 AD. During the F/Y 2013/14 total amounts of export was RS. 91.36 Billions, and falls for certain years. During the F/Y 2019/20, total value of goods exported from Nepal touches RS.97.71 Billion. Nepal exports goods and products to worth RS.70.11. Billion to India which is 71.75% of the total export. Nepal's export since 10years is graphically presented as follows:

Export Trade of Nepal with India, China and Other countries (Values in NRs. Billions)

Countries	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
India	49.62	51	59.61	55.87	39.5	41.45	46.72	62.73	70.11
China	-	2.09	2.84	2.23	1.68	1.7	2.44	2.11	1.19
Others	24.65	23.83	29.54	27.23	28.94	29.9	32.2	32.27	26.41
Total Exports	74.27	76.92	91.99	85.33	70.12	73.05	81.36	97.11	97.71

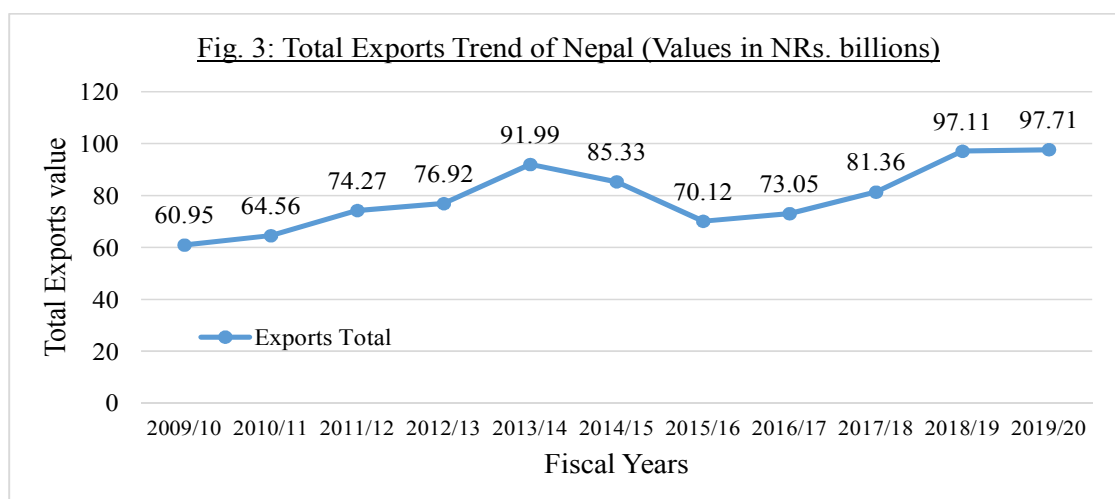
Table 1: Export trade of Nepal with India, China, and Others (Value in billion)

Source: (Nepal Rastra Bank, Economic Bulletin and indicators, 2020; Nepal Foreign Trade Statistics 2019/20)



Figure 2: Percent share on total exports.

Source: (Nepal Rastra Bank, Economic Bulletin and indicators, 2020)



Nepal mainly exports woolen carpets, beverages, textiles, tea, jute product, and readymade garments. With the growth of carpet and garment industries, the country's merchandise trade balance has improved to some extent. Its main export partners include India, US, Germany, Turkey, UK etc. which is shown in figure below.

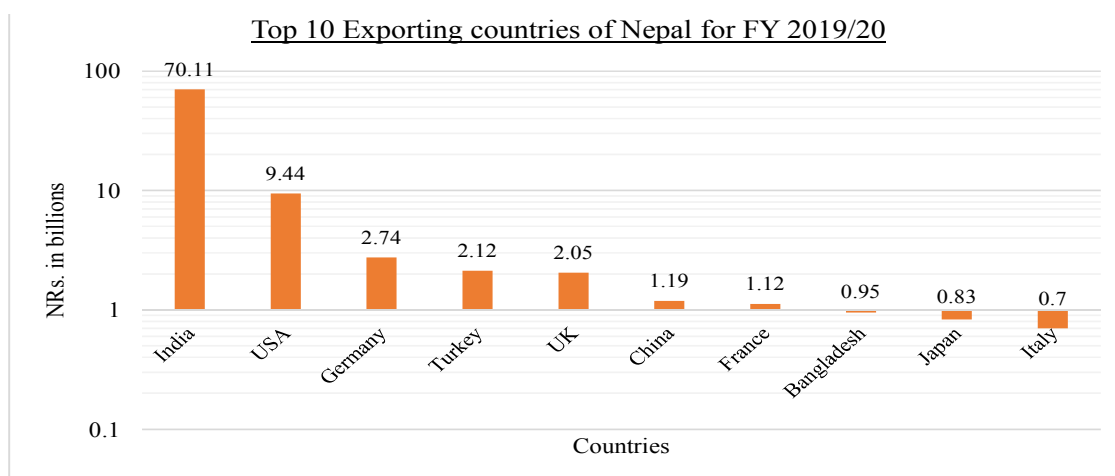


Figure 4: Top 10 exporting countries of Nepal- FY 2019/20

Imports

Imports in Nepal averaged 44,934.88 Million NRs. from 2001 until 2020, reaching an all-time high of 1,41,240.60 Million NRs. in September of 2018 and record low of 8,000.30 Million NRs. in October of 2001 (Trading Economics, 2020). Because of the expanding population with the increased number of demands and consumptions, import is increasing very rapidly. During the year 2009/10, total value of goods imported was only NPR. 375 Billions, while during the year 2018/19, import is nearly 4 times of 2009/10 i.e. NPR 1,418 Billion and in year 2019/20, import is 1196.8 billion. Trend of import is shown graphically as follows:

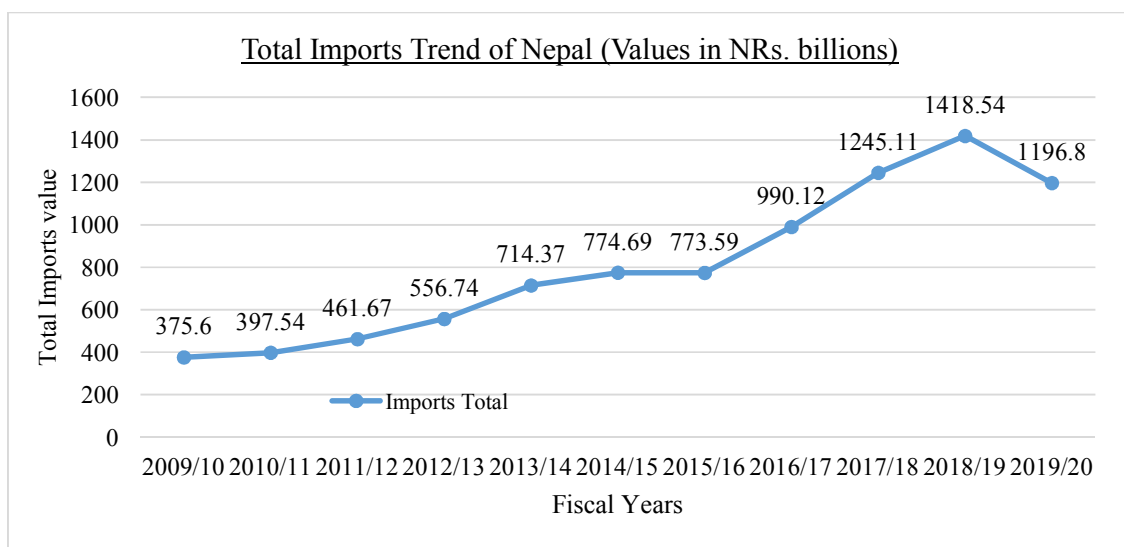


Figure 5: Imports Trend of Nepal

Source: (Trade and export promotion Centre, 2020)

Ratio of import to export is high in Nepal due to low domestic productivity arising from Labor problems and failure to promote import substitution industrialization. The TEPC's (Trade and Export Promotion Center) statistics shows that the ratio of the country's imports to its exports stands at 14.61:1. The ratios in the fiscal years 2019/20 and 2018/19 were 12.25 and 14.61 respectively.

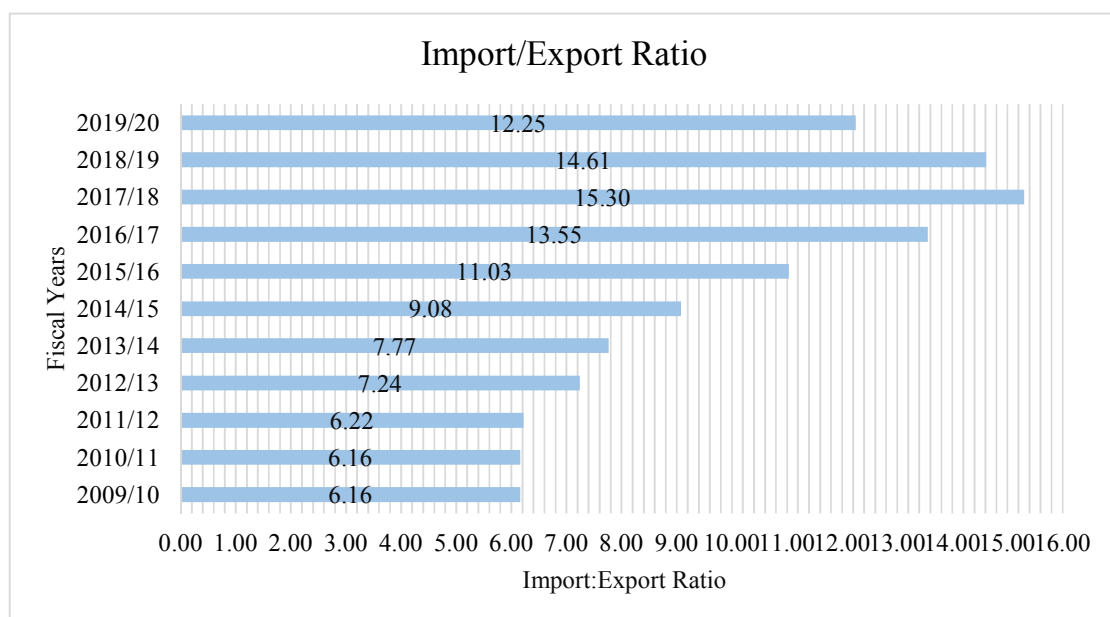


Figure 6: Import-Export ratio

Source: (Trade and export promotion center, 2020)

The above chart indicates that Nepal is forced to divert an enormous block of its foreign exchange reserves earned from other sources such as remittance and tourism to pay for imported goods. Nepal, being surrounded by India on three sides, India has always become a major importing partner to Nepal since long back. Each year, more than 60% of the goods are imported from India.

Import Trade of Nepal with India, China and Other countries (Values in NRs. Billions)									
Countries	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19	2019/20
India	299.39	367.03	477.95	491.66	477.21	633.67	814.1	917.91	805.4
China	-	62.45	73.32	100.17	115.69	127.25	159.99	205.53	183.11
Others	162.28	127.26	163.1	182.86	180.69	229.2	271.02	295.1	208.29
Total Imports	461.67	556.74	714.37	774.69	773.59	990.12	1245.11	1418.54	1196.8

Table 2: Import trade of Nepal with India, China, and Others (Value in billions)

Source: (Nepal Rastra Bank, Economic Bulletin and indicators, 2020)

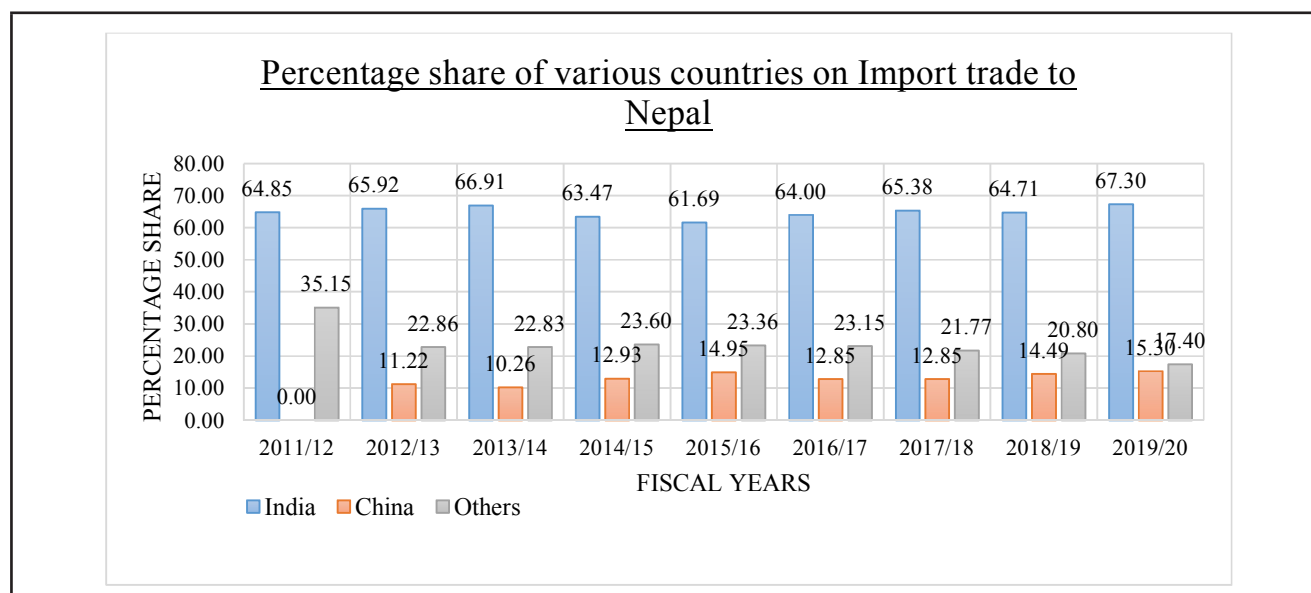
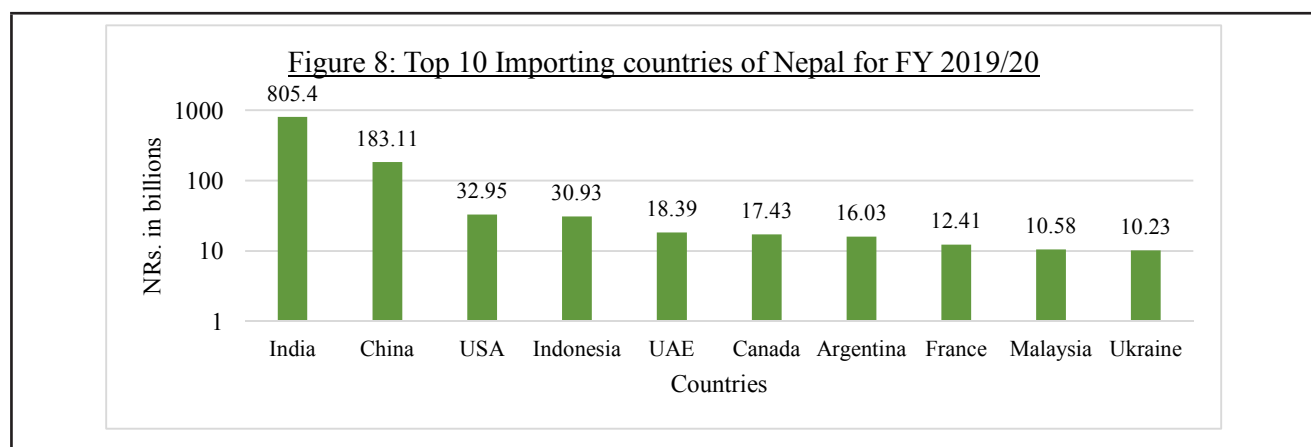


Figure 7: Percent share on total imports

Source: (Nepal Rastra Bank, Economic Bulletin and indicators, 2020)

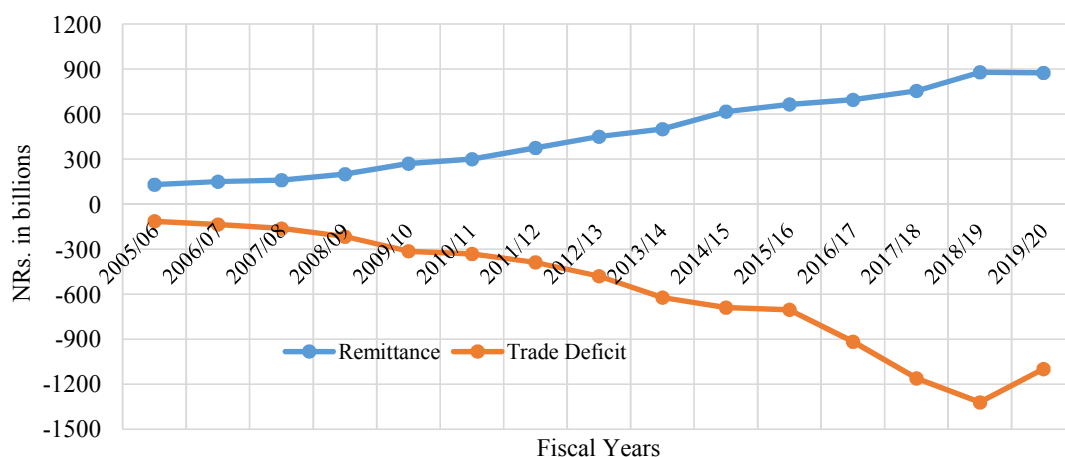
Nepal chiefly imports oil, gold, iron and steel, clothes, pharmaceutical products, cement, electronic appliances, food and vehicles. Its main import partners include India, China, US, Indonesia, UAE, Canada etc. which is shown in figures follows:



Remittance

After the signing of labor agreement with many countries, Remittance has become one of the determining sources of external finances for Nepal. Remittance assists in improving the living standard of people and diminishing poverty in the country. However, it might cause an ill situation in the trade balance. With the inflow of remittance in the country, the purchasing power of the people increases because of higher disposable income. Ultimately, the aggregate demand for consumable goods and other goods also increases, leading to an increase in imports.

Figure 9: Total Remittance vs Total Trade Deficit in last 15 years

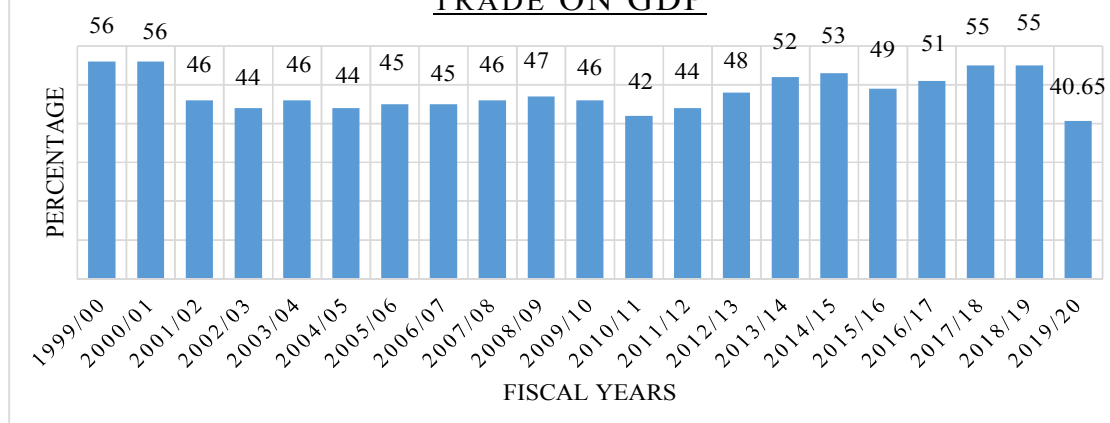


Contribution of Trade on GDP of Nepal

Trade is decisive to developing and least-developed (LDCs) for a variety of reasons. Essentially, it is often the dominant mechanism for attaining the benefits of globalization. Countries triumph when they gain market access for their exports and new technology through international transfers, and when heightened competitive pressure improves the allocation of resources. Participation in external trade provides number of benefits to the developing countries. They may achieve benefit through resource allocation according to comparative advantage. The profiteering of economies of scale and enhanced capacity utilization; modernization in technology; increases in domestic savings and foreign direct investments; and raised employment (Balassa, 1989). Trade has vital role in GDP and economic growth of nation.

Nation's balance of trade is positively affected by exports and adversely affected by imports. A trade surplus is a positive balance of trade, and trade deficit is a negative balance of trade. Due to the balance of trade being notably added to the computation of the nation's gross domestic product using the expenditure method, trade surpluses are contributions and trade deficits are "drags" upon their nation's GDP; however, foreign made goods sold (e.g., retail) contribute to total GDP (Bureau of Economic analysis, 2020).

FIGURE10: PERCENTAGE CONTRIBUTION OF TRADE ON GDP



The trade to GDP ratio is an indicator of the importance of External trade in the economy of a country. It is used as an index of the openness of a country to external trade. During the year 2019/20.

Trade Deficit

Trade deficit, simply, is the amount by which cost of a country's imports exceeds the value of imports. Trade deficit is also called as Negative Balance of Trade.

Mathematically, Trade deficit = Value of goods imported - Value of goods exported The trade "balance" of a region shows the difference between what it earns from its exports and what it pays for its imports. If this value is in negative i.e. the total value of goods imported by a region is more than the total value of goods exported by that region, then it shows the condition of "trade deficit". A trade deficit means generally can mean two things—Firstly, that the demand in the domestic economy is not being fulfilled by the domestic producers. Secondly, deficit implies the lack of competitiveness of the local industry (Udit Misra, 2019). Because of low export performance, Nepal is fronting the complication of rapidly increasing trade deficit. Nepal is also unsuccessful to broaden its trade in terms of countries and commodities. Owing to rising imports of goods over slower exports, country's trade deficit has been expanding for a long time. Due to current adoption of double-edged policy of substituting imports and increasing exports by Nepal government, the growth rate of merchandise import has been falling and export part has been improving. But, while going through the trade history of Nepal, Nepal has never been in trade surplus. Trade deficit has always been a shadow of Nepalese trade economy. Implications of trade deficit depend on impacts of production, employment, and how the deficits are financed. Nepal's import, export and trade deficit of last 10 years is graphically presented as below:

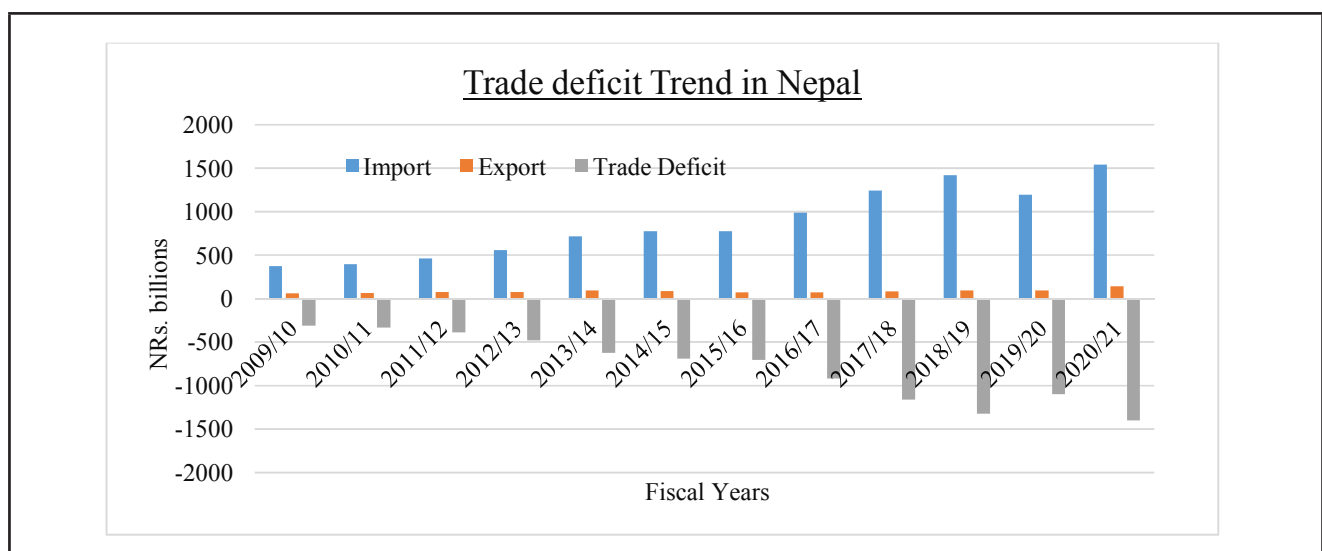


Figure 11: Trade deficit trend of Nepal

Source: (Trade and Export Promotion Centre, Glimpse of Nepal's foreign trade, 2020)

Causes of Trade Deficit in Nepal

There are a number of causes for Trade deficit in Nepal. Efforts have been made to outline the theoretical framework on the basis of following determinants. These are discussed as below:

Geographical structure. Strategically, Nepal is located between two economic powerhouses; India in the East, West, and South and China in the North. Owing to landlocked geography, it has become able to export a limited number of goods only, while the import is far more. It is not directly connected with the sea route because of which it has to encounter trade barriers and so, lag behind the maritime neighbors in overall development and external trade. Due to the expensive freight and transportation cost, import cost also appears high. Owing to its Landlockedness, Nepal is in fragile condition for the reason of low trade in the global market.

Low-Quality Goods. The greed of middle-class farmers has encouraged them to use a higher amount of pesticides than recommended which has resulted in the agricultural products being toxic and poor quality. Many of the manufacturing industries do not use the ingredients in the proper mix leading to product deterioration. Due to such acts and carelessness of the domestic goods and service providers, Nepalese have been haunted by the

thought that domestic goods are not of good quality to use. So, even Nepalese people are attracted towards the western fashionable goods. All these have an impact on overall external trade.

Lack of resources. Nepal has to face scarcity of various resources like materials, capital, machinery, etc. With the available resources Nepal cannot produce goods to the extent which could serve even to its entire population. So, excess requirement needs to be imported. There is also a shortage of semi-skilled and highly skilled manpower in Nepal which hampers the pace of recovery and growth. Due to a lack of resources, an adequate amount of goods could not be produced domestically and it has to go through the external trade leading to the trade deficit.

High Cost of Production. Most of the raw materials are imported from abroad. Procurement cost is high in the import due to the involvement of transportation cost, custom duty, insurance in transit, bank charges, incidental costs and so on. Wages paid to the labor is also high. Similarly, other overhead is also high. All these expenses lead to an increase in cost of production. Nepalese economy is small. Due to low demand/consumption, quantities cannot be produced in bulk for which it cannot enjoy the benefit of economies of scale. Ultimately, the cost per unit of goods is high in comparison to the same goods that can be imported from abroad. As the goods imported from foreign seems to be cheaper, Nepal has to import goods from foreign.

Lack of publicity and advertisement. In the context of Nepal, it lacks marketing, publicity and advertising campaign. Nepal produces various peculiar products that carry traditional and cultural values that include handicraft goods, sweaters, and woolen clothes. Pashmina shawl is a popular brand all over the world. Despite having such branded items, Nepal doesn't advertise about the features, quality, price etc. of its products in the international market because of which export of such items is low.

Devaluation of Currency. The devaluation of currency of the nation leaves negative impacts on trading. It makes export cheaper and import relatively expensive. Inelastic demand of import and export would cause further raise in trade deficit because of devaluation. If the home currency value depreciates, then the value of import will increase and that will become heavy burden for trade balance of the country. Moreover, the depreciation of the domestic currency leads to higher cost in purchasing goods and services from foreign countries. Simply, we can say, trade deficit increases as the value of home currency falls down.

Political instability. The bothering reason of political situation in Nepal genuinely impacts on import and export factor. It influences the domestic market of the nation. The local market could not compete with outside markets because of political instability. Political stability is more crucial than economic freedom in stabilizing the balance of payments. Nepal's political condition is so unbalancing.

Impacts of Trade Deficit on Nepalese economy

Trade surplus are no assertion of economic health, and trade deficits are no guarantee of economic weakness. Nepal is one of the economically struggling sovereign nations. The trade deficit is rising at an annual average rate of at least 13%, which warns that if not adequately offset by export promotion or import substitution, will double in the next few years and quadruple in a decade. Even if we had a very effective strategy and institutional arrangements in the nation, enough researched market studies and cautiously identified potential export products that have both comparative and competitive advantages which, say, are able to offset the deficit of at least \$2 billion per annum, it will take at least a decade only to bisect the imbalance (Achyut Wagle, 2018). Some impacts brought by Trade Deficit on economy are described as; Impact of Trade Deficit on National Income.

Using the expenditure approach, National income can be represented as follows: (Investopedia, 2019) National Income = $C + I + G + (X - M)$

Where, C = Consumer spending on Goods and Services; I = Investor spending on Business Capital Goods; G = Government spending on Public Goods and Services; X = Exports;

M = Imports

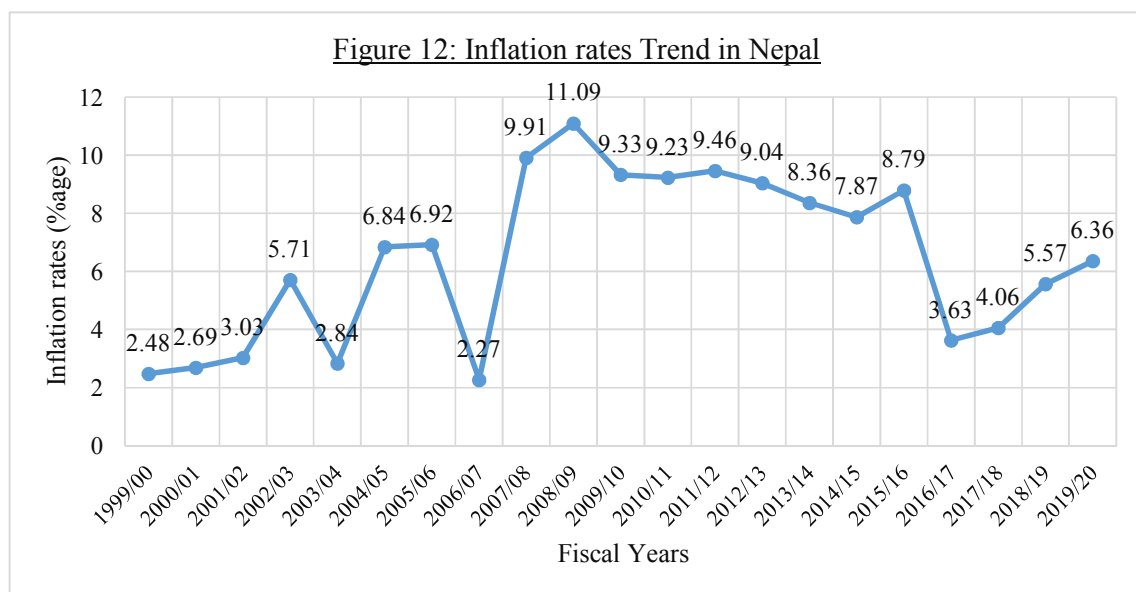
If value of imports exceeds value of exports, there arises a negative impact on the value of national income. So, trade deficit reduces the national income.

Impacts of Trade Deficit on Gross Domestic Product. Trade deficit is impacting on GDP of Nepal. Trade surplus helps in increasing GDP, while in contrary trade deficit decreases GDP of a nation. The negative results on GDP arise because of exceeding import demands over export earnings. Large growth in trade deficit results in decreasing demands of overall domestic goods and services. Balance of trade is one of the aspects of a country's GDP. If domestic consumers spend more on foreign products than domestic producers sell to foreign consumers,

trade deficit occurs. If maximum of the consumer demands is met by the export, it means domestic producers are not capable enough to satisfy domestic demands. Similarly, trade deficit brings inflation in the economy which causes loss of aggregate demand. Trade deficit leads to loss of jobs in home-based industries, may contribute to regional decline, and structural unemployment problems. All these cause slower real GDP growth.

Impact of Trade deficit on Interest rates. The countries with more trade deficits usually have higher interest rates than those with surplus or balanced trade (Batra & Beladi, 2013). High interest rate tends to lead to a reduction in net exports (Exports-Imports). And negative exports means trade deficit.

Interest rate is also increased to prevent the domestic currency from being devalued and ultimately increases the value of Exports leading to reduce in Trade deficit. On the other hand, trade deficit rises inflation in the country of import. Inflation can be controlled by reducing money supply in the economy. Interest rate is increased to reduce money supply. So, in general, and being skeptic on cause and effect, it can be said that a tendency towards balance of payments deficit might commonly co-exist with interest rates being higher than would otherwise be the case.



Impact of trade deficit on Price of commodities. Increasing deficit is a sign of suppressed inflation, as domestic consumption and investment overtake the growth in the economy's productive capacity. Domestic demand/consumption is higher than the supply/production of domestic producer, then goods or services are imported. According to (Pettinger, 2017), rise of import causes a depreciation of home currency which ultimately tends to increase inflationary pressure because;

- Imports become more expensive
- Exports and AD increase causing demand-pull inflation
- With more competitive exports, firms have less incentive to cut costs

Likewise, import cost is high due high transportation cost, insurance cost, incidental cost and other factors. So, trade deficit leads the price of commodities to be high.

Impact of Trade deficit on Employment. Nepal has trade deficit of RS.1099. 09 Billion, during the year 2019/20. Nepal's jobs and wealth are being given to other countries that have taken advantage of Nepal for years. The philosophy of this argument is that if Nepalese buy goods from foreign rather than domestically, it will cause greater demand abroad and jobs will shift where the goods are produced, leading to less employment in the country with trade deficit.

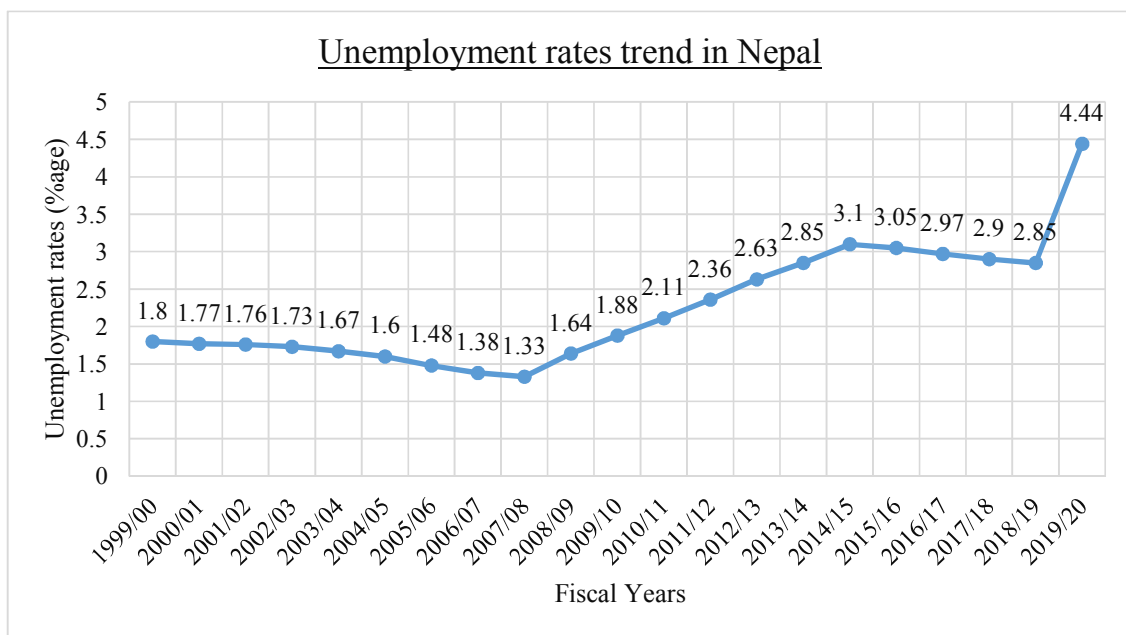


Figure 13: Unemployment Rate of Nepal

Source: (Statistics, 2020)

Recommendation

In globalize economy, Nepal cannot remain on segregation. Now, Nepal has trade relation with many countries of the world. Nepalese foreign trade trends and framework seems not so concrete. Gradually, increment of trade deficit shows that Nepalese trade is dominated by imports. To link the expanding trade gap, Nepal must act to expand production of local products, provide grants to the farmers, create conducive environment for the establishment of industries and rationally exploit the trade facilities. Nepal must formulate strict law against the production of goods not maintaining the standards, exploiting child as labor, and breach of contracts so that the global market could trust Nepal, and procure products without any suspicion. Analyzing all the barriers in the foreign trade, this study has some suggestions for the promotion and expansion of Nepal's foreign trade especially exports trade and ultimately economic growth of a country. Some of the suggestions are provided for incorporation in the trade promotion of Nepal as below:

Competitive Ability and Enhancement of Human Resources

In the modern era of globalization, Nepal needs to be competitive in the global level for which it holds some competitive advantage. Nepal does not possess comparative advantage in the sector of economies of scale, cutting-edge technology, marketing strengths, efficient production, and distribution systems but holds advantage on cheap labor. So, building of such human resources is the key for grabbing opportunities in the market. In the recent past of Nepal, human resource has become the key to success in International trade. Three areas could be identified in the context of Nepal:

- There is a need to enhance capacities in product innovation.
- Promotion of marketing skills
- Enhancement of trade-related expertise, analytical skills, and negotiating skills to the personnel of public sector.

Commodity and Market Diversification

Heavy dependence on a few low-value exports like Readymade garments and carpets has created hurdles in enhancing trading opportunities. Adequate efforts should be made to cut back export concentration ratio or to develop new areas of products or services that could be exported to the international market. There is absence of export diversification in case of Nepal. Nepal has not taken sufficient steps to develop products, identify product market and establish a link between product and market. Though the objective of product and market

diversification has been indicated in plan documents as well as various policies issued by government time to time, it has not been disbursed in an efficient manner. Hence, this can be a vicinity where immediate steps should be taken to face the worldwide competition.

Co-ordination of trade with Development Strategies and Safeguards Arrangement

There is a need to coordinate trade and development strategies. No doubt, open economy is favorable to protectionism (practice of defending a country's domestic industries from foreign competition by taxing imports), free trade without any safeguards could lead a country to calamity, as has been demonstrated by the East Asian and the Latin American crisis. In this context, appropriate safeguards are recommended.

Strong Legal Framework and New Trade Policy

Nepal does not possess a durable, flexible and legal framework for administering trade. The Export-Import Control Act 1957 was initiated fundamentally with the motive of controlling or prohibiting the export or import of restricted items. Moreover, this act, in the present context, seems to have lost its significance as hardly anything has been mentioned about the process of registration of export-import agencies, export promotion, sharing of information, finance, export incentives, institutional arrangements and dispute settlement (Nepal Law Commission, 2006). Therefore, this act needs to be amended, taking into consideration its uniformity with WTO provisions. Or else, a separate foreign trade act should be formulated and enacted, for making import and export more systematic by fixing and reinforcing existing acts and regulations. Furthermore, Trade policy of 1992 has been outdated in the present context of globalization and liberalization. It is critical to bring new trade policy.

Development of Export Processing Zone

An EPZ is an industrial area especially designed for export-oriented industries and it provides the facility of tax exemption on imports of raw materials needed by the manufacturers inside the region. However, the manufactured goods are not allowed to be sold in the country. Even in 1990, five products were identified which could be produced by the industries inside the EPZ: carpets, garments, leather-based products, electric and electronic goods, products based on herbs... However, almost fifteen years have passed, and there is no sign of the creation of an EPZ yet. It is crucial that the government takes necessary steps immediately to formulate relevant laws for establishment of EPZs, and measures should be initiated to set up EPZs at appropriate locations (Pant, 2005).

Reliable Trade Data and Periodic Reviews

There is scarcity of knowledge on market information, pricing, quality, and level of competition, among others. Similarly, reliable data on trade are lacking as the figures published from one institution is different from the opposite institution. The proposed Nepal Trade Promotion Organization could be entrusted with this task of creating commodity-wise database relating to investment, production, imports and exports, among others. Timely review of performance of the country in both regional and foreign markets need to be undertaken in order to maintain the country's export thrust. Periodic policy analysis should be conducted by all relevant stakeholders in order to minimize the inherent gap between policy formulation and implementation with agreed time frames. This will enable the adoption of the corrective measures to be timely executed.

Priority on Agriculture and Hydropower

The corporate deficiencies, tax arrangement, corruption, and the small size of the market are prohibiting Nepal in fixing its problems in the trade sector. That is why, the country needs to specialize in the areas in which it can gain a competitive advantage. Nepal should step its foot on agriculture, small & cottage industries and hydropower projects. Emphasis should be to chop the import of products which can be produced in Nepal, such as rice, grains, fruits, vegetables, etc. For instance, all things left balanced, just unquestionably reducing the import of agricultural products and by reducing petroleum imports (and substituting it with domestic hydropower) could cut Nepal's deficit to some extent. If the agricultural sector commences to become competitive to the point of being ready for export, the deficit can be reduced even more (Jagadish Prasad Bist, 2019).

Conclusion

The slow development in export contrasted with the vigorous development in import stays a significant distress for Nepal to gain profit in terms of trading. The overall development in export was 4.2% in the most recent decade though development in import during a similar period was 18.2 percent. India has been continuously involved majorly on the biggest export target of Nepalese products and enterprises with engrossing 66 percent of

total Nepal's export. In spite of being one of the largest and powerful country, China consumed 2.8% of Nepal's complete export averagely over recent years though it tends to berising consequently. Nations except India and China assimilated very nearly a fourth of the total export throughout the last decade. Woolen carpets, readymade garments, pashmina involved practically 50% of the all-out exports to different nations.

Nepal lacks in a lot of modern technologies that leads to industrialization growth, in recent history, Nepal has gradually moved from agriculture sector to service sector, there is a gap in industrialization growth. Therefore, Nepal does not have well- equipped industrial cores leading to the lack of quality products, making our products uncompetitive in global market. Low capital formation is another problem for foreign trade that stops the foreign economic activities. Like we mentioned that Nepal does not have well- equipped bases and modern infrastructures this lacks potential environment for local as well as foreign investment leaving the nation dependent on internal investment with low capital foundation for expansions and growth. All reasons combined, it is sad to say that Nepal lacks skillful laborers, education and knowledge about modern technologies so to have the competitive advantage.

Though Trade is reckoned as the engine of economic growth, there still exists a huge gap between the objective and vision. The country still depends on a relatively small bucket of exports and a few destination markets. Unmanaged infrastructure and a lack of suitable business environment fueled by heightened political instability are the primary reasons for improper industrialization in Nepal. Consequently, domestic industries have not been able to capitalize the opportunity disclosed by robust growth in domestic demands. Nepal is an agricultural country, produces and exports only primary goods and raw materials. Nepal mainly exports Pashmina products, carpets, cereals, jute etc. and imports petroleum products, vehicles, machineries and so on. A nation with Trade deficit spends more on import than it earns on exports. But over time, continuous trade deficit weakens domestic industries and decreases job opportunities. So, trade deficit needs to be reduced to the minimum possible extent. Until and Unless, Nepal increases trade competitiveness formulating and adopting different policies, Nepal cannot reduce ever- increasing trade deficit. Export diversification has also become demand of time.

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Factors of the Use of E-learning during COVID-19 Lockdown among the College Students of Nepal: A Cross-Sectional Study

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ABSTRACT

Background: COVID-19 Pandemic had affected all sectors of human life around the globe. Education is one of them where traditional method of teaching had to be shift to virtual learning all of sudden in both developed and developing countries. Therefore, the article reflects the associated factors of E-learning among college students of Nepal during emergency shift of teaching paradigm due to COVID -19.

Methodology: Convenient sampling method through social media and Google form was used to collect 385 data from college students of Nepal during COVID-19 lockdown.

Results: The result showed that only 30% of the Nepalese students had all the required resources all the time for the use of E-learning however, 85% of the student had engaged in in E-learning during COVID-19 pandemic lockdown. The study found that gender, marital status, training on the use of E-learning, experience of E-learning prior to pandemic were statistically significant with the future use of E-learning.

Conclusions: Educational institutions need be responsive towards the challenges faced by students during E learning, so that learning needs of the students will be fulfilled even in pandemic situation. **Keywords:** E-learning, Higher education, College students, COVID-19, Crisis education

Keywords: Orwell, imagery as a literary device, allegory, symbol, life-like, violence.

Corona Virus Disease (COVID-19) has grown to be the only topic of discussion in 2020 around the world since it was first reported in Wuhan, China on 31st December 2019 (World Health Organization, 2020). WHO declared Public Health Emergency of International Concern on 30

January, 2020. As of 08 July 2020, there were 11.95 million global infected cases resulting 546,700 deaths around the Globe whereas, Nepal has 16,168 confirmed positive cases with 35 death starting from January 23, 2020(WHO, 2020).

Most of the countries had restricted Domestic and International travel, shutdown of all places of large gatherings including academic institutions schools, college, offices, stores and other public places to respond as the preventive measures of the novel Corona Virus disease (C, OwusuFordjoue, C.K., Koomson, D., 2020). Government officials and public health experts are engaging in several measures, including social distancing, self-isolation, quarantine, strengthening health facilities, asking people to work from home to control the epidemic inside the country (Mustafa, 2020).

A UNESCO report has shown that 150 countries have closed schools and educational institutions, impacting over 80% of the world's student population since March 25, 2020 (Wan, 2020). A typical number of universities, colleges and schools across the world have either postponed or cancelled all events such as exams, conferences, workshops, sports (inside or outside the institution)(Sahu, 2020). Various courses in Universities have switched from face-toface to online education delivery mode. Similarly, Nepal has also adopted most of the measures as

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of other countries including announcement of school and colleges shut down since 19th March 2020 which affect primary level students to University level students. School students were ready to sit on their final exam and most the graduate college students are in mid of the session and post graduate students are near to start their new session("Nepal to Introduce 'Digital

Education' Amid COVID-19 Lockdown," 2020.). Therefore, many schools, colleges and universities had started to resume their sessions through E-learning portals. A study conducted in Western region of Nepal in 2018 shown that 50% of the students prefer E-learning over classroom settings however, the prerequisite of the virtual class has to be provided (Sharma & Bhatta, 2018). This study carried out the determining factors of the use of E-learning during COVID-19 lockdown among the college students of Nepal.

Methodology

A Cross-sectional with a quantitative approach was used to collect the data from the 385 college students who were pursuing their higher study in colleges of Nepal. Sample size was calculated by $\frac{z^2 p(1-p)}{d^2}$. Convenient Sampling technique was used applying all due ethical concerns. Semistructured questionnaire were prepared in Google-Form and shared to head of the departments of the different college, and then they were distributed to the students through concerned college teacher. Informed verbal consent was taken with the respondents prior to questionnaire and written letter was given to the manager of the institution. STATA.13.0 was used for data analysis.

Findings and Discussions

Students were from the age group of 17 to 37 years with the median age of 20. The sociodemographic characteristics of the study population were presented in the Table 1. more than one third students 37% were pursuing their degree from CTEVT affiliated colleges followed by (36%) Tribhuvan University. Others were from Purvanchal University (11%), Kathmandu University (8%), Pokhara University (5%) and National Academy of Medical Sciences (NAMS) (3%) (Figure 1).

Table 1: Socio-demographic characteristics

Characteristics		Frequency (n)	Percentage (%)
Current age (in years)	17-23	323	84
	24-30	47	12
	31-37	15	4
Gender	Female	332	86
	Male	53	14
Marital status	Unmarried	350	91
	Married	35	9
Family type	Nuclear family	299	78
	Joint family	86	22
Residence	Urban area	200	52
	Semi-urban area	141	36
	Rural area	44	12

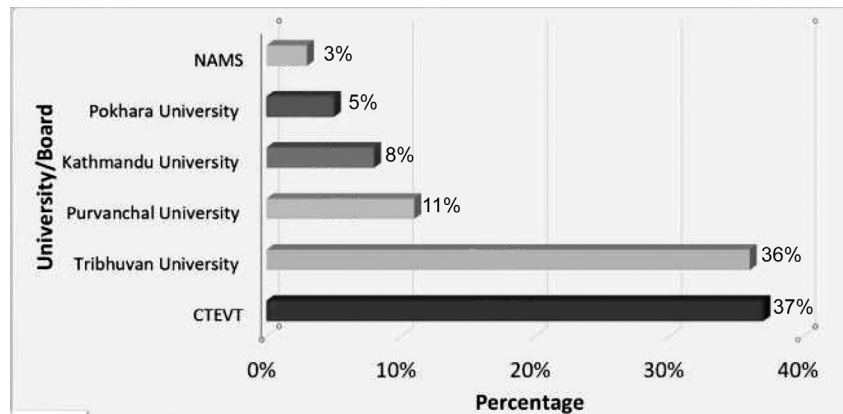


Figure 1: Distribution of the college students according to Universities/Board

More than half of them (53%) were from Proficiency Certificate Level and 36% and 11% were from Bachelor and Master Level respectively. Nearly two third respondents 65% were studying Nursing whereas others were agriculture (8%), Public Health and Science 6% each, Hotel management (4%), education, management and Humanities 3% each and rest were pursuing their degree in other faculty. As the COVID-19 lockdown became lengthier, the E-learning became familiar from school to colleges. Nearly, 85% of students were engaged in E-learning from the college whereas, only 19% had experience of E-learning prior to the current situation (Figure 2).

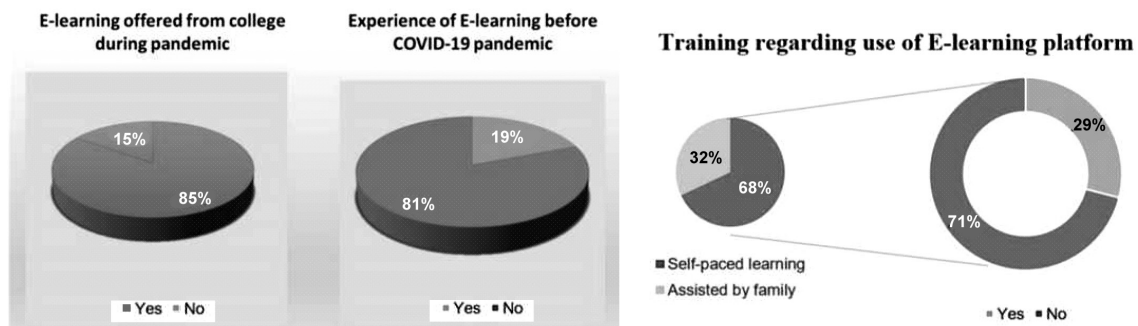


Figure 2: E-learning offered & prior experience

Figure 3: Training regarding use of E-learning

Further more, only 111 (29%) of the respondents got training on how to use E-learning from the colleges. Among the respondents who didn't get formal training from their own college use selfpaced learning or assisted by family and friends by 68% and 32% respectively (Figure 3).

The College students were asked about the essential resources needed, their availability, financial burden, internet facility etc. More than 80% of the respondents responded that the device for Elearning like smart phone, laptop; internet accessibility, software application were the crucial resources needed for the one to participate in E-learning. Likewise, nearly 80% of the respondents responded electricity as essential resources followed by separate room 60%. About one third of the respondent has chosen IT skill needed for the use of E-learning (Figure 4).

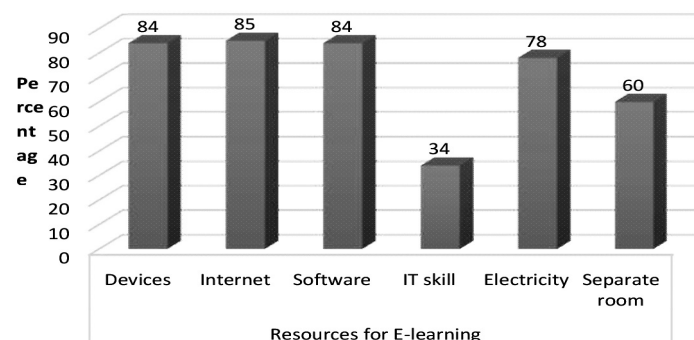


Figure 4: Resources needed for E-learning

The respondents were asked the status of availability of the resources they had chosen. Only 109 (29%) had the resources all the time whereas more than two third of the respondents 264 (69%) had partial availability and rest 12 (3%) didn't have at all. Meanwhile, 59% of the respondents shared their device with family members which may affect their learning. They had used various internet service provider such as Worldlink, 36% followed by ADSL net 12%, N-cell data, NT Fiber net, Classictech 10% each. Rests of them were NTC data (6%), Vianet (5%), E-pacakage data of NTC or N-Cell (3%), TechMind (3%), Subisu (2%), TPLink (1%). At last, College students were probed whether they wish for E-learning in future? Only 44% desire E-learning in future. In bivariate analysis, the study found that the future use of E-learning was statistically significant with Gender, Marital Status, Level of study, their experience of E-learning, training, availability of resources with Pearson Chi-square test <0.05 . (Table 2)

Table 2 Association of future use of E-learning with other independent variables

Characteristics		Future use of E-learning		
		Future use (Yes)	Future use (No)	P-value
		n(%)	n(%)	
Age (years)	17-23	135(42)	188 (58)	>0.05
	23-30	16 (34)	31 (66)	
	31-37	10 (67)	5 (33)	
Gender	Male	29(55)	24 (45)	<0.05
	Female	132(40)	200(60)	
Marital status	Married	20 (57)	15 (43)	<0.05
	Unmarried	141 (40)	209 (60)	
Residence	Rural Area	24 (55)	20 (45)	>0.05
	Semi-urban area	54 (38)	87 (62)	
	Urban area	83 (42)	117 (58)	
Level of study	PCL	70 (51)	67 (49)	<0.05
	Bachelor and above	91 (37)	157 (63)	
Experience of Elearning before pandemic	Yes	40(54)	34 (46)	<0.05
	No	121(39)	190 (61)	
Training	Yes	58(52)	53(47)	<0.05
	No	103 (38)	171(62)	
Availability of all resources	Available all the time	55 (51)	54 (49)	<0.05
	Partial availability	99 (38)	165 (62)	
	No availability	7 (58)	5 (42)	
	No	47 (34)	91 (66)	
	Bolded P-value= Significant P-value			

Discussion:

E-learning became the alternative of crisis response in education during COVID 19 pandemic. There is no certainty of COVID 19 pandemic deceased. Social distancing is the only measure of new normal life from now and onwards. Therefore, educational stakeholders have to be prepared for virtual classes even in post-pandemic arena. This study tried to reflect the associated factors of E-learning which will ultimately impact on future use of E-learning.

More than 80% of the respondents preferred smart phone as the pre-requisite of the E-learning which was aligned with the study of India (T et al., 2020). The educational organizations may have to develop application that will be compatible for smart phones for the virtual mode of education.

Inadequate availability of the resources like internet facility, IT skills will demotivate the learners to participate in the online platform. In contrast, availability of necessary resources was statistically significant with the future use of E-learning among the college students. Similar findings were shown in India, Pakistan and Nepal (T et al., 2020, Samikshya, 2020, Kanwal & Rehman, 2017).

Conclusion:

In conclusion, COVID-19 pandemic gave a great lesson and showed the exact scenario of crisis preparedness in education sector. Higher education policy makers have to rethink the teaching methods in different innovative ways in future, which will enable the college students to adopt the emergency management in education sector. Education system has to be strengthened with cooperation and collaboration among the policymakers, communities and other concerned stakeholders of national and International. College students and teacher both have to be trained enough in various ways of teaching learning method as well as college capacity has to be strengthened in terms of IT sector in future.

Implication of the study:

There is no certainty about the length of the COVID-19 pandemic and remerging of the infections, social distancing became the motto of new normal life. All the educational institutions need to prepared and modify their course structure to shift majority of the course content to Elearning. Educational stakeholders had to promote higher education institutions with infrastructural facilities that can be adjusted to online education/ E-learning. Government should ensure that the education budget for 2020 will be fully implemented and the basic infrastructure for online education like internet facility, trainings on IT skills, online library will be strengthened around the country.

Limitation:

Convenient Sampling method was applied for data collection due to the COVID-19 Pandemic lockdown situation therefore the researcher couldn't gather equal number of respondents among the faculties.

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Nutritional Status And Its Impact On The Occurance Of Complications In Children With Acute Lymphoblastic Leukemia During 1st Induction Chemotherapy: The Experience At Bp Koirala Memorial Cancer Hospital.

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ABSTRACT

Malnutrition is a common problem in cancer patients. It has been recognized as an important component to influence on tolerance to treatment, increased morbidity, poor prognosis, decreased quality of life and increased health care costs. Acute leukemia is the most common malignancy in children of which acute lymphoblastic leukemia accounts for majority of the cases (75%). Chemotherapy is the main treatment modality for acute lymphoblastic leukemia (ALL). Under nutrition can contribute to the incidence and severity of treatment side effects and increases the risk of infection, thereby reducing the chances of survival.

Objectives: To evaluate pretreatment nutritional status (BMI) in children with ALL and its effects during first induction chemotherapy.

Methodology: This observational study included sixty-two consecutive children with acute lymphoblastic leukemia, admitted in Haemato-Oncology Ward of BPKMCH over a period of 27 months (15th May, 2015 to 15th July, 2017) were measured for height and weight to calculate BMI for assessing nutritional status at presentation. Children were grouped into 2 group: normal weight and underweight using CDC BMI percentile chart by World Health Organization (WHO). Day to day observation and documentation were maintained to identify any side effects and complications over a period of first induction chemotherapy.

Findings of the study: Among 62 cases, majority were male (66%). Three fourth of the cases were B-cell ALL. More than 34 percent of the cases (27) had under-weight (BMI < 5th percentile). Effects like very severe neutropenia, febrile neutropenia, infections, musculoskeletal problems, severe pancytopenia, G/I problems were noted mostly in children with underweight.

Conclusion: Baseline nutritional status negatively influences in the occurrence of complications during induction chemotherapy in children with ALL. The nutritional support has to be personalized according to the nutritional status of the single patient.

Key words: Malnutrition, Acute Lymphoblastic Leukemia, Induction Chemotherapy, Problems

Introduction

Malnutrition is a global problem which is most prevalent in underdeveloped and middle level countries especially in southern Asia. Malnutrition is still very much prevalent in Nepal, mainly among young children, adolescents and newly mothers. Overall, 36% of children under age 5 are stunted, 10% are wasted, and 27% are underweight in Nepal ((Ministry of Health (MOH) et al. 2017).

Malnutrition is a common problem in pediatric cancer patients. Malnutrition has been associated with decreased tolerance to chemotherapy, possibly increased infection rates, and overall reduced well-being and quality of life (Inieta, Paciarotti, Brougham, McKenzie, & Wilson, 2015).

Nutrition influences most cancer control parameters in pediatric oncology, including prevention, epidemiology, biology, treatment, supportive care, recuperation, and survival (Rogers, 2015). It is widely recognized that the nutritional status of children diagnosed with and treated for cancer will be probably affected during the course of the disease.

Children more commonly present with malnutrition at diagnosis of cancer in developing countries than in developed countries, depending on the type of cancer and extent of the disease. Malnutrition at cancer diagnosis is associated with delays in treatment, increased infections and a negative outcome.

The presence of undernutrition correlates with a greater number of complications and relapses, as well as with decreased level of recovery (Sala et al, 2004). Poor nutritional state is a clear prognostic factor for treatment response and has an effect on the outcome of children with cancer (Gaynor& Sullivan, 2015).

Acute leukemia is the most common malignancy in children of which acute lymphoblastic leukemia accounts for majority of the cases (75%). Chemotherapy is the main treatment modality for acute lymphoblastic leukemia (ALL). Under nutrition can contribute to the incidence and severity of treatment side effects and increases the risk of infection, thereby reducing the chances of survival (Vigano, Watanabe, & Bruera, 1994)

Acute Lymphoblastic Leukemia (ALL) is the most frequently occurring cancer among the children and adolescents. Cure rate is improved up to 90% with early diagnosis and better supportive care. Under nutrition among pediatric acute leukemia patients is more in developing countries 60% as compared to 10% in developed countries. The poor nutritional status is found to be associated with poor outcome. Therefore, optimum nutritional support can play a vital role in the outcome of induction(Khalid,2017).

Malnutrition is prevalent on large scale in hospitalized patients especially in developing and under developed countries, who increases morbidity and mortality, reduces the effectiveness of medical treatment, and impairs the quality of life significantly. Early diagnosis and management of malnutrition is very important while treating the leukemic children.

So, this study was conducted to assess the influence of undernutrition in children with ALL during induction chemotherapy and to observe its effect on tolerance to subsequent chemotherapy in terms of the incidence and severity of complications.

Methodology

This observational study included sixty-two consecutive children with newly diagnosed acute lymphoblastic leukemia (ALL) presenting to the pediatric hematology-oncology ward of B.P Koirala Memorial Cancer Hospital, Chitwan, Nepal. This study was conducted over a period of 27 months (15th May, 2015 to 15th July, 2017).

Children were measured for height and weight to calculate BMI for assessing nutritional status at presentation. Day to day observation and documentation were maintained to identify any side effects and complications over a period of first induction chemotherapy. Children were grouped into 2 group: normal weight and underweight using CDC BMI percentile chart by World Health Organization (WHO). Children below 2 years of age and children who started induction chemotherapy in other hospital before admitting in BPKMCH and relapsed cases were excluded in this study. There were only 4 children with over -weight so they were also excluded.

Induction chemotherapy for children with ALL included (protocol 841) 4 weeks of daily prednisolone, weekly vincristine (5 doses), Intrathecal methotrexate (5 doses) and 10 doses of L-Asparagines. Neutropenia was defined as absolute neutrophil count (ANC) $<1000/\text{mm}^3$ (mild neutropenia- ANC 500-1000, Moderate ANC 100- 500 and for Severe neutropenia ANC <100). Pancytopenia was defined as hemoglobin $< 9 \text{ gm/dl}$, ANC, $1000/\text{mm}^3$ and platelets count $< 50000/\text{mm}^3$. Febrile neutropenia was defined as temperature more than 100.5°F and ANC $<500/\text{mm}^3$. Gastro- intestinal (G/I) problems was defined as having problems any two or more of these symptoms: nausea, vomiting, diarrhea, constipation and abdominal pain and likewise musculo-skeletal (M/S) problems was defined as problems of myalgia, bone pain, and fatigue.

Statistical Package for Social Sciences (SPSS) software version 16 was used to analyze the data.

descriptive statistics was used to measure frequency of problems occurred during induction chemotherapy and p value was calculated to assess the statistically significant between nutritional status and different problems during induction chemotherapy.

Finding And Interpretation

Table 1: Types of leukemia

Type of Leukemia	No. (%)
B-Cell	46(74.2)
T- Cell	16(25.8)
Total	62(100)

Table 1 shows that out of 66 ALL cases, majority of them nearly three forth(74.2 percent) were B -Cell ALL and one fourth cases constitute T -Cell ALL.

Table 2: Sex and Weight

Sex	Normal weight No. (%)	Under weight No. (%)	Total (%)
Male	21(51.2)	20(48.8)	41(66.1)
Female	14(66.7)	7(33.3)	21(33.9)
Total	35(56.5)	27(43.5)	62(100)

Table 2 shows that majority of the cases were male (66.1 percent). Among them nearly half of them are under-weight. Female constitutes 33.9 percent of cases where 43.5 percent are underweight.

Table-3: Age and Weight

Age (in year)	Normal weight No. (%)	Under weight No. (%)	Total (%)
2-5	15 (68.2)	13(56.5)	28(45.2)
6-10	10(58.8)	7(41.2)	17(27.4)
10+	10(43.5)	7(31.8)	17(27.4)
Total	35	27	62(100.0)

Table 3 reveals that majority of the cases 45.2 percent belongs to age group of 2 -5 years and majority of underweight children are also from this age group. Children with 6 -10 years and 10 plus years have equal percent that means they constitute same number (17 out of 62).

Table 4: Pancytopenia and body weight

Weight	Pancytopenia		Total <i>P – value</i> <0.001*
	Yes No. (%)	No No. (%)	
Normal weight	4(11.4)	31(88.6)	35
Under weight	16(59.3)	11(40.7)	27
Total	20(32.3)	42(67.7)	62

Statistically significant * $P < 0.001$

Table 4 reveals that among 62 children, 20 (32.3%) have pancytopenia. This table also shows that only 11.4 percent of normal weight cases developed pancytopenia and nearly 60 percent of underweight cases have pancytopenia.

Table 5: Electrolyte Imbalance and Body Weight

E Electrolyte Imbalance			
	Yes No. (%)	No No. (%)	Total
Normal Weight	0(0)	35(100)	35
Under Weight	7(25.9)	20(74.9)	27
Total	7(11.3)	55(88.7)	62

Table 5 reveals that 11.3 percent children with ALL have electrolyte imbalance. Normal weight cases have not resulted electrolytes imbalance where as 25.9 percent of underweight children have electrolytes imbalance.

Table 6: Neutropenia and Body Weight

Neutropenia				
	Mild No. (%)	Moderate No. (%)	Severe No. (%)	Total P - Value <0.001*
Normal Weight	14(40.0)	17(48.6)	4(11.4)	35
Under Weight	2(7.4)	4(14.8)	21(77.8)	27
Total	16(25.8)	21(33.9)	25(40.3)	62 (100)

Statistically significant * <0.001

Table 6 shows that all children have developed neutropenia. Most of the children with normal weight have mild to moderate neutropenia 40 percent and 48.6 percent respectively whereas most of the children with underweight have moderate to severe neutropenia (33.9 percent and 40.3 percent). Underweight is strongly significant with severe neutropenia.

Table 7: Infection and Body Weight

Infection				P- value
	Yes No. (%)	No No. (%)	Total	
Normal Weight	0(0)	35(100)	35	<0.001*
Under Weight	10(37)	17(63)	27	
Total	10(16.1)	52(83.9)	62	

Statistically significant * $P < 0.001$

Table 7 shows that cases with normal weight have no signs of infection but 37 percent of underweight cases developed infection during 1st induction phase. This table also reveals that under weight is strongly associated with infection.

Table 8: Febrile Neutropenia and Body Weight

Febrile Neutropenia				P- value
	Yes No. (%)	No No. (%)	Total	
Normal Weight	4(11.4)	31(88.6)	35	<0.001*
Under Weight	15(55.6)	12(44.4)	27	
Total	19(30.6)	43(69.4)	62	

Statistically significant * $P < 0.001$

Table 8 shows that out of 35 normal weight children, only 11.4 percent of them developed febrile neutropenia and out of 27 underweight children 15(55.6 percent) developed febrile neutropenia. This table also reveals that febrile neutropenia is significantly associated with underweight.

Table 9: G/I Problems and Body Weight

	G/I problems		Total	P- value
	Yes No. (%)	No No. (%)		
Normal Weight	6(17.1)	29(82.9)	35	0.03*
Under Weight	11(40.7)	16(59.3)	27	
Total	17(27.4)	45(72.6)	62	

Statistically significant * $P < 0.05$

Table 9 shows that nearly 27 percent children with ALL have G/I problems. Among normal weight children only 17 percent have G/I problems whereas 59.3 percent of underweight cases have developed G/I problems.

Table 10: Musculo- Skeletal Problems and Body Weight

	M/S problem		Total	P value
	Yes	No		
Normal Weight	6(17.1)	29(82.9)	35	<0.001
Under Weight	16(59.3)	11(40.7)	27	
Total	22(35.5)	40(64.5)	62	

Statistically significant * $P < 0.001$

Table 10 reveals that 35.5 percent of study children have musculo-skeletal problems. Among normal weight children, only 17 percent of normal weight children have musculo-skeletal problems and nearly 60 percent of children with underweight have musculo- skeletal problems. This table also shows that there is strong association of under-weight children and musculo-skeletal problems.

Table 11: Body weight and Bone Marrow Status (Remission -bone marrow blast<5%)

	Yes No. (%)	No No. (%)	Total
Normal Weight	30(85.71)	5(14.28)	35
Under Weight	11(40.70)	16(59.29)	27
Total	41(66.13)	21(33.87)	62

Table 11 presents that among 62 children, there are 41 (66.13%) children who have got remission on day 14 of induction during bone marrow examination and 21(33.87%) children have poor bone marrow status. More than 58 percent of normal weight children have got remission whereas only 40.70 percent of underweight children have remission on day 14.

Table 12: Body Weight and Bone Marrow Status at day 28 of Induction (Remission- blast<5%)

	Remission		Total
	Yes No. (%)	No No. (%)	
Normal Weight	35 (100%)	0(0%)	35
Under Weight	22(81.48)	5(18.52)	27
Total	57(91.93)	5(8.07)	62

Tables 12 reveals that more than 91 percent of children with ALL have remission during bone marrow examination on day 28 of induction chemotherapy where cent percent of normal weight children have remission but nearly 19 percent of underweight children have poor bone marrow recovery status.

Discussion

The purpose of this study was to evaluate the impact of nutritional status during induction phase in children with acute lymphoblastic leukemia. BMI was calculated for grouping the child as under-weight and normal weight to assess their nutritional status. Day to day observation and review of nurses' records were made to assess any effects and complications during induction chemotherapy.

Nutrition is a basic part of the pediatric cancer patients. it is clear that adequate and appropriate nutrition is necessary to maintain their optimal growth and development. furthermore, adequate nutrition is likely to increase treatment response, reduce toxicity of chemotherapy and improve quality of life.

Among 62 children, 41 were male and 21 were female. Nearly 44% children were under-weight and most of them 46(74.2%) were children with B-cell acute lymphoblastic Leukemia. Regarding the age group, more than 45 percent children were from 2 to 5 yrs. This data is matched with the global scenario of leukemia in children. This study also found out that among 62 study children, pancytopenia(32%), febrile neutropenia 31%, infections(16%), G/I problems(27.4%), electrolyte imbalance(11%) and musculo-skeletal problems(36%) were noted. 66 % children were in remission at day 14 and 91% in remission on day 28 day of induction chemotherapy. There was strong association of underweight with severe neutropenia ($P<0.001$), pancytopenia ($P<0.001$), episodes of febrile neutropenia ($P<0.001$), infections($P<0.001$), gastro-intestinal problems ($p<.03$), musculo-skeletal problems ($p<0.001$), bone marrow recovery status was poor in nearly 60 percent and 8 percent of underweight children on day 14 and day 28 respectively. This study found out that most of the complications and side effect of treatment are resulted in undernourished children. Children with good nutritional status at diagnosis have better treatment response.

Conclusion

Poor nutritional status negatively influences in the occurrence of complications during induction chemotherapy in children with ALL. Nutritional assessment should be done from diagnosis during treatment and subsequently for the early diagnosis and management of this important prognostic factor that has crucial role in treatment response and the possibility of recovery. to manage and control possible complications and adverse effects thereby improving the nutritional support has to be personalized according to the nutritional status of the single child with leukemia. There is very need of specific dietary guidelines for children with cancer. Early monitoring of nutritional status in leukemic children and timely nutritional intervention can improve the treatment response, their clinical outcome.

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