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Challenging the Banking Concept: Addressing Student Engagement and Agency as Critical Issues in Contemporary Teaching

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G239

Abstract

The present article explores that Freire's "banking concept of education," where pupils are seen as passive recipients of knowledge, still challenges current teaching. In this paper I critically review the effects of this approach on student engagement and the development of learner agency. Passive learning environments have been demonstrated to have negative effects on motivation, creativity and critical thinking in educational research. Qualitative examination of classroom dynamics and student perspectives is used to identify the key barriers to student participation and agency, namely, limited curricula, teacher-centered pedagogies and standardized evaluation techniques. The results highlight the urgency of a pedagogical reform oriented towards more inclusive and dialogical pedagogies that permit the participation of the students in the production of their own knowledge. Teachers can foster engaging learning environments and use active listening strategies to support student engagement and self-directed learning. It might lead to better academic performance. The article finishes with some practical suggestions for schools and educators, and a handful of proposals for how to move away from the banking model of education. The recommended teaching approaches are collaborative learning, inquiry-based learning and reflective practice. If we are to proceed with a just and

revolutionary education for our world today, it will be important to straighten up these main difficulties.

Keywords: Contemporary Pedagogy, Critical Issues, Student Engagement in Learning

Introduction

The term “banking education” was introduced by Paulo Freire (1970). It is a traditional mode of instruction in which professors deposit knowledge into students, who receive it passively. This method transmits knowledge from teacher to student without either having to think critically, be innovative or fully understand what they are learning. Freire (1970) criticized this technique as seeing students as passive vessels to be filled, rather than as active participants in their learning process. The banking notion emphasizes memorizing, decreases the likelihood of questioning and makes it tougher to fully grasp. Paulo Freire (1970) introduced the concept of “banking education”, which is a traditional way of teaching in which the teacher deposits knowledge into passive students. This method transmits knowledge from teacher to student without either having to think critically, be innovative or fully understand what they are learning. Freire (1970) criticized this technique as seeing students as passive vessels to be filled, rather than as active participants in their learning process. The banking concept of education is based on memorization and excludes true learning by discouraging questions. This is a good example of the traditional way of doing things in the school system of Nepal, which has traditionally relied on rote learning and teacher-centered instruction. In classes, lectures are generally the main focus and students do not have many opportunities to get involved or to comment about what they are learning (Giri, 2012).

In Nepal, exams are mostly based on what students have memorized rather than their ability to think critically or creatively. It keeps students from being active learners. The focus on rote learning has been attributed to systemic problems such as standardized national tests and lack of teacher training in varied teaching approaches (Bhandari, 2014). The “banking concept” of education (Freire, 1970) presumes that students are empty vessels to be filled with knowledge, which limits their ability to engage in meaningful involvement and self-determination in the educational domain. This model has been repeated by contemporary schools that often employ teacher-dominated, didactic pedagogical approaches, despite several revisions over the years (Giroux, 2011; hooks, 1994). This strategy has been related with lower motivation of students,

decline in critical thinking skills and decline in the ability to study independently (Apple, 2013). Today's education systems recognize the importance of student engagement and agency in developing lifelong learning skills and preparing learners to deal with the complexities of dynamic, changing societies (Zhao, 2012). However, we do not yet fully understand how the move from traditional, teacher-centred pedagogies to approaches that give students more agency in their learning occurs (Freire, 1970; Biesta, 2013). In the context of the banking concept still being prevalent, a critical examination of instructional reform, to make students more engaged and independent, is still needed. Addressing these issues is necessary for the creation of educational environments that promote critical thinking, creativity and independent learning (hooks, 1994; Giroux, 2011).

Literature Review

Paulo Freire (1970) claims that “banking education is one of the most important critiques of traditional teaching”. Freire defines banking as the model of making students passive recipients of knowledge “deposited” by professors, which stifles creativity, critical thinking and active participation. It is a process, Freire argues, that dehumanizes teachers and students, turning education into a mechanical act of transmitting information, rather than a humanizing and dialogic process (Freire, 1970). Later research supports Freire's claim that the banking framework makes students less involved and less capable of acting for themselves. Banking education, as Giroux (2011, 117) points out, reproduces socioeconomic inequalities by discouraging critical thought and making it more difficult for previously disadvantaged students to challenge dominant beliefs. Giroux, meanwhile, advocates a critical pedagogy that centers the student voice and agency.

It promotes democratic participation and, as he says, life-changing learning. Real alternatives to the banking model have been explored in recent work by focusing on how to get students involved. Engagement means actively being interested in learning tasks, as stated by Trowler (2010). It is also highly associated with better academic performance and personal development. Kuh (2009) also notes the importance of students being in learning environments that inspire them to engage in meaningful ways. “Students who are engaged are more likely to become independent and feel like they have control over their lives,” he says. Student agency, which is defined as students' ability to participate in learning and decision-making

autonomously, has been a major topic of discussion in education discourse as a counter to traditional teaching methods (Bandura, 2001). Empirical research indicates that greater autonomy is developed when students are encouraged to participate, work together and develop research questions (Cook-Sather, 2006).

These teaching approaches are connected to the Freirean idea of education as a path to freedom, where students are active participants in the process of creating knowledge. Research shows that teaching approaches that question the banking notion are effective. Bovill, et al. Studies in 2011 indicate that students' participation in curriculum development and classroom decision-making results in more motivation, greater learning and critical thinking (5). This engagement is not only a way to counteract passivity, but also a way to build the abilities that are key to good citizenship and lifelong learning. The present literature tends to critique the banking model of education as it limits the student's engagement and decision-making. On the other side, instructors are more likely to prefer teaching approaches that encourage discussion, critical thinking and learning environments that are inclusive for all. These approaches are needed to enable students and help them accomplish the educational goals that Freire wrote about. Paulo Freire denounced the "banking concept" of education. This means that professors deliver information to students who are expected to passively take it, memorize it and reproduce it.

However, Freire believes that this traditional way of teaching stifles the intellectual curiosity of students and diminishes their desire to study. It does because it views students as passive recipients of knowledge, rather than active participants in the learning process. But this doesn't always get kids excited or help them see how what they are learning relates to their real lives in today's classrooms. Consequently, the students are not interested and do not adequately understand their studies. We need to lose the banking paradigm of education, and start adopting more interactive, conversational techniques to engage children. When teachers advise pupils to talk to each other, to cooperate together, to think critically, they assist make knowledge together. It makes the classroom a place where students want to ask questions, want to learn more, want to use what they have learned in real life. Students actively engaged in their studies are more likely to probe issues more deeply, to be more interested in their learning. The focus of this instructional revolution is mostly on improving student empowerment, which gives students more influence over their educational experiences and scholarly achievements. The instructor can foster student autonomy by allowing more flexibility, opportunities for self-directed study

and classroom engagement. Hence, this methodology aims not only at increasing the motivation of the students but also at promoting the development of abilities that are essential, such as self-assessment, critical analysis and initiative. Moving away from the old “banking” model of education and promoting student interaction and independence are key tactics for educating students to flourish in a quickly changing, knowledge-based world.

Methodology

“Challenging the Banking Concept: Student Engagement and Agency as Critical Issues in Contemporary Pedagogy” This study critically discusses student engagement and agency as critical issues in contemporary teaching using a qualitative approach and secondary data. We examined and analysed in depth key peer-reviewed literature, theoretical frameworks and educational reports on Paulo Freire’s banking model of education. For this purpose, secondary data were collected from academic databases, such as JSTOR, ERIC, and Google Scholar, to obtain relevant and current information. Studies published the last 10 years were included. Thematic analysis was utilized to identify patterns of student participation and agency and recurring themes to explore the limitations of standard banking procedures and provide alternative options. This method allowed for a broad view of current critiques and new perspectives in pedagogical practices, and a more nuanced analysis of the rhetoric around agency and involvement in contemporary education.

Thematic Analysis

The Banking Concept of Education

The banking model of education was formulated in the book *Pedagogy of the Oppressed* (1970) by Paulo Freire. It attacks traditional education in which teachers “deposit” knowledge to students who are deemed passive. Freire contends that this model transforms students into empty vessels, restricting their critical thinking and creativity. The teacher is considered as the expert and the students are seen as learners from them. This keeps the two in a hierarchical relationship which makes real learning and transformation more difficult (Freire, 1970). Indeed, Freire argues that the banking notion is not only an obstacle to learning, but a support of oppressive social institutions. This manner of protecting the current quo shuts down discourse and critical thought, and it makes it harder for students to fight injustice in society. In this model, students are expected to consume information passively making it more difficult for them to take an active

role in their own education and by extension, in social change (Freire, 1970; Giroux, 2011). However, Freire supports a problem-posing form of education in which teachers and students collaboratively create knowledge through discourse. The strategy promotes critical thinking, reflection and engagement. The problem-posing method considers students as active learners and not as passive learners. This creates a climate of respect and shared inquiry (Freire, 1970).

The banking concept has consequences that reach far beyond the classroom and touch upon broader educational policies and practices. Many schools, critics argue, rely on standardized testing and rote memorization, which they see as evidence of the failings of the banking model. Such factors can sabotage students' motivation, creativity and involvement, and impede the development of critical consciousness (Hooks, 1994; McLaren, 2016). In brief, the banking model of education is despised by many people because it is a passive and hierarchical model of learning. Educators are still inspired by Freire's work to practice more dialogical and participatory methods in the classroom. By rejecting the banking model and embracing critical pedagogy, teachers can make students active, thoughtful, and involved citizens in a democratic society.

The "baking concept" in education assumes that students are ingredients in a recipe, which are mixed and baked according to the rules that are already there. This model gives instructors a set curriculum and teachers give children things to study and remember and use when they need to. The progress of the students towards the attainment of the expected outcomes is usually measured by standardized tests or examinations. The assessment of a finished cake is like the evaluation of a student's work according to a predetermined manner. Some educators feel this strategy may be harmful to student involvement and independence and that it decreases their drive to ask questions and enhance their problem-solving skills. The metaphor of baking in education, when used, might diminish intellectual curiosity and fail to meet the diverse needs and abilities of each student, particularly if it relies on memorization and repetitive tasks.

Critical Issues in Teaching

Teaching is a demanding and dynamic profession. There are various challenges that hinder students' development. A key consideration is how to train teachers and how to support their continued learning. A good teacher should be knowledgeable of the subject and use evidence-based teaching practices. Darling-Hammond (2017) reported that good teacher

education programs lead to successful teaching practices. These programs should provide students with real classroom experience and the opportunity to advance their education and careers. The problem with technology in the classroom is that it is hard to do. Digital technologies can help students to learn and to be active but they have some problems. not all children will be able to utilize them and teachers need to be trained to use them properly. Ertmer and Ottenbreit-Leftwich (2010) found that teachers generally lack the skills and confidence to properly use technology into their instruction. This underscores the need to provide them with adequate support and resources to meet these challenges. Classroom diversity: difficulties and possibilities Teachers must be prepared to accommodate the requirements of learners from different cultures, languages and economic origins. Educators can use culturally responsive teaching methods to build inclusive classrooms and leverage cultural diversity to promote equity and enhance student success (Gay, 2018).

In addition, the issues of accountability and assessment continue to be important in education. The stress of high stakes testing can make students and teachers less interested in the subject and less creative in their thinking. Au (2011) emphasizes that the emphasis on standardized testing often results in a pedagogical concentration on ‘teaching to the test’. This approach may hinder the holistic development of students and may not capture the broader capabilities of students. Ultimately, teacher well-being is the key to excellent learning experiences. Teacher load, administrative support and work/life balance are all factors critical to their professional effectiveness and emotional health. Skaalvik and Skaalvik (2018) argue that it is important to establish policies and practices that seek to reduce teacher stress and burnout in order to have a stable and effective teaching staff.

One of the hardest parts of being a teacher is being able to meet the needs of every child in the room. Students come from all origins, learn in different ways, and have varied interests and experiences. The multiplicity of teaching methods makes it difficult for the teacher to teach all students using one way. This means that teachers have to keep changing what they teach and the tools they use and the way they test their pupils so that everyone has the same chance to do well. It can be hard and time-consuming. Another major problem for the school is that instructors are being given more work and stress. Teachers are typically asked to do more than classroom teaching. They also do clerical work, speak with parents and help with students’ social and

emotional needs.” These duties can lead people to feel stressed and burned out in addition to pressure to perform well on standardized tests and meet performance goals. Solving these difficulties is key to keeping instructors healthy and students having a nice educational experience.

The Nepali Context

The topic of professional development of the teachers is one of the significant issue in the education system of Nepal. Teachers have difficulty extending their abilities and expertise. Many teachers, especially in rural regions, have no formal training or very little before they begin teaching. Youngsters don’t learn much and learning is not good (Poudel, 2018). Teachers are infrequently given the opportunity to learn new things and rarely have access to seminars or refresher courses that could help them to keep pace with modern teaching practices (UNESCO, 2022). Many schools in Nepal especially in rural area do not have enough books and teaching resources and technology. For example, where the infrastructure is bad such as classrooms are not adequately constructed or there are not enough basic facilities then it gets much tougher to teach and study (Kafle, 2019). Teachers sometimes do not have the materials to teach comprehensive lessons (World Bank, 2020). Most instructors in Nepal become demoralized. There is little room to go farther and no one seems to care about their work. Mostly because they're not paid enough. These features result in increased absence and poor attention of youngsters in the classroom (Ghimire, 2021). Teachers may not work hard enough if there are no strong incentives, which could adversely affect student achievement (Shrestha & Pant, 2020). This is the reason why the Nepali national curriculum can not be responsive to the individual needs and situations of the local children. This renders the educational materials useless. Further, children who speak more than one language at home may face difficulty transitioning to Nepali as the sole medium of teaching (Yadava, 2007). Such linguistic differences may make it more difficult to understand and to participate in, particularly for kids from ethnic minorities. Gender and socio-economic disparity remained a big challenge in teaching profession of Nepal.

Marginalised groups are also typically excluded from the teaching profession, thereby extending the cycles of exclusion and reducing the breadth of perspectives in education. One of the key challenges of the education system of Nepal is lack of training and opportunity for teachers to upgrade their professional abilities. Bista et al. As such, teachers tend to use rote

learning in the classroom as opposed to interactive or student-centred approaches. Without opportunities to continue developing professionally, teachers are much less prepared to handle the changing demands of education. So, children are not getting proper education due to lack of resources. Sometimes schools in rural and isolated areas of Nepal do not have the resources they require. The result is a huge difference in teaching resources, facilities and technology between urban and rural schools. Many schools do not have the basic materials needed to do their jobs, such as tables, textbooks and even classrooms. This imbalance does not just make it tougher for instructors to teach and kids to learn. It also keeps a big gap between rich kids and poor kids. “Too many pupils and too few classrooms, especially in government institutions and this is another big problem. Teachers have often had enormous classes with youngsters of varying levels. It’s not easy to give kids the help and attention they need. That means more work for teachers. More pressure. More heat. Students with learning problems may not obtain the assistance they need.

Discussion

As Paulo Freire (1970) critiques the “banking concept of education” as always being wrong in standard teaching methods. This idea is that learners are merely people receiving knowledge and teachers are merely persons transmitting it. Freire argues that this sort of teaching makes it harder for pupils to think critically and to be involved in their own learning. He believes schools should teach kids how to communicate and talk things out with each other. This strategy is most effective when teachers and students are both working and involved together. It facilitates learning by enabling individuals to investigate things together. This theory indicates the importance of seeing students as people who can think about and change their own lives and who participate in the construction of meaning (Freire, 1970). The big problem with present teaching methods is that they don’t employ the banking model any longer. This ties in very closely with student engagement and student control over their own learning. Research has found that students are more motivated and learn better when they are given the opportunity to actively engage with the subject, create knowledge independently, and have more autonomy in the learning process (Cook-Sather et al., 2014; Reeve, 2013). All good approaches to educate that put the learner first are inquiry-based learning, project-based learning and group work. These strategies help children to make their own decisions, to be independent and to be engaged in their

own learning. These tactics not only enhance students' interest, but also teach critical thinking and problem solving skills that are increasingly in demand in today's complex world (Deci & Ryan, 2008). To place student engagement and independence at the center of learning requires a radical change in the way teachers teach and schools are organized. Teachers need to create classes where students may express themselves and work independently, initiate group conversations and accept other views (Cook-Sather et al., 2014). In addition, institutional policies should promote professional development in the areas of equity, participation and reflection on one's own work. Finally, to question the idea of banking, you have to adopt pedagogical approaches that consider students as active agents in their education, who are able to transform both their learning experiences and the broader social environment (Freire, 1970).

There are several theories about the relationship between critical thinking and teaching. Each has a different perspective on how children learn to think more deeply. One of the most significant theories is Bloom's Taxonomy. It classifies cognitive skills into knowledge, comprehension, application, analysis, synthesis and evaluation levels. Teachers organize the learning goals into these levels to help students progress from simple understanding to more complex, evaluative thinking. This taxonomy is a help for the teachers to design learning activities other than remembering information. This assists students to develop analytical and evaluative skills that are important for critical thinking. Another important theory is derived from the work of the ancient Greek philosopher Socrates and is called Socratic questioning. This strategy revolves around probing, open-ended inquiries that make people think deeper and have more critical conversations. Teachers can require students to reflect on what they are saying to help them challenge assumptions, consider alternative perspectives and justify their reasoning. Socratic questioning is a wonderful way to get students to learn actively, to get them to think about their own thinking. Theories based on constructivism such as those of Jean Piaget and Lev Vygotsky are also highly essential in understanding how critical thinking grows in schools. According to constructivism, kids learn by interaction with their surroundings and experiences. This means that teachers are facilitators in the classroom, designing tasks that raise pupils' interest to work together, solve problems and reflect on their learning. Constructivist methods allow students to become independent thinkers and learn to analyze material critically, two key elements of critical thinking.

Conclusion

The questioning of the banking model of education is not only a question of teaching methods, but a necessary step to upgrade educational processes to meet the needs of the 21st century. Paulo Freire's critique of the banking model of education is aimed at the passive role of students who are seen as empty vessels to be filled with knowledge rather than active cognitive participants in their own learning. This technique also kills creativity and critical thinking, which is what makes it harder for kids to be independent and engaged over a long period of time. For students to become more engaged in and take greater ownership of their learning, teachers need to fundamentally change the way they teach. The teacher of today must be willing to adopt approaches that encourage discussion, critical thinking and cooperative work, moving students from passive recipients of information to active contributors in the learning process. Practical solutions to make this a reality include project-based learning, discussion-based classrooms, reflective practices, and infusing students' life experiences into the curriculum. Kids use these types of exercises to learn how to ask questions, test concepts and build their own understanding. This gives greater sense and strength to the learning process. It's good for the individual learner and for society at large to promote agency and participation. As students are encouraged to think critically and to be active in their education, they are likely to become engaged citizens who can respond to complex social, economic, and ethical issues.

Contemporary pedagogies allow for more egalitarian, flexible and responsive learning experiences, as opposed to traditional approaches that stress student involvement and agency. The objective is to re-imagine classrooms where every student thinks his/her input matters. Educators willing to take on this challenge can build sustainable learning, facilitate holistic growth and equip the next generation of thinkers and leaders to flourish in an age of rapid change. One major problem is the growing diversity of schools. Teachers have to teach diverse students who come from a variety of cultural, linguistic and economic background. This variety necessitates instructors to be culturally aware and responsive so that all students feel welcome and encouraged in their courses. Another huge concern is that teachers are always being given more and more work and admin chores. Teachers do much more than prepare lessons and teach in the classroom. They have papers to grade, professional development to attend and extra curricular activities to run. That kind of effort can cause burnout among instructors, and reduced

satisfaction with their professions, which can make it difficult for schools to retain teachers and make education as a whole less successful. Technology has its advantages and disadvantages when used in the classroom. Technology can enhance learning and open up a wealth of resources for children; however, it also requires teachers to stay up-to-date with the latest technology and digital teaching practices. Also, students' access and use of technology can be easier or more difficult, which could make learning more challenging.

Thus, it is necessary for instructors to address the digital gap in their classrooms. Testing and assessment are still delicate problems in education. High stakes testing can be very stressful for students and teachers. They can also narrow the curriculum to exam prep and not learning about the whole person. Many more teachers are looking for ways to assess what students understand which are meaningful and fair, and which also promote critical thinking. Moreover, the needs of the educational system are constantly changing, and so the teacher training and professional growth must be continuous. With continuing support and great training programs instructors may enhance their skills, stay current with best practices and better serve their children." All pupils need to achieve well. To do well, we have to fix these key problems.

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