



Economic Impact on the Generation-Z Protest of Nepal

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Abstract

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Nepal is on fire on September 8 and 9, 2025, by the Gen-Z age group, calling for a ban on social media, the end of corruption, and directly elected representatives to lead the country. The objective of the study was to estimate the destruction inflicted and the need for the government to take care of it. The estimation based on the estimation

of the intensity of destruction all over Nepal and insurance claims up to October 10 claimed 23 billion, 23 crores, 37 lakhs. The Kathmandu Post estimated NPR three trillion (Kharab), and Instagram-USD 1.4 billion, reaching USD 7 billion. Most of these are based on tangible destruction. In this estimation, intangible destruction is also estimated. Destruction is estimated at NPR 306.16 billion (3 Kharab, 6 Arab, 16 Corers). (USD 2,15,8,033,053.60 Two billion fifteen crores eighty lacs thirty-three thousand fifty-three) is required for reconstruction. There is a chance of increasing the cost by 20 percent. The government needs to call for assistance from the international community to reconstruct destroyed infrastructure, the sooner, the better

Keywords: Cost estimation, Destruction, Economic, Impact, Gen-Z, Protest

Declaration: There is no conflict of interest.



Introduction

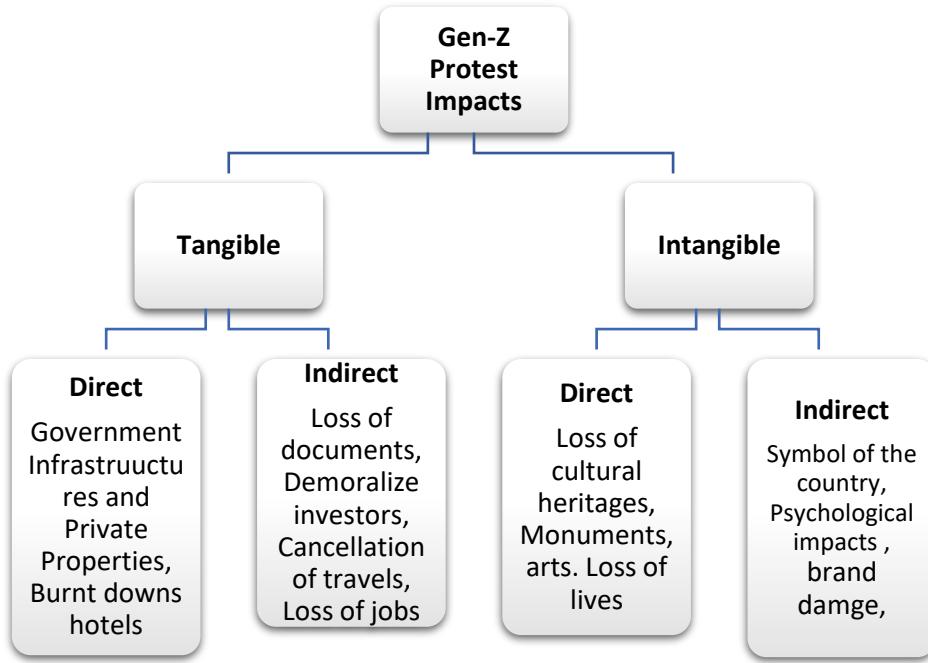
Gen-Z protest on September 8, 2025, on the issue of the abolition of corruption, good governance and the banned social media by the government. (KC, 2025), The protesters declared it would be a peaceful protest but turned it violent. In response to control the violence, “Police used live ammunition, water cannons, and tear gas on demonstrators.” it has taken 22 lives. (Smith, 2025)” and many more wounded. The next, large protest organized led to large scale of destruction all over Nepal; some these were National assembly building, Shital Niwas (Housed to president) and many more including private businesses and political parties’ buildings and houses of the political party’s chairman, and leaders and hotels (Hyatt and Hilton) ‘In total, 2,571 people were injured, and 75 people died over the first and second days combined. In the process, 98,000 rounds of ammunition were lost, and 1,276 police rifles and handguns were stolen. 14,500 inmates broke out of prison on 9th September (24 Bhadra 2082), 3,500 of them are still at large. This led to a state of insecurity in society (Shrestha, 2025). The complete damage report has not yet been published by the interim government; they are estimating the cost of destruction. The responsibility of Gen-Z was to protect the national monuments; unfortunately, it did not happen. Why it did not happen is left to future research. In the history of humankind, it has been happening. “Attacks on historical monuments are, in essence, attacks on our history, our dignity, and our humanity. The rules of war are clear: parties to a conflict have a responsibility not to direct attacks or acts of hostility against cultural property or use it for military purposes, and must put a stop to theft, pillage, and vandalism directed against it.” (ICRC, 2017). Was the Ge-Z protest in Nepal was it a war? it remained mysterious. Only those who investigate it would answer it. The main objective of the research is to identify the tentative cost of damage that occurred during the Gen-Z protest in Nepal.

Methodology: This is based on secondary data published in articles, documents, reports, web pages, periodicals, and journals in different forms. The damage occurred in private and public property. **Literature review:** “Secondary research methods include literature reviews, meta-analyses, and data mining techniques. (Scribed, 2025)

Nature of Destruction: When there is destruction, it has two aspects, tangible and intangible. The tangible destruction/ damage carries monetary value of all direct and indirect physical damages, while intangible damage considers damage to immaterial nature, such as health effects and losses to cultural heritage (Ackere, 2019). The destruction inflicted on the country can be categorized into two sections: tangible and intangible.

Tangible destruction

The destruction



was inflicted at the National, Provincial, and Local levels. These include all government buildings, the building of parliament, Shital Niwas (President's office), the building of the supreme court, private businesses, hotels, police posts (Chauki), offices of political parties, houses of political leaders, and pillaged property from the houses of political parties and provincial government buildings, political leaders houses in many districts and looted private businesses, and gutted by fire. The pillaging of weapons from the police posts and the destruction were also inflicted on local-level government buildings, up to the ward level. "Supermarkets (Bhatbhateni), Chaudhary Group, and N-cell, have all suffered heavy collateral damage (Sangam Prasain & Krishana Prasain, 2025)". Schools were also vandalized, including their vehicles. Rastriya Banijya Bank (s) were looted and gutted by fire. 'Two of Nepal's most prestigious hotels - Hilton Kathmandu and Hyatt Regency- suffered severe fire damage, likewise in Pokhara, around 10 hotels - including Bagaincha Resort and Pokhara Events Centre were also vandalized.' (Redreach, 2025). These are icons of Nepal's private sector investment. There are vehicles burnt down that are parked both in private and government parking lots.



Destruction of the tourism sector

Brand & Reputation Damage – Impact of the Gen Z Protest on Nepal Tourism

The global tourism market is highly image-sensitive. The visuals of burning hotels and chaotic streets circulated widely online, denting Nepal's reputation as a peaceful Himalayan haven. Several foreign embassies issued travel advisories, warning citizens to avoid unnecessary travel until stability returns.

Intangible destruction: The cultural heritage, such as Singdurbar, Shital Niwas, Supreme Court buildings, and the house of the Ashram of Krishna Prasad Bhattarai. The documents were gutted by fire from Singhdurbar. 'Singha Durbar is not merely a physical structure; it symbolizes the country's political evolution, its resilience, and its architectural innovation. Located in the heart of Kathmandu, Durbar has been a central element in Nepal's history for over a century, from its magnificent construction during the Rana dynasty to its current role as the central seat of the Nepalese government and houses the Prime Minister's Office, government ministries, and ceremonial halls. (Explore, 2025). The documents, such as historical treaties, agreements, and other important documents, were also gutted by fire. It will take years to restore it to its original state. It is a cumbersome, tedious, time-consuming exercise, contacting different governments to make sure the availability of those documents.

Psychological Destruction: This was one of the dangerous states. The psychological danger manifests when people seek immigration, the plight of capital by investors interested in investments, an escapist attitude develops; there is no future in the country, and all sorts, including mental issues, may emerge from the psychological impact. 'The government set free approximately 200 individuals who had been arrested for incidental acts of violence, looting, and arson during the demonstrations. This further demoralized both the police and business owners.' (Baral, 2025). If the morale of the security force is frustrated, there is a danger of a collapse of law and order and of their being demoralized from their jobs as well.

Social media reports on destruction: Emiline Smith (2025) analyzed the social media on the issue of Gen-Z protest and its destruction. She wrote by citing the cultural advocate H.R. Joshi, "Watching Singha Durbar burn is nothing short of heartbreaking. With it, we lose not just bricks and mortar, but irreplaceable records, memories, and the last fragments of our history reduced to ashes." (Smith, 2025) . She further noted published material on Instagram, "Yes, we need to build a better future for Nepal, but please let us not destroy our history and historical buildings. b) "Historical buildings like Singhdurbar and National Archives hold important documents that need to be preserved." (Smith, 2025). According to Newson air (2025), 'there are 19 government and private structures destroyed among these Karnali Provincial Assembly building, the survey office,



Province treasury and controller office, Chief ministers' residence, Birendranagar Municipalities wards, 2,3,6, and 11's office and political parties Offices (Nepali Congress, CPN-UML, CPN-Maoist Center and 14 large vehicles and 12 motorcycles' (Newsonair, 2025)

Destruction of the Supreme Court: The Supreme Court is both tangible and intangible. 'The Supreme Court is the apex Court of Nepal. Its foundation was laid in 1940 A.D with the establishment of Pradhan Nyayalaya (Apex Court)'. The term Pradhan Nyayalaya was later changed to Supreme Court after the enactment of the Supreme Court Act, 1956. The Supreme Court is the court of record and has the final authority to interpret the Constitution and laws. Such interpretation, as well as principles laid down by the Supreme Court during a lawsuit, has binding efficacy.' (Court, 2080 BS) This indicated that this is the highest court of Nepal and is independent and autonomous to protect and explain the constitution of Nepal. It has a long history, and almost all historical legal documents are archived there. The judicial system protects the rights of the people and is a pillar of democracy.

The Supreme Court (the highest court) of the country provides 'a final opportunity for individuals seeking justice. Additionally, through its authority of judicial review, it plays a critical role in making sure each government branch acknowledges the boundaries of its power. Furthermore, it safeguards civil rights and freedoms by invalidating laws that contravene the Constitution. Lastly, it establishes necessary constraints on democratic governance by ensuring that majority populations cannot enact laws that harm or exploit minority groups. Essentially, it acts to guarantee that the evolving perspectives of the majority do not jeopardize the core principles shared by all.' (Courts, 2025 (retri)).

Intangible destruction of the Supreme Court: The Supreme Court has stated that 30,752 files have been lost (burnt down) in ongoing cases, and 903,071 files have been burnt in the archived files.' (Dulal, 30). The major hurdle the people involved in seeking justice will go through is due to intangible destruction. They have to come up with the beginning, collecting documents from the lawyers, a new beginning.

Destruction of Land Registration Office (Malpot Karyalya): This was another problem; the land registration office of Kalanki in Kathmandu has burnt down, and now the people are asked to bring their documents to update their records, with the owners. It was a direct attack on the people's property. There are many land areas in village areas that may not be registered properly but have been farmed for generations. There may be many issues in Kathmandu; how to solve them? This was both the damage of tangible and intangible. Now the people will have trouble with the re-documentation of the land.

Approaches of Cost Estimation

In the study, media, insurance claims, and inflicted damages estimation were applied; a survey is one of the best methods to identify the exact cost estimation. During the process of cost estimation, the tangible and restoration costs of intangible destruction are also included. The dangerous part of the destruction is capital flight from the country.

Estimation by the Media: This is also a source to reach closer to real destruction; there are many



media, such as The Kathmandu Post, My Republic, Diplomat, Web pages of different organizations, related sectoral estimation, such as red reach to tourism sectors. After days of Gen Z-led protests that caused \$1.4 billion in damage across Nepal, young protesters returned to the streets to clean up debris in Kathmandu. While some criticized the move as staged, questioning its impact amid the widespread destruction of government buildings and infrastructure" (Instragram, 2025). This amount is round about 2 Kharab. According to the report of Kathmandu Post 2(2025): 'Economists estimate the collateral damage at around Rs3 trillion-nearly equal to Nepal's budget for one and a half years (Sangam Prasain & Krishana Prasain, 2025).' They also highlighted the economic growth of 1 percent by taking reference from economist Chandiramani Adhikary.

According to Red Reach (2025) Preliminary government estimates put total damage to infrastructure at over Rs 900 billion (approx. USD 7 billion), nearly 20% of Nepal's national budget. The Media has categorized the destruction as Hotels, NPR 25-30 billion, Public Infrastructure, 100 billion, vehicles and logistics, 4 billion, private business, 80-100 billion, Insurance, 23.22 billion (Ref: No life companies, October 2025) (Redreach, 2025). They have all together. The extent of damage was presented in stark terms. Ten cities have been heavily affected, more than 24 hotels and resorts were damaged, and financial losses have already exceeded NPR 25 billion, with Hilton alone suffering damages worth NPR 8 billion. Additionally, more than 2,000 employees in the hospitality sector have been affected. The festive seasons of Dashain and Tihar, which typically welcome a good number of tourists, have seen an alarming drop in arrivals. Cancellations flooded in, and many travelers postponed their plans until Nepal returns to normalcy." (Shah, 2025). The immediate damage is not only physical, but also psychological - for investors, tourists, and even locals who depend on the tourism economy for their survival

Estimation: The estimation is made on the scale of destruction. This was not a natural disaster, but manmade destruction. It involved both tangible and intangible destruction; the estimation should also be made accordingly. Restoration of historical monuments takes time, skill, and a collection of materials. People have ideas about the destruction caused in different areas. Most of the business houses would have insurance, but people's houses may not have.

Destruction inflicted Estimation

Tangible estimation: The government has not insured its buildings, cultural heritage sites, and UNESCO heritage sites. To reconstruct and purchase transport vehicles. To restore all government buildings, both tangible and Intangible, will cost NPR 3 trillion (3 Kharab). It includes the cost of replacing required vehicles for the offices, constructing new ones, and retrofitting existing buildings

Offices of Political Parties: Most of the political parties' offices have been burnt down. It will cost 10 billion (10 billion) since some of the office has to be demolished and reconstructed, vehicles



that were burnt down during the protest, restoration of furniture, and construction needs to be made earthquake resistant.

Private Property: Not Insured, houses of the political parties, including the house of the current president, ex-vice presidents, political party leaders, were up to the leaders of many districts. It is estimated that up to 8 billion is also included in the damage to their vehicles.

The Insurance claim provided a basis for the estimation: In the claim, the government buildings (all types, including police posts, vehicles, computers, and so on are not included. This was up to the record of October 10, 2025; still, these records will increase since some of them need more intense calculations.

The Private Business Insurance Claimed: There are 18 companies registered with the Nepal Insurance Authority that have published insurance claims from the destruction caused by the Gen-Z protest on BS 23-24 Bhadra, 2082 BS (23 and 24 September-23-24, 2025)

Table 1 Registered Companies with NIA and Claim

Rs. lakh				
S.N.	Name	Claimed No	Claimed Amount	Paid Amount
1	Siddharth Premier IL.	397	54,948.40	12803.70
2	Oriental ICL.	99	52,440.58	166.70
3	IGI Prudential ICL	215	27,941.09	3141.56
4	Sikhar ILC	435	24,129.58	5832.12
5	Sagarmatha Lumbini IL	342	15,830.12	724.59
6	Neco IL	264	11,490.02	980.26
7	Himalayan Everest IL	271	9,714.71	2,560.50
8	Sanima GIC IL	176	9,200.15	714.5
9	United Ajod IL	238	6,394.47	178.20
10	NLG ICL	208	6,364.15	201.53
11	Rastriya IC	247	5,869.44	-
12	Nepal IC	109	4,695.97	611.47
13	Pravu IL	111	108.41	22.09
14	National IC	25	862.87	-
15	Protective Micro ICL	13	149.91	2.50
16	Star Micro ICL	9	72.38	-
17	Trust Micro ICL	11	65.50	22.39
18	Nepal Micro ICL	17	17	17
	Total	3187	232,337.25	27,974.47

Ref: <https://nia.gov.np/uploads/notice/20251028111803.pdf>



According to the Insurance Authority of Nepal, they have received complaints 3187 till the date of 27th October, 2025, with a total claimed of 23 billion,23 Corers 37 lakh, and 2 billion (Arab) 79 Corers, and 74 lakhs is already settled.

The claim categories are mentioned below: According to the Nepal Insurance authority, the claim categories are tabulated as below.

Table 2 Type of Claim with NIA

S.N	Types of Insurance	Nos	Claimed Amount	Paid Amount
1	Property Insurance	673	190,193.79	22,711.39
2	Motor Insurance	2270	34,425.86	4,777.31
3	Engine, Contract risk	192	3,679.38	462.95
4	Transportation	12	166.68	0
5	Others	40	3,871.53	22.82
	Total	3187	232,337.24	27,974.47

Ref: Ref: <https://nia.gov.np/uploads/notice/20251028111803.pdf>

Table No 2 indicates that Motor Insurance is in the highest no with 2270, followed by property insurance of 673. The least is transportation. The number of destructions was in all provinces, and insurance claims, as per the province, are given below.

Table 3: Insurance claims with NIA according to the province

S.N.	Name of Province	Number of claims	Claimed amount	Paid amount
1	Koshi	392	23,245.78	3,184.4
2	Madhesh	367	7,003.56	471.11
3	Bagmati	1723	176,161.60	21,559.45
4	Gandaki	216	16,922.57	1,518.79
5	Lumbini	257	4,743.53	878.2
6	Karnali	28	999.83	90.10
7	Sudurpaschhim	204	3,260.38	272.34
	Total	3187	232,337.25	27,974.39

According to the table above, the damage caused by the Generation Z protests in Nepal was extensive. Karnali province was the least affected, with only 28 cases of vandalism to ensure private property. On the other hand, Bagmati had the highest number with 1,723 insurance claims.

Estimates on inflicted destruction during Gen-Z protest.

Total estimation of the destruction inflicted during the Gen-Z protest in Nepal.

**Tangible destruction***Table 4 Tangible destruction Rs.**Arab (billion)*

S.N.	Type	Sectors	Estimated No	Est. Amount
1	Government Building	Historical, Cultural	20	125
2	Parties Buildings	Political Parties	40	15
3	All provincial Offices	Gov. Prov. Offices	7	12
4	Police Post Offices	All province	300	20
4	Private houses of leaders	In all provinces	250	10
5	Local Government Offices	In all provinces	400	40
6	Government Vehicles	Provinces-7	600	10
	Total		1617	232

Estimation of construction, retrofitting: 2 Kharab, 32 Arab (227 billion)**Insurance claimed***Table 5 Insurance Claims**Rs. Lakhs*

S.N	Types of Insurance	Nos	Claimed Amount	Paid Amount
1	Property Insurance	673	190,193.79	22,711.39
2	Motor Insurance	2270	34,425.86	4,777.31
3	Engine, Contract risk	192	3,679.38	462.95
4	Transportation	12	166.68	0
5	Others	40	3,871.53	22.82
	Total	3187	232,337.24	27,974.47

Conversion to billion: 23 Arab, 23 Corers, and 37 lakhs. There could be more coming in to claim the insurance (23.23 billion)

Estimation of Tourism Sectors Destruction*Table 6: hotel sector destruction**Rs. billion*

S.N.	Description	Nos	Estimate (billion)	Remarks
1	Hilton Hotel	1	8	
2	Hyatt Hotel	1	6	
3	Bagaincha resort and others	10	5	
4	Others	15	6	
	Total	27	25	Ref HAN/Red



According to Redreach (2025), travel cancellations reached 40%, and tourists decreased by half. A comparison made before September 8, the daily tourist arrival was 3300, after September 8, it decreased to 1400 to 1600 a day. Loss of brand is another impact on the tourism sector. If monetized, the loss of the tourism sector will add up to another 5 billion.

Restraining rural tourism since the number of people traveling in rural areas for tourism purposes has decreased drastically, due to security reasons. Still, people have not yet returned the complete weapons looted from the police force.

Intangible Destruction.*Table 7 Intangible destruction**Rs. Billion*

S.N	Type	Nos	Esti. cost	Remarks
1	Supreme Courts Archive restoration files/ documents	903,071	13.55	@ 15000 per piece, Printing, Searching, etc.
2	Restoration of Running files	30,752	0.37	@ of 12000 per piece
3	Document of the Singh Durbar and Others / burned documents of Malpot, Computers of all offices, Infrastructure for networking	-	10	10 billion at least to restore the historical and cultural documents.
4	Restoration of cultural arts, furniture	-	2	One billion
	Total		25.92	

Document restoration cost estimated at NPR 24 billion and 86 million.

Research Findings**Tangible Description***Table 8 Tangible Description* *Rs. billion*

S.N.	Description	Qty	Estimated Cost	Remarks
1	Government buildings, Political party buildings (national, district, provincial), Private houses, Local government buildings,	1616	232	Government-owned vehicles are estimated



	police posts, and Government-owned vehicles.			
2	Insurance claimed	3187	23.24	Up to the records of October 10
3	Tourism sector	-	30	24
	Total of Tangible Property		280.24	280.24 billion

Tangible cost estimated at NPR 280.24 billion (Arab).

Intangible Property Destruction

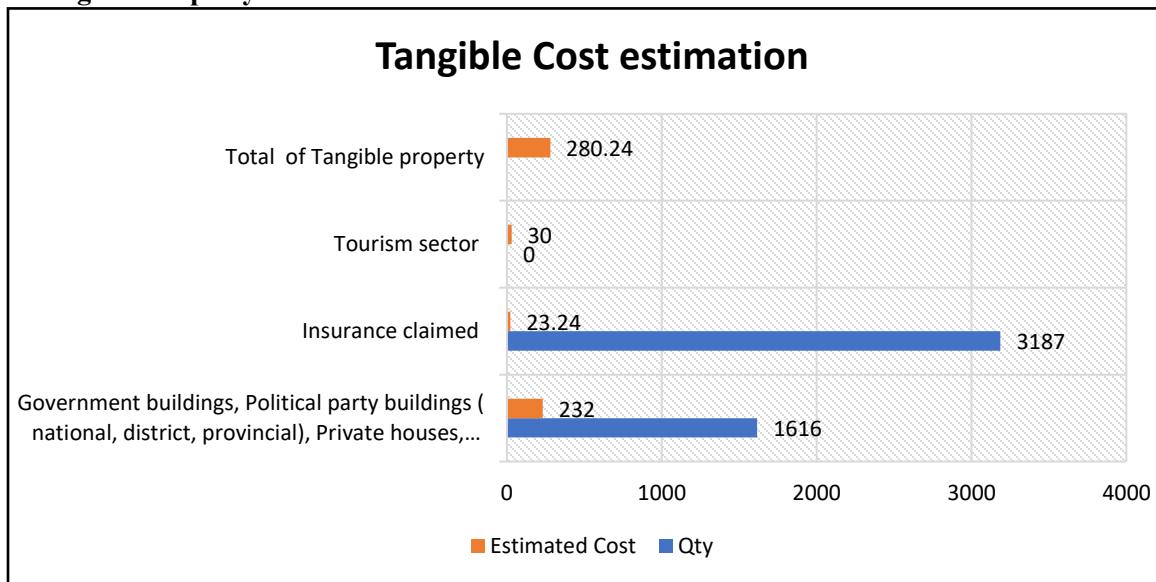
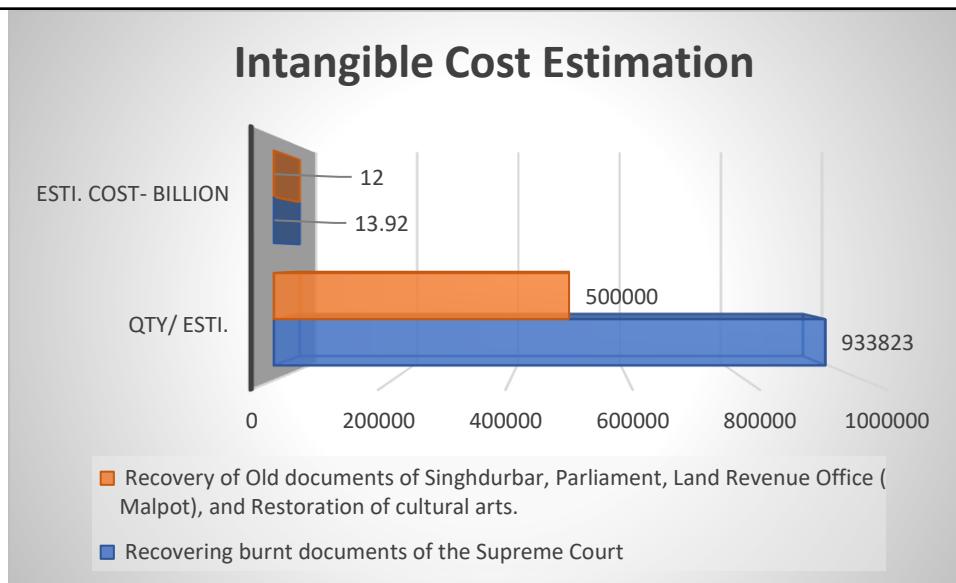


Table 9 Intangible destruction

Rs. billion

S.N.	Description	Qty/ Esti. Cost	Esti. Cost	Remarks
1	Recovering burnt documents of the Supreme Court	933823	13.92	The number of documents from the Supreme Court (exact)
2	Recovery of Old documents of Singhdurbar, Parliament, Land Revenue Office (Malpot), and Restoration of cultural arts.	500000	12	
	Total	934	25.92	

Intangible destruction estimated at NPR 25.92 billion (Arab).



Total findings of the estimated with combined tangible and intangible cost recovery found NPR 306.16 Billion (Three trillion (Kharb), six billion (Arab), sixteen Corers). (USD 2,15,8,033,053.60 Two billion fifteen Corers Eighty lacs thirty-three thousand fifty-three). This is not a piece-by-piece valuation, but a real destruction valuation, with piece-by-piece expected from the damage assessment committee of the government.

Discussion on the Findings

The Gen-Z protest in Nepal has been a lesson to Nepalese politics; it was out of the concept of the basic character of Gen-Z on the destruction of National property. People of Nepal were in shock when the social media was opened, the Prime Minister resigned, and Parliament was dissolved. A new government was formed to conduct parliamentary elections within six months. In Instagram, the immediate aftermath of destruction, the cost is estimated at USD 1.4 billion, and likewise, Kathmandu post estimated at NPR 3 trillion, the reach has up to USD 7 billion. Considering the intensity of destruction estimated with tangible and intangible destruction, it is estimated NPR 306.16 Billion (3 Kharab, 6 Arab, 16 Corers). (USD2,15,8,033,053.60 Two billion fifteen Corers Eighty lakh thirty-three thousand fifty-three is required). This would be nearer to the total damage.

Recommendation: The findings would be nearer to the real damage, and international support needs to be sought based on the destruction and reconstruction basis, the sooner the better, to appeal for help/support for the reconstruction of the infrastructure.

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