Journal of Interdisciplinary Studies

(A Peer-reviewed, Open Access Journal)
Volume 11, December 2022

Patron
Dharma Raj Baral

Chief Editor
Prof. Deepak Raj Poudel (Ph.D.)

Editorial Board
Mr. Mohan Bhandari
Mr. Lalmani Pokhrel
Mr. Manoranj Sharma

Research Management Cell
Gupteshwor Mahadev Multiple Campus
(GMMC)
Chhorepatan, Pokhara, Nepal
Email: gupteshwormmc@gmail.com
www.gmmc.edu.np

Journal of
Interdisciplinary Studies

(A Peer-reviewed, Open Access Journal)
Volume 11, December 2022

Research Management Cell
Gupteshwor Mahadev Multiple Campus
(GMMC)
Chhorapatan, Pokhara, Nepal
Publication Date: December 2022 (Poush, 2079 B.S.)

© All rights reserved- GMMC, Pokhara. No part of this journal may be produced in any form or by any electronic or mechanical means, including infromation storage and retrieval system, without permission in writting from the publisher, except by a reviewer who may quote brief passage in review.

NOTE:
The articles pbulished in this journal reflect personal view of the authors. Editorial board will not be responsible for the opinions expressed in the articles.

ISSN : 2392-4519 (Print)

Layout: RealDesign, Pokhara #581750

Printed: Shubhakamana Press, Pokhara

For Articles Submission and Correspondence
Research and Publication Cell
GMMC, Pokhara- 17, Nepal
Email: gupteshwormmc@gmail.com
www.gmmc.edu.np
Tel: 061-455677

Editorial

It is an immense pleasure of the entire team of GMMC that another issue of its annual research publication entitled “The Journal of Interdisciplinary Studies” has arrived in your hands. It is a regular publication of GMMC that traces eleven years back to its history and now it is the eleventh edition of the journal. Upon the arrival of this maiden edition, it has proved itself to be a purely research based in which every article selected and included follows the international values, norms and the latest paths set for it. As an academic institution since the establishments of it, GMMC is intended to have its faculties knowledge thirsty, research oriented as well as devoted and dedicated in their respective fields of knowledge and expertise so that the skill and knowledge can be sharpened in the fields of their interest. Besides providing the researchers a platform to publish their research articles, the continuity of its publication is also to encourage its faculty members not to let the tips of their pens lie down or remain dormant.

As the name suggests, the journal includes seven different research articles produced by the researchers from inside GMMC and outside of it form a spectrum of different fields or disciplines that include management, language, literature, pedagogy, philosophy, culture, statistics, etc. which have really made it true to its name and we hope it will be able to create a rainbow effect in its readers providing them with the different tastes of knowledge. With the regular publication of it, GMMC has been able to deliver the message to all that making research has become one of the major tasks and interests of its faculties in addition to imparting the quality education to the students.

The world is changing and knowledge cannot be the exception. Naturally those teachers who impart knowledge to the students of University level cannot ignore the dynamic tendency of it. They can never limit themselves within the boundary of the set curriculum and fixed course of studies that represent the situation of status quo. They choose to break up the traditional role of just consuming and distributing the knowledge produced by others in the past rather they want to explore or excavate the new and latest knowledge and add something important and noteworthy to the existing body of knowledge by means of research works so that the students can be made acquainted with the new body of knowledge

Finally, the editorial board sincerely felicitate to all the contributors for extending their hands of support without which this journal would not have appeared in this form. We also like to extend our sincere thanks to the Campus Administration, Peer reviewer team, The Campus Management Committee, The Gupteshwor Mahadev Cave Management Committee and all the other stakeholders for their unconditional support to make it successfully issued and hopes for the continuity of such support in the days to come too.

CONTENTS

Role of Remittance in Gender Transformation- A Study of Women Labor Migration in Pokhara Metropolitan City

Anchala Chaudhary*

Abstract

The power, authority, and empowerment attained with the aid of economic capitals not only aids in the transformation of gender roles, but social and cultural capital also facilitates various facets of life, including: the standard of education, the types of employment involvement, the level of awareness, the types of family living, and the modes of interaction. As a result, both benefits and drawbacks can be found in the daily lives of both migrants and non-migrants due to the growing trend of female labor migration. In a traditionally patriarchal nation like Nepal, the migration of women for labor raises moral concerns about their moral decency as they struggle to reintegrate into their families and communities. The gender shift in the slum community of Pokhara Metropolitan City, Nepal, is the main emphasis of this paper's examination of the various features of remittances and ways through which they are transferred. Particular focus is placed on the conversion of economic capital into social and cultural capital as well as the function of proxy managers in managing household duties and remittances. Data from both secondary literature and original sources are used to support the arguments made here. The data came from 199 households of women migrants' families who had moved away at least three years prior to the survey, which was conducted between March and July 2022. The data collecting and analysis techniques used were both quantitative and qualitative. The numerous facets of remittances are examined in this paper. The findings explain the diverse forms of capital accumulation and how women gain more influence in various spheres of social life. The study also offers a more nuanced view of how women are becoming more involved in household decision-making as a result of economic empowerment and how to address forthcoming socio-cultural barriers that prevent their engagement in public sphere.

Keywords: *Migration, Remittances, Gender, Households transitions.*

Introduction

There are arguably more people moving around than ever before. The emphasis on the economic, social, educational, and symbolic forms of capital has returned to the countries as a result of the global upsurge and migration of people between the nations. Currently, about 3.4% of the world's population (or 258 million individuals) reside in a nation other than their place of origin (IOM, 2020). They support them by sending money and other remittances as well as by selling their physical and intellectual labor to the host country. Migrants frequently maintain strong contact with their relatives back in their place of origin. In the sense that immigration serves as a catalyst for releasing both workers and their families. An estimated USD 432 billion of the USD 592 billion in worldwide remittances that year

**Faculty at Department of Sociology at Prithvi Narayan Campus.*

went to underdeveloped nations. This is more than three times as much as the 132 billion dollars in official development assistance (ODA) and more than half of the 764 billion dollars in foreign direct investment (FDI) that poor nations got in 2015. Therefore, migration has played a crucial role in both population change and the diversification of livelihoods in many developing nations for at least the past century (Agesa & Agesa, 1999).

Due to violent conflict in the home nation and global economic, political, and cultural development, migration patterns have persisted throughout history in various forms. Castles & Miller identify several tendencies regarding migration in their book, "The Age of Migration." First, as more nations participate in migratory movements, one can speak about the globalization of migration. Second, while movement speeds are accelerating, migration is also accelerating. Third, various people migrate for different reasons, which makes migration different. The fourth is the feminization of migration, which has increased the number of women who migrate for economic reasons. Fifth, the migration issue is becoming more politicized as governments work more to control migration flows by implementing laws (Castles and Miller, 2003).

Thus, both men and women play a significant role in international migration. A conversation about gender and gender roles in the new paradigm is being opened by an increasing number of female migrants living alongside male migrants. Thus, migration has changed the traditional roles and responsibilities assigned to men and women over a long period of time. Where there is little to no gender discrimination, women are viewed as taking on male tasks and responsibilities with ease. Additionally, during the absence of their counterparts, these women appear to relish their freedom and improved access to and control over home resources (Acosta, 2006). Such adjustments may eventually lessen the gender wage gap and contribute to a reduction in gender inequality. However, in cultures with stricter gender norms and without a partner, women's actions are the subject of social scrutiny. In order to maintain their reputation as "nice spouses," women may seek to reduce their appearances in public (McEvoy et al., 2012). In Nepalese society, women fall into the second category, where they are watched over by everyone when their husbands are away. Today, however, this trend is reversing, and women are free to relocate and conduct household tasks as well as outside activities without difficulty (Chaudhary, 2015). This study has concentrated on the evolving gender practices where female migration has opened new bundles of opportunities through the intrusion of remittances in understanding the impacts of remittances on gender transformation. Firstly, the change in breadwinner power in a household’s structure has been seen with women's migration. Secondly, migrants tend to keep close contact with their families, and thus, ideas and culture flow across borders through different means of communication. The social and cultural capital gained in transnational space doesn’t only reduce gender discrimination practices but also helps in the women's empowerment process. So, the overall objectives of the study are to analyze and explain the role of different forms of capital in gender practices in transnational space. To meet the objective of the study, the analysis is based on the women's labor migration and remittances sent by them back to their families left behind in the country. Before turning to the analysis, I first discuss the analytical framework for understanding the remittances and its different form and way through which it helps in gender transformation.

The Resilience of Remittances in Gender Practices:

In this section, I go through how various remittances can help and have an effect on gender change in conventional home systems. Since both groups participate in processes of economic, cultural, political, and social interaction, the connections between movers and non-movers are particularly significant in the global environment (Markley 2011). The transportation of goods, cash, ideas, and skills to friends and family back home is thereby facilitated by migrants. Levitt (1998) asserts that immigrants are remitting both social and financial support to their native countries. These exchanges take place when migrants travel to or live in their hometowns and communicate with one another through letters, videos, cassettes, emails, blogs, and phone calls, as well as when visitors from outside the receiving country pay visits to migrants in those countries (Levitt 2001). Remittances go beyond money transfers and show that migrants are sending a range of goods at simultaneously, therefore Markley (2011) contends that they should be studied separately from other issues and without consideration of the context. Levitt and Lamba (2010) assert that the migrant's experiences in their home countries have a substantial impact on how they assimilate into the new community, which has an impact on the amount of money they ultimately send back home. In order to build the new paradigm of gender creation in transnational space, I position remittance (economic and social) actions as one of the tools.

Capital can manifest in one of three ways, depending on the field in which it operates and the cost of the more or less expensive transformations that are necessary for its effectiveness in that field: as economic capital, which is instantly and directly convertible into money and may be institutionalized in the form of property rights; as cultural capital, which is convertible into economic capital under certain conditions and may also be institutionalized; or as human capital, which is immediately and directly convertible into economic capital and may be institutionalized. Therefore, a person who travels worldwide is involved in the sending of remittances for both social and economic reasons. For instance, rather than long-term capital investments in homes and land, economic remittances to poor countries like Nepal are typically utilized to pay household needs, the education of close relatives, and agricultural costs (Bohara-Mishra, 2013). Similar to this, Thiemes and Wyss (2005) explain that the main effects of migration include improved social capital, children's education, knowledge related to migration, and higher financial capital. It highlights the fact that a sizeable portion of the economic remittances sent home by migrant workers is utilized to pay for children's education. Therefore, as migrant workers donate money to support their children's education, migration has a big impact on education. The deep family, religious, and political relationships between migrants and the families they left behind are explored in the ethnographic study conducted by Levitt (2001) between Jamaica Plain, a neighborhood in Boston, and Miraflores, a community in the Dominican Republic. Levitt asserts that migration caused a rift between those who migrated and their kids. She argues that while other kids have nicer clothing, fancier book bags, and a full set of school supplies, some youngsters lack the uniform or equipment necessary to play the game (Levitt 2001; 85). In this specific case, migration can result in increased educational funding, allowing families to keep their children in school longer than children from non-migrant families.

Levitt provides an in-depth analysis of how transnational migration affects everyone, including those who stay behind, challenges migrants' views of race and gender, and upends family and professional life. In addition to bringing money back home, migrants also bring thoughts and actions that inspire the women they leave behind to think outside the home, partake in extracurricular activities, and establish connections with social services, healthcare facilities, and educational institutions. Levitt investigates the notion that men and women behave equally while making decisions and handling domestic chores once the wife leaves the home (Levitt 2001; 61). She also discusses how women who were younger, single, had higher earnings, and had more independence from their husbands were more receptive to novel concepts and ways of acting. Therefore, social and economic remittances have an equal impact on the daily lives of migrants and non-migrants, affecting their behavior, attitudes, and values in the global context. As a result, the influence of remittances received by female migrants alters not only traditional gender roles but also the way that households are managed, leaving a gap that has been filled by families who stayed behind.

Methodology and Study Site:

The research was carried out in Pokhara Metropolitan City, Gandaki Province, for a total of five months in 2022, from March to July. Pokhara Metropolitan City had a total population of 457,792 as per the Central Bureau of Statistics' (CBS) 2021 census, making it one of the metropolitan cities with the greatest population. Due to its ample room for expansion in all areas, including facilities for education, health, employment, a serene climate, and numerous other areas, the city has turned into a hub for internal migrants. Therefore, the current study focused on internal migrants, or persons who had moved in Pokhara city, especially in slum community 35 to 40 years ago in quest of better chances. However, due to poverty, unskilled work, illiteracy, language barriers, caste concerns, and other factors, the desire to live in a high level of living in the city does not fully satisfy their ambitions. As a result, they were shut out of the city's social, cultural, economic, and political life and turned to alternative options to make life easier. Therefore, the community chose foreign migration as a solution to its daily issues. The current study has concentrated on the female labor migration and the remittances accumulated that helps in gender transition. The snowball chain method was used to find qualified respondents whose female family members had left at least three years prior to the study's execution. I questioned each migrant's family to see if they could name anyone in the neighborhood who fit the study's criteria. To answer the research issue, data were gathered using both qualitative and quantitative methodologies. The female migrant households from the slum neighborhood were not mentioned in any official records kept by the government. So, the equation proposed by Cochran (1963: p. 75) in unidentifiable sample has been used here for the computation of sample size. 196 is the predicted size of the indefinite sample for the study area according to the Cochran formulas. About 12 non-respondent respondents who didn't want to participate and answer the research questions were located at the field location, thus I eliminated all of those samples. However, I had specifically chosen 199 families that contained people from various cultural backgrounds, as well as people who had lived in Pokhara for the previous ten years and had varying socioeconomic features. 48 in-depth interviews with migrant wives' husbands were undertaken in addition to the survey study of

125 migrant households to determine household characteristics in terms of demographics, migration, assets, and livelihood activities. The purpose of the in-depth interviews was to examine how husbands dealt with negotiating their gender roles and relationships in light of the impact that the wives' migration had on their marriages. 15 case studies of returnee women migrants were chosen in order to learn more about their recent job experiences and daily lives. 11 migrant children (aged 20 to 30) were included because they would be able to elaborate further on how their father negotiated the role of parent in the absence of the mother. Five focus group discussions (FGDs) with members of the community were held to learn the causes of the rising trend of women migration in their community and to talk about the shifting trends in the breadwinner position and power in households. Each and every piece of statistical data has been prepared, examined, presented in tables, and interpreted in a descriptive way. The responses were transcribed using certain catchy words for the manual thematic analysis of the qualitative data.

Discussion

Demographic Characteristics of Respondents:

In this section, I will discuss the demographic characteristics of women such as: age, education, religion, caste, and marital status are discussed. Though the government of Nepal hasn't totally banned the women labor migration but change its policy about the age limitation of women migration to 24 who intend to go for Gulf and other countries for work and for mothers, their children must be over two years of age.

Table 1

Demographic Characteristics of women migrants.

	Variables	Frequency	Percentage
Age group	Less than 24	39	19.8
	25 to 35	92	46.2
	35 to 45	45	22.6
	More than 45	21	10.6
	Total	199	100

Education	Illiterate	33	16.8
	Formal	17	8.5
	Primary level	44	22.3
	Secondary level	36	18.1
	Higher Secondary	31	15.7
	Others	38	19.1
	Total	197	100
Religion	Hindu	147	73.9
	Buddhist	19	9.5
	Christian	22	11.1
	Other	11	5.5
	Total	199	100
Ethnicity	Brahmin	8	4
	Chhetri	13	6.5
	Newar	6	3
	Gurung	41	20.6
	Magar	14	7
	Dalit	117	58.8
	Total	199	100
Marital status	Single	16	8
	Arrange marriage	43	21.6
	Love marriage	62	31.2
	Separated	18	9
	Widowed	7	3.5
	Unmarried	44	22.1
	Divorce	9	4.5
	Total	199	100

Source: Field Survey, 2022

The study found that most of the women migrant's workers were in between the age of 25 to 35 years, 46.2% and only about 10.6% migrant's age were above 45 years. Though, the government policy clearly indicated that the female who intend to migrate for work to abroad must more than 24 years but in the field site, about 19.8% of the women migrant's workers were below 24 years. The intensive in-depth interview with family members stated that, some of migrants went for visit visa whereas other go through Delhi Airport. Regarding the education qualification, about 22.3% of the migrants attend primary level of education, whereas 8.5% attend formal education and 19.1 attend more than higher education. In addition to that, 73.9% of the migrants follow Hindu religion, whereas 11.1% were Christian and 5.5% follow Bon religion. The ethnic composition of migrants is very notable that shows, about 58.8% of migrants belong from Dalit community that is followed by Gurung 20.6% and only 4% from the Brahmin community. The reasons behind this is the slum community has mostly occupied by Dalit people and due to low education ,lack of skills and caste these people were not getting proper wages after work and so choose migration as an option to meet their basic needs. Considering the marital status of migrants, about 31.2% of women did love marriage, followed by 21.6% did arrange marriage. It is interesting to note that, 22.1% migrants were unmarried and 8% single whereas 3.5% were widowed and 9% of the migrants were separated.

The role of proxy manager in management of remittance:

The gendered norms of household provisioning that are prevalent in a certain community influence migrants' preferences for receiving remittances from a particular family, at least in part, as well as the role that these norms play in influencing migrants' choices for how remittances are spent. The women migrants preferred to send remittances to other responsible family members who don't mishandle the money because household responsibilities, such as child rearing, education, health care, family care, food, and clothing for family members, are all solved through remittances. The time of their home visits, the proximity of role substitution, and the migrants' own self-decision all play a role in the ability of women migrants to confirm that their remittances are utilized as intended. For instance, female migrants who are single or divorced are more likely to send money to their mothers. As the family's proxy manager, the mother has more say in how remittances are distributed. Migrants are aware that their only real avenue for influencing how their remittances are spent is their proxy manager—those who are beholden to the same rules and whose choices about how to utilize their funds are most likely to reflect their own preferences.

Women migrants want to make sure that their preferences for sending remittances to their mothers or other women in the household are respected, as these people carry out all gender-based roles and responsibilities and offer suitable childcare. However, these women desire to guarantee that the remittances are utilized effectively. According to research on intra-household spending patterns (Quisumbing and Maluccio 2000), the distribution of resources is influenced by the bargaining power of each household member. This literature has consistently demonstrated, in instance, that household spending on children's education, health, and nutrition rises in direct proportion to the amount of resources under the control of women (Quisumbing and Maluccio 2000). Migrant women want to make sure that their choices are respected when sending money back to the home. During an in-depth discussion with a 46-year-old guy whose wife had spent the previous seven years in Bahrain revealed the following:

> My wife sends money to her mother as I and my children are living in my in-laws' house. My wife moved to Bahrain six years ago, leaving our two children with me, and after she moved, I came to live with my in-laws because I don't know how to care for children and due to my own work pressure. My wife frequently sends money to her mother and I don't have any objections as she become breadwinner to run our families. My mother-in-law carry all the housekeeping expenses, including the children's schooling and health. I found myself lucky that she is more responsible than me to look after my two children and serve food on time before we leave for work and school. (Ram Thapa, 46 years)

In response to a question regarding the method of remittance transfer, the respondents stated that migrants send them money via IME for things like home expenses, healthcare costs, and child care. Sending money to the mother is secure for the correct use of remittances because the majority of migrants are unmarried, single, divorced, or separated and living with their parents. It has also been discovered that the mother serves as both the family's proxy manager and manager in general. The gender ideology and gendered norms of household provisioning that place the major responsibility for household provision and child care on women have a significant impact on the remittance behavior of female migrants. In their role as proxy managers, women not only handle domestic duties but also childcare and save money for future security. The disparities in preferences between male and female migrants regarding the usage of their remittances are shaped by these gendered norms of household provisioning, which also have an impact on the migrants' choices regarding the recipients of their remittances.

As a result, the female labor migration not only highlights the financial difficulties women experience in their native countries, but also provides them with a new avenue for economic advancement. Even though their families didn't want to send them away, social and economic pressures surrounded those reasons for seeking out better prospects in life. But because they had no other sources of assistance, they were forced to struggle through the irregular remittance flow. Thus, in traditional patriarchal countries like Nepal where women were still able to make decisions based on social structure, the shifting gender norms and values associated with the roles and duties allocated to men and women offer a new paradigm of gender debate. In such a situation, economic remittances received from a distant country not only improve the social and cultural standing of migrant women, but also those women who are left behind and frequently serve as proxy managers due to access to remittances. With the aid of remittances, they typically decide to provide quality education, seek out medical services, and celebrate festivals and this is a way of transforming the economic capital to social, cultural and symbolic capital.

Impacts of Socio-cultural capital on gender transformation:

The connections between migrants and their families left behind are so strong in transnational space because migrants send not only economic capital but also a dual exchange of social-cultural and symbolic capital through various modes of communication. When migrants are engaged in the transfer of money or goods, in the meantime they provide instruction with the ideas and knowledge they have accumulated towards the overall management of households. Levitt (1998) asserts that migrants are transferring not only economic but also social remittances. She defines the term "social remittance" as the diffusion of social norms, practices, and social capital toward and from migrants' sending countries. These kinds of remittance processes take place when migrants visit or live in their hometown and through other means of communication such as letters, videos, cassettes, emails, blog posts, and telephone calls, or when non-migrants visit those in receiving countries (Levitt 2001). Not only are migrants instructing their families left behind, but at the same time, migrants' habits have also had strong influences on their way of living in the new diaspora.

During the interviews, the women were asked if their gender behavior had changed as a result of their migration. In most of the interviews, the interviewees admitted that they had seen intense and different changes in the role-taking behavior of males and females, as female labor migration empowers women as breadwinner members of the entire family, regardless of how much they are earning. In an interview, a 48-year-old man whose wife had moved to Kuwait before the age of seven stated:

> My wife had migrated to Kuwait when I got into a road accident and was unable to take care of the family's responsibilities. She plays the role of father to my children and husband to me. She frequently sent remittances to my account. During phone conversations, I always ask her to take food on time and care for herself in an unknown place. The children are also happy after having a visual conversation with their mother, as she always instructs them to have up-to-date knowledge and learn skill-based work so that it will be easier for them to migrate to a better country. (Suman Chhetri, 48 years old, migrant husband.)

The above case study shows that economic remittances don’t remain in a single form as they transform into a symbolic form of capital as migrants spend money to educate their children and family members. Thus, migration plays a dominant role in the schooling of the children, as the money sent by migrants is used for educational purposes. Additionally, migrant children have better clothes, fancier book bags, and a whole set of school supplies than their friends. During an informal conversation with a student reading in class seven at a recognized boarding school, she stated that she considers herself fortunate to have her mother, who always asks for everything she needs for school and also provides money for school tiffin, which most of her classmates do not. These female migrants maintain constant contact with their families, with whom they discuss ongoing household activities and the activities of their children.

During the fieldwork too, most of the respondents stated that the use of different types of social media lessens the distance between migrants and them. Migrants share their everyday life activities and the new ideas and knowledge they gain with their families. The cheaper means of communication make it easier for them to share each and every activity that further affects their behavior, attitudes, and values across the transnational space.

An interviewee with a 36-year-old migrant sister who lives with her parents and brother describes how her youngest sister moved to Malta three years ago and is now waiting for visas as well. She stated that:

> "Three years ago, my sister went to Malta and worked as a housekeeper in a hotel. She said that the work is good and easy for her, so if I wanted to come there, I would apply for visas. Firstly, my mother doesn't agree with my migration, but my sister convinced her about our security and good health in Malta during our conversation. We see my sister's room and work place through Facebook Messenger, and she assures us about everything in her new place. She was so elegant, and she proposed to my mother that if I should migrate there, we both would earn more and buy land in Pokhara. "And you know I applied for visas and am now waiting for my flights over Malta," says Dolma Sherpa, a migrant sister, 36.

The case doesn't just highlight interpersonal behavior; it also explains the changing norms and values attached to gender roles during the migration process, where families left behind especially, the husband are performing households chores and wives are engaged in breadwinner role. And in doing so, both migrants and non-migrants are sharing their roles to run the families and maintain stability and cohesion within them. Through the use of social media the physical distance between them become loosen and the mutual bond of trust and loyalty become stronger through the communication. About 85.4% of the respondents—responded that the use of social media such as Viber, Facebook Messenger, E-mail, and WhatsApp makes their communication easy and the interesting part is only 10.6% use telephone to communicate. The most notable thing is that, the transfer of social and cultural capital during the conversation ease migrants and non-migrants and build the familial relationship in peaceful way. Furthermore, the returnee women migrants carried new values, norms, beliefs, experiences, and attitudes in home country and these women were engaged in some type of income generation activities. During an in-depth interview with a returnee who spent almost 21 years of her life in three countries and has opened a grocery store and a tailor shop in her community, she shared her experience like this:

> *After returning, I was in a dilemma about what to do with the rest of my returnee life as my parents had already died and I was still single. There was no single reason for me to stay, but my age limits don't allow for foreign migration. Then I decided to do something productive with my time. Then the experiences I acquired while working in different countries inspired me to do some independent business rather than work for others. And you know, I opened this grocery and tailor with an investment of Rs. 6 lakh. Now, I am earning money, and this is sustainability that I never achieved during my migration process. Every month, I save some amount of money in community-owned cooperatives. (*Bishnu Maya B.K., 51 years, returnee migrant)

Another respondents named Sita Nepali about forties years old and spent nearly 24 years of her life in various countries is still in a state of economic insecurity. The good rapport with Sita opened a series of discussions about the impacts of migration on women migrants' lives. She spent all her life earning for the education of her siblings, who have now become nurses and soldiers in government jobs. This is one of the benefits of her remittance earnings, but she is still in dilemma whether to stay in Nepal or again move to foreign. She knew she could independently open a small hotel by using her skills and knowledge gained in a foreign nation, but at the same time, insecurity in Nepal's economy and the lower profit margins here don't let her do so.

The impacts of social remittances along with economic capital don't only transform the gender roles of women from housekeeping to breadwinners of the family, but at the same time, the proxy manager in the home country utilizes the economic capital to transform into socio-cultural and symbolic capital with a proper consultation of migrants through the different uses of communication. Social remittances may cause social change in the lives of both migrants and non-migrants in terms of gender transformation, but the current study found that women benefited more from it in terms of empowerment and decision-making because they play a key dominant role as breadwinners of the families.

Conclusion

It is often believed that women play an active part in societal transformation. When women took the role of breadwinners by entering in transnational labor migration, the patriarchal mode of traditional society has been changed due to intrusion of economic as well other form of social and symbolic capital. Remittance senders and recipients have the potential to transform gendered power dynamics through enhancing the economic standing, participation, and decision-making of women. This paper has investigated how women migration changes the traditional gender roles and assists in remittances accumulation. Women who migrate may take on a new role as the family's major breadwinner as remittance senders, and women who stay behind may take on greater responsibility and gain more autonomy in managing household resources and assuming traditionally male duties in the society. And when women exercise significant control over how remittances are used, they are typically used to support the dietary, educational, and medical requirements of family members, particularly children. Furthermore, the men, especially the husband who stay behind may take the role of house-band i.e. more responsible to carry out both households and outside activities in absence of their wives. The paper has also revealed the changing practices of gender roles and responsibilities due to high dependence on remittances by the family. In a developing country like Nepal, remittances become main sources of survival and for the daily expenditure to the migrants family so, the family doesn't have objection towards changing power and position both inside as well as outside house. The changing status of women i.e., from housewives to breadwinner increases their pride, worthiness and respect among the family. Though remittances may play a role in changing how women are viewed in society but the still, the sociocultural elements like education, religion, and women's public space participation are major dominant elements in gender transformation. Thus, economic remittances can be the main source of income for recipient households, which doesn't only helps to better their financial status but also uplift the social-cultural position of migrants and non-migrants.

References

Acosta, P. (2006). Labor Supply, School Attendance, and Remittances from International Migration: The Case of El Salvador (World Bank Policy Research Paper #3903). Retrieved from World Bank website: http://elibrary.worldbank.org/doi/abs/10.1596/1813-9450-3903.

Agesa, J. & Agesa, R. (1999) "Gender Differences in the Incidence of Rural to Urban Migration: Evidence from Kenya" The Journal of Development Studies, Vol. 35 (6): 36-58.

Bohara-Mishra, P. & Massey, D. S. (2011). Individual Decisions to Migrate During Civil Conflict. Demography, 48: 401 – 424

Bourdieu, P. (1986). "The Forms of Capital." Pp. 241–58 in *Handbook of theory and research for the sociology of education*, edited by J. G. Richardson. New York: Greenwood Press.

Castles, S. and M.J. Miller (2003). The age of migration. International population movements in the modern world Basingstoke: Palgrave Macmillan Center.

Chaudhary, Anchala (2015)." Impacts of Transnational Labor Migration on Learning Process: A Case Study of Nepalese Children and Women Staying Behind". January 2016 Open Journal of Social Sciences 04(11):81-96

Cochran, W. G. (1963). Sampling Techniques, 2nd Ed., New York: John Wiley and Sons, Inc.

International Organization for Migration (IOM). (2020). Migration and development.6343. pdf

Levitt, Peggy. (1998). Social Remittances: Migration Driven Local-Level Forms of Cultural Diffusion

Levitt, P. (2001). The Transnational Villages. University of California Press, Berkeley: CA

Levitt, P. and Lamba-Nieves, D. (2010). "Social Remittances Revisited." Journal of Ethnic and Migration Studies 37, pp. 1-22.

Markley, E. (2011) Social Remittances and Social Capital: Values and Practices of Transnational Social Space. Quality of Life, 22, 365-378.

Mc evoy, Jamie; Peggy Petrzelka, Claudia Radel and Birgit Schmook. 2012. "Gendered Mobility and Morality in aSouth-Eastern Mexican Community: Impacts of Male Labor Migration on the Women Left Behind." Mobilities 7 (3): 369-388.

Thieme, S. and Wyss, S. (2005). "Migration Patterns and Remittance Transfer in Nepal: A Case Study of Sainik Basti in Western Nepal". International Migration. 43(5): 59-98

Quisumbing, A. & Maluccio, J. (2000). Intra-household Allocation and Gender Relations: New Empirical Evidence from Four Developing Countries. (FCND, Discussion Paper 84) Washington, DC: International Food Policy Research Institute

Study of Nepali Sculptures Reveals Hindu-Buddhist Religious Harmony in Nepal

Niranjan Ojha*

Abstracts

In a multi-religious country like Nepal, religious harmony is essential for sustaining peace and calmness. Religious discord in society may result if religious concord is not addressed. Despite the fact that Nepal is a secular country with a Hindu majority, Buddhists remain crucial and inseparable elements of Nepalese society. They have lived in religious harmony in Nepal. At the period, there were no religious riots or tensions between Hindus and Buddhists. According to the Principle of Religious concord, when two cultures meet and interact, religious ideas will be exchanged, with the dominant culture prevailing. Harmony in cultures and customs evolved in Nepal for a variety of reasons. Because of their social acceptance and respect in society, Buddhists have become a vital part of it. Buddhism is seen as a component of Hindu philosophy by Hindus, and vice versa. In recent years, however, they have sought to differentiate themselves by religiously violating decades of peace and harmony. The purpose of this research is to examine the critical factors that contribute to religious harmony in a multi-faith society, as well as the reflection of religious harmony in Nepali sculptures. An in-depth interview and library research technique are used to investigate the topic of religious harmony. The goal of this article is to examine the underlying factors that lead to religious harmony in a multi-religious community, as well as its reflection in Nepali sculptures. This study also looks at the elements that influence harmony in the setting of Nepali sculptures. As a result, the conversation strives to foster long-term religious harmony between Nepal's Hindu and Buddhist religious communities. The findings may motivate them to keep strong connections.

Keywords*: Sculptures- Hindu-Buddhist Relations- Religious Understanding- Conflict-Acceptance*

Introduction

Nepal is home to many different ethnic groups. Many castes, ethnic, linguistic, and religious groupings have ancestral roots there. The Hindu community of Nepal makes up the great bulk of the country's population. There are many other religious people in Nepal. According to the 2011 census, there are 126 caste/ethnic groups and 123 mother tongue languages. Nepali is the first language of 44.6 percent of the population. There are ten religion categories, according to the 2011 census. Buddhism (9 percent; 2,396,099), Islam (4.4 percent; 1,162,370), Kirat (3.1 percent; 807,169), Christianity (1.4 percent; 375,699), Prakriti (0.5 percent; 121,982), Bon (13,006), Jainism (3,214), Bahai (1,283), and Sikhism(609) are the next most popular religions (https://mofa.gov.np). Different religious groups make up the Nepali national population.

**Associate Professor Central Department of History Tribhuvan University, Kirtipur, Kathmandu, Nepal.*

Religious harmony refers to the blending of many religious ideas and practices. It is the merging of diverse faiths, cultures, rituals, and ideas. According to the Principle of Religious harmony, when two cultures meet and interact, religious ideas will be exchanged, with the dominant culture prevailing. Cultural harmony and customs evolved in Nepal for a variety of reasons (Charles, 2020).

In India and China, religious harmony can also be seen society but not in the sculptures. During the time of Ashoka, India and China were the epicenters of religious harmony (https://www.khanacademy.org). In Tibet, traditional Bön religion coexisted with Buddhism but later on it has changed. In Nepal, the Licchavi era was a golden age for religious harmony. The Licchavis are completely Hindus, however they hold a high reverence for Buddhism (Shrestha, 2005). The blending of Buddhism with Hindu art was the major attraction at the period. The Malla rulers created a number of statues which respects the opposite religion and reflects religious harmony. Even during the Shah Period, religious harmony was visible in Nepali art.

What one sees in Nepal goes beyond religious tolerance; it may be called religious acceptance among the many communities. People of many ethnic and religious backgrounds worship common deities in addition to clan or family deities. Each religion recognizes and respects the other's culture and traditions. Many Hindus often visit Buddhist Shrines, believing Buddha to be an incarnation of Vishnu and celebrating their festivals as Hindu festivals (Puri,2019). All major religious festivals of various religious organizations are designated as holidays. Religious harmony has been shown in temples, paintings, and even sculpture.

Theologically, Buddhists and Hindus differ. However, in Hindu civilization, Buddha is worshipped as an incarnation of the Hindu god Vishnu, and Buddhism is a component of Hindu religion, as indicated by Nepalese art and architecture, as well as temple sculpture. Such concerns have yet to be adequately investigated

Buddhists and Hindus coexist in distinct geographical areas. Their belief system, rites, and rituals may vary from area to region and sect to sect, yet they all follow the same religion: Buddhism (Puri, 2019). Buddhists, notably the Theravadis, strove to distance themselves from Hindus, however other sects, as seen by Nepali artwork, accept Hinduism as their own faith.

Scholars have not paid enough attention to the religious harmony between Hindu and Buddhist sculpture, and it has not yet been scientifically explored.

No comprehensive research on religious harmony in Nepali art has been published, with the exception of K.M. Shrestha, Uddav Puri, Niranjan Ojha, Mohd Ikhwan Izzat Zulkefli, and Charles Taylor. So far, all available works are concentrated only on the issue of syncretism. Academics and other researchers have not prioritized the theme of religious harmony in Nepali art when defining study concerns. These are generic studies that do not discuss harmony in Nepali sculpture. All of these literatures are evaluated prior to doing research. All of these sources are assessed before commencing the inquiry.

K. M. Shrestha (2005). "Religious Syncretism and the Context of Buddhism in

Medieval Nepal" discusses religious syncretism between Hindu and Buddhist religious groups in depth. This paper focuses on religious peace in medieval Nepal. It has nothing to do with sculpting.

"Towards ensuring inter-religious harmony in a multi-religious society of Perak," by Zulkefli, M.I, Endut, M.N.A, Abdullah, M.R.T.L, and Baharuddin, A. (2018), addressed the state's religious harmony. This research emphasizes the significance of components like as acceptance, understanding, collaboration, as well as right and justice, in maintaining religious harmony in a multi-faith society, but it does not discuss harmony in sculpture. Puri, U. (2019), "Religious and Cultural Syncretism in Nepal Based on the Nation's Laws," investigates the themes of religious and cultural harmony among Hindu-Buddhist religious groups in Nepal. It simply evaluates the key laws in the country that are responsible for religious syncretism. Puri, U. (2019), "Religious and Cultural Syncretism: A Study of Swoyambhu," investigates the socio-cultural syncretism that exists between Hindu and Buddhist religious communities. It is primarily concerned with the worshiping attitudes of two religious communities. Charles, T. (2020), “A Revisitation of Religious Syncretism in Twentieth Century Yemen” which focuses on religious syncretism in Yemen but does not address religious harmony in the sculptures of different religious groups. Ojha,N. (2021) points out the inter-religious harmony between Hindu-Muslim religious group of Nepal but don’t cover its reflection on sculpture.

These diverse themes give significant information on numerous facets of religious harmony, but prior research had not addressed the reflection of harmony in Nepali sculptures and temples. As a result, the research gap created by prior studies has been adopted as the research challenge in this study. These materials do not provide answers to the research's issues, but rather serve to bridge theoretical gaps. This research aims at identifying a number of unidentified problems in the concerned research.

Some national and international papers and study sought to investigate the topic of religious harmony among Nepal's diverse religious sects, but they did not address harmonic reflection on Nepali sculpture.

The purpose of this study is to discover some unidentified concerns of religious harmony in Nepali sculptures.

The study seeks to answer the following question:

1. The religious harmony in Hindu-Buddhist sculptures is the beauty of Nepali society.
2. Interreligious peace between Hindus and Buddhists is seen in Nepali sculpture.

The goal of this study is -

1. To evaluate the religious confluence in Hindu-Buddhist art.
2. To look at interreligious peace in Nepali sculpture

Method and Materials

The descriptive and analytical methods are used in this study. It drew on both original and secondary sources. The relevance of the field research and in-depth interviews in gathering primary data has been emphasized. For information, the researcher reviewed different papers, books, reports, and other written materials, as well as several local social/religious groups and organizations, and experts. Primary sources have received special attention. The observation, interview, and conversation methods were used to acquire firsthand data from relevant stakeholders. In this study, the theoretical framework of Emile Durkheim's religion theory was used. The library research approach is mostly utilized for secondary information. Books, journal papers, internet websites, and relevant publications have been correctly cited. For this research, all of the material gathered has been categorized, summarized, and examined, and some reflection has taken place.

This research is restricted to a historical examination of religious harmony between Nepali Hindu and Buddhist sculptures. The social, political, legal, economic, and other dimensions of religious harmony and other religions are not included in this work.

Discussion

Nepal, a tiny Himalayan country, is home to many casts, ethnic, linguistic, and religious groups. Nepal's Hindu population constitutes the vast majority of the country's population. In addition, there are religious minorities from different religions who live in Nepal. When we look at Nepali sculptures, we see that the majority of them are dedicated to different sects of Hindu deities (Tamang, 2022). Buddhist temples are few and far between in Kathmandu and elsewhere. Religious folks worship their deities at these temples according to their religion. A Hindu worships the God within a temple as Hindu God, but a Buddhist worships the same God as his/her Buddhist deities. It is not just practiced in Kathmandu Valley, but across Nepal (Lama, 2022).

During the Licchavi dynasty in Nepal, Buddhism was significantly more prevalent. The Licchavis are the traditional Hindus, although they have a high regard for Buddhism. Many Buddhist temples were erected and sculpture were carved in Kathmandu during this time period. The main appeal of this time was the incorporation of Buddhism into Hindu art. Such fusion may be found in numerous temples erected during the Licchavi era (Ojha, 2016).

Fusion of Buddhism in Hindu Temple and Vice-Versa

The shrine of the mythical Majushree Bodhisattva, a Buddhist shrine to Buddhist and Hindus worship the shrine as that of Devi Sarasvat, the goddess of wisdom, is located in the western part of Kathmandu. Not only Buddhists, but also Hindus, revere the shrines in the Swoyambhu complex. Swoyambhu Stupa was erected by Vrishava Deva, a Hindu Licchav King, according to historical sources (Puri, 2020). Swayambhunath is a well-known Buddhist sacred place in Kathmandu Valley. It also known as Simbhu in local language, is derived from the term Singgu, which means'self-sprung' (Ojha, 2016). It is one of the most holy Buddhist pilgrimage places for the indigenous Newars. It is the second most important sacred location for Tibetans and Tibetan Buddhists after Boudha. The complex includes a stupa as well as a number of shrines and temples, some of which date back to the Licchavi dynasty (Puri, 2019). The iconography of Swayambhunath is derived from the Vajrayana school of Newar Buddhism. However, the structure is also significant to Buddhists of many schools and is adored by Hindus (Puri, 2019). According to the Gopalrajvamsabali, it was founded at the beginning of the 5th century CE by King Vrishvdeva, the great-grandfather of King Mnadeva (464-505 CE). This appears to be verified by a broken stone inscription discovered at the site, which suggests that construction was ordered in 640 CE by King Vrisharvadeva (Puri, 2020). This Temple displayed a Harmonic reflection.

Another popular temple is famous for Lord Vishnu- the Hindu God and was built during the Licchavi period by the ruler Jisnu Gupta named as Buddha- Budha-Nilkantha (locally called Budhanil Kantha) (Ojha,2016), also known as the Narayansthan Temple, is located below the Shivapuri Hill at the northern end of the Kathmandu valley, in Budhanilkantha Municipality. Lord Vishnu is honored at this temple. The main sculpture of sleeping Vishnu at the temple is the biggest stone sculpture of the Licchavi era. If we look closely at the statue of sleeping Vishnu, we may see Buddha's forehead in the Vishnu sculpture. As a result, it is seen as a merger of Hinduism and Buddhism in a single figure known as Buddha-Budhanilkantha (Ojha,2016). If we look at the outside of the temple, Lord Vishnu is in a sleeping pose in Shesh Saiya, but if we look closely, we can see the forehead of Buddha in the Vishnu sculpture (Tamang, 2022).

The Bhirav is another prominent Shiva form in Nepal. Different elements of Bhairavs play significant significance in Kathmandu Valley celebrations. Bhairavs are primarily revered as the valley's defender and Shiva's wrathful avatar. Hindus all around the world worship Shiva as a vegetarian God, however in Kathmandu, both Hindus and Buddhists worship Lord Shiva as a non-vegetarian God under the name Bhairab (Ojha,2016).

According to Hindu belief, Lord Vishnu will incarnate on Earth 10 times, each time as a new incarnation or avatar. He has appeared as Matsya (a fish), Kurma (a tortoise), Varaha (a wild boar), Narasimha, Vamana (a Brahmin), Parashurama, Rama, Krishna, Buddha, and Kalki (who will appear at the end of the Kali Yuga). His animal incarnations are fish, tortoise, and wild boar, and Hindus revere those creatures as Lord Vishnu's incarnations. All Hindus and those who believe in rebirth, pre-birth, and Mokshya or Mukti (Nirvana) thought that visiting a temple eased all sufferings and sorrows (Mukti=Nirvana, Nath=God). This temple is a symbol of Hindu-Buddhist religious coexistence (Khatiwada and Dahal, 2067). The temple’s priest is Hindu, and the temple's caretakers are Buddhists known as Jhumas. Muktinath is worshiped as an avatar of Vishnu by Hindus, whereas Guru Rimpochhe is worshiped by Buddhists (Ojha, 2016).

The well-known Bhimeshwor temple may be found in Dolakha Bazar of the Dolakha district. The primary statue at this temple is of the deity Bhim, also known as Bhimsen or Bhimeshwor. Bhim is regarded as the second Prince of Panch Pandav and is particularly revered as the will god of merchants. The idol of Bhim Sen is a rough stone triangle form in Dolakha under the roofless temple. This idol is known as Bhim Sen, although it has three reincarnations: Bhim Sen, Goddess Bhagawati, and God Shiva. Animals were slaughtered at this temple for Goddess Bhagawati, but no blood was sacrificed to Lord Shiva. However, three Gods are worshiped differently at this temple three times a day (Bajracharya, 2022).

Palanchwok Bhagawati Temple in Kavre district is one of the most well-known goddess shrines among Buddhists and Hindus. Both faiths worship the same Goddess, the Hindu Goddess Durga and the Buddhist Goddess Tara (Ojha, 2016).

Lumbini, the birthplace of Gautama Buddha and a World Heritage site, is an important pilgrimage site for Buddhists. Swayambhunath (the Monkey Temple) and Bouddha Nath are two more important Buddhist sites in Kathmandu. Similarly, Namobuddha of Kavre and Vajrayogini of Sankhu are well-known Buddhist pilgrimage sites. In Nepal, Buddhism is practiced in a variety of ways. Theravada Buddhism is practiced by the local Newars, particularly the Maharjans, Dongols, and the Jyapu group (Bajracharya,2022). Vajrayana Buddhism is practiced by the Shaky, Vajracharya, and Manandhar communities, whilst Mahayana and Tibetan Buddhism is practiced by the Tamang and Sherpas. Within Tibetan Buddhism, there are also Shakyapa, Nigmapa, Kagyupa, and Geluk sects(Ojha,2016). Acharya Padmasambha, also known as Guru Rimopche in Tibetan, is regarded as the founder of Tibetan Buddhism. Siddhartha Gautam, who was born on 534 B.C. at Lumbini in the southern Terai, was the Hindu Prince (Khatiwada and Dahal, 2067). These Buddhist temples are also significant to Hindus. Hindus pray to Buddha as an avatar of Vishnu in these temples, while Buddhists pray to Lord Buddha in the same temple. There are several additional sculpture in and around Kathmandu that are historically significant as well as the best instances of Hindu-Buddhist religious harmony. Many Hindus visit Lumbini, Bouddha, and Shoyambhunath to worship to Buddha as an incarnation of God Vishnu, while Buddhists visit Pashupati and other temples to pray to Buddha.

What one observes in Nepal goes beyond religious tolerance; it may be referred to as religious acceptance among the many communities. People from many ethnic and religious origins worship certain common deities in addition to their clan or family deities. Each religion values and respects the culture and traditions of the other. Many Hindus visit Buddhist Shrines on a regular basis, believing Buddha to be an incarnation of Vishnu and celebrating their celebrations as Hindu festivals. Temples, paintings, and even sculpture have portrayed religious harmony.

Religious Harmony between Hindu- Buddhist religious groups in Nepal

Buddhism, along with other minor religions, existed in ancient Nepal. Hindus surround them in almost every location where they dwell. It clearly has a stronger influence on culture and belief systems.

Buddhists and Hindus disagree theologically. However, Buddha is revered in Hindu society as an incarnation of the Hindu god Vishnu, and Buddhism as a component of Hindu religion, as seen by Nepalese art and architecture, as well as temple sculptures. Hindus or Buddhists, followers respect one another in terms of faith (Tamang, 2022).

Most Hindu worshippers' visit Buddhist shrines and Buddhists do the same. Other religious people are not permitted to worship at Hindu temples except the Buddhist. Normally, Buddhists are opposed to animal sacrifices, which Hindus do, however in Kathmandu Valley, Buddhists perform animal sacrifices as well as offer wine and non-veg goods at temples (Lama, 2022).

Ganesh is the most visible example of religious harmony in Nepal between Hindu and Buddhist religious groups. Hindus worship Ganesh as a vegetarian God and bring him sweets, although Kathmandu's Buddhists (the Newars) offer wine and non-veg meals and perform sacrifices in the same temple where the priests are Brahmins. On the same row, Hindus serve sweets and Buddhists serve alcoholic beverages and non-vegetarian meals, as well as perform sacrifices. They are both at ease when worshiping to Ganesh (Bajracharya, 2022)

Causes behind religious Syncretism

Social acceptance

The Hindu majority recognized Buddhism as a component of Hindu religion, while Buddhists, despite their doctrinal differences with Hindus, regarded Buddhism as an integral element of society. People from many ethnic and religious origins worship certain common deities in addition to their clan or family deities. Each religion values and respects the culture and traditions of the other. Many Hindus visit Buddhist Shrines on a regular basis, believing Buddha to be an incarnation of Vishnu and celebrating their celebrations as Hindu festivals. All important religious festivals of various religious groups are awarded holidays (Ojha,2016). Temples, paintings, and even sculpture have portrayed religious syncretism.

Mutual Respect

Buddhists were honored by the monarchs and given high ranking positions in the palace during the Monarchical period, whether it was ancient, medieval, or modern Nepal. There was a Buddhist chief secretary to the Hindu King from the Bajracharya family. Buddhists were offered high-level posts in all aspect of society, not only the palace. Buddhists assist society in many capacities as political leaders, public workers, medical professionals, engineers, and university professors (Bajrachary, 2022).

Co-operation

The notion of cooperation is critical in developing positive relationships amongst religious groups. They will appreciate and tolerate various religions if this aspect is present in their lives. Cooperation may be demonstrated in their actions, such as honoring religious festivities, customs, and beliefs in their society (Lama,2022). Both Hindus and Buddhist celebrate Buddhapurnima, Dashain and other festivals as their own holiday.

Constitutional Rights

The Nepalese constitution grants Buddhists equal rights without discrimination for their status as a minority (Timilceena and Shrestha,2072 B.S.). From the outset, Buddhist has had equal rights to their Hindu counterparts in areas such as civil rights, political rights, freedom of expression, and property rights (Timilceena and Shrestha,2072 B.S.). Buddhists have even occupied positions of power. The proportion is not disheartening. Many renowned

Buddhists are parliamentarians, ministers, higher-ranking public servants, academics, attorneys, scientists, medical practitioners, engineers, and so on. They have both contributed to the development of the country.

Conclusion

It is critical to recognize that living in a peaceful community free of conflict and tension is important for national progress. Nobody in this world wants to live in a state of tension, conflict, or war. Thus, in order to establish a peaceful community, religious groups must develop their unity and solidarity. Inter-religious peace should be established on mutual trust and respect among diverse faith groups. What one observes in Nepal goes beyond religious tolerance; it may be referred to as religious acceptance among the many communities. Religion is one of the pillars of national integration and social stability. People from many ethnic and religious origins worship certain common deities in addition to their clan or family deities. Each religion in Nepal respects and loves the culture and traditions of the other, as can be seen in Nepalese sculptures. The Nepali sculptures are a symbol of Hindu-Buddhist religious harmony in Nepal.

Referrence

Baral, B. (2050 B.S.). "*Hindu Samajik Sangathan ko Prarup*", Sajha Publication.

Bhandari, D. R. (2046 B.S.). "*Nepal Ko Udvabh Tatha Vikas Ko Vislesanatmak Itihas",* Kathmandu: Prakash publication.

Bista, D.B.(1961). "*People of Nepal*", Ratna Pustak Bhandar,1961.

Chalise, P.R.(2058 B.S.). *"Nepal ko Itihash ra Shavyata*" (Prachin ra Madhyakal) Kathmandu, Ratna Pustak Bhandar.

CBS (2001) *Statistical pocket book*. Kathmandu: Central Bureau of Statistics.

Gaize, F.H.*(1975). "Regionalism and National unity in Nepal*", New Delhi: Vikas Publishing House.

Gautam, R. and Thapa Magar, A. K.(1994). "*Tribal Ethnography of Nepal", Vol..*1, Kathmandu.

Gautam, R. and Thapa Magar, A. K. (1994) "*Tribal Ethnography of Nepal", Vol.2,* Kathmandu.

Gellner D N., Czarnecka,, Joanna P.(1977). *"Nationalism and Ethnicity in a Hindu Kingdom",* Hardwood Academic Publishers.

Hamilton, F. B.(1990). *An Account of the Kingdom of Nepal*, New Delhi: Asian Educational Series.

International Religious Freedom Report 2008 https://2001-2009.state.gov/g/drl/rls/irf/2008/108495.html

Khatiwada,S.P. and Dahal, K.(2067 B.S.). *Cultural Tourism of Nepal*, Kathmandu: M.K. Book publishers.

Leopold, A.M. and Jeppe S. J. (2004). *Syncretism in Religion*, India: Rutledge, ISBN 9780367632144

Mishara, T.P.(2055B.S.) *Nepal Ko Adhunik Itihas,* Kathmandu: M.K. Publishers.

Ojha, Niranjan. (2021). Inter-religious Harmony between Hindu Muslim Groups in Nepal. *Interdisciplinary Journal of Management and Social Sciences*, *2*(1), 138–148. https://doi.org/10.3126/ijmss.v2i1.36752

Ojha, Niranjan(2016). *A Handbook of Tourism*, Kathmandu: Oxford Publication.

Puri, U.(2069 B.S.). *Religious and Cultural Syncratism* : A Case Study of Buddhist and Hindu Society of Nepal, Unpublished Ph.D. Thesis (in Nepali), Submitted to Nepal Sanskrit University.

Puri, U. (2019). Religious and Cultural Syncretism: A Study of Swoyambhu . *IOSR Journal Of Humanities And Social Science (IOSR-JHSS) Volume 24, Issue 9, Series. 4 , 18-27 e-ISSN: 2279-0837, p-ISSN: 2279-0845. www.iosrjournals.org*

Puri, U. (2020). Religious and Cultural Syncretism in Nepal Based on the Nation's Laws, *IOSR Journal Of Humanities And Social Science (IOSR-JHSS) Volume 24, Issue 9, Series. 4, 18-27 e-ISSN: 2279-0837, p-ISSN: 2279-0845. www.iosrjournals.org*

Regmi, D.R.(1996). *Medival Nepal,* Calcutta: Firma K.L. Mukhopadhyay.

Regmi, R.R.(1999). *Dimension Of Nepali Society And Culture*, Kathamndu: SAAN Research Institute.

Sharma,B.C.(2032 B.S.) *Nepal Ko Aitihashik Ruprekha*, Varanasi : K.K.Devi.

Sharma, J.L.(2050 B.S.). *Hamro Samaj Ek Addhayan*, Sajha Publication.

Shrestha, K.M.. (2005). Religious Syncretism and Context of Buddhism in Medieval Nepal. *Voice of History*, *20*(1), 51–60. https://doi.org/10.3126/voh.v20i1.85.

Taylor, C.(2020). A Revisitation of Religious Syncretism in Twentieth Century Yemen, *The Alexandrian* IX, no. 1.

Timilceena, T. and Shrestha, M. (2072 B.S.). *Constitution of Nepal* (2072 B.S.), Kathmandu: Swodesh Prakashan.

Thapa, S. (1997). " *Religious Minorities and their identity".* (Un-Published research report) submitted to the Academy of Korean Studies.

Whelpton, J. (2005). *A History of Nepal*, New Delhi: Cambridge University Press.

Zulkefli, Mohd. I., Al-Amin E, Mohd. N., Muhammud, R., Tony L. A. and Azizan B.(2018). SHS Web of Conferences 53, 04006 (2018) https://doi.org/10.1051/shsconf/20185304006 *ICHSS 2018,pp 1-9.*

https://www.khanacademy.org/humanities/world-history/ancient medieval/syncretism/a/syncretism-article) retrieved on 15 Dec.2021.

https://mofa.gov.np/about-nepal/nepal-profile retrieved on Jan.2002.

Interview with Nem Bahadur Tamang, Lecturer Tribhuvan University, Fine Art College on 2022/1/15

Interview with Suresh Bajracharya, Buddhist Scholar, Kathmandu on 2022/2/22

Interview with Lal Kaji Lama, Department Head, Sculpture, Nepal Fine Art Academy on 2022/3/25.

Protestantism; Spirit of Capitalism and Inequality

Prakash Chandra Giri*

Abstract

Max Weber, a German Sociologist, clearly states that one of the key factors of capitalism is the Protestantism and its religious values. He critically argues that the religious ideas and concepts of groups like Protestants promoted the capitalistic spirit. He further explores that the religion is one of the key causes of the modern economic conditions. Even though there are some critiques and opponent views, he states protestant (Calvinism) helped to bring a dimension and a stage for the social development of capitalism. Therefore, it was a first major analysis of the effect of religion to form an economic system because Protestantism was one supporting factor for the Capitalistic spirit which also led inequality.

Keywords*- Calvinism, Capitalism, Inequality, Protestantism, Religion*

Introduction

As Max Weber (1864-1920), a German sociologist describes an elective affinity between capitalism and Protestantism. The relationship between the "Protestant ethic" and "Capitalism" has brought a vast amount of critical discussion(Weber, 1995). Weber's intention was to show the relationship between Calvinism and a form of capitalism not in terms of genesis, but in terms of support. Theologically and sociologically, the most precise title the protestant ethic and the spirit of capitalism is one of the world best-known works. He also covered in the spirit of capitalism which are ideas such as time is money, be industrious (sincere), be frugal (profit generating), be punctual, be fair and earning money is legitimate end in itself (reinvestment and increase. He correlates the ideology of Calvinism like self-glory, doctrine of pre-destination, asceticism and notion of calling with the four features of capitalism like wealth, individualism, profit and ethics. In fact, to understand the Weber's propositions it is necessary to have the idea of the Calvinist ideology in the Protestant ethic. It is believed that first the world was created in the glory of God to fulfill his purpose and God does not exist for men's sake; but rather, a man exists to serve God. Therefore, Calvinism was the version of Protestantism that interested Weber and one feature of Calvinism was the idea that only a small number of people are chosen for salvation. In addition Calvinism entailed the idea of predestination people were predestined to be either among the saved or among the damned. Weber does no argue that religious forces are the sole factors responsible for the development of modern capitalism; but rather, to understand whether and to what degree religious forces have influences the formation and expansion of the spirit of capitalism(Forcese, 1968). This paper presents how the Protestantism can be the supportive means for capitalism and inequality as well as some opposing critiques.

** Faculty of Education, Gupteshwor Mahadev Multiple Campus, Pokhara.*

The spirit of Capitalism

Max Weber states that the key boosting of capitalism as the base of Protestantism and his argument clarifies that the spirit of capitalism is inherited in the Protestantism and its religious values. He further argues that the religious ideas and concepts of groups like Protestants played a role for generating and creating the capitalistic spirit. He makes an observation on the relation between protestant and involvement in business and states his intent to explore religion as one of the key causes of the modern economic conditions. He further shows that certain branches of Protestantism had supported worldly tasks devoted to economic development and gain, observing them as endowed with moral and spiritual significance. Similarly it is a study of the correlation between the ascetic value of Protestantism and the occurrence of the spirit of modern capitalism. His point that the religious ideas groups like Calvinists had a role for elevating the capitalistic spirit. He further argues the modern capitalism looks profit as an end itself and generating profit at virtuous. His goals are to get the idea of that spirit and he turns to Protestantism for an explanation. Protestantism grants a worldly calling concept and gives the worldly tasks a religious matter. He argues that the religious ideas groups such as the Calvinists played a role in developing the capitalistic spirit (Zafirovski, 2018).

The spirit of inequality

According to Weber, the spirit of capitalism originates from the Protestant Ethic. The economic development encourages competition, a division between the chosen and the dammed. Similarly with this concept, it is also believed that the spirit of capitalism was accompanied by another phenomenon, the spirit of inequality(Campos, 2005). It was encouraged by the pre-destination philosophy. The spirit of inequality forms the stratification of the classes, a few economic successes and masses of economic failures. The writer, Campos accepts Weber's claim, attributing the protestant work ethic and asceticism, which fueled the engine of capitalism. Such characteristics also fueled another phenomenon in society i.e. the spirit of inequality and the negative sentiment and hatred toward the dammed. To justify the concept of inequality, the writer analyses the pre-destination notion paralleled to the contemporary American Dream. In addition, policy implementations targeting disadvantaged groups in society. Similarly, here the writer argues that the sources by which corporate America maintain its power (the exploitation of immigrants and international cheap labor). Accepting Weber's conclusion, one can trace the origin of inequality back to the protestant ethic since it encourages the rise of economic division between the chosen and the dammed. The development of capitalism could be rooted in asceticism. With the development of economy, a division between chosen and the dammed arose. The chosen's grace was expressed by the power of wealth and continues investment for further accumulation of wealth. But the most important point was that self-denial was a great important issue of the chosen ones, for his/her work was for God's will and not for the self-betterment. After this, a strong economic competition occurred among many so that they can express their chosen virtues. Of course, the competition arouses winners and losers.

Therefore, the spirit of inequality is an affinity for competition which creates stratification of the classes, a few economic successes and masses of economic failures. Similarly the pre-destination philosophy forced for the rise of inequality; the division of economic success(chosen) and failure (dammed), the division of class structure between the wealthy (chosen) and the poor (dammed), members of the high status society(chosen) and lowest classes (dammed), the division between the political powerful (chosen) and powerless (dammed). Therefore, the Protestant ethic gave a ground start for the spirit of capitalism, the spirit of capitalism later carried the protestant ethic, the protestant ethic and the spirit of capitalism brought the spirit of inequality and all three continue to linger in the societies.

Critiques

Max Weber did not directly join the concept system of the protestant ethic to the foundation and form of the capitalist system but he was happy to link the protestant ethic to another system of ideas, the spirit of capitalism. The protestant ethic is not about the emergence of modern capitalism but is about the origin of a peculiar spirit. Even though there are some particular logics mentioned, some critics have stated some critical analysis. Razzell (1977) states that Weber rejected to define and explain the universal generalization and was particularly averse to the application of evolutionary concepts. His methodology was incapable of explaining the results and he was found by the logic of his own analysis. Similarly, he continued to reject the difficulty on empirical grounds, although he produced no evidence any of his work to present that the Calvinists were more completely committed to the protestant ethic than any other puritan groups too. However, with rare exceptions , not many analysts explicitly state that Weber's Thesis stands or falls , may be valid and consistent or not, with the Calvinist theory of predestination , and do not review its theology originality and its attributed unique socio-economic outcomes relative to its pre and non-Calvinist versions. Concerning these exceptions m they suggest that it falls in this connection (Zaret, 1992). Similarly Weber has got extensive criticism on historical grounds. His thesis relies on a distorted reading of religious text. MacKinnon (1988) also argues that weber was mistaken and evasive in his interpretation of Calvinism. His critique calls attention to the significant of contractual themes in puritan theology. He further mentions that some sociologists have sought to deal with weber thesis from a great range of approaches. There is a great question on the theological assumptions weber makes on behalf of Calvinism. That is both surprising and critical because of religious ideas. Calvinism is not unique in Weber's sense; its divinity direct to the value of workday world. Like others, the Calvinist projects the ultimate value in an other-worldly direction of the spirit. So Calvinism could not and did not promote the capitalist spirit in the way Weber claims.

Implications

There is a consideration whether the implications of Weber's Calvinism and capitalism. The work can be sociologically serious in terms of validity or consistency. If the doctrine of predestination were such a religious root of the spirit of capitalism and it would have been developed and existed many centuries mean before Calvin's lifetime and the spread of Calvinism including Puritanism. Yet, these pre-Calvinist theological works evidently did not provide such a basis in the context of Weber's Thesis. Instead, Calvin's *Institution* alone is (alongside later Calvinist-Puritan writings) considered a theological foundation of capitalism in that the specifically Calvinist doctrine of predestination provided "dogmatic foundations" to the "rational capitalistic orientation" via "inner-worldly asceticism" by methodical labor in a calling. Weber always attributes to Calvinism the same fundamental effect in the structure of the spirit of Capitalism in a given historical phase or geographical space, signifies by no means that he is required to adopt such effects prior to Calvinism. No doubt, this would apply if this capitalist effect would be the effect of the doctrine of predestination only. Nevertheless, the preceding has argued and showed that the assumption of a universal effect of the predestination doctrine is problematic(Zafirovski, 2018).

Conclusion

In conclusion, it can be stated that the protestant (Calvinism) brought a stage for the social development of capitalism though there are some critiques and opponent views. This opened not only the door of the spirit of capitalism but also the spirit of inequality between chosen and dammed. Similarly, it was the first major analysis of the effect of religion to form an economic system. It is believed that Protestantism was one supporting factor for the Capitalistic spirit. And the capitalism itself had an impact on the progress of the religious ideas.

References

Campos, A. L. (2005). *The spirit of inequality: A critical analysis of the protestant ethic, the spirit of capitalist, and its consequential stratification* American Sociological Association, University of Iowa.

Forcese, D. P. (1968). Calvinism, capitalism and confusion: The Weberian thesis revisited. *Sociological Analysis, 29*(4), 193-201.

MacKinnon, M. H. (1988). Part I: Calvinism and the infallible assurance of grace: the Weber thesis reconsidered. *British Journal of Sociology*, 143-177.

Razzell, P. (1977). The protestant ethic and the spirit of capitalism: a natural scientific critique. *The British Journal of Sociology, 28*(1), 17-37.

Weber, M. (1995). *Protestanism and the Spirit of Capitalism*. University of Virginia American Studies Program.

Zafirovski, M. (2018). Calvinist Predestination and the Spirit of Capitalism: The Religious Argument of the Weber Thesis Reexamined. *Human Studies, 41*(4), 565-602.

Zaret, D. (1992). Calvin, covenant theology, and the Weber thesis. *British Journal of Sociology*, 369-391.

Impact of Organizational Citizenship Behaviour on Organizational Commitment: Evidence from University Faculty

Resam Lal Poudel*

Abstract

The present research has been carried out to determine the OCB impact on OC (Organizational Commitment) among university teachers (faculty members). Positivism research philosophy and descriptive and causal comparative research design wer employed in the study. Multistage sampling was employed in the study including 164 faculty members in Pokhara, Nepal as a sample size. Primary sources of data were used through questionnaires and statistical tools were employed as per the necessity to fulfill the research gap. The study revealed that sportsmanship behaviour denoted as OCBSPO was the least among university teachers in Pokhara. On the other hand, courtesy behaviour as denoted by OCB was perceived as the highest contributing factor of OCB. The study revealed a higher level of normative commitment (OCNOR) among the faculty members. The present study demonstrates that significant impact has been observed in civic virtue (OCBCIV) and courtesy (OCBCOU) and Civic Virtue (OCBCIV) dimensions on organizational commitment (OC). The research has policy implications as the findings of this research can be used by university authorities to further develop human resource policies. The future researcher needs to conduct research on the same area employing a larger sample, including different constructs and also to examine the impact of COVID-19 on organizational commitment.

***Keywords**: Affective, demographic characteristics, faculty members, organizational citizenship behaviour, organizational commitment*

Introduction

Organizational citizenship behavior (OCB) and organizational commitment (OC) are two important constructs that have gained significant attention in the field of and human resource management organizational behavior (Podsakoff et al., 2000). Organizational Citizenship Behaviour (OCB) is a beneficial behaviour of workers that has not been prescribe but occurs in individual to help others without any compulsion (Bateman & Organ, 1983). Ehrhart (2004) states that OCB has gained as an important topic in the field of academician. Moreover, OCB has a significant impact on organizational performance. Organ (1988) classified the different behaviour and how each helps to improve employees' performance. Altruism, sportsmanship, civic virtue, conscientiousness and courtesy are the major five dimension of OCB. Organizational Citizenship Behaviour among faculty members in case of university is important to be identified. The perception of faculty members on different

---

**Lecturer, Faculty of Management, Prithvi Narayan Campus, Tribuvan University*

Email Address: resampoudel@pncampus.edu.np

dimensions on OCB leads an organization to craft better HR strategy.

Many researchers have proposed different definitions of Organizational Commitment (OC). Morrow (1983) defines organizational commitment as the feeling of dependency, identity and loyalty towards organizational goals. Organizational commitment has been defined as attitude to the organization and shows a person's identity in the organization (Gautam et al., 2004) and expectation of employees to put their energy and loyalty towards the organization (Kim et al., 2005). Organizational Commitment among university teachers is the less explored research in the national and international arena. Commitment towards the organization leads to better performance of employees. In this note, it is significant to identify the commitment level of employees in the university.

Singh and Padmanaban (2017) reveal that there is no perceptual difference of school teachers towards OCB based on gender, subject of specialization and qualification. Perceptual differences towards OCB significantly differ based on age, experience and types of schools. Many research examined the perceptual difference based on age, gender, occupation, experience and other socio-economic characteristics.

A study by Kim and Lee (2015) examined the association between OCB and OC in the context of a customer service setting. The authors revealed that OC was significantly related to OCB, and that this relationship was mediated by job satisfaction. Chen and Wang (2016) explored the relationship between OCB and OC in the context of a high-tech company. The authors disclosed that OC was positively related to OCB, and that this relationship was mediated by the perceived importance of the job and the perceived value of OCB to the organization. Zhang and Zhang (2017) investigated the role of leadership in the relations between OCB and OC. The study revealed that transformational leadership was positively related to both OC and OCB, and that this relationship was mediated by the perceived fairness of the leader. A research carried out by Li et al. (2018) examined the relationship between OCB and OC in the context of a Chinese state-owned enterprise. The study indicated that OC positively influenced OCB, and that this relationship was mediated by the perceived value of OCB to the organization. A study by Park et al. (2019) explored the importance of job autonomy in the relationship between OCB and OC. The authors found that OC was positively related to OCB, and that this relationship was stronger for those employees who practices higher autonomy in their job. Kim et al. (2016) investigated the role of organizational culture in the relationship between OC and OCB. The study revealed OCB was positively related to OC, and that this relationship was mediated by the degree to which the organizational culture supported OCB. Zhang et al. (2021) explored the relationship between OCB and OC in the context of a multinational corporation. The authors found that OCB was positively related to OCB, and that this relationship was mediated by the perceived value of OC to the organization. Nguyen et al. (2022) also revealed that OCB is a strong predictor of OC among employees of educational institutions.

The comparative analysis has been done in different sectors namely banking and other service industry. However, the study on the perceptual difference of university teachers towards OCB and OC dimensions based on socio-economic characteristics has been less explored. Likewise, the impact of OCB on OC remain unexplored in the context of academic institutions in Nepal to the best of researcher knowledge. Based on the background constructed above, there is a need to analyze the level of OCB and OC with regards to university teachers (faculty members) mainly in the context of Nepal. The research outcome contributes to the policy-making authority namely university authorities and UGC Nepal to formulate an appropriate strategy on a different aspect of human resource management. The study outcome will help concerned authorities to address the problem associated with OCB and OC. Additionally, it will also contribute to Nepalese literature in the field of OCB and OC as it has been less explored in the context of university teachers in Nepal. The research also tries to link the OCB and OC on the citizenship behaviour and commitment of university teachers towards their organization. This research aims to explore the above-mentioned aspect mainly in university teachers in Pokhara.

Literature Review and Research Gap

OCB has been defined as the extra-role behavior, which is the behavior that is undefined as employee's obligation (Tambe & Shanker, 2014). Smith et al. (1983) explains OCB as the behaviour that significantly contribute the organization though the organization do not repay for these activities. It is not being rewarded by the organization to the employees. Organ (1988) states OCB as -good solider syndrome demonstrated by committed employees. The behavior includes regularity, helping others, creative, volunteering. Five dimensions of OCB includes conscientiousness, sportsmanship, civic virtue, altruism and courtesy (Organ, 1988). Altruism has been demonstrated as the process of helping others. Podsakoff et al. (2000) explains that altruism end result is positive affection. Organ (1988) further explains conscientiousness behaviour as working beyond the minimum requirement set by the organization. Organ (1988) defines sportsmanship as the ability of employee to tolerate inevitable inconvenience. Podsakoff et al. (1997) explains that the morale of the employees and decrease in employee's turnover is influenced by good sportsmanship. (Organ, 1988) stated that if an employee tries to help others to avoid interpersonal problems, it is regarded as courteous behaviour. Employees with courtesy will reduce conflict and decrease the time spent on resolving conflict (Podsakoff et al., 2000). Finally, employee's active involvement in organizational activities is described as civic virtue (Organ, 1988). Walz and Niehoff (1996) explains that civic virtue can improve performance and decrease customer complaints.

Mustaffa et al. (2007) stated that it is the organizational culture that influences the OCB among faculty members. Likewise, Coyle□Shapiro et al. (2004) OCB corresponds with self-efficacy leads to employee's better performance. Todd (2004) explored the association of OCB, organizational effectiveness and work place of the organization. The attitudinal response of employees directly influences the organizational citizenship behaviour in the organizations. Massoudi and Hamdi (2017) however, explain OCB in different way. He explains OCB as employee's willingness to work even in unsuitable working conditions without complaint. Alkahtani (2015) explains that civic virtue is directly related to promotion, it means if employees are promoted, they display higher civic virtue. On the other hand, altruism and courtesy were related to reward. Employees valued altruism as an important dimension affecting OCB. It signifies that employees try to cooperate with others.

The research conducted by Erkilic and Gulluce (2017) reveals that altruism is an important dimension of OCB and sportsmanship as the less relevant dimension of OCB among the hotel staff in Turkey.

Organizational Commitment (OC) is an important issue among research scholar of organizational and industrial psychology (Cohen, 2003). OC is a defined as a psychological construct that has been operationalized for more than two decades. Prior studies observe the concept as a sole measurement based on attitudinal identification, involvement and loyalty (Ashforth et al., 2008). Meyer et al. (2002) define organizational commitment as a factor that guides towards one or more targets. OC has been operationalized as a multidimensional construct. The antecedent correlates and consequences of commitment vary among different dimensions. Mowday et al. (1979) explain that OC serves as an association between the identity of the employees and their participation Meyer and Allen (1991) presented a framework for organizational commitment and identified three components as affective, normative and continuance commitment. Nazneen and Miralam(2017) revealed that moderate level of continuance and affective commitment and higher level of normative commitment was seen among the faculty members of technical university. Nazneen and Bhalla (2014) reveals that faculty members of public universities comparatively demonstrates the higher commitment than private universities and he also revealed that the faculty members have shown normative and affective commitment. Bhalla and Jafar (2013) disclosed that executives in retail stores show a lesser amount of organizational commitment. Cortez et al. (2021) reveal higher commitment among teachers working is technical schools. It also concluded that job satisfaction among teachers is important to raise commitment towards their organization. A similar study conducted by Zulkefli et al. (2021) indicated a moderate level of organizational commitment among school teachers in Malaysian schools. Affective tends to be high followed by continuance commitment. However, normative commitment tends to be less among those teachers.

Ensher et al. (2001) revealed that perceived discrimination affects job satisfaction, OC and OCB. However, it does not affect the level of grievances. Another study was conducted in Nepal by Gautam et al. (2005) reveals a positive association between OCB and organizational commitment. Haigh and Pfau (2006) conducted a study on organizational commitment, organizational identity and OCB through the process of inoculation. They revealed that organizational identity, organizational commitment, and certain OCBs dimension could be strengthened through internal communication. Vinekar et al. (2009) conducted a multifocal analysis of employee's commitment, OCB and procedural fairness. They revealed that there is a positive association between organizational commitment and OCB. The second finding was the mediating effect of commitment on the positive relationship between procedural fairness and organizational citizenship behaviour were particularly likely to emerge when the items or construct referred to the same target. Support of these target similarity effects was found among layoff employees and project teams of students. Previous researches concluded that organizational commitment is predictive of OCB (Liu 2009; Islam et al. 2012). One research conducted by Rodriguez et al. (2021) concluded that affective commitment is the main dimension that leads to the presence and absence of OCB. It suggests that affective commitment is directly related to OCB. Pourgaz et al. (2015) findings demonstrate a positive significant association between organizational citizenship behaviour and organizational citizenship behaviour among secondary school administrators in Zahedan. The result is also supported by Saed and Hussein (2019). They also concluded the positive and significant impact of all dimensions of OCB on normative commitment. However, courtesy seems to be the more influential factor affecting employees' commitment.

The study conducted by Organ and Ryan (1995) demonstrates significant association between OCB and OC. Donaldson and Grant Vallaone (2002) revealed a significant positive association between organizational commitment and the occurrence of OCB. The association between the dimension of OCB and OC has been highlighted by different authors (Ensher et al., 2001; Gautam et al., 2005; Haigh and Pfau, 2006; & Vinekar et al., 2009). All these researches concluded a relationship and impact of one variable on the other. Most of the research has identified a positive and significant effect on these two factors.

Social Exchange Theory (SET) is regarded as the oldest and most important theory in psychology and social behaviour (Homans, 1958). He focused on the social behaviour of individuals in the exchange process between two parties. Several authors have contributed to the development of SET (Thibaut & Kelley, 1959 Emerson, 1962; Blau, 1964;). The theory is based on the assumption that treats social life as an interaction and transaction between two or more parties. It assumes that one party tends to repay the good deed of another party (Gergen, 1969). The social exchange process starts when an actor in an organization treats a target individual i.e another party positively or negatively. SET has been used by researchers to explain the positive attitudes of employees toward their organization (Blau, 1964). The basic feature of SET is that trust, loyalty and commitment evolve and must be followed by exchanged parties namely the employee and employer (Copanzano & Mitchell, 2005). Employees' satisfaction, engagement and commitment increases when the organization provided necessary resources to them (Musgrove et al., 2014). Employees will repay the organization as per the benefits they have received from the organization (AbuKhalifeh & Som, 2013). In other words, if one party treats another party well the reciprocity norms lead to favourable treatment (Gouldner, 1960). Reciprocal principles of cost and benefit apply to both an employer and employee. If the organization provides better facilities in terms of pay, security and other intrinsic rewards, better will be satisfaction among the employees. Many organization behaviour domain like OCB and OC has been analyzed through the lens of SET (Organ 1988; Bishop & Scott, 2000).

There are studies on the relationship of social exchange theory and OCB. OCB has been an outcome of both types of exchange, i.e economic and social exchange. The application of SET in OCB has drawn attention across the globe. The prior research revealed that the perception of social exchange significantly contributes to OCB (Shore et al. 2006; Elstad et al., 2011). Li and Cao (2020) revealed that the employee-organization relationship based on SET leads to effective OCB. All these studies reveal that besides economic exchange, social exchange between employee and employer leads to the practice of OCB among employees. Strong linkage has been seen between SET and OCB.

Organizational commitment (OC) also has been rooted in the theory of social exchange. Organizational commitment from employees is because of the economic and social exchange between employee and employer. Numerous studies reveal that OC is directly associated with social exchange theory. The study carried out by Bruning and Seers (2004) on government employees reveals that social exchange and affective commitment are significantly correlated. It means better the organization provides a supportive environment; employee affective commitment tends to increase. Coworker exchange in the context of social exchange also impacts commitment and reciprocity (Elstad et al., 2011). Gasengayire and Ngatuni (2021) employed psychological contract theory and social exchange theory to identify the relationship between organizational commitment and job satisfaction provided by the organization. The study also reveals that employees are satisfied with the monetary and non-monetary rewards provided by the organization. This will lead to better commitment among the employees.

Most of the prior studies showing the relationship between OCB and OC have employed psychological contract theory and social exchange theory. If the organization provides a better working environment, employees will be attached to the organization and develop better OCB and will display affective and normative commitment (Eisenberger et al., 1986; Eisenberger, 2001). Saks (2006) employing SET reveals that there is a significant relationship between job satisfaction, OCB and OC and a negative relationship with turnover intention. Rai (2012) employing the SET proposes the relationship between job satisfaction and organizational commitment mediating OC.

Based on the above theoretical perspective on SET in OCB, OC and the relationship between these two constructs, it is worthwhile to employ the SET in this research. The present research also employs SET to assess OCB, and OC and to examine the impact of OCB on OC.

The prior research either focused on the OCB dimension, OC dimension, demographic factors affecting OCB and OC and the relationship between OCB and OC. However, this research focuses on those entire dimensions making it a broad of study. Similarly, research on the impact of OCB and OC among university teachers is almost null in the Nepalese context. Therefore, the research will fulfill the gap in the existing literature too.

Research Methodology

Introduction of the Study Area

The research was conducted in different colleges affiliated with different universities located in Pokhara Valley. The study was concentrated on different dimensions of organizational citizenship behaviour and organizational commitment. The faculty members involved in different colleges namely constituent, public and private colleges were the target respondents. University teachers based on different demographic variables namely gender, age, qualification, position, marital status was considered. The study was conducted in different colleges within Pokhara valley. This population of the study, therefore, constitutes all the faculty members involved in different colleges in Pokhara.

Research Design

The study employed quantitative research techniques. Descriptive research design has been utilized to assess, interpret and present the perceptual difference of faculty members on different dimension of OCB and OC. The causal-comparative research design was adopted to analyze the relationship between factors associated with OCB and OC and seek the perceptual difference based on socio-demographic characteristics.

Sources of Data

The study employed a primary source of data. For this study, the survey-questionnaire instrument has been utilized to achieve the research objectives of the study. The questionnaire was designed after referring to a large number of literature available on the same and researcher self-intuition.

Sample Design

The population of the study comprises all faculty members involved in different colleges in Pokhara. Multistage sampling was employed for the study. First of the representation of all the university operating in Nepal were taken. Three universities namely Tribhuvan University, Pokhara University and Purbanchal University (other) were taken to represent all the universities in Pokhara. Secondly, all types of colleges namely constituent, public (affiliated) and private (affiliated) were selected for the study. The colleges having a higher number of students and faculty members in Pokhara were purposively selected. Those colleges were Prithvi Narayan Campus, Janapriya Multiple Campus, Pokhara Engineering College, Lamachur; Gupteswor Mahadev Multiple Campus, Kanya Campus Nadipur representing Tribhuvan University. School of Business, School of Health and Allied Science, School of Engineering, School of Humanities and Social Sciences and Pokhara College of Management were selected representing Pokhara University. Novel Academy, New Road was selected representing Purbanchal (other) University. All those colleges were selected representing different faculty namely, Management, Humanities and Social Sciences, Science and Technology (Engineering and Allied Sciences) and Education. Purposively At the later stage faculty members were conveniently selected representing all the mentioned criteria namely university, type of college and faculty involvement. 200 questionnaires were distributed, out of which 169 questionnaires were returned and only 164 questionnaires were ready to use for the data analysis process. The sample selection was justified as it represents a diverse group of faculty members based on university type, college type and faculty involvement.

Instruments and Measurement

As discussed earlier a self-administered questionnaire was distributed to the limited faculty members on April 6, 2021. The questionnaire was mainly divided into three parts comprising OCB, OC and demographic variables. The OCB and OC questions were divided into 15 and 12 questions respectively. The questionnaire was mainly closed-ended. A questionnaire of OCB with 15 items was adopted from Habeeb (2019) with slight modifications. A questionnaire relating to organizational commitment which has 24 items was borrowed from Allen and Myer (1990). The 24 items were revised as per the suggestions from experts and the relevancy of the items in the Nepalese context and were reduced to appropriate numbers. The questionnaire was mainly divided into three parts comprising OCB, OC and demographic variables. The OCB and OC questions were divided into 15 and 12 questions respectively. However, all required scale was used in the study namely nominal, ordinal and five-point Likert scales, 5 indicating Strongly Agree (SA) and 1 indicating Strongly Disagree (SD). Both positive and negative questions were included in the questionnaire to maintain reliability in data collection. However, after distributing the questionnaire, some of the faculty members returned the questionnaire and some did not. The remaining questionnaire was distributed by creating a survey form through Google forms due to the lockdown imposed by the government due to the COVID pandemic.

Tools and Technique of Data Analysis

The descriptive analysis was also utilized to present descriptive results through mean values. Independent sample t-test and one-way ANOVAs were used to assess the perceptual difference of faculty members towards independent and dependent variables based on different demographic characteristics. Likewise, multiple regression analysis was assessed during the analysis of data to examine the impact of different independent variables of OCB on OC. Generally, significance level of 0.01 and 0.05 has been considered while interpreting the *p*-value.

Multiple regression analysis was used to check the impact of independent variables (OCB) on dependent variables (OC). For this purpose, to check whether or not the multicollinearity issue arises, it was done in two ways: correlation coefficients and variance inflation factor (VIF) values. Correlation matrix of predictive variables are derived and after this process, the coefficient with magnitude of .80 or higher need to be identified. If the predictors are multicollinear, they will be strongly correlated. In the research, there is not a case of multicollinearity as the correlation matrix is less than .80. Similarly, using VIF values multicollinearity does not exist as those values are far below 5.00.

$$Y= \beta_0+ \beta_1X_1+ \beta_2X_2+ \beta_3X_3 + \beta_4X_4+\beta_5X_5\ \varepsilon$$

Where

Y= Organizational Commitment (OC)

β_0=Constant

β_1- β_5=Intercepts of independent variables

Conscientiousness

Sportsmanship

Civic Virtue

Courtesy

Altruism

$X_{1OCBCON}$=Organizational Citizenship Behaivour: Conscientiousness

$X_{2OCBSPO}$=Organizational Citizenship Behaviour :Sporstmanship

$X_{3OCBCIV=}$ Organizational Citizenship Behaviour :Civic Virtue

$X_{4OCBCOU=}$ Organizational Citizenship Behaviour: Courtesy

$X_{5OCBCIV=}$ Organizational Citizenship Behaviour :Altuism

Organizational Commitment (OC)= Affective Commitment (OCAFF), Continuance Commitment (OCCON) and Normative Commitment (OCNOR).

ε = standard error term.

Data Management

The data collected through Google forms were downloaded through MS-EXCEL software and retrieved in a spreadsheet. Since the data generated through Google forms were not in numeric forms, those alphabetical data were later converted to numeric forms through a command called VLOOKUP in MS-EXCEL. Those data were later exported to SPSS for coding, recoding and analysis of data. The data imported in SPSS were labeled and some negative questions were recorded through the automatic recode option in SPSS. For instance, in the five-point Likert scale; 5 were re-coded as 1, 4 as 2, 3 as 3, 2 as 4 and 1 as 5. The different outputs were generated as per the research objectives and converted to tabular form again in MS-Excel. For the effective retrieval of research output for future purpose, the data output was stored in a computer, pen drive and Google drive too.

Validity and Reliability

Validity and reliability of research instrument, data collection and analysis were fully ensured through different measures. Several assessors were consulted for evaluation of the instrument for face validity purpose. Different items of organizational citizenship behaiour and organizational commitment were incorporated in the study in order to ensure content validity. Faculty members of Human Resource Management as an expert were to place appropriate categories of study variables and questionnaire to ensure content validity. To ensure criterion validity, the test results were compared with the external published indicators of OCB and OC. Regression analysis and its findings were aligned with the theoretical underpinning to measure the construct validity.

Test-retest method and the use of internal consistency reliability measure Cronbach's Alpha was employed in order to validate the reliability of constructs used in the questionnaire survey. The 27 questions with a Cronbach's Alpha value of 0.728 ensured the internal consistency of data. Pre-testing of the questionnaire was also administered. Likewise, a pilot study comprising 10 faculty members from each university was selected to ensure consistency in data management.

Results and Discussion

This part consists information on the analysis and discussion based on prior research.

Table 1

Organizational Citizenship Behaviour of Faculty Members

Dimensions	n	M	SD
OCBCON(Conscientiousness)	164	3.96	0.58
OCBSPO (Sportsmanship)	164	3.35	0.70
OCBCIV(Civic Virtue)	164	3.94	0.68
OCBCOU(Courtesy)	164	4.35	0.71
OCBALT(Altruism)	164	3.90	0.70

Table 1 exhibits organizational citizenship behaviour among faculty members in Pokhara under different dimensions of it. The descriptive statistics with the minimum mean value for sportsmanship *(M=3.35, SD=0.70)* reveal that faculty members tend to find fault in organizational activities. On the other hand, the highest mean value *(M=4.35, SD=0.71)* depicts that the faculty members tend to be courteous in the organization. They generally do not disturb and abuse others in the work.

The study revealed that sportsmanship behaviour denoted as OCBSPO was the least among university teachers in Pokhara. It shows that university teachers generally tend to complain about management practices and tries to fault university actions. On the other hand, courtesy behaviour as denoted by OCB was perceived as the highest contributing factor of OCB. It reflects that university teachers in Pokhara tend to help others and not distributing fellow members in organizational and personal work. The findings are similar to Shreshta and Subedi (2020) who also revealed the highest courtesy among school teachers in Nepal. However, the finding is different from Niroula et al. (2020) who revealed that altruism and conscientiousness behaviour among banking employees in Nepal. The results are also consistent with Alkathani (2015); Erkilic and Gulluce (2017) who concluded that altruism is an important factor of OCB. They revealed that banking employees try to comply more with organizational rules and regulations and are more helpful to other colleagues. The altruism and courtesy factors prevail more in the Nepalese context because of the nature of employees and the nature of university teachers. However, the university teachers tend to give critical comments on the organization because they seem to be the educated group. Sportsmanship character may be lacking because of the nature of teachers giving critical comments about the organization for organizational benefits. The findings also reveal consistency on big five personality theory and social exchange theory as well.

Table 2

Organizational Commitment on Different Dimensions

Dimensions	N	M	SD
OCAFF (Affective Commitment)	164	3.44	0.65
OCCON (Continuance Commitment)	164	3.46	0.86
OCNOR (Normative Commitment)	164	3.48	0.69

Table 2 shows different dimensions of organizational commitment. On average faculty members in Pokhara are committed to their organization. The descriptive statistics with the minimum mean value for OCAFF *(M=3.35, SD=0.70)* reveal that faculty members tend to have difficulty emotionally attaching themselves to the organization compared to the continuance and normative commitment. On the other hand, the highest mean value *(M=3.48, SD=0.69)* depicts that the faculty members tend to remain in the organization because want to be loyal towards the organization because they believe the organization has done a lot for them. However, there is not much deviation in minimum and maximum values.

The study revealed a higher level of normative commitment (OCNOR) among the faculty members. It indicates that faculty members in Pokhara do not want to leave the organization and are loyal to their organization because they perceive that leaving the organization is against the investment made by the organization to them. The findings also support the social exchange theory, side bet theory and perceived organizational support theory where the effort made by the employees makes them stay in the organization. The results are different from the findings made by Bhalla & Jafar (2013). It is because the chance of getting a new job in the Nepalese context is difficult compared to other developing countries. On the other hand, the faculty members tend to show lesser affective commitment (OCAFF) compared to other dimensions of commitment. The findings are against the conclusion made by Nazneem and Miralam (2017); Timalsina et al. (2018). They concluded a moderate level of affective and continuance commitment among faculty members in Pakistan. It may be because of the facility provided by the organization. Generally, the compensation provided to university teachers in Nepal is comparatively lower than in other South Asian countries.

Table 3

Relationship between OCB Dimensions and OC

	OCBCON	OCBSPO	OCBCIV	OCBCOU	OCBALT	OC
OCBCON	1					
OCBSPO	0.104	1				
OCBCIV	.364**	-0.015	1			
OCBCOU	.104*	.154*	.494**	1		
OCBALT	.217**	.147*	.436**	.414**	1	
OC	.192**	0.051	.428**	.346**	.264**	1

** significant at 0.01, *significant at .05

Table 3 depicts the bi-variate correlation between the OCB dimension (independent variables) and dependent variable (OC). Almost correlation (*r*) coefficients are positive and significant at 5 and 1 % levels of significance. If the faculty members have higher organizational citizenship behaviour, it will lead to higher commitment within the organization. However there is minimal value of $r(162)=0.051, p>0.05$ for OCBSPO. It indicates lesser the sportsmanship behaviour within the organization, the lesser will be the commitment within the organization.

Since the correlation coefficient matrix where all the values of *r* are less than .80, its better to run a regression to find the impact of independent variables namely OCBCON, OCBSPO, OCBCIV, OCBCOU and OCBALT on Organizational Commitment (OC).

Table 4

Impact of OCB Dimensions on OC

Variables	s.e	β	t	p
(Constant)	0.436		3.27	0.003
OCBCON	0.074	0.04	0.39	0.543
OCBSPO	0.054	0.01	0.36	0.907
OCBCIV	0.079	0.28	3.27**	0.003
OCBCOU	0.069	0.21	2.09*	0.024
OCBALT	0.084	0.06	0.78	0.375

$F(5,158)=9.350, p<0.01, R^2=0.471$), ** and * signifies the coefficients are significant at 0.01 and 0.05 respectively.

Table 4 depicts the regression analysis of different independent variables and their impact on dependent variables. The analysis shows that conscientiousness (OCBCON), sportsmanship (OCBSPO) and altruism (OCBALT) did not significantly predict organizational commitment i.e OC (*β=0.04, t(161)=0.39,p>0.05), ((β=0.01, t(161)=0.36,p>0.05) and* (*β=0.06, t(161)=0.78 ,p>0.05)*respectively. However OCBCIV did significantly predict OC (*β=0.28, t(161)=3.27,p<0.01)*. Likewise, OCBCOU also significantly predict OC ((*β=0.21, t(161)=2.09 ,p<0.05)*. It indicates that faculty members voluntarily participate in different programs organized by the organization then commitment towards the organization will be enhanced. Similarly, if the faculty members do not interrupt the work of others and are not involved in negative thoughts of the organization, their commitment level will increase. The results of the regression indicated the two predictors explained 45.9 %of the variance (*R2 =.0.471, F(5,158)=9.350, p<0.01*). The major finding is that civic virtue and courtesy behaviour of faculty members leads to organizational commitment.

The objective of the study was to analyze the impact of OCB dimensions on OC. The study revealed that OCB dimensions strongly predicted the outcome variable i.e OCB. In other words, different behaviour shown by the faculty members will lead to better organizational commitment. This finding is similar to the majority of the prior research. Ehrhart (2004); Gautam et al. (2005); Mackenzie (1997); Podsakoff et al. (2000); Podsakoff et al. (1997); Shrestha and Subedi (2020); Walz and Niehaoff (1996); Pourgaz et al. (2015); Saed and Hussein (2019) also revealed similar nature of findings. The present study demonstrates that significant impact has been observed in civic virtue (OCBCIV) and courtesy (OCBCOU) dimensions on organizational commitment (OC). It reveals that, if the faculty members do participate in different organizational programs voluntarily and do their work without interrupting others' work, it will lead to better organizational commitment. However, the research findings of Podsakoff et.al (1997) revealed sportsmanship (OCBSPO) as the major factor contributing to organizational commitment. The present research finding contrary the findings on the particulars dimension. It is because of the socio-demographic characteristics representing a diverse group. Additionally, Podsakoff et al. (2000) revealed courtesy as a major factor contributing to organizational commitment. Therefore, the present study also revealed the same findings. Likewise, the findings made by this research is similar to the research made by Walz and Niehoff (1996), where civic virtue being the important dimension contributing to organizational commitment. The results seem to be justifiable as OCBCIV and OCBCOU dimensions are both related to a friendly environment and help and cooperation among each other which will lead to organizational commitment.

Conclusions

Organizational citizenship behavior and organizational commitment is an area of research interest. In some of the prior research, it was indicated negative OCB and less commitment among teachers. Likewise, most of the socio-demographic factors were influencing OCB and OC. The research aimed to identify the OCB and OC factors and how OCB impacts organizational commitment among the faculty members involved in different campuses in Pokhara. The research concluded that courtesy behavior was the most influencing factor contributing to OCB and sportsmanship character was less displayed by the faculty members. It was also concluded that the major factors of OCB among the five dimensions, courtesy and civic virtue were effective in developing organizational commitment among faculty members. It can be concluded that if the university teachers display a higher level of courtesy and civic virtue characteristics, namely helping characteristics; the organizational commitment will also be enhanced positively.

Policy Implications and Direction for Further Research

The present study has policy implications. As discussed earlier, the research paper is broad as it covers both educational and human resource issues. The findings made from the study like the factors of least sportsmanship need to be addressed by the university authorities. Policy reform needs to be done authority like service commission by regularly publishing vacancies. Likewise, the GoN, as well as the provincial government, need to make plans to increase the commitment level of university teachers by addressing extrinsic rewards.

The present research was carried out with a limited sample within a limited geographical region. It is advised to the future researcher to conduct their research on a larger sample. Likewise, the future researcher needs to research by including more universities, colleges too. The research can be generalized if we adopt this strategy. The research included only a list of questions covering different dimensions of OC and OCB. The future researcher may conduct research only on the limited dimension with broad coverage of the particular dimensions. There are many other intervening factors, like organizational justice, job satisfaction; those factors need to be included in future research. Additionally, the future researcher should research by employing advanced quantitative tools namely SEM and qualitative tools like KII, FGD, interview etc. It means to say mixed method can be used to further validate the research. This research only explored OCB and OC dimensions on faculty members, future research needs to conduct on that particular dimension employing comparative study on the different service industries. The impact of COVID-19 organizational citizenship behaviour and organizational commitment is also an area that remains unexplored. Lastly, the negative consequences of higher OCB are also research unexplored.

Acknowledgements: *The author is thankful to Research Directorate Office, Tribhuvan University for providing the research grant for conducting research This research paper is a part of the same research.*

References

AbuKhalifeh, A. N., & Som, A. P. M. (2013). The antecedents affect employee engagement and organizational performance. *Asian Social Science*, *9*(7), 41–46. https://doi.org/10.5539/ass.v9n7p41

Alkahtani, A. (2015). Organizational citizenship behavior (OCB) and rewards. *International Business Research*, *8*(4), 210. https://doi.org/10.5539/ibr.v8n4p210

Allen, N. J., & Meyer, J. P. (1990). The measurement and variables antecedents of affective, continuance and normative commitment to the organization. *Journal of Occupational Psychology, 63*, 1-18. https://doi.org/10.1111/j.2044-8325.1990.tb00506.x

Bateman, T. S., & Organ, D. W. (1983). Job satisfaction and the good soldier: The relationship between affect and employee citizenship. *Academy of Management Journal*, *26*, 587-595. https://doi.org/10.2307/255908

Bhalla. P., & Zafar, S. (2013).A study of ORS and organizational commitment in organized retail sector. *Research Journal of Economics and Business Studies*, *4*(15), 213-243. https://www.academia.edu/69316921

Bishop, J. W., & Scott, K. D. (2000) An examination of organizational and team commitment in a self-directed team environment. *Journal of Applied Psychology, 85*, 439-450. https://doi.org/10.1037/0021-9010.85.3.439

Blau, P.M. (1964). *Exchange and power in social life*. John Wiley & Sons.

Bruning, N. S., & Seers, A. (2004) *Members, leaders and the team: extending lmx to coworker relationships*. 32nd Annual Conference Administrative Sciences Association of Canada. http://www.asac.ca/

Chen, X., Li, J., & Wang, L. (2016). The relationship between organizational citizenship behavior and organizational commitment: A study of high-tech firms in China. Management Science and Engineering, *10*(2), 106-113. https://doi.org/10.1037/a0019477.

Cohen, A. (2003): *Multiple commitments in the workplace.* Lawrence Erlbaum Associates.

Cortez, A.O., Galman, S.M.A., Amaranto, J., Tomas, M.J.L., & Rufino, M.V. (2021). Teacher's job satisfaction and its relationship with their work performance, professionalism, and commitment. *Open Access Library Journal, 8*, e7397. https://doi.org/10.4236/oalib.1107397.

Coyle□Shapiro, J. A. M., Kessler, I., & Purcell, J. (2004). Exploring organizationally directed citizenship behavior: Reciprocity or ‘It's my job’?. *Journal of Management Studies*, *41*(1), 85-106. https://doi.org/10.1111/J.1467-6486.2004.00422.X

Copanzano, R., & Mitchell, M. S. (2005) Social exchange theory: An interdisciplinary review. *Journal of Management*, *31*, 874-900. https://doi.org/10.1177/0149206305279602

Donaldson, S. I., & Grant-Vallone, E. J. (2002). Understanding self-report bias in organizational behavior research. *Journal of Business and Psychology, 17* , 2, 245-260. https://www.researchgate.net/publication/27021889

Ehrhart, M . G. (2004). Leadership and procedural justice climate as antecedents of unit level organizational citizenship behaviors, *Personnel Psychology*, *57*, 61-94. https://doi.org/10.1111/j.1744-6570.2004.tb02484.x

Eisenberger, R., Huntington, R., Hutchison, S. and Sowa, D. (1986) Perceived organizational support. *Journal of Applied Psychology*, *71*, 500-507. http://dx.doi.org/10.1037/0021-9010.71.3.500

Eisenberger, R., Armeli, S., Rexwinkel, B., Lynch, P. D., & Rhoades, L. (2001). Reciprocation of perceived organizational support. *Journal of Applied Psychology, 86*, 42-51. https://doi.org/10.1037//0021-9010.86.1.42

Elstad, E., Christophersen, K. A., & Turmo, A. (2011). Social exchange theory as an explanation of organizational citizenship behaviour among teachers, International *Journal of Leadership in Education: Theory and Practice*, *14*(4), 405-421. https://doi.org/10.1080/13603124.2010.524250

Emerson, R. M. (1962). Power-dependence relations. *American Sociological Review, 27*, 31-41.https://doi.org/10.2307/2089716

Ensher, E. A., Grant-Vallone, E. J., & Donaldson, S. I. (2001). Effects of perceived discrimination on job satisfaction, organizational commitment, organizational citizenship behavior, and grievances. *Human Resource Development Quarterly*, *12*(1), 53–72. https://www.researchgate.net/publication/270218889

Erkilic, E., & Gulluce, A.C. (2017) Investigation of organizational citizenship behavior of hotel employees by structural equation model. *iBusiness*, *9*, 31-47. https://doi.org/10.4236/ib.2017.92003.

Gasengayire, J. C., & Ngatuni, P. (2021). Effect of job satisfaction on organizational commitment: Evidence from employees of a special mission organization in Rwanda. *Huria Journal, 2*(1), 127-154.

Gautam, T., Van Dick, R., & Wagner, U. (2004). Organizational identification and organizational commitment: Distinct aspects of two related concepts. *Asian Journal of Social Psychology*, *7*(3), 301–315. https://doi.org/10.1111/j.1467-839X.2004.00150.x.

Gautam, T., Van Dick, R., Wagner, U., Upadhyay, N., & Davis, A. J. (2005). Organizational citizenship behavior and organizational commitment in Nepal. *Asian Journal of Social Psychology*, *8*(3), 305–314. https://doi.org/10.1111/j.1467-839X.2005.00172.x.

Gouldner, A. W. (1960). The Norm of Reciprocity: A Preliminary Statement. *American Sociological Review, 25*, 161-178. https://doi.org/10.2307/2092623

Habeeb, Shaad (2019) : A proposed instrument for assessing organizational citizenship behavior in BFSI companies in India. *Cogent Business & Management, 6*, 1-20, https://.doi: 10.1080/23311975.2019.1625702

Haigh, M. M., & Pfau, M. (2006). Bolstering organizational identity, commitment, and citizenship behaviors through the process of inoculation. *International Journal of OrganizationalAnalysis*,*14*(4),295–316.https://doi.org/10.1108/19348830610849718.

Homans, G. C. (1958). Social behavior as exchange. *American Journal of Sociology, 63,* 597-606. https://doi.org/10.1086/222355

Islam, T., Khan, S. R., Shafiq, A., & Ahmad, U. N. U. (2012). Leadership, citizenship behavior, performance and organizational commitment: The mediating role of organizational politics. *World Applied Sciences Journal*, *19*(11), 1540–1552. https://doi.org/10.5829/idosi.wasj.2012.19.11.2093.

Kim, T., & Lee, S. (2015). The effect of organizational commitment on organizational citizenship behavior: The mediating role of job satisfaction. *Journal of Business Research*, *68*(1), 168-175. https://www.worldwidejournals.com/indian-journal-of-applied-research/1359813073_55158_70

Kim, K., Koo, H., & Lee, J. (2016). The impact of servant leadership on employee outcomes: The mediating role of organizational citizenship behavior. *Leadership & Organization Development Journal, 37*(1), 23-39.

Kim, G. W., Leong, K. J., & Lee, Y. (2005). Effect of service orientation on job satisfaction, organizational commitment and intention of leaving in a casual dining chain restaurant. *Hospitality Management, 24*, 171-193. https://doi.org/10.1016/j.ijhm.2004.05.004

Li, Hongying., & Cao, Yangling. (2020). Employee-organization relationshp and organizational citizenship behaviour: The roles of organizational identifitcation and leader-member exchange. *Advances in Social Science, Education and Humanities Research. 50* (5), 485-489. https://doi.org/10.2991/assehr.k.201214.092

Li, Luis., Wu, Dang., & Li, Deon. (2018). The relationship between organizational commitment and organizational citizenship behavior in state-owned enterprises: The mediating role of the perceived value of organizational citizenship behavior. *Sustainability, 10*(5), 1427.

Liu, Y. (2009). Perceived organizational support and expatriate organizational citizenship behavior: The mediating role of affective commitment towards the parent company. *Personnel Review*, *38*(3), 307–319. https://doi.org/10.1108/00483480910943359

Massoudi, A. H., & Hamdi, S. S. A. (2017). The consequence of work environment on employees productivity. *Journal of Business and Management*, *1*(3), 35–42. https://doi.org/10.9790/487X-1901033542

Meyer, J. P., & Allen, N. J. (1991). A three-component conceptualization of organizational commitment. *Human Resources Management Review*, *1*(1), 61–89. https://doi.org/10.1016/1053-4822(91)90011-Z.

Meyer, J. P., Stanley, D. J., Herscovitch, L., & Topolnytsky, L. (2002): Affective, continuance, and normative commitment to the organization: a meta-analysis of antecedents, correlates, and consequences. *Journal of Vocational Behavior*, *61*,20-52. https://doi.org/10.1006/jvbe.2001.1842

Morrow, P.C. (1983). Concept redundancy in organizational research: the case of work commitment. *Academy of Management Review*, *8*(3), 486-500. htttps://doi.org/10.5465/AMR.1983.4284606

Mowday, R. T., Steers, R. M., & Porter, L. W. (1979). The measurement of organizational commitment. *Journal of Vocational Behavior*, *14*(2), 224–247. https://doi.org/10.1016/0001-8791(79)90072-1

Mustaffa, C. S., Rahman, W. R. A., Hassan. M. A., & Ahmad, F. (2007). Work culture and organizational citizenship behavior among Malaysian employees. *The International Journal on Knowledge, Culture and Change Management, 7*(8), 35-50.

Nazneen,A., & Bhalla, P. (2014). *A study of ORS and among the Faculty members of Private and Public University*. *International Journal of Human Resource Management and Research, 3*(4), 17-25. https://www.researchgate.net/publication/322540056

Nazneen, A., & Miralam, M.S. (2017). A study of affective, continuance and normative commitments and its impact on job satisfaction among the faculty members of technical universities. *International Review of Management and Business Research, 6*(4), 1427-1438. https://www.researchgate.net/publication/325461792

Nguyen P. N. D., Tran, V. D, & Le, D. N. T. (2022) Does organizational citizenship behavior predict organizational commitment of employees in higher educational institutions?. *Frontiers Education*, 7 (9), 112-119. https://doi:10.3389/feduc.2022.90926

Organ, D. W. (1988). *Organizational citizenship behavior*: *The good soldier syndrome*. Lexington Books.

Organ, D. W., & Ryan, K (1995). A meta-analytic review of attitudinal and dispositional predictors of organizational citizenship behavior. *Personnel Psychology*, *48*, 775-802. http://doi.org/10.1111/j.1744-6570.1995.tb01781.x

Park, H., Lee, H., & Kim, Y. (2019). The relationship between job autonomy and organizational citizenship behavior: The mediating role of organizational commitment. *Journal of Business Research, 96*, 256-262.

Podsakoff, P. M., Ahearne, M., & MacKenzie, S. B. (1997). Organizational citizenship behavior and the quantity and quality of work group performance. *Journal of Applied Psychology*, *82*(2), 262-270. https://doi.org/10.1037/0021-9010.82.2.262

Podsakoff, P. M., MacKenzie, S. B., Paine, J. B., & Bachrach, D. G. (2000). Organizational citizenship behaviors: A critical review of the theoretical and empirical literature and suggestions for future research. *Journal of Management*, *26*(3), 513-563. http://.doi.org/10.1177/014920630002600307

Pourgaz, A. W., Naruei, A. G., & Jenaabadi, H. (2015). Examining the relationship of organizational citizenship behavior with organizational commitment and equity perception of secondary school administrators. *Psychology, 6*, 800-807. https://doi.org/10.4236/psych.2015.6

Rai, G. S. (2012). Organizational commitment among long-term care staff. *Administration in Social Work*, *36*(1), 53-66.

Rodríguez, P. V., Castro, N. R., & Perez-Pico, A. M. (2021). To engage or not to engage in organisational citizenship behaviour: that is the question!. *Economic Research*, *34*(1), 2506-2521. https://doi.org/10.1080/1331677X.2020.1833743

Saed, R. A., & Hussein, A. H. (2019). Impact of organizational citizenship behaviour on organizational commitment on Jordanian frontline employees of Arabic Bank. *European Scientific Journal*, *15* (10), 184-204. https://doi.org/10.19044/esj.2019.v15n10p184

Saks, A. M. (2006). Antecedents and consequences of employee engagement. *Journal of Management Psychology, 21*(7), 600-619. https://doi.org/10.1108/02683940610690169

Shore, L. M., Tetrick, L. E., Lynch, P., & Barksdale, K. (2006) Social and Economic Exchange: construct dand validation. Journal of Applied Social Psychology, 36, 837-867. https://doi.org/10.1111/j.0021-9029.2006.00046.x

Singh, S. R., & Padmanabhan, V. (2017). A study of organizational citizenship behaviour of secondary school teachers. *Scholarly Journal of Humanity and English Language*, *4*(22), 5621-5641. https://www.srjis.com/pages/pdfFiles/150236069754

Smith, C. A., Organ, D. W., & Near, J. P. (1983). Organizational citizenship behavior: Its nature and antecedents. *Journal of Applied Psychology*, *68*(4), 653-663. http://doi.org/10.1037/0021-9010.68.4.653

Tambe, S., & Shanker, D. M. (2014). A study of organizational citizenship behaviour (OCB) and its dimensions: A literature review. *International Research Journal of Business and Management*, *1*, *67-73. https://www.researchgate.net/publication/282239572*

Thibaut, J. W., & Kelley, H. H. (1959). *The social psychology of groups*. John Wiley and Sons.

Timalsina, R., K.C., S., Rai, N., & Chantyal, A. (2018). Predictors of organizational commitment among university nursing faculty of Kathmandu valley, Nepal. *BMC Nursing 17***,** 30. https://doi.org/10.1186/s12912-018-0298-7

Todd, S. Y. (2004). *A causal model depicting the influence of selected task and employee variables on organizational citizenship behavior* [Unpublished doctoral dissertation, Floriday State University].

Vinekar,V., Lavelle, J. J., Brockner, J., Konovsky, M. A., Price, K. H., Henley, A. B., & Taneja, A. (2009). Commitment, procedural fairness, and organizational citizenship behavior: a multifocal analysis. *Journal of Organizational Behavior*, *30*(3), 337–357. https://doi.org/10.1002/job.518

Walz, S. M., & Niehoff, B. P. (1996). Organizational citizenship behaviors and their effects on organizational effectiveness in limited-menu restaurants. *Academy of Management*, *1*, 307-31*1*. https://doi.org/10.5465/ambpp.1996.4980770

Zhang, L., & Zhang, D. (2017). Transformational leadership, organizational commitment and organizational citizenship behavior: A study of Chinese public institutions. Public Administration Review, 77(4), 644-655. https://doi.org/10.3389/fpsyg.2017.01364

Zhang, L., Yang, L., & Zhang, D. (2021). The relationship between organizational commitment and organizational citizenship behavior: A study of multinational corporations in China. *Journal of Business Research*, 120, 280-287. https://doi.org/10.3390/su11226395

Zulkefli, S. A., Mustakim, S. S., Hassan, A., Abdullah, A., & Basri, R. (2021). Measuring organizational commitment and distributed leadership: A study in Malaysian secondary schools. *International Journal of Academic Research in Business and Social Sciences, 11*(7), 78–88. https://doi.org/10.6007/IJARBSS/v11-i7/10416

APPENDIX I

Socio-Demographic Profile of Respondents

Gender	N	%
Male	126	76.8
Female	38	23.2
Faculty		
Management	91	55.5
Science	12	7.3
Humanities	25	15.2
Education	36	22
Qualification		
Phd	20	12.2
M.Phil	18	11

Masters	126	76.8
Designation		
Professor	9	5.2
Assoc. Professor	16	9.8
Lecturer	97	59.1
Teaching Assistant	24	14.6
Adjunct Faculty	18	11.0
Age of Respondents		
Below 35	38	23.2
35-45	74	44.1
45-55	37	22.6
Above 55	15	9.1
Type of College		
Constituent	114	69.5
Public	32	19.5
Private	18	11.0
University		
Tribhuvan	119	72.6
Pokhara	38	23.2
Others	7	4.3
Marital Status		
Single	14	8.5
Married	150	90.9

Impact of Non-Performing Loan and Macro- Economic Variables on Financial Performance of Commercial Banks in Nepal

Santosh Ranabhat*, Raj Kumar Subedi**

Abstract

This study aims to measure the impact of non-performing loan and macro-economic variables on financial performance of commercial banks in Nepal. The dependent variables are return on assets, return on equity and capital adequacy ratio which measure the financial performance and independent variables are NPL, GDP growth, inflation and interest rate measure the macro-economic variables. Primary and secondary data were collected through the structured questionnaire and annual reports of commercial banks and economic survey respectively. Convenience sampling was used to select the commercial banks located in Pokhara for collecting primary data of 80 respondents. Stratified simple random sampling was used to select 10 commercial banks (three JV and seven NJV banks) out of total population of 27 commercial banks for a time period of 2073/74 to 2077/78 for collecting secondary data. Multiple regression analysis, correlation analysis and descriptive statistics were used in analyzing the data. The primary data analysis concluded that most of the respondents have knowledge about the provision of non-performing loan according to NRB directives among bank staffs. The questionnaire survey shows majority of respondents agree with the statement macro-economic variables of non-performing loan affect the financial performance. The analysis of secondary data in correlation analysis reveals that the relationship between ROA, ROE and CAR with NPL is negative and insignificant. Similarly, the relationship between macro-economic variables with NPL is insignificant for JV and NJV banks. The relationship between ROA and ROE with GDP growth and interest rate is positive and significant for JV banks. The positive effect of GDP growth and interest rate on profitability indicates that increase in GDP growth and interest rate ultimately increases financial performance of JV banks. The regression analysis reveals that relationship between NPL with ROE is negative and significant for NJV bank which implies that increase in NPL decreases ROE. Likewise, this study also helps the future researchers to conduct future research on impact of NPL on firm performance to extend with new data and sample.

Keywords: *Non-performing loan, GDP growth, inflation, interest rate, ROA, ROE and capital adequacy ratio.*

Introduction

Loan becomes non-performing when it cannot be recovered within certain stipulated time that governed by some respective laws. So, non-performing loan is defined from the landing institution side. Loan becomes non-performing if it is used in different way than

**Research Scholar*
***Faculty of Management, Gupteshwor Mahadev Multiple Campus, Pokhara.*

that for which it has been taken. Commercial bank is one of the major components of every economy because they collect dispersed saving and provide loanto the various sector according to the need of client (Baral, 2016).

Non-performing assets (NPAs) or non-performing loan (NPLs) is a burning problem of Nepalese financial sector. In the present banking scenario, NPL is being more headaches for the banking sector. If credit allowed by banks and financial institution turns bad, it crates NPL. NPL percentage in assets portfolio shows poor health of bank. The performance of any financial institution is greatly measure with the coverage of NPL in the particular institution. Since, the prime source of income forthe bank are generated through income from loan and advances, increase in non- performing loan lead bank in verge of collapse (Nepal Rastra Bank, 2010).

Banks not only raise assets through new deposits but they also reuse the assets which they get from the borrowers. With increase in the NPL, funds are not easily reused causing a decrease in the lending capacity of banks thereby decreasing the income of banks. The profits and NPL are inversely proportional. With increase in NPL, there will be decrease in profits because the banks do not receive the payments and along with this the banks also need to create bigger provisions according to the type of NPL (Wadhwa & Ramaswami, 2020).

Macroeconomics is a branch of economics that studies how an overall economy, the market or other systems that operate on a large scale behaves. Macro-economic studies economy, wide phenomena such as inflation, price levels, rate of economic growth, national income, gross domestic product (GDP), and changes in unemployment. Macroeconomics attempts to measure how well an economy is performing, to understand what forces drive it, and to project how performance can improve. Macroeconomics deals with the performance, structure, and behavior of the entire economy, in contrast to microeconomics, which is more focused on the choices made by individual actors in the economy like people, households, industries etc. (Bhusal, 2022).

After analyzing bank specific variables and macroeconomic variables investor may make a good portfolio of investment. Knowledge of such factors and their possible impacts on share prices is highly appreciable on the part of both banks and investors. Profitability conveys information to the outside world about the current and future performance of banks. Consideration of such factors by investors would give support in making good decision to invest in stock that yield good returns. Srinivasan (2012) noticed that understanding the impact of various fundamental variables on profitability is very much helpful to investors as it well help them in taking portfolio investment decision.

After liberalization policy in 1980s, the nations have made some progress and prudent regulatory measure have been introduced by central bank of country. However, actual performance of the financial institution couldn't improve. Financial institution in Nepal have been facing several problems like lack of smooth functioning of economy, different policies and guidelines on Nepal Rastra Bank, political instability, security problems, poor information system, over liquidity caused by lack of good lending opportunity, increasing NPL etc. In the present context when Nepalese commercial banks are facing the problem of increasing NPL, more amounts have to be allocated for loan loss provision (Dahal, 2002).

The following research questions are formulated as per the statement of the problem. The study tends to find answer of these research questions:

- What is the knowledge about the provision of non-performing loan according to NRB directives among bank staffs?
- What is the current status of non-performing loan in Nepalese commercial banks?
- What is difference in impact of non-performing loan on financial performance among joint and non-joint venture banks?
- Is there any relationship exists between macroeconomic variables with non-performing loan and financial performance?

Literature Review

Louzis et al. (2012) analyzed the macroeconomic and bank specific determinants of non-performing loans in the banking sector of Greece using quarterly data of 2003- 2009. In this study the macroeconomic variables, specifically the real GDP growth rate, the unemployment rate, the lending rates and public debt were considered as the explanatory variable to effect on the level of NPLs. In case of banks specific variables performance (measured by ROE), efficiency and category of loan were the major explanatory variables to affect non-performing loan.

Bhattarai (2015) conducted a study on "Determinants of Non-performing Loan in Nepalese Commercial Banks". The non-performing loans of financial institutions are considered as a significant issue in context of Nepal for last few decades. The main aim to of this article is to identify the impact of macroeconomic variables and bank specific variables on the non-performing loan of the commercial banks in Nepal. The study found that macroeconomic variables such as the real effective exchange rate have significantly negative impact on non-performing loan. The impact of GDP growth rate was found to be insignificant in this study. One year lagged inflation rate has significant positive impact on non-performing loan. The banks which charge relatively higher real interest rate have higher non-performing loan.

Pokhrel (2016) studied "A study of Non-Performing Assets in development banks in Nepal (with reference to Kamana Bikash Bank Limited and City Development Bank Limited)". The main objective of the study is to find out portion of non-performing assets of selected development bank in their loan portfolio. The result of the study revealed that there is no alarming situation of NPA in the sampled banks till the dateof study. Non-performing loan of KBB and CDB are also increasing trend. The trend of increment is fair for KBB but is rapid in CDB especially in the last F/Y of analysis.

Bhattarai (2018) research aims to investigating the "Effect of Non-performing loan on profitability of Nepalese commercial banks". The major objective of this study is to assess the impact of non-performing loan on profit of commercial banks. The study concluded that there is no relationship of ROA with NLTTLR, PLLCR and TLTTAR.There is no statistically significant relationship of ROE with PLLCR and negative significant relationship of TLTTAR with PMR. It can be analyzing that though total loan portfolio increases.

Panta (2018) conducted a study on "Non-performing loans & bank profitability: study of joint venture banks in Nepal". The main objective of the study investigates the bank-specific & macroeconomic determinants of non-performing loans as well as its impact on profitability. The study found the net interest margin has a positive and significant effect while the bank size has a negative and significant relationship. However, the macroeconomic variables do not relate. The increase in the non- performing loan erodes the interest income reducing the profitability and the asset sizeincreases so do the bad management practices as there are huge operations to be handled by the bank, therefore hindering the profitability.

Sharma (2019) had conducted a thesis entitled on "Non-performing loan and its impact on performance of Nepal Bank Limited". The main objectives of his research were: to study the trend and composition of non-performing assets of the bank, to analysis the major profitability indicators of banks, to access the relationship between the profitability and the non-performing assets of the banks, to study the impact of non-performing assets in the profit of commercial banks and to provide appropriate suggestions. The major findings were: the ratio of NPL and Loan and Advance is in decreasing trend, it revels the bank is going to control NPL ration continuously, the fluctuating trend of Net profit is too much bad signal. It seems that the bank is facing high operational loss. If the bank does not try to reduce the operational loss the bank will be failure in near future and trend analysis of total loan and advances, total assets and total deposit are increasing trend. Increasing trend of total loan and advance is good for banking sector. It will increase and investing this fund in productive sector.

Bismark (2021) conducted a study on "Non-Performing loans and bank's profitability: Empirical evidence from Ghana". The main purpose set for this investigation is to examine factors that affect Non-performing loans and profitability of Banks in Ghana. The study concludes that interest rate has a significant positive relation with NPL. Annual inflation has a significant and inverse relation with NPL. The researcher found that there is no significant relationship with NPL and Bank profitability (ROA & ROE). The analysis of the data also revealed that the NPLs of the studied banks have been enhancing and showing an increase in trend from 2010 to 2015.

Gurung (2021) conducted a study on "Impact of Non-Performing Assets on Profitability of Commercial Banks in Nepal". The main objective of this study is to examine the level of non-performing loan/assets and its impact on the profitability of selected sample banks. The study found that NPA has low level of positive correlationand negative impact with profitability variables. Loan loss provision was also foundto have low positive correlation and negative impact on profitability variables.

Acharya (2022) investigated on "Impact of Non-Performing Assets on Profitability of Commercial Banks in Nepal". The main objective of the study is to assess the non- performing assets of the sample commercial banks in their profitability. Increasing NPA has now become the major issue for every commercial bank. Every bank now has put the NPA management under the top priority and is functioning to reduce the major part of it from the assets side of their balance sheet. The major conclusion of this study is that there is no significant impact of non-performing assets on the profitability of sample banks. This study also concludes that all the sample banks are maintaining the NPA ratio below five percent which may be due to stringent policy ofregulatory body and prudent credit risk management of sample banks. On the basis of the study, net profit of BOK is comparatively better than other sampled banks and NABIL is capable of maintaining low level of NPL and higher ROA, ROE than other sampled banks which ensures for better and prudent management of NABIL.

Bhusal (2022) conducted research paper on "Impact of Macroeconomic and firm specific variables on profitability of Nepalese commercial banks". The main purpose of this study is to analyze the effect of bank specific and macroeconomic variables bank performance. The study conclude that there is a significant impact of bank size on bank profitability in the ROE and ROA but insignificant in the NIM regression analysis and Non-performing loans has significant impact on bank's profitability in ROE, ROA and NIM regression. In this study there is a significant impact of leverage on bank's profitability and inflation in the regression analysis of ROE, ROA and insignificant impact in the regression analysis of NIM. In this research there is significant impact of GDP on banks profitability in ROE regression analysis but ROA and NIM has insignificant in regression analysis and significant impact of interest rate on profitability in ROE, ROA and NIM regression.

Methodology

Research methodology refers to the various sequential steps to adopt by a researcher in studying a problem with certain objective.

Research Design

This research would follow both descriptive and causal comparative research design.

Population and Sample and Sampling Design

Convenience sampling was used to select the commercial banks located in Pokhara valley for collecting the primary data of 80 respondents. For selecting the sample banks, stratified simple random sampling was used to select 10 commercial banks (three joint venture and seven non joint venture banks) out of total population of 27 commercial banks for a time period of 2073/74 to 2077/78 for collecting secondary data. In this study, the total commercial banks were divided into two groups namely joint venture bank and non-joint venture banks and name is drawn alphabetically.

Nature and Sources of Data, and the Instrument of Data Collection

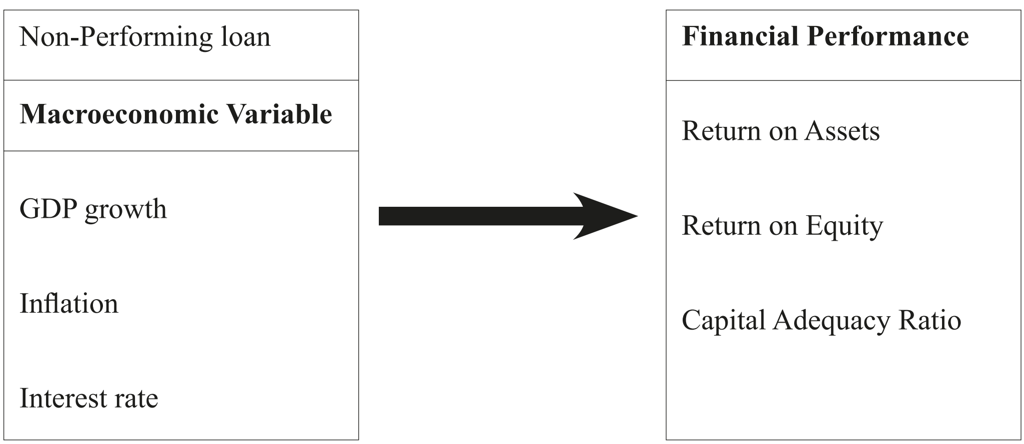
Quantitative nature of data was used in this study. Primary and secondary sources of data were used in this study. For collecting primary data, the questionnaire survey has been conducted to record the perceptions and opinion of respondents regarding knowledge about the provision of non-performing loan. The secondary data are taken from the annual reports of respective banks in order to analyze the financial performance (ROA, ROE and CAR) and NPL ratios. Data of independent variables GDP growth, inflation and interest rate was obtained from economic survey of study period. For collection of primary data, a structured questionnaire is utilized as instrument consisting of yes/no questions and multiple choice questions.

Methods of Analysis

The data collected were analyzed through different software's like SPSS, MS-Excel. Under descriptive statistic; mean, standard deviation, maximum and minimum values of the variables under study were calculated. For measuring the relationship between variables correlation analysis and multiple regression analysis has been used.

Figure 1

Research Framework



Results

Respondents' Profile

The respondents profile along with their personal characteristics is presented in following section.

Table 1

Respondents Profile

Respondents' Profile	Number	Percentage
Position of Employees		
Entry level	5	6.25
Assistant	29	36.25
Officer	46	57.5

Total	80	100
Gender		
Male	43	53.75
Female	37	46.25
Total	80	100
Age		
Below 20	5	6.25
20-30	38	47.5
30-40	28	35
40 and above	9	11.25
Total	80	100
Bank Type		
Joint venture Bank	36	45
Non joint venture Bank	44	55
Total	80	100

Source: Field Survey, 2022

Table 2

Determinants of Non-Performing Loan of Commercial Banks

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	N (%)
Is the provision of present NRB directives sufficient to loan classification?	38 47.5%	27 33.75%	9 11.25%	4 5%	2 2.5%	80 100%
Do you think that macro-economic variables of non-performing loan affect the financial performance?	54 67.5%	23 28.75%	3 3.75%	0 0%	0 0%	80 100%

Source: Field Survey, 2022

Table 3

Respondent's Perception on Non-Performing Loan

Statements	Yes	No	No Idea	N (%)
Do you have any knowledge about the provision of non-performing loan according to NRB directives?	73 91.25%	5 6.25%	2 2.5%	80 100%
Do you have any idea about the percentage of NPLs in relation to total overdue of the bank at the corporate level?	68 85%	6 7.5%	6 7.5%	80 100%
Do you think that the effective NPL mechanism is linked towards the better performance of banks in Nepal?	75 93.75%	3 3.75%	2 2.5%	80 100%
Do you think that the provision regarding restructuring and rescheduling of loan is effective for loan recovery?	65 81.25%	11 13.75%	4 5%	80 100%

Source: Field Survey, 2022

Table 4

Areas for making loan accounts less Non-Performing

Options	No. of Responses	Percent (%)
Selection of activity	19	23.75
Documentation	17	21.25
Monitoring	23	28.75
Study of inspection data	16	20
Any other method of reducing NPLs	5	6.25
Total	80	100

Source: Field Survey, 2022

Table 5

The main reasons of NPLs

Options	No. of Responses	Percent (%)
Diversification of Funds	26	32.5
Lack of supervision	28	35

Mismanagement	14	17.5
Lack of follower	5	6.25
Problem in marketing	2	2.5
Any other reason	5	6.25
Total	80	100

Source: Field Survey, 2022

Table 6

Methods for reduction of NPLs

Options	No. of Responses	Percent (%)
By compromise/settlement	24	30
By initiation of legal action	24	30
By claiming for Collateral	7	8.75
By collective Bankers effort	25	31.25
Total	80	100

Source: Field Survey, 2022

Table 7

Methods of preventing loan from becoming NPLs

Options	No. of Responses	Percent (%)
Watching pre-sanction appraisal	2	2.5
Credit policy	3	3.75
Risk Perception	5	6.25
Post sanction monitory	4	5
Periodical Review	3	3.75
Examination of financial statement	2	2.5
All of the above	61	76.25
Total	80	100

Source: Field Survey, 2022

Table 8

More affected loan by Covid-19

Options	No. of Responses	Percent (%)

Business Loan	35	43.75
Hire purchase Loan	4	5
Home Loan	2	2.5
Agriculture Loan	2	2.5
All of the above	36	45
Any other	1	1.25
Total	80	100

Source: Field Survey, 2022

Table 9

Descriptive Statistics of variables of NJV and JV Banks

Variables	NJV Banks				JV Banks			
	Min.	Max.	Mean	S.D.	Min.	Max.	Mean	S.D.
ROA	0.01	2.78	1.30	0.57	0.89	2.69	1.77	0.48
ROE	4.94	22.73	1.28	4.99	8.56	22.41	1.50	3.82
CAR	11.16	20.32	1.395	2.378	12.48	15.75	13.836	1.10
NPL	0.06	4.55	1.74	1.235	0.12	2.68	0.879	0.77
Variables	Min	Max	Mean	S.D.				
GDP growth	-2.1	8.6	4.86	4.24				
Inflation	4.2	6.2	4.78	0.80				
Interest rate	8.43	12.20	10.97	1.55				

Source: Output of SPSS, 2022

Table 10

Individual Bank Mean NPL

S.N.	Banks	Average NPL
1	Citizens Bank International Limited	1.58
2	Civil Bank Limited	2.37
3	Global IME Bank Limited	1.22
4	Machhapuchchhre Bank Limited	0.47

5	Prabhu Bank Limited	3.42
6	Nepal Bank Limited	2.77
7	NIC Asia Bank Limited	0.43
8	Nabil Bank Limited	0.78
9	NMB Bank Limited	1.67
10	Everest Bank Limited	0.19

Source: Output of SPSS, 2022

Table 11

Pearson Correlation Analysis (N=35) for NJV Banks

Variable	ROA	ROE	CAR	NPL	GDP growth	Inflation	Interest rate
ROA	1	0.317	-0.260	-0.071	0.357*	-0.236	0.306
ROE	0.317	1	-0.168	-0.250	0.358*	-0.230	0.181
CAR	-0.260	-.168	1	0.105	0.074	-0.007	0.105
NPL	-0.071	-0.250	0.105	1	0.112	-0.028	0.157
GDP growth	0.357*	0.358*	0.074	0.112	1	-0.935**	0.395*
Inflation	-0.236	-0.230	-0.007	-0.028	-0.935**	1	-0.148
Interest Rate	0.306	0.181	0.105	0.157	0.395*	-0.148	1

**Correlation is Significant at 1% level of significance; *Correlation is Significant at 5% level of significance.

Source: Output of SPSS, 2022

Table 12

Pearson Correlation Analysis (N=15) for JV Banks

Variable	ROA	ROE	CAR	NPL	GDP growth	Inflation	Interest rate
ROA	1	0.963**	-0.213	-0.307	0.637*	-0.480	0.634*
ROE	0.963**	1	-0.353	-0.346	0.613*	-0.449	0.524*
CAR	-0.213	-0.353	1	0.409	0.051	-0.029	0.217
NPL	-0.307	-0.346	0.409	1	-0.301	0.286	-0.268

GDP growth	0.637*	0.613*	0.051	-0.301	1	-0.935**	0.395
Inflation	-0.480	-0.449	-0.029	0.286	-0.935**	1	-0.148
Interest rate	0.634*	0.524*	0.217	-0.268	0.395	-0.148	1

**Correlation is Significant at 1% level of significance; *Correlation is Significant at 5% level of significance.

Source: Output of SPSS, 2022

Table 13

Estimated Relationship between NPL, Macroeconomic Variables and ROA

	NJV Banks			JV Banks		
	Coefficient	t value	Sig.	Coefficient	t value	Sig.
Constant	-2.850	-1.302	0.203	-0.858	-0.370	0.719
NPL	-0.084	-1.110	0.276	-0.043	-0.308	0.764
GDP growth	0.188***	1.886	0.069	0.091	0.856	0.412
Inflation	0.735	1.510	0.141	0.179	0.344	0.738
Interest rate	-0.011	-0.116	0.908	0.125	1.183	0.264
R^2	0.236			0.421		
Adjusted R^2	0.134			0.586		
F	2.32		0.80	3.543		0.48

Significant at 5% level of significance; * Significant at 10% level of significance.

Source: Output of SPSS, 2022

Table 14

Estimated Relationship between NPL, Macroeconomic Variables and ROE

	NJV Banks			JV Banks		
	Coefficient	t value	Sig.	Coefficient	t value	Sig.
Constant	-38.706**	-2.282	0.030	-13.982	-0.726	0.485
NPL	-1.555**	-2.640	0.013	-0.839	-0.724	0.486
GDP growth	2.715**	3.508	0.001	1.308	1.488	0.168
Inflation	11.354**	3.011	0.005	4.438	1.024	0.330
Interest rate	-1.198	-1.614	0.117	0.204	0.232	0.821
R^2	0.401			0.533		

Adjusted R^2	0.321			0.347		
F	5.024		0.003	2.857		0.81

Significant at 5% level of significance; * Significant at 10% level of significance.

Source: Output of SPSS, 2022

Table 15

Estimated Relationship between NPL, Macroeconomic Variables and CAR

	NJV Banks			JV Banks		
	Coefficient	t value	Sig.	Coefficient	t value	Sig.
Constant	4.027	0.394	0.696	15.543**	2.333	0.042
NPL	0.118	0.331	0.743	0.807***	2.014	0.072
GDP growth	0.400	0.857	0.398	-0.224	-0.736	0.479
Inflation	1.912	0.841	0.407	-1.259	-0.840	0.421
Interest rate	-0.123	-0.276	0.784	0.427	1.404	0.191
R^2	0.043			0.334		
Adjusted R^2	-0.085			0.068		
F	0.334		0.853	1.255		0.349

Significant at 5% level of significance; * Significant at 10% level of significance.

Source: Output of SPSS, 2022

Discussion

The study provides findings on the impact of non-performing loan on financial performance of commercial banks in Nepal. The study also examined NPL, GDP growth, inflation and interest rate as independent variables whereas dependent variables are ROA, ROE and CAR were measures financial variables. The analysis of the primary and the secondary data shows the findings with regard to the effect of nonperforming loan structure on performance of banks. The first objective is to analyze the knowledge about the provision of non-performing loan according to NRB directives among bank staffs. The study reveals that the 91.25% of respondent's have knowledge about the provision of non-performing loan according to NRB directives. The result also reveals majority of respondent are agreed that the NPL has direct impact on financial performance of banks. Most of the respondent agreed lack of supervision and diversification of fund are the main reason of non-performing loan. The results are contradicted with Baral (2013) found that management inefficiency is one of major cause behind high level of NPL of commercial banks and no banks have been follow NRB directives regarding loan loss provision.

The second objective is to assess the current status of non-performing loan in Nepalese commercial banks. In the analysis of NJV and JV banks, JV banks have better mean ROA, ROE, CAR and NPL position that of NJV banks which shows better financial performance of JV banks.NPL of JV banks is lower than that of NJV banks. The JV and NJV banks in Nepal maintained below 5% the ratio of NPLs during the study period. The results are support by Acharya (2022) & Dhungana (2019) also concludes that all the sample banks are maintaining the NPA ratio below five percent and NABIL bank is capable of maintaining low level of NPL and higher ROA, ROE than other sampled banks which ensures for better and prudent management of NABIL.

The third objective is to compare the impact of non-performing loan on financial performance among joint and non-joint venture banks.GDP growth has positive and significant relationship with ROA. ROA has no significant relationship with NPL, inflation and interest rate for NJV banks.ROE has negative relationship with NPL and positive with GDP growth, inflation and interest. ROA & ROE of JV banks has no significant relationship with NPL, GDP growth, inflation and interest rate. The results are supported by Panta (2018) who found that the macroeconomic variables have no relation with ROA and ROE but result are contradicted with Bhusal (2022).

NPL has inverse but significant relationship with ROE and GDP growth, inflation has positive and significant relationship with ROE. The results are contradicted with Acharya (2022) & Bismark (2021) who found that NPL has no significant impact on profitability. ROE of NJV banks has no significant relationship with interest rate. For NJV banks NPL, GDP growth, inflation and interest rate has no relation with CAR. For JV banks, NPL has positive and significant relationship with CAR.CAR has insignificant and inverse relation with GDP growth, inflation but positive with interest rate.

The fourth objective of the study is to examine the relationship between macroeconomic variables with non-performing loan and financial performance. For NJV banks, the result shows that relationship of GDP growth and interest rate with NPL is positive but insignificant and the relationship of inflation with NPL is negative and insignificant. The results are contradicted with Louzis et al. (2012) who found that GDP growth and interest affect NPL and the results are supported by Bhattarai (2015). ROA and ROE has positive and significant relationship with GDP growth and has positive but insignificant relationship with interest rate. Similarly, there is negative and insignificant relationship of ROE with inflation. Similarly, CAR is negatively and insignificantly correlative with inflation and it is positively but insignificantly related with GDP growth and interest rate. For JV banks, the result shows that the relationship of GDP growth and interest rate with NPL is negatively and inflation is positively related with NPL and relation is insignificant. There is negative and insignificant relationship of ROA with inflation but positive and significant relationship with GDP growth and interest rate. ROE is negatively and insignificantly correlated with inflation and it is positively and significantly correlated with GDP growth and interest rate. Likewise, CAR is positively related with GDP growth, interest rate and it is negatively related with inflation. However, the relationship is not significant.

Summary

This study has been conducted with the objective to examine the impact of non-performing loan and macro-economic variables on financial performance of commercial banks in Nepal. The study was based on the various literature review and theoretical review. The primary and secondary data have been used in this study. For collecting primary data, the questionnaire survey has been used and the secondary data taken from the annual reports of respective banks in order to analyze the financial performance (ROA, ROE and CAR). At present, 27 commercial banks have been operating in Nepal. They have been rendering high quality banking services to the people. 10 commercial banks (seven NJV banks and three JV banks) are selected under study and five year financial data of respective banks have been used for the study. Data of independent variables GDP growth, inflation and interest rate will be obtained from economic survey of study period. Descriptive statistic and inferential statistics will be used for measuring mean, S.D, correlation analysis, multiple regression analysis.

The major findings of this study have been summarized in below:

From the analysis of primary data, 47.5% of respondents strongly agree that the provision of present NRB directives sufficient to loan classification, 33.75% of respondents agree, 11.25% of respondents neutral, 5% of respondents disagree and 2.5% of respondents is strongly disagree with the statement. Likewise, 67.5% respondents strongly agree that the macro economic variables of non-performing loan affect the financial performance, 28.75% respondents agree and 3.75% respondents with the statement.

Out of total respondents, 91.25% of respondents have knowledge about the provision of non-performing loan according to NRB directives, 6.25% and 2.5% respondents have no idea about the provision of non-performing loan.

Similarly, 85% of respondents have idea about the percentage of NPLs in relation to total overdue of the bank at the corporate level.

Likewise, 93.75%of respondents show that the effective NPL mechanism is linked towards the better performance of banks in Nepal.

Out of total respondents, 81.25% of respondents reveal that the provision regarding restructuring and rescheduling of loan is effective for loan recovery and five percent respondents have no idea about restructuring and rescheduling of loan.

Similarly, 23.75% of respondent's prefer selection of activity, 21.25% respondents prefer documentation, and 28.75% respondents prefer Monitoring, 20% respondents prefer study of inspection data and 6.25% select the any other method of reducing NPLs.

The main reason of NPLs, 32.5% of respondent's prefer diversification of funds, 35% respondents prefer lack of supervision.

The methods for reduction of NPLs, 30% of respondents prefer compromise/settlement and initiation of legal action respectively and 31.25% of respondents prefer collective banker effort methods for reduction of NPLs.

Likewise, 76.25% majority respondents prefer select watching pre-sanction appraisal, credit policy, risk perception, post sanction monitory, periodical review and examination of financial statement option for preventing loan becoming NPLs.

Likewise, majority of respondents i.e. 45% agreed that the Covid-19 is more affect business loan, hire purchase loan, home loan and agriculture loan.

In descriptive statistics, the ROA has an average mean of 1.30 percent and 1.77 percent for NJV and JV banks respectively. It shows that mean ROA of JV banks is greater than that of NJV banks. The result of SD shows that NJV banks have greater deviation in their ROA from mean. The mean ROE of 1.28 percent for NJV banks and for JV banks is 1.50 percent. On average, ROE of JV banks is higher than that of NJV banks. This implies that JV banks in Nepal have relatively good performance in terms of ROE. The CAR has an average mean of 1.395 percent for NJV banks and has 13.836 percent for JV banks.

The NPL has an average mean of 1.74 percent and 0.879 percent for NJV and JV banks respectively. NPL of JV banks is lower than that of NJV banks. However, this result shows that all the sample banks are maintaining the NPL ratio below 5% which may be due to stringent policy of regulatory body and prudent credit risk management of sample banks. Likewise, macroeconomic variable GDP growth has an average mean 4.86 percent which ranges from minimum of -2.1 percent to maximum 8.6 percent and SD are 4.24. The GDP is negative in FY 2076/77. Inflation raises maximum to 6.2 percent and fall to 4.2 percent with mean 4.78 percent and SD is 0.80 percent. The average interest rate is 10.97 percent ranging from minimum value of 8.43 percent to maximum 12.2 percent and S.D is 1.55.

Prabhu bank limited has the highest value of NPL which is 3.42 percent followed by Nepal bank limited (2.77 percent) and the lowest value is 0.19 percent which is of Everest bank limited. It shows that Everest Bank Limited is able to recover most of disbursed loan among other banks.

The correlation analysis shows, for NJV banks, ROA& ROE is negatively and insignificantly correlated with NPL and inflation. ROA& ROE has positive and significant relationship with GDP growth and has positive but insignificant relationship with interest rate. Further, CAR is negatively related with inflation and it is positively related with NPL, GDP growth and interest rate and relation is insignificant. NPL is positively related with GDP growth and interest rate and it is negatively related with inflation but relation is insignificantly.

For JV banks, there is negative and insignificant relationship of ROA with NPL and inflation but positive and significant relationship with GDP growth and interest rate. ROE is negatively and insignificantly correlated with NPL and inflation and it is positively and significantly correlated with GDP growth and interest rate. Similarly, CAR is positively related with NPL, GDP growth, interest rate and it is negatively related with inflation. However, the relationship is not significant. NPL is positively related with inflation and it is negatively related with GDP growth, and interest rate but relation is insignificantly.

In regression analysis shows, for NJV banks, the figure of t test reported that, GDP growth has positive and significant relationship with ROA at 10% level of significance. However, t test is insignificant for other remaining variables NPL, inflation and interest rate.

ROA has no significant relationship with NPL, inflation and interest rate for NJV banks. R^2 of 0.236 indicates that variation in the value of ROA is affected by only 23.6% and remaining percent of variation in ROA is cause by other factors other than independent variables.

The figure of t test reported that, ROA has negative relationship with NPL and positive with GDP growth, inflation and interest. ROA of JV banks has no significant relationship with NPL, GDP growth, inflation and interest rate. R^2 of 0.421 indicates that variation in the value of ROA is affected by only 42.1% and 57.9% of variation in ROA is cause by other factors other than independent variables. The f statistic shows that the relationship between NPL, macroeconomic variables and ROA for JV and NJV bank is insignificant it means the data is not fit.

The figure of t test reported that, NPL has inverse but significant relationship with ROE. GDP growth and inflation have positive and significant relationship with ROE at five percent level of significance. Thus, alternative hypothesis is accepted. ROE of NJV banks has no significant relationship with interest rate. R^2 of 0.401 indicates that variation in the value of ROE is affected by only 40.1% and remaining percent of variation in ROE is cause by other factors other than independent variables.

Similarly, for JV banks, the regression analysis reported that, ROE has negative and insignificant relationship with NPL and positive but insignificant with GDP growth, inflation and interest rate. R^2 of 0.533 indicates that variation in the value of ROE is affected by only 53.3% and remaining percent of variation in ROE is cause by other factors other than independent variables. The f statistic shows that the relationship between NPL, macroeconomic variables and ROE for NJV is significant it means the data is fit. For JV bank, f statistic shows the relationship of dependent and independent variable is insignificant.

In multiple regression model The figure of t test reported that, NPL, GDP growth, inflation has positive relation with CAR and interest has negative relation with CAR. T-test for all the experimental variables under study is insignificant. R^2 of 0.043 indicates that variation in the value of CAR is affected by only 4.3% and remaining percent of variation in CAR is cause by other factors other than independent variables.

Similarly, the regression coefficient of the figure of t test reported that, NPL has positive and significant relationship with CAR at 10% level of significance. Thus, alternative hypothesis is accepted. However, t test shows that insignificant and inverse relation with GDP growth, inflation but positive with interest rate. Thus, null hypothesis is accepted. R^2 of 0.334 indicates that variation in the value of CAR is affected by only 33.4% and remaining percent of variation in CAR is cause by other factors other than independent variables. The f statistic shows that the relationship between NPL, macroeconomic variables and CAR for JV and NJV bank is insignificant it means the data is not fit.

Conclusion

The study attempts to examine the impact of non-performing loan on financial performance of Nepalese commercial banks. The primary data analysis concluded that the knowledge about the provision of non-performing loan according to NRB directives among bank staffs. Majority of bank staffs have knowledge about the provision of non-performing loan. The questionnaire survey among bank shows employee's majority of respondents strongly agrees and agrees with the statement macro-economic variables of non-performing loan affect the financial performance.

Everest Bank Limited has the lowest value of average NPL which shows that the bank is able to recover most of disbursed loan among other banks. In correlation analysis, the finding from secondary data shows relationship between ROA, ROE and CAR with NPL is negative and insignificant. The relationship between macro-economic variables with NPL is insignificant for JV and NJV banks. There is no relationship between financial performance variables and inflation for both type banks. The relationship between ROA and ROE with GDP growth and interest rate is positive and significant for JV banks. The positive effect of GDP growth and interest rate on profitability indicates that increase in GDP growth and interest rate ultimately increases financial performance of JV banks.

The result form regression analysis reveals that relationship between NPL with ROE is negative and significant for NJV bank which implies that increase in NPL decreases ROE. Similarly, NPL has significant relationship with CAR for JV banks.

Implications

The study has done to find out the impact of non-performing loan on financial performance of Nepalese commercial banks. The results derived from this study are significant to shareholders, board of directors, government, general public and many others. Thus, based on the findings and results obtained from this study, following implications are presented:

- The negative coefficient of NPL ratio with bank performance indicates that there is higher level of loan loss provision charged against profit and eventually leads to reduce bank performance (ROA and ROE). Thus, Nepalese commercial banks should strictly follow the prevailing NRB directives as well as Basel II accord while managing credit risk.
- This study also helpful to policymakers who need to think about monitoring role of NPL and macroeconomic variables on financial performance in Nepalese banking context.
- The policy makers also need to be careful while taking credit decision.
- This study helps the future researchers as the existing literature on impact of non-performing loan on financial performance to extend with new data, huge sample and other variables of NPL.
- This study also helps to the commercial banks of Nepal while making decision and policy about non-performing loan and helps to know the most affecting variables of NPL on financial performance.
- In addition, another area of research could be the inclusion of developing banks,

finance companies, microfinance and cooperative banks which are successfully operating in Nepalese market.

References

Acharya, S. (2022). *Impact of non-performing assets on profitability of commercial banks in Nepal.* (Unpublished master's dissertation). Prithvi Narayan Campus, Faculty of Management, Tribhuvan University, Pokhara, Nepal.

Baral, N. R. (2016). *Non-performing loans and its impact on performance of Nepal Bank Limited*. (Unpublished master's dissertation). Prithivi Narayan Campus, Faculty of Management, Tribhuvan University, Pokhara, Nepal.

Baral, S. (2013). A *study of non-performing loans of Nepalese commercial banks*. (Unpublished master's dissertation). Faculty of Management, Tribhuvan University, Kathmandu, Nepal.

Bhattarai, P. (2018). *Effect of non-performing loans on profitability of Nepalese commerecial banks.* (Published master's dissertation). Faculty of Management, Tribhuvan University, Kathmandu, Nepal.

Bhattarai, S. (2015). Determinants of non-performing loan in Nepalese commercial banks. Economic Journal of Development Issues, 19, 1-2.

Bismark, O. (2021). *Non-performing loans and bank's profitability: Empirical evidence from Ghana*. (Published master's dissertation). Ritsumeikan Asia Pacific University, Ghana.

Bhusal, B. (2022). *Impact of macroeconomic and firm specific variables on profitability of Nepalese commercial banks.* (Unpublished master's dissertation). Prithivi NarayanCampus, Faculty of Management, Tribhuvan University, Pokhara, Nepal.

Dahal, B. (2002). A Hand Book of Banking, Second Edition. Kathmandu: Asmita Books Publishers.

Dhungana, B. R., & Updhyaya, T. P. (2015). Non-performing loans and efficiency of Nepalese financial institutions.Economic Journal of Development Issues. Retrieved formhttps://www.researchgate.net/profile/BharatDhungana/publication/244990323_Nonperforming_Loans_and_Efficiency_of_Nepalese_Financial_Institutions/links.pdf, 1-10

Gurung, N. (2021). *Impact of non-performing assets on profitability of commercial banks in Nepal*. (Unpublished master's dissertation). Prithivi Narayan Campus, Faculty of Management, Tribhuvan University, Pokhara, Nepal.

Louzis, D. P., Vouldis, A. T., & Metaxas, V. L. (2012). Macroeconomic and bank-specific determinants of non-performing loans in Greece: A comparative study of mortgage, business, and consumer loan portfolios. Journal of Banking and Finance, 36(4), 1012-1027. Retrieved from https://doi.org/10.1016/j.j bankfin.2011.10.012

Nepal Rastra Bank. (2010). *Unified Directives Issued by Nepal Rastra Bank to the Licensed*

Banks and Financial Institutions 2010. Retrieved from https://www.nrb.org.np/category/directives/?department=bfr#

Panta, B. (2018). Non-performing loans and bank profitability: Study of joint venture banks in Nepal. International Journal of Sciences: Basic and Applied Research, 42, 151-165.

Pokhrel, S. (2016). *A Study of Non-Performing Assets in Development Banks in Nepal*: *With reference to KamanaBikas Bank Limited and City Development Bank Limited*. (Unpublished master's dissertation). Prithivi Narayan Campus, Faculty of Management, Tribhuvan University, Pokhara, Nepal.

Sharma, K. R. (2019). *Non-performing loan and its impact on performance of Nepal Bank Limited.* (Unpublished master's dissertation). Prithivi Narayan Campus, Faculty of Management, Tribhuvan University, Pokhara, Nepal.

Srinivasan, P. (2012). Determinants of equity share price in India.A panel data approach.The Romanian Economic Journal, 4(6), 205-228.

Wadhwa, R., & Ramaswami, K. (2020). Impact of NPA on profitability of banks. International Journal of Engineering, Technology and Management Science, 4, 1-8.

Capitalism and Marriage Practices- A case study of Pokhara Metropolitan City

Shreedhar Pokhrel*

Abstract

For the most of human history, the family was primarily concerned with producing economic output. Families were built around production, thus choosing a spouse depended on how effectively one could both produce, including having more kids to supply the labor for farm or small business needed. Women and men were "yoke mates," as Stephanie Coontz, the family historian, put it. Marriages were about the ties of what economists call "complementary productive human capital." The rise of industrial system led to an increase in the amount of work performed outside of the home where people made bundle of social relationships. This all phenomenon results changes in marriage practice and love marriage becomes dominant features of capitalism where husband-wife relationship resolved around similar interests and consumption habits for rising the prosperity and easiness of life.

This paper examines the changing trends of marriage in capitalistic society and the factors affecting the selection of mate by arguing that selecting mate is not a personal decision but its outcome of particular form of society type and nature. The evidences presented here use data from both secondary literature and primary sources. The primary data have been purposively selected using case study methods on Pokhara Metropolitan city. Particular attention is paid to the transformation of marriage practices in city area with the rise of capitalism. The results indicate that the marriage institution have been changing rapidly than ever before with the rapid expansion of market economy, migration, education and communication which is directly or indirectly related to the personal decision of individuals mate selection process. The study also provides a more nuanced understanding of the involvement of men and women in decision making process for the selection of mate despite their caste and class.

Keywords: *Marriage, Capitalism, Decision making power, Relationship*

Introduction

Marriage as an institution practice everywhere in different forms the institution of marriage has long history of transformation and development. The institution of marriage has crucial role for development and well-functioning of society. Marriage institution was begun when people started to live in group, and it is root of family formation. Morgan believed that the first form of family- The Consanguine family- was started when the marriage group are separated according to generation, all the grandfather and grandmother within the limits of the family are all husband and wives of one another it applies to father and mother and grandchildren also, such a family had consisted of the descendent of single pair (Morgan, 2021). Traditional societies practice different forms of marriage such as forced marriage,

**Research Scholar*

endogamy-endogamy marriage but now love between man and women as the basis of marriage is a central feature of modern societies. Such love is powerful cultural component with large implication both societies themselves and the civilization they are affecting (Macfarlane, 1986).

The Study of marriage forms and nature, social norms and values regarding marriage, its impact in individual and society is the passion of social or behavioral scientist such as anthropologist, economist, psychologist, political scientist and obviously sociologist. Sociologist mostly concern with social change whereas they focus on change in human interaction and relationship that transform cultural and social institution and within institution practice. They wanted to dig out why and how social change is occurring and what is happening in social institutions. Mills believe that sociologist can understand and analyze these changes in social institution based on historical developments of society, nature of society, individua and role of global forces to shape these social changes (Mill 1959). The changing practice of marriage needs to be studied for understanding the social change.

The essential thing about marriage is that it is a stable relationship in which a man and women are socially permitted, without loss of standing in the community to have children. Marriage is a social union or a legal contract between people that creates kinship. The institution of marriage in which interpersonal relationship; generally intimate and physical are acknowledged in a different of ways depending on the culture or subculture in which it is found, and it is durable connection between male and female Westermark, 1921). The reason behind marriage is different such as legality of children, emotional support, economic, spiritual and religious propose. Nowadays the concept of marriage between heterosexual group also changes and some countries constitutionally accept homosexual marriage which challenge the traditional definition of marriage.

A Society is a system of interlocking groups well integrated through institutionalized patterns. One of the most important structural systems of every society is its kinship system made up in part by marriage. Marriage as an institution develops to fulfill the human needs in society. It helps to fulfill biological and psychological needs of human being. Malinowski believed that culture is always instrumented to satisfy organic need. Therefore he had to bridge the gap between the concept of biologically basic needs of the organism and the facts of culturally organized behaviors (Malinowski, 1939). He strongly argued that the institution of marriage is developed by man for fulfill their basic needs of reproduction.

The belief, ideas and practices of marriage system differ by nature of society, religion, culture, ethnic and kinship norms and values of group people belonging to. I have observed different forms of marriage specially in western part of Nepal namely arrange marriage and love marriage, both are dominant practice. The number of arrange marriage decreasing gradually and love marriage became popular among young. Why people are motivated to get love marriage, on which circumstance people are encouraged to get love marriage. Love marriage is not independent or a unique feature of society it also relates with democracy, individuals' freedom or pathways towards freedom, level of education, occupation and other individual and social feature. In general people thought that love is a complete emotional or expressive which do not care about other boundaries such as caste, religion, class, kinship but in contrast people preference of partner mostly belong from acceptable caste group, religion, class. On the other hand our parents and grandparents also have a heart and may have feeling like today's young generation but rarely got love marriage.

In order to understand the reason behind the practice of love and marriage I have focused on some questions and find out the answer of these questions

1. What are the key factors of choosing own mate and get marriage?
2. How the expansion of capitalism or nature of society determines the nature of marriage practice in society?

The basic method of data collection for this study was based on the case studies and interview for interview I used particularly key informant interview, unstructured interview. For key informants interview I was interviewed with some selected people particularly with the elderly people and their experience also provide the guideline for research. I used to collect case study of people who participate in love marriage. I had spent adequate time and attention to the respondent for case study which provided me the opportunity to make a friendly relationship with them and gather reliable information. Furthermore, I had used life history method to gather background information of respondent by using their own word. Life histories consist of biographical material assembled about individual-usually as recalled by the individual themselves. Over procedure of research don't usually yield as much information as the life histories methods does about the development of beliefs and attitudes over time. Life histories methods does about the development of belies and attitudes over time. Life histories studies rarely rely wholly on people's memories, however, normally sources such as letters, contemporary reports and newspaper descriptions are used to expand and check the validity of the information individual provide (Giddens, 2009).

Conceptual Framework

Sociology of Family, a new branch of sociology, has stressed the changing patterns of social institutions like family, marriage kinship etc. in the changing context of society. Marriage system are very important subject matter to be studied in the discipline of sociology. Every society accepts and supports marriage institutions strongly. In the society marriage is seen as a source of support, entertainments and satisfaction to all married couples (Acharya 2001). Marriage is also a source of legitimacy to reproduction of children in society, and it has importance in economy or livelihoods of people. However, there is difference practice of marriage system exist in the society. In arranged marriage parents and kinship member choose partners for their adult or parents take decision. The partner chooses from their interest group mostly from selected caste, religion, class and so on. On the other hand, love marriage is a system of marriage where a boy or girl can take decision for to whom they get married or not.

Capitalism is a unique nature of society or a mode of production with specific feature such as individualism, production for market, motive to make a profit, cycle of investment leads to industrialization, urbanization, advancement of technology and global village. Where people normally make people separate from family not only in terms of indigenous or familial occupation, or their ancestral property but also physically and emotionally. In the process of job and education people are migrated from one place to another place, they left their birthplace in the process of his/her work or for good opportunities. Their family, kinship, religious, caste, ethnic, social boundaries became week, and they have new friend or co-worker, began to earn or economically independent which give them freedom to choose partner, take own decision. In capitalism people who are separated from family by physical and emotional, not sustain from ancestor property, not to claim or unable to claim ancestor property, separate occupation and lifestyle form family. Probably never return 'home' in future, individual freedom, educated about independent and self-responsible person is generally make self-decision about choice of marriage. Love marriage is that marriage system for those individual who is free, independent, and self-responsible (Mishra 2006).

Factor affecting the marriage practice in capitalism.

Education

One of the major variable or quality of respondent directly related to the decision of marriage and specific feature of capitalistic society is education especially mass education, where pupil united on formal setting for achieving common goal of prosperity and change. Education plays a significant role in changing the social relationship, enlighten the people or able to find cause effect relationship of every social phenomenon and lead a social institutional transformation. On the other hand, capitalism is a specific historical period where individualism reached in peck, so that people often think and educated to think about their individual own prosperity and happiness rather than familial, kin group, caste group prestige and values.

In capitalist society education is major weapon of winner that's why every individual seek for proper education opportunities and migrated from here and there. In my field Pokhara most of the respondent are at first migrated from rural to urban and neighbor district to relatively developed city Pokhara where higher education institution is access. They started to live there either in a room or in a hostel for their future education. During that time, they have new friendship circle and co-workers to whom they became interested. In such educational institutions have similarity of age group, goal and target but different caste, religion, gender, ethnicity, social background, class which is not clearly shown.

The place where I conducted research is a core for education in western region where the higher education is available and people from countryside immigrated for education purpose. One of my respondents Mr Deepak who is 38 years old belong from Syanza district. He came to Pokhara before fifteen years after finished his secondary level. Then he joins Prithivi Narayan Collage and finished his bachelor's degree in physics. He meets a girl in collage annual function and became close friends. Their friendship gradually changes into love than got marriage. His wife belongs from so called higher cast, and urban area but both of they are not more concern about their social stratification because they have had a hope to cope with situation and live their life without support from their families. After getting marriage they started to live in rented room together and both are found a job and live a normal life and self-sustain.

Migration

Migration is a process of movement from where one people can move from one place to another place permanently or temporally. This is because people always look forward for gaining any opportunities and facilities to make their life easier and speedy. Mainly in capitalistic nature of society the growth of migration trend has increased rapidly than ever before. In the context of Nepal people are involved in both internal and external migration. But in this research includes internal migrant respondent only. Most of the respondents migrate for tow reason, firstly for searching of employment opportunities, secondly for better education which enable them to show the pathways to prosperity. For instance, my respondent of as 31 came for Argakachi, had hoped that they would be able to get job in daytime in Pokahra and able to continue their education in the morning sift. If they had had a job, it would be easier for him to continue education. Mr Bhushal a hardworking man migrated from rural area in the process of searching for education and occupation meet a life partner in this process and share their feeling and thought to forget their loneliness as both are far from their family. Mostly in city, where the gathering of migrated have less kinship relationship in addition with the word of professor Chaitanya Mishra “For sustain between unidentified and surface identify people, decrease the pressure of competition and for decrease the long alienation love and love marriage became a highway in capitalism” (Misra, 2002). Therefore, the migration has a dominant role for sustaining capitalism and influencing the changing of marriage practices.

1. Globalization and marriage practice

The idea that we all now live in a global economy based on global market providing goods and services across the world is now commonplace. Moreover, Macshall McCludhani, concept of the ‘global village ‘in which we not only know what is happening on the other side of the world but can watch it life, as it happens is a reality. Through modern global communication, through the internet, people across the world can talk face to face, or at list monitor to monitor. The global world in now, all aspects of life, society and culture has been affected if not redefined by globalization. Even the political world is now a truly global one.” (Slatter, 2003).

Now in the new era of technology people are dealing with the whole world from the small room as technology and communication makes the whole world into a single village. Nothing remains personal or the events happening in one parts of the world affect the whole world. For instance, the Ukraine Russia war affect the whole world. Another example of the incident of September 11 attack in America affect immigration and foreign labor policy which effect at the end the individual livelihood, social institution.

Before the period of capitalism people used to live in a limited boundary. The nature of economy is subsistence economy where people mostly produced thing for their self-use and mostly production based on agriculture. They had connected only with their kinship network, neighbors village people because it was not possible to travels by foot for long distances.

After the expansion of globalization along with development of transportation and technology people tend to expand their connectivity and network all over the world. They started to travel different places for employment, business, education. On the other hand, people exchange their economy and labor with global markets while the cultural value and social beliefs also come with the economy.

In the current situation each culture or group of people are separated from the global movement and exchange. Mostly the market culture impact on all the global. The expansion of capitalistic culture and individualism and concept of global citizenship beyond the local boundaries broaden the individual network and connectivity which is only possible through globalization. The boundary of society and family became weaker as people may not limited within a limited boundary of social relationship by maintaining their cast, religion, class, education, geographical area and so on. As in case of my respondent Mr. Shaha a boy of 36 who passed his bachelor's degree in computer science belong to the Tarai region get marriage with the young girl from Kavre district which is one of the mountain regions of Nepal. Mr. Shaha lived in abroad and Mr. Bhetwal studied in Kathmandu. At first both are connected through social media and later they got marriage and move to Pokhara. After few years of marriage their family also accept their relation. Their family also said that the effect of globalization and the awareness created in society after the expansion of communication, globalization and capitalism.

2. Communication and changing marriage practices.

Human relation became meaningful when the two men or women interact each other. Communication helps one to share their feeling, ideas, thoughts and many other things with each other. The development of technology provides us variant types of sources of communication such as telephone, Internet, cell phone and so on. Through the expansion of technological development people can easily tale and some closer with each other at any time. From Sociological perspective, interaction is one of the crucial aspects of social relationship which is possible through means of communication. Adding to this Sociologist William Kornblum write the important of interaction for social control and social progress as due to repeated interaction among individual and groups, families communities, corporation, armies, entire societies indeed all the social forms we can think of interpersonal behaviors in which people communicate, give and talk, share, complete and so on. For exchange of goods, information, love and all the rest- that is , if there were no interaction among people- obviously there could be no social life(William, 2011).

Thus, I can strongly argue that the increasing sources of communication and technological development also affects the social relation and the culture in which we brought on based on my informant information. This can be seen as in results of changing the trend of marriage practice in different parts of our country. Also in my field sites too I found the same impacts of communication on peoples life which determines their social relation that they establish with their parent after they select their mate. For instance, in my case of Mrs. Thapa she was university student lived in urban area meet with her partner in the Facebook and continuously connected through Facebook later then they are come into conclusion and get married. Thus, the development of communication is success to change the perception of the people about the caste system, and to think outside of their world. The increasing trend of the watching television and listening to the radio, using social media aware people there Is a world beyond their boundaries and motivate to choose their partner freely.

Conclusion

Generally, marriage is seeming to be a union between two opposite sexes. It is an universal institution exist all over the world however its forms and practices are differ from society to society, cultural to culture. On the other hand capitalism also speared all over the world in different forms and nature. Moreover, the effect of capitalism or level of impact correspondingly differ by one place to another place based on their access to global connectivity, uses of technology and communication, internal and external mobility, impact of mass education and changing nature of economy. Mostly adult who have access to education and other social opportunities are less likely to engage in arrange marriage. People who had access to T.V viewing, listening and watching western media, and reading of magazines was seems to be a significant predictor of participation and choice in the selection of a marriage partner among Nepali resident, regardless of their cultural group membership (Lloyd,2006;340). The expansion of capitalism and its impact on social institutions such as education, marriage, media, market, economic organization, business in Pokhara furthermore enhance high internal and external mobility, connection with the global world and people and new dream path and destiny for adult. Such institutional change not only show the new dream but also detached from the kinship boundary, family, religious borderline, adopting new social and cultural norms and values which lead to changing new types of marriage particularly love marriage, which is a specific feature of capitalism.

Reference

Engles Freidrich, 2021, The Origin of the Family, Private property and the State. Verso publication.

Giddens, A. (2009) Sociology, 6th Edition, op., cit., 87.

Lloyd B Cynthia. 2006. “The Changing Transition to adulthood in development countries”. National Academic Press.

Macfarlane.A.J. 1986. Love and Capitalism. The Cambridge Journal of anthropology. Vol, 11.

Malinsowski, Brolisno. 1939. “The group and the individual in Functional analysis.”

Mills, C. Wright. 1959, “The Promise of the Sociological Imagination”. London: Oxford University.

Mishra, Chaitnya. 2006. Capitalism and Nepal. Mylyankan publication house.

Mishra, Chaitanya. 2002. Badlido Nepali Samaj. Fineprient publication.

Slattery, Martin. 2003. “Key Ideas in Sociolgoy” Nelson, Thornes Ltd Delta Place publication.

Westermark, Edward, 1921. The History of Human marriage. Vol 3. London, Macmillan and Co.

William Kornblum. 2011. “Sociology in Changing World”.

नेपालको प्रजातान्त्रिक आन्दोलन: एक विश्लेषण

अर्जुन बहादुर भण्डारी*

सार

संसारका प्रजातान्त्रिक आन्दोलनको परिप्रेक्ष्यमा नेपालको प्रजातान्त्रिक आन्दोलनको इतिहास त्यति लामो पाइँदैन । वास्तवमा नेपालको प्रजातान्त्रिक आन्दोलनको शुरुवात एउटा परिवारको मनपरितन्त्र र जनतापक्षले चाहेको निर्णायक भूमिका बिचको संघर्षबाट भएको पाइन्छ । कालान्तरमा मूल्य, मान्यता, आदर्श एवम् सैद्धान्तिक दृष्टिकोण समेत समाहित भई यसले विशिष्टता प्राप्त गऱ्यो । तसर्थ नेपालको प्रजातान्त्रिक आन्दोलनको विजारोपण राणा शासनको उत्तरार्द्धमा राणा विरोधी आन्दोलनको रुपमा शुरुवात भई यसले विभिन्न कालखण्डमा विभिन्न स्वरुप परिवर्तन गर्दै अन्ततः लोकतान्त्रिक गणतन्त्र प्राप्तिको उद्देश्यमा गई टुङ्गिएको छ । पृथ्वीनारायण शाहले राष्ट्र निर्माणमा सामान्य जनताको सहयोगको महत्वलाई राम्ररी बुझेका थिए । तसर्थ पृथ्वीनारायण शाहको अभियान सामान्य जनताको सहयोग, सहभागिता र समर्थनमा आधारित थियो । जसले स्थायित्वको प्रत्याभूति गरायो । तर उनी पछिका शासकहरुले जनचाहना, लोकसम्मति र जनताको उपेक्षा गर्दा नेपालको राजनीति प्रतिशोध, बदलाको भावना, षडयन्त्र, भ्रष्टाचार र अव्यवस्थाको केन्द्र बन्न पुग्यो । लोकसम्मति र जनचाहना अनुसार संचालन हुने शासनव्यवस्था एकतन्त्रिय, गुटगत, स्वार्थबाट प्रेरित हुन थाल्यो फलस्वरुप जनताले आफ्नो हक स्थापनार्थ कालक्रम अनुसार हतियार बन्द तथा हतियार विहिन आन्दोलनको थालनी गर्नुपऱ्यो । चन्द्र शमशेरको शासनकालबाट शुरु भएको प्रजातान्त्रिक आन्दोलन वि.सं. २०६२।६३ को लोकतान्त्रिक-गणतन्त्र स्थापनाको अवस्थामा आई स्थिर बनेको छ । जसलाई राजनैतिक विश्लेषकहरु प्रजातान्त्रिक आन्दोलनको समापन विन्दुको रुपमा परिभाषित गर्ने गर्दछन् । वास्तवमा आन्दोलन स्थायी प्रकृतिको नभई गतिशिल स्वरुपको हुने र समाजका कतिपय अनुत्तरित सवालको हल प्राप्त नभइ सकेकोले आन्दोलनको सम्भाव्यता अन्त्यको विश्लेषण भने गर्न सकिँदैन ।

शब्दकुञ्जिः *प्रजातन्त्र, प्रजातान्त्रिक आन्दोलन, राजनैतिक दलहरु, सशस्त्र संघर्ष, लोकतन्त्र, संविधान ।*

उद्देश्य

(क) नेपालको प्रजातान्त्रिक आन्दोलनको विषयमा संक्षिप्त जानकारी गराउनु ।

(ख) नेपालको प्रजातान्त्रिक आन्दोलनको विश्लेषण गर्नु ।

शोध प्रश्न

(क) नेपालको प्रजातान्त्रिक आन्दोलनको संक्षिप्त इतिहास के हो ?

(ख) नेपालको प्रजातान्त्रिक आन्दोलनको चरणवद्ध इतिहासलाई कसरी विश्लेषण गर्न सकिन्छ ?

विधि

प्रस्तुत लेख गुणात्मक अध्ययनमा आधारित रहेको छ । यसमा वर्णनात्मक र गुणात्मक विधिको

* *Associate Professor, Department of History, Prithivi Narayan Campus, Pokhara.*

प्रयोग गरिएको छ। यस लेखमा द्वितीय श्रेणीका स्रोतहरुको प्रयोग गरिएको छ। प्रकाशित पुस्तक, सन्दर्भ ग्रन्थ, अनुसन्धानात्मक लेख आदिलाई सन्दर्भ सामाग्रीको रुपमा प्रयोग गरिएको छ। यसले विवरणात्मक माध्यमबाट नेपालको प्रजातान्त्रिक आन्दोलनको विश्लेषण गरेको छ। यस लेखमा वि.सं. २००७ देखि वि.सं. २०६३ अवधिको प्रजातान्त्रिक आन्दोलनलाई संक्षिप्त रुपमा समेट्ने प्रयास गरिएको छ।

पुष्ठभूमि

नेपालको प्रजातान्त्रिक आन्दोलनको इतिहास राणा शासनको उत्तरार्द्धमा राणा विरोधी आन्दोलनको रुपमा मात्र शुरु भएको पाइन्छ। ई.सं. १८५२ मा कप्तान भोटुसिंह र वि.सं. १९३२-३३ मा लखन थापाले जंगबहादुर विरुद्ध विद्रोह गरेका थिए (मानन्धर, २०४८)। त्यस्तै वि.सं. १९३३-३४ तिर गोरखाका गुरुङ्गहरुले राणा शासन विरुद्ध विद्रोह गरेका थिए (मानन्धर, २०४८)। वि.सं. १९३३ मा गोरखाका शुकदेव गुरुङ्गले जंगबहादुर विरुद्ध विद्रोहको सुरुवात गरे र मानिसहरुलाई भड्काउन थाले। केही गर्न नपाउँदै उनी पक्राउ परे र वि.सं १९३३ को चैत्र महिनामा उनी जेलभित्र मरे (मानन्धर, २०४८)। त्यस्तै सुपति गुरुङ्गले पनि राणा शासन विरुद्ध आफूलाई बौद्ध बादशाह नौ सरकार घोषणा गरी विद्रोह गरेका थिए (मानन्धर, २०४८)। उल्लेखित घटनाहरुलाई इतिहासकार हरुले आफ्नो सुविधा अनुसार राणा शासन विरुद्धको विद्रोह र प्रजातान्त्रिक आन्दोलनको पृष्ठभूमिको रुपमा लिएको पाइन्छ। ऐतिहासिक तथ्य विश्लेषणका आधारमा भोटु सिंह लखनथापा, शुक्रदेव र सुपति गुरुङ्गहरुको विद्रोह व्यक्तिगत रुपमा जंगबहादुर विरुद्धको विद्रोह मात्र भएको र विद्रोहको राजनैतिक र दार्शनिक पक्ष कमजोर रहेको सन्दर्भमा उक्त आन्दोलनलाई प्रजातान्त्रिक आन्दोलनको पृष्ठभूमि मान्न त्यति तर्कसंगत देखिँदैन। निश्चित राजनैतिक उद्देश्य र दार्शनिक आधारमा भएको राणा विरोधी आन्दोलन राणशासनको उत्तरार्द्धको अर्थात चन्द्र शमशेरको शासनलाई प्रजातान्त्रिक आन्दोलनको सुरुवातको अवस्था मान्न सकिन्छ। यसरी चन्द्र शमशेरको शासनकालदेखि शुरु भएको नेपालको प्रजातान्त्रिक आन्दोलन विभिन्न आरोह/अवरोह पार गर्दै वर्तमान समय सम्मका लोकतान्त्रिक, संघीय, गणतन्त्रात्मक शासन व्यवस्थाको स्थापनाको विन्दुमा आइपुगेको छ। हुनत एकथरी विश्लेषक यसलाई आन्दोलनको अन्तिम प्रस्थान विन्दुको रुपमा परिभाषित गर्न र आन्दोलन सकिएको विश्लेषण गर्न पछि पर्दैनन् भने इतिहासका जानकारहरु घटना, सन्दर्भ परिस्थितिले आन्दोलन वैचारिक समूहहरुद्वारा उठान भएका विषय सन्दर्भको सम्बोधन आजको शासन व्यवस्थाले समेत गर्न नसकेको हुँदा आन्दोलनका सम्भावनालाई नकार्न नसकिने तर्क गर्दछन्। आन्दोलन स्थायी प्रकृतिको नभएर गतिशील स्वरुपको हुने हुँदा आन्दोलनको सम्भाव्यताको अन्त्यको विश्लेषण भने गर्न सकिँदैन।

विषय प्रवेश

नेपालको प्रजातान्त्रिक आन्दोलनलाई कालक्रम र घटनाअनुसार ४ चरणमा विभाजन गर्न सकिन्छ। हुन त प्रजातन्त्रको शब्दको परिभाषा, प्रजातान्त्रिक आन्दोलनको विवेचना, आन्दोलनका चरण विभाजनबारे इतिहासकारहरु बिच मैतक्यता देखिँदैन। विभिन्न इतिहासकारहरुले सुविधा र अनुकूलता अनुसार

यसको व्याख्या विश्लेषण र विवेचना गरेका छन् । यसै सन्दर्भमा इतिहासको विद्यार्थीको नाताले प्रजातान्त्रिक आन्दोलनको चरण विभाजन यस निम्नानुसार हुन सक्दछ भन्ने लेखकको व्यक्तिगत धारणा हो । यसमा सहमत हुनुपर्दछ भन्ने जरुरी छैन ।

नेपालको प्रजातान्त्रिक आन्दोलनलाई मूलतः ४ चरणमा विभाजन गर्न सकिन्छ ।

(क) पहिलो चरण - वि.सं. २००७ साल सम्मको राणा विरोधी र प्रजातन्त्र प्रतिको आन्दोलन ।

(ख) दोस्रो चरण - वि.सं. २००७ देखि वि.सं. २०१५ बीचको प्रजातान्त्रिक आन्दोलन ।

(ग) तेस्रो चरण - वि.सं. २०१७ देखि वि.सं. २०४६ बीचको प्रजातान्त्रिक आन्दोलन ।

(घ) चौथो चरण - वि.सं. २०५१ देखि वि.सं. २०६२/६३ बीचको प्रजातान्त्रिक आन्दोलन ।

(क) पहिलो चरण –

वि.सं. १९५० मा माधवराज जोशीले स्थापना गरेको 'आर्य समाज' बाट शुरु भएको नेपालको प्रजातान्त्रिक आन्दोलन वि.सं. १९६६ को कौशल अड्डाका सुब्बा कृष्णलाल अधिकारीको 'मकैको खेती' वि.सं. १९८८ को प्रचण्ड गोरखाको स्थापना, सार्वजनिक पुस्तकालयको स्थापना, लाइब्रेरी पर्व, वि.सं. १९९७ को 'महावीर स्कूल पर्व', नेपाल नागरिक अधिकार समितिको आन्दोलन, वि.सं १९९३ मा गठित 'नेपाल प्रजापरिषदको आन्दोलन हुँदै अगाडि बढ्यो । वि.सं १९९७ माघ ६ गते गाथगादी ताकेको अभियोगमा शुक्रराज शास्त्री, दशरथ चन्द, धर्मभक्त र गंगालाललाई अंश सर्वस्व र ज्यान सजाय, टंक प्रसाद, रामहरि शर्मा, चुडाप्रसाद, गणेशमान सिंह, हरिकृष्ण श्रेष्ठ, गोविन्द प्रसाद उपाध्याय र बलबहादुर पाण्डेलाई अंश सर्वस्व र आजन्म कैदको सजाय, अन्य थुप्रै व्यक्तिहरुलाई तह तहको कैद ठोकियो (शर्मा, २०३३) । यसै क्रममा वि.सं २००४ को नेपाल प्रजा पञ्चायतको सत्याग्रह, श्री ५ त्रिभुवनको गद्धित्याग र वि.सं. २००७ साल फागुन ७ गते श्री ५ त्रिभुवनको शाही घोषणा पश्चात १०४ वर्षे जहाँनिया शासनको अन्त्य र प्रजातान्त्रिक शासनको स्थापना भई नेपालको प्रथम चरणको प्रजातान्त्रिक आन्दोलन समाप्त भएको पाइन्छ (शर्मा, २०३३) ।

(ख) दोस्रो चरण –

वि.सं. २००७ मा स्थापित प्रजातन्त्रको स्थायित्वको लागि वि.सं. २००७ देखि वि.सं. २०१५ सम्म दोस्रो चरणको प्रजातान्त्रिक आन्दोलन भएको पाइन्छ। यस अवधिमा वि.सं. २००७ को डा. के. आई. सिंहको विद्रोह, वि.सं. २००८ को जातीय जनतान्त्रिक संयुक्त मोर्चाको आन्दोलन, वि.सं. २००८ को रक्षादलको विद्रोह, वि.सं. २०१० को भिमदत्त पन्तको विद्रोह, वि.सं. २०१० को नेपाली काँग्रेसको सत्याग्रह, वि.सं. २०१४ को 'प्रजातान्त्रिक मोर्चा' को भद्र अवज्ञा आन्दोलन' का कारण वि.सं. २०१५ मा नेपाली काँग्रेसका सुवर्ण शमशेरको अध्यक्षतामा सर्वदलिय मन्त्रिमण्डल गठन गरियो र वि.सं. २०१५ फागुन ७ गते प्रतिनिधि सभाका लागि वालिगमताधिकारको आधारमा १०९ सदस्यीय संसदको निर्वाचन भयो (देवकोटा, २०३६) । वि.सं. २००७ देखि वि.सं. २०१५ बिचको अवधि संविधानसभाको निर्वाचन वा संसदको निर्वाचन भन्ने विषयमा लामो संघर्षको समय रह्यो । अन्तत, संसदको निर्वाचन सम्पन्न भई वि.सं. २०१६ को प्रथम निर्वाचित मन्त्रिमण्डलको गठन सँगै समाप्त हुन गयो (मानन्धर र शर्मा, २०५३) ।

(ग) **तेस्रो चरण –**

वि.सं. २०१७ सालको काण्डले वि.सं. २००७ का उपलब्धिलाई कुण्ठित मात्र गरेन यसले राजनैतिक गतिविधि माथि नियन्त्रण गर्नुका साथै संसदीय व्यवस्थाको अन्त्य र पंचायती व्यवस्थाको सुरुवात हुन गयो। वि.सं. २०१९ पुष १ गते पञ्चायती संविधान लागु गरियो र दलीय व्यवस्थाको ठाउँमा निर्दलीय व्यवस्थाको स्थापना हुनगयो (मानन्धर र शर्मा, ऐजन) । यसरी वि.सं. २०१७ मा स्थापित पञ्चायती व्यवस्थाको विरुद्ध विभिन्न राजनैतिक दलहरुले तेस्रो चरणको आन्दोलन अन्तर्गत विभिन्न प्रजातान्त्रिक आन्दोलन सुरु गरे । जसको क्रम वि.सं. २०४६ सम्म निरन्तर चलिरह्यो । तेस्रो चरणको प्रजातान्त्रिक आन्दोलन अन्तर्गत वि.सं. २०१८ को 'नेपाली काँग्रेसको पहिलो सशस्त्र संघर्ष', वि.सं. २०२८ को झापा विद्रोह, वि.सं. २०२९ को नेपाली काँग्रेसको दोस्रो सशस्त्र संघर्ष, वि.सं. २०३० को हर्रेवर्रे संघर्ष, वि.सं. २०३५/०३६ को 'विद्यार्थी आन्दोलन' र जनमत संग्रह, दुध काण्ड, वि.सं. २०४२ को नेपाली काँग्रेसको सत्याग्रह, जनवादी मोर्चाको 'वमकाण्ड' र वि.सं. २०४६ को 'जनआन्दोलन' महत्वपूर्ण प्रजातान्त्रिक आन्दोलन हुन् (अधिकारी १९९८) । त्यस्तै वि.सं. २०१८ को भरतपुरकाण्ड, झापा काण्ड, संखुवासभा काण्ड, पिस्कर काण्ड आदि महत्वपूर्ण प्रजातान्त्रिक आन्दोलन पनि यसै बीच सम्पन्न भयो। वि.सं. २०१७ देखि चलेको तेस्रो चरणको आन्दोलन वि.सं. २०४६ मा प्रजातन्त्र स्थापना भई टुङ्गियो। वि.सं २०४७ मा जारी प्रजातान्त्रिक संविधान र उक्त संविधान अन्तर्गत वि.सं. २०४८ मा सम्पन्न संसदीय निर्वाचनले नेपालमा प्रजातन्त्रको पुनस्थापना भई तेस्रो चरणको प्रजातान्त्रिक आन्दोलन समाप्त हुन पुग्यो।

(घ) **चौथो चरण –**

वि.सं. २०४६ को आन्दोलनले वि.सं. २०१७ मा स्थापित पञ्चायती व्यवस्थाको अन्त्यमात्र गरेन यसले प्रजातन्त्रको पुनस्थापना गरी सक्रिय राजतन्त्रात्मक व्यवस्थालाई संवैधानिक स्वरुपमा संकुचित गरिदियो। वि.सं. २०४७ मा जारी संविधानले संसदीय व्यवस्थाको हिन्दुराज्यको परिकल्पना स्थापना र संवैधानिक राजसंस्थाको व्यवस्था गऱ्यो। संसदीय पद्धतिमा विश्वास गर्ने प्रमुख दलले स्वीकार गरेको वि.सं. २०४७ को संविधान संसदीय पद्धतिमा विश्वास नगर्ने र संसदलाई बोकाको टाउको देखाई कुकुरको मासु बेच्ने थलोको रुपमा परिभाषित गर्ने शक्तिले संसदीय व्यवस्थाको विरुद्ध सशस्त्र विद्राहको घोषणा गऱ्यो । जसलाई नेपालको प्रजातान्त्रिक इतिहासमा माओवादी सशस्त्र द्वन्द्वको रुपमा परिभाषित गरिएको पाइन्छ। वि.सं. २०५२ सालबाट सुरु भएको सशस्त्र माओवादी द्वन्द्व वि.सं. २०६२/०६३ को आन्दोलन भएर तत् पश्चात भएका. शान्ति सम्झौतामा आएर टुङ्गिएको छ। जसलाई नेपालको प्रजातान्त्रिक आन्दोलनको चौथो चरणको रुपमा परिभाषित गर्न सकिन्छ। चौथो चरणको आन्दोलनले नेपालको प्राचीन इतिहासकालदेखि चलिआएको राजतन्त्रात्मक व्यवस्थालाई गणतन्त्रमा संघीय प्रणालीबाट विखण्डीत नेपाललाई पृथ्वीनारायण शाहबाट भएको एकिकरण र ततूपश्चात स्थापित केन्द्रिय प्रणालीलाई विस्थापन गरी पुनः संघीय ढाँचामा नेपाललाई लैजाने काम भयो। एकिकृत हिन्दु राजतन्त्रात्मक राज्य गणतन्त्रात्मक राज्य प्रणालीमा परिवर्तन हुन पुग्यो।

नेपाल अधिराज्यको संविधान २०४७ को धारा २७ को प्रावधान अनुसार राजाले २०५९ असोज १८ र २०६१ माघ १९ शाही कदमबाट कार्यपालिकीय अधिकारलाई हातमा लिई धारा १२७ र धारा ७२ को

अभ्यास गरी राज्य संचालन गर्ने काम गरेका थिए (शिवाकोटी, २०७२) । जनताले मत दिने र चुनाव लड्ने वाहेक बेलायती मोडलको संसदीय पद्धतिले सरकार माथि नियन्त्रण गर्न सकेको देखिँदैन । संसद र संसदका प्रतिनिधिहरु जनताको भावना विपरित शक्ति र सत्ता संघर्षमा लिप्त हुन पुगेर कुनै पनि सरकारले आफ्नो अवधि पूरा गर्न र जनपक्षीय काम गर्ने तर्फ ध्यान नदिई सत्ता खेललाईनै प्राथमिकता दिन पुगे । अझ संसदको २०५२ को पुर्नस्थापना पछि त संसद सत्ताको खेलमात्र रहन पुग्यो (शिवाकोटी, २०७२) । यिनै विकृतिको बीच जनताको निराशालाई सम्बोधन गर्ने उद्देश्य साथ माओवादी पार्टीले सशस्त्र युद्धको घोषणा गर्‍यो । वि.सं. २०५८ मा संकटकालको सशस्त्र युद्धको घोषणापछि युद्धरत माओवादी र नेपाल सरकार वि.सं. २०६३ को विस्तृत शान्ति सम्झौता पूर्व युद्धकै अवस्थामा रहे । विस्तृत शान्ति सम्झौता पश्चात् देशले पुनः शान्तिको श्वास फेर्ने मौका पाएको छ । वि.सं. २०६३ को आन्दोलन पूर्व राजा विरुद्ध छुट्टा छुट्टै लडेका माओवादी र संसदवादी दल बीच भारतको राजधानी दिल्लीमा भारत सरकारका अधिकारीको रोहवरमा आन्दोलनको समझदारी तय भयो र आन्दोलनरत सात राजनीतिक दल र माओवादी बीच वि.सं. २०६२ मंसिर ७ गते १२ बुँदे सहमति कायम भयो ।

वि.सं. २०४७ को नेपाल अधिराज्यको संविधानलाई वि.सं. २०६२/०६३ को आन्दोलन पश्चात २०६३ जेष्ठ ४ गते विभिन्न ४८ बुँदामा संशोधन गरी यसको मौलिक स्वरुपलाई अन्त्य गरिएको थियो (शिवाकोटी, २०७२) । वि.सं. २०६३ माघ १ गते अन्तरिम संविधानको घोषणा गरियो । अन्तरिम संविधानको घोषणा पश्चात असन्तुष्ट मधेशवादी नेताहरुले तराई/मधेश आन्दोलनको घोषणा गरे । वि.सं. २०६३ माघ १६ गते सरकार र आन्दोलनरत मधेशवादी बीच सम्झौता भइ संविधानको धारा १२, ३३, ५४, ६३ र ८१ मा संशोधन गरी संघियतालाई संविधानमा समावेश गर्ने काम भयो (शिवाकोटी, २०७२) । वि.सं. २०६५ जेठ १५ गते बसेको संविधान सभाको पहिलो बैठकले राजतन्त्रलाई खारेज गरी गणतन्त्र नेपालको घोषणा गरेपछि नेपाल गणतान्त्रिक राज्य बन्न पुगेको हो (शिवाकोटी, २०७२) । यसरी चन्द्रशमशेरको समयमा सुरु भएको नेपालको प्रजातान्त्रिक आन्दोलन विभिन्न आरोह अवरोह पार गरी आजको अवस्थामा आइपुगेको छ। वि.सं. २०४७ को जनआन्दोलन पश्चात भएका माओवादी विद्रोह वि.सं. २०६२/०६३ को आन्दोलन, मधेश आन्दोलन जस्ता प्रमुख राजनैतिक आन्दोलनबाट संविधानसभाको निर्वाचन भइ दोस्रो संविधान सभाबाट वि.सं. २०७२ असोज ३ गते संविधान जारी भइ वि.सं. २०७२ को संविधान अनुसार तिनै तहका निर्वाचन स्थानीय, प्रदेश र संघीय संसदको सम्पन्न भइ संविधान कार्यान्वयनको अवस्था आइपुगेको छ।

निष्कर्ष

नेपालको प्रजातान्त्रिक आन्दोलनले लामो आरोह/अवरोह पार गर्दै आजको यस समयमा आइपुगेको छ। राणाशासनको अन्त्य प्रजातन्त्रको स्थापनाको लागि चन्द्रशम्शेरको समयदेखि सुरु भएको नेपालको प्रजातान्त्रिक आन्दोलन विभिन्न चरण पार गर्दै आज गणतन्त्रात्मक शासन व्यवस्था अंगिकार गरेको समयमा छ। क्रियाशिल प्रमुख राजनैतिक दल र तिनको नेतृत्व आजको नेपालको अवस्थालाई आन्दोलनको अन्तिम अवस्थाको

रुपमा परिभाषित गर्ने गर्दछन् । राजनैतिक आन्दोलनको अन्तिम लक्ष्य गणतन्त्र रहेको र सोको प्राप्ति भएकोले भविष्यमा आन्दोलनको अन्तिम लक्ष्य गणतन्त्र रहेको र सोको प्राप्ति भएकोले भविष्यमा आन्दोलनको औचित्य नरहेको उनीहरुको तर्क छ । हुनत, वि.सं. २०४६ को आन्दोलन पश्चात तत्कालिन आन्दोलनरत दलहरु नेपाली काँग्रेस र बाम मोर्चाले संसदीय पद्धतिको विकल्प नरहेको र वि.सं. २०४७ को संविधानलाई संसारकै उत्कृष्ट संविधान घोषणा गरी ततूपश्चात कुनै प्रकारको प्रजातान्त्रिक आन्दोलनको औचित्य नरहेको तर्क गरेका थिए । वि.सं. २०६२/६३ को पूर्व सन्ध्यामा समेत संसदीय पद्धतिका हिमायतीले २०६२/६३ को आन्दोलनको औचित्य छैन नभनेका पनि होइनन् ।

वि.सं. २०४६ को आन्दोलनकै क्रममा नेपाली काँग्रेस र बाममोर्चामा सम्मिलित गणतन्त्रवादी दलहरुले संयुक्त आन्दोलन समिति बनाएरै छुट्टै रुपमा आन्दोलनमा सहभागि भएका थिए । ततूसमयमा उनीहरुको शक्ति तुलनात्मक रुपमा कमजोर थियो तसर्थ उनीहरुले चाहेका परिवर्तनका प्राप्ति नभए तापनि वि.सं. २०४७ को संविधान स्वीकार गरेका थिए । ततूपश्चात घटित घटनाक्रम संसदवादी दलको क्रियाकलाप, तिनको अकर्मण्यता र संसदीय पद्धति माथिकै अलोकप्रियताले वि.सं. २०६२/६३ को आन्दोलनको पृष्ठभूमि तयार भएको संविधान प्रति जनगणतन्त्रात्मक पद्धतिमा विश्वास गर्ने दलहरु, जातीयता तथा क्षेत्रीयताको मुद्दा उठाउने दलहरु, मधेश केन्द्रित दलहरु तथा राजतन्त्रात्मक व्यवस्थाका पक्षधरहरुले वर्तमानको संविधानलाई स्वीकार नगरेको अवस्थामा आजको अवस्थालाई नै प्रजातान्त्रिक आन्दोलनको अन्तिम प्रस्थान विन्दु भने मान्न सकिन्न ।

संसारको इतिहासलाई हेर्ने हो भने राजतन्त्रात्मक व्यवस्थाको अन्त्य गरी गणतन्त्रमा गएको बेलायत ओलिभर क्रमबलको अकर्मण्यताका कारण गौरवमय क्रान्ति मार्फत् पुनः राजतन्त्रात्मक व्यवस्थामा फर्केको उदाहरण छ । त्यस्तै जनरल फ्रैंकोको निरंकुशताले स्पेनलाई गणतन्त्रात्मक व्यवस्थाबाट पुनः राजतन्त्रमा फर्काएको छ भने गणतन्त्रात्मक शासनव्यवस्था भएको चीन गणतन्त्रको असफल कार्यान्वयनको कारण माओको नेतृत्वमा जनगणतन्त्रमा पुगेको इतिहास छ । त्यस्ता थुप्रै राजनैतिक परिवर्तनको इतिहास हामी बीच ताजैं छ ।

प्रजातान्त्रिक आन्दोलन गतिशिल, निरन्तर चलिरहने आन्दोलन भएकाले लामो अभ्यासको क्रममा त्यसमा देखिने विकृतिले आन्दोलनलाई प्रेरित गरिरहेको हुन्छ । तसर्थ नेपालका शासक वर्ग र तिनको नेतृत्व कर्ताले नेपालको भावी प्रजातान्त्रिक आन्दोलनको स्वरुपको औचित्यता निर्धारण गर्नेछ ।

सन्दर्भ सामाग्री

अधिकारी, सूर्यमणि (१९९८), नेपालमा प्रजातान्त्रिक आन्दोलनको इतिहास, नयाँ दिल्लीः निराला पब्लिकेशसन ।

उप्रेती, प्रेमरमण (१९९२), पोलिटिकल अवेकनिङ्ग, इन नेपाल, न्यू दिल्ली, कमनवेल्थ पश्लिशर्स ।

चालिसे, पुष्पराज (२०५६), जनआन्दोलन २०४६ वि.सं. मा सत्तासीन पक्षको राजनीति, (अप्रकाशित पिएच.डी.) शोध ग्रन्ध ।

देवकोटा, गृष्मबहादुर (२०३६), नेपालको राजनैतिक दर्पण भाग १ र २, काठमाडौंः ध्रुवबहादुर देवकोटा ।

प्रधान, भुवनलाल (२०४७), नेपालको जनक्रान्ति २००७, काठमाडौंः रुमु प्रकाशन ।

मानन्धर, त्रिरत्न र शर्मा, निरन्जन (२०५३), आधुनिक नेपालको राजनैतिक इतिहास (वि.सं. २००७-२०१९), काठमाडौंः सिनास ।
मानन्धर, त्रिरत्न (२०४८), नेपालको इतिहासमा जंगबहादुर, काठमाडौंः दिअती प्रकाशन ।
मिश्र, तीर्थप्रसाद (२०५५), नेपालको आधुनिक इतिहास काठमाडौंः एम.के. पब्लिकेसन्स ।
शर्मा, बालचन्द्र (२०३३), नेपालको ऐतिहासिक रुपरेखा (चतुर्थ संस्करण), वाराणसीः कृष्ण कुमारी देवी ।
शिवाकोटी, गोपाल (२०५९), नेपालको प्रजातान्त्रिक आन्दोलनको क्रममा शहिद जगत प्रकाशजङ्ग शाह, काठमाडौंः सोधखोज प्रकाशन ।

Reviewer for this Issue

Raj Kumar Pokhrel, Ph.D., Professor, Department of Humanities, Tribhuvan University, Kathmandu, Nepal.

Yadunandan Upadhyaya, Ph.D., Professor, Department of Education, Tribhuvan University, PN Campus, Pokhara, Nepal.

Keshar Jung Baral, Ph.D., Professor, Faculty of Management, Tribhuvan University, Prithvi Narayan Campus, Pokhara, Nepal.

Hari Pathak, Ph.D., Associate Professor, Faculty of Management, Prithvi Narayan Campus, Pokhara, Nepal.

Lekhnath Bhattarai, Ph.D., Professor, Department of Economics, Tribhuvan University, Prithvi Narayan, Campus, Pokhara, Nepal.

Surya Bahadur G.C., Ph.D., Assistant Professor, School of Business, Pokhara University, Pokhara, Nepal.

Nabaraj Neupane, Ph.D., Associate Professor, Department of English Education, Tribhuvan University, PN Campus, Pokhara.

Devilal Sharma, Lecturer, Department of Management, Tribhuvan University, PN Campus, Pokhara, Nepal.

Niranjan Ojha, Reader, Department of Humanities, Tribhuvan University, Nepal.