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Customer Retention in E-Payments: Identifying the Key Determinants

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Abstract

Effective utilization of community resources provides significant opportunities for practice-oriented learning. Such integration fosters skill-based education, which in turn contributes to the development of competent human resources capable of adapting to both national and international contexts while reducing unemployment. This study explores the relationship between community resources and skill-oriented education, with a particular focus on embedding local potentialities into the school curriculum. Employing a qualitative research design, data were collected through Participatory Rural Appraisal (PRA), classroom observations, and semi-structured interviews. Thematic analysis was applied within an interpretive paradigm to analyze the data. Findings indicate that communities possess abundant resources and local expertise that, if systematically incorporated, can enhance students' skill development. The study further highlights strategies for designing contextually relevant curricula that align with local needs and resources, thereby promoting practical and sustainable education in the study area and beyond.

Keywords: community resources, local potentialities, skill development, resource mobilization, local curriculum, practical education

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Introduction

Resources, broadly defined, encompass everything derived from the universe that supports human survival and development (Worthington, 1964). They are foundational to meeting societal needs and aspirations by shaping how communities leverage natural endowments and human capacities. Hussen (2000) emphasizes their utilitarian function, defining resources as anything directly or indirectly satisfying human wants, a perspective that underscores the anthropogenic nature of resource value assigned through human recognition and utilization (Good Body & Hope, 2002). This dynamic interplay situates natural resources as both economic inputs and catalysts for broader development, including education, livelihood, and social progress (World Trade Report, 2014).

Natural resources, characterized as scarce yet economically useful stocks of environmental materials, have been shown to correlate positively with human development indicators such as income, education, and life expectancy (Organisation for Economic Co-operation and Development [OECD], 2011; World Trade Report, 2010). However, their contribution is contingent upon sustainable management to prevent socioeconomic and environmental crises stemming from overexploitation. The way societies identify, mobilize, and conserve resources directly influences their developmental trajectories, especially in education and human capital formation.

Traditional philosophical frameworks, such as the *Srimadbhagavadgita* (1980), complement modern views by classifying wealth into external (land, water, air, heat, space) and internal (skill, determination, intellect) domains both critical for societal advancement. This duality aligns with contemporary educational paradigms emphasizing the integration of environmental resources with human faculties to cultivate sustainable development and quality education.

In Nepal, the identification and utilization of resources must consider this holistic framework to foster advancement in educational institutions and national development agendas. Emerging scholarship by Gautam et al. (2025) underscores the importance of cultivating a quality culture in Nepalese higher education through systematic quality management and sustainability strategies. Parallel research by Mishra (2020) on project management highlights the varied institutional and governance practices shaping developmental outcomes across countries, offering frameworks adaptable to Nepal's context for resource mobilization and capacity building.

The integration of advanced technologies, particularly Artificial Intelligence (AI), into educational architectures presents transformative opportunities. Ananda et al. (2025) illustrate how AI can revolutionize higher education by optimizing academic operations, fostering personalized learning, and enhancing institutional quality. Mishra's studies (2022; 2023) further demonstrate the growing importance of digital academic management in Nepal, pointing to a future where technology-enabled systems underpin sustainable development.

Policy and governance reforms conducive to resource mobilization and quality assurance in education have become increasingly salient. Mishra and Jha (2023) document the emergence of accreditation and quality assurance mechanisms in Nepal's higher education sector, critical for aligning institutional practices with national development goals. Collaborative interdisciplinary research (Mishra et al., 2022; Ananda et al., 2023) emphasizes management and technological frameworks designed to harmonize resources, administrative operations, and innovative practices.

Understanding the critical role of human agency in resource utilization, rooted in both ecological balance and social perceptions (Good Body & Hope, 2002; Worthington, 1964), empowers educational institutions and policymakers in Nepal to design curricula and development programs that merge environmental realities with human potential. This integrative approach supports sustainable growth, encourages skill-based education, and promotes lifelong learning aligned with Nepal's distinctive social, cultural, and natural landscape.

Problem Statement

Nepal, often described as nature's amphitheater, is renowned for its rich diversity of natural resources and abundant local potentialities. From the high Himalayan ranges to the southern Terai plains, the country hosts a wealth of unique ecological, cultural, and human resources. Indigenous communities across these regions possess extensive knowledge, traditional technologies, and specialized skills, representing invaluable local human capital. These resources, both tangible and intangible, have the potential to drive national development and prosperity.

Despite this abundance, Nepal's education system largely overlooks the integration of local resources and community-based skills within its curriculum. While Dewey's philosophy emphasizes experiential and activity-based education as essential for developing practical competencies, current curricula rarely connect classroom learning with local manpower, indigenous knowledge, or environmental potentialities (Dhakal & Koirala, 2006). Consequently, the country faces a shortage of skilled manpower capable of transforming local resources into productive outcomes. The gap between available resources and skill development also results in dependency on imported goods and technologies that could otherwise be sourced domestically.

This study addresses this critical disconnect by highlighting the importance of contextualizing education within local realities. It emphasizes the integration of local natural, cultural, and human resources into secondary-level curricula to foster practical, skill-based learning. By mobilizing local potentialities, education can be transformed into a platform for producing competent, resource-savvy individuals who can contribute effectively to both national and international contexts. The study also provides insights into strategies for designing contextually relevant curricula that leverage local resources, thereby enhancing the alignment between education, community needs, and skill development.

Research Objective

The study aims to identify locally available natural, cultural, and human resources in the study area and examine their relationship with skill-based education to explore the need for a resource-oriented, contextually relevant curriculum that mobilizes these resources to develop practical skills among secondary-level students.

Methodology

This study employs a qualitative research approach to gain an in-depth understanding of social phenomena from the perspectives of participants. Specifically, a hermeneutic phenomenological design was adopted, focusing on exploring individuals' lived experiences and interpreting the meanings embedded in their interactions with community resources, knowledge, and skills (Langdridge, 2007). This design aims to uncover the nuanced layers of meaning that connect these experiences with educational practices.

Grounded in the interpretive paradigm, the study views reality as socially constructed through human interactions and perceptions (Higgs, 2001). Knowledge is considered an interpretation shaped by cultural, historical, and environmental contexts rather than objective truth. As such, data collection was designed to capture participants' authentic voices in their natural settings and interpret their significance related to curriculum and skill development.

Data were primarily collected through semi-structured and unstructured interviews, which provided flexible yet focused opportunities for participants to share their experiences and insights in their own words (Beck, 2021). To complement interview data and enrich contextual understanding, field observations were conducted to record non-verbal cues, environmental interactions, and community resource usage. Detailed field notes, photographs, and audio recordings supported triangulation, enhancing the credibility and trustworthiness of findings.

The analysis followed a rigorous six-stage phenomenological process: immersion, understanding, abstraction, synthesis, illumination, and integration (Stolz, 2023). This process transitioned raw experiential data into meaningful thematic categories that reflected both individual and collective perspectives. Thematic analysis guided identification, organization, and interpretation of patterns within the narratives and observations.

To ensure methodological rigor, validation strategies such as member checking, reflexivity, and thick description were employed (Padilla-Diaz, 2015). Member checking allowed participants to verify the accuracy of interpretations, reflexivity maintained the researcher's critical awareness of biases, and thick description enabled rich, detailed accounts for assessing transferability to similar contexts. Reporting emphasized participants' voices through direct quotations and interpretive explanations, minimizing researcher bias (Qutoshi, 2018).

The research was conducted in Dudharakshya, Sainamaina Municipality, Rupandehi district an area notable for fertile agricultural land and diverse local practices. Purposive sampling selected 28 participants representing key community roles: 10 peasants, 5 local businessmen, 5 teachers, 5 students, and 3 elected ward representatives. This diverse composition provided a holistic insight into perceptions and mobilization of community resources relevant to education.

Ethical protocols were strictly followed, with informed consent obtained from all participants prior to data collection. Participation was voluntary, anonymity ensured through pseudonyms, and confidentiality maintained by omitting identifiable information. Data were used solely for academic purposes, upholding principles of transparency, respect, and integrity throughout the study.

Literature Review

Nepal is widely acknowledged for its remarkable natural diversity and ecological complexity. Its landscape varies dramatically, ranging from the tropical Terai lowlands to the alpine terrain of the Himalayas, embodying a wealth of natural resources and ecological systems (Pandey et al. (1995) emphasize Nepal's vast physiographic and ecological variations spanning fertile plains to rugged mountains that not only contribute to the country's ecological significance but also offer abundant opportunities for sustainable resource mobilization linked to education, livelihoods, and skill development.

The biodiversity of Nepal further fortifies its reputation as a natural treasure trove. Tuladhar (1999) characterizes Nepal as a "dreamland for ecologists and researchers," highlighting ecosystems that range from sub-equatorial rainforests in the Terai to alpine tundra deserts in northern regions. This ecological richness encompasses agricultural lands, forests, rivers, and diverse habitats that, if integrated effectively within educational frameworks, can cultivate experiential and practical learning that serves developmental goals at both local and national levels.

Complementing Nepal's ecological wealth is its rich cultural and indigenous heritage. Koirala et al. (2011) document 59 recognized indigenous ethnic groups possessing distinctive knowledge systems and traditional practices deeply rooted in cultural contexts. These indigenous knowledge bases, including specialized agricultural techniques and craftsmanship, offer sustainable solutions to local challenges. However, much of this wealth remains undocumented and underutilized in formal education, reflecting a gap in leveraging valuable community resources.

The interplay between Nepal's natural and cultural resources represents a largely untapped reservoir for the country's development and prosperity. Yet literature consistently emphasizes the critical challenge: effective identification, preservation, and curricular integration of these resources remain limited. Success lies in fostering ecological awareness alongside curricular innovation that recognizes indigenous knowledge and community skills as essential foundations for skill-based education.

Community Resource and Skill Development

Resource conceptualization extends beyond mere material existence to encompass functional human-environment interactions. Sadhukhan (1986) defines resources as positive human engagements with nature fulfilling individual and social objectives, highlighting that resources derive significance through utilization. Zimmermann (cited in Sadhukhan, 1986) reinforces this, viewing resources dynamically as performing functions rather than static entities.

Human activity, therefore, is pivotal in transforming natural endowments into meaningful resources. Pradhan and Pradhan (2011) elucidate that local communities' direct interaction with natural resources shapes socio-cultural attitudes and collective identities. Dewey (1980) conceptualizes experience as the intersection of organism and environment that fosters meaningful participation and collective growth.

This experiential process fosters curiosity, observation, experimentation, and practical skill acquisition. Dewey (1997) posits skill as a direct outcome of varied and progressive experiences while cautioning against repetitiveness that restricts learning potential. The environment's role in expanding learners' experiential world necessitates pedagogical designs that replicate natural experiential growth, linking geographic context and skill formation.

Skill-based education thriving on learners' active interaction within environments abundant in natural, cultural, and social resources embeds education within lived community realities. Such engagement not only enhances practical skill development but reinforces cultural identity and sustainable practices, positioning community resources as active educational instruments bridging theory and practice.

Mobilization of Community Resources from an Educational Perspective

Castellanet and Jordan (2004) argue that resource misuse stems chiefly from lack of knowledge and skills rather than purely economic or technical causes, accentuating education's central role in fostering resource stewardship. Education thus transcends classroom instruction, encompassing awareness-building and capacity development that cultivate environmental responsibility.

Educational engagement promotes behavioral change by elevating awareness of ecological impacts and fostering adoption of sustainable practices. Informed communities are more receptive to policies regulating resource use, indicating education's preventive and transformative power in resource management.

Effective community resource mobilization in education necessitates holistic integration of scientific knowledge, indigenous wisdom, and participatory methods, ensuring resource use is efficient, equitable, and ecologically sustainable. Education thereby functions as both catalyst and bridge linking daily practices with environmental stewardship and sustainable development.

Curriculum Based on Local Needs and Resources

Curriculum theory highlights local needs and resources as foundational elements. Taba (1962) insists on systematic investigation of community needs as the basis for meaningful curriculum development. These needs reflect the dynamic interaction between people and environment; disregarding this interdependence risks detachment from learners' realities.

Embedding local potentials within curriculum fosters intellectually and socially nourishing experiences analogous to physical nourishment (Taba, 1962). Environments rich in natural and cultural resources become primary learning sites where theoretical knowledge translates into practical, skill-oriented education that enhances engagement, problem-solving, creativity, and adaptability.

Curricula attuned to local resources support sustainable resource mobilization, nurture self-reliance, and promote socio-economic progress while preserving cultural identities. Consequently, curricular integration of community resources aligns individual learning with collective societal advancement.

Contextualizing Skill-Based Learning through Local Curriculum

Savage and Evans (2015) advocate local curricula as context-sensitive educational frameworks rooted in geography, culture, history, arts, and social practices. This approach transforms education into an experiential, hands-on process that grounds learning firmly within students' lived realities.

In Nepal's diverse geographic and cultural milieu, such contextualization enriches education and promotes inclusivity by engaging learners with indigenous technologies, agricultural methods, craftsmanship, and community problem-solving. These authentic experiences foster technical skills, creativity, critical thinking, and cultural pride.

This integration strengthens symbiotic relationships between schools and communities validating indigenous knowledge while generating skilled human capital that contributes to sustainable local and national development. Local curricula thus become essential vehicles for reducing unemployment, boosting local economies, and advancing national prosperity through skill-based education grounded in contextual relevance.

Results and Discussion

The analysis of data collected from the study site was carried out through six stages: immersion, understanding, abstraction, synthesis and theme development, illumination and illustration of the phenomenon, and integration and critique. Semi-structured interviews, supplemented by field observations, generated experiential accounts that were subsequently examined through thematic analysis. This process allowed for the identification of recurrent patterns and underlying meanings in participants' narratives, resulting in the emergence of central themes that reflect the realities of resource mobilization in the local context.

Theme 1: Community resources are in a state of neglect

A recurring concern expressed by participants was the underutilization and mismanagement of abundant local resources. Despite being endowed with fertile land, forests, rivers, ponds, streams, and grasslands, these resources remain either neglected or misused. Many respondents highlighted that such negligence is leading to degradation and depletion of valuable natural capital. For example, one farmer articulated:

> We have so many natural resources in our area jungles, rivers, fertile fields, ponds, and streams. People here also have their own indigenous knowledge and skills. But unfortunately, all these resources are being neglected, destroyed, or misused instead of being preserved and utilized properly.
>
> (Shankar Chaudhary, a peasant, June 3, 2025)

Similarly, a local businessman expressed frustration at the paradoxical situation where fertile land and agricultural heritage coexist with growing dependency on food imports:

> Our land is fertile, and agriculture is the backbone of our country. Yet, we are importing rice and other essential foodstuffs from India. This is a very alarming and unhealthy situation for a nation that prides itself on being agrarian.
>
> (Mohan Shrestha, a businessman, June 3, 2025)

These statements reveal a strong sentiment that the community is failing to transform its natural wealth into productive outcomes, which not only hampers local development but also poses risks to national food security.

Theme 2: Mobilization of local resources as a foundation for local development

Participants also emphasized that effective mobilization of local resources could serve as a cornerstone for economic development and self-reliance. Agriculture, poultry farming, fish farming, pig farming, and off-season vegetable production were repeatedly identified as sectors with enormous potential. Furthermore, respondents highlighted the untapped opportunities of eco-tourism and cultural tourism, suggesting that community-led initiatives such as homestays, cultural programs, and village-based tourism could significantly enhance local livelihoods. One teacher, reflecting both as an educator and a community member, stated:

> We have enough potential for agriculture, poultry, fish farming, pig farming, and producing off-season vegetables. Beyond that, we can invite tourists into our villages, welcome them into our homes, involve them in our cultural traditions, and create homestays. By beautifying our surroundings and valuing what we already have, we could develop our community. If we use our resources wisely, there will be no need for people to migrate to Arabian countries for labor. Opportunities for prosperity already exist here in Nepal, but they are often ignored or left undeveloped.
>
> (Keshav Tharu, teacher/student, June 4, 2025)

This perspective highlights not only the economic potential of resource mobilization but also the broader social and cultural benefits, including the preservation of traditions and the reduction of outward labor migration. It underscores the need for educational strategies and local curricula that equip learners with skills to identify, manage, and capitalize on these resources effectively.

Theme 3: Lack of Awareness and Education as a Primary Cause of Resource Degradation

Participants identified limited awareness and inadequate education as one of the principal reasons for the misuse and degradation of local resources. Community members, particularly the youth, are often uninformed about sustainable practices, while political negligence exacerbates the problem. One local teacher emphasized:

> Until people are educated and properly trained, this problem will never be solved. Many individuals in the community remain unaware of how to conserve and protect natural resources. Most of the youth migrate to Gulf countries for employment, and political leaders rarely prioritize resource conservation. Without awareness, the wealth of our natural environment continues to be depleted.
>
> (Dolkumari Bhattarai, teacher, June 6, 2025)

This sentiment underscores the critical need for educational interventions that promote environmental consciousness and community responsibility.

Theme 4: Limitations of the Prevalent Formal Education in Resource Mobilization

Several respondents noted that conventional formal education in its current form does not effectively equip individuals with practical skills necessary for mobilizing local resources. One farmer highlighted the gap between theoretical knowledge and practical application:

> I completed formal schooling over many years, but it contributed little to my agricultural development. It was only when I went to Lucknow, India, for a two-month vegetable planting training that I began to see real results. That short, practical training transformed my approach and allowed me to cultivate vegetables professionally. My production has increased significantly, and I now earn a good living.
>
> (Birendra Tharu, peasant, June 6, 2025)

This emphasizes that skill-based and context-specific learning is often more impactful than extended theoretical education when it comes to local resource utilization.

Theme 5: The Role of Skill-based Education in Mobilizing Local Resources

The study highlights that targeted training and skill-oriented education play a vital role in enabling individuals to harness local resources effectively. As one participant observed:

> For me, the two-month training was far more beneficial and practical than years of formal education. Through this training, I acquired hands-on skills that allowed me to utilize agricultural resources efficiently and professionally.
>
> (Suraj Tharu, peasant, June 7, 2025)

This observation reinforces the argument for integrating practical skill development into educational programs to achieve meaningful outcomes in resource mobilization.

Theme 6: Necessity of Local Resource-Based Curriculum for Practical and Skill-oriented Education

Respondents strongly advocated for the design of a curriculum that aligns with local resources and community needs. In areas where agriculture is the primary occupation, formal schooling often lacks relevant content to support local practices. A local leader stated:

> Most of this area consists of fertile arable plains, and agriculture is the main livelihood. Yet, schools do not teach subjects related to agriculture. Traditional farming methods dominate, production remains low, and youth are becoming disengaged. Fertile lands are often mismanaged, and social problems are emerging. In my view, schools should offer education tailored to local needs. Only then can education become practical, skill-oriented, and truly beneficial to the community.
>
> (Gopal Pokhrel, Ward Chairperson, June 11, 2025)

This theme underscores the importance of developing curricula that integrate local resources and practical skills, thereby bridging the gap between education and community by contextualizing the community resources in classroom practices.

Conclusion

This study, grounded in an interpretive paradigm and employing a phenomenological methodology, revealed the deep-seated meanings within the lived experiences of local communities concerning their knowledge, skills, and indigenous technologies. Utilizing participatory methods such as resource mapping, field observation, and semi-structured interviews, complemented by detailed field notes and media documentation, the research provided rich insights into the community's resource potential.

Findings demonstrate that the indigenous and local populations possess a wealth of unique knowledge and skills that remain largely untapped due to the absence of formal mechanisms and policy initiatives aimed at mobilizing these assets. Despite abundant natural resources and cultural wealth, challenges such as lack of awareness, limited practical training, and insufficient governmental support inhibit the conversion of local potential into productive outcomes.

The study also highlights shortcomings in the current education system, which fails to address local needs or equip learners with practical competencies vital for resource utilization. Evidence from participants underscores the effectiveness of skill-based, community-engaged learning approaches in fostering practical expertise, affirming education's pivotal role in resource mobilization and sustainable development.

In light of these findings, the study concludes that developing a resource-based, locally contextualized curriculum is imperative for advancing skill-oriented education aligned with community realities. Integrating indigenous knowledge, local resources, and practical skills into educational programs presents a strategic pathway to optimize community assets, build skilled human capital, enhance productivity, and contribute to national development.

Ultimately, the study establishes that contextualizing education around local potentialities is essential for achieving sustainable and inclusive development through skill-based learning, positioning education as a catalyst for harnessing community resources and empowering learners to contribute meaningfully to their environment and society.

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