

Nepalese Journal of Insurance and Social Security

(Annual peer reviewed journal)

CALL FOR PAPER (Dec 2021 issue)

I. About the Journal

Nepalese Journal of Insurance and Social Security (NJISS) ISSN 2565-4942 (Print) and 2738-9693 (online) is a double-blind peer reviewed international refereed journal. The objective of the journal is to provide opportunity of publication to fresh researchers and renowned authors to contribute in the body of knowledge in relevant areas. The registered office of NJISS is located in Kathmandu, Nepal but papers are accepted from across the globe. Authors are advised to submit their original papers in the broad area of risk management, insurance and social securities. The paper may cover any one of the following thematic area but not limited to:

- Behavioural finance, perception of customers towards the risk management, insurance and social security.
- Catastrophic insurance, government insurance, commercial insurance, micro insurance, health insurance, community based insurance and social insurance
- Depository and credit guarantee schemes, microfinance and micro insurance nexus
- Disaster risk management, Project risk management, Enterprises risk management, corporate risk management, Credit risk management, climate change risk management and reinsurance practices
- Financial literacy, insurance education and insurance inclusions
- Life, property, causality and liability insurance, micro insurance and social insurance
- Performance, efficiency, and sustainability of insurance companies, customers' and employees' satisfaction, good governance,
- Regulatory issues, capital adequacy, solvency margin, and cross border activities
- Insurance accounting, financial management, assets management and investments
- Insurance and banking regulation, central Bank and bancassurance practices
- Social Security for formal and informal sector, social protection, and pension fund regulation
- Pension fund, retirement fund, old age, ageing and unemployment, health care benefits, and long-term care,
- Marketing strategies, distribution channels, fraud control and claims management

The organisation does not charge any cost for peer review, language editing, and publication. There is no provision of remuneration to authors and peer reviewers. One copy of printed

journal will be mailed to author free of cost but additional copy (ies) will be provided with cost.

II. Guidelines to Authors

1. Submission of a manuscript implies that the work described is not copyrighted, published or submitted elsewhere, except in abstract form. The corresponding author should ensure that all authors approve the manuscript before its submission.
2. Manuscripts are accepted on condition of transfer of copyright. Once the manuscript is accepted, it may not be published elsewhere without the consent of the copyright holders.
3. Papers should make a substantial contribution to the area of research, be technically well-crafted and be of interest to academia and professionals at large and most importantly, be empirical in nature. Empirical papers on risk management, insurance and social security relevant to developing nations, based upon original ideas are acceptable.
4. Drawings and graphs should be original and should not be cropped or copied from others. Sufficient data should be attached with the graphs and figures. The photographs should be with high resolution and in electronic form.
5. All submissions should be in English, typed in Times New Roman font, font size 12, with 1 inch margin on all four sides and with 1.5 line spacing. Authors must keep their manuscripts as concise as possible and finish papers should be between 4000 to 6000 words in length, including illustrations and tables. But, for deserving paper length is not constraints.
6. The title of the paper should be as short as possible and should reflect the theme of the paper.
7. The language of the paper should be in English and that should be easily understandable.
8. The paper should follow the structure of scientific writings as follows:
 - i. Title pages including title of the paper, sure name and first name of the author(s), prefix of author(s), affiliation of author(s), corresponding email address of first author, maximum latest five publications.
 - ii. Abstract (250-300 words) followed by Key words (three to five terms), and JEL classification of the key words. It starts with objectives, includes short methodology, major conclusions and suggestions (if required). The entire paper should be divided in five chapters as follows:
 - iii. **Chapter 1- Introduction:** This chapter focus on overview of the subject of research, contemporary issue and mention objectives. Sub heading to be arrange like: 1.1, 1.2.1. , ...1.3
 - iv. **Chapter 2- Literature Review:** This chapter discusses sufficient number of relevant literature. Sub heading to be arrange as: 2.1, 2.2 Papers that included the literature review in chapter 1 also accepted.
 - v. **Chapter 3- Methodology:** This chapter should be concise and more technical. It clearly specify about the research design, population, sample size, sampling

- techniques, types of data, duration of data, data collection instruments, data analysis tools that has been applied in study.
- vi. **Chapters 4- Result and Discussion:** The section should present the data, discuss the data, explore the findings, derive on conclusions and offer the suggestions.
 - vii. **Chapters 5- Conclusion :**The chapter entirely concludes based on the findings
 - viii. **Reference:** Should follow APA format on citation, tables, figure, referencing.
 - ix. **Annexure:** Supporting information which is not suitable to include in main text need to separately present in annexure.
 - x. Consortia and group authorship - If a manuscript is submitted on behalf of a consortium or group, include the consortium or group name in the author list, and include the full list of members in the Acknowledgments or in a Supporting Information file.
 - xi. The corresponding author is responsible for making sure all authors approve the final manuscript before submission. Open Science Journal will contact all authors by email at submission to ensure that they are aware of the submission
 - xii. One corresponding author should be designated in the submission system as well as on the title page.
9. The methodologies, results and findings should be highlighted to demonstrate innovativeness.
10. Short CV and a passport size photo of the first author are required after acceptance of the manuscript for publication.

III. Formatting guidelines

1. Manuscript files can be in the following formats: DOC, DOCX or RTF. Microsoft Word documents should not be locked or protected.
2. The headings of sections and sub-sections should be expanded up to three heading levels. Make sure heading levels are clearly indicated in the manuscript text.
3. Do not format text in multiple columns.
4. Define abbreviations upon first appearance in the text. Do not use non-standard abbreviations unless they appear at least three times in the text. Keep abbreviations to a minimum.
5. Observance of fundamental rules of grammar and style will make the paper more comprehensive and interesting to read.
6. All but very short mathematical expressions should be displayed on a separate line and make centre.
7. Equations must be numbered consecutively on the right margin, using Arabic numerals in parentheses.
8. Tables and figures should be numbered consecutively in the text in Arabic numerals (Table 1, 2 or Figure 1, 2).

9. Each table or figure must have a title followed by a descriptive legend. Authors must check tables to be sure that the title, column headings, captions, etc. are clear to the point.
10. The standard APA style of referencing (6th edition) should be followed which entails citations within the text in (name, date) format, and a full alphabetical references at the end of the text.
11. Submissions can include a supplementary appendix which might include extra tables, extra figures, data description, etc.
12. Papers that do not follow these guidelines will be returned to the authors by the Editorial Assistant.

IV. Duties of Editors

1. **Ethical consideration by author:** For all parties involved in the act of publishing (the author, the journal editor(s), the peer reviewers and the publisher) it is necessary to agree upon standards of expected ethical behavior.
2. **Fair play:** The submitted manuscripts are evaluated for their intellectual content without regard to race, gender, sexual orientation, religious belief, ethnic origin, citizenship, or political philosophy of the authors.
3. **Confidentiality:** The Editorial Board and any editorial staff must not disclose any information about a submitted manuscript to anyone other than the corresponding author, reviewers, potential reviewers, other editorial advisers, and the publisher, as appropriate.
4. **Disclosure and conflicts of interest:** Unpublished materials disclosed in a submitted manuscript must not be used in an Editor's own research without the explicit written consent of the author(s).
5. **Publication decisions:** The editorial board of the journal is responsible for deciding which of the submitted articles should be published. Editorial Board informs to author within a due time about the status of the paper.

V. Responsibility of Authors

1. Authors reporting results of original research should present an accurate account of the work performed as well as an objective discussion of its significance. Underlying data should be represented accurately in the manuscript.
2. A paper should contain sufficient detail and references to permit others to replicate the work. Fraudulent or knowingly inaccurate statements constitute unethical behaviour are unacceptable.
3. The authors should ensure that they have written entirely original works, and if the authors have used the work and / or words of others that this has been appropriately cited or quoted.
4. An author should not in general publish manuscripts describing essentially the same research in more than one journal or primary publication. Parallel submission of the

- same manuscript to more than one journal constitutes unethical publishing behaviour and is unacceptable.
5. Proper acknowledgment of the work of others must always be given. Authors should also cite publications that have been influential in determining the nature of the reported work.
 6. Authorship should be limited to those who have made a significant contribution to the conception, design, execution, or interpretation of the reported study. All those who have made significant contributions should be listed as co-author.
 7. Where there are others who have participated in certain substantive aspects of the research project, they should be named in an Acknowledgement section.
 8. All authors should disclose in their manuscript any financial or other substantive conflict of interest that might be interpreted to influence the results or their interpretation in the manuscript. All sources of financial support for the project should be disclosed.
 9. When an author discovers a significant error or inaccuracy in his/her own published work, it is the author's obligation to promptly notify the journal's Editor-in-Chief or publisher and cooperate with them to either retract the paper or to publish an appropriate erratum.
 10. In case of alleged or proven scientific misconduct, fraudulent publication or plagiarism the publisher, in close collaboration with the Editors-in-Chief, will take all appropriate measures to clarify the situation and to amend the article in question. This includes the prompt publication of an erratum or, in the most severe cases, the complete retraction of the affected work.
 11. A paper should contain sufficient detail and references to permit others to replicate the work. Fraudulent or knowingly inaccurate statements constitute unethical behaviour and are unacceptable.

VII. Policy for Peer Review

All research articles published in Nepalese Journal of Insurance and Social Security undergo full peer review, key characteristics of which are listed below:

1. This is double-blind review, which means that both the reviewer and author identities are concealed from the reviewers, and vice versa, throughout the review process. Authors need to ensure that their manuscripts are prepared in a way that does not give away their identity.
2. Author(s) need to submit the title page containing the Authors details and Blinded Manuscript with no author details as 2 separate files. Title page should include the title, authors' names and affiliations, and a complete address for the corresponding author including telephone and e-mail address.

3. All information indicating the author identity need to remove from the article viz. names and affiliations under the title within the manuscript, citation of the own papers.
4. Need to remove the identity of Author, use the third person to refer to work the Authors have previously undertaken, e.g. replace any phrases like “as we have shown before” with “... has been shown before [Anonymous, 2007]”.
5. Need to make sure figures do not contain any affiliation related identifier.
6. Need not eliminate essential self-references or other references but limit self-references only to papers that are relevant for those reviewing the submitted paper. Cite papers published by the Author in the text as follows: ‘[Anonymous, 2007]’. For blinding in the reference list: ‘[Anonymous 2007]’.
7. The funding sources (if any) need to remove, not include acknowledgments, remove any identifying information, including author names, from file names and ensure document properties are also anonymized.
8. List of peer reviewers is prepared based on the area of expertise. Reviewers are requested to fill up the consent form, sign and send to the office.
9. All research articles are reviewed by at least two suitably qualified experts. If their conclusions are not unanimous, a third reviewer may be consulted.
10. Editorial Board will decide promptly whether to accept, reject, or request revisions of referred papers based on the reviews and editorial insight of the supporting journals based on General quality, relevance and originality.
11. Peer Reviewer need to provide constructive suggestions, and comments to manuscript. The recommendation of the reviewer should be one of the following categories:
 - a. Accept without modification
 - b. Accept with minor modification to improve its quality
 - c. Major modifications required
 - d. Reject (manuscript is of low quality or low interest to the readership)
12. In addition, Editors will have the option of seeking additional reviews when needed. Authors will be advised when Editors decide further review is needed.
13. Beside quality of the subject matter, peer reviewer need to suggest on grammar and language of the manuscript.
14. Peer reviewers must keep any information regarding the identity of the authors and the content of the manuscript confidential. Peer review comments should be objective and constructive without being of a hostile or derogatory nature.
15. All publication decisions are made by the journals’ Editors-in-Chief and Managing Editors on the basis of the reviews provided.
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 - Respect the confidentiality of peer review and not reveal any details of a manuscript or its review, during or after the peer-review process, beyond those that are released by the journal,
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 - Not allow their reviews to be influenced by the origins of a manuscript, by the nationality, religion, political beliefs, gender or other characteristics of the authors, or by commercial considerations
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17. Reviewers are expected to provide an assessment of the various aspects of a manuscript:
- **Key results:** Please summarize what you consider to be the outstanding features of the work.
 - **Validity:** Does the manuscript have flaws which should prohibit its publication? If so, please provide details.
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 - **Data & methodology:** Please comment on the validity of the approach, quality of the data and quality of presentation. Please note that we expect our reviewers to review all data, including any extended data and supplementary information. Is the reporting of data and methodology sufficiently detailed and transparent to enable reproducing the results?
 - **Appropriate use of statistics and treatment of uncertainties:** All error bars should be defined in the corresponding figure legends; please comment if that's not the case. Please include in your report a specific comment on the appropriateness of any statistical tests, and the accuracy of the description of any error bars and probability values.
 - **Conclusions:** Do you find that the conclusions and data interpretation are robust, valid and reliable?
 - **Suggested improvements:** Please list additional experiments or data that could help strengthening the work in a revision.
 - **References:** Does this manuscript reference previous literature appropriately? If not, what references should be included or excluded?
 - **Clarity and context:** Is the abstract clear, accessible? Are abstract, introduction and conclusions appropriate?
 - Please indicate any particular part of the manuscript, data, or analyses that you feel is outside the scope of your expertise, or that you were unable to assess fully.
 - Please address any other specific question asked by the editor via email.

Important dates

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| Deadline of submission the full manuscript: | till August 2021 |
| Finalise the peer review process: | till Oct 2021 |
| Finalise the manuscript submission | till Nov 2021 |
| Publishing the paper: | Dec 2021 |

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