

CURRICULUM VITAE



1. Personal Details:

DR. BHARAT RAM DHUNGANA
Associate Professor, School of Business
Pokhara University, Pokhara, Nepal

2. Other Information:

- Area of Interest : Financial Management; Microfinance; Inclusive Finance; Sustainable Finance, Economic Development and Sustainability
- Language : Nepali/English/Hindi
- Software Skills : SPSS and Eviews
- Nationality : Nepalese
- Permanent Address : Bhanu Municipality-11, Ramche, Tanahun, Nepal
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3. Academic Background:

Degree	Year	Major Subjects	Board/ University
Ph.D. (Finance)	2016	Role of Micro-finance on Socio-economic Development: A Study of Western Development Region of Nepal.	Banaras Hindu University (BHU), Varanasi, India
FDP (Faculty Development Program)	2015 (8 June to 26 Sept.)	Case-based teaching methods and research	Indian Institute of Management (IIM), Ahmedabad, India.
M.A. (Economics)	2010	Microeconomics, Macroeconomics, Monetary Economics, and Public Economics	Tribhuvan University, Nepal
MBA	1999	Finance	Tribhuvan University, Nepal
Bachelor's Degree in Business Administration	1997	Finance and Management	Tribhuvan University, Nepal
High School (Proficiency Certificate in Management)	1993	Finance and Business Studies	Tribhuvan University, Nepal

School Level Certificate (SLC)	1991	Math, Science, and English	SLC Board, Government of Nepal
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4. Experiences:

Period of Service		Designation	Name and Address of Institutions	Major Assignment	Type of Employment
From	To				
21 April, 2019	To date	Associate Professor	School of Business, Pokhara University, Pokhara, Kaski, Nepal.	Teaching, Research, and Other Assigned Academic Activities	Permanent
6 May 2016	5 May 2020	Controller of Examinations	Office of the Controller of Examinations, Pokhara University, Lekhnath, Kaski, Nepal	Conducting Exams, Publishing Results, Issuing Certificates and Transcripts, and Maintaining Standards of Examinations and Overall Administration	Appointment by the Executive Council of Pokhara University
8 October 2015	5 May 2016	MBA Program Coordinator	School of Business, Pokhara University, Pokhara, Kaski, Nepal.	Teaching, Research, and MBA Program Administration	Appointment by the Office of the Registrar, Pokhara
10 January 2010	7 October 2015	Assistant Professor	School of Business, Pokhara University, Pokhara, Kaski, Nepal.	Teaching and Research	Permanent
28 October 2007	9 January 2010	Lecturer	Saptagandai Multiple Campus (Affiliated under T. U.) Bharatpur, Chitwan, Nepal.	Teaching	Temporary
30 October 2002	27 October 2007	Lecturer	Arunodaya College (Affiliated under T. U.) Geetanagar, Chitwan, Nepal.	Teaching	Temporary
October 19, 1997	October 19, 1998	Senior Social Worker	Partnership for Rehabilitation (PFR), International Nepal Fellowship, Pokhara, Nepal.	Socio-economic Assessment, Implementation of proposal, and Follow-up	Contract
1 May 1995	18 October 1997	Trainer	Rural Training Centre, VTCD Program, CTEVT, Bhimad, Tanahun, Nepal.	Need Assessment, Training conduction and Follow-up	Contract

5. Publication of Books, Cases, and Research Papers:

Types of Publication	Date of Publication	Title	Publishers
	2023	Foundation of Financial Systems	Advance Saraswoti Prakashan, Kathmandu, Nepal

Books (As an author and co-author)	2022	Essentials of Finance	Advance Saraswoti Prakashan, Kathmandu, Nepal
	2021	Fundamentals of Financial Management	Advance Saraswoti Prakashan, Kathmandu, Nepal
	2021	Microfinance	Asmita Books Publishers and Distributors, Kathmandu, Nepal
	2013	Elements of Finance I	Taleju Prakashan, Bhotahity, Kathmandu, Nepal
	2013	Elements of Finance II	Taleju Prakashan, Bhotahity, Kathmandu, Nepal
Case	2015	Gangotri Handicraft Exports, Ahmedabad	Case Method in Management Education, Indian Institute of Management, Ahmedabad
Research Papers (As an author and co-author)	2026	Monetary dynamics in Nepal: An ARDL approach to price level, income, and money supply interlinkages	Journal of Contemporary Eastern Asia (Q3 Indexed Journal) – Paper accepted for publication. (As a co-author)
	2025	Financial Literacy for Business Sustainability: A Case of Lekhnath, Kaski, Nepal	The Journal of Development and Administrative Studies, 33(2), 43-58. https://doi.org/10.3126/jodas.v33i2.92314 (As a corresponding author)
	2025	Inclusive Insurance Policy for Uninsured People: A Systematic Review	Journal of Insurance Studies in South Asia, 2(1), 5–17. https://doi.org/10.3126/jissa.v2i1.92244 (As a single author)
	2025	Role of Microfinance Services on Enhancing Quality of Life of Women in Pokhara Metropolitan City	GMMC Journal of Interdisciplinary Studies, 14(1), 155–169. https://doi.org/10.3126/jis.v14i1.88429 (As a co-author)
	2025	Customer Loyalty in the Hotel Industry: The Interplay of Justice Perceptions and Satisfaction as a Mediator	Cogent Business & Management (Taylor and Francis – Q2 Indexed Journal), 12(1), 2593072, London, UK. https://doi.org/10.1080/23311975.2025.2593072 (As a corresponding author)
	2025	Residents' participation and demographics: Impact on tourism perceptions in Pokhara	Cogent Business & Management (Taylor and Francis – Q2 Indexed Journal), 12(1), 2570065, London, UK. https://doi.org/10.1080/23311975.2025.2570065 (As a corresponding author)
	2025	Perceived education quality and its impact on students' satisfaction at Pokhara University of Nepal.	Nepalese Journal of Insurance and Social Security, 8(2), 29-37. https://doi.org/10.58665/njiss.91 (As a co-author)
	2025	Impact of Sustainable Mountain Tourism on Economic Development: A Systematic Review	Journal of Tourism and Himalayan Adventures, 7(1), 1–13. https://doi.org/10.3126/jtha.v7i1.80870 (As a single author)
	2025	Returnee Migrant Workers, Entrepreneurship Skills and Economic Growth	Vikas – A Journal of Development, 41(2), 118–126, Published by National Planning Commission of Nepal (As a single author)

	2025	Stock Market Awareness among Female Investors: A Study in Pokhara, Nepal	Journal of Business and Social Sciences Research, 10(1) 101-113. http://doi.org/10.3126/jbssr.v10i1.80321 (As the first author)
	2025	Occupational Stress and Turnover Intentions of Commercial Banks Employees in Pokhara, Nepal	Prithivi Academic Journal, A Peer-Reviewed Open Access International Journal, Vol. 8, Prithivi Narayan Campus, Pokhara, https://doi.org/10.3126/paj.v8i1.78892 (As the first author)
	2025	Assessing the Performance of Microfinance Institutions in Nepal	Pacific Business Review International (Web of Science Indexed Journal), Vol. 17, Issue 11, 2025, Udaipur, India (As the first author)
	2025	Determinants of Non-Performing Loans in Nepalese Commercial Bank: An Empirical Analysis	Kshitiz Management Review, 1(1), 35-47. https://doi.org/10.3126/kmr.v1i1.78255 (As a corresponding author)
	2025	Mountain Route Tourism and Sustainability: A Systematic Literature Review	Journal of Information Systems Engineering and Management, 10(39s), 458-468 (As a co-author)
	2025	The Association Between Personality Traits and Facebook Addiction Among Adolescent Students in a Lower Middle-Income Country, Nepal	International Journal of Adolescence and Youth (Taylor and Francis – Q2 Indexed Journal), 30(1), 2470189, London, UK. https://doi.org/10.1080/02673843.2025.2470189 (As a co-author)
	2025	Financial Inclusion Building Strategy in Nepal	Vikas – A Journal of Development, 41(1), 107–122, Published by National Planning Commission of Nepal (As a single author)
	2024	Assessing the Effects of Microfinance Services on Women's Empowerment in Pokhara, Nepal	Multi-Disciplinary Explorations: The Kasthamandap College Journal Vol. 2, Issue 2, July 2024, pp: 17-32 https://doi.org/10.3126/mdekcyj.v2i2.74164 (As the first author)
	2024	Tourist Related Accidents and Safety Policy in the Tourism Industry of Nepal	Library Progress International, 44 (2), 870-879. (As a co-author)
	2024	Factors Influencing Loan Repayment Among the Customers of Microfinance Institutions in Pokhara, Nepal	Quest Journal of Management and Social Sciences, 6(3). https://doi.org/10.3126/qjmss.v6i3.72681 (As a corresponding author)
	2024	Examining the Role of Social Influence, Learning Value and Habit on Students' Intention to Use Chatgpt: The Moderating Effect of Information Accuracy in the UTAUT2 Model	Cogent Education (Taylor and Francis – Q2 Indexed Journal), 11(1), 2403287, London, UK. https://doi.org/10.1080/2331186X.2024.2403287 (As a co-author)
	2024	E-Governance, Citizen Satisfaction and Net Benefits: The Moderating Effect of Digital Divide	Cogent Business & Management (Taylor and Francis – Q2 Indexed Journal), 11(1), 2402512, London, UK. https://doi.org/10.1080/23311975.2024.2402512 (As a coauthor)

2024	Life Expectancy and Health Care Spending in South Asia: An Econometric Analysis	PLOS ONE (Q1 Indexed Journal), 19(12): e0310153. https://doi.org/10.1371/journal.pone.0310153 (As the first author)
2024	The Effect of Higher Education Service Quality on Satisfaction among Business Students in India and Nepal	Cogent Education (Taylor and Francis – Q2 Indexed Journal), 11(1), 2393521, London, UK. https://doi.org/10.1080/2331186X.2024.2393521 (As a co-author)
2024	How Safe Are Nepal's Roads? A Study of Road Safety Legislation and WHO Standards	Journal of UTEC Engineering Management (JUEM), 2(1), 53–66. https://doi.org/10.36344/utecem.2024.v02i01.005 (As a co-author)
2024	Identifying the Determinants of Dividend Payout Ratios in Nepalese Commercial Banks	Journal of Business and Social Sciences Research, 9(1), 1–16, Ace Institute of Management, Pokhara University. https://doi.org/10.3126/jbssr.v9i1.67984 (As the first author)
2024	Personal and Contextual Factors Influencing Entrepreneurship Behavior among Business Students in Nepal: Moderating Effect of Attitude, Social Support and Self-Efficacy.	Library Progress International, 44(3), 8224-8239. (As a co-author)
2024	Tourism Policy for Sustainable Mountain Tourism: Systematic Literature Review	Journal of Tourism and Himalayan Adventures, 6(01), 45–57. https://doi.org/10.3126/jtha.v5i01.56187 Nepal Mountain Academy, Kathmandu, Nepal (As a single author)
2024	Liquidity Crunches in the Banking Industry of Nepal	INTELLIGENCE Journal of Multidisciplinary Research, 3 (1), 17-36. https://doi.org/10.3126/ijmr.v3i1.65425 (As a single author)
2024	Employee Turnover Intention in a Service Industry: A Systematic Literature Review	Migration Letters, 21 (S7), 1481–1494. Retrieved from https://migrationletters.com/index.php/ml/article/view/9020 (As a co-author)
2023	Government Health Expenditure and Policy for Public Health Outcomes: A Systematic Literature Review	MedS Alliance Journal of Medicine and Medical Sciences, 3(6), 84–91. https://doi.org/10.3126/mjmmms.v3i5.60169 (As a single author)
2023	Empowering Women through Microfinance: A Case Study of Jalpa Samudayik Laghubitta Bittyta Sanstha Ltd. in Pokhara Metropolitan City	The Saptagandaki Journal. 14(1), 68-86, Saptagandai Multiple Campus, Tribhuvan University, Nepal https://doi.org/10.3126/sj.v14i01.64316 (As the first author)
2023	Customer Perception Toward Digital Financial Services: A Case of Pokhara, Nepal	Butwal Campus Journal, 6(1), 1-11, Butwal Multiple Campus, Tribhuvan University, Nepal https://doi.org/10.3126/bcj.v6i1.62573 (As the first author)

2023	Stock Market Development and Economic Growth of Nepal	Journal of Business and Social Sciences Research, 8(2), 31–50, Ace Institute of Management, Pokhara University. https://doi.org/10.3126/jbssr.v8i2.62132 (As a single author)
2023	Factors Affecting Investor Decisions on Initial Public Offering in Nepal	Journal of Emerging Financial Markets and Policy, 2(1), 26-49, The Sri Lanka Finance Association, Sri Lanka. https://slfa.lk/jefmp/journalissues-3/ (As the first author)
2023	Microfinance Intervention and Health Outcomes of Marginalized People: A Systematic Literature Review	MedS Alliance Journal of Medicine and Medical Sciences, 3(5), 76–83. https://doi.org/10.3126/mjmms.v3i5.60169 (As a single author)
2023	Road Transport and Safety Protocols in Nepal and India	Eur. Chem. Bull. 2023,12(10), 12680-12696 (As a co-author)
2023	Impact of Financial Inclusion on Monetary Policy Effectiveness in Nepal	Pacific Business Review International (Web of Science Indexed Journal), Vol. 16, Issue 2, 2023, Udaipur, India (As the first author)
2023	Nexus Between Work Environment and Retention of Employees in the Banking Sector	Eur. Chem. Bull. 2023,12 (Special Issue 4),11771-11783 (As a co-author)
2023	The Influence of Demographic and Job-Related Characteristics on Nurses' Compassion Satisfaction and Fatigue	International Journal of Occupational Safety and Health (Q3 Indexed Journal), 13(4), 529–539. https://doi.org/10.3126/ijosh.v13i4.51447 (As a co-author)
2023	Alternative Strategies of For-Profit, Not-For-Profit and State-Owned Nepalese Microfinance Institutions for Poverty Alleviation and Women Empowerment	Cogent Economics & Finance (Taylor and Francis – Q2 Indexed Journal), 11(2), London, UK. https://doi.org/10.1080/23322039.2023.2233778 (As the first author)
2023	Effect of Market Variables and Investment Decisions in Financial Market: A Case of Pokhara, Nepal	Quest Journal of Management and Social Sciences, 5(1): 94-106, Kathmandu, Nepal. https://doi.org/10.3126/qjmss.v5i1.56297 (As the first author)
2023	Nexus Between Tourism Industry and Economic Growth of Nepal	Journal of Tourism and Himalayan Adventures, 5(01), 1–15. https://doi.org/10.3126/jtha.v5i01.56187 Nepal Mountain Academy, Kathmandu, Nepal. (As a single author)
2023	Perceived Impact of Microfinance on Livelihood Improvement in Kaski District of Nepal	IDJINA: Interdisciplinary Journal of Innovation in Nepalese Academia, 2(1), 82-95. https://doi.org/10.3126/idjina.v2i1.55968 (As a single author)

	2022	The Status of Social Health Insurance in Nepal	Journal of Medicine and Medical Sciences, 2(4): 92 -96 https://doi.org/10.3126/mjmms.v2i4.53719 (As a single author)
	2022	Financial Inclusion for Inclusive Growth in South Asian Nations: A Systematic Literature Review	Journal of Emerging Financial Markets and Policy, 1(2), 14-29, The Sri Lanka Finance Association, Sri Lanka. https://slfa.lk/jefmp/journalissues/ (As a single author)
	2022	Assessing the Impact of Microfinance Services on the Economic Transformation of Women in Nepal	The Studies in Regional Development, 54(3), 27-46. South Korea, http://dx.doi.org/10.35526/srd.2022.54.3.027 (As the first author)
	2022	Effects of Microfinance Services on Economic Status Improvement: A Case of SKBBL, Pokhara, Nepal	Quest Journal of Management and Social Sciences, 4(2): 200-209, Kathmandu, Nepal. http://doi.org/10.3126/qjmss.v4i2.50315 (As the first author)
	2022	Factors Affecting Investment Decisions of Employees Working on Financial and Non-Financial Sectors: A Case of Pokhara Metropolitan City, Nepal	The Journal of Nepalese Business Studies, 15(1), 27-45. Department of Management, Tribhuvan University, Prithivi Narayan Campus, Pokhara, Nepal. https://doi.org/10.3126/jnbs.v15i1.50376 (As a corresponding author)
	2022	Effect of Perceived Behavioral Factors on Investors' Investment Decisions in Stocks: Evidence from Nepal Stock Market	Journal of Business and Management Research, 4(1), 17-33, Kathmandu University, Kathmandu, Nepal https://doi.org/10.3126/jbmr.v4i01.46680 (As a corresponding author)
	2022	Effect of Cognitive Biases on Investment Decision Making: A Case of Pokhara Valley, Nepal	Quest Journal of Management and Social Sciences, 4(1): 69-82, Kathmandu, Nepal. https://doi.org/10.3126/qjmss.v4i1.45868 (As the first author)
	2022	Impact of Microcredit on the Development of Microenterprises: A Case of Gandaki Province of Nepal	Journal of Emerging Financial Markets and Policy, 1(1), 37-50, The Sri Lanka Finance Association, Sri Lanka. https://slfa.lk/jefmp/journalissues-2/ (As the first author)
	2021	Yoga Practice and its Correlates among Bank Employee at Janakpurdham, Nepal: A Descriptive Study	Journal of Medicine and Medical Sciences, 1(2): 82 -86 (JMMS: An International Publication of Centre for Clinical Research and Community Health (CC-REACH) by MedSpirit Alliance Ltd.) (As a corresponding author)
	2021	Awareness and Perception Regarding Health Insurance among Community People in a Municipality: A Cross-Sectional Study	Journal of Medicine and Medical Sciences, 1(1): 76-82 (JMMS: An International Publication of Centre for Clinical Research and Community Health (CC-REACH) by MedSpirit Alliance Ltd.) (As the first author)
	2021	Impact of Covid-19 on Construction Industry of Nepal	Modern Economy, 2021, 12, 1232-1244, Scientific Research Publishing, China. DOI: 10.4236/me.2021.128064 (As a corresponding author)

	2021	Micro-credit for the Small Enterprises Development: A Case of Kaski District, Nepal	Prithivi Academic Journal, A Peer-Reviewed Open Access International Journal, Prithivi Narayan Campus, Pokhara, DOI: https://doi.org/10.3126/paj.v4i0.37007 (As a corresponding author)
	2020	Impact of Micro-Credit Services on Operation of Small Enterprises in Nepal	Prastuti: Vol. 9, No. 2, July – December 2020, GLA University, India. (As the first author)
	2020	Effects of Microfinance Intervention on Multiple and Non-multiple Financing Clients: A Case of Gandaki Province of Nepal	Journal of Nepalese Business Studies, 13(1), 49-61. Department of Management, Tribhuvan University, Prithivi Narayan Campus, Pokhara, Nepal. https://doi.org/10.3126/jnbs.v13i1.34703 (As the first author)
	2020	Does Microfinance affect the Living Standard of the Household? Evidence from Nepal	Finance India, The Quarterly Journal of Finance (Q4 Indexed International Journal), Indian Institute of Finance, Vol. 34 (2), pp 693 -704, Delhi, India. (As a corresponding author)
	2020	Causes of Delay in Construction of Motorable Bridges under “Design and Build Model” of Bridge Project, Department of Roads, Nepal.	Modern Economy, Scientific Research Publishing, China, https://doi.org/10.4236/me.2020.118103 (As a co-author)
	2019	Performance of Multiple Borrowing Clients in Gandaki Province of Nepal	Prithivi Academic Journal, A Peer-Reviewed Open Access International Journal, Prithivi Narayan Campus, Pokhara. https://doi.org/10.3126/paj.v2i0.31503 (As the first author)
	2019	Role of Financial Institutions in Economic Growth: A Case of Nepal	Securities Board of Nepal (SEBON) Journal, Vol. VII, Kathmandu, Nepal. (As a single author)
	2018	Micro-finance Intervention and Economic Transformation in Nepal	The Nepalese Management Review, Central Department of Management, Tribhuvan University, Kritipur, Nepal. (As a single author)
	2018	Impact of Micro-finance on Business Creation: A Case of Nepal	Journal of Nepalese Business Studies, Department of Management, Tribhuvan University, Prithivi Narayan Campus, Pokhara, Nepal. (As a single author)
	2018	Behavioral Factors Influencing Individual Investor’s Decision Making and Performance: A Survey at Nepal Stock Exchange	Journal of Management and Development Economics (A peer-reviewed journal), Global College of Management, Tribhuvan University, Nepal. (As the first author)
	2018	Emerging Issues of Micro-finance Institutions in Nepal	Nepalese Journal of Business and Management, Excel Business College, Kathmandu, Nepal. (As a single author)

	2017	Micro-finance Intervention and Women Empowerment in Nepal	Proceeding Conference Paper, Edited Book, Nepalese Academy of Management, Kathmandu, Nepal. (As a single author)
	2016	Does Micro-finance Transform the Economic Status of People? Evidence from the Western Development Region of Nepal	The Journal of University Grants Commission, University Grants Commission, Sanothimi, Bhaktapur, Nepal. (As a single author)
	2016	Perceived Usefulness of a Microfinance Intervention on Health Awareness and Practices in Nepal	Frontiers in Public Health, (Q1 Indexed International Journal), 3(289), Switzerland, https://doi.org/10.3389/fpubh.2015.00289 (As the first author)
	2016	Does Loan Size Matter for Productive Application? Evidence from Nepalese Micro-finance Institutions	The Journal of Business and Hospitality, 1(1), Nepal Tourism and Hotel Management College, Pokhara, Nepal. (As a single author)
	2015	Micro-finance, Micro-enterprises, and Employment: A Case of Nepal	The International Journal of Nepalese Academy of Management, Vol. 3(1), Kathmandu, Nepal. (As a single author)
	2015	The Status of Financial Inclusion in Nepal	Pacific Business Review International (Web of Science Indexed Journal), 7(8), Feb. 2015, Faculty of Management Studies, Udaipur, India. (As the first author)
	2015	Micro-finance and Economic Transformation: A Case of Nepal	Bangladesh Institute of Bank Management (BIBM), Mirpur, Dhaka, Bangladesh. (As a single author)
	2014	Does Financial Institution Support Economic Growth? A Case of Nepal	Economic Literature, Vol. XII, Dec. 2014, Department of Economics, Tribhuvan University, Prithivi Narayan Campus, Pokhara, Nepal. (As a single author)
	2014	Financial Institutions and Economic Growth: A Case of Nepal	Proceeding Conference Paper, Edited Book, Excel India Publishers, New Delhi. (As a single author)
	2014	Commercial Banks and Economic Growth: A Case of Nepal	HermeneuticS, A Biannual Refereed International Journal of Business and Social Studies, Vol. 4(2), Sept. 2014, Varanasi, India. (As a single author)
	2014	Micro-finance, Financial Inclusion, and MDGs: A Case of Nepal	The Journal of Business and Management, Vol. 4(1), Feb. 2014, School of Business, Pokhara University, Nepal. (As the first author)
	2014	Is Microfinance an Effective Tool to Achieve MDGs? A Case of Nepal	Journal of Development (Vikas), Vol. 35(1), Jan. 2014, National Planning Commission, Kathmandu, Nepal. (As a single author)
	2013	Accessibility of Micro-finance Services Through Grameen Bikas Banks: A Case of Nepal	HermeneuticS, A Biannual Refereed International Journal of Business and Social Studies, Vol. 3(2), Sept. 2013, Varanasi, India. (As a single author)

	2013	Impact of Micro-finance on Women: A Case of Lekhnath Municipality of Nepal	The Lumbini Journal of Business and Economics, Lumbini Banijya Campus, Butwal, Nepal. (As a single author)
	2013	Performance of Stock Market and Reforms in Nepal	Securities Board of Nepal (SEBON) Journal, Vol. VI, Kathmandu, Nepal. (As a single author)
	2013	Financial Inclusion in the South Asian Region	Proceeding Conference Paper, Edited Book, Vista International Publishing House, Delhi, India. (As a single author)
	2012	Outreach and Performance of Nepalese Micro-finance Industry	Nepalese Journal of Development and Rural Studies, Vol. 9(1), June 2012, Central Department of Rural Development, Kritipur, Kathmandu, Nepal. (As a single author)
	2012	Remittance and Nepalese Economy	Saptaprawaha, Saptagandaki M. Campus, Bharatpur, Chitwan, Nepal. (As a single author)
	2012	Overview of Finance Companies in Nepal	Journal of Finance and Management Review, Kathmandu, Nepal. (As a single author)
	2011	Non-performing Loans and Efficiency of Nepalese Financial Institutions	Nepalese Journal of Development and Rural Studies, Central Department of Rural Development, Kritipur, Kathmandu, Nepal. (As a single author)
	2011	Status of Nepalese Finance Companies: A Macro Perspective	Journal of National Economic Concern Society, Kathmandu, Nepal. (As a single author)
	2011	Impact of Bank's Deposit in the Economic Growth of Nepal	Journal of Finance and Management Review, Kathmandu, Nepal. (As a single author)
	2010	Development Banks of Nepal: Recent Scenario	Journal of Finance and Management Review, Kathmandu, Nepal. (As a single author)
	2010	Banking Industry of Nepal: Regional Imbalance	Journal of Finance and Management Review, Kathmandu, Nepal. (As a single author)
Newspapers	Published dozens of articles in reputed national-level newspapers, including Kantipur, Gorkhapatra, The Himalayan Times, Karobar Daily, etc.		
Magazines	Published dozens of articles in different magazines, including Nepal Rastra Bank (Mirmire, Arunodaya, Rupantaran), Securities Board of Nepal (SEBON), Nepal Insurance Authority, and various institutions.		

6. Research Papers Presentation in Conference/Seminar/Workshop:

Nature of Conference	Date	Presented Paper	Organized by
National	April 13-14, 2013	Micro-finance as a Tool of Financial Inclusion: A Case of South Asia	Faculty of Commerce, Banaras Hindu University, Varanasi, India

	March 17-18, 2013	The Role of FDI on the Agriculture Sector in India	Department of Business Administration, Deen Dayal Upadhyaya University, Gorakhpur, India
International	26 June 2021	Structural Equation Modeling Approach of Measuring Perceived Behavioral Factors Affecting an Investors' Decision in the Stock Market of Nepal	Sri Lanka Finance Association, Colombo, Sri Lanka
	December 16-18, 2020	Does Client Performance Differ in Terms of Strategy? Evidence from Nepalese Microfinance Institutions	Fortune Institute of International Business (FIIB), New Delhi, India
	December 3 – 4, 2020	Alternative Strategies of Microfinance Institutions in Nepal	Department of Management, University of Rome, Italy
	January 10 – 11, 2020	Does Microfinance Intervention Change Livelihood Status? A Case of Nepal	Institute of Business Management, GLA University, Mathura, India
	June 1-2, 2017	Micro-finance Intervention and Economic Transformation in Nepal	Central Department of Management, Tribhuvan University, Kathmandu, Nepal.
	March 27-29, 2017	Micro-finance Intervention and Women Empowerment in Nepal	Nepalese Academy of Management, Kathmandu, Nepal.
	February 26-28, 2017	Emerging Issues of Micro-finance Institutions in Nepal	School of Business, Pokhara University, Lekhnath, Kaski, Nepal.
	November 22-23, 2015	Micro-finance and Economic Transformation: A Case of Nepal	Bangladesh Institute of Bank Management (BIBM), Mirpur, Dhaka, Bangladesh.
	March 27-29, 2015	Micro-finance, Micro-enterprises, and Employment: A Case of Nepal	Nepalese Academy of Management, Kathmandu, Nepal.
	October 31- November 2, 2014	Micro-finance and Livelihood Improvement: A Case of Nepal	Xavier School of Management (XLRI), Tatanagar, Jamshedpur, India.
	September 11-12, 2014	Financial Institutions and Economic Growth: A Case of Nepal	Amity University, Gurgaon, Haryana, India.
	September 13-15, 2013	Micro-finance, Financial Inclusion, and Millennium Development Goals: A Case of Nepal.	Xavier School of Management (XLRI), Tatanagar, Jamshedpur, India.
	August 8-9, 2013	Financial Inclusion in South Asian Regions	Department of Economics, BhagatPhool Singh Mahila Vishwavidyala, Sonapat, Haryana, India.

7. Resource Person/Expert/Guest Speaker/Panelist/Visiting Faculty:

Nature of Programme	Date	Role/Assignment	Organized/Assigned by
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International Conference	28 to 29 November, 2025	As a Technical Session Chair - Driving Sustainability – Business, Innovation, and Governance in Action	Boston International College, Bharatpur, Chitwan, Nepal
Training for Microfinance Employees	May 17, 2024	As a Resource Person on Effective Recovery and Relationship Management in MFIs.	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd. Kaski, Nepal
Youth and Economy	April 7-8, 2024	As a Resource Person in the workshop and delivered The Way to The Economic Empowerment of Youth	National Democratic Institute (NDI- A non-profit US-based Organization), Kathmandu, Nepal
Training for Microfinance Employees	29 th September, 2023	As a Resource Person on the way for delinquency and conflict management in MFIs.	Nirdhan Utthan Laghubitta Bittiya Sanstha Ltd. Kaski, Nepal
Training for Government Employees	28 th December, 2022	Resource Person on Financial Inclusion for Local Economic Development and Entrepreneurship Promotion	Gandaki Province Training Academy, Pokhara, Kaski
National Research Conference	25 to 26 November, 2022	As a Keynote Speaker on the Impact of Financial Inclusion on Monetary Policy Effectiveness in Nepal	Boston International College, Bharatpur, Chitwan, Nepal
Microfinance and Financial Inclusion	19 th May, 2022	As a Resource Person in the Management Workshop delivered - different dimensions of microfinance and financial inclusion	Global IME Laghubitta Bittiya Sanstha Ltd. Kaski, Nepal
National Economists Conference	25 March to 26 March, 2022	Presented a paper on Financial Access and Productive Investment in Nepal	National Economic Concern Society of Nepal, Kathmandu
International Seminar	22 March to 24 March, 2022	As a Session Chair on Technical Session VII – Development Cooperation between India and Neighbouring Countries: Possibilities and Challenges	Department of Economics, Tripura University, Tripura, India
International Seminar	22 March to 24 March, 2022	As a Speaker on a Special Lectures Session entitled “Financial Inclusion for Inclusive Growth in South Asian Nations”	Department of Economics, Tripura University, Tripura, India
National Research Conference	27 November, 2021	As a Keynote Speaker on Financial Inclusion and Innovation for Inclusive Growth	Boston International College, Bharatpur, Chitwan, Nepal
International Conference	25 November to 26 November, 2021	As a Session Chair on the technical session of the Conference on Innovative Practices on Commerce and Management during the Pandemic Era	Department of Commerce, School of Commerce and Management, Central University of Rajasthan, India
Faculty Development Programme on Innovative Research Techniques	26 August to 30 August, 2021	As a Resource Person – Developing and publishing a research paper	Loyola Academy, Telangana, Hyderabad, India

Microfinance and Financial Inclusion	28 August, 2021	As a Resource Person in the Workshop - delivered different dimensions of microfinance and financial inclusion	Global IME Laghubitta Bittiya Sanstha Ltd. Kaski, Nepal
International Education Forum 2021-21	02 August to 06 August, 2021	Speaker on the issues of National Education Policies (NEP) and Implementation	St. Joseph's Degree and PG College, Hyderabad, India.
International Conference on Emerging Financial Markets and Policy	26 June, 2021	Discussant in the paper entitled Influence on Psychological Biases in Financial Investment Behaviour: Evidence from Selected Sri Lankan Investors	Sri Lanka Finance Association, Colombo, Sri Lanka.
International Research Workshop on Financial Inclusion and Rural Development	17 May to 18 May, 2021	Discussant in the paper entitled Entrepreneurship in MSMEs for a Sustainable Rural Development: Role of India's National Financial Inclusion Policy	St. Joseph's Degree and PG College, Hyderabad, India / Burgundy School of Business, Dijon, France.
International Conference	26 February, 2021	Co-chair on the Technical Session – Latest Innovations in Sustainable Engineering and Technology Management	United Technical College (Affiliated with Pokhara University), Bharatpur, Chitwan, Nepal.
Entrepreneurship Development and Promotion Strategy	25 February, 2021	Resource Person on the Workshop and delivered different dimensions of Entrepreneurship Development and Promotion Strategy	Tillottama Chamber of Commerce, Rupandeni, Nepal.
Panelist on Literacy Webinar Series	15 September, 2020	Women and Girls' Education during and beyond COVID-19 Crisis	Organization of Women Scientists in Nepal, Lalitpur, Nepal.
International Webinar - Financial Inclusion: Global and Asian Perspectives	17 July, 2020	Resource Person on the Webinar (Presented a paper on Financial Inclusion: Global and Asian Perspectives)	Kanpur Institute of Technology, India
International Conference	March 04 – 05, 2020	Resource Person on Technical Session (Contemporary Issues and Challenges in Human Resource Management) of Two Days International Conference	Uniglobe College, Pokhara University, Kathmandu, Nepal.
International Conference	January 10-11, 2020	As a Session Chair on Technical Sessions, Two Days International Conference: Changing Paradigm of Emerging Financial Market	Institute of Business Management, GLA University, Mathura, India
Resource Person	18 October, 2019	Presentation on Financial Inclusion: Global, Asian, and Nepalese Perspectives	Bank of Korea, Korea University and Nepal Rastra Bank, Seoul, Korea
Visiting Professor	15 October, 2019	Delivered Lecture on the Nepalese Economy and Financial Market	Korea University, Sejong, South Korea
Chief Executive Officer (CEO) Selection	11 May, 2019	As an Expert in selecting CEOs at Microfinance Institutions.	Shaligram Laghubitta Bittiya Sanstha Limited, Beni, Mayagdi, Nepal.
International Conference	March 13 – 14, 2019	Technical Session Resource Person on Issues and Challenges in Human Resource Management	Uniglobe College, Pokhara University, Kathmandu, Nepal.

International Seminar	November 16-17, 2018	As a Co-chair on Technical Session V: Economics, Two Days International Seminar.	Lumbini Banijya Campus, Tribhuvan University, Butwal, Nepal.
Chief Executive Officer (CEO) Selection	4 November, 2018	As an Expert in selecting CEOs at Microfinance Institutions.	Jalpa Laghubitta Bittiya Sanstha Limited, Pokhara, Kaski, Nepal.
National Microfinance Summit	March 15 – 17, 2017	Panelist on Panel Discussion: Policy, Regulation, and Practices: Experiences, Issues, and Concerns	Centre for Microfinance, Kathmandu, Nepal.
International Conference	March 6-7, 2017	Technical Session Resource Person on Finance and Marketing Management: Issues and Challenges	Uniglobe College, Pokhara University, Kathmandu, Nepal.
International Conference	February 26-28, 2017	Technical Session Member on Financial Institutions and Market	School of Business, Pokhara University, Nepal.
Workshop on Scientific/Academic Writing	29 June to 1 July, 2016	Resource Person (Components of Research Papers and Submission of Manuscript)	Faculty of Health Sciences, Pokhara University (Financial Support of UGC, Nepal)
Research Proposal Evaluation	19 June, 2016	Independent Expert	Pokhara University Research Centre (PURC), Nepal.
Coordinator/Member	January 2011 to the date	Worked on the different committees to perform the assigned tasks by Pokhara University	Pokhara University, Nepal.
Entrance Exam Conduction Task	November 2012 to the date	Worked as a committee member of entrance exam for scholarship/paid to undergraduate and graduate-level	Pokhara University, Nepal.
Feasibility/Technical Study	December 2011 to the date	Worked as an expert/committee member of feasibility/technical study in the affiliation process of Pokhara University	Planning Division, Pokhara University, Nepal.
Teacher/Faculty Selection Task	November 2015 to the date	Worked as an expert/committee member to select teachers/faculty for Higher Secondary Schools/colleges	Various academic institutions are under Pokhara University, Tribhuvan University, and HSEB, Nepal.
Visiting/Guest Faculty	January 2016 to the date	Research/Microfinance/Financial Inclusion/Micro-enterprises/General Management/Finance	Various Academic Institutions of Pokhara University and Tribhuvan University, Nepal.

8. Training/Seminar/Workshop Participated:

- How to prepare your manuscript, Elsevier, 28 August 2021.
- Data Management Tools for Researchers, Wiley, 13 July 2021.
- Time Series Analysis using EViews, Research Smiths, India, November 20 -24, 2020.
- Financial Inclusion: Evolution and Contemporary Challenges, ADBI E-Learning, 28 January 2020 to 29 February 2020, Asian Development Bank Institute.
- Private Financing for Infrastructure and Sustainable Growth, ADBI E-Learning, 20 October 2019 to 19 November 2019, Asian Development Bank Institute.

- Financial Inclusion, Financial Literacy, and Financial Education in Asia, ADBI E-Learning, 3 October 2019 to 2 November 2019, Asian Development Bank Institute.
- Financial Inclusion and Literacy, Policies and Programs in Nepal, 14 October 2019 to 21 October 2019, BOK-Knowledge Partnership Program, Seoul, Korea.
- Appropriate Technology-Based Entrepreneurship Training, 27 January to 31 January 2016, Nepal Innovation Technology and Entrepreneurship Centre, Pokhara, Nepal.
- Economic Analysis of Investment e-Learning Course, 5 January to 30 January 2015, The World Bank Group.
- Applied Research Methodology, 31 May to 6 June 2012, School of Business, Faculty of Management Studies, Pokhara University, Kaski, Nepal.
- Application of Computer Technology in Statistics Using SPSS, 28 November to 28 December 2011, Operation Research Society of Nepal, Kathmandu, Nepal.
- Community-Based Project Planning, 3 July to 7 July 1996, TITI, Sanothimi, Bhaktapur, Nepal.
- Community Development – I, 14 January to 9 February 1996, Jiri Technical School, CTEVT, Jiri, Dolakha, Nepal.

9. Research Projects:

A. On Going

- Team Leader: Nexus between Financial Literacy and Entrepreneurial Success: A Case of Pokhara, Nepal, School of Business, Pokhara University, Nepal, September 2024.
- Team Member: Assess the Effectiveness of School-Based Suicide Prevention Strategy on Suicidal Ideation and Suicide Risk Behaviors among Adolescents, University Grants Commission, Nepal, since March 2023.
- Team Member: A National Study on Returnee Migrant Workers, Their Economic Whereabouts, and Potentialities in Economic Development of Nepal, Research Coordination and Development Council (RCDC), Tribhuvan University, Kritipur, Nepal since October 2022.

B. Completed

- Team Member: Digital Transformation in Annapurna Base Camp: Empowering Women and Enhancing Rural Tourism, Kathmandu University and WTO Chairs Program, May 2025.
- Team Member: Formulation of Capacity Development Plan for Gandaki Province, Pokhara, with the collaboration of the Center for Economic Development and Administration, Tribhuvan University, Kritipur, Nepal, June 2024.
- Team Leader: Liquidity Crunches in Nepalese Banking Industry: Causes, Consequences and Strategy for Improvement, School of Business, Pokhara University, Nepal, November 2023.

- Team Member: Study of Socio-economic Status of Gandaki Province of Nepal, Ministry of Finance, Gandaki Province, Pokhara, Nepal, April 2022.
- Team Leader: Faculty Research Grants on Access to Micro-credit and Micro-enterprise Development: A Case of Gandaki Province of Nepal, University Grants Commission, Nepal, December 2020.
- Team Leader: Institutional Research on Effects of Micro-finance Intervention on Multiple and Non-multiple Financing Clients: A Case of Muktinath Bikas Bank of Nepal, Muktinath Bikas Bank, Kathmandu, Nepal, September 2019.
- Team Leader: Collaborative Faculty Research on Behavioral Factors Influencing Individual Investors' Decision Making and Performance: A Survey at Nepal Stock Exchange, Pokhara University Research Centre, Kaski, Nepal, June 2019.

10. MBA/Ph.D. Thesis Supervision and Evaluation:

- More than four dozen theses (Graduate Research Projects) supervised in the field of banking and financial institutions, microfinance, cooperatives, and the stock market in various dimensions.
- Two Ph.D. theses have been under supervision since September 2024.
- One Ph.D. thesis supervised as a co-supervisor in 2024.
- Evaluated more than ten Ph.D. theses as a member of the Board of Examiners for viva defense.

11. Membership/Affiliation:

Current

- Member of Faculty Doctoral Committee (FDC), Faculty of Management Studies, Pokhara University since February 13, 2022.
- Chairperson, Research Ethics and Integrity Committee, Pokhara University since April 9, 2026.
- Editor in Chief, Victoria Journal of Management, Victoria International College (Pokhara University affiliate), Ghorai, Dang since March 2024.
- Editorial Advisory Board Member, The Journal of Emerging Financial Markets and Policy, The Sri Lanka Finance Association, Sri Lanka since February 2021.
- Editorial Board Member, Modern Economy, Scientific Research Publishing, China since February 2020.
- Editorial Board Member of a few Nepalese Journals published by higher academic institutions of Nepal.

Past

- Editor in Chief, The Journal of Business and Management, School of Business, Faculty of Management Studies, Pokhara University since September 2021 to October 2025.

- Member of Subject Committee, Faculty of Management Studies, Pokhara University from 9 October 2023 to 8 October 2025; 1 October 2021 to 30 September 2023; 5 October 2018 to 4 October 2020; and 16 May 2012 to 15 May 2014.
- Member of Research Evaluation Committee, Pokhara University Research Center (PURC), Pokhara University from 28 October 2021 to 27 October 2023.
- Editorial Board Member, Journal of Development and Social Engineering, Faculty of Humanities and Social Sciences, Pokhara University from 14 August 2023 to 13 August 2025.
- Member Secretary, Pokhara University Exam Committee from 6 May 2016 to 5 May 2020.
- Member of Academic Council, Pokhara University from 6 May 2016 to 5 May 2020.
- Alumni Member, Indian Institute of Management, Ahmedabad, India since 2015.
- Whole Life Member, Nepal Red Cross Society, Bharatpur, Chitwan, Nepal.

12. Peer Review/Editing Task Completed - Research Papers:

- More than five dozen international research papers were peer-reviewed in various journals — Taylor and Francis, Frontiers in Public Health, PLoS ONE, Scopus-indexed journals, and other international indexed journals. Dozens of national research papers were peer-reviewed under Tribhuvan University, Pokhara University, and Kathmandu University.
- Edited a research paper having doi - <https://doi.org/10.3389/feduc.2025.1632837> in Q1 indexed Journal (Frontiers in Education).

13. Fellowship/Award:

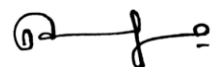
- Nepal Bidhaya Bhushan Padak Ka, Ministry of Education, Government of Nepal on 8 September 2016.
- Ph.D. Fellowship, University Grants Commission (UGC), Sanathimi, Bhaktapur, Nepal, in 2013.

14. References:

- Dr. Arvind Ashta, Professor, Burgundy School of Business, Dijon, France, arvind.ashta@bsb-education.com
- Dr. Radhe Shyam Pradhan, Professor, Tribhuvan University, Kathmandu, Nepal, Ph. + 977-9851070114, rspkamal@gmail.com

I, the undersigned, certify that this CV correctly describes my academic and research profile, experiences, and other relevant information.

Thank you.



Bharat Ram Dhungana, Ph.D.

17th May, 2026