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# JOURNAL OF DURGALAXMI

A Multidisciplinary Peer-Reviewed Journal

# JDL

November 2024

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**Durgalaxmi Multiple Campus**

Godawari Municipality-2, Attariya, Kailali

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## **Ethical Guidelines**

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RMC, in consultation with the Editorial Board, reviews and approves amendments to the published articles, advises on publication ethics, and makes and implements ethical policies. A designated team addresses complaints and supports investigations into ethical concerns, offering recommendations to RMC.

## **Editorial**

It is with great enthusiasm that we introduce the Third Volume of our Research Journal, marking another step in our collective exploration across diverse interdisciplinary fields. As editors, we take great pride in presenting this compilation, which embodies the spirit of innovation and collaboration from researchers both within and beyond our borders.

This volume further reinforces our commitment to offering a platform for scholarly work addressing a broad spectrum of contemporary issues across various fields. We are pleased to present eighteen research papers, written in both English and Nepali, contributed by both seasoned and novice researchers. These papers tackle pressing challenges, present innovative perspectives, and make meaningful contributions to their respective disciplines. Each article embodies a commitment to rigorous scholarship and a profound intellectual curiosity that propels the academic community forward.

It, as we consider, not only honors the individual accomplishments of our contributors but also highlights the collective power of interdisciplinary collaboration in advancing and broadening the scope of academic inquiry. We are confident that this volume has been significantly enhanced, addressing the shortcomings of previous issues. As such, we are certain that this collection will captivate a wide and diverse audience, encouraging them to participate in meaningful discourses about research quality through thoughtful feedback and critical reflection.

We extend our heartfelt gratitude to all those who have made this volume possible—the authors, reviewers, and supporters whose contributions have been essential to its success. In particular, we wish to acknowledge the invaluable guidance and support from the board of advisors, campus administration, and the Research Management Cell at Durgalaxmi Campus. Last but not least, we are highly thankful to our esteemed audience for their unwavering support. As we progress on this intellectual journey, we always expect constructive feedback and comments for the success of our future endeavors.

Thank you for your valuable involvement in this significant undertaking.

Warm regards,

**Editors**

**Journal of Durgalaxmi (JDL)**

## Table of Contents

<b>Weaponizing Information: The Rise of Social Media Manipulation in Nepal</b> <i>Bhuwan Bhandari</i> .....	1-18
<b>Impact of Cost Control Mechanism on Financial Performance</b> <i>Bhuwan Raj Joshi</i> .....	19-43
<b>Poverty Alleviation Through Remittances in Bhimdatta Municipality, Kanchanpur</b> <i>Bir Bahadur Singh Thakuri</i> .....	44-67
<b>Transforming Rural Economies: The Socioeconomic Impact of Microfinance in Kailali District, Nepal</b> <i>Dharma Dev Bhatta</i> .....	68-86
<b>Quantum Computing: Potential Impacts on Cryptography and Data Security</b> <i>Dharma Raj Ojha</i> .....	87-106
<b>Exploring the Relationship Between Tourism Development and Employment Generation in Nepal</b> <i>Giri Raj Kadayat</i> .....	107-119
<b>Female Headteachers' Transformative Practices for School Improvement in Kailali District</b> <i>Hark Bahadur Saud</i> .....	120-139
<b>Challenges and Opportunities in Cooperatives Development in Nepal</b> <i>Janak Raj Joshi</i> .....	140-154
<b>Women's Empowerment Through Microfinance: A Case Study of Mero Laghubitta Bittiya Sanstha Limited, Bedkot Municipality, Kanchanpur</b> <i>Nirmala Kumari Bam</i> .....	155-177
<b>Noise Level Assessment Near the Hospitals Located in Dhangadhi Sub-Metropolitan City</b> <i>Prakash Raj Pant, Sandesh Dhungana, Prem Raj Joshi, Prem Singh Saud</i> .....	178-191

**Exploring Health Resilience Practices in Lumbini, Karnali, and Sudurpaschim Provinces**

*Puspa Raj Pant (PhD), Deepak Chandra Bhatt (PhD),  
Champha Singh Bhandari, Amar Bahadur Air, Padam Raj Pant,  
Suraj Parajuli, Bhagabati Sedain*.....192-215

**Users' Perceptions Towards the E-Payment System in Kathmandu Metropolitan City**

*Rajaram Adhikari*.....216-235

**Engaging ECD Educators in Leadership Development: Unfolding the Practice**

*Rati Sharma*.....236-254

**Impact of Mobile Banking on Customer Satisfaction**

*Rishikesh Panthi, PhD, Shiva Raj Poudel, PhD, Sanjita Dahal,  
Subhadra Dahal, Tanka Sangaurala*.....255-272

**The Role of Cooperative on the Socio-economic Growth and Stability**

*Tika Ram Kharel*.....273-289

**जुम्ली खस भाषामा रूपायन व्यवस्था**

*ओमप्रकाश आचार्य, पिएचडि.* .....290-305

**डोट्याली भाषाका विभक्तिको पहिचान र वर्गीकरण**

*खगेन्द्र जोशी*.....306-319

**नेपाल भारत सीमावर्ती व्याँसी सौका सामाजिक संगठन र संस्कृति**

*पृतबहादुर बिष्ट, सिता बिष्ट*.....320-337



# Weaponizing Information: The Rise of Social Media Manipulation in Nepal

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## Abstract

The internet presents considerable challenges to democratic processes, particularly through social media platforms such as Meta and Twitter. These platforms frequently create environments where users are confined to echo chambers, thereby reinforcing homogeneous viewpoints and exacerbating societal divisions. As of May 2024, approximately 15.4 million individuals in Nepal were reported to be online, with 13.5 million engaging in social media activities—representing 49.6% of the population—through various forms of content that express both personal and collective experiences. A 2020 report from the Pew Research Center highlights that 64% of American adults perceive that misinformation significantly muddles public comprehension of contemporary issues. This phenomenon of echo chambers not only distorts public sentiment but also aids in the proliferation of conspiracy theories through algorithmic recommendations, thereby eroding constructive discourse across differing ideological perspectives. In Nepal, significant events have triggered the dissemination of damaging rumors on social media, which are often weaponized for personal vendettas. This study examines these incidents as a particular case and aims to confront the perils linked to the manipulation of information. To investigate the exploitation of viral content that caters to entrenched interests and deepens societal rifts, the research employs case studies, narrative inquiry, and content analysis. It underscores the pressing necessity for legislative reforms, improved enforcement mechanisms, and proactive engagement from stakeholders to foster the ethical and equitable utilization of social media for the greater good of society.

**Keywords:** weaponizing information, social media, fake news, echo chamber, narrative inquiry

## Introduction

“Weapons” refers to information deliberately used as a powerful tool to achieve specific goals. The intentional deployment of misinformation, skewed propaganda, and cyber warfare to distort reality and undermine information systems is referred to as "weaponization." This strategy is utilized in various domains, including social, political, military, and economic spheres, with the aim of swaying public perception and eroding trust. The Cambridge Online Dictionary defines weapons as tools employed to inflict harm on individuals or groups. When social media platforms are leveraged to disseminate false information or suppress specific perspectives, the foundational integrity of democracy may be jeopardized, even though these platforms play a crucial role in shaping public discourse and mobilizing individuals in modern society. Karki (2024) characterizes cyber-lynching as the phenomenon where satirists are compelled to retract their statements and issue apologies, while populist figures around the world exploit the internet as a tool for intimidating their adversaries. Recently, individuals such as Rabi Lamichhane, Harka Sampang, and Balendra Shah have exhibited a troubling indifference and complacency towards these issues. Targeted communication has the capacity to influence beliefs and behaviors, thereby deepening societal rifts and conflicts, a dynamic often referred to as the "echo chamber" effect. The concept of "winning without fighting" is frequently linked to Sun Tzu, the ancient Chinese military strategist and philosopher who lived approximately 2400 years ago (Forno, 2018). The weaponization of information involves spreading misleading content to shape public opinion, incite conflict, or undermine trust in institutions. With social media's role in communication, this practice raises serious concerns about discourse authenticity and societal unrest. The intersection of technology and information warfare underscores the need for regulatory measures to protect democratic processes and enhance public awareness. Tactics such as disseminating misinformation and propaganda can significantly undermine a nation's defenses and foster discontent among its populace.

A study carried out in 2018 by Mercy Corps in partnership with the UN Human Rights Council found that political subversion and manipulation can distort electoral campaigns, shape media stories, stifle opposition, and jeopardize the integrity of democratic rule. The tactics utilized in this situation involve creating fake stories, utilizing deceitful account managers, and spreading false information on social media

channels. A probe revealed that Philippine President Rodrigo Duterte was using Facebook to push his political goals and suppress dissenting voices.

Ward (2018) states that ISIS effectively used social media to attract around 40,000 members from 110 countries, showcasing the group's innovative strategy. The increased availability of the internet in areas like Africa and the Middle East has broadened the number of people able to back ISIS, making it easier to recruit through social media and help regain lost land. Additionally, political bodies and governing bodies often use social media to spread false information, promote propaganda, and share conspiracy theories, leading to increased division and a decrease in public trust in official organizations. To address these difficulties, Twitter made a significant move in the summer of 2024, suspending approximately 70 million fake accounts, revealing various deceitful social media identities, including a fake Chicago Daily News profile. The impact of cognitive biases on how the public perceives highlights the importance of possessing critical thinking skills to protect against such manipulative strategies.

Shrestha (2077) emphasizes the escalating challenge of tackling false information in Nepal, a problem worsened by the swift rise in internet usage. The Nepal Telecommunications Authority states that around 23.9 million people, equivalent to 80% of the population, can use the internet, with over 10 million regularly using Facebook. "Fixed information" is described by Margaret Rouse, a distinguished researcher from America, as convincing material crafted to influence underrepresented perspectives. In this situation, cybercriminals use data to influence the thoughts and beliefs of the public. Sharma (2079) warns about cognitive hacking, which is utilizing data to promote negative attitudes by exposing individuals to media violence. Successful social media tactics seek to question traditional beliefs, cultivate doubt in those in power, and incite turmoil through emotional stories that emphasize societal wrongs.

### **Method and Materials**

The research was conducted solely through a desktop research methodology, prioritizing a qualitative research design. This method focused on the use of secondary data and information derived from pre-existing sources, presenting a more economical option compared to traditional field research. The investigation predominantly drew upon readily available publications, reports, and datasets, which were accessible via digital

archives, libraries, and online academic journals. To explore the effects of controversial and misused viral or trolling queries and statuses on social media platforms, the study effectively utilized a combination of case study methodology, narrative inquiry, and content analysis techniques.

### **Purpose of the Research**

The study aims to create and evaluate theories about the impacts of social media, to reveal potential trends, outcomes, or connections for future analysis. One suggested theory suggests that interacting on social media during certain events and elections greatly influences public opinion. Another theory suggests that false information spreads further on social media platforms in comparison to traditional media sources. Furthermore, another theory suggests that people's emotional responses to intentionally crafted social media content can be measured, resulting in social polarization and heightened levels of stress. Contemporary examples from diverse fields like politics, society, culture, religion, economics, and sports are utilized to examine these hypotheses.

### **Findings and Discussion**

The impact of mass media on global society is extremely significant. Marshall McLuhan's statement that "the medium is the message" is still applicable, given the significant influence of social and digital media on public perception. Despite this, the rapid spread of unconfirmed data on social problems via these platforms has made it easier for misinformation to spread, leading to increased political divisions and the rise of extremist groups worldwide. This occurrence has led to the growth of populist groups in established democracies and has been associated with an increase in political violence in countries like Myanmar, Sri Lanka, Bangladesh, and India. Social media and digital technology play a vital role in promoting division and extremism, with government worldwide frequently using propaganda and misinformation tactics to influence public opinion and maintain control over their populations.

## Case 1

*Regarding the Halting of Trump's Account*

## Twitter 'permanently suspends' Trump's account

9 January 2021



*Photo Source: BBC online <https://www.bbc.com/news/world-us-canada-55597840/>*

On January 8, 2021, Twitter and Meta made a pivotal decision to suspend the account of then-US President Donald Trump. This action was prompted by the spread of violent, ambiguous, and provocative content on their platforms. Twitter's choice to impose a permanent ban on President Trump sent a clear message about the unacceptability of behavior that could incite violence, setting a new standard for social media conduct. Trump's use of these platforms, marked by his criticisms of opponents, the spread of misinformation, and updates about his presidency, ultimately led to this significant measure. The ban received substantial support, with many calling for limitations on his inflammatory statements. The companies indicated that the decision to suspend the @realDonaldTrump account was grounded in a thorough examination of recent tweets and their contextual ramifications, highlighting apprehensions regarding violence and incitement. The statement clarified that the prohibition would persist until November 2022. Social media platforms are instrumental in influencing public perception and opinion. However, the dissemination of misinformation can profoundly affect voter beliefs, public sentiment, and electoral participation.

A 2017 study by Prier examined how Twitter trolls affected the 2016 US presidential election, revealing that anonymous users engaged in character attacks and spread false information. Foreign actors, like Russia, have also exploited social media to interfere in elections. Additionally, claims of pro-Trump trolls and automated accounts

from Macedonia suggest manipulation of public opinion. A study by Shrestha (2018) found that false political news has a greater impact than other news types, threatening to deepen societal divisions as rival groups exploit misinformation. The spread of fake news during elections is particularly concerning, as it can confuse voters about legitimate candidates and undermine democratic integrity.

## Case 2

### *Trump Dealing With Numerous Legal Challenges*



*Photo Source: Reuters*<https://www.reuters.com/world/us/spotlight-trump-supporters/>

In the course of his presidential election campaign, Donald Trump denounced the mainstream media as "fake" and effectively leveraged the internet as a pivotal instrument in the 2016 election. His tenure was characterized by a pervasive negativity directed at him and his supporters across social media platforms. However, the Capitol riot in January 2021, which sought to reverse the outcomes of the 2020 election, led to significant legal consequences for Trump and underscored the perilous nature of social media algorithms that promote emotionally charged content, thereby exacerbating division and creating echo chambers. This event serves as a stark illustration of how populist movements can threaten democratic processes through acts of violence. Sunstein (2018) notes that while the internet can enhance democracy by facilitating information sharing, it also poses risks related to fake news and insular online communities.

Kandel's 2080 research highlights the troubling use of social media for dehumanization and disinformation. A 2019 Mercy Corp study showed how President

Duterte of the Philippines uses Facebook to sway public opinion. Handlin (2014) argues that the rise of polarized populism in South America has led leaders to exploit leftist movements for divisive agendas, with countries like Venezuela, Bolivia, and Ecuador facing political turmoil. In Nepal, social media's influence is seen as powerful as nuclear capabilities. Karki (2024) discusses the rise of populism in Nepal, noting independent mayors and new political figures like Rabi Lamichhane and CK Raut, who effectively use social media to express public discontent with the political status quo.

### Case 3

#### *Tara Baral's Offensive Remarks About the US Ambassador*



*Source: Ratopati Online Newsportal*

<https://www.ratopati.com/story/429268/cricket#images/>

On June 19, a public demonstration led by Tara Baral saw social activists igniting an image of the US ambassador, alleging that the embassy had denied Sandeep's visa application. A prominent Nepali digital creator subsequently released a video lasting 3 minutes and 68 seconds, which captured the activities of Baral's group and garnered significant engagement, including 119 comments, 67,000 shares, and 39,600 views. Within the video, members of Tara Baral's team expressed their frustration regarding various serious accusations, while the audience's responses reflected a range of opinions. The cyber division of the Nepal police reported that activist Tara Baral was detained for five days in May 2024 as part of an investigation into possible character defamation. Nepal's strategic geographical position makes it susceptible to external influences, as

foreign entities can leverage social media to advance their interests and sway local political dynamics. This interference presents a considerable threat to Nepal's sovereignty, especially amid escalating internal conflicts.

In the context of India, Dhruv Rathi has undertaken a comprehensive analysis of the democratic landscape, emphasizing the shortcomings of Prime Minister Narendra Modi and evaluating the media's handling of election coverage. As noted by Paudel (2081), the rise of educational content on digital platforms has significantly enhanced YouTube's influence. Rathi's political commentary, which has garnered an audience of over 20 million followers, serves to educate the public about governmental corruption and influences societal perceptions. In Nepal, the utilization of social media is intricately influenced by a variety of factors, including political, economic, religious, ideological, and strategic elements, reflecting a complex interplay of power relations and technological advancements. Furthermore, the manipulations at play, which encompass a comprehensive strategy involving technology, regulatory frameworks, and societal readiness, are crucial to understanding this dynamic. Kainai (2077) observes that, despite the pervasive presence of social media, it has not consistently led to an enhanced public comprehension of issues.

Case 4

Social and Racial Segregation Related to Cricketer Sompal Kami



Source: Social media platforms  
<https://www.facebook.com/reel/976077484523448/>

Nepal is characterized by its rich tapestry of cultures, comprising a diverse social framework that includes numerous ethnic, linguistic, and cultural communities. The role of social media in this context can be detrimental, as it has the potential to intensify existing conflicts through the dissemination of hate speech, bias, and propaganda aimed at particular ethnic or social groups. Prior to the 2024 Cricket World Cup, a case of racial discrimination against Sompal Kami at the Pashupatinath temple in Texas during a puja on June 22 was foreseen and posted on social media. This post promptly generated a series of derogatory remarks with the intention of stirring up inter-caste conflicts and disrespecting Brahmins. The priest, participating in tikka and blessing off Benkler, et al, 2018 and Pariser, 2011, claims that people are primarily exposed to information that validates their political beliefs and tend to ignore those with opposing views, partly because of search engine optimization algorithms creating "filter bubbles" and encouraging content creators to share exaggerated and highly politicized material.

Case 5

The Stunt Skills of Parliamentarian Gynendra Shahi



Source: Social Media Platforms

<https://www.facebook.com/share/v/hhLgtTN3sMAKMjsu/>

Social media has turned into a platform where users post a video of Federal Member of Parliament Gyan Bahadur Shahi fervently expressing his support for Sandeep, whose visa application was denied due to a background check involving an unrelated incident, outside the parliament. Reports have indicated that while serving as a member

of parliament, MP Shahi posed as a stuntman, publicly voicing disapproval of the nation's international strategies and joining in on chants that mocked these tactics. This scenario prompts inquiries into the intentions of both the foreign minister and the implicated minister. MP Shahi said that rejecting Sandeep's visa is an insult not only to him but to all citizens of Nepal. A video from Citizen HD News Media about this topic ignited a significant response on social networks, garnering strong support for Shahi's position. The React video, lasting five minutes and ten seconds, received a positive response with 31.3 thousand views, 246 shares, and 148 comments. Studies indicate that misinformation on social media platforms can impede adolescent growth, resulting in societal chaos within a matter of minutes. A 2021 study conducted by Kubin and Sikorski revealed that social media worsens ideological differences by causing polarization among users when they are exposed to negative tweets and retweets from politicians.

### Case 6

#### Attorney Swagat Nepal's Unsubstantiated Claim

**Leader-Nepal**  
2d · 🌐

सन्दीप लामिछाने लाई अमेरिका ले पहिलेको बदला लिन, भिसा दिन डराएयो,

एकजनाको भिषा रद्द गर्‍यो भन्दैमा सिङ्गो राष्ट्रमाथि नै खन्ने यो टाउँ न टुङ्गैको मान्छेहरूलाई के भन्ने ? बरु भारतमाथिको खुल्ला सिमानालाई नियन्त्रण गर्न त्यहाँ पनि पासपोर्ट प्रणाली लागू गराउन सरकारलाई दवाब दिनु न । कहीं अमेरिकीहरू यहाँ आएर पाउरोटी मात्रै खानेहरू रे । देशका अर्थ व्यवस्था त्यही पर्यटनमा अडेको छ । अन्तर्राष्ट्रिय सहयोगको अपेक्षामा बजेट बनाउँछ । आत्मनिर्भर बन्न सकेको छैन । देशका अरू राम्रो खेलाडीहरूलाई तालिम दिई अन्तर्राष्ट्रियस्तरका खेलाडी बनाउन जोड दिउँ न सरकार मार्फत ।

6h Like Reply 2 🗨️

सबै भन्दा पहिला देशको कुलडर हरूको रातो पासपोर्ट खारेज गरौं ।

1h Like Reply

यो मान्छे सबैभन्दा जान्ने मै हुँ भन्ठान्ने रहेछ । अधिवक्ता जस्तो ब्यक्ति यति साह्रो निम्छरो त नहुनु पर्ने हो! चर्चामा आउन अनेक हदकन्डा गर्दो रहेछ अराजक चेतना भएकाहरु 🐣🐣

6h Like Reply 3 🗨️

अमेरिकन लाई नृपालमा आउन ब्यान्ड गर्नु पर्छ

6h Like Reply

सर, पहिले तपाईंले पाहुनालाई कस्तो ब्यबहार गर्नुपर्ने रेछ भन्ने कुरा हाम्रा शास्त्रबाट सिक्नुस, स्तर हेरेर यस्तो अपमानित ब्यबहार गर्नु हाम्रो मौलिकता तथा संस्कृती होईन, जस्तो लाख है ! 🙄

6h Like Reply 1 🗨️

Source: Social Media Platforms <https://www.facebook.com/leadernepaal/videos/>

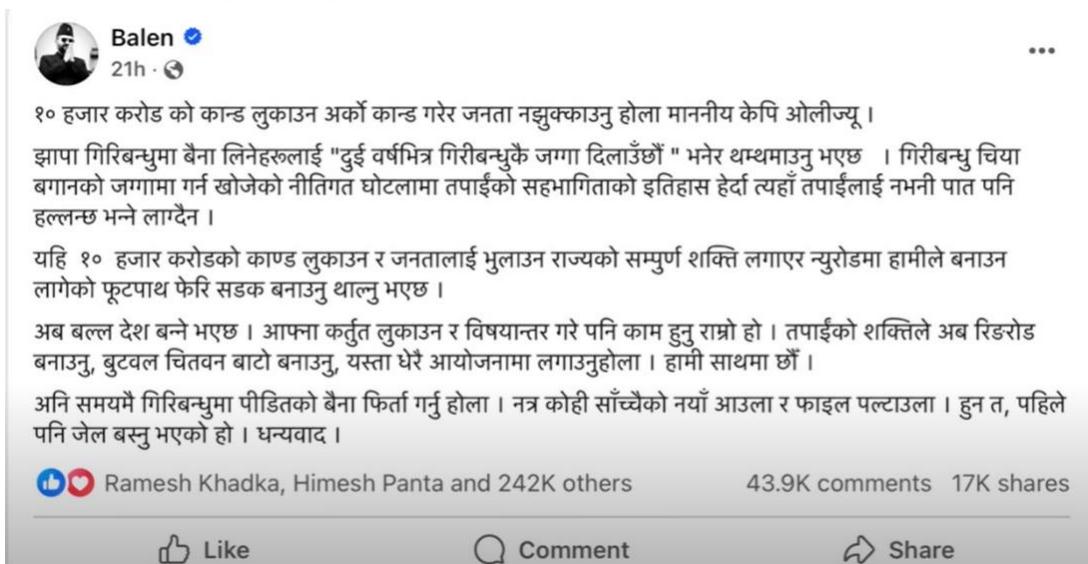
During the discussion, a key figure expressed dissatisfaction with the US Embassy's second rejection of Sandeep's visa application. Recorded segments totaling 38.4K were preserved. Legal expert Swagat Nepal claimed that Nepalese individuals must pay 330 million rupees daily to travel to the US, though he provided no evidence. He attributed Sandeep's visa denial to his courage and pessimism, causing confusion among the Nepalese public and straining diplomatic relations. He also noted that Nepali officials were largely unaware of US citizens' arrivals until US military personnel came with SLR cameras for the MCC. The Nepal Cricket Association did not respond to

inquiries about assisting Sandeep. The prevalence of gossip highlights a troubling disregard for fact-checking, raising concerns about social media's role in boosting television ratings. A diligent lawyer's role in addressing public allegations is crucial, as media statements often lack weight in a society with low moral standards and accountability. Misunderstandings about press freedom in the Nepali Constitution allow digital media to profit regardless of public sentiment.

Using information as a weapon can restrict freedom of speech by instilling fear and encouraging self-censorship. Certain interest groups use social media for the purpose of attacking, spreading rumors, creating cyber groups, and distributing harmful content. This conduct has the potential to create a hazardous environment of unawareness and doubt, affecting the community, the country, and the younger generation. Karki (2024) contends that in Nepal, as well as in other regions, these behaviors function as a caution to both existing political parties and emerging ruling classes. Following a tumultuous journey to authority, the majority of populist leaders ultimately diminish in impact. Leaders such as Trump, Bolsonaro, Duterte, and Modi have shown that nationalism, persecution of minorities and migrants, hate speech, and xenophobia are not viable long-term tactics.

### Case 7

#### *Mayor Balen's Allegation Against CPN UML Leader KP Oli*



*Photo Source: Social Media Platforms*

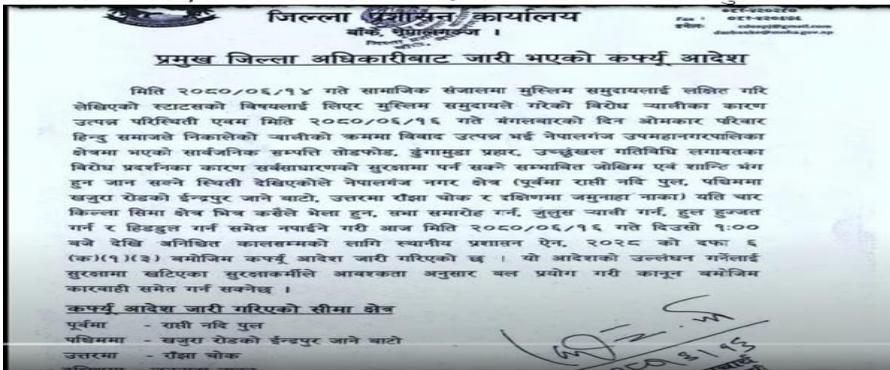
<https://www.youtube.com/watch?v=3y3pymAsxgI/>

Balendra Shah, the mayor of Kathmandu Metropolis, has sparked significant debate due to his controversial social media posts targeting political rivals. He has faced baseless accusations of inconsistency, notably calling on CPN UML leader KP Oli to return 10,000 crore Nepali rupees linked to a land scandal, warning of potential legal consequences. Despite societal uncertainty, many support Balen, viewing him as a populist figure. Oli's harsh treatment of Balen has inadvertently boosted his popularity by deepening societal divisions. In just 21 hours, Balen's posts received 43.9k responses, 242k status points, and 17k shares, reflecting strong social media engagement. His dynamic content may position him as a challenger to the status quo. Balen effectively maintains voter support through collaborations with YouTubers and by promoting bold actions, while also using social media to spread conspiracy theories and narratives that resonate with the public in Nepali politics.

Kandel (2080) reported that political parties in Nepal began incorporating social media into their election campaigns during the 2070s. Social media had become a crucial part of election strategies by the year 2074, often disregarded by traditional media. It represented the first instance of using networks to shape voter opinions, as "leading parties" controlled access and kept out "major parties."

Case 8

Religious Riots Instigated by Social Media Stunts



Source: Social media platforms  
<https://www.youtube.com/watch?v=R5YzY57mudE/>

The October 14, 2023, incident in Nepalgunj involving the Muslim minority highlights the dangers of social media misuse. Tensions escalated after a provocative anti-caste post emerged during a dispute over a Ganesha statue's removal, leading local authorities to impose a curfew due to violence. The elected ward chairman was accused of spreading misinformation, while a video showed Hindu leader Srinivasa Acharya threatening violence during a protest over alleged cow strangulation, further heightening communal tensions. This case demonstrates how individuals exploit social media to incite religious intolerance and division among communities. While tea shops serve as hubs for discussion and bonding, the government must clarify regulations regarding social media use. Baral (2080) suggests guidelines to combat cyberbullying, misinformation, and threats against women, proposing penalties of up to Rs 5 lakh for offenders and defining hate speech as language that incites social unrest, with compliance required for clauses 20-42 that ban offensive content and unlawful activities.

Khan (2018) highlights the research conducted by the Oxford Internet Institute on online political conversations through social media platforms like Facebook and Twitter. He points out that these discussions often lead to surveys influenced by "intentional propaganda" created by bots, presenting a possible threat to democracy. The study carried out by Rutenberg and colleagues (2024) also highlights Kate Conley's remarks on the Department of Defense's efforts to address threats from foreign entities. Managing online dangers domestically has become more challenging, particularly with the latest developments from Facebook and YouTube. Examples include spreading a message that divides, undermining trust in democratic institutions, inciting resistance from institutions, and hacking political campaigns. In May 2024, a report from the cyber division of the Nepal police indicated that activist Tara Baral was held in custody for five days during an inquiry into purported character defamation. The Electronic Transactions Act 2063, the Criminal Code 2074, the National Cyber Security Policy 2080, the Guidelines for the Use and Regulation of Social Networks 2080, and the Constitution 2072 collectively prohibit violations of privacy.

Delaney (2021) found that social networks are essential in democratic politics, creating echo chambers. These echo chambers seem to exacerbate the polarization of current beliefs. The exclusive danger to democracy is not only isolating particular instances. How can businesses and political activists use social media to achieve their goals? Additionally, how did Cambridge Analytica exploit social media data, and what

methods were used to collect and apply this information? Understanding these aspects is vital for grasping how entities like Cambridge Analytica leveraged social media for political influence and profit. The strategic use of social media also increases risks of cyberattacks, terrorism, and espionage, threatening national security. Malicious actors can exploit these platforms to spread ideologies and conduct illegal activities, prompting governments to enact legislation for protection. As reported in DataReportal 2024, approximately 4.48 billion individuals worldwide engage with social media, representing 50% of the global population. The total number of internet users globally exceeds 4.66 billion, with a significant number participating on platforms such as Facebook, Twitter, and TikTok. In Nepal, the increasing prevalence of social media has given rise to various ethical and legal issues, notably defamation and misinformation, as evidenced by the 6,956 cyber complaints filed during the fiscal year 2079/080. As of May 2024, DataReportal reported that approximately 15.4 million people, or 49.6% of Nepal's population, had internet access.

In Nepal, social media has become an integral part of everyday life, with around 13.5 million users, accounting for 43.5% of the population, actively participating on various platforms. The user demographic primarily consists of individuals aged 13 to 44, with a significant male representation of 56.4%. Facebook is the most widely used platform, engaging 43.5% of the population, and among its users, 57.7% are aged 13 and older, making this age group the largest demographic segment. Messenger also enjoys considerable popularity, with a usage rate of 70.5% across the population.

The rising engagement with platforms like Facebook Messenger, Instagram, LinkedIn, and Twitter indicates a growing trend of individuals expressing their opinions openly. However, the misuse of social media can stifle dissenting voices. Silwal (2079) points out that the Press Council of Nepal has directed the Nepal Police (Cyber Bureau) to investigate and take action against 34 YouTube channels for sharing inappropriate content not affiliated with any media organization, leading to charges against 14 officially registered channels. The ban on TikTok in Nepal has faced criticism for violating media freedom and the right to free expression. As governmental structures weaken, public trust in democratic principles seems to strengthen; however, it is crucial to understand that authority does not grant an unrestricted right to free speech. In November 2023, the government implemented a ban on TikTok to uphold national laws and constitutional values, including restrictions on insults and offensive language as

specified in the National Criminal Code of 2074. Upreti (2080) notes that cybercrime affects 14 individuals every second, with one in ten people worldwide impacted, according to the Telegraph. Research by the Internet Crime Complaint Center has identified 79 different types of cybercrime globally.

### **Conclusions and Implications**

To address legal challenges, the government must collaborate with law enforcement and social media platforms for effective enforcement, reduce misuse, and establish strong legislation. This partnership highlights the need for legislative reforms, better enforcement, and stakeholder engagement to promote responsible social media use. Since 1963, Nepal's media landscape has evolved, but declining public trust in media threatens democracy. Cyberspace security relies on user awareness, emphasizing the need for an informed populace for a healthy democracy. Forno (2018) describes the use of online platforms for espionage and misinformation as "hybrid warfare," blending military tactics with intelligence operations. In Nepal, content creators exploit this by sharing provocative imagery for personal gain. Baral (2080) states that networks with over 100,000 users must register, facing penalties up to 2.5 million for non-compliance. Platform operators must also remove specified content promptly, risking fines up to 1 million from the Ministry of Communications. While South Asia Check and Nepal Fact Check have verified some information, they haven't identified specific weapons. The younger demographic often takes public data at face value, raising concerns.

In Nepal, social media platforms significantly influence the development of international norms, the advancement of democratic principles, and the fostering of a respectful digital atmosphere. It is imperative for governmental bodies, civil society organizations, and specialists to collaborate in combating misinformation and manipulation in order to safeguard the tenets of free speech and expression. Normative acts related to social networks can promote truthfulness, cultural values, and human dignity while also causing challenges in verifying authentic content and maintaining public trust. Conspiracy theories thrive due to recommendation algorithms creating echo chambers. The emergence of deepfakes, enabled by AI advancements, spreads misinformation through realistic fake content. To combat social media polarization, media literacy and algorithm transparency must be prioritized by politicians, platforms, and civil society.

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**Impact of Cost Control Mechanism on Financial Performance****Bhuwan Raj Joshi**

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Email: [joshi.bhuwan2014@gmail.com](mailto:joshi.bhuwan2014@gmail.com)DOI: <https://doi.org/10.3126/jdl.v3i1.73844>**Abstract**

The study aimed to establish the effect of cost control mechanisms on the financial performance of organizations, with a specific focus on the Agriculture Development Bank Limited (ADBL) of Nepal. Cost control, a critical aspect of financial management, is essential for maintaining operational efficiency and maximizing profitability. The research examines key cost control practices, including budgeting, and Delegation of authority to determine their influence on financial outcomes. Using a descriptive and correlational research design, data were collected through a structured survey questionnaire and financial reports of Agriculture Development Bank Limited. 54 questionnaires were emailed to the assistant, officers, and manager-level employees of 8 branches of the Kailali district. 48 valid responses were collected and analyzed through SPSS. The findings reveal a significant positive relationship between effective cost-control mechanisms and financial performance metrics such as return on assets and return on equity. The study underscores the importance of implementing robust cost control practices to enhance the financial stability and competitive advantage of ADBL. These insights provide valuable guidance for policymakers, financial managers, and stakeholders in optimizing cost management strategies to drive sustainable growth in the bank.

**Keywords:** cost control, financial performance, budgeting, delegation of authority, return on assets, return on equity

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## Introduction

### Background of the Study

The banking sector plays a key role in a country's economy by taking unused money and using it to support businesses, which boosts economic activities. The success of banks is closely connected to the economy's performance. In Nepal, commercial banks are a major part of the banking system and financial market, playing a big role in the country's economic growth.

The financial well-being of a bank is driven by a combination of factors within its control and those beyond its direct influence. Internal factors, like how the bank runs its operations, are specific to each bank and affect its financial results. External factors, like the state of the economy, are outside the bank's control. So, a bank's performance is shaped by both its own actions and the economic conditions around it.

The financial success of organizations in the finance industry depends a lot on how well they control costs. Research shows that using cost-cutting methods can greatly reduce expenses over time and boost profits and financial stability (Murugan & Ramprathap, 2022). To improve financial performance, it's important to align financial management systems with cost-saving strategies, especially in service-based businesses (Soesetio, 2023).

Effective financial management, including budgeting and delegation of authority, is crucial for organizational performance and growth. Budget control tools and techniques are closely linked to financial performance, improving liquidity, profitability, and solvency, as demonstrated in state-owned enterprises (Habineza & Cortez, 2023). In commercial banks, efficient budgeting ensures resource allocation and cost management, while delegation of authority enhances accountability and decision-making, collectively boosting financial performance (Mligo & Maseko, 2022). Delegating authority also improves job satisfaction and performance quality (Tomizh, 2022) and positively impacts quantitative measures like loan generation, though it may reduce decision quality (Senyuta, 2013). Moreover, interdependence and information asymmetry between central and unit management influence decision-making and performance in financial institutions, highlighting the need for a balanced approach (Nuryawani, 2021).

A comprehensive approach to cost control, encompassing cost reduction strategies, financial management practices, and robust cost control mechanisms, plays a

critical role in enhancing financial performance. Numerous studies have explored the relationship between cost control systems and financial performance in organizations worldwide. However, there is limited research specifically focused on the impact of cost control practices within Nepalese banking institutions.

This study aims to address this research gap by analyzing how cost control measures influence the performance and profitability of banks in Nepal. It will examine key cost management strategies, evaluate their implementation, and assess their effectiveness in optimizing financial outcomes in the Agriculture Development Bank Limited of Nepal.

### **Statement of Problem**

Cost control systems are essential for organizational performance, especially in the corporate sector, where effective budgeting and delegation of authority are critical tools for monitoring performance and gaining a competitive advantage. Businesses, including financial organizations, prioritize cost control to minimize waste across operations, ensuring profitability and sustainability (Siyanbola & Raji, 2013). However, information on cost control tools in commercial banks is often fragmented, making the link between these systems and financial performance unclear (Kipkenei et al., 2022). Agriculture Development Bank Limited in Nepal faces challenges in implementing effective cost control practices, impacting financial performance indicators such as return on assets and return on equity. This study investigates the relationship between cost control mechanisms specifically budgeting and delegation of authority and the financial performance of the bank, aiming to address inefficiencies and support the sustainable growth of Agriculture Development Bank Limited of Nepal.

Therefore this study seeks to address three research questions:

- (i) How does the budgeting process affect the financial performance of Agriculture Development Bank Limited?
- (ii) In what ways does the delegation of authority impact the financial performance of Agriculture Development Bank Limited?
- (iii) What is the relationship between cost control practices and the financial performance of Agriculture Development Bank Limited?

### **Objectives of the Study**

The aims of this study are:

(i) To examine current practices of cost control mechanisms (budgeting, and delegation of authority) on Agriculture Development Bank Limited.

(ii) To analyze the relationship between cost control mechanisms (budgeting and delegation of authority) with the financial performance (ROA, and ROE) of the Agriculture Development Bank Limited.

### **Research Hypothesis**

Based on given in the theoretical framework model, the following hypotheses were developed for testing.

H<sub>1</sub>: There is significant relationship between budgeting and financial performance of Agriculture Development Bank Limited.

H<sub>2</sub>: There is significant relationship between delegation of authority and financial performance of Agriculture Development Bank Limited.

H<sub>3</sub>: Cost control practices are significantly related to the financial performance of Agriculture Development Bank Limited.

### **Literature Review**

The study "Cost Control and Accountability for Effective Budget Implementation" by Obara (2014), published in the Research Journal of Finance and Accounting, emphasizes the importance of cost control techniques for overseeing, evaluating, and improving company areas like departments, divisions, or products. It underscores the need for ongoing cost control to identify potential issues and prevent crises. Additionally, it ensures consistent output quality and quantity while providing managers with objective performance data for employees. Management monitors performance against budgets and implements corrective actions when deviations occur, ensuring effective budget implementation through cost control.

Bett and Memba (2017) reviewed the article "Effects of Internal Control on the Financial Performance of Processing Firms in Kenya: A Case of Menengai Company" to improve operational efficiency and effectiveness. The study aimed to understand how internal control systems affect the financial performance of Menengai Oil Company in Kenya. It focused on how information systems, risk assessment, and the control environment influence the company's financial results. The findings showed that the company's financial performance is strongly affected by the control environment, risk

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assessment, and information systems.

Researchers (Namu et al., 2014) examined the impact of cost-saving measures in tea factories in Embu, Kenya. Using surveys, they gathered data from 18 supervisors, 40 workers, and 225 tea farmers. Analysis showed the widespread use of cost-saving techniques, with strategies like staff training, technology upgrades, and energy efficiency being widely implemented. Statistical analysis confirmed a significant improvement in factory performance after the adoption of cost-reduction measures in 2006.

Oyedokun et al. (2019) conducted a study to explore how cost management practices affect profitability in Nigerian manufacturing companies. They focused on companies in the consumer products sector that are listed on the Nigerian Stock Exchange (NSE). The researchers selected a sample of five companies from a group of 23 businesses that met certain criteria. They used data from financial reports for the years 2005 to 2017. The analysis showed that the cost of raw materials negatively impacted profits before taxes for Nigerian manufacturers. The study also found that good cost-management practices can help improve profitability.

Lawal (2017) studied how cost control and cost reduction affected how well organizations performed. The researcher looked at how budgeting helps cut costs and control costs. The study found that having strict controls on costs can make organizations perform better. Researcher says that all businesses need to have a plan for cutting costs, and he suggests that they regularly check their costs to find areas where they can cut back. The study found that businesses need to keep their costs under control and cut them as much as possible to make more money and provide high-quality products and services.

Fapohunda (2020) investigated the use of cost control measures on organizational performance in small and medium-sized manufacturing enterprises in the Western Cape because a lack of control measures could negatively affect business development. This was accomplished by recognizing the types of cost control used in organizational performance, investigating the purposes of cost control methods employed by small and medium-sized enterprises (SMEs), analyzing the contests of cost control concerning organizational performance, and exploring the cost control procedures accepted by small and medium-sized industrial firms. Additionally, the necessities for ensuring an operative cost-control system were established. The findings revealed that the majority of respondents acknowledged the implementation of various cost control measures as a means to enhance organizational performance in SMEs.

Omboga et al. (2016) investigated the fact that financial control plays a pivotal role in driving positive performance within the industry. They emphasized that this can be realized through operative cost control, cash dispensation, and budgeting. However, they suggested further research to explore the impact of human behavior on implementing financial control mechanisms.

Akeem (2017) highlighted the relevance of cost management to the success of the company by analyzing the effects of cost control and cost reduction on organizational performance. The study identified cost overheads as an effective tool for controlling and reducing expenses. A descriptive research approach was adopted, utilizing questionnaires as the primary data collection method. Regression analysis was employed to test the hypothesis. The findings revealed that cost containment positively influences organizational performance.

Schubert and Kirsten (2021) examined the effect of budgeting control on the financial performance of SMEs in Germany using the quantitative technique and surveys technique where both questionnaires and the interview guide. The study revealed that budgetary control facilitates the interpretation of budgets and performance metrics as effective communication tools while encouraging proactive thinking beyond traditional budgeting. Additionally, it was found that budgetary control optimizes management time through the application of the management-by-exception principle. The findings indicated a significant and positive relationship between budgetary control and financial performance.

Matsoso et al. (2021) studied the impact of budgeting and budgetary controls on small and medium-sized enterprises (SMEs) in South Africa. They found that having good budgetary controls is linked to better financial performance in SMEs. This means that if a budget is well-prepared and well-controlled, it is likely to have a positive effect on the financial performance of a business.

Similarly, Imo and Des-Wosu (2018) looked at how budgetary control affects the return on assets and net profit of government-owned companies in Nigeria. They used a survey and statistical tools (like Pearson's correlation and SPSS) to analyze the data. Their study found a strong positive relationship between budgetary control and financial performance, especially in terms of net profit and returns on assets. Based on this, they concluded that preparing a good budget plays a key role in improving a company's financial performance and that budgetary control can be a useful tool for measuring and

improving performance.

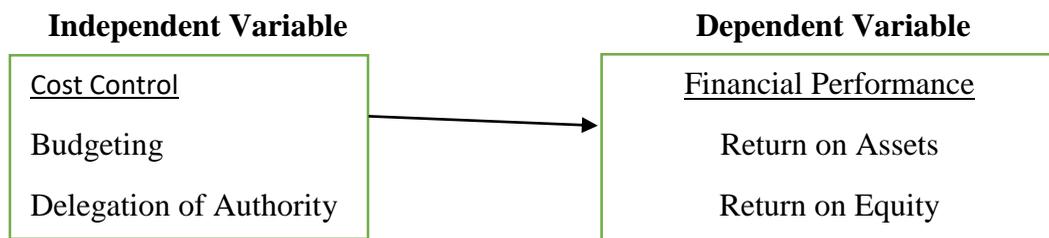
Literature on the impact of cost control mechanisms on financial performance has yielded mixed findings. The majority of these studies were carried out on the manufacturing companies of foreign countries. There is no more research has been conducted in Nepal on the banking sector. Some studies have been conducted on the overall performance of the Nepalese banking industry, which can provide some insights into the topic. However, these studies did not specifically focus on the role of cost control on financial performance. Therefore, there is a gap in research that specifically addresses the impact of cost control on the financial performance of Nepalese commercial banks.

**Conceptual Framework**

A conceptual framework outlines the anticipated relationship between independent and dependent variables. It establishes the key objectives of the research process and provides a structured guide for researchers to align their efforts, enabling them to draw cohesive and logical conclusions.

**Figure 1**

*Conceptual Framework*



**Defining the Variables**

Defining the variables in research involves specifying what each variable represents, how it will be measured, and its role within the study. This step is crucial for ensuring that the research is systematic, replicable, and interpretable. The following are the independent and dependent variables used in this research.

**Independent Variable**

**Budgeting:** Budgeting is the process of creating a plan to spend money for an organization. This budgeting process helps in planning for future expenses and revenues and ensures that resources are allocated efficiently. This can be measured through the precision and adherence to budget plans, variance analysis, and the frequency of budget reviews and updates.

**Delegation of Authority:** The process by which managers transfer some of their decision-making power and responsibilities to subordinates is delegation of authority. It involves empowering employees to make decisions and take action within certain boundaries. This can be measured through the extent of authority granted at different levels of the organization, the clarity of delegated roles and responsibilities, and the frequency and scope of delegated decision-making tasks.

### ***Dependent Variable***

**Return on Assets (ROA):** Return on Assets is a key financial ratio that measures a company's profitability to its total assets. It indicates how efficiently a company utilizes its assets to generate profit. ROA is calculated as Net Income divided by Total Assets. It is expressed as a percentage.

**Return on Equity (ROE):** Return on Equity is a financial ratio that evaluates a company's profitability to the shareholders' equity. It indicates how effectively a company uses the equity invested by its shareholders to generate profits. ROE is calculated as Net Income divided by Shareholders' Equity, expressed as a percentage.

## **Methodology**

Research methodology is an instrument to find accurate, reliable, valid, and suitable results. To achieve the stated objectives of the study, the relevant methodologies were employed.

### **Research Design**

The study adopted a descriptive survey research design because it aims to investigate and clarify the current state of Cost Control and how it impacts the financial performance of Agriculture Development Bank Limited (ADBL). A descriptive study involves the collection and analysis of data to provide an accurate depiction of the current status or characteristics of the subjects being studied. Descriptive survey research identifies and presents the relationship between the independent variable and dependent variable based on the perspectives and opinions of the survey respondents. In this study, correlational research design was also used to measure the relationship between cost control and financial performance.

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**Population and Sample**

This study is based on two major key article papers similar to the researcher's study. "Financial Control and Organizational Performance: A Case of Rwanda Broadcasting Agency (RBA)" by Speciose and Rusibana (2020) and "Financial Control Practices and Accountability in the Public Sector in Nigeria" by Olaoye et. al. (2021). This study was carried out in Kailali District. Data are collected from the Agriculture Development Bank Limited (ADBL). The population of this study is 54 employees working in the eight branches of the Agriculture Development Bank Kailali district. According to Wallen (2004), the purposive sampling technique enables the researcher to choose the respondents based on a purpose and the respondents who are participating in the study for a particular reason. Out of 54 distributed questionnaires 48 valid responses have been received as a sample which are representative part of a population based on the Taro Yamane formula (1973). Thus, it ensured that the sample was representative by giving every responder an equal chance to participate in the study. Assistant, officer, and manager-level employees are the units of analysis to draw evidence on how cost control extents for instance budgeting, and delegation of authority enhance the financial performance of the banks.

**Data Collection and Analysis**

This study's primary research tool was a self-administered questionnaire. Because respondents do not take more time to respond. Additionally, it is less expensive and one of the finest instruments for avoiding interviewer bias. In order to provide thoughtful comments, respondents have more time (Kothari, 2004). The data is collected through a five-point Likert scale (1. Strongly disagree, 2. Disagree, 3. Neutral, 4. Agree, 5. Strongly agree.) structured questionnaires were distributed to the employees of Agriculture Development Bank Limited. Additionally, the secondary data were collected from published financial reports which are uploaded to the Bank's website for analyses of return on assets and return on equity by the Agriculture Development Bank Limited and relevant literature.

The data collected from the questionnaires were analyzed using the Statistical Package for the Social Sciences (SPSS). Statistical tools such as mean, standard deviation, correlation, and regression analysis were employed to examine current practices and assess the relationship between cost control and financial performance. The validity of the original data has been examined using Cronbach's alpha to assess

reliability. Previous surveys, questionnaires, and their results have also been consulted for data validity in publications on related subjects.

## Analysis and Major Findings

### Reliability Test

To determine whether the items of each dimension are internally consistent and they can be used to evaluate the same construct and perceived organizational performances, this study conducted the Cronbach's Alpha test of reliability. Nunnally (1978) recommended that Cronbach's alpha value be 0.7 or above.

**Table 1**

*Cronbach's Alpha Coefficients*

Variables	No of items	Cronbach's Alpha
Budgeting	5	0.752
Delegation of Authority (DA)	5	0.763
Financial Performance (FP)	5	0.781
Overall	3	0.864

The Table 1 provides Cronbach's Alpha coefficients for different variables in the study. Cronbach's Alpha is a measure of internal consistency or reliability of a scale or set of items. It lists the variables included in the study. These variables are Budgeting, Delegation of authority (DA), and Financial Performance (FP). No of items indicates the number of items or questions that make up each variable. In this case, each variable consists of 5 items, meaning there are 5 questions or measures used to assess each construct.

The Cronbach's Alpha coefficient for Budgeting is 0.752, indicating a moderate level of internal consistency among the 5 items measuring budgeting. Delegation of authority (DA) is 0.763, indicating a good level of internal consistency among the 5 items measuring delegation of authority. Financial Performance is 0.781, indicating a moderate level of internal consistency among the 5 items measuring financial performance. The overall Cronbach's Alpha coefficient is 0.864, which suggests a high level of internal consistency among the items in the overall scale, considering all variables combined.

Cronbach's Alpha coefficients in this table indicate that the scales used to measure the variables have satisfactory levels of internal consistency, indicating that the items within each variable reliably measure the intended constructs.

**Cost Control Practice**

Cost control procedures improve operational effectiveness and efficiency, which enhances the accuracy of internal and external financial reporting and aids in legal and regulatory compliance (Wachira et al., 2014).

Hayles (2015) investigated that strong financial controls and precise accounting records are crucial for reducing organizational financial risks. These measures ensure that financial data is used securely within the organization, protecting its assets, and preventing or quickly detecting fraudulent activities.

Walters and Dunn (2014) examined the rules and practices that guarantee that management directives are carried out. Cost control systems that are in place to ensure adherence to the set policies and procedures help these tasks. The systems are essential for protecting resources and assets, keeping accurate accounting records, and generating accurate financial and management data. To ensure compliance with the budget, budget items, expenditure plans, and financing programs within the banking industry, financial control techniques pertain to managing the revenue, expenditure, assets, and liabilities of financial institutions.

**Table 2**

*Cost Control Practices in Agriculture Development Bank Limited.*

		Budgeting	DA	FP
N	Valid	48	48	48
	Missing	0	0	0
Mean		4.1158	3.9421	3.9632
Std. Deviation		.51282	.59893	.50050

*Source: Primary Data (2024)*

Table 2 the statistical output shows the descriptive statistics for two variables: Budgeting, and Delegation of authority (DA). The "N Valid" column shows that there are 48 valid observations for two variables, indicating that there are no missing values in the

dataset. The "Mean" column shows the average score for each variable. The mean score for budgeting is 4.1158, and for delegation of authority (DA) is 3.9421. This indicates that the average level of budgeting is slightly higher than the average level of delegation of authority in the sample.

The "Std. Deviation" column shows the amount of variation or dispersion in the data. The standard deviation for budgeting is 0.51282, and for delegation of authority (DA) is 0.59893. This indicates that there is some variability in the data, but the standard deviations are relatively small, suggesting that the sample is relatively homogeneous in terms of the levels of budgeting, and delegation of authority.

Budgeting and delegation of authority procedures were frequently employed, according to the study that looked at the cost control practices of Agriculture Development Bank Limited. The banks carefully tracked their financial performance to the annual budgets they set. The bank employed financial measures to track its financial performance and produced financial reports that conformed to accounting standards and regulatory regulations. The banks also employed a variety of cost-control strategies, including cost analysis, cost-reduction goals, and cost-cutting initiatives. The investigation also discovered that the banks have internal audit divisions to check on policy and procedure adherence and pinpoint areas for development.

**Relationship Between Cost Control Mechanisms With the Financial Performance of the Agriculture Development Bank Limited**

***Budgeting on Financial Performance in Agriculture Development Bank Limited.***

The respondents were requested to indicate their responses to the statement regarding the involvement of budgeting in financial performance which is used for measurement on a 1-5 Likert scale (1- Strangely disagree, 2-Disagree, 3- Neutral, 4-Agree, 5- Strongly agree).

**Table 3**

***Budgeting on Financial Performance in Agriculture Development Bank Limited.***

Statement regarding budgeting	1	2	3	4	5
Budgets exist in the organization.	0	0	3(6.25%)	6(12.50%)	39(81.25%)
Budgeting procedures are followed.	0	1(2.08%)	3(6.25%)	27(56.25%)	17(35.42%)

Appropriate budgeting saves costs.	0	1(2.08%)	2(4.17%)	9(18.75%)	36(75%)
Budgeting provides cash expenditure tracking.	0	2(4.17%)	5(10.42%)	26(54.17%)	15(31.25%)
Budgeting reduces operation costs.	0	1(2.08%)	2(4.17%)	34(70.83%)	11(22.92%)

*Source: Primary Data (2024)*

The Table 3 provides insights into employees' perceptions of budgeting and its impact on financial performance at the Agriculture Development Bank Limited. A significant majority of respondents believe that budgets exist within the organization, with 93.75% (12.50%+81.25%) agreeing and strongly agreeing, indicating a strong recognition of formal budgeting practices. Similarly, 91.67% (56.25%+35.42%) agree and strongly agree that budgeting procedures are followed, demonstrating confidence in the adherence to established budgeting processes.

Regarding the effectiveness of budgeting, 93.75% (18.75%+75%) of respondents believe that appropriate budgeting saves costs, highlighting the perceived financial benefits of effective budget management. Furthermore, 85.42% (54.17%+31.25%) agree and strongly agree that budgeting provides cash expenditure tracking, emphasizing the importance of budgeting in monitoring financial flows.

A substantial majority of 93.75% (70.83%+22.92%) agree and strongly agree that budgeting reduces operational costs, underscoring the role of budgeting in enhancing operational efficiency. The responses reflect a strong consensus on the positive impact of budgeting on the organization's financial performance, with employees acknowledging its importance in cost-saving, expenditure tracking, and operational efficiency.

***Delegation of Authority on Financial Performance in Agriculture Development Bank Limited***

The respondents were requested to indicate their responses to the statement regarding the involvement of delegation of authority in financial performance which is used for measurement on a 1-5 Likert scale (1- Strangely disagree, 2-Disagree, 3- Neutral, 4- Agree, 5- Strongly agree).

**Table 4**

*Delegation of Authority on Financial Performance in Agriculture Development Bank Limited.*

Statement regarding delegation of authority (DA)	1	2	3	4	5
DA allows for more efficient cost management	0	2(4.17%)	3(6.25%)	31(64.58%)	12(25%)
Delegating authority makes more accountable for controlling cost	0	2(4.17%)	4(8.33%)	29(60.42%)	13(27.08%)
Delegated authority helps in effectively managing and reducing operational expenses.	0	3(.25%)	4(8.33%)	27(56.25%)	14(29.17%)
DA makes decisions related to cost control and improving cost-effectiveness.	0	2(4.17%)	5(10.42%)	23(47.92%)	18(37.5%)
DA includes sufficient mechanisms of cost control.	0	3(6.25%)	3(6.25%)	32(66.67%)	10(20.83%)

*Source: Primary Data (2024)*

The results in the Table 4 reveal employees' perceptions of delegation of authority (DA) and its impact on cost management at the Agriculture Development Bank Limited. The data shows a strong belief in the efficiency benefits of delegation of authority (DA), with 89.58% (64.58%+25%) of respondents agreeing and strongly agreeing that delegation of authority (DA) allows for more efficient cost management. This indicates a recognition of delegation of authority (DA) as a crucial mechanism for enhancing cost efficiency.

Similarly, 87.50% (60.42%+27.08%) agree and strongly agree that delegating authority makes individuals more accountable for controlling costs. This suggests that delegation of authority (DA) fosters a sense of responsibility among employees regarding cost management. Furthermore, 85.42% (56.25%+29.17%) of respondents believe that

delegated authority helps manage and reduce operational expenses, highlighting the perceived effectiveness of delegation of authority (DA) in cost control.

Regarding decision-making, 85.42% (47.92%+37.50%) agree and strongly agree that delegation of authority (DA) aids in making decisions related to cost control and improving cost-effectiveness, underscoring the role of delegation of authority (DA) in strategic financial decision-making. Finally, 87.50% (66.67%+20.83%) of respondents agree and strongly agree that delegation of authority (DA) includes sufficient mechanisms for cost control, indicating confidence in the adequacy of delegation of authority (DA) structures to manage costs effectively.

The responses reflect a strong consensus on the positive impact of delegation of authority on cost management, accountability, operational efficiency, and decision-making within the organization. Employees perceive delegation of authority (DA) as a vital tool for achieving cost control and improving cost-effectiveness.

**Table 5**

*Correlation Analysis Between Cost Control and Financial Performance in Agriculture Development Bank Limited*

		Budgeting	DA	ROA	ROE
Budgeting	Pearson Correlation	1	.568**	.619**	.645**
	Sig. (2-tailed)		.000	.000	.000
	N	48	48	48	48
DA	Pearson Correlation	.568**	1	.433**	.656**
	Sig. (2-tailed)	.000		.006	.000
	N	48	48	48	48
ROA	Pearson Correlation	.619**	.433**	1	.858**
	Sig. (2-tailed)	.000	.006		.000
	N	48	48	48	48
ROE	Pearson Correlation	.645**	.656**	.858**	1

Sig. (2-tailed)	.000	.000	.000	
N	48	48	48	48

\*\* Correlation is significant at the 0.01 level (2-tailed).

*Source: Primary Data, (2024)*

The results in Table 5 indicate that there is an association between budgeting and delegation of authority ( $p = .568$  and  $sig = .000$ ), among budgeting and Return on assets (ROA) ( $p = .619$  and  $sig = .000$ ), among budgeting and Return on equity (ROE) ( $p = .645$  and  $sig = .000$ ), among delegation of authority (DA) and return on assets (ROA) ( $p = .433$  and  $sig = .000$ ), among delegation of authority (DA) and return on equity (ROE) ( $p = .656$  and  $sig = .000$ ), among return on asset and return on equity ( $p = .858$  and  $sig = .000$ ). Thus, suggests that there is a positive significant association among forecasters of cost control and financial performance of Agriculture Development Bank Limited.

**Table 6**

*Relationship Between Cost Control Variables and Financial Performance of Agriculture Development Bank Limited.*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.932 <sup>a</sup>	.863	.836	.19681

a. Predictors: (Constant), Budgeting, D A

Table 6 presents the findings of a regression study that looks at the relationship between the Agriculture Development Bank's financial performance and cost control variables. Let's dissect the model synopsis:

The degree and direction of the linear relationship between the predictors (cost control variables) and the financial performance are measured by the multiple correlation coefficient (R). The cost control variables and financial performance in this instance have a high positive association, as indicated by the R-value of 0.932.

The percentage of the organizational performance variance that can be accounted for by the cost control variables is known as the coefficient of determination (R Square). The cost control variables in this model can account for about 86.3% of the variance in financial performance, according to the model's R Square value of 0.863.

The number of predictors and sample size are taken into account when calculating the modified R Square. It offers a more cautious estimate of the percentage of variance that can be accounted for by the predictors. Taking into account the number of predictors and the sample size, the model's modified R Square value of 0.836 means that the cost control variables account for about 83.6% of the variance in financial performance.

The average difference between the actual financial performance numbers and the values projected by the model is measured by the standard error of the estimate. This result of 0.19681 indicates that, on average, there is a 0.19681 unit discrepancy between the expected and actual values.

A constant term (intercept) is also included in the model to account for the baseline level of organizational performance. The predictors in this model include the cost control variables, which are represented as budgeting and delegation of authority (DA).

**Table 7**

*Coefficients of Cost Control and Return on Asset*

Model		Unstandardized		Standardized	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.168	.317		.547	.586
	Budgeting	.013	.087	.009	.101	.000
	DA	.358	.069	.348	4.403	.000

a. Dependent Variable: Return on Asset.

*Source: Primary Data (2024)*

According to Table 7's findings, cost control predictors show positive coefficients that further contribute to Agriculture Development Bank Limited's improving return on assets. Since all of the computed p-values are less than 0.01 apiece, the regression analysis shows that cost control and return on assets have a positive, significant relationship. The regression model  $Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta$  is thus provided by the coefficient. Consequently, the model is  $Y = .168 + .013x_1 + .358x_2$ , and this regression equation shows that the predictors of cost control and Agriculture Development Bank Limited's return on assets are positively significant.

**Table 8**

*Coefficients of Cost Control and Return on Equity*

Model	Unstandardized Coefficients		Standardized	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.119	.399		.532	.654
Budgeting	.023	.089	.008	.213	.000
DA	.431	.067	.352	5.312	.000

a. Dependent Variable: Return on Equity.

*Source: Primary Data (2024)*

The findings in Table 8 show that cost control predictors have positive coefficients that strengthen the favorable impact on Agriculture Development Bank Limited's return on equity progress. Since all of the computed p-values are less than 0.01 apiece, the regression analysis shows that cost control and return on equity have a positive, significant relationship. The regression model  $Y = \beta_0 + \beta_1x_1 + \beta_2x_2 + \beta_3x_3 + \beta$  is thus provided by the coefficient. As a result, the model is  $Y = .119 + .023x_1 + .431x_2$ , and this regression equation shows that the predictors of cost control and Agriculture Development Bank Limited's return on equity are positively significant.

### Discussion

The presented discussion focuses on several aspects related to cost control and its impact on the financial performance of Agriculture Development Bank Limited. It begins by discussing the reliability test conducted using Cronbach's Alpha coefficients to measure the internal consistency of the variables included in the study. The recommended threshold for Cronbach's Alpha is 0.7 or above, and the results show that all variables, including Budgeting, Delegation of Authority (DA), and Financial Performance (FP), have satisfactory levels of internal consistency.

The majority of studies conducted in the field of cost control and financial effectiveness in public institutions have shown a positive significant relationship between financial control and return on investment with a calculated significance value of 0.006, which is less than the 0.01 level of significance and a p-value of .804 (Speciose & Rusibana, 2020). The results of the study by Ibrahim and Mustapha (2019) on Financial

Control Mechanisms on Profitability Performance showed that financial control has a significant relationship with organizational performance based on return on assets with a calculated significance value of 0.028, which is less than 0.05 with a p-value of .762 in public institutions.

The results of this study on the relationship between cost control and organizational performance also revealed a significant relationship between budgeting and delegation of authority ( $p=.568$  and  $\text{sig} = .000$ ), among budgeting and Return on assets (ROA) ( $p = .619$  and  $\text{sig} = .000$ ), among budgeting and return on equity (ROE) ( $p = .645$  and  $\text{sig} = .000$ ), among delegation of authority (DA) and return on assets (ROA) ( $p = .433$  and  $\text{sig} = .000$ ), among delegation of authority (DA) and return on equity (ROE) ( $p = .656$  and  $\text{sig} = .000$ ), among return on asset and return on equity ( $p = .858$  and  $\text{sig} = .000$ ). This suggests that to enhance financial performance in ADBL, financial management should be improved by assuring budgeting, and delegation of authority. According to the research findings, there is a significant link between cost control and financial performance, suggesting that cost control is necessary to boost financial performance. Therefore, to improve financial performance, Agriculture Development Bank Limited should implement regular budgeting.

Moving on to cost control practices, the discussion highlights the importance of effective cost controls and accurate accounting records in minimizing financial risks, ensuring internal use of financial information, safeguarding assets, and identifying fraud. Cost control activities encompass the rules and practices that guarantee the implementation of management directives, including adherence to set policies and procedures. These activities are crucial for protecting resources, maintaining accurate accounting records, and generating reliable financial and management data.

The subsequent section presents the descriptive statistics for the variables related to financial control practices in Agriculture Development Bank Limited, namely Budgeting and Delegation of Authority (DA). The statistics include the number of valid observations, mean scores, and standard deviations. The results indicate that the average levels of budgeting and financial reporting are slightly higher than the average level of delegation of authority in the sample. Additionally, the standard deviations suggest relatively small variability in the data, indicating homogeneity among the respondents regarding the levels of cost control practices.

The discussion then delves into the specific impact of budgeting and delegation of authority on financial performance in Agriculture Development Bank Limited. Tables 3, and 4 present the responses from the respondents, measured using a Likert scale, regarding the involvement of each cost control aspect in financial performance. The results demonstrate agreement among the respondents on the positive influence of budgeting and delegation of authority on financial performance. The majority of respondents agreed that these cost control practices support achieving financial goals, effectively monitor and control expenses, provide accurate financial information, align with business strategy, and promote transparency and accountability in decision-making processes.

Table 5 presents the correlation analysis between the cost control variables (Budgeting and DA) and two measures of financial performance (ROA and ROE) in Agriculture Development Bank Limited. The results show significant positive correlations between budgeting, delegation of authority, and both measures of financial performance. This indicates that these cost control variables have a significant impact on the bank's financial performance, as measured by ROA and ROE.

The discussion emphasizes the importance of cost control practices in Agriculture Development Bank Limited and their influence on financial performance. The study provides evidence of the internal consistency of the variables, demonstrates agreement among respondents regarding the positive impact of cost control practices on financial performance, and reveals significant correlations between cost control variables and measures of financial performance. These findings support the notion that effective cost control contributes to improved financial performance in the bank.

### **Conclusion**

A reliability test using Cronbach's Alpha showed that the variables in the study were internally consistent. The Alpha values for Budgeting and Delegation of Authority (DA) and Financial Performance (FP) were higher than 0.7, meaning that the questions measuring each variable consistently captured what they were meant to measure.

Agriculture Development Bank Limited implemented cost-control practices that reduced financial hazards. These measures included monitoring budgets, measuring financial results, and applying cost-control methods. The bank established internal audit

divisions to ensure compliance with policies and procedures, enabling accurate accounting records, asset protection, and fraud prevention.

Effective cost control measures, including delegation of authority and budgeting, are vital for banks to enhance their financial performance. From the findings of this research, it was evident that cost control has a positive impact on financial performance. To make it a success, there is a need for organizations to apply cost control and cost reduction schemes in their operation and employees should be carried along and they must be motivated to achieve the desired goals and objectives. These findings can guide bank management in strengthening cost controls and achieving their performance objectives.

### **Implication**

The impact of cost control mechanisms on the financial performance of a commercial bank is multifaceted, significantly influencing profitability, efficiency, and overall stability. By implementing effective cost control strategies, banks can reduce their operating expenses, which directly enhances their profit margins and allows for more competitive pricing of financial products. This reduction in costs also enables better management of the bank's liquidity and risk, ensuring financial stability even during economic downturns. Additionally, cost savings can be reinvested into technological advancements and customer service improvements, which enhance customer satisfaction and loyalty. However, it's crucial for banks to balance these measures with careful management of employee morale and productivity, as aggressive cost-cutting can sometimes lead to workforce reductions and lower morale. Finally, effective cost-control mechanisms are essential for maintaining the financial health, competitiveness, and growth potential of commercial banks, fostering investor confidence, and ensuring regulatory compliance.

The strong correlation between the variables—cost control and the financial performance of the participating firms—indicates that the study should be expanded beyond manufacturing firms to include other economic sectors in order to significantly impact the country's economic development and growth.

### **Suggestions for the Future Research**

Future researchers can expand the scope of this study by exploring the impact of cost control mechanisms in industries beyond banking, such as manufacturing, healthcare, and service sectors. This would provide a broader understanding of the

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relationship between cost control practices and financial performance across diverse economic contexts. Additionally, incorporating variables like risk management, cash flow management, or investment decision-making could yield deeper insights into how financial controls collectively impact organizational performance. Conducting longitudinal studies could further enhance understanding by examining the long-term effects and sustainability of cost control practices, particularly during economic fluctuations. Researchers might also consider cross-regional or cross-cultural analyses to identify variations in the effectiveness of cost control mechanisms under different contextual settings. Exploring employee perspectives on motivation and participation in cost control initiatives can provide actionable insights into balancing efficiency with employee satisfaction. Moreover, future studies could examine the role of digital tools and technologies, such as AI and financial analytics platforms, in enhancing cost control practices and financial performance.

Broader performance metrics, including customer satisfaction, operational efficiency, and corporate social responsibility, could also be integrated to evaluate the holistic impact of cost control measures on organizational outcomes. Investigating the influence of regulatory compliance on cost control practices would be valuable, especially in understanding how legal frameworks affect financial performance. Behavioral insights, such as how management and employees respond to cost control initiatives, could also be explored to determine the role of leadership styles, organizational culture, and communication. Comparative studies between public and private sector banks, or between large and small banks, could reveal whether size and ownership structure affect the efficacy of cost control mechanisms. Employing advanced statistical techniques, such as structural equation modeling (SEM) or machine learning, could allow for more complex analyses and predictions. Finally, focusing on emerging economies could shed light on how cost control mechanisms influence financial performance in contexts where banks face unique challenges and opportunities. These directions would enrich the literature and provide practical insights for improving cost control practices and financial performance in various organizational settings.

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## Poverty Alleviation Through Remittances in Bhimdatta Municipality, Kanchanpur

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### Abstract

The increasing ease of global integration and advancements in communication technology have accelerated the migration of Nepali youth to foreign countries. This has resulted in a significant rise in remittance inflows from Gulf nations and other regions, making remittances vital to Nepal's local and national economies. This study, titled "Poverty Alleviation Through Remittances in Bheemdatta Municipality, Kanchanpur District," investigates the role of remittances in reducing rural poverty, their socio-economic impact, and the extent of remittance income in the study area. Employing both qualitative and quantitative methods, the research utilizes descriptive, comparative, and analytical designs. Data collection included household surveys, field visits, focus group discussions, and observations as primary sources, complemented by secondary data. A simple random sampling method was employed to select the respondents in the study area. The findings reveal that remittances significantly enhance household conditions by improving housing, education, healthcare, savings, and overall living standards. The study recommends channeling remittance funds into productive sectors like agriculture and business while advocating for vocational training institutions to support skill development. The research underscores remittances' crucial role in poverty reduction and rural development, offering policy insights to foster sustainable poverty alleviation, influence migration policies, and drive economic diversification in Bheemdatta Municipality.

**Keywords:** foreign employment, migrants, remittances, poverty, alleviation

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## Introduction

Remittance refers to the money sent by migrant workers to their home countries. Migration, which involves relocating from one place to another, often improves the financial situation of families previously facing economic hardship (ILO, 2020). Before migrating, these families had limited funds for significant investments, but after earning money abroad, they can invest in sectors of their choice (Sapkota, 2013). In Nepal, labor migration has been increasing, and remittances have greatly enhanced living standards and reduced poverty (Adhikari & Gurung, 2021). To sustain progress, it is essential to create a conducive environment for investment. Higher income and savings depend on how families manage essential expenses like health, education, and food (Pant, 2011). Many families use remittances to invest in agriculture, animal husbandry, education, and land (Dangal, 2018; Seddon, Adhikari & Gurung, 2002). Additionally, remittances have been linked to improved healthcare access and education outcomes, further supporting long-term development (Thieme & Wyss, 2005).

For developing countries, remittances are a key source of foreign currency, often exceeding foreign aid. In 2019, global remittances surpassed USD 700 billion, with Nepal receiving over USD 8 billion annually since 2018. In 2015, remittances accounted for 27.6% of Nepal's GDP, and in 2020, they contributed 24% (WDI, 2022). This reliance is due to a weak domestic economy, limited job opportunities (Acharya & Leon, 2013; World Bank, 2011), Nepal's landlocked position (Choe & Pradhan, 2011), and globalization (Martin, 2001). Many rural workers migrate to cities like Kathmandu or go abroad, mainly to India, Southeast Asia, and the Gulf (Acharya & Leon, 2013; MoLESS, 2020).

As one of the least developed countries, Nepal continues to grapple with poverty and inequality. While GDP per capita increased to USD 1,155 in 2020 (WDI, 2022), poverty remains, and income inequality has worsened since 2010. Remittances have helped reduce the trade deficit, supported post-earthquake recovery, and alleviated poverty (Salike & Regis, 2022). Although remittances ease foreign exchange pressures, they have caused domestic labor shortages (Martin, 2001). With foreign employment on the rise, Nepal's dependence on remittances is expected to grow (SAARC, 2014).

Remittances increase household disposable income and consumption, helping families cope with economic shocks (Martin, 2001). They play a significant role in

poverty reduction, especially in rural areas (Adams, 1991), and have a positive impact on household income stability, investment, and production choices (Stark & Levhari, 1982). Studies indicate that remittances significantly reduce poverty in recipient countries (Azams & Gubert, 2005). For instance, Adams (1991) found that international transfers reduced the poverty rate in rural Egypt by 9.8%. Khan (2024) linked international remittances to poverty reduction in 71 developing countries, estimating that a 10% increase in per capita remittances could reduce poverty by 3.5%. In Guatemala, both internal and international remittances helped lower poverty, with the poorest households relying on remittances for 50-60% of their income.

In rural Mexico, Edwards et al. (2005) observed that a 10% rise in international remittances reduced the poverty rate by 1.68%, the poverty gap by 1.65%, and the squared poverty gap by 1.64%. In Algeria, migration reduced poverty by nearly 40%, though the impact on extreme poverty varied by region (Margolis et al., 2015). Gubert et al. (2010) found that families receiving remittances in Mali earned more than those that didn't, while Bouoiyour and Miftah (2014) concluded that remittances reduced poverty vulnerability in rural southern Morocco. Similar findings were reported by Edwards et al. (2005), who noted that remittances decreased both poverty levels and the vulnerability of non-poor families in the same region. A cross-country study also showed that remittances in Latin America help alleviate poverty and inequality (Acosta et al., 2008).

The rapid pace of globalization and advancements in information technology have enabled Nepalese workers to migrate globally, making remittances the largest source of foreign income for Nepal, surpassing other financial inflows. This reliance has integrated Nepal's economy with other nations. As one of South Asia's least developed countries, about 85% of Nepal's population relies on subsistence agriculture. However, outdated farming techniques and political instability have led to insufficient production, pushing many young Nepalis to seek jobs abroad. Since 2007, around 250,000 people have migrated annually for work (Ojha, 2019).

Most Nepali migrant workers are employed in 4D jobs (Difficult, Dirty, Dangerous, Demeaning) in countries such as Qatar, Malaysia, South Korea, and Israel. In the fiscal year 2013-2014, 527,814 Nepali men and women left for foreign employment, with women making up a small percentage (Kunwer, 2019). Remittance income, which reached \$8.1 billion in 2016 and contributed 30% to Nepal's GDP (Sah, 2022), is vital for capital formation and linked to labor migration.

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Although remittances improve household welfare and stimulate the economy, they can also foster dependency, reduce labor participation, encourage excessive consumption, and slow economic growth (Amuedo, 2014). Migrants send nearly \$100 billion home annually, but a large portion is spent on non-productive sectors such as home repairs and education rather than investment. This spending pattern, driven by the unpredictable nature of remittances, can worsen the trade deficit (NRB, 2020).

Unemployment is a critical issue in Nepal, and this study highlights the role of remittances in the nation's economy. Economists assert that remittances are the second-largest contributor to the national economy after agriculture. If remittances were directed toward productive sectors, they could drive economic growth. However, a significant amount is spent on household needs and repaying migration-related debts, with limited investment in agriculture or small businesses. This research explores key questions concerning foreign employment and remittances, such as the current state of foreign employment, how remittances are allocated across different sectors, and their contribution to poverty reduction in the study area (Chhetri & Dhakal, 2020).

This study aims to assess the impact of remittance inflows on poverty reduction in Bhimdatta Municipality, Kanchanpur, with a particular focus on households receiving remittances. It seeks to explore the current state of foreign employment in the municipality, examining the socio-economic characteristics of migrant workers, their key destinations, and the frequency and number of remittances they send. Furthermore, the research delves into how remittances are utilized across various sectors, including daily living expenses, education, healthcare, housing, agriculture, and small business ventures. The study also evaluates the measurable effects of remittance income on reducing poverty by analyzing improvements in household living conditions, access to essential services, financial stability, and social progress within the municipality (Thakuri, 2022).

### **Methodology**

This study utilized a mixed-methods approach, incorporating both quantitative and qualitative methods, along with descriptive, comparative, and analytical research designs to provide a holistic analysis of how remittances contribute to poverty alleviation, capturing both statistical patterns and personal narratives, thus ensuring a balanced and comprehensive study in the study area. The research design provided the

framework for data collection and analysis. Both primary and secondary data were examined. The respondents are selected using a simple random sampling method. Out of a total population of 260 households, a sample of 156 was selected, applying a 5% margin of error, a 50% population proportion, and a 95% confidence level, calculated through an online sample size calculator (calculator.net).

## Result and Discussion

### Gender Description of Foreign Employment

Migration in pursuit of decent work has long been a historical trend, but it has become a major global issue in the 21st century, increasingly highlighted in policy discussions at national, regional, and international levels. The number of women migrating for employment has grown significantly and continues to increase. Today, more women and girls of diverse skill levels are migrating independently as primary breadwinners. The following table shows the gender distribution of migrant workers, detailing the number of men and women involved in foreign employment.

**Table 1**

*Gender Description of Foreign Employment*

Gender	No. of Respondents	Percentage
Male	114	73.07
Female	42	26.92
Total	156	100

*Source: Field Survey, 2024*

Table 1 presents the gender breakdown of migrant workers, revealing that 73.07% are male, while only 26.92% are female. This data underscores a substantial gender imbalance in foreign employment, with men representing the majority. Acknowledging this disparity is essential for developing policies that foster gender equality in labor migration and improve the socio-economic conditions of both male and female workers in the foreign employment sector.

### Educational Level of Migrant Workers

Social research acknowledges education as a driving force for social, economic, and ideological transformation. This study examines the connection between education and migration for foreign employment. The educational levels of migrant workers are

detailed below, with illiterate migrants defined as those unable to read or write, even their own names, and literate migrants being those who can read and write.

**Table 2**

*Educational Level of Migrants*

<b>Educational Level</b>	<b>No. of Respondents</b>	<b>Percentage</b>
Illiterate	24	15.40
Literate	66	42.30
Till SEE	54	34.61
Higher Education	12	7.69
Total	156	100

*Source: Field Survey, 2024*

Table 2 presents the educational status of migrant workers. Of the total respondents, around 15.40% are illiterate, equating to 8 out of 30 workers. In comparison, half of the migrant workers are literate. The largest group, 34.61%, consists of those who have completed the Secondary Education Examination (SEE). Additionally, only about 7.69% of migrant workers have higher education.

The educational background of migrants in this sample shows a range of qualifications, with many being literate or having completed secondary education. However, the small percentage of individuals with higher education highlights an area for policy efforts focused on improving educational attainment and vocational training. These initiatives could enhance the opportunities and socio-economic conditions of migrants seeking foreign employment. The distribution of educational levels suggests the need for targeted educational and vocational programs to improve the skills of prospective migrants, enabling them to secure better-paying jobs abroad.

### **Country Wise Employment Situation**

This section details the main destinations of foreign migrant workers, offering insights into the number of individuals who have migrated abroad from the study area. The following breakdown provides a comprehensive overview of the number of workers who have traveled to different countries for employment.

**Table 3**

*Destination Countries for Employment Situation*

<b>Countries</b>	<b>Number of Respondents</b>	<b>Percentage</b>
Malaysia	36	23.07

Qatar	27	17.30
Saudi Arab	18	11.53
South Korea	54	34.60
Others	21	13.50
Total	156	100

*Source: Field Survey, 2024*

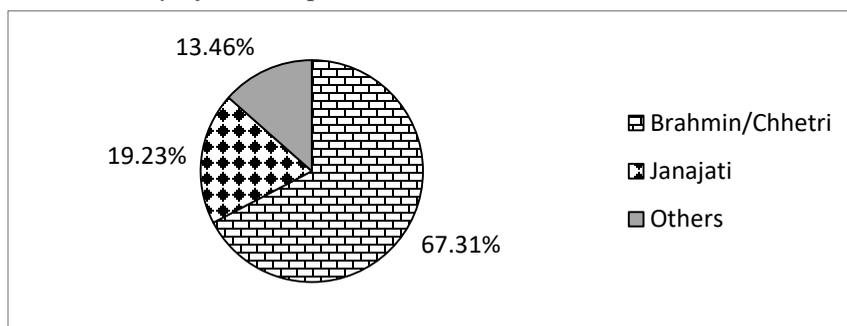
Table 3 shows that the highest proportion of workers, 34.60%, are employed in South Korea, followed by Malaysia, which accounts for 23.07% of the 156 samples. Qatar employs 17.30% of workers, while 11.53% are in Saudi Arabia and 13.50% workers in other countries. This data highlights a strong preference for South Korea and Malaysia as employment destinations, along with notable opportunities in Qatar and Saudi Arabia. Understanding these trends is crucial for developing migration policies and support systems that cater to the needs and goals of migrant workers. The findings also point to the importance of further research into the industries and working conditions in these countries to better understand the factors shaping migration patterns. Additionally, these insights can help policymakers and organizations offer targeted support and resources to migrants.

**Caste and Ethnicity**

The study area is marked by a diverse population, encompassing various castes such as Brahmin, Chhetri, Magar, Gurung, Limbo, and Dalit. Brahmins and Chhetris make up the largest caste groups, surpassing Janajati and Dalits in number. Nepali is the primary language used for communication across all castes. Figure 1 shows the distribution of respondents based on caste and ethnicity.

**Figure 1**

*Caste Survey of the Respondents*



*Source: Field Survey, 2024*

Figure 1 displays the caste distribution among the respondents, showing that Brahmin and Chhetri make up 67.31%, Janajati represents 19.23%, and other castes account for 13.46% in the study area.

The caste survey highlights a significant predominance of Brahmin and Chhetri respondents, suggesting a potential imbalance in the representation of different caste groups. This finding calls for further exploration into the factors affecting the participation of various castes in migration and employment. It emphasizes the importance of implementing inclusive strategies that support all communities within the framework of foreign employment and related policies.

### Age Group of the Migrant Workers

The respondents were categorized into four age groups. Questions were posed to individuals aged 15 and older, as illustrated in Table 4.

**Table 4**

*Age Group of the Respondents*

Age Group	Number of Respondents	Percentage
20-30	39	25
30-40	78	50
40-50	27	17.31
50 above	12	7.69
Total	156	100

*Source: Field Survey, 2024*

Table 4 indicates that the largest portion of respondents, 50%, falls within the age group of 30-40 years, while 25% are in the 20-30 age range. Furthermore, 17.31% of respondents are aged 40-50, and those over 50 comprise 7.69% of the total migrant workers. The age group with the highest representation of workers, both male and female, is 30-40 years.

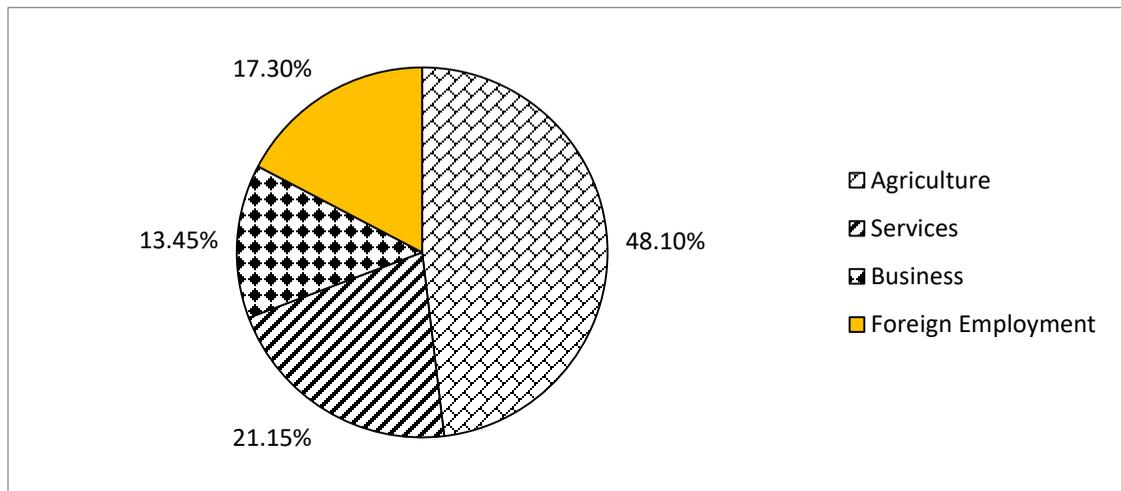
This age distribution highlights a significant majority of respondents in the 30-40 age range, identifying this demographic as a crucial focus for foreign employment initiatives. The lower representation of both younger and older individuals suggests a need for targeted strategies to understand and address the unique challenges faced by these groups, ensuring that policies and support systems are inclusive and effective for people of all ages.

**Main Income Sources of the Migrants' Households**

The main occupations and income sources for the surveyed households encompass agriculture, services, self-employment, and foreign employment, with additional roles such as daily wage labor and fishing also mentioned. The table below presents the frequency and percentage of households participating in these occupations. A significant number of households depend on agriculture, with 75 out of 156 households identifying farming as their primary income source.

**Figure 2**

*Main Income Sources of Respondents*



*Source: Field Survey, 2024*

Figure 2 shows that the primary income sources are agriculture at 48.10%, services at 21.15%, business at 13.45%, and foreign employment at 17.30%.

The primary income sources for respondents reveal a significant reliance on agriculture, with service jobs, business, and foreign employment also contributing. This dependence highlights the importance of agricultural development initiatives and the need for strategies that foster greater economic diversification, including expanding opportunities for foreign employment and entrepreneurship. Understanding these dynamics is crucial for creating effective policies that enhance the economic resilience of the community.

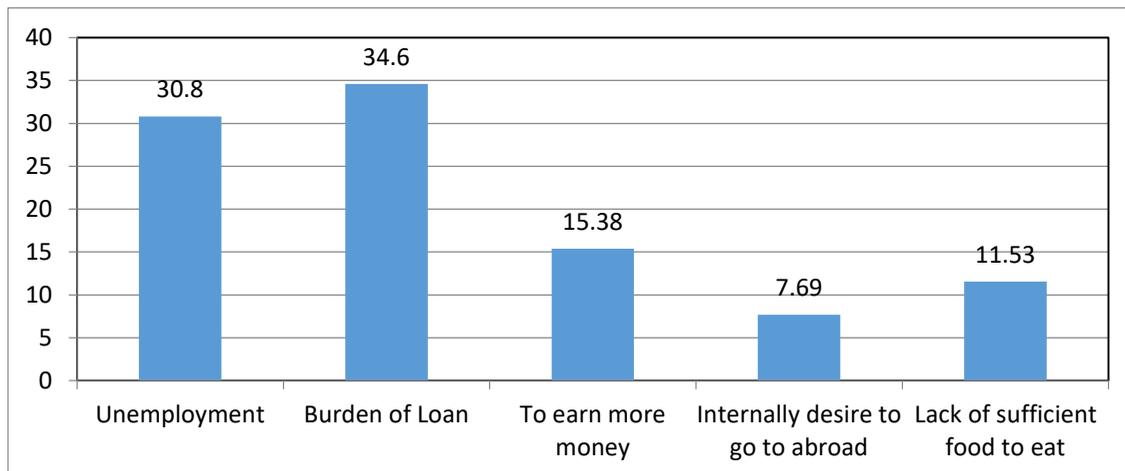
**Causes of Foreign Employment**

Respondents cited various reasons for seeking foreign employment, which can be categorized as economic, social, or political. These motivations may also relate to their acquired skills and other considerations. To understand the factors influencing their

decision to work abroad, respondents were asked to specify their primary reasons, and many provided several justifications.

**Figure 3**

*Causes for Going to Abroad for Employment*



*Source: Field Survey, 2024*

Figure 3 depicts the main reasons for pursuing foreign employment, which include unemployment, loan burdens, the desire to earn a higher income, personal aspirations to go abroad, and food insufficiency. The data reveals that the largest segment of respondents, 30.80%, identified unemployment as their reason for migrating, while 34.60% cited loan burdens as their primary motivation. Additionally, 15.38% sought foreign employment for better earnings and 11.53% did so due to insufficient food. Only 7.69% of respondents expressed a personal wish to work abroad.

The motivations for seeking employment abroad are predominantly linked to financial difficulties, with loan burdens and unemployment being the most significant factors. This underscores the need for policies aimed at addressing these economic challenges and improving local job opportunities, ultimately reducing reliance on foreign employment as a solution to financial issues. Understanding and addressing these motivations is essential for developing effective strategies that align with the community's needs and aspirations.

**Ways to Send Money**

The most common way to send remittances is through electronic payment systems, using banks or money transfer services such as Western Union, which generally charge a fee for their services. Transfers can be completed in as little as ten minutes.

Additionally, Hundi is an informal remittance transfer method primarily utilized by South Asian migrant workers, although it is illegal in Nepal. Nonetheless, Hundi continues to be used within the Korea-Nepal remittance corridor. In the study area, migrants employ various methods to send money home, including banks, remittance companies, and assistance from friends and family, as outlined in Table 5.

**Table 5**

*Ways to Send Money of Respondents*

Ways	Number of Respondents	Percentage
Bank	54	34.61
Remittance Company	75	48.10
Friends	12	7.69
Relatives	9	5.76
Others	6	3.84
Total	156	100

*Source: Field Survey, 2024*

Table 5 reveals that 34.61% of migrants send their money through banks, while 48.10% use remittance companies. Additionally, 7.69% depend on friends for money transfers, 5.76% receive help from relatives, and 3.84% employ other methods. The data indicates that most migrants prefer banks and remittance companies for sending their funds, with only a small percentage using friends, relatives, or alternative methods.

The analysis of Table 5 shows that remittance companies and banks are the primary channels for sending money among respondents, highlighting a preference for formal and reliable methods over informal ones. This trend underscores the need to improve the accessibility and efficiency of remittance services, as well as the importance of educational programs that empower migrants to make informed financial decisions.

### **Housing Condition of the Study Area**

Table 6 compares the housing conditions of households before and after receiving remittances. It categorizes housing into three types: Pakki (permanent), Ardha Pakki (semi-permanent), and Kachhi (temporary), with percentages illustrating the distribution of households in each category both before and after they received remittances.

**Table 6**

*Housing Condition Comparison between before and after Remittance Receiving Households*

<b>Housing Condition</b>	<b>Before Receiving Remittance in Percent</b>	<b>After Receiving Remittance in Percent</b>
Pakki	26.4	38.8
Ardha Pakki	32.8	45.2
Kachhi	40.8	16.0
Total	100.0	100.0

*Source: Field Survey, 2024*

The data indicates a notable improvement in housing quality, evidenced by a decrease in Kachhi houses and a corresponding increase in Pakki and Ardha Pakki houses. This suggests that remittance income is being utilized to enhance living conditions, especially in housing infrastructure. The substantial reduction in temporary housing (Kachhi) underscores the role of remittances in providing families with greater stability. The shift towards semi-permanent and permanent housing signifies an overall enhancement in economic security and living standards for households receiving remittances. The findings imply that remittances are crucial for improving housing and, by extension, contribute to a better quality of life, potentially impacting health, safety, and social status within the community. Overall, the table illustrates a positive correlation between remittance inflows and improved housing conditions, highlighting the socio-economic benefits of foreign employment.

### **Change in Facilities of the Study Area**

This study compares household ownership of various appliances and devices before and after receiving remittances. It lists items such as motorcycles, TVs/radios, smartphones, furniture, refrigerators, biogas systems, computers, and washing machines, displaying the percentage of households that owned these items during each period.

**Table 7**

*Comparison Between Before and After Remittance Receiving Households in Term of Using of Apparatuses*

<b>Particulars</b>	<b>Before Remittance Receiving Households in Percent</b>	<b>After Remittance Receiving Households in Percent</b>
Motorcycle	47.6	77.6
TV / Radio	86.4	96.4
Smartphone	64.8	100.0
Furniture	47.6	96.4
Refrigerator	34.0	78.4
Bio Gas	20.0	24.0
Computer	36.8	67.2
Washing Machine	14.4	20.4

*Source: Field Survey, 2024*

Table 7 reveals that ownership of household appliances rose in all categories after households began receiving remittances. This highlights the significant impact of remittances on enhancing living standards by facilitating the purchase of modern conveniences. The most striking increases were in smartphone ownership (100%) and motorcycles (77.6%), underscoring the importance of communication and mobility in improving daily life and access to opportunities. There were also considerable rises in ownership of furniture, refrigerators, and computers, indicating that remittances are being used to enhance home comfort and provide access to technology for education or work. The smallest increases were observed in biogas systems and washing machines, suggesting that while remittances help improve infrastructure, factors such as cost or accessibility may limit the broader adoption of these items. Overall, the table highlights the positive effects of remittances on enhancing household living conditions, mobility, and comfort.

### **Changing in Education Attainment of the Study Area**

The educational preferences of households before and after receiving remittances, focusing on the types of schools their children attend. The schools are categorized as

government, community, and private, with percentages indicating the proportion of households that enrolled their children in each type both prior to and following the receipt of remittances.

**Table 8**

*Comparison Between Before and After Receiving Remittances in Educational Attainment Status*

<b>Type of School the Children of the HHs go</b>	<b>Before Remittance Receiving Households in Percent</b>	<b>After Remittance Receiving Households in Percent</b>
Government School	59.2	36.0
Community School	30.8	23.2
Private School	10.0	40.8
Total	100.0	100.0

*Source: Field Survey, 2024*

Table 8 reveals a significant change in educational preferences among households. Before receiving remittances, government schools were the predominant choice at 59.2%, but this figure dropped dramatically to 36.0% after remittances were received. In contrast, enrollment in private schools surged from 10.0% to 40.8%. This shift indicates that remittances provide households with the financial means to opt for private education, which is often perceived as offering better facilities, resources, and opportunities.

The slight decline in community school attendance (from 30.8% to 23.2%) suggests that some families transitioned from government to community schools, which are typically viewed as a cost-effective alternative between government and private options.

The notable increase in private school enrollment highlights that households benefiting from remittances prioritize investing in their children's education. This investment may lead to improved academic outcomes and better future opportunities, as private schools generally offer superior infrastructure and educational resources. The trend towards private education not only signifies increased household income but also a desire for upward social mobility. Families with enhanced financial resources from remittances seem to emphasize quality education as a long-term investment in their

children's future.

Overall, the table illustrates the significant impact of remittances on educational decisions. The considerable shift from government to private schools underscores how remittance income enables families to prioritize and afford higher-quality educational options, which could have lasting socioeconomic effects, as better education often translates to improved job prospects and upward mobility for subsequent generations.

**Change in Using Health Facilities in the Study Area**

Regular health check-ups are essential from conception and should continue throughout everyday life. However, many people fail to monitor their health consistently due to issues such as lack of awareness, financial difficulties, and limited access to facilities. Despite this, there have been some shifts in health-related behaviors among these individuals.

Distribution of respondents seeking care at different health institutions before and after receiving remittances. It categorizes care into three types: health posts/medical facilities, hospitals, and traditional healers (Dhami/Jhakri), with percentages reflecting the proportion of respondents who visited each type of institution during both periods.

**Table 9**

*Distribution of Respondents Visiting Health Institutions Before and After Receiving Remittance*

<b>Health Institution</b>	<b>Before Remittance Receiving Households in Percent</b>	<b>After Remittance Receiving Households in Percent</b>
Health Post/Medical	48.4	56.8
Hospital	35.6	38.8
Dhami/Jhakri	16.0	4.4
Total	100.0	100.0

*Source: Field Survey, 2024*

Table 9 shows a notable shift toward modern healthcare options. The increase in visits to health posts and hospitals indicates that households receiving remittances are increasingly accessing professional medical care, reflecting an improvement in their ability to afford and prioritize formal healthcare. The significant drop in visits to traditional healers (from 16.0% to 4.4%) suggests that remittance income enables families to move away from traditional healing methods, which are often sought due to financial constraints or limited access to formal healthcare. This decline indicates that better financial resources lead families to trust and utilize modern healthcare systems more.

While hospital visits have increased, this growth is less pronounced than the rise in health post-visits. This may imply that, although more individuals have access to healthcare, they prefer to use less expensive health posts for routine care and reserve hospital visits for more serious issues or referrals. Overall, the table indicates that remittances positively impact healthcare access and choices. As households receive remittances, they can afford higher-quality healthcare services, transitioning from traditional healers to modern medical facilities, which can improve health outcomes and overall well-being.

The data highlights a significant change in healthcare-seeking behavior after receiving remittances, marked by a clear increase in the use of modern healthcare institutions (health posts and hospitals) and a notable reduction in reliance on traditional healing practices. This demonstrates how remittances empower families to prioritize and access better healthcare services, contributing to healthier and more resilient communities.

**Change in Income Status of Migrant Households**

When individuals migrate to other countries, their income sources change. The income patterns depend on the type of employment and the destination country. Essentially, these income changes are largely influenced by the remittances they send back home.

**Table 10**

*Change in Income Status of Migrant Respondents*

<b>Annual Income (000)</b>	<b>Before Receiving Remittance</b>	<b>Percentage</b>	<b>After Receiving Remittance</b>	<b>Percentage</b>
Less than 200	36	23.10	18	11.53
200-400	36	23.10	36	23.10
400-600	30	19.20	36	23.10
600-800	18	11.53	36	23.10
800-1000	18	11.53	18	11.53
1000-1200	18	11.53	12	7.70
Total	156	100	156	100

*Source: Field Survey, 2024*

Table 10 shows that before receiving remittances, 23.10% of respondents reported an annual income of less than NRs. 200,000, while another 23.10% had incomes between NRs. 200,000 and 400,000. Additionally, 19.20% earned between NRs. 400,000

and 600,000, and 11.53% were in the NRs. 600,000 to 800,000 range. Another 11.53% reported incomes between NRs. 800,000 and 1,000,000, indicating many were in financial distress.

After receiving remittances, there was a significant increase in annual income among respondents. Only 11.53% reported earning less than NRs. 200,000 after remittances. The proportion of respondents earning between NRs. 600,000 and 800,000 doubled from 10% to 20%, and those in the NRs. 800,000 to 1,000,000 range also increased from 10% to 20%. Furthermore, the income bracket of NRs. 400,000 to 600,000 rose from 15% to 20%, while those earning between NRs. 1,000,000 and 1,200,000 increased from 5% to 10%. In contrast, the percentage of respondents earning between NRs. 200,000 and 400,000 fell from 30% to 20%. Overall, the table illustrates the positive effect of remittances on respondents' income levels.

In summary, Table 10 indicates that remittances have generally improved household income, evidenced by a decrease in the lowest income bracket and an increase in households earning between NRs. 400,000 and 800,000 annually. This suggests that remittances have contributed positively to household finances, enabling many families to enter higher income groups. Some income ranges (NRs. 200,000-400,000 and NRs. 800,000-1,000,000) remained stable, indicating financial consistency without major changes. The slight drop in household earnings between NRs. 1,000,000 and 1,200,000 may reflect a reduction in remittance benefits or shifting financial priorities. Overall, remittances have helped alleviate poverty, elevate many households to middle-income levels, and improve economic stability for most families, although their effects on the highest income groups vary.

**Range of Remittance Earned by Migrants' Household**

The survey classified households receiving remittances into six categories based on the income generated from these remittances, encompassing a total of 156 households.

**Table 11**

*Range of Remittance Earned by Surveyed Households Through Remittance (Yearly in Nepalese Rupees)*

Income	No. of Respondents	Percentage
100000-200000	23	15
200000-400000	27	17
400000-600000	27	17

600000-800000	33	21
800000-1000000	33	21
1000000-1200000	13	9
Total	156	100

*Source: Field Survey, 2024*

Table 11 provides a clear view of the income distribution among 156 surveyed households. The majority of households earn remittances in the mid-to-high income brackets, with 33 respondents (21% each) falling within the NPR 600,000–800,000 and NPR 800,000–1,000,000 categories. This indicates that a significant proportion of households benefit from substantial financial inflows through remittances. Similarly, the income ranges of NPR 200,000–400,000 and NPR 400,000–600,000, each comprising 27 households (17%), highlight a moderately significant contribution of remittances to household income.

In contrast, the lower-income range of NPR 100,000–200,000 accounts for 23 households (15%), suggesting that a minority of households receive minimal remittances, potentially reflecting limited employment opportunities or lower wages for family members abroad. At the higher end, only 13 households (9%) earn over NPR 1,000,000, showcasing a smaller group benefitting from significantly higher remittance inflows, which could be attributed to better-paying jobs or multiple earners abroad.

The distribution demonstrates that remittances are an essential source of income for these households, with most falling in the NPR 400,000–1,000,000 range. This pattern underscores the economic significance of remittances in enhancing household welfare while also pointing to variability in the income levels influenced by factors such as the nature of employment, destination country, and skill level of migrants. The relatively low percentage of households in the highest and lowest income ranges also reflects an uneven yet concentrated impact of remittance earnings within the surveyed population.

### **Expenditure Patterns of Respondents**

This section examines how respondents allocate their spending after receiving remittances. Their expenditures are divided into six primary categories: daily essentials, durable goods, savings, investments, loan repayments, and miscellaneous expenses. Table 7 below shows the average spending of the respondents in these categories.

**Table 12***Expenditure Patterns of Respondents*

<b>Expenditures</b>	<b>Percentage</b>
Daily need goods	30%
Durable goods	20%
Saving	10%
Investment	5%
Loan Repayment	25%
Others	10%
Total	100%

*Source: Field Survey, 2024*

Table 12 shows that 30% of respondents use their remittances for daily necessities such as food and vegetables. Furthermore, 20% is spent on durable goods like televisions and computers. Ten percent is allocated to savings, while 5% goes toward investments. A significant 25% is used for loan repayments, and 10% covers other expenses. This data suggests that only a small fraction is invested in productive sectors, with a larger portion going to non-productive areas.

The spending patterns indicate that households prioritize daily necessities, loan repayments, and durable goods, which together represent 75% of their total expenditures. This highlights a focus on immediate consumption and managing debt, leading to limited resources for savings and investment. The considerable allocation for loan repayments underscores the financial burden of existing debts, which may hinder their ability to save or invest in productive endeavors, ultimately affecting long-term financial stability. With only 5% devoted to investment and 10% to savings, there is minimal focus on long-term financial growth, potentially perpetuating a reliance on remittances without significant progress toward economic independence.

### **Scenario of Poverty and Remittances in Nepal**

Throughout the year, some individuals may struggle to earn a living due to severe poverty. Contributing factors include unemployment and underemployment, a rapidly growing population, sluggish economic growth, low levels of industrial development, socio-cultural influences, the underutilization of available resources, and insufficient socio-economic infrastructure. Consequently, many people choose to seek employment

abroad and send remittances back home. The connection between poverty and remittances is depicted in the table below:

**Table 13***Situation of Poverty and Remittance*

Fiscal Year	Remittance RS in Billion	Remittance as Percent of GDP	Percentage of Poverty
2013/2014	543.3	27.7	26
2014/2015	617.3	29.0	-
2015/2016	665.1	25.5	21.6
2016/2017	695.5	22.6	-
2017/2018	755.1	21.8	25.6
2018/2019	879.3	22.8	17.4
2019/2020	875.0	22.5	16.67
2020/21	961.10	22.5	18.7
2021/22	631.20	-	15.1
Total	6622.90	-	-

*Sources: Economic Survey, 2079/80*

Table 13 provides information on remittances in billions of rupees as reported in the Economic Survey by the Ministry of Finance, Government of Nepal, and the National Planning Commission for the fiscal years 2013/14 to 2021/22.

According to Table 13, remittances totaled 543.3 billion NPR in the fiscal year 2013/14, which constituted 27.7% of GNP, with a poverty rate of 26%. Although there was a decrease in remittances in 2014/15, they rebounded to 665.1 billion NPR in 2015/16, contributing 25.5% to GNP and reducing the poverty rate to 21.6%.

By 2017/18, remittances had increased to 755.1 billion NPR, representing 21.8% of GNP. The following year saw a further rise to 879.3 billion NPR, or 22.8% of GNP, with a poverty rate of 17.4%. In 2019/20, remittances slightly declined to 875.0 billion NPR, accounting for 22.5% of GNP. They rose again in 2020/21 to 961.1 billion NPR, maintaining a 22.5% contribution to GNP and a poverty rate of 18.7%. However, in 2021/22, remittances fell to 631.2 billion NPR, with a poverty rate of 15.1%.

The significant role of remittances in GDP highlights the Nepalese economy's reliance on funds sent by migrant workers. This dependence can create vulnerabilities, particularly if remittance flows decrease due to global economic conditions or changes in migration trends. The reduction in poverty rates alongside rising remittances indicates

that these funds are essential for alleviating poverty for many families. Increased financial resources from remittances allow households to invest in education, healthcare, and improved living conditions.

Fluctuations in remittance levels and poverty rates reflect broader economic and social challenges in Nepal. Factors such as political instability, economic downturns, and global events (including the COVID-19 pandemic) can impact both remittance inflows and the poverty situation.

Overall, the data illustrates a strong correlation between remittances and poverty reduction in Nepal, with increasing remittance inflows contributing to better household income and economic stability. However, the variability in remittance amounts and poverty rates suggests that external influences can significantly affect this relationship, emphasizing the need for policies that enhance the resilience of households dependent on remittances.

### **Conclusion and Implication**

This study emphasizes the vital role of remittances in reducing poverty in Bhimdatta Municipality, Kanchanpur. The findings demonstrate that remittance inflows have been instrumental in enhancing the socio-economic well-being of recipient households. Many families depend on these funds to cover daily living costs, invest in education, access healthcare, and improve housing and agricultural productivity. Additionally, remittances enable households to establish small businesses, fostering financial stability and contributing to sustained socio-economic development within the municipality.

Foreign employment emerges as the main source of these remittances, with migrant workers from Bhimdatta Municipality engaged in jobs abroad. Their earnings significantly influence their families' quality of life, as the study reveals improvements in living standards, increased access to essential services, and greater financial security. These advancements have played a key role in lowering poverty rates and promoting social mobility within the community.

Furthermore, the research highlights the varied ways in which remittance income is utilized, addressing immediate needs while also supporting long-term investments in education and entrepreneurial activities. These findings underscore the transformative

impact of remittances on poverty alleviation, particularly when allocated strategically across critical sectors. The poverty rate dropped from 24.4% in 2015/16 to 18.7% in 2018/19, indicating a reduction in absolute poverty between 2013/14 and 2021/22. Thus, foreign employment stands out as a significant economic phenomenon in Nepal, directly linked to economic growth (Economic Review of Nepal, 2022).

This research study has important implications for enhancing the economic conditions of the study area. By exploring trends in foreign employment and remittances, the study provides valuable insights into migration patterns and their impact on local economies. Understanding how migrant workers distribute their remittances across various sectors can help formulate targeted policies that maximize these financial resources for investments in education, healthcare, and small businesses. Moreover, the findings underscore the crucial role of remittances in alleviating poverty, presenting opportunities for local authorities and organizations to devise effective strategies for utilizing these funds. Ultimately, this research can inform decision-making, strengthen community resilience, and contribute to improved living standards for families in Bhimdatta Municipality.

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# Transforming Rural Economies: The Socioeconomic Impact of Microfinance in Kailali District, Nepal

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## Abstract

Microfinance has been widely promoted as a strategy for poverty alleviation in developing countries. This mixed-methods study evaluates the socioeconomic impact of microfinance services on the rural poor in Kailali district, Nepal. We surveyed 150 microfinance beneficiaries from three major microfinance institutions and conducted in-depth interviews and focus group discussions. The findings indicate that access to microfinance leads to positive socioeconomic outcomes, including increased income, asset accumulation, improved food security, and better education for children. However, the impact varies across different types of loans, geographic regions, and occupations. The study also reveals challenges such as over-indebtedness and repayment stress among some participants. These findings have important implications for microfinance policy and practice in Nepal and similar contexts.

**Keywords:** microfinance, Kailali district, Nepal, socio-economic impact, rural poor

## Introduction

### Background

Poverty alleviation remains one of the most pressing challenges in developing countries. Despite significant progress in recent decades, millions of people still live in extreme poverty, particularly in rural areas of low-income nations. In this context, microfinance has emerged as a promising tool for poverty reduction and economic development. Microfinance refers to the provision of financial services, primarily small

loans, to individuals who lack access to traditional banking services due to their low income or lack of collateral (Armendáriz & Morduch, 2010). Recent studies have shown varied impacts of microfinance on poverty alleviation, with some reporting positive socioeconomic outcomes while others highlight the limitations and challenges faced by microfinance initiatives (Banerjee et al., 2015; Kabeer, 2005; Dahal & Fiala, 2020).

The concept of microfinance gained global attention in the 1970s with the establishment of the Grameen Bank in Bangladesh by Muhammad Yunus. Since then, microfinance institutions (MFIs) have proliferated worldwide, offering a range of services including microcredit, microsavings, and microinsurance. The core idea behind microfinance is that access to credit can enable poor individuals to invest in income-generating activities, smooth consumption, and better manage financial risks, ultimately leading to improved economic outcomes and reduced poverty (Yunus, 1999; Morduch, 1999).

However, the effectiveness of microfinance in achieving these goals has been a subject of ongoing debate in academic and policy circles. While some studies have reported positive impacts on various socioeconomic indicators, others have found limited or even negative effects in certain contexts (Duvendack et al., 2011; Bateman & Chang, 2012). This mixed evidence underscores the need for rigorous, context-specific evaluations of microfinance programs to inform policy and practice.

### **The Nepalese Context**

Nepal, a landlocked country in South Asia, presents a compelling case for studying the impact of microfinance. With a population of approximately 30 million and a per capita GDP of around \$1,155 (as of 2022) (World Bank, 2023), Nepal remains one of the poorest countries in the world. The country's economy is predominantly agrarian, with about 65% of the population engaged in agriculture. Rural poverty is particularly acute, with limited access to financial services being a significant constraint on economic development (CBS, 2021).

The microfinance sector in Nepal has grown substantially since the 1990s, with the government actively promoting it as a poverty alleviation strategy. The sector includes various types of institutions such as microfinance development banks, financial intermediary non-governmental organizations (FINGOs), and savings and credit cooperatives. Despite this growth, the outreach of microfinance services remains uneven across the country, with many rural areas still underserved (NRB, 2022).

Kailali district, located in the far-western region of Nepal, provides an interesting setting for examining the impact of microfinance. The district is characterized by a mix of plains and hilly terrain, with agriculture being the primary economic activity. It also faces challenges typical of many rural areas in Nepal, including limited infrastructure, market access constraints, and vulnerability to natural disasters. Understanding the effectiveness of microfinance in this context can provide valuable insights for similar regions in Nepal and other developing countries.

### **Research Problem and Questions**

Despite the growth of microfinance in Nepal, there is limited empirical evidence on its socioeconomic impact, particularly in rural areas. This study aims to address this gap by examining the effects of microfinance in Kailali district. The main research question guiding this study is:

- What is the socioeconomic impact of microfinance services on the rural poor in Kailali district of Nepal?

Specific sub-questions include:

- How does microfinance affect key socioeconomic indicators such as income, asset ownership, food security, and children's education?
- What are the differential impacts of microenterprise loans versus consumption loans?
- What role do complementary services (e.g., financial literacy training) play in enhancing the impact of microfinance?
- What challenges or negative effects, if any, are associated with microfinance participation?

### **Research Objectives**

The primary objective of this study is to evaluate the socioeconomic impact of microfinance services on the rural poor in Kailali district of Nepal.

- To assess the impact of microfinance on key socioeconomic indicators, including income, asset ownership, food security, and children's education.
- To compare the effects of different types of microfinance products, with a particular focus on microenterprise loans versus consumption loans.
- To evaluate the contribution of complementary services in enhancing the overall effectiveness of microfinance programs.

- To investigate potential adverse consequences of microfinance, such as over-indebtedness and repayment challenges.

### **Significance of the Study**

This research contributes to the existing literature on microfinance in several ways. First, it provides a comprehensive mixed-methods analysis of microfinance impact in a specific rural context in Nepal, adding to the limited empirical evidence from this region. Second, by examining various dimensions of socioeconomic impact and considering regional variations, it offers a nuanced understanding of how microfinance outcomes are shaped by local conditions. Third, the focus on different types of loans and complementary services provides insights into how microfinance programs can be optimized for maximum impact. Finally, the policy recommendations derived from this study can inform the design and implementation of more effective microfinance interventions in Nepal and similar contexts.

## **Literature Review**

### **Theoretical Framework of Microfinance**

The theoretical underpinnings of microfinance draw from various strands of economic thought, including theories of financial intermediation, institutional economics, and development economics. At its core, microfinance is based on the premise that lack of access to credit is a key constraint for the poor, preventing them from engaging in productive economic activities or smoothing consumption in the face of income shocks (Armendáriz & Morduch, 2010).

The pioneering work of Muhammad Yunus and the Grameen Bank highlighted the potential of group-based lending models to overcome information asymmetries and reduce transaction costs in lending to the poor (Yunus, 1999). This approach leverages social capital and peer monitoring to ensure high repayment rates, challenging the conventional wisdom that the poor are not bankable.

Another theoretical justification for microfinance comes from the capability approach to development, as articulated by Amartya Sen (1999). This perspective views access to financial services as a means to expand the capabilities and freedoms of the poor, enabling them to pursue a wider range of economic opportunities and life choices.

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**Empirical Evidence on Microfinance Impact**

The empirical evidence on the impact of microfinance presents a mixed picture. Early studies often reported positive effects on socioeconomic indicators like income and asset ownership, but more recent evaluations, such as randomized controlled trials (RCTs), reveal varied outcomes. Systematic reviews, like Duvendack et al. (2011), highlight methodological challenges and inconsistent evidence regarding microfinance's transformative effects on poverty. While some studies, such as Khandker and Samad (2014), show that microfinance significantly reduces extreme poverty, others, like Breza and Kinnan (2018), highlight negative consequences, including reduced consumption and entrepreneurship during credit contractions. Critics, including Bateman and Chang (2012), warn against overestimating microfinance's potential, pointing to risks like over-indebtedness and financial stress. This underscores the need for cautious implementation and complementary support systems to maximize its benefits.

**Microfinance in Nepal**

Microfinance research in Nepal, though expanding, is still less extensive compared to other South Asian nations. Early studies, such as Bhatta (2001), identified its potential to alleviate poverty while highlighting challenges like limited outreach and high operating costs. Paudel and Basnet (2014) demonstrated positive effects on income and consumption, especially for the ultra-poor, but also noted regional disparities in access. Chaudhary (2018) emphasized the role of microfinance in empowering women by enhancing decision-making and income-generating capabilities, though issues like high interest rates and over-indebtedness persist. Sharma and Zeller (2017) linked repayment performance to factors like social cohesion, group homogeneity, and savings activities, underscoring the importance of community dynamics in the success of microfinance initiatives.

**Research Gaps and Contribution of this Study**

Despite the expanding literature on microfinance in Nepal, significant research gaps persist, including a lack of rigorous evaluations addressing selection bias and limited studies on rural microfinance dynamics. Existing research often overlooks the interplay of contextual factors such as geography, infrastructure, and market access. This study seeks to fill these gaps by conducting a detailed, context-specific analysis of microfinance in rural Nepal's Kailali district using a mixed-methods approach. It explores the socioeconomic impacts of microfinance, differentiates outcomes by loan types,

examines complementary services, and identifies potential negative effects, offering a holistic understanding of its effectiveness.

## Methodology

### Research Design

This study has employed a mixed-methods case study approach to evaluate the socioeconomic impact of microfinance in Kailali district, Nepal. A mixed-methods approach integrates quantitative data on socioeconomic indicators with qualitative insights into lived experiences and contextual nuances. This combination ensures a comprehensive and reliable evaluation of microfinance's impact, capturing both statistical trends and individual narratives. It is particularly suitable for complex social phenomena, providing actionable insights for policy and practice. The case study design allows for an in-depth examination of microfinance outcomes within their real-world context, capturing the complexity of local socioeconomic conditions and their interaction with microfinance interventions (Yin, 2018).

### Study Area

Kailali district, located in Sudurpashchim Province in the far-western region of Nepal, was chosen as the study area. The district covers an area of 3,235 square kilometers and has a population of approximately 775,000 (as of the 2011 census). Kailali is characterized by diverse topography, including both Terai (plains) and hilly regions, which allows for the examination of how geographic factors influence microfinance outcomes.

The district's economy is predominantly agrarian, with rice, wheat, and maize being the main crops. However, there is also a growing non-farm sector, including small businesses and service industries, particularly in urban and peri-urban areas.

### Sampling Strategy

The study employed a multi-stage sampling strategy to select participants:

- **Selection of Microfinance Institutions (MFIs):** Three major MFIs operating in Kailali District were selected based on their market share and geographic coverage. These included Kisan Bahuudeshiya Sahakari Sanstha Limited (a prominent savings and credit cooperative), Khaptad Laghubitta Bittiya Sanstha Limited (a licensed financial intermediary NGO), and Kisan Laghubitta Bittiya

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Sanstha Limited (a microfinance development bank). Their selection ensured a diverse representation of institutional types and their roles in microfinance within the district.

- **Selection of Branch Offices:** From each MFI, two branch offices were randomly selected, ensuring representation of both the Terai and hilly regions of the district.
- **Selection of Clients:** From the client lists of each selected branch office, 25 clients were randomly selected, stratified by loan type (microenterprise vs. consumption loans) and duration of membership with the MFI.

This sampling approach resulted in a total sample size of 150 microfinance clients (3 MFIs  $\times$  2 branches  $\times$  25 clients).

### **Data Collection Methods**

#### *Quantitative Survey*

A structured questionnaire was administered to all 150 sampled clients. The 150 samples in this study were determined using a multi-stage sampling strategy to ensure representation across different dimensions of the study. This systematic sampling approach resulted in 150 participants (3 MFIs  $\times$  2 branches  $\times$  25 participants), ensuring the sample was both diverse and representative of the study area. The questionnaire was adapted from previously validated instruments used in similar studies, with modifications to suit the local context. The questionnaire was further refined based on pilot testing with 20 microfinance clients in a neighboring district. The validation process involved several steps:

- **Literature Review:** Identifying validated questions from existing studies.
- **Expert Consultation:** Consulting with local microfinance experts and researchers to ensure cultural relevance and clarity.
- **Pilot Testing:** Conducting a pilot test with a small sample to refine the wording and structure of the questionnaire based on feedback and observed difficulties.

The survey was conducted through face-to-face interviews with trained enumerators fluent in the local language.

#### *Qualitative Interviews*

In-depth interviews were conducted with:

- 15 selected clients (5 from each MFI) to gain deeper insights into their experiences with microfinance
- Branch managers of the 6 selected MFI branches

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- 3 local government officials involved in poverty alleviation programs
  - 3 community leaders

These interviews explored themes such as the perceived benefits and challenges of microfinance, factors influencing its effectiveness, and suggestions for improvement. The interview guides were developed based on the research objectives and informed by the literature review.

### ***Focus Group Discussions***

Six focus group discussions (FGDs) were conducted, one in each selected branch area. Each FGD included 8-10 microfinance clients and community members. These discussions focused on community perceptions of microfinance, its role in local economic development, and social impacts. The FGD guide was developed to complement the individual interviews and survey data.

### **Data Analysis**

#### ***Quantitative Analysis***

Quantitative data from the survey were analyzed using SPSS software. The analysis included:

- Descriptive statistics to characterize the sample and summarize key outcomes
- Comparison of means tests (t-tests and ANOVA) to examine differences in outcomes across groups (e.g., by loan type, region, occupation)
- Multiple regression analysis to identify factors associated with positive socioeconomic outcomes, controlling for relevant variables
- Propensity score matching to compare outcomes between clients with different loan types or participation in complementary services
- Factor analysis to create composite indices for complex constructs like empowerment and social capital

#### ***Qualitative Analysis***

Qualitative data from interviews and FGDs were transcribed and analyzed using NVivo software (version 12). The analysis followed a thematic approach (Braun & Clarke, 2006), involving the following steps:

- Familiarization with the data through repeated reading of transcripts
- Generation of initial codes
- Searching for themes
- Reviewing and refining themes
- Defining and naming themes

- Producing the report

### ***Integration of Quantitative and Qualitative Data***

Following the parallel mixed-methods design, quantitative and qualitative results were integrated at the interpretation stage. This integration involved:

- Comparing and contrasting findings from both strands
- Identifying areas of convergence and divergence
- Using qualitative data to explain and contextualize quantitative results
- Developing a comprehensive narrative that synthesizes insights from both methods.

## **Findings**

### **Sample Characteristics**

The study sample comprised 150 microfinance participants, with a majority being female (78%) and 22% male. The average age of participants was 38.5 years ( $SD = 9.7$ ), indicating a primarily middle-aged group. In terms of education, 32% of the participants were illiterate, 45% had attained primary education, 18% had secondary education, and 5% had higher education. The primary occupations included agriculture (58%), small business (25%), wage labor (10%), and other activities (7%). The average household size was 5.2 members ( $SD = 1.8$ ), representing moderately sized families. Participants had an average membership duration of 3.7 years ( $SD = 2.4$ ) with microfinance institutions, reflecting a substantial period of involvement in these programs.

### **Impact on Income and Assets**

#### ***Income Changes***

A majority of respondents (73%) reported an increase in household income since joining the microfinance program. The average reported increase in monthly income was 32%, from NPR 15,200 to NPR 20,064.

Regression analysis showed that the following factors were significantly associated with higher income growth:

- Duration of MFI membership:  $\beta = 0.18, p < 0.01$
- Participation in microenterprise loans vs. consumption loans:  $\beta = 0.25, p < 0.001$
- Participation in financial literacy training:  $\beta = 0.15, p < 0.05$

### ***Asset Accumulation***

62% of respondents reported acquiring new productive assets (e.g., livestock, agricultural equipment, business inventory) since joining the microfinance program. The average value of new assets acquired was NPR 45,000 (SD = 32,000).

Asset accumulation was positively correlated with:

- Income growth ( $r = 0.42, p < 0.001$ )
- Loan size ( $r = 0.38, p < 0.001$ )
- Duration of MFI membership ( $r = 0.29, p < 0.01$ )

### **Food Security and Nutrition**

85% of respondents reported improvements in household food security since joining the microfinance program. Specific improvements included:

- Increased meal frequency (from 2.1 to 2.8 meals per day on average)
- Greater dietary diversity (increase in consumption of fruits, vegetables, and protein-rich foods)
- Reduced periods of food scarcity (average number of food-scarce months per year decreased from 2.3 to 0.8)

Logistic regression analysis showed that improvement in food security was significantly associated with:

- Income growth (OR = 2.3, 95% CI: 1.7-3.1)
- Participation in nutrition education programs offered by MFIs (OR = 1.8, 95% CI: 1.2-2.7)

### **Children's Education**

Among households with school-age children ( $n = 112$ ):

- 78% reported increased spending on children's education
- 45% reported being able to send children to better-quality schools
- 38% reported a reduction in school dropouts

The average annual expenditure on education per child increased from NPR 8,500 to NPR 12,700.

Improved educational outcomes were significantly associated with household income growth, mother's participation in microfinance, and access to education-specific loans.

## Social Standing and Empowerment

A notable 68% of respondents reported an improvement in their social standing within the community, with this effect being more pronounced among female participants (75%) compared to their male counterparts (55%). Insights from qualitative interviews highlighted that participation in microfinance groups significantly contributed to increased confidence in financial decision-making, greater involvement in community affairs, and enhanced status within the household, particularly for women. These findings underscore the broader social benefits of microfinance, beyond its economic impact.

A composite empowerment score (based on decision-making power, mobility, and control over resources) showed a significant increase from baseline (mean increase of 0.42 on a 0-1 scale,  $p < 0.001$ ).

## Comparison of Microenterprise and Consumption Loans

Of the sample, 65% had taken microenterprise loans, while 35% had taken consumption loans.

**Table 1**

*Comparison of Microenterprise and Consumption Loans*

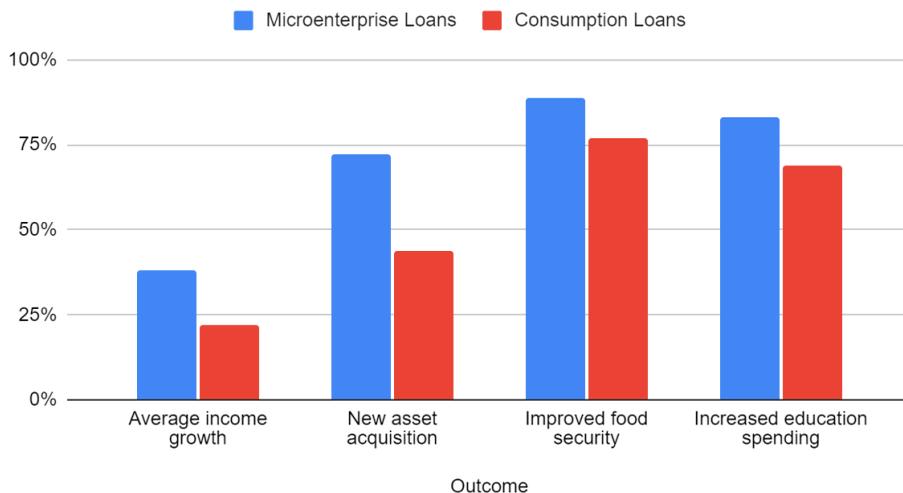
Outcome	Microenterprise Loans	Consumption Loans	p-value
Average income growth	38%	22%	< 0.001
New asset acquisition	72%	44%	< 0.001
Improved food security	89%	77%	< 0.05
Increased education spending	83%	69%	< 0.05

*Source: Primary data from a survey of microfinance clients in Kailali district, Nepal*

Propensity score matching analysis, controlling for baseline characteristics, confirmed that microenterprise loans were associated with significantly better outcomes across all measured indicators.

**Figure 1**

*Comparison of Microenterprise and Consumption Loans*



**Regional Variations**

Significant regional variations were observed in the impact of microfinance:

- Plains (Terai) regions showed higher average income growth (37% vs. 24% in hilly regions,  $p < 0.01$ )
- Hilly regions reported greater improvements in food security (92% vs. 81% in plains,  $p < 0.05$ )
- Access to markets was a significant moderator of income effects ( $\beta = 0.28$ ,  $p < 0.001$ )

**Impact of Occupation**

**Table 2**

*The Varied Impact of Microfinance Across Occupational Categories*

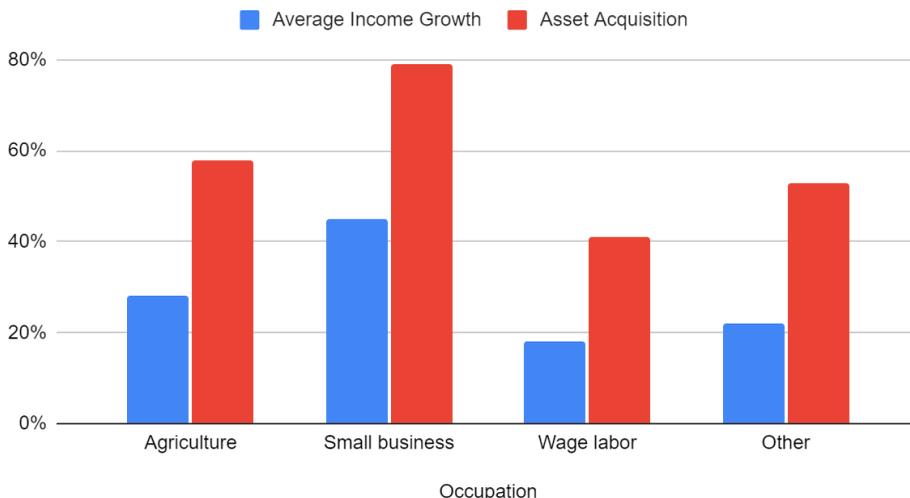
Occupation	Average Income Growth	Asset Acquisition
Agriculture	28%	58%
Small business	45%	79%
Wage labor	18%	41%
Other	22%	53%

*Source: Primary data from a survey of microfinance clients in Kailali district, Nepal*

Small business owners showed the most significant improvements across all indicators, while wage laborers showed the least improvement.

**Graph 2**

*The Varied Impact of Microfinance Across Occupational Categories*



**Role of Complementary Services**

Participation in complementary services offered by MFIs was associated with better outcomes:

- Financial literacy training: 35% higher income growth ( $p < 0.001$ )
- Business skills training: 48% higher business profit growth ( $p < 0.001$ )
- Market linkage programs: 52% higher likelihood of expanding business (OR = 2.4, 95% CI: 1.8-3.2)

**Challenges and Negative Effects**

While the overall impact was positive, some challenges and negative effects were identified:

- 18% of respondents reported difficulty in loan repayment
- 12% reported feeling stressed about repayment obligations
- 8% showed signs of over-indebtedness (debt-to-income ratio > 50%)
- 15% reported having to sell assets to repay loans at some point

Qualitative interviews revealed concerns about high interest rates and inflexible repayment schedules, particularly among agricultural borrowers facing crop failures or market fluctuations.

**Overall Impact of Microfinance**

The results of this study suggest that microfinance has had a generally positive impact on the socioeconomic status of the rural poor in Kailali district. The majority of clients reported improvements in income, asset ownership, food security, and children's education. These findings are consistent with some previous studies in Nepal (e.g., Paudel & Basnet, 2014) and other developing countries (e.g., Khandker & Samad, 2014) that have found positive effects of microfinance on poverty reduction. The positive outcomes align with the theoretical framework suggesting that access to credit can enable poor individuals to invest in income-generating activities and manage financial risks (Armendáriz & Morduch, 2010; Yunus, 1999).

**Microenterprise vs. Consumption Loans**

The superior performance of microenterprise loans compared to consumption loans in terms of income growth and asset accumulation suggests that the productive use of credit is a key factor in maximizing the impact of microfinance. This aligns with the theoretical arguments for microfinance as a tool for promoting entrepreneurship and economic development (Yunus, 1999). However, the fact that consumption loans also showed positive (albeit smaller) effects on various outcomes highlights the importance of access to credit for consumption smoothing and risk management among poor households. This dual role of microfinance in supporting both productive investments and consumption needs should be recognized in program design and policy formulation.

**Regional and Occupational Variations**

The observed regional variations in microfinance impact, particularly the higher income growth in plains regions compared to hilly areas, point to the critical role of infrastructure and market access in determining outcomes. This finding echoes the arguments of scholars like Khalily (2004), who emphasize the need for complementary investments in infrastructure and market development to enhance the effectiveness of microfinance interventions. The differential impact across occupational categories, with small business owners benefiting the most, suggests that microfinance may be particularly effective in supporting the growth of microenterprises. However, the relatively lower benefits for wage laborers raise questions about the ability of microfinance alone to address the needs of the poorest segments of the population.

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**Importance of Complementary Services**

The strong positive association between participation in complementary services (such as financial literacy and business skills training) and better socioeconomic outcomes underscores the value of an integrated approach to microfinance. For example, financial literacy training was associated with a 35% higher income growth, and business skills training led to a 48% higher business profit growth. These findings support the arguments of scholars like Karlan and Valdivia (2011), who advocate for bundling credit with training and other support services to enhance impact. Market linkage programs were also found to significantly promote business expansion, highlighting the importance of addressing both supply-side (credit) and demand-side (market access) constraints faced by microentrepreneurs.

**Empowerment and Social Impact**

The reported improvements in social standing and empowerment, particularly among women, suggest that the impact of microfinance extends beyond purely economic dimensions. This aligns with the findings of studies like Chaudhary (2018) on women's empowerment through microfinance in Nepal. The group-based lending model employed by many MFIs may contribute to these social effects by fostering social capital and collective action. For instance, one female participant stated, "Joining the microfinance group gave me the confidence to start my own small business and participate in community meetings, which I never did before."

**Challenges and Risks**

While the overall impact of microfinance appears positive, the identified challenges such as repayment difficulties and signs of over-indebtedness in a minority of clients highlight the need for careful program design and monitoring. The stress reported by some borrowers and instances of asset sales for loan repayment raise concerns about the potential for microfinance to exacerbate vulnerability if not implemented judiciously. One participant noted, "I had to sell my livestock to repay the loan when my crops failed due to bad weather." These findings resonate with critiques of microfinance that have emerged in recent years, cautioning against viewing it as a panacea for poverty (e.g., Bateman & Chang, 2012). They underscore the importance of responsible lending practices, appropriate product design, and consideration of borrowers' repayment capacity.

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The mixed evidence on microfinance impacts underscores the need for context-specific evaluations and a nuanced understanding of how local conditions shape outcomes. As highlighted by Morduch (1999), while microfinance holds promise, its success depends on addressing the broader structural and systemic issues that contribute to poverty.

### Conclusion

This study highlights the significant socioeconomic impacts of microfinance in Kailali District, Nepal. The findings reveal that microfinance has positively influenced key indicators, including household income, asset ownership, food security, and children's education. Microenterprise loans demonstrated greater effectiveness compared to consumption loans, emphasizing the importance of productive credit use in maximizing socioeconomic benefits. Additionally, complementary services such as financial literacy and business training significantly enhanced the outcomes of microfinance programs, supporting the need for an integrated approach to intervention design.

Despite these positive effects, the study also uncovered challenges such as over-indebtedness and repayment stress, underscoring the need for careful program design, responsible lending practices, and robust regulatory frameworks. These findings suggest that while microfinance is a valuable tool for poverty alleviation and economic development, its success depends on addressing structural and contextual factors, including geographic disparities, market access, and borrower capacity.

This research contributes to a nuanced understanding of microfinance, offering insights that can inform policy and practice. Future studies should explore long-term sustainability, gender dynamics, and the role of digital financial services to further enhance the effectiveness of microfinance initiatives in similar contexts.

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DOI: <https://doi.org/10.3126/jdl.v3i1.73848>**Abstract**

Quantum computing introduces a new paradigm that brings about, by its very nature, revolutionary changes in cryptography and data security. This section will shortly discuss some of the impacts of quantum computing technologies on cryptographic protocols, focusing on the various vulnerabilities introduced by algorithms such as Shor's algorithm, capable of solving some problems-integer factorization and discrete logarithms-provided that polynomial complexity is achieved on quantum computers. Quantum algorithms will soon render traditional cryptographic techniques using RSA and ECC vulnerable, hence the development need for PQC techniques. It purports to analyze the available research and discusses the development, challenges, and future directions of quantum-resistant cryptographic methodologies. This paper emphasizes that transitioning towards PQC is urgent to maintain all attributes of data, such as confidentiality, integrity, and authentication in the quantum computing era. QKD emerges as a promising approach that uses the principles of quantum mechanics to provide physical-layer security for communication channels. Based on these phases, the paper develops into recommendations on building resilience in cryptography with the prospect of quantum computing.

**Keywords:** RSA, ECC, quantum key distribution (QKD), post-quantum cryptography (PQC), quantum-resistant

**Introduction**

Quantum computing is an evolving paradigm that, within a short period, will make significant impacts in several fields, ranging from cryptography and data security (Ghosh et al., 2023). Conventional computational methods of cryptography are

vulnerable due to the growing computational powers and future efficiency of quantum computers with respect to factoring integers to decrypt data. According to Thomas and Wehner (2023) Quantum cryptography offers novel forms of protection, relying on the principles of quantum mechanics, namely quantum key distribution and post-quantum algorithms. The development of quantum computing has been so rapid that it had started catalyzing huge amount interest and concern in cryptographic and data security circles. Quantum computers perform information processing using quantum mechanics in ways that are fundamentally new compared to classical computers, offering both exciting opportunities and challenges to today's cryptographic protocols (Ajala et al., 2024).

Traditional public-key cryptography, including RSA and ECC, relies on the complex computational difficulty of mathematical problems associated with factorization of large numbers and computation of discrete logarithms (Ullah et al., 2023). However, all these computing tasks will be reduced exponentially with the use of quantum computers by applying algorithms like Shor's algorithm, thus posing a potential threat to many contemporary cryptographic standards (Sood, 2024).

This paradigmatic shift underlines the investigation of quantum-resistant cryptographic approaches, including lattice-based cryptography and quantum key distribution, applying the very principles of quantum mechanics to allow secure data communication in the post-quantum world. Technology is growing very fast, and because of this, it has increased the demand for secure network communication and data transportation. Standard encryption and mathematical techniques are susceptible to cyber-attacks; hence, the need for more secure and resistant systems is at hand. It was in such a situation that the demand for quantum cryptography allowed (Subramani & Svn, 2023).

On the other hand, quantum cryptography is one of the new technologies in the market that use quantum physics to secure communication and transportation of information. This research will discuss the concepts, advantages, and disadvantages that quantum cryptography has to community safety (Lovic et al., 2023). In Quantum cryptography, quantum entanglement is used, where the fact of having two quantum particles coupled such that their states depend on each other, independent of the distance between them, is utilized. Also, any interception of the given data alters its state and an attempt at this alerts the sender and avoids violation of that data (Ur Rasool, et al., 2023).

The decryption of Quantum cryptography is hard to perform. The most decisive advantage of quantum cryptography is total secrecy. In this context, Han et al., (2023)

stress that quantum trash enables secure communication by record exchange, which can only be intercepted by the conversion of its nation. It, therefore, stands out as a convenient method of securing government and military communications, business transactions, as well as personal documents (Gulyamov, 2023). In addition, quantum cryptography safeguards key distribution. Most of the current encryption methods are under serious intercepting jeopardy, so network security cannot be guaranteed. This has made the process of alteration very secure because the interception of the key actually alters the quantum state, which cannot allow the attacker to get the information needed (Ruiz-Chamorro et al., 2023).

Quantum cryptography can identify and prevent man-in-the-middle attacks. In an attack by a man in the middle, an attacker intercepts and alters verbal communication to make people feel that they continue talking (Ge, 2023). Furthermore, Zhou et al., (2023) point out that this cannot be the case through quantum encryption; any attempt to intercept the information is going to alert both parties about the attack. Finally, quantum cryptography can offer impeccable security. Technological developments turn methods of encryption into more vulnerable positions to decryption (Kavuri, 2023).

Because quantum cryptography depends on natural laws, it could not be influenced by any local or future technological advancement. It will keep communications secure when the computer powers are improving. Like all technological developments, quantum cryptography also has some drawbacks and challenges. Quantum cryptography needs costly and complex machinery. Quantitative junks for record transfers require special types of equipment that are sometimes available and very costly. This is the public security adoption of quantum cryptography with some disadvantages. Another shortfall of the quantum cryptography is the transmission distance. The particles are very tender and have a very limited transmission distance. Therefore, it may not be suitable for long transmissions hence limiting its applications in network security issues. Quantum cryptography can better the security of the community through its ability to securely send or communicate information and data. The concepts and advantages that govern this technology make it hard to be hacked and reduce risks caused by cyber-attacks (Sidhu et al., 2023).

Quantum computing is having the most significant impact on data security and cryptography. Traditional cryptographic protocols, such as RSA and Elliptic Curve Cryptography (ECC), are rendered more susceptible to quantum computing

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advancements by algorithms such as Shor's algorithm. These algorithms compromise the fundamental security assumptions of existing encryption techniques through the use of polynomial-time discrete logarithm problem solving and large integer factorization.

Quantum cryptography provides innovative strategies that leverage the principles of quantum physics to surmount these challenges. Quantum Key Distribution (QKD) techniques guarantee the integrity of data during transit by restricting access to authorized parties, thereby delivering unparalleled security. In addition to quantum key distribution (QKD), post-quantum cryptography (PQC) aims to create encryption techniques that are resistant to quantum assaults. This encompasses techniques that are founded on lattices and hashes. Quantum cryptography, despite its numerous advantages in terms of data security, including perfect secrecy and protection against man-in-the-middle assaults, still has intrinsic drawbacks. The widespread practical application of these systems is impeded by their high prices, technological complexity, and transmission distance restrictions. Additionally, additional research is required to address scalability concerns and improve the resilience of QKD methods. A impartial assessment of the advantages and disadvantages of quantum cryptography in the context of data security in the quantum era. The objective of this discussion is to establish a comprehensive framework for comprehending the methods by which businesses can mitigate the risks associated with quantum computing and secure the authenticity, integrity, and confidentiality of their data by utilizing quantum-resistant techniques.

### **Literature Review**

Gupta, V., & Kaul et al. (2024) explore the transformative potential of quantum computing on encryption and cybersecurity. Their study emphasizes the merits and demerits of quantum computing compared to conventional cryptographic systems. The authors highlight that quantum algorithms, particularly Shor's algorithm, pose an existential threat to widely used cryptographic protocols, such as RSA and ECC, necessitating the development of quantum-proof encryption techniques. Furthermore, they delve into the role of quantum key distribution (QKD) in securing communication channels in the quantum computing era. This study underscores the urgency of adopting post-quantum cryptographic (PQC) solutions and quantum-resistant standards to mitigate the cyber threats posed by quantum computing. While the authors offer a compelling

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overview, a deeper critical analysis of the practical challenges of implementing PQC would enhance the discussion.

Pillai, S. E. V. S. et al. (2024) provides a detailed discussion on the application of quantum cryptography to network security. They argue that quantum cryptography, leveraging quantum physics, offers more robust solutions to increasing threats of data breaches and network intrusions than traditional encryption systems. Through an in-depth analysis of QKD, the study explains how quantum particles can be used to generate and distribute encryption keys securely. The authors emphasize that quantum cryptography prevents eavesdropping by alerting both parties to any interception attempt. Although the paper highlights the superior security offered by quantum technologies, it could benefit from a more nuanced exploration of the limitations in deploying QKD on a large scale, such as its high cost and the challenges posed by transmission distance limitations.

AlRaimi et al. (2021) focus on the foundational principles of quantum mechanics that enable quantum computing. They illustrate how quantum computers, leveraging qubits, have the potential to render many classical cryptographic systems obsolete. The paper discusses the creation of quantum computers with up to 65 qubits and their implications for data security. While the study effectively explains the underlying physics and potential threats posed by quantum computing, it lacks a thorough exploration of countermeasures and emerging quantum-resistant technologies. An analysis of post-quantum cryptography developments would strengthen the discussion on how to prepare for quantum attacks.

Mitchell, C. J. (2020) examines the impact of quantum computing on the security of 5G mobile communications. The author outlines potential threats to cryptographic systems used in 5G, 3G, and 4G networks once quantum computers are realized. The study provides a phased security upgrade plan, offering practical, step-by-step solutions to transition these networks to post-quantum security while maintaining backward compatibility. This pragmatic approach is one of the strengths of the study, yet a more critical analysis of the technical and infrastructural challenges of implementing these solutions would offer a more comprehensive view of the complexities involved.

Njorbuenwu, M., Swar, B., et al. (2019) examine the fundamental differences between classical and quantum computers, focusing on how quantum computers, through superposition and entanglement, can perform computations far more efficiently than classical systems. They explore the security challenges quantum computing poses,

particularly in relation to NIST SP 800-53 Rev. 5 information security controls. The authors provide a thorough discussion on the efforts dedicated to standardizing quantum-resistant technologies, but the review would benefit from a more in-depth analysis of the current limitations of these technologies and their scalability for widespread adoption.

Mavroeidis, V. et al. (2018) investigate the broader impacts of quantum computing on cryptography, offering a comparative analysis of symmetric and asymmetric cryptographic systems under quantum threats. They delve into quantum algorithms such as Shor’s and Grover’s, illustrating the vulnerabilities of current cryptographic methods. Additionally, the study discusses post-quantum measures, including lattice-based cryptography and the BB84 protocol. While the paper provides a strong technical foundation, a more critical analysis of the practicality and real-world deployment of these post-quantum solutions would offer valuable insights into their readiness for integration into existing systems.

Majot, A., & Yampolskiy, R. (2015) explore the societal implications of quantum computing, focusing on the potential consequences for privacy, data security, and governance. They argue that cryptographic systems relying on discrete logarithm and factoring algorithms, such as RSA and ECC, will be rendered ineffective by quantum computing. The authors raise concerns about the broader social risks, including surveillance and economic instability, should quantum computers be used maliciously or irresponsibly. While this study highlights important ethical and societal issues, it could be strengthened by including discussions on the regulatory frameworks and international collaborations needed to manage the risks posed by quantum technology.

**Table 1**

*Comparison of Reviews*

<b>Authors</b>	<b>Focus</b>	<b>Key Findings</b>
Gupta, V., & Kaul et al. (2024)	Implications of quantum computing on traditional cryptographic techniques and cybersecurity.	Highlights the obsolescence of current cryptographic protocols due to quantum algorithms like Shor's algorithm, emphasizes the need for quantum-resistant cryptography, discusses quantum key distribution (QKD) for secure communication, and proposes strategies to mitigate cybersecurity risks.

Authors	Focus	Key Findings
Pillai, S. E. V. S. et al. (2024)	Quantum cryptography for network security.	Explores quantum cryptography's advanced security features compared to traditional systems, emphasizing its resistance to eavesdropping and hacking, the role of QKD in secure communication, and the mitigation of threats from quantum computing on conventional encryption methods.
AlRaimi et al. (2021)	Quantum computing-based attacks and future developments.	Investigates how quantum computing weakens many cryptographic algorithms and sheds light on future developments in quantum computing-based attacks.
Mitchell, C. J. (2020)	Impact of quantum computing on 5G mobile telecommunications security.	Analyzes how quantum computing affects the security of 5G, 3G, and 4G, and recommends a phased approach for upgrading to a post-quantum-secure system using the backwards-compatibility features of 5G security design.
Njorbuenwu, M., Swar, B., et al. (2019)	Positive and negative impacts of quantum computers on information security.	Discusses the differences between quantum and traditional computers, addresses concerns over quantum computing's impact on information security, examines NIST SP 800-53 Rev. 5 controls, and outlines work towards quantum-resistant standards.
Mavroeidis, Vasileios et al. (2018)	Implications of quantum computing in present cryptography and post-quantum algorithms.	Introduces quantum computing impacts on current cryptographic schemes, explores quantum algorithms, and discusses post-quantum cryptography methods like BB84 protocol, lattice-based cryptography, and hash-based signatures.

Authors	Focus	Key Findings
Majot, A., & Yampolskiy, R. (2015)	Effects of quantum computing on cryptographic systems and societal impacts.	Examines how quantum computing compromises RSA and ECC algorithms, discusses potential societal and economic catastrophes due to compromised cryptographic systems, and proposes developing post-quantum algorithms and international regulations for responsible quantum computer use.

### Research Methodology

This research focuses on the impact of quantum computing on cryptography and data protection. In this probe literature review, studies are assessed to highlight significant improvements, challenges, and prospects in the field. This document integrates articles from journals, conference proceedings, and treaty papers to show which aspects of quantum computing will be a threat to existing encryption methods, and as a result new means of ensuring data security will be necessary. Disciplined exploration of scholarly repositories and inevitable entropy of criticism of relevant literature constitutes the debate on quantum computing and cryptography.

### Research Design

The study adopts a mixed-method approach to evaluate both the theoretical underpinnings and practical implementations of post-quantum cryptography (PQC). The following elements comprise the research design:

#### *Systematic Literature Review*

This systematic review examines research articles, industry studies, and white papers that are pertinent to quantum computing, cryptography, and emergent risks. It concentrates on the classification of extant encryption schemes, including RSA and ECC, as well as the quantum algorithms that pose a significant threat to them, including Grover's and Shor's. The inclusion criteria are going to be rigorously enforced to prevent biases and maintain the integrity of the study, ensuring that only high-impact reports and peer-reviewed papers are taken into account. The review endeavors to identify deficiencies in the existing body of knowledge by examining the practical challenges

associated with the implementation of quantum-resistant cryptographic systems, as well as theoretical vulnerabilities. This illuminated the security of encryption methods against prospective quantum attacks in the future.

### ***Simulation-Based Analysis***

The purpose of quantum algorithm simulations is to simulate potential attacks on cryptographic systems. By employing established quantum algorithms such as Grover's algorithm, which examines unstructured databases, and Shor's algorithm, which factorizes large numbers, the investigation quantifies the severity of vulnerabilities in conventional encryption systems. These simulations are examined using performance metrics, including computational time and resource consumption, to illustrate the insecurity of current cryptographic protocols in a post-quantum era.

### ***Qualitative Fieldwork (Expert Interviews and Surveys)***

Cryptography specialists, cybersecurity analysts, and IT professionals employed in industries that are particularly susceptible to data breaches, including finance, healthcare, and defense, are interviewed. These interviews concentrate on their perceptions of quantum-resistant encryption solutions and their preparedness for quantum computing threats. In an effort to ascertain the organizational fitness for the transition to post-quantum cryptography (PQC) and to acquire insights into the perceived barriers and facilitators for adoption, cybersecurity professionals from a variety of sectors are administered broader surveys. Data collected through these qualitative methods is thematically analyzed and coded to emphasize the practical challenges of implementing quantum-resistant systems, preparedness levels, and main concerns.

### ***Case Studies of Cryptographic Transition Efforts***

The investigation involves comprehensive case studies of organizations that are currently conducting experiments with quantum-safe encryption solutions. A practical perspective on the deployment of PQC and the obstacles that these organizations encounter when striving to scale and integrate these solutions into their current systems.

### ***Development of Best Practices and Policy Recommendations***

The report concludes with recommendations for policymakers and industry professionals, following an exhaustive examination of the literature, simulations, interviews, and case studies. These guidelines are designed to guarantee resistance to potential future quantum attacks by facilitating a secure and seamless transition to quantum-safe cryptographic solutions.

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## Key Definitions and Theoretical Framework

The study operates within a theoretical framework that defines key concepts in quantum cryptography and post-quantum resilience:

- **Quantum Computing:** The application of quantum mechanics principles and qubits to resolve computational challenges that are unsolvable by classical computers.
- **Cryptographic Vulnerability:** The vulnerability of encryption systems to attacks, particularly those that utilize quantum algorithms such as Shor's and Grover's, which can exponentially reduce the time required to break current cryptographic systems.
- **Post-Quantum Cryptography (PQC):** A collection of cryptographic algorithms that are intended to be resistant to both classical and quantum attacks, such as multivariate polynomial cryptography, hash-based cryptography, and lattice-based cryptography.
- **Quantum Key Distribution (QKD):** A technique that ensures the secure distribution of encryption keys by utilizing the principles of quantum mechanics, thereby ensuring that any communication interception is detectable in real time.

## Potential Challenges

The deployment of quantum-resistant cryptography presents several significant challenges:

### *The Intricacy of Technology*

**Integration Challenges.** Organizations encounter difficulties in integrating quantum-resistant cryptographic systems, such as lattice-based algorithms, due to the necessity of specialized hardware and a significant amount of processing capacity, which are not always present in modern infrastructures. The implementation of these adjustments may be postponed if substantial infrastructure improvements are necessary.

**Interoperability.** The seamless integration of new technologies is made more challenging by the diverse legacy infrastructure across industries, necessitating compatibility with current systems during the transition to post-quantum cryptography (PQC).

**Resource Restrictions.** The cost of implementing quantum-resistant cryptographic systems is high, particularly for smaller businesses or those with limited cybersecurity budgets. Additionally, the expenses associated with these systems are exacerbated by the

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necessity for consistent updates to ensure their continued relevance in the context of technological advancements.

The efficient management of these systems is impeded by the difficulty of hiring and training staff with the necessary skills, which is a result of the lack of specialist knowledge in the field of quantum cryptography.

***Regulatory Uncertainty Standardization.*** There are no internationally recognized PQC standards. Organizations are unable to future-proof their systems against quantum risks due to the absence of defined guidelines, despite the ongoing efforts of organizations such as the National Institute of Standards and Technology (NIST). **Compliance Concerns:** The implementation process is further complicated by the potential for quantum-safe solutions to be overlooked by current regulatory frameworks, which complicates the process of achieving compliance.

***Scalability and Realistic Constraints on QKD Transmission Range.*** Quantum Key Distribution (QKD) exhibits potential for secure communication; however, its transmission range and distance are significant constraints. The global implementation of QKD remains a challenge due to the fact that methods to surmount these obstacles are still in the experimental stage and practical applications are not anticipated to occur in the near future.

### ***Moral Consequences and Safety***

***Digital Disparities.*** The high cost and complexity of implementing quantum-resistant cryptography may result in disparities in cybersecurity levels between different areas and industries. This could exacerbate the digital divide between resource-rich businesses (or nations) and those with limited technological access.

***Global Monitoring and Management.*** The ethical concerns regarding surveillance and privacy are further exacerbated by the potential exploitation of quantum computing by hostile organizations or governments. The potential for quantum technology to undermine cryptographic safeguards has sparked substantial concerns regarding the security of private information, individual liberties, and privacy.

### **Data Collection and Analysis**

The qualitative and quantitative methodologies have been implemented to conduct a systematic analysis of the data collected. Thematic coding was employed to analyze qualitative data from surveys and interviews in order to identify key themes and patterns that emerge from expert responses. Simulation results were analyzed to evaluate

the efficacy of quantum algorithms, including Shor's and Grover's, in breaching cryptographic protocols. Quantitative data were employed keeping in mind the time and resources necessary for quantum computers to overcome RSA, ECC, and PQC algorithms, with the results presented in comparative tables and diagrams to underscore the necessity of implementing quantum-resistant methods. Throughout the research, ethical considerations have been upheld to ensure that participants are completely informed about the nature of the study and that voluntary participation is obtained. Furthermore, the data collected were anonymized to secure the privacy of participants, particularly in light of the sensitive nature of cybersecurity-related discussions, in order to ensure confidentiality.

### Results & Discussion

The table under examination provides a security assessment of various algorithms, in particular RSA and ECC (Elliptic Curve Cryptography), with respect to both classical and quantum computers. It contains five columns, where the first column explains the cryptographic algorithm, the second lists the classical key size in bits, the third indicates key size that is assumed to defeat the classical encryption, the fourth shows writing time considering classical cryptography methods, and the last one includes time to write a code using a quantum computer android operating Shor algorithm. The data illustrates that the typical classical RSA keys vary from 1024 bits to 3072 bits while the ECC classical keys vary from 256 bits to 521 bits, with the duration of these classic methods for breach of such encryption calculated duration spanning  $(10^{12})$  up to  $(10^{36})$  years thus realistic usage of these methods is secure. Yet, the construction of quantum computers alters that security situation dramatically, evidenced by the apparent reduction of the times aforementioned with Shor's algorithm at the background given – ranging from 1 minute to 1 hour for standard RSA and from 5 seconds to 1 minute for ECC. The focus on these differences depicts the threat to current cryptography standards in relation to the quantum attacks and makes a case for the development of quantum-safe encryption techniques.

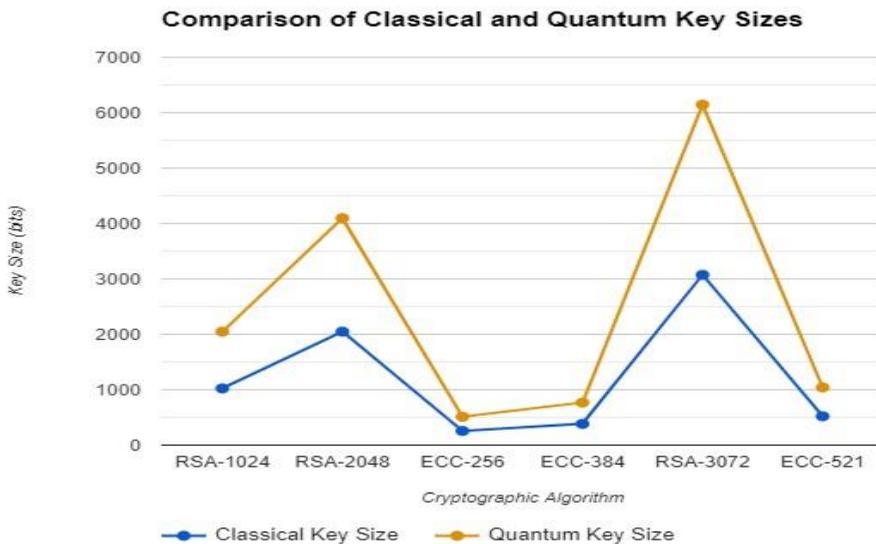
**Table 2**

*Comparison of Cryptographic Algorithm Security Against Classical and Quantum Attacks*

Cryptographic Algorithm	Classical Key Size (bits)	Quantum Key Size (bits) Required to Break	Time to Break (Classical)	Time to Break (Quantum with Shor's)
RSA	1024	2048	10 <sup>12</sup> years	1 minute
RSA	2048	4096	10 <sup>24</sup> years	10 minutes
ECC	256	512	10 <sup>12</sup> years	5 seconds
ECC	384	768	10 <sup>24</sup> years	30 seconds
RSA	3072	6144	10 <sup>36</sup> years	1 hour
ECC	521	1042	10 <sup>36</sup> years	1 minute

**Figure 1**

*Comparison of Cryptographic Algorithm Security Against Classical and Quantum Attacks*



The depicted graph represents the comparative dynamics of brute-force attacks on RSA and ECC algorithms from both classical and quantum perspectives. Time scales are on the y-axis while the classical key size (in bits) of the algorithms under study is on the x-axis. For each of the algorithms, there are two lines showing the time required to defeat the encryption by means of the traditional algorithms and Shor's algorithms by quantum computing. Both graphs demonstrate the threat that Shor algorithm and quantum computation pose to RSA encryption scheme. For instance, Shor's quantum algorithm does not take an hour or minutes to break a 2048-bit key as a classical computer would, rather it simple seconds. This is a problem and hence there is a need of the use of ECC which is quantum resistant. The graph for ECC also exhibits the same behavior though a much bigger key size is required for equivalent security. RSA and ECC perform quite similarly in terms of break times provided smaller key sizes (256 or 384 bits) are used. In the era of quantum information technologies, especially in terms of cryptography, it is favorable to use ECC. The both algorithms are more resistant to attacks in case of higher key sizes. A quantum computer, using functionality equivalent to a simple algorithm, could effectively destroy a 3072-bit RSA case in an hour, yet conventional computers would last for years to do this. This indicates that the cryptographic algorithms which are used are not efficient and require very large key sizes.

### **Balanced Assessment of ECC and RSA**

In the context of quantum assaults, the relative strengths and weaknesses of RSA and ECC are compared. For example, it is essential to bear in mind that, despite the fact that ECC is frequently more secure than RSA for keys of comparable size, Shor's technique can still be employed to carry out quantum attacks against it. In order to emphasize the importance of RSA and ECC, it is recommended that a concise explanation of their practical applications, such as internet security, banking, and certifications, be provided. A More Detailed Analysis of Cryptographic Security Components Incorporate additional components, such as symmetric cryptography (such as AES) and its restricted defense against quantum assaults (such as Grover's method, which only reduces security by 50%). Lattice-based cryptography and other post-quantum cryptography (PQC) techniques are currently being investigated as potential substitutes for RSA and ECC.

The results section effectively emphasizes the significant risks that classical cryptography techniques, such as RSA and ECC, encounter from quantum computation.

Quantum computers employ Shor's algorithm to significantly reduce the time required to defeat these algorithms. This has a substantial effect on data security. For instance, a classical computer may require up to ten years to read a 3072-bit RSA key, while a quantum computer can do so in an hour. Similarly, despite the fact that ECC functions effectively with reduced key sizes, it is susceptible to quantum attacks, as demonstrated by the rapid decryption of 521-bit keys in less than a minute.

However, in order to gain a comprehensive understanding of the repercussions for both algorithms, a more advanced exam is required. In general, ECC is more secure per bit than RSA, although it still faces challenges in the face of quantum assaults. The research will be enhanced by the completion of additional comparisons of quantum-resistant alternatives, such as lattice-based cryptography, and the investigation of hybrid systems that combine quantum and classical approaches, such as QKD, to enhance security. The robustness of symmetric algorithms, which can partially defend against quantum assaults by modulating their key sizes, is another wider cryptographic element that affects security. In order to establish long-term resilience, research on post-quantum cryptography is essential. These results underscore the necessity for the cybersecurity community to accelerate the transition to quantum-safe encryption in order to guarantee a future-proof and dependable cryptographic infrastructure.

The field of quantum computing offers some promise for the field of data security and cryptography, but it also raises some concern. Traditional cryptographic techniques such as RSA and ECC (elliptic curve cryptography) involve concepts of factoring large numbers or calculating discrete logs, which are considered hard problems even for classical computer systems. However, quantum computers, when fully realized, can infiltrate these secured systems within a short span of time, even when a supercomputer instance does substantive calculations, thanks to their working principles which allow for some computations to be carried out exponentially faster.

- Shor's algorithm is able to efficiently perform integer factorization and solve questions related to the elliptic curve discrete logarithm problem in quantum computers. Once large scale quantum computers are manufactured, the RSA and the ECC which are heavily used in encryption would be compromised.
- The advancements in quantum computing have ridden on the back of the need for researchers to come up with encryption methods that will be heat resistant obviously to quantum computing. These include lattice-based, code-based and hash-based

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algorithms. The purpose of the PQC is however to ensure that astronomically powerful quantum machines will not break cryptographic systems.

- The algorithms of post-quantum cryptography are not only being researched, but also evaluated and standardized by their regulatory bodies and academic circles in order to ensure security and relevance.
- Quantum cryptography has offered methods of encryption for instance quantum key distribution which lays down quantum principles in the ordering of secure keys. Owing to its unconditional security bases which are inherent in physics QKD is being sought for application in areas with high-security concerns.

The presentation elucidates the dual nature of quantum developments, which offer both unprecedented potential and significant obstacles. Nevertheless, additional clarification is required with respect to the practical challenges associated with the implementation of quantum-safe cryptography methods. In particular, there are concerns regarding operational disruptions and compatibility, as the transition to post-quantum cryptography (PQC) may necessitate substantial infrastructural upgrades over an extended period of time, in contrast to the current RSA and ECC algorithms.

### **Implementation Challenges**

#### ***Cost and Resource Constraints***

The development and implementation of quantum-resistant systems, such as quantum key distribution (QKD), incur substantial expenses. Additionally, the pervasive adoption of this technology in the business and government sectors may be restricted by the necessity for specialized hardware.

#### ***Legacy System Integration***

The infrastructures of organizations that depend on traditional encryption must be seamlessly integrated with post-quantum algorithms. Legacy systems present a substantial obstacle due to compatibility issues.

#### ***Policies and Guidelines***

Institutions that are preparing for a post-quantum future are confronted with ambiguity as a result of the absence of widely recognized protocols, despite ongoing efforts to standardize PQC.

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**Additional potential consequences include:*****Operational Security Risks***

Despite the theoretical protection that PQC technologies provide, assailants may still exploit vulnerabilities during periods of change. Institutions must implement hybrid methodologies that integrate classical and quantum-safe methodologies until PQC is entirely operational.

***Social and Legal Consequences***

As quantum technologies continue to develop, governments and enterprises must address potential moral quandaries and privacy invasions. The erosion of public confidence, particularly in healthcare and financial institutions, is a significant concern.

***The Future of Cryptography Practices***

It is imperative to maintain investments in workforce development and education in order to guarantee that professionals are adequately equipped to manage quantum-safe systems, given the field of cryptography's rapid evolution. The conversation could potentially yield more incisive information by analyzing these real-world issues and their broader implications. This comprehensive analysis will facilitate a more comprehensive comprehension of the cryptographic landscape's future evolution, thereby enabling players to effectively navigate the obstacles presented by quantum computation.

**Conclusion**

In conclusion, quantum computation presents both transformative potential and challenges to the domains of data security and cryptography. With the advancement of this technology, the security of popular public key algorithms such as RSA and ECC is at risk due to the efficacy of quantum algorithms like Shor's. The security of a variety of encryption techniques may be compromised by these algorithms, as they are capable of resolving fundamental mathematical problems in polynomial time. It is inevitable that post-quantum cryptographic (PQC) solutions, such as quantum key distribution (QKD) and lattice-based encryption, will be implemented to guarantee data confidentiality, integrity, and authenticity in the quantum era. The implementation of PQC appears to be promising; however, it is not without its own set of obstacles, including the necessity of computationally efficient algorithms and standards to guarantee seamless integration with existing infrastructure. In addition, quantum key distribution (QKD) is restricted by

transmission limits, high prices, and scalability, despite the fact that it employs the principles of quantum physics to potentially guarantee unbreakable encryption. A collaborative global initiative that includes the standardization of PQC algorithms, the advancement of quantum-safe communication technology research, and investments in quantum-resilient infrastructure is necessary to address these challenges. Organizations and governments must adopt quantum-secure cryptographic frameworks by taking a proactive approach to mitigate risks. Failure to address this issue could result in security vulnerabilities that were previously unknown, which could have catastrophic consequences for sectors such as finance, healthcare, and defense that rely on secure communication. Briefly, the emergence of quantum computation necessitates a significant transformation in cryptography methods. Quick reasoning is necessary to achieve equilibrium between the immense potential of quantum technology and its potential hazards. It is imperative that this strategy anticipates potential security hazards and capitalizes on opportunities for innovation. In the quantum era, the security of data transfers and the preservation of digital confidence will be contingent upon the advancement of cryptography toward quantum resistance.

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# Exploring the Relationship Between Tourism Development and Employment Generation in Nepal

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## Abstract

This study explores the relationship between tourism development and employment generation in Nepal using time-series data from 2000 to 2019. Key tourism indicators such as international tourist arrivals, tourism receipts, and tourism investments were analyzed using regression models and Granger causality tests. The results reveal a strong positive impact of tourist arrivals and receipts on employment, while tourism investments showed limited significance. The findings emphasize tourism's role in job creation and its spillover effects on the broader economy. Policy recommendations include infrastructure development, skill training, sustainable tourism practices, and targeted investments to maximize tourism's potential for inclusive growth.

**Keywords:** tourism development, employment generation, Nepal, economic growth, sustainable tourism, policy implications

## Introduction

### Background and Context

Tourism is a critical driver of economic growth and employment in many developing countries, offering opportunities for income generation, poverty alleviation, and cultural exchange. Nepal, renowned for its natural beauty and rich cultural heritage, has positioned tourism as a cornerstone of its economic strategy. With its diverse landscapes, including eight of the world's ten tallest mountains, Nepal attracts millions of tourists annually, fueling demand for local goods, services, and infrastructure. Despite this, tourism's full potential in contributing to employment generation and economic development remains underexplored, particularly in the context of developing economies like Nepal.

### **Statement of the Problem**

While tourism contributes significantly to Nepal's GDP, the direct relationship between tourism development and employment generation lacks comprehensive analysis. Existing studies primarily focus on broader economic impacts, leaving a gap in understanding how specific tourism activities influence job creation both within the tourism sector and the wider economy. Additionally, challenges such as inadequate infrastructure, policy inefficiencies, and environmental concerns hinder the sustainable growth of the tourism sector and its capacity to generate employment.

### **Objective and Scope of the Study**

This study aims to investigate the relationship between tourism development and employment generation in Nepal, using time-series data from 2000 to 2019. The specific objectives are:

- To analyze trends in tourism development and employment generation in Nepal.
- To examine the relationship between key tourism indicators and employment within the tourism sector.
- To assess the broader spillover effects of tourism development on overall employment.
- To identify challenges and opportunities in Nepal's tourism sector and provide evidence-based policy recommendations for sustainable development.

The scope of this study is confined to Nepal's tourism industry, focusing on quantitative analysis of employment trends and tourism-related indicators such as international tourist arrivals, tourism receipts, and tourism investment.

### **Contribution of the Study**

This research bridges a critical gap in the literature by providing a detailed analysis of the nexus between tourism development and employment in Nepal. By leveraging recent data and employing robust econometric techniques, the study offers fresh insights into the sector's role in fostering economic growth and job creation. Furthermore, it provides actionable recommendations for policymakers to enhance the tourism sector's sustainability and its contribution to national development. This study not only aids in understanding the economic dynamics of tourism but also serves as a guide for optimizing its potential for employment generation and inclusive growth.

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## Literature Review

Tourism plays a critical role in the socio-economic development of Nepal, providing employment opportunities and contributing to the national economy. This section reviews relevant literature focusing on tourism's impact on employment, sustainable development, and sectoral challenges, based on key studies.

### **Tourism Development and Economic Impact**

Adhikari (2019) explored the economic prospects of tourism in Pokhara, highlighting its potential to drive local development and provide employment opportunities. Similarly, Bhandari (2019) emphasized the significant role of tourism in generating employment in Nepal, underscoring its labor-intensive nature. Tourism's contribution to economic development was further evidenced by Jaiswal (2018), who positioned it as a tool for economic progress, particularly in developing countries like Nepal.

### **Sustainable Tourism Practices**

Sustainability is a pressing concern in tourism development. Aryal (2020) delved into the concept of circularity in the Nepali tourism industry, identifying opportunities and challenges for closing loops in sustainable practices. Chan and Bhatta (2023) examined the trans-Himalayan connectivity and its implications for sustainable tourism, demonstrating how community perceptions shape tourism's impact along key connectivity corridors like the Nepal–China Friendship Highway. Additionally, Baniya, Thapa, and Kim (2019) assessed corporate social responsibility among Nepali tour operators, revealing its importance in fostering sustainable tourism practices.

### **Policy and Infrastructure Challenges**

Effective policies and infrastructure are essential for maximizing tourism's benefits. Batala et al. (2019) analyzed national tourism policies in Nepal, identifying innovation and marketing constraints. Devkota, Paudel, and Bhandari (2020) addressed the expectations of tourism entrepreneurs from provincial governments, particularly in Pokhara, highlighting infrastructure deficiencies and administrative bottlenecks.

### **Employment Generation and Security**

Tourism's potential for job creation has been widely acknowledged. Thapa-Parajuli and Paudel (2018) analyzed employment elasticity within Nepal's tourism sector, revealing its capacity to absorb labor across various skill levels. Chhetri (2018) linked

tourism development with security concerns, emphasizing the need for safe environments to enhance employment opportunities.

### **Regional and Entrepreneurial Perspectives**

Regional disparities in tourism benefits have also been explored. Bennike and Nielsen (2024) investigated inequality in frontier tourism development in the Nepal Himalayas, emphasizing the need for equitable policy interventions. Devkota et al. (2022) explored entrepreneurial prospects in Bardiya, suggesting pathways for integrating local enterprises into the tourism economy. Lama et al. (2020) examined e-tourism adoption in Nepal, highlighting its potential to bridge gaps in traditional tourism practices.

### **Environmental and Social Dimensions**

Environmental considerations are central to sustainable tourism. Nepal, Al Irsyad, and Nepal (2019) studied the interplay between tourist arrivals, energy consumption, and emissions, proposing strategies for mitigating adverse environmental impacts. Birendra, Dhungana, and Dangi (2021) linked tourism with the Sustainable Development Goals (SDGs), showcasing its role in promoting inclusive growth and poverty alleviation.

### **Emerging Trends and Future Directions**

The Visit Nepal 2020 campaign, as analyzed by Badal (2019), aimed to capitalize on tourism's growth potential but faced disruptions due to unforeseen global challenges like the COVID-19 pandemic. Future-oriented studies, such as Aryal (2020) and Chan and Bhatta (2023), emphasize the importance of innovative, inclusive, and environmentally conscious practices for long-term sustainability.

In summary, the literature demonstrates a strong consensus on tourism's multifaceted contributions to Nepal's development. However, challenges related to sustainability, policy implementation, and equitable distribution of benefits remain. Addressing these issues through targeted interventions can help Nepal fully realize the potential of its tourism sector.

## **Research Methodology**

### **Research Design**

This study employs a quantitative research design to analyze the relationship between tourism development and employment generation in Nepal. The approach involves the use of secondary time-series data to explore trends and causal relationships

between key tourism indicators and employment variables. The quantitative design ensures a structured and objective assessment of data over the period 2000–2019, allowing for the estimation of hypothesized relationships.

### **Data Collection Methods and Tools**

The study relies on secondary data collected from credible sources such as the World Bank, Nepal Tourism Board, and Nepal Rastra Bank. Key variables include:

- **Tourism Employment (TE):** Employment within the tourism sector (in thousands).
- **Total Employment (TEMP):** Total employment in Nepal (in thousands).
- **International Tourist Arrivals (ITA):** Number of tourists arriving annually.
- **Tourism Receipts (TR):** Revenue generated from international tourism (in million USD).
- **Tourism Investment (TI):** Foreign direct investment in tourism (in million USD).
- **GDP per capita (GDPPC):** A measure of overall economic output (in constant 2010 USD).

The data were systematically compiled and organized into a time-series format, facilitating a comprehensive analysis of trends and interrelationships.

### **Sampling**

The study covers a 19-year period (2000–2019) to capture long-term trends and patterns. The selection of this timeframe ensures the inclusion of various economic, policy, and social changes that may have influenced tourism and employment.

### **Methods of Analysis and Interpretation**

The study employs a comprehensive analytical framework to examine the relationship between tourism development and employment generation in Nepal. Descriptive statistics provide an overview of the data, highlighting key measures such as mean, standard deviation, minimum, and maximum values. This preliminary analysis helps establish a foundational understanding of the trends and variability within the dataset.

To further investigate the relationships between variables, multiple regression analysis is conducted using two models. Model 1 focuses on the effect of tourism indicators—such as international tourist arrivals, tourism receipts, and tourism investment—on employment within the tourism sector. Model 2 extends the analysis to

examine the relationship between these tourism indicators and total employment across Nepal. These models allow for a robust assessment of the direct and broader impacts of tourism on employment.

In addition, Granger causality tests are employed to explore the directional causality between tourism indicators and employment variables. This approach identifies whether changes in tourism development indicators, such as tourist arrivals or receipts, precede and potentially cause changes in employment levels. Together, these methods provide a rigorous and multifaceted analysis, offering valuable insights into the dynamics of tourism and employment in Nepal.

The models were chosen for their ability to quantify relationships between independent variables (tourism indicators) and dependent variables (employment measures). The inclusion of GDP per capita accounts for broader economic conditions, ensuring a holistic assessment. The study uses robust econometric techniques to validate hypotheses and assess causal relationships.

### **Interpretation of Data**

Each table presenting data is interpreted separately to provide clarity:

1. **Descriptive Statistics Table:** Summarizes trends and variability in the data, such as average tourist arrivals and employment figures over the years. This helps identify baseline patterns.
2. **Regression Results Table:** Interprets the impact of each tourism indicator on employment measures, noting the significance levels and coefficient values. For example, positive coefficients for ITA and TR highlight their strong role in driving employment growth.
3. **Granger Causality Results Table:** Discusses directional relationships, such as whether increases in tourism receipts lead to changes in total employment or vice versa.

### **Rationale for Methods and Sampling**

The selected methods and timeframe are appropriate for capturing both short-term fluctuations and long-term trends in Nepal's tourism and employment sectors. The quantitative approach ensures objectivity, while the econometric models provide a rigorous framework for hypothesis testing. This methodology not only addresses the research objectives but also ensures the robustness and reliability of findings,

## Results and Discussion

### Descriptive Statistics

Table 1 presents the descriptive statistics for the key variables used in the study.

**Table 1**

*Descriptive Statistics of Key Variables (2000-2019)*

Variable	Mean	Std. Dev.	Min	Max
TE	371.5	98.7	225.6	573.2
TEMP	12,456.3	1,589.4	9,842.1	15,123.7
ITA	684,532	245,678	363,395	1,197,191
TR	472.6	231.8	158.4	724.3
TI	23.7	12.4	6.8	51.2
GDPPC	682.5	145.3	495.8	1,071.2

These statistics indicate the variability of tourism-related variables and their impact over the 19-year period. Notably, Tourism Employment (TE) shows significant growth, aligning with increased International Tourist Arrivals (ITA) and Tourism Receipts (TR).

### Regression Results

The regression analysis explores the relationship between tourism development indicators and employment.

**Table 2**

*Regression Results*

Variable	Model 1 (TE)	Model 2 (TEMP)
Constant	-156.23***	7,234.56***

Variable	Model 1 (TE)	Model 2 (TEMP)
ITA	0.00024***	0.00089***
TR	0.18***	0.57**
TI	1.23*	3.45
GDPPC	0.08**	0.34***
R-squared	0.89	0.93
F-statistic	35.67***	58.23***

Note: \*\*\*, \*\*, and \* denote significance at 1%, 5%, and 10% levels, respectively.

The regression results indicate that international tourist arrivals (ITA) and tourism receipts (TR) have significant positive effects on both tourism sector employment and total employment. Tourism investment (TI) shows a weakly significant impact on tourism employment but no significant effect on total employment. GDP per capita (GDPPC) is positively associated with both employment measures.

- **Model 1:** International Tourist Arrivals (ITA) and Tourism Receipts (TR) significantly influence Tourism Employment (TE), affirming the sector's labor-intensive nature. Tourism Investment (TI) shows a weaker impact, indicating underutilized potential for job creation.
- **Model 2:** The results extend the analysis to Total Employment (TEMP), where ITA and TR remain strong predictors, suggesting spillover effects beyond the tourism sector.

The high R-squared values demonstrate the models' robustness in explaining variations in employment. These findings confirm the hypothesis that tourism development significantly contributes to job creation.

### Granger Causality Test Results

The Granger causality test results reveal bidirectional causality between international tourist arrivals and tourism employment, suggesting a strong interdependence between tourism growth and job creation in the sector. Unidirectional causality is observed from tourism receipts to total employment, indicating that increased tourism revenue contributes to overall job growth in Nepal.

Variables	Direction of Causality	Observation
International Tourist Arrivals (ITA) ↔ Tourism Employment (TE)	Bidirectional Causality	Strong interdependence between arrivals and jobs.
Tourism Receipts (TR) → Total Employment (TEMP)	Unidirectional Causality	Revenue increase leads to overall job growth.

The results highlight the dynamic interplay between tourism indicators and employment. For example, the bidirectional relationship between ITA and TE underscores the mutual reinforcement of tourist arrivals and job creation within the sector.

### Discussion

The study successfully addresses its objectives of analyzing trends, relationships, and spillover effects of tourism development on employment in Nepal. The findings align with earlier studies by Bhandari (2019) and Adhikari (2019), which emphasize the critical role of tourism in employment generation. However, the limited significance of Tourism Investment (TI) observed in this study contrasts with the conclusions of Chan and Bhatta (2023), pointing to untapped potential in Nepal’s tourism sector investments that require more strategic planning and implementation.

The labor-intensive nature of the tourism industry is reaffirmed by the significant positive impact of International Tourist Arrivals (ITA) and Tourism Receipts (TR) on employment. This supports the observations of Thapa-Parajuli and Paudel (2018), who highlighted tourism's capacity to create jobs across various skill levels. Furthermore, the study confirms the existence of spillover effects, consistent with Aryal (2020), demonstrating that tourism development contributes not only to direct employment but also to broader economic growth.

Despite these positive findings, challenges remain. The weak effect of Tourism Investment (TI) on employment, as identified in this study, highlights significant policy and implementation gaps. These concerns echo the insights of Bataala et al. (2019), who underscored the need for targeted investments and improved governance to fully leverage tourism's potential for job creation.

To address these challenges and maximize the benefits of tourism, several policy implications are proposed. Improving infrastructure can enhance the country's capacity to attract tourists and generate employment. Encouraging sustainable practices, such as eco-tourism, can align tourism growth with environmental goals and ensure long-term viability. Skill development initiatives targeted at the local workforce can empower communities to benefit from tourism-driven opportunities. Additionally, focusing on strategic investments in high-return areas like adventure and cultural tourism can maximize employment outcomes and ensure equitable growth.

This study extends existing research by providing empirical evidence of the tourism-employment relationship through econometric modeling, thereby contributing to the broader understanding of tourism's economic role. It validates earlier findings by Jaiswal (2018) on tourism's economic significance while highlighting nuances in the role of investment, offering valuable insights for policymakers and stakeholders.

### **Conclusion and Policy Implications**

This study has significantly advanced the understanding of the relationship between tourism development and employment generation in Nepal. By employing quantitative analysis and econometric models, it provides empirical evidence supporting the positive influence of tourism indicators—such as International Tourist Arrivals (ITA) and Tourism Receipts (TR)—on both sector-specific and overall employment. The findings also highlight the spillover effects of tourism on the broader economy, emphasizing its role as a driver of inclusive growth. By addressing a critical gap in the literature, this research contributes to the growing body of knowledge on the economic impacts of tourism in developing economies like Nepal.

#### **Implications of the Study**

##### ***Theoretical Implications***

This study reinforces existing theories on the labor-intensive nature of tourism and its capacity to drive economic growth. The significant spillover effects of tourism receipts provide further evidence for the interconnectedness of tourism with other economic sectors, validating the tourism-employment nexus proposed by previous researchers.

### ***Managerial Implications***

The findings emphasize the need for tourism stakeholders, including businesses and community leaders, to prioritize skill development and capacity building. Training programs for the local workforce can help bridge skill gaps and ensure that communities benefit from employment opportunities created by tourism growth. Additionally, businesses should consider innovative and sustainable practices to attract a diverse range of tourists and enhance revenue generation.

### ***Policy Implications***

Policymakers must focus on improving infrastructure, such as transportation and accommodation, to facilitate tourism growth and job creation. Sustainable tourism practices should be promoted to align economic growth with environmental conservation. Furthermore, strategic investment policies targeting high-return areas like adventure and cultural tourism are critical for maximizing employment and fostering equitable development.

### **Limitations and Directions for Future Research**

While this study provides valuable insights into the relationship between tourism development and employment generation in Nepal, it is not without limitations. The reliance solely on secondary data limits the ability to capture qualitative aspects of tourism-related employment, such as job quality, working conditions, and career progression. This focus may overlook critical nuances that influence the broader implications of employment within the sector. Additionally, the analysis is conducted at the national level, which can obscure regional disparities in tourism development and its employment impacts, potentially limiting the applicability of the findings for localized policymaking.

To address these gaps, future research should incorporate primary data collection to explore the qualitative dimensions of tourism-related employment. This could include surveys and interviews to provide a deeper understanding of the lived experiences of workers in the tourism sector. Investigating regional variations in tourism impacts would offer more granular insights, enabling policymakers to develop targeted strategies for specific areas. Longitudinal studies that analyze the effects of recent policy initiatives, such as sustainable tourism programs and regional development schemes, could provide valuable information on the long-term implications of tourism development.

In conclusion, this study highlights the significant potential of tourism as a driver of employment and economic growth in Nepal. By addressing current challenges and implementing strategic policies, stakeholders can harness this potential to create sustainable jobs, reduce poverty, and promote inclusive development. Future research and initiatives should build upon these findings, focusing on both qualitative and regional analyses to optimize tourism's contribution to Nepal's economy and its people.

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## Female Headteachers' Transformative Practices for School Improvement in Kailali District

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### Abstract

Headteachers play a pivotal role in managing both the academic and administrative activities in schools, which is crucial for raising academic standards and improving educational outcomes. This study aims to explore the transformative leadership practices of female head teachers in the Kailali district of Nepal, particularly focusing on how they contribute to overall school improvement. The research was guided by an interpretive paradigm, acknowledging that multiple interpretations exist, shaped by context. This approach allowed for an exploration of the lived experiences, stories, and narratives of four female secondary school head teachers in the Kailali district, located in the lowland region of Nepal's Far Western province. The study employed narrative inquiry as a research method and used participants' stories as the primary data source. The findings, grounded in transformational leadership theory, suggest that these female head teachers are highly dedicated, committed, and confident in their ability to bring about significant changes in their schools. They actively encourage collaboration among department heads and teachers, promote the sharing of ideas, and engage with local community stakeholders, government, and non-state sectors to enhance their influence. Additionally, they utilize public platforms to bolster their leadership impact. The research highlights the importance of recognizing individuals' interests and strengths, assigning additional roles, and creating leadership opportunities. By providing resources, encouragement, and support, these head teachers foster sustained motivation among their staff. Moreover, they emphasize the need for training and professional development for teachers and administrative staff, leveraging technology to intellectually stimulate their teams.

**Keywords:** school improvement, school principal, school administration, transformative praxis

## **Introduction**

### **Background**

Headteachers have a central role in leading all schools' academic and administrative activities. In other words, to promote the students' learning achievements and the academic status of the school, the head teachers' role is vital as they lead and manage the school's overall educational and administrative activities. Two main leadership styles are used in schools. Administrators employ these approaches to highlight their efficacy at the school level. Different kinds of administrators use participative and supportive leadership philosophies. Ngang (2022) asserts that they have a major effect on both the performance and efficacy of teachers. Bolam (2021) examined the benefits of educators collaborating to share leaders' visions for the achievement of their pupils. Cheng (2013) asserts that leadership philosophies directly affect teacher effectiveness and organizational results, both of which in a classroom context influence students' achievement. Teachers and administrators may have an impact on the performance of their students (Abbas & Iqbal, 2018).

According to Hallinger and Heck (2016), numerous researches have demonstrated that department heads have no direct influence on student performance. Yukl (2012) claims that when people think of "leadership," they often see powerful, imposing individuals who lead their armies to victory, construct powerful empires, and transform their nations. Most people think that leaders have an impact and often ponder why. According to Bass, "leadership is typically viewed as the single most essential component in the success or failure of institutions" (2019). In the words of Ogawa and Scribner (2002), "Leaders are substantially responsible for school achievement," there is a growing consensus among stakeholders.

In this connection, Rijal et al. (2017) state that the roles of head teachers involve creating an atmosphere of cooperation among stakeholders, maintaining discipline, morale and preparing the school visioning, plan, daily operation, evaluation of teachers' performance, discussing the problems of schools and many others. Stakeholders are concerned about the school's performance and attribute it to the principal's leadership. Previous research has established that certain leadership styles influence the school's overall performance, such as instructional effectiveness, organizational climate, and job satisfaction of teachers. Similarly, Mathema and Bista

(2006) state school leadership is effective only when leaders can create strategic direction, travel to unexplored paths, and create a positive and conducive school culture and climate for learning. In the same vein, Cheong (2009) argues that leadership plays a central role in schools and that effective school principals motivate staff and students, resulting in good performance. Day and Sammons (2014) also claim that school principals are not only instructional leaders but also actors in setting the organizational climate that motivates teachers and students toward good performance (Otilia, 2020). On the other hand, people perceive that female head teachers might have less control over administration and leadership. They may not have strong leadership skills. This misconception is another problem. Another issue currently debatable is gender and inclusion. The constitutional provisions are inclusive, and women's quotas are reserved. However, the scenario is different on the real ground.

For this research, the Kailali district was chosen to assess female leadership practices in secondary level schools. The specific reason behind choosing the Kailali district is because of the high number of secondary schools in comparison to other districts of Sudurpaschim Province. The capital of Sudurpaschim Province is located in Kailali district and this district is rapidly developing phase. In terms of total population, this district has the highest population in comparison to the rest of the districts of the Sudurpaschim Province. Apart from that this district has a heterogeneous society in terms of caste, language, and economic aspects. According to the Education Development Coordination Unit (EDCU), Kailali, the number of female head teachers in the secondary level is only ten out of three hundred eighty-nine head teachers. This is an example of injustice to all women teachers in the district. In our society, women do not even get leading roles in different platforms because of profound rooted socio-cultural barriers and backwardness. So there are several crucial issues concerning female head teachers. Apart from this as female already has a lot of major household responsibilities, they are not getting enough time for the administrative roles in schools. They think they are not able to handle all the responsibilities wisely so few women are interested in such positions. Contextualizing it to Nepal, students' academic performance in most of the public schools is found unsatisfactory. However, a few public schools consistently perform well, but they are rare (Singh, 2018). In this scenario, I was initially interested in the school leadership, mainly run by female head teachers, and whether it affects the students' overall

achievements. Then, I decided on what leadership practices female head teachers employ and what challenges they face in schools.

### **Literature Review**

Leadership generally is the ability of an individual or group to influence people around them. It involves making effective decisions, creating a clear vision, setting achievable goals, and providing necessary resources such as knowledge and tools to the followers to achieve those goals. Yukl (2006) defines leadership as influencing others to achieve common goals. The definition gives the sense that leadership encompasses influencing power and common goals. Similarly, Northouse (2013) describes leadership as influencing followers to achieve a common goal. Leithwood and Riehl (2003) state that leadership is showing direction and exercising influence. From these definitions, the most common idea about the administration is 'influence,' a key aspect in getting things done by people to achieve common goals. There are different leadership approaches outlined by previous literature for how leaders influence their followers to get things done. There are three theoretical bases: the trait, behavioral, and contingency or situational approaches. The trait approach considers that influential leaders have certain personal traits such as aptitude, confidence, high moral values, and way of dealing with the group of people. This means that great leaders have strong personal qualities. On the other hand, the behavioral approach focuses on how leaders behave toward other people rather than on personal traits such as personality and others (Northouse, 2013). The contingency approach considers effective leadership in terms of how a leader becomes task-oriented in different social settings. So, context plays a crucial role in deciding whether specific leadership approaches will be effective in various situations.

School leaders are the key agents of change and transformation. They primarily promote student learning, improve education quality, and build and sustain successful, welcoming, productive schools (Leithwood et al., 2008). Effective school leadership is connected with motivation, commitment, capacity development, and creating conducive working conditions for employees (Leithwood et al., 2008). In a similar line, Hargreaves, Halasz, and Pont (2007) mention that school leaders mainly assist and inspire teachers to grow professionally and influence students' learning. Day et al. (2010) state that head teachers' values, leadership strategies, and practices strongly shape the overall internal

processes of the school and the pedagogies, ultimately impacting student learning. They also describe that the principal's leadership directly affects teachers' standards, such as planning, teaching and learning practices, commitment, sense of well-being, and dedication, all of which influence students. These scholars significantly noted that effective principals, (a) define their values and vision to set expectations, provide direction, and build trust (b) change the conditions of teaching and learning, (c) recognize the scope of the organization and roles and responsibilities of leaders, (d) enrich the curriculum, (e) improve the quality of teachers, (f) improve the quality of teaching and learning; (g) building partnerships within the school and (h) build strong relationships outside the school community. These responsibilities are important in all contexts. According to Louis et al. (2010), leaders' major roles are: creating a conducive environment for learning, setting goals, influencing culture, setting classroom conditions, designing and managing curriculum planning and resource allocation, and directly influencing teachers. In the same connection, The Wallace Foundation (2006) report identified six criteria for effective school leader practice: (a) facilitate the development and implementation of a learning vision; (b) promote and maintain a school culture and curriculum conducive to student learning and staff professional development; (c) ensure the organization.

Transformational leadership theory was propounded by Burns (1978), and it encourages followers to increase their creativity and self-actualization level to promote team spirit and organizational interests. Therefore, a transformational leader brings changes to the whole organization and creates a perspective for leaders and subordinates. Transformational leaders primarily raise the motivation and high morality of both the follower and the leader. The theory proposes that transformational leaders enhance discourse, debate, and discussion with employees on common values, beliefs, and goals. This influences the overall performance of the organization in attaining the shared objectives. Transformational leaders produce a convincing and encouraging vision for the future. The qualitative study was carried out in the Gorkha district, and only one head teacher was selected to lead the school successfully. This is a unique study conducted in a Nepalese context in which a headteacher's perceptions and experiences were narrated. The study is useful as it showcases the leadership qualities of a successful headteacher of a secondary school. Danai (2021) explores the tradition of the headteachers' leadership of the school and the role of the head teachers in the transformation of educational attempts

and achievements following the phenomenological research method. Five head teachers leading the schools for more than a decade were interviewed. The research finds out that the leadership role of the head teachers. The study is a mini-scale study carried out in a Nepali context as it does not largely focus on the leadership dimensions. However, it also discusses the instructional practices of head teachers.

### **Methods and Procedures**

This section incorporates philosophical premises which include my ontological epistemic, and axiological positions in this study. It also incorporates a methodological premise that highlights on research paradigm. This qualitative study is based on the interpretive research design along with narrative inquiry, data collection, analysis, and meaning-making.

#### **Philosophical Considerations**

Philosophical considerations help us better understand what constitutes knowledge claims. They provide a thoughtful grounding to scrutinize the interconnection between the philosophy a researcher holds and the ways the research will be conducted. Willis (2007) has defined a research paradigm as a comprehensive belief system, the worldview or framework that guides research and practice in a field. Under philosophical considerations, ontology refers to the ways of being and becoming whereas epistemology refers to the ways of knowing. Further, axiology has to deal with ways of valuing.

#### ***Ontology***

Ontology literally means the science or study of being which is concerned with the nature of reality and its stances (Richards, 2003). For me here, the reality in my research project is that the female headteachers understand and make sense of the leadership practices and their experiences of their role as head teachers. They have their understanding, experience, and perception. Therefore, my ontological stance is relativist as there is no fixed single, absolute, and universal truth. The reality or truth depends upon the time, situation, person to person, context to context, and so on. Every individual constructs the subjective meanings of their own experiences and understandings. So, the reality is completely context-based and socially constructed. I believe realities are always multiple, constructed, and holistic. Thus, my research findings have multiple realities constructed from the context of my research participants.

### ***Epistemology***

Here in this study, my epistemological stance is subjective as every individual is unique, he/she constructs knowledge by internalizing a process of understanding his/her surroundings, his/her experiences, and stories (Riessman, 2008). So epistemology may differ from person to person. The world itself is socially created and constructed realities differ from person to person and from context to context. So my epistemological considerations are: every individual differs in perspectives to the experience of leadership practices and knowledge can be constructed through experiences, interactions, and negotiation between individuals. That constructed knowledge can benefit the research participants. I used my experiences as a teacher and academic program leader, my research participants' experiences, and my interaction with them to find the truth of society. I even shared my ideas and experiences with them, which further generated interaction and helped to find out the truth. In a nutshell, I, through in-depth interviews – narrating research participants' experiences and stories developed my epistemology. I believe that knowledge is subjective and it is rounded within human experiences and stories.

### ***Axiology***

Axiology, for me, refers to the value of people as every individual is different from each other. Each individual is different and unique, so their thinking and understanding or experiences are certainly different. The participants' understanding, knowledge, and experiences, in this study, are not value-free but value-laden. So the truth is greatly affected by the individual perceptions and realization of things or the world. My study is value-laden because I value my participants' perspectives and my perspectives as well.

### **Interpretative Research Paradigm**

As interpretive researchers believe in the reality of people's subjective experiences of the world, the ontology is socially constructed. Hence, the interpretive paradigm supported the aims of my research project as it explored the lived experiences, stories, and narratives of female head teachers on how they experience their role as head teachers in schools.

Myers (2009) maintains that interpretive researchers make the premise of reality, be it given or socially constructed, through constructions. Thus the paradigm is qualitative in nature and inculcates the constructivist approach to the nature of knowing.

It recognizes these multiple perspectives as rich sources for thinking about issues. I prefer the interpretive paradigm for narrating stories of head teachers to make meaning in the context. Interpretive research is non-statistical and it focuses on individual perceptions, personal constructs, negotiated meaning, and definitions of the situations. Indeed, interpretive research is a practical interest that will help me explore women teachers' understanding and experiences (Cohen, Manion & Morrison, 2007).

### **Narrative Inquiry as a Research Method**

I used narrative inquiry as a method to illuminate head teachers' experiences, their stories in the context they live, and their perspectives toward the role of head teachers. Connelly and Clandinin (2000; as cited in Webster & Mortova, 2007) claim that human experience happens narratively, therefore, educational experience should be studied narratively. It implies that the experiences of human beings happened in the form of a story, thus the experiences in the field of education should be examined narratively. My research participants have the experiences of working in schools as the teachers and later on, as the head teachers. Further, narrative inquiry provides researchers with a rich framework to investigate how humans experience the world depicted through their stories (Webster & Metrova, 2007).

### **Research Site and Participants**

For my research, the Kailali district was the study site. It is situated in low land region of the Far Western Province of Nepal. I selected this study site as I have spent two decades in the region in different academic roles like teacher, lecturer, and so on. I purposively selected four female head teachers working at the secondary level in Kailali district as the research participants. There are only ten female head teachers in the district. Among them, I chose four participants purposefully for in-depth study so that I could get their access informally and formally for pre-research, while-research, and post-research processes and support me understand the problem and research questions in this study (Creswell, 2009). In other words, I selected them purposefully as they were approachable and convenient for me (Denzin & Lincoln, 2005) because purposefully selected study sites and informants can best help me understand the problem and research questions in this study (Creswell, 2009). I also assumed that they have experience implementing several programs and activities of school-level education. I expect that, Likewise, I selected two from Dhangadhi Sub-Metropolitan City and two from Godawari Municipality. In the selection criteria of the participants, I paid attention to the different

### **Head Teachers' Narratives as the Data**

I used female head teachers' narratives as the primary data to generate information in this study. I primarily collected data through interviews. During the interview, I used interview guidelines. Then I transcribed the data maintaining what they said. Apart from the interview, I also made notes during the data collection period to help capture their attitudes and actions.

### **Data Analysis**

The process of data analysis primarily involves making sense of out-of-text and collected data, which involves organizing, transcribing, coding, themetizing, and meaning-making. In basic qualitative analysis, the researcher collects data and analyzes it for themes and reports. Though analytic differences among several strategies lie, qualitative data analysis follows a general procedure. In short, data analysis is an attempt by the researcher to summarize collected data. In my research project, I followed the three major steps following Creswell and Cheryl (2017) reading the data: it is the stage of transcribing the data in which I was able to put data into more analyzable form so that it could be manageable to further segment into different categories. Coding the data: in this stage, I was able to identify themes and concepts in the data. Data interpretation: it is the most important part of my research at this stage I attempted to find the meaning of themes or descriptions. I would like to further elaborate on these steps as below:

First, I organized and prepared the data for analysis, which involves transcribing, typing, sorting, and arranging the data of different types. Then I attempted to become familiar with the data through reading and memorizing. I made sense of the information at this stage and reflected on its overall meaning. I examined the data in depth to make a general sense of descriptions of the setting, participants, and activities.

Secondly, I attempted to segment the information into several categories or chunks which is called coding. It involves coding pieces of data and grouping them into hierarchical themes. In other words, it is the process of classifying or breaking data into analytic units or categories. The coding process generates a crush of data for themetizing. It is a detailed transcription of information about people, places, events, or activities in a particular setting. As a researcher here I can interconnect themes into a story (narratives) or develop them into a theoretical model (grounded theory) or they might be analyzed for

each individual (case studies) or they could be shaped into a general description (as in Phenomenology). Therefore, themes might be analyzed in several ways.

Thirdly, I interpreted the descriptions and themes. At this stage, the researcher makes meaning from the data along with his/her understanding of the context. I attempted to answer some of these questions: What is important in the data? Why is it important? What can be learned from it? What is the new information in the data? Interpretation unquestionably depends on the perspective of the researcher in qualitative research. While interpreting, I was able to connect findings to my personal experiences, contextualize findings in the research, compare and contrast the findings with previous studies, or turn to theories.

## **Results and Discussion**

This section discusses how female head teachers experienced the practices of their role as transformative leaders for school improvement. Analysis of participants' narratives is done based on the elements of transformational leadership: idealized influence, inspirational motivation, intellectual stimulation, and individual consideration (Gomes, 2014).

### **Transformation Leadership and Idealized Influence**

As I asked how you have been modeling idealized influence through your roles and responsibilities to improve your school, one of the participants shared that she has been demonstrating herself as a role model in teaching. She further narrated:

I as a role model provide mentorship to my teacher on how to teach. This year, I modeled to them how to teach unseen passages to English teachers, how to create a college for social study teachers, and how to use collaborative learning methods to teach math and science. They learned from my mentorship and applied it to their classroom. After this intervention, we observed that student motivation as well as their performance were highly enhanced.

Similarly, another participant also shared that she has been a role model in human capital management where she carried out a job analysis and prepared a routine for the academic year 2024. In this line, she shared:

I as a head teacher carried out a job analysis of my teachers, and most of them were found overloaded, I immediately called a meeting of SMC and managed

four teachers from the private source to engage in the school. For those four teachers who were newly recruited, I inducted, socialized, and as seeded their training and development needs.

In this regard, my participant narrated her story that she has been modeling her roles in self-management, time management, and conflict management. Giving an example of time management she narrated:

I have always been on time in my school. If I am late others also will be late. I generally come ten minutes before the school start and go ten minutes to twenty minutes later than others. This role modeling has solved almost fifty percent of my school's problems.

Similarly, another participant in this research shared her experience regarding the use of ICT resources in the school;

I believe today's time is all about smartness in terms of teaching and learning along with hard work. We are in the ICT-dominant era, there are so many freely accessible ICT resources as well as open education resources. In our school, I motivate teachers to be digital-friendly. In the beginning, only very few send their question paper in soft versions. Later, after motivating them about the importance of ICT in teaching now most of the teachers used to send the question paper in soft version. Along with this majority of the teachers prepare dynamic and interactive PowerPoint slides at home and according to taught in the class. Nowadays most teachers are self-motivated in using ICT resources in teaching learning activities.

After going through my participants' information, I understood that role modeling or idealized influence is one of the areas of transformational leadership that create a way out for the school's improvement.

### **Transformation Leadership and Inspirational Motivation**

As I asked how they were executing inspirational motivation, Anita shared that she found out the areas of teachers' interest so that she could assign some additional roles for them. She also talked to them in person in a way that he or she could lead in specific parts of school activities, such as ECA, writing projects, science activities, games, and many others. In one of the instances, she said that:

In my school, female teachers seemed to be passive in some ways. I called them and talked to them about their interests. When I proposed to one that she would

lead the girls' health issues and sanitation, another female teacher would monitor the girls' hostel activities. The third female teacher was assigned to lead the creation of a good English environment inside the school. They seemed to be happy with the role and I found them motivated. I also provided clear plans and strategies to run the activities. After the implementation of these activities, it was observed that there is a very efficient, decent as well and disciplined environment which ultimately enhanced teaching-learning practices in the school.

Transformational leaders generate new ideas and perspectives to create a roadmap for the organization. They develop commitment, passion, and integrity to execute their role and responsibilities. They also motivate teachers and students to perform better to heighten the productivity of the school (Mirkamali et al., 2014). Parwati focused on honoring teachers for their extra roles and empowering them so that they should work and be responsible for the community where the school is located. She articulated her words this way:

I always tried my best to find extra roles for teachers including female teachers to connect them to the national and society-related events and participation. By empowering them by honoring and encouraging them we enhanced their attachment and love for the school and the local community. Once teachers get honored their passion towards the teaching profession is enhanced which leads to the uplift of student performance.

Transformative leaders inspire and motivate their followers to understand their limitations. They inspire them in a way that they are ready to accomplish their tasks which are more difficult and challenging (Bass, 1998). Kamala particularly motivated students by creating leadership opportunities for them. She remarked:

I set the values and policies for different roles for the students, such as game leaders, class monitors, group leaders school captains, and so on. I also tried my best to make the roles inclusive in different ways such as boys and girls, lower grades and upper grades. These leaders were honored on special occasions for their contributions. By doing this, they feel ownership towards the school, and teaching learning activities progressed smoothly.

Bass (1998) states that transformative leaders articulate the consequences of their performances to achieve the goals which not only scale up the organization but also scale up employees' performance and satisfaction.

### **Transformation Leadership and Intellectual Stimulation**

Transformational Leaders encourage creativity and foster an atmosphere in which followers feel compelled to think about old problems in a new way. Public criticism is avoided. Developing people refers to providing intellectual stimulation, offering individualized support, and modeling desirable professional practices and values (Leithwood&Jantzi, 2008). Leaders encourage their subordinates to try to create motivation and creativity by modifying the approaches and opportunities of their subordinates. The main purpose of the leader is to offer a free flow of ideas and imagination so that their followers and subordinates try to reach new techniques and approaches. Anita primarily led training sessions for her teachers and students as she said that she was also a teacher trainer in her municipality. She put her voice this way:

I mainly boost up teachers and students by collecting training needs from them which are special for learning improvement. Then I prioritized the area to deliver training, for example, training on the use of multiple languages, use of computer applications, traffic signs, prevention during earthquakes, and self-defense. I also outsourced the trainer on many occasions.

Arabiun et al. (2014) mention that transformational leadership helps and encourages followers to increase their creativity and self-actualization level to encourage team, group, and organizational interests. A transformational leader induces change in the whole organization and creates a perspective for both managers and staff. In this connection, Sarala stimulated teachers by providing training and creating training opportunities for their professional growth. Sarala further stated: "In some cases, I manage financial support to teachers in need for their professional growth. I particularly empowered school coordinators, exam department members, and game teachers by providing training and other leadership opportunities."

The leader promotes their followers' innovation and creativity by questioning established assumptions, reframing extant problems, and approaching old problems in new ways. In this way, the leader encourages creativity and does not use public criticism to respond to individual followers' mistakes. Rather, the leader solicits new ideas and creative solutions to problems (Bass, 1998). Kamala, another participant provided emphasis on using technology. She said that she coordinated with SMC and local banks to provide laptops to all teachers so that it would be easier to work for teachers of their own for their assignments and preparation. Khorshid & Pashazadeh (2014) state that

transformational leaders act as mentors and advisors and pay attention to personal development, learning, and supplying the needs of the employees. They provide challenge, a sense of mission, broader perspectives, respect, and trust for the employees, and they act as role models for their employees. They create an atmosphere of trust and motivate employees to work for the organization beyond their self-interests.

### **Transformation Leadership and Individual Consideration**

Transformational leaders act as mentors and coaches. Individual desires and needs are respected. Differences are accepted and two-way communication is common. These leaders are considered to be good listeners and along with them comes personalized interaction. Followers of these leaders move continually toward the development of higher levels of potential. Leader behaves with his/her subordinates according to their characteristics and capabilities and pays personal attention to individuals to develop a healthy relationship by providing new learning opportunities according to their interests and skills (Nissinen, 2006).

Kamala, one of my research participants helped a differently able teacher by providing necessary resources and training for her personal and professional needs. Kamala also provided support and took care of low achievers through individual-level counseling. Transformational leaders explain the organization's prospects and provide a model consistent with the prospects, improve acceptance of group goals, provide a wide range of support for individuals in the organization, and encourage them to pursue the organization's goals. Anita, another participant in my research, assumed the mentorship of several teachers on an individual basis. She said that:

I inspired and mentored five English teachers to write their reflective articles on their experience of teaching. I made two teachers join the international courses on action research projects and supported them during the project. I also made two teachers write research-based articles to publish in an academic article. In my view, the mentorship of teachers' professional development has always been instrumental for the overall academic achievement of school and creating a good team working culture.

However, Sarala made the earlier release of monthly remuneration for some teachers and staff who were in need, whereas Parwati often invited guardians and community leaders to the office on an individual basis and talked to them about the teaching and learning environment in school.

It is noteworthy to mention Bass (1998) regarding leaders and their role in bringing institutional transformations. He explains that transformative leaders attend to each follower's need for achievement and growth by acting as coaches or mentors. The leader tries to create new learning opportunities in a supportive climate; thus, the leader demonstrates acceptance of individual differences, encourages some followers, standards patterns of work to others, and provides autonomy to those with more experience. In this way, the leader establishes two-way exchange processes of communication with the followers, adopts an active listening style, and delegates tasks to develop followers' skills.

### **Challenges of Female Headteachers as the Transformative Leader**

While unfolding their personal experiences and stories, almost all research participants said that they were facing some challenges in their leadership positions due to our patriarchal cultural society as our society does not believe in women's capacity as the head teacher. Male teachers in our society want to hold the role of head teacher. Males do not want to work under the leadership of women due to their superiority complex. According to Acker (1989), women teachers were seen as choosing to prioritize family over career, thus lacking commitment and impeding teaching's claim to full professionalization. In some versions, women teachers were naturally subordinate and amenable to bureaucratic controls as well as being intuitive and unintellectual. During the study, I found some research participants feeling dissatisfied and taking their leadership role as a burden due to difficulty in time management. They were also upset when male teachers undermined their capability in school as head teachers. I also observed that women teachers were always in a hurry to go home due to their work and the responsibilities of their families. I saw male teachers chatting in the tea shop having tea after their school. Sometimes, they assemble in the restaurant with their friend as well. Women teachers always seem worried about home and children.

In this connection, Bharadwaj-Badal (2009) has stated that women normally work up to 15 hours more per week in rural parts of India than men. So is the situation in Nepal. Feminist work focuses on gender roles rather than gender relations and explains women's subordination in the social system in relation to their roles as housewives or mothers (Johnston et al., 1994). These views are compatible with my research sites because, in our patriarchal society, there are multiple ways to look at women; they are not only oppressed by males but also by females in many instances. KC (2013) explains that

there is also tension between individual career progress and bringing about feminist social change. In our country, parents also discriminate against their daughters. That's why the discrimination starts at their home and it spreads in society and all over the world. School leadership is not an exception.

To sum up, female head teachers as transformative leaders deconstruct the ideology of inside house and silent approaches of male dominant society. These female head teachers displayed the capacity to change situations and influence their followers using a challenging and appealing vision. To sum up, in line with Gomes (2014), these leaders have a positive vision that is attractive to teachers, students, and parents (group members); they tend to assume innovative and unconventional behaviors (which reinforces followers' positive attitudes), believe strongly in their ideas, and act as role models of moral correctness. These characteristics of these female head teachers imply that the leader possesses psychological characteristics such as confidence, determination, and motivation for power to improve the school.

### **Conclusion**

The study concludes that female head teachers as transformative leaders encourage department heads and teachers to share their ideas on the visioning of the schools. Presenting to formulate the long-term plans and strategies as the model, assigning clear roles and outlines of the institutional values and responsibilities with authority and accountability helps to achieve the targets. Likewise, collaboration with local community stakeholders, governmental and non-state sectors, and utilizing different public platforms and occasions enhance head teachers' influence among stakeholders. To influence the people, teachers, and students, another important aspect is the capacity of head teachers to be aware of and know local culture, multilingualism, and counseling of people in need.

The research project further shows that taking account of people's interests and strengths, assigning additional roles, honouring their extra roles, creating leadership opportunities empowering inspiration, and providing additional encouragement inspires them to sustain prolonged motivation. This helped me conclude that training teachers and students in different areas of need, supporting teachers and administrative staff in their professional growth, and providing leadership opportunities and use of technology

are crucial for head teachers to intellectually stimulate their subordinates and followers. Thus, creating challenges in the day-to-day professional activities and an atmosphere of trust and motivation helps employees to work for the organization beyond their self-interests.

For the positive transformation of the school, individual consideration is important; school leaders provide necessary resources, training, counseling, and consideration to teachers, students, and community stakeholders as per their personal and professional needs. However, female headteachers face challenges because of historical and social patriarchal structures. Male teachers, according to what my informants have shared, are more favored in the role of head teachers in many ways in our society. This led me to conclude that male teachers undermined female head teachers' abilities in school in the Nepalese context.

Another important aspect of the Nepalese context is female teachers and head teachers also take responsibility for their families apart from the work. This leads to the conclusion that female teachers and head teachers have become bold enough to deconstruct the ideology of silent approaches of the male-dominated society in Nepal as they showed their capabilities, leadership skills, confidence, determination, and motivation to improve the school as transformative leaders

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## Challenges and Opportunities in Cooperatives Development in Nepal

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### Abstract

This research investigates the challenges and opportunities in the evolution of cooperatives in Nepal. Using a mixed-method approach grounded in secondary material and thematic analysis, the study explores the historical background, present situation, and future directions of the cooperative movement in Nepal. Key findings highlight significant problems such as insufficient legal frameworks, poor access to capital, governance concerns, and a lack of professional management. Simultaneously, the study identifies opportunities in areas like financial inclusion, women's empowerment, rural development potential, and support for sustainable economic growth. Recommendations for legislators, cooperative leaders, and stakeholders include enhancing governance and management practices, improving financial sustainability, strengthening the regulatory framework, promoting technology adoption, fostering innovation and diversification, and aligning cooperative strategies with national sustainable development goals. These measures aim to bolster cooperatives' contributions to Nepal's socioeconomic growth.

**Keywords:** cooperatives, Nepal, rural development, financial inclusion, sustainable economic growth, financial sustainability

### Introduction

#### Background and Context

Landlocked in the Himalayas, Nepal boasts a long legacy of cooperative movements going back to the middle of the 20th century. In Nepal, the idea of cooperatives is well ingrained in age-old customs of community collaboration like "Parma," (labor exchange) and "Dhikiri," (rotating credit associations) (Acharya, 2009;

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Sharma, 2016). These ancient customs set the stage for the contemporary cooperative movement, which has been rather important for the socioeconomic growth of the nation.

Beginning in 1956 with the Department of Cooperatives within the Ministry of Agriculture, Nepal's official cooperative movement got underway. Formed in 1957 in the Chitwan district (Nepal & Thapa, 2009), Bakhan Savings and Credit Cooperative was the first cooperative society. Since then, the cooperative sector has expanded significantly and now permeates Nepal's society and economy.

In Nepal, cooperatives run in a variety of fields: agriculture, credit and savings, consumer goods, and energy. In rural areas, where they typically provide the main means of access to banking services, agricultural inputs, and market links for small farmers and underprivileged populations, they have especially proven quite helpful (Paudel, 2018).

### **Statement of Problem**

Although cooperatives in Nepal have great potential and growth, the industry suffers many obstacles that limit its efficient expansion and influence. These difficulties span restricted access to resources and technology to governance concerns and regulatory obstacles. Concurrently, Nepal's cooperative sector offers special chances to solve urgent socioeconomic problems including financial inclusion, rural development, and poverty reduction.

To leverage these opportunities and mitigate challenges, a deeper understanding of the current dynamics of cooperatives in Nepal is essential.

### **Objective and Scope of the Study**

The study aims

1. To analyze the historical development and current status of cooperatives in Nepal.
2. To examine the key challenges limiting the growth and efficiency of cooperatives in Nepal.
3. To identify the opportunities cooperatives offer for socio-economic development, including financial inclusion, rural growth, women's empowerment, and sustainable development.
4. To propose strategic interventions and policy recommendations to enhance the performance and impact of cooperatives in Nepal.

### **Research Questions**

To address the above issues, the following research questions have been identified:

1. What is the historical development and current status of cooperatives in Nepal?
2. What are the key challenges faced by cooperatives in Nepal in terms of governance, financial management, and regulatory compliance?
3. What opportunities do cooperatives offer for socio-economic development, including financial inclusion, rural development, and women's empowerment?
4. How can the effectiveness and impact of cooperatives in Nepal be enhanced through strategic interventions and policy measures?

The cooperative sector in Nepal—including credit, agricultural, multifarious, consumer, and savings cooperatives—is the primary focus of this paper. Based on secondary data and literature, the study offers a comprehensive overview of the progress, challenges, and opportunities in the sector. While the study addresses historical aspects, its main emphasis is on the current situation and future possibilities of cooperatives in Nepal. The findings and recommendations aim to guide strategic initiatives and policy decisions to enhance the role of cooperatives in Nepal's socio-economic growth.

### **Contribution of the Study**

This study provides a comprehensive analysis of the cooperative sector in Nepal, examining its historical development, current state, and future directions. It identifies key challenges such as governance issues, financial sustainability, and regulatory hurdles, while also highlighting opportunities for financial inclusion, women's empowerment, and sustainable development. The study offers actionable recommendations for policymakers, cooperative leaders, and stakeholders to enhance governance, improve financial sustainability, and promote technology adoption. By integrating multiple theoretical perspectives, this research enriches the academic discourse on cooperatives and provides practical insights for cooperative leaders. Additionally, it identifies areas for future research, encouraging further exploration of cooperatives' impact on socio-economic development in Nepal.

## **Literature Review**

### **Theoretical Framework**

The study of cooperatives in Nepal can be understood through several theoretical lenses:

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***Social Capital Theory:*** This theory, as proposed by Putnam (1993), emphasizes the importance of social networks and relationships in facilitating collective action.

Cooperatives in Nepal often build on existing social networks, particularly in rural areas, enhancing social capital and community cohesion (Upreti, 2019).

***Institutional Theory:*** This perspective, as discussed by North (1990), helps in understanding how formal and informal institutions shape the development of cooperatives. In Nepal, the interplay between traditional institutions and modern cooperative structures significantly influences their functioning and effectiveness (Acharya, 2009).

***Economic Theory of Cooperatives:*** Drawing from the work of Hansmann (1996), this theory explains the economic rationale for cooperatives, particularly in addressing market failures. In Nepal, cooperatives often emerge as a response to the lack of formal financial services and market access in rural areas (Paudel, 2018).

***Empowerment Theory:*** This theory, as elaborated by Kabeer (1999), is particularly relevant in understanding the role of cooperatives in promoting women's empowerment and social inclusion in Nepal. Many cooperatives in Nepal have a significant focus on women's participation and leadership (Bhatta, 2018).

### **Historical Development of Cooperatives in Nepal**

The cooperative movement in Nepal has evolved through several distinct phases:

***Pre-1956:*** Informal cooperative practices existed in the form of traditional systems like 'Parma' and 'Dhikuri' (Acharya, 2009).

***1956-1990:*** The formal cooperative movement began with the establishment of the Department of Cooperatives. This period saw the growth of government-promoted cooperatives, particularly in the agricultural sector (Nepal & Thapa, 2009).

***1990-2006:*** The restoration of democracy in 1990 led to a more liberal policy environment for cooperatives. This period saw rapid growth in the number of cooperatives, especially savings and credit cooperatives (Sharma, 2016).

***2006-present:*** The post-conflict period has seen further expansion of the cooperative sector, with an increased focus on inclusivity and sustainable development (Paudel, 2018).

### **Legal and Policy Framework**

The cooperative sector in Nepal is governed by the Cooperative Act 2017, which replaced the previous Cooperative Act of 1992. The new act aims to address some of the

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challenges faced by the sector, including issues of governance and financial management (Government of Nepal, 2017).

Key features of the current legal and policy framework include:

1. Recognition of cooperatives in the Constitution of Nepal 2015 as one of the three pillars of the national economy alongside public and private sectors.
2. Provision for the formation of a National Cooperative Development Board to facilitate policy coordination.
3. Guidelines for financial governance and auditing to enhance transparency and accountability.
4. Promotion of inclusivity through provisions for women's participation and representation of marginalized communities.

### **Challenges Faced by Cooperatives in Nepal**

Several studies have highlighted the challenges faced by cooperatives in Nepal:

**Governance Issues:** Many cooperatives struggle with weak governance structures, lack of transparency, and limited member participation (Sharma, 2016).

**Financial Management:** Inadequate financial management skills and systems have led to issues of mismanagement and fraud in some cooperatives (Paudel, 2018).

**Limited Access to Resources:** Many cooperatives, especially in rural areas, face challenges in accessing capital, technology, and skilled human resources (Bhatta, 2018).

**Regulatory Compliance:** Adhering to regulatory requirements and standards poses challenges for many small and medium-sized cooperatives (Uprety, 2019).

**Political Interference:** The cooperative sector in Nepal has been subject to political influence, which sometimes hampers its autonomous functioning (Acharya, 2009).

### **Opportunities for Cooperative Development**

Despite these challenges, cooperatives in Nepal present significant opportunities:

**Financial Inclusion:** Cooperatives have the potential to extend financial services to underserved populations, particularly in rural areas (Nepal & Thapa, 2009).

**Agricultural Development:** Cooperatives can play a crucial role in improving agricultural productivity and market access for small farmers (Paudel, 2018).

**Women's Empowerment:** Many cooperatives in Nepal have a strong focus on women's participation and leadership, contributing to gender equality and women's economic empowerment (Bhatta, 2018).

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***Social Enterprises:*** Cooperatives can serve as effective models for social enterprises, balancing economic objectives with social goals (Uprety, 2019).

***Sustainable Development:*** Cooperatives align well with sustainable development goals and can contribute to inclusive economic growth (Sharma, 2016).

This literature review provides a foundation for understanding the context, challenges, and opportunities related to cooperative development in Nepal. The subsequent sections will build on this framework to analyze the current situation and propose recommendations for enhancing the role of cooperatives in Nepal's socio-economic development.

## **Research Methodology**

### **Research Design**

This study adopts a descriptive research design, utilizing a combination of qualitative and quantitative approaches to explore the development of cooperatives in Nepal. Secondary data forms the foundation of the analysis, ensuring a comprehensive understanding of the challenges, opportunities, and current status of cooperatives.

The research draws on credible sources, including academic journals, government reports, cooperative federation publications, and international organization documents, to collect relevant data. The thematic analysis method is employed to interpret qualitative data, while quantitative data is analyzed using descriptive statistical techniques to identify trends and patterns in cooperative development.

By integrating qualitative insights and quantitative data, this mixed-methods approach enables a holistic exploration of the cooperative sector's dynamics, facilitating evidence-based recommendations for future strategies and interventions.

### ***Data Collection***

The data for this study was collected from various secondary sources, including:

- Academic journals and research papers
- Government reports and publications
- Reports from international organizations (e.g., World Bank, Asian Development Bank)
- Publications from cooperative federations and associations
- Newspaper articles and online resources

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The data collection process focused on gathering information relevant to the research questions, covering the period from 2000 to 2021 to ensure the currency and relevance of the information.

### ***Data Analysis***

The collected data was analyzed using thematic analysis, a method for identifying, analyzing, and reporting patterns (themes) within data (Braun & Clarke, 2006). The analysis process involved the following steps:

1. Familiarization with the data through repeated reading
2. Generation of initial codes
3. Searching for themes
4. Reviewing themes
5. Defining and naming themes
6. Producing the report

The themes were developed in alignment with the research questions and objectives of the study.

### ***Ethical Considerations***

Although this study relies on secondary data and does not involve human subjects directly, ethical considerations were still taken into account. These included:

1. Ensuring proper citation and acknowledgment of all sources used
2. Avoiding misrepresentation or selective use of data
3. Maintaining objectivity in the analysis and interpretation of findings

### ***Limitations of the Study***

The limitations of this study include:

1. Reliance on secondary data, which may have inherent biases or inaccuracies
2. Potential gaps in available data, particularly for recent years
3. Limited ability to verify the accuracy of all data sources
4. Potential for subjectivity in the thematic analysis process

Despite these limitations, the diverse range of sources used, and the rigorous analysis process contribute to the validity and reliability of the findings.

## Findings

### Current State of Cooperatives in Nepal

The analysis of secondary data reveals that the cooperative sector in Nepal has experienced significant growth over the past two decades. As of 2020, there were 34,000 registered cooperatives in Nepal, with a membership base exceeding 6 million people (Department of Cooperatives, 2020).

**Table 1**

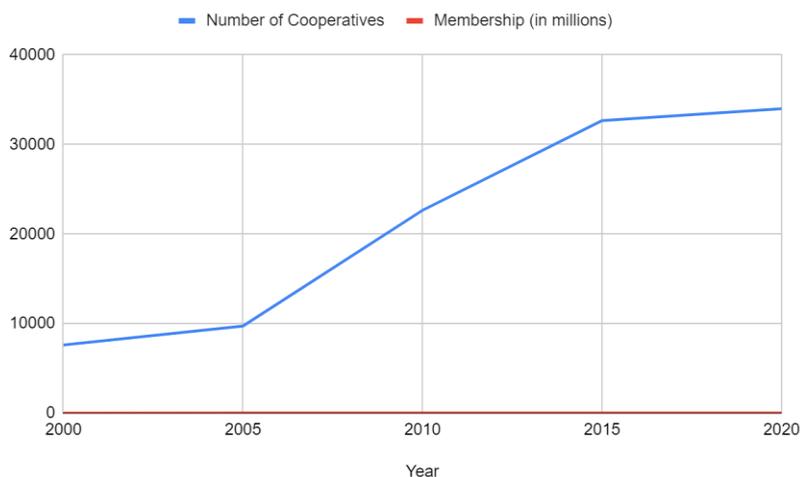
*Growth of Cooperatives in Nepal (2000-2020)*

Year	Number of Cooperatives	Membership (in millions)
2000	7,598	1.5
2005	9,720	2.1
2010	22,646	3.5
2015	32,663	5.4
2020	34,000	6.3

*Source: Department of Cooperatives, Nepal, 2000-2020*

**Figure 1**

*Growth of Cooperatives in Nepal (2000-2020)*



The data shows a rapid increase in both the number of cooperatives and membership, particularly between 2005 and 2015. This growth can be attributed to several factors:

1. Liberalization of the economy and supportive government policies
2. Increased awareness about the benefits of cooperatives
3. Limited access to formal financial services in rural areas
4. Post-conflict reconstruction efforts

However, the growth rate has slowed in recent years, possibly due to market saturation and increased regulatory scrutiny.

### **Types and Distribution of Cooperatives**

The cooperative sector in Nepal is diverse, with cooperatives operating in various sectors. The analysis reveals that savings and credit cooperatives dominate the sector, followed by agricultural and multipurpose cooperatives.

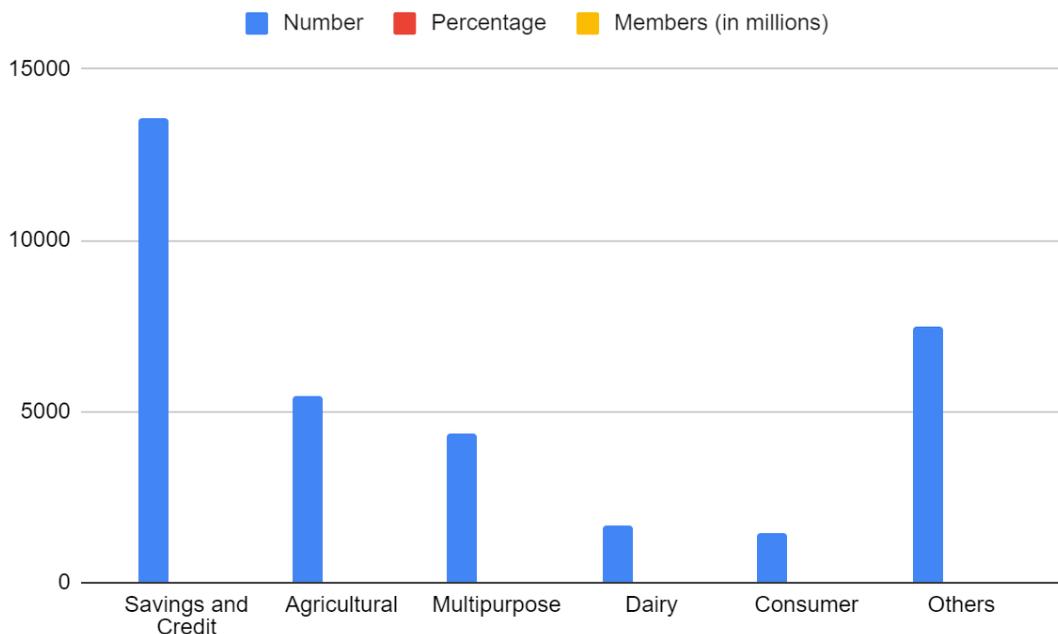
**Table 2**

*Distribution of Cooperatives by Type (2020)*

<b>Type of Cooperative</b>	<b>Number</b>	<b>Percentage</b>	<b>Members (in millions)</b>
Savings and Credit	13,578	39.8%	3.2
Agricultural	5,451	16.0%	1.1
Multipurpose	4,371	12.8%	0.9
Dairy	1,658	4.9%	0.3
Consumer	1,434	4.2%	0.2
Others	7,508	22.3%	0.6
<b>Total</b>	<b>34,000</b>	<b>100%</b>	<b>6.3</b>

*Source:* Department of Cooperatives, Nepal (2020)

The prevalence of savings and credit cooperatives reflects the significant role these institutions play in providing financial services, particularly in areas underserved by formal banking institutions. Agricultural cooperatives also play a crucial role, given Nepal's predominantly agrarian economy.

**Figure 2***Distribution of Cooperatives by Type (2020)*

The findings of this study highlight the significant growth and diverse landscape of the cooperative sector in Nepal. Over the past two decades, the number of cooperatives has increased substantially, with a corresponding rise in membership. This growth is driven by factors such as economic liberalization, supportive government policies, increased awareness about cooperatives, limited access to formal financial services in rural areas, and post-conflict reconstruction efforts.

Despite the rapid expansion, the growth rate of cooperatives has slowed in recent years, suggesting potential market saturation and heightened regulatory scrutiny. The cooperative sector is predominantly composed of savings and credit cooperatives, which play a vital role in providing financial services to communities lacking formal banking infrastructure. Agricultural cooperatives are also prominent, reflecting Nepal's agrarian economy and the critical support these cooperatives provide to farmers.

The diverse types of cooperatives, including multipurpose, dairy, and consumer cooperatives, illustrate the wide-ranging applications and benefits of the cooperative model in addressing various socio-economic needs. However, the dominance of savings

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and credit cooperatives indicates a significant reliance on financial services within the cooperative movement.

To sustain and enhance the growth of cooperatives in Nepal, it is essential to address challenges such as governance issues, financial sustainability, and regulatory compliance. Policymakers, cooperative leaders, and stakeholders must work collaboratively to implement strategies that support the development of cooperatives, ensuring their continued contribution to Nepal's socio-economic progress.

In conclusion, while the cooperative sector in Nepal has made remarkable strides, ongoing efforts are necessary to overcome existing challenges and fully realize the potential of cooperatives in fostering inclusive and sustainable development.

## **Discussion**

The findings of this study reveal a dual narrative: the remarkable growth and potential of cooperatives in Nepal, and the persistent challenges that constrain their efficiency and impact. This discussion explores these aspects in relation to the key findings and objectives.

### **Challenges Facing Cooperatives in Nepal**

The thematic analysis of the literature revealed several key challenges facing the cooperative sector in Nepal:

#### ***Governance and Management Issues***

Weak governance structures and inadequate management practices remain critical barriers. Limited member participation, lack of professional management, and political interference undermine decision-making and trust. These findings echo Sharma's (2016) observation that governance deficiencies erode member trust and financial stability. Addressing these issues through improved leadership training and transparent governance frameworks is imperative.

#### ***Financial Sustainability***

The study identifies financial challenges, including limited access to external capital and high operational costs, particularly for small cooperatives. Savings and credit cooperatives are particularly vulnerable to non-performing loans and inadequate financial management. Paudel (2018) highlights similar challenges, suggesting that enhancing

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financial literacy and linking cooperatives with formal financial institutions could improve financial sustainability.

### ***Regulatory and Legal Framework***

Despite the introduction of the Cooperative Act 2017, regulatory challenges persist. Inadequate implementation of regulations, inconsistencies between federal and provincial laws, and limited regulatory oversight hinder effective functioning. Uprety's (2019) findings corroborate these challenges, emphasizing the need for capacity building within regulatory bodies to ensure compliance and accountability.

### ***Limited Access to Technology and Innovation***

Technological barriers, particularly in rural cooperatives, limit efficiency and competitiveness. Lack of digital infrastructure and skills hinders the adoption of modern banking technologies and management information systems. Bhatta (2018) emphasizes that bridging this technological gap is essential for cooperatives to remain relevant in an increasingly digitized economy.

### ***Competition from Formal Financial Institutions***

The expansion of formal banking services into rural areas poses a significant threat to cooperatives, particularly savings and credit societies. The inability to offer competitive interest rates or retain members as they access formal banking services further exacerbates this challenge. Paudel (2018) notes that this competition underscores the need for cooperatives to innovate and diversify their offerings.

### **Opportunities for Cooperative Development in Nepal**

Despite these challenges, the analysis reveals several significant opportunities for cooperative development in Nepal:

#### ***Financial Inclusion***

The findings underscore the role of cooperatives in promoting financial inclusion, particularly in underserved rural areas. Savings and credit cooperatives have extended access to financial services and promoted financial literacy, as highlighted by Nepal & Thapa (2009). These cooperatives serve as a bridge between informal and formal financial systems, fostering economic participation among marginalized groups.

#### ***Agricultural Development and Food Security***

Agricultural cooperatives play a vital role in supporting small-scale farmers by improving market access, enhancing bargaining power, and promoting the adoption of modern agricultural technologies. Paudel's (2018) findings align with this, emphasizing

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the transformative potential of agricultural cooperatives in improving rural livelihoods and ensuring food security.

### ***Women's Empowerment and Social Inclusion***

The findings reveal a strong emphasis on women's participation in cooperative leadership, fostering gender equality and social equity. Cooperatives provide economic opportunities for marginalized groups and serve as platforms for community development and empowerment. Bhatta (2018) highlights the significant contributions of women-led cooperatives to economic and social transformation.

### ***Sustainable Development and Green Economy***

Cooperatives align with national sustainable development goals, promoting eco-friendly practices and community resilience. Sharma (2016) explores how cooperatives can engage in renewable energy projects and sustainable agriculture, contributing to long-term economic and environmental sustainability.

### **Strategic Interventions and Policy Recommendations**

To address the challenges and maximize the opportunities identified, strategic interventions are essential. Strengthening governance through professional management, enhancing financial sustainability via formal linkages and mergers, and promoting technology adoption are key steps. Regulatory reforms and capacity-building initiatives for oversight bodies are also crucial. Aligning cooperative strategies with national sustainable development goals and fostering innovation within cooperatives can further enhance their contributions to Nepal's socio-economic growth.

This discussion highlights the interconnectedness of the findings and the study's objectives. While the cooperative sector in Nepal faces significant challenges, it also presents transformative opportunities for advancing financial inclusion, rural development, women's empowerment, and sustainability. By addressing the challenges and leveraging the opportunities, cooperatives can continue to serve as a cornerstone of Nepal's inclusive and sustainable development.

## **Conclusion**

This study highlights the significant role of cooperatives in Nepal's socio-economic development while addressing critical challenges and opportunities. The cooperative movement has evolved from traditional practices to a formalized sector with

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over 34,000 cooperatives and 6 million members, though recent growth has slowed due to market saturation and regulatory challenges. Key barriers include governance issues, financial sustainability, regulatory hurdles, and limited technological adoption. Despite these challenges, cooperatives offer transformative opportunities to promote financial inclusion, support agricultural development, empower women, and advance sustainable development goals. Strategic interventions, such as strengthening governance, enhancing financial sustainability, adopting technology, and aligning strategies with national goals, are essential to their continued success. By addressing these challenges and leveraging their strengths, cooperatives can sustain their pivotal role in fostering inclusive and sustainable growth in Nepal.

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## Women's Empowerment Through Microfinance: A Case Study of Mero Laghubitta Bittiya Sanstha Limited, Bedkot Municipality, Kanchanpur

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### Abstract

This research study explores the role of microfinance in empowering women and evaluating their participation in microfinance initiatives. Using a mixed-methods approach, it examines women's engagement through the Mero Microfinance Program (MFP) in Bedkot Municipality-7, Kanchanpur, Nepal. Employing a descriptive and exploratory research design, the study analyzes primary and secondary data from 305 groups under MFP, consisting of 1,400 members, including 170 women-led groups with 545 members. A simple random sampling method was used to select 119 women group leaders with a 5 percent margin of error, 50 percent population proportion, and 95 percent confidence level. Microfinance programs targeting rural and marginalized populations address critical issues such as poverty, illiteracy, unemployment, and limited decision-making power. By fostering self-employment and providing credit access without collateral, microfinance serves as an effective tool for poverty alleviation and women's empowerment. Women involved in microfinance institutions (MFIs) contribute to savings, income generation, and decision-making, with their influence often extending beyond the household level. The findings reveal that microfinance significantly enhances women's economic and social empowerment through small-scale entrepreneurial projects, leading to improved income, decision-making authority, knowledge, and self-esteem. This positive correlation highlights microfinance as a catalyst for social transformation, poverty reduction, and sustainable development. The study underscores its pivotal role in promoting gender equality and uplifting marginalized communities, reinforcing the potential of microfinance in achieving inclusive growth.

**Keywords:** microfinance, empowerment, women, poverty, alleviation

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## Introduction

Microfinance typically refers to providing small-scale financial services such as loans, savings, and credit to individuals involved in activities like farming, fishing, small businesses, or renting assets like land or vehicles. These services are made available to people in both rural and urban areas, particularly in developing countries. The Asian Development Bank (ADB) defines microfinance as offering a range of financial services, including loans, deposits, money transfers, and insurance to small enterprises and households (ADB, 2011; Robinson, 2001).

Microfinance is seen as an effective tool to meet the needs of poor and marginalized communities by creating opportunities for income generation, employment, and skill development. It primarily focuses on economically disadvantaged groups, such as women, *dalits*, and disabled individuals, empowering them both socially and economically through mobilization efforts (Gnawali, 2018). Beyond reducing poverty, microfinance fosters economic empowerment, improving social and political standing, particularly for women, and advancing gender equality and empowerment (Kulkarni, 2011).

As a form of development finance, microfinance targets low-income individuals, offering services like savings, loans, money transfers, and insurance (ADB, 2011). It is an essential tool for poverty alleviation by providing financial services to low-income households and small businesses (Singh & Yadav, 2012). Nepal's microfinance history dates back to 1956 when cooperatives began offering savings and microcredit services. By the 1990s, various microfinance institutions (MFIs), savings and credit cooperatives (SCCs), and other organizations emerged to serve the poor, particularly women (Dhakal, 2008).

Research shows that microfinance has had a positive impact on socio-economic development. A study in Syangja found that it was a key driver of social change, reducing poverty and promoting saving and credit habits (Dhakal & Nepal, 2016). Studies in districts like Nawalparasi and Kaski show that microfinance has empowered Nepalese women economically, improved their decision-making roles within families, and elevated their social status. It has also created employment opportunities and improved access to healthcare and education for rural households (Acharya, 2019; Dhungana & Raanabhat, 2020). In Mana Maiju VDC, Kathmandu, microfinance was found to significantly

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improve household income, enabling better nutrition, healthcare, and education (Adhikari & Shrestha, 2013).

Microfinance services like savings, credit, remittances, and insurance are designed to help the poor and underserved develop self-employment opportunities, significantly improving their socio-economic conditions. Many MFIs also offer vocational training and social services like health camps and skills development programs (MoF, 2005/2006). Women's access to microfinance services allows them to invest in small businesses, increasing their income and financial independence. Studies indicate that women involved in microfinance programs are more likely to contribute to household income and meet basic needs such as food, healthcare, and education (Kabeer, 2020). Through microloans, women can diversify their income sources, reducing their financial dependence on male family members and achieving greater economic autonomy (Singh, 2021).

Microfinance also enhances women's social standing within communities. Financial independence often leads to increased respect and recognition, boosting their role in social networks. Research shows that microfinance helps women build self-confidence and leadership skills, encouraging active participation in community leadership and local governance (Sundaram, 2022). Another significant outcome of women's involvement in microfinance is their strengthened role in household decision-making. As their financial contributions grow, women gain more say in decisions related to household spending, children's education, and healthcare (Panda & Sahu, 2023). Access to financial resources gives women greater control over household assets, reducing gender inequality in resource allocation.

Many MFIs prioritize women due to their potential to drive social change. By offering financial resources, MFIs aim to reduce gender disparities in education, employment, and political participation. Research suggests that microfinance programs targeting women not only improve their economic position but also challenge patriarchal norms and promote gender equality (Mahmud & Osmani, 2022). However, some scholars argue that microfinance alone cannot eliminate deep-rooted gender inequalities, as cultural norms and male-dominated financial systems can limit its impact. Critics point out that in some cases, microfinance has led to over-indebtedness and exploitation of women (Bateman & Chang, 2020). They advocate for a more comprehensive approach, combining education, legal reforms, and social support with financial services.

Mero Microfinance Limited, based in Bedkot Municipality-7, Kanchanpur, is a

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key institution in the region, focusing on providing accessible microfinance services to marginalized communities. Its mission is to alleviate poverty by specifically targeting underprivileged groups, particularly women, to ensure effective poverty reduction (Tiwari, 2023). The research problem in this study focuses on assessing women's participation and the role of Mero Microfinance in empowering women in Bedkot Municipality, Ward No. 7. The study's core objectives are to examine women's participation and evaluate how Mero Microfinance contributes to women's empowerment.

This research holds significant value for shaping policies and practices by providing insights into how microfinance can empower women, enhance their financial access, and promote economic independence. The findings could inform gender-sensitive financial policies and improve microfinance programs to address women's unique challenges. Additionally, the study emphasizes the socio-economic benefits of women's financial inclusion, such as improved family welfare and greater community involvement, contributing to broader discussions on poverty reduction and gender equality (Lamichhane, 2020).

### **Methodology**

This research study adopted a mixed-method approach, integrating both quantitative and qualitative research methodologies to examine women's participation and empowerment within the Mero Microfinance Program (MMFP) in Bedkot Municipality-7, Kanchanpur. A concurrent embedded design was adopted, prioritizing qualitative insights while complementing them with quantitative data to enhance the depth and validity of the findings.

The research followed a descriptive and exploratory design to systematically analyze key aspects of the microfinance program, including loan investments, repayment processes, and developmental outcomes. Data collection involved both primary and secondary sources. Primary data were gathered through semi-structured interviews and surveys targeting marginalized women actively participating in the program. Secondary data were derived from institutional records and relevant documentation to provide contextual and supporting evidence.

The study encompassed 305 MMFP groups, comprising a total of 1,400 members from both small and large groups, including 170 women-led groups with a

combined membership of 545 women. Qualitative data were utilized to capture participants' lived experiences and empowerment trajectories, while quantitative data helped identify trends and patterns related to participation, loan utilization, and socio-economic outcomes.

A simple random sampling technique was used to determine the sample size for the quantitative strand of the research. Based on a 5 percent margin of error, a 50 percent population proportion, and a 95 percent confidence level, the sample size was calculated using an online sample size calculator (calculator.net). This process yielded a sample of 119 women group leaders from the 170 women-led groups under MMFP. The selected sample ensured representativeness and reliability for quantitative analysis and also served as the basis for identifying participants for qualitative in-depth interviews. These interviews provided richer insights into the empowerment experiences of women within the program.

## **Results and Discussion**

### **Cast Distribution of Respondents**

The caste distribution of participants in the Mero Microfinance Program offers valuable insights into the initiative's social dynamics and inclusivity within Mero Laghubitta Bittiya Sanstha Limited. The diverse representation of different caste groups, particularly the significant involvement of marginalized communities such as Dalits, Brahmins, Tharus, and Magars, emphasizes the program's dedication to serving women from various social backgrounds. This inclusivity is essential for advancing women's empowerment, as it ensures access to financial resources and opportunities for those who typically encounter obstacles to economic participation. The engagement of women from different castes strengthens collective agency and enhances community ties, ultimately contributing to a fairer social structure. Therefore, the caste distribution of respondents illustrates the program's role in facilitating empowerment and social transformation across diverse demographics, positioning it as a crucial element of the wider movement for women's rights and economic autonomy in the region.

**Table 1***Cast Distribution of Respondents in the Study Area*

Cast	Respondents	Percentage
Brahmin	10	8
Tharu	48	40
Magar	5	4
Chhetri	35	30
Dalit	21	18
Total	119	100

*Source: Field Survey, 2024*

In Table 1, the Tharu and Chhetri groups collectively account for 70 percent of the total respondents, suggesting that the microfinance program has a stronger presence or greater acceptance within these communities. Although Dalits make up a smaller percentage at 18 percent, their participation is still notable, indicating that the program is reaching marginalized groups, although there is room for improvement in their representation. The lower participation rates of the Brahmin and Magar groups point to potential disparities in access to or interest in the program, which merits further investigation. Overall, the data shows that the microfinance program is fairly inclusive across various caste groups, with a particularly significant impact on the Tharu and Chhetri communities. While the inclusion of Dalit respondents reflects progress toward social inclusion, there is a need for enhanced efforts to engage smaller groups, such as Brahmins and Magars.

**Age Group Distribution of the Respondents**

The distribution of age groups among respondents is a crucial aspect of this research, as it illustrates the dynamics of women's empowerment through microfinance. The strong representation of younger and middle-aged women emphasizes the potential for economic progress while also indicating the necessity for strategies to incorporate older women into future programs. Recognizing these age-related factors is important for customizing microfinance initiatives to successfully empower women of all ages.

**Table 2***Age Group Distribution of the Respondents*

Age group	Respondents	Percentage
20-29	40	34

30-39	45	38
40-49	29	24
50-60	5	04
Total	119	100

*Source: Field Survey, 2024*

Table 2 displays the age distribution of 119 respondents from a 2024 field survey. The largest demographic is women aged 30-39, totaling 45 respondents (38 percent), followed closely by the 20-29 age group with 40 respondents (34 percent). The 40-49 age group comprises 29 respondents (24 percent), while the smallest group, aged 50-60, includes only 5 respondents (4 percent). This distribution shows that the microfinance program primarily attracts younger and middle-aged women, with a noticeable decline in participation among those over 50. The data indicates strong engagement from women in their 20s and 30s but also points to an opportunity to enhance participation among older women.

### **Marital Status**

The marital status of respondents is a crucial aspect as it affects women's access to resources, decision-making power, and participation in economic activities. Married women may encounter unique challenges and opportunities due to shared financial responsibilities, influencing their engagement with microfinance programs. In contrast, unmarried women often seek greater independence and may be more motivated to use microfinance for personal and professional growth. Understanding the distribution of marital status among respondents helps identify barriers faced by different groups and tailor microfinance offerings accordingly. Additionally, recognizing the impact of marital status on women's empowerment can guide strategies that enhance financial literacy, promote self-sufficiency, and create supportive communities, ultimately leading to more effective microfinance initiatives.

### **Table 3**

*Marital Status of Respondents*

<b>Marital Status</b>	<b>Respondents</b>	<b>Percentage</b>
Single	12	10
Married	104	87
Widow	2	2

Divorce	1	1
Total	119	100

*Source: Field Survey, 2024*

Table 3 illustrates the distribution of marital status among 119 respondents from a 2024 field survey. The data is categorized into four groups: single, married, widowed, and divorced. The married group represents the largest segment, with 104 respondents (87%), indicating that most women participating in the microfinance program are married. This suggests that their family responsibilities likely motivate their engagement in financial activities aimed at enhancing household income, supporting their children's education, or improving living conditions.

Only 12 respondents (10 percent) are single, suggesting lower involvement of unmarried women in the program. This may reflect societal norms that prioritize family-based financial support or highlight barriers that single women face in accessing microfinance services. The presence of widowed (2 percent, or 2 respondents) and divorced (1 percent, or 1 respondent) women is minimal, indicating potential challenges such as social stigma, financial constraints, or lack of support networks that may restrict their participation in microfinance initiatives.

Overall, the data indicates that while the microfinance program primarily serves married women, there is room to enhance outreach to single, widowed, and divorced women. Understanding the unique needs and obstacles faced by these groups can help tailor financial products and support services to empower all women, regardless of their marital status.

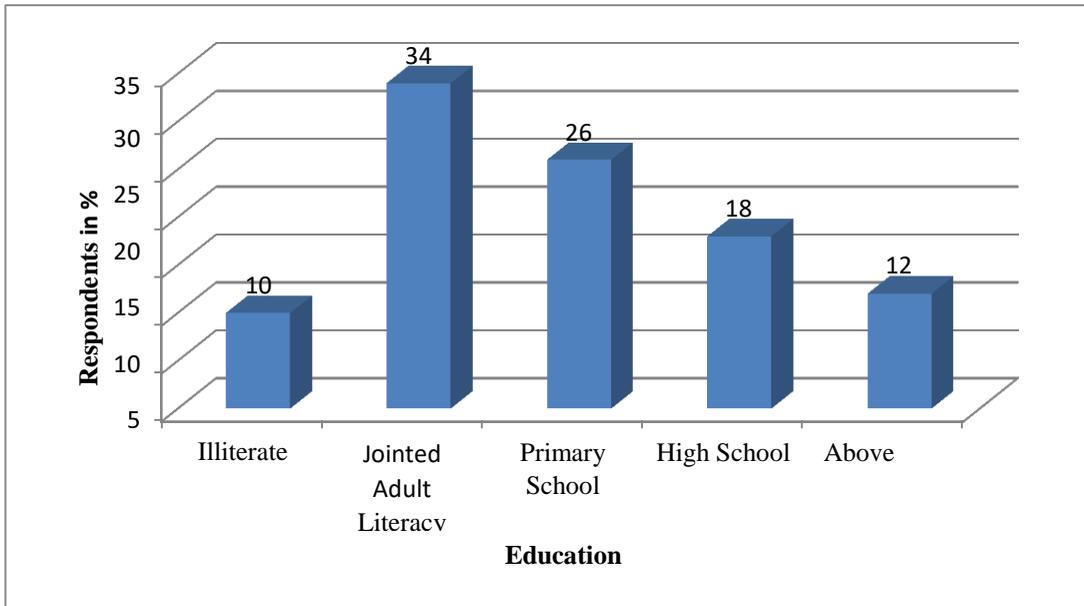
### **Education Attainment of Respondents**

The educational attainment of respondents is a vital factor, as it directly impacts women's engagement with microfinance services and their overall empowerment. Higher education levels are often linked to improved financial literacy, which enables women to make informed choices regarding loans, savings, and investments. Women with education are more likely to recognize the advantages of microfinance, access available resources, and manage their businesses or income-generating activities effectively. Additionally, education can boost women's self-confidence and negotiation skills, empowering them to advocate for their needs and rights within their families and communities. By examining the educational backgrounds of respondents, this research can reveal gaps in educational access and emphasize the necessity of incorporating

financial literacy programs into microfinance initiatives. Customizing support to meet the specific educational needs of women can greatly enhance their ability to utilize microfinance for economic empowerment and contribute to the development of their communities.

**Figure 1**

*Education Attainment of Respondents*



*Source: Field Survey, 2024*

Figure 1 illustrates the concerning educational status of respondents in Bedkot-7 municipality. The survey indicates that approximately 26 percent of women have only received a primary education, while about 10 percent are illiterate. However, 34 percent of respondents can read and write, thanks to adult literacy classes. A smaller percentage, 18%, have attended high school, and only 12 percent have completed education beyond the School Leaving Certificate (SLC). This situation is not unexpected, as society tends to undervalue girls' education.

The table highlights the urgent need for targeted interventions to promote gender equality in education, shedding light on the societal norms and beliefs that perpetuate these educational disparities. To tackle this issue, initiatives are necessary to raise awareness about the significance of women's education and to establish supportive frameworks that enhance their opportunities for pursuing higher education.

**Loan Taken and Used**

Mero Micro Finance is one institution that supports those people who don’t have any connection to taking a loan. After launching the Mero MF program in Bedkot Municipality-7, many people especially women have benefited. As the above table exhibits, 90 percent of the total respondents have taken loans from MFI and during the participating time, all respondents who were continuously granted money, or who borrowed, repaid timely. Ten percent just settled their loans and are now being processed to take loans for livelihood-supportive activities such as poultry form, vegetable farming, shopkeeping, small-scale enterprises, and so on.

**Monthly Income Before and After Joining the Mero Microfinance Institution (MFI)**

The analysis of monthly income changes before and after joining the Mero Microfinance Program highlights its significant impact on women's empowerment at Mero Laghubitta Bittiya Sanstha Limited. Prior to the program, many women had limited income opportunities and relied on traditional household roles. However, after participating, they experienced a notable increase in monthly income due to better access to credit, skills training, and entrepreneurial support. This improvement not only boosted their financial security but also enhanced their sense of agency and self-esteem. As they became more financially independent, the program empowered them to challenge societal norms and pursue personal and professional growth. Thus, the rise in monthly income serves as a crucial indicator of microfinance's role in promoting women's empowerment and driving social change.

**Table 4**

*Monthly Income Before and After Joining the Mero Microfinance Program*

Annual Income	Before		After	
	No. of Respondent	Percent	No. of Respondent	Percent
10,000-20,000	67	56	12	10
20,000-30,000	35	30	19	16
30,000-40,000	10	8	46	38
40,000-50,000	5	4	28	24
50,000-1,00,000	2	2	14	12
Total	119	100	119	100

*Source: Field Survey, 2024*

Table 4 illustrates the annual income of respondents both before and after their involvement in the Mero Microfinance Program (MFP). Before joining the program, the majority of respondents - 28 individuals - reported an income ranging from Rs. 10,000 to 20,000, while only one respondent earned between Rs. 50,000 and 1,00,000. However, after participating in the program, there was a notable rise in income levels, with nearly six respondents earning between Rs. 50,000 and 1,00,000 annually. This indicates that the training and financial support provided by MFP have empowered women to generate higher income through business ventures and commercial farming activities.

The data underscores the substantial impact of the Mero Microfinance Program on women's income, highlighting the crucial role of microfinance in driving economic empowerment and fostering entrepreneurship. Further refinement in the presentation of findings and clarity in language could enhance the effectiveness of the dispute.

### **Decision of Loan Utilizing**

Decisions about loan utilization in the Mero Microfinance Program are crucial for advancing women's empowerment within Mero Laghubitta Bittiya Sanstha Limited. Participants often strategically allocate their loans to income-generating activities such as small businesses, agriculture, or skills development. This approach maximizes the loans' economic benefits, enhancing their financial independence and decision-making power. By investing in areas that align with their skills and community needs, these women improve their financial situations while contributing to local economic development. Moreover, effective loan management fosters a sense of agency and confidence, enabling them to challenge traditional gender roles and pursue their aspirations. Thus, these decisions highlight the transformative potential of microfinance in promoting women's empowerment and driving sustainable economic growth.

### **Table 5**

#### *Decision of Loan Utilizing*

<b>Decision Making Person</b>	<b>Respondents</b>	<b>Percentage</b>
Self	7	14
Family Head	19	38
Common Decision	24	48
Total	119	100

*Source: Field Survey, 2024*

Table 5 illustrates the decision-making process regarding the utilization of loans among respondents. It is evident that collective decision-making significantly influences how loans obtained from the microfinance institution (MFI) are used, with nearly 48 percent of respondents making decisions collectively. In contrast, only 14 percent of women are able to make decisions independently. Additionally, 38 percent of the respondents indicated that the family head makes decisions regarding the use of the loan. Overall, these findings suggest a gradual change in societal dynamics.

### **Purpose of Loan Taking**

The purpose of loan-taking in the Mero Microfinance Program is crucial for enhancing women's empowerment at Mero Laghubitta Bittiya Sanstha Limited. Women seek loans to fund income-generating activities like small businesses, agricultural investments, or vocational training, which help them achieve economic independence and self-sufficiency. By aligning their loan purposes with personal goals and community needs, they create sustainable income sources that improve their quality of life and that of their families. Accessing these loans allows women to challenge societal norms and become active contributors to their households and communities, fostering a sense of empowerment and enabling informed decision-making about their futures. Thus, the purpose of loan-taking is a key mechanism for promoting women's empowerment and driving social and economic change.

### **Table 6**

*Purpose of Loan Taking by Respondents*

<b>Purpose of Loan</b>	<b>No of Respondents</b>	<b>Percentage</b>
Shopkeeping	10	8
Poultry/livestock Farming	74	62
Vegetable farming	28	24
Small scale enterprise	5	4
Running hotel	2	2
Total	119	100

*Source: Field Survey, 2024*

Table 6 provides details about the loans taken for various purposes from microfinance institutions. The largest portion of loans, 62 percent was utilized for poultry farming, followed by 24 percent for vegetable farming. Additionally, 8 percent of respondents took loans for shopkeeping. The lowest percentages were for small-scale

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enterprises at 4 percent and for running hotels at 2 percent. Overall, these figures indicate that women are increasingly interested in entrepreneurship after receiving support from the microfinance program.

### **Repaying System of Loan**

The given data about the loan repaying system of respondents. Mero MFI had provided its clients with a payment plan in an installment system with 15 percent interest which is convenient for people that is why, all of the respondents preferred topay loans in an installment system no one used another way to repay.

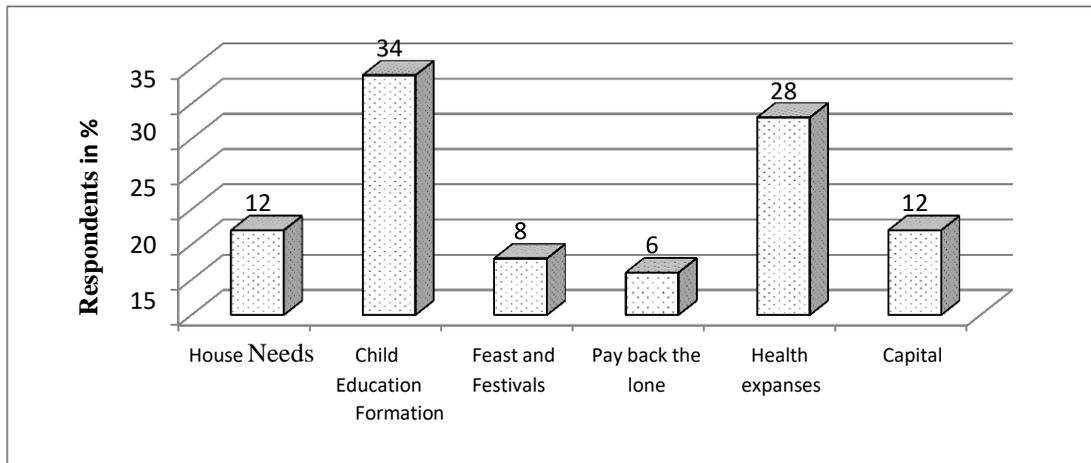
The analysis reveals that the installment loan repayment system provided by Mero MFI is well-received among borrowers, facilitating their ability to repay loans while maintaining financial stability. This model not only supports borrowers in managing their debts but may also contribute to the overall success of the microfinance institution by ensuring high repayment rates. The effectiveness of this system highlights the importance of tailoring financial products to meet the needs of clients, ultimately fostering trust and satisfaction within the microfinance framework (Sources: Observation, 2024)

### **Use of Saving for Different Purposes**

Utilizing savings for various purposes among participants in the Mero Microfinance Program is essential for women's empowerment at Mero Laghubitta Bittiya Sanstha Limited. By encouraging savings, the program enables women to develop financial resilience and independence, allowing them to meet crucial needs such as healthcare, education, and household expenses, which improve their families' quality of life. Furthermore, savings can be directed towards income-generating activities, like starting or expanding businesses, thereby enhancing their financial skills. This intentional use of savings promotes agency and control over their financial futures, facilitating informed decision-making. Additionally, fostering a savings culture motivates women to challenge traditional gender roles and take on active roles in financial management within their households. Thus, the ability to allocate savings for a variety of purposes is essential for advancing women's empowerment and supporting sustainable economic development in the community.

**Figure 2**

*Use of Saving for Different Purposes by Respondents*

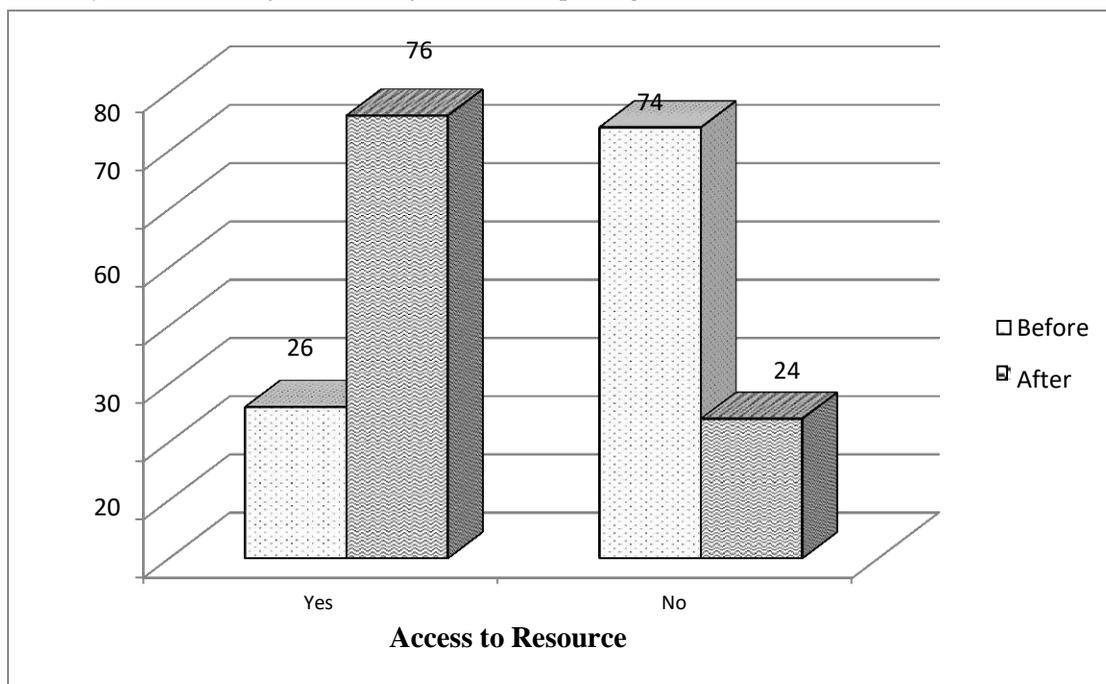


*Source: Field Survey, 2024*

Figure 2 illustrates how respondents allocate their savings for various purposes. The largest portion, 34 percent, is dedicated to children's education, followed by health expenses at 28 percent. Additionally, 12 percent of their savings is used for household needs, while another 12 percent goes toward capital formation. Savings for feasts and festivals account for 8 percent, and only a small percentage, 6 percent, is used to repay loans. Overall, this data suggests that women are increasingly aware of the importance of saving and are managing their finances effectively.

**Poverty Reduction After and Before Participating in Mero MFP**

The reduction in poverty before and after participation in the Mero Microfinance Program underscores its significance in economically empowering women. Prior to enrollment, women in Bedkot Municipality, ward number 7, experience restricted access to credit, unstable earnings, and elevated poverty levels. Mero Microfinance equips them with essential resources, including small loans, savings opportunities, and training, vital for improving their livelihoods. By examining poverty levels before and after, the study measures the program’s effectiveness in lowering poverty and promoting sustainable incomes, highlighting the crucial role microfinance plays in advancing women's financial independence and economic involvement.

**Figure 3***Poverty Reduction After and Before Participating in Mero MFI*

*Source: Field Survey, 2024*

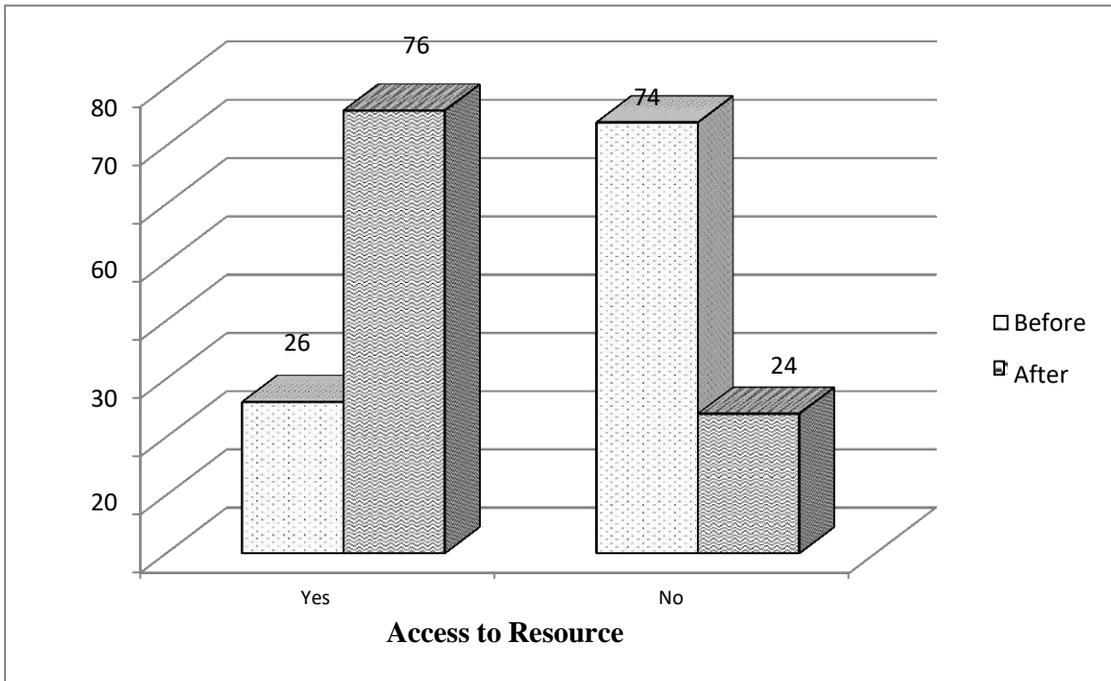
Figure 3 displays respondents' perceptions regarding poverty reduction. Before joining the Mero Microfinance Program (MFP), only 14 percent of women believed they had escaped poverty. However, after their involvement, 70 percent felt that the program was effective in reducing poverty. This suggests that the living standards of participants improved after engaging with the MFP, as they began to earn more income through microfinance, leading to a decrease in poverty levels.

### **Access to Resources**

Access to resources in the Mero Microfinance Program is vital for women's empowerment, as financial tools like loans, savings, and training enable women to make independent decisions, start businesses, and improve household well-being. In Bedkot Municipality, ward number 7, many women lacked these resources due to socio-economic barriers. The program provides the tools needed to break the cycle of poverty and dependence. By assessing access to these resources, the study evaluates how effectively the program fosters financial security, autonomy, and transformative changes in women's economic and social status.

**Figure 4**

*Access to Resources of Respondents*



*Source: Field Survey, 2024*

In Figure 4, the data presented emphasizes the significant impact of microfinance programs on improving women's access to resources, a key aspect of empowerment. Figure 4 highlights a substantial enhancement in resource availability for participants of the Mero Microfinance Program (Mero MF), showcasing the program's effectiveness in addressing the financial and social challenges women faced before joining.

Before participating, 74 percent of respondents reported minimal or no access to resources, reflecting systemic issues such as economic dependency and restrictive sociocultural norms limiting women's autonomy. However, after joining the program, 76 percent of respondents experienced improved access to resources. This positive shift illustrates the potential of microfinance to drive meaningful change by providing women with financial resources, encouraging entrepreneurial endeavors, and strengthening decision-making abilities.

The 24 percent of respondents who still struggle with resource accessibility highlight the ongoing influence of patriarchal norms, requiring women to negotiate or convince male family members to exercise financial independence. This suggests that

while programs like Mero MF significantly empower women, additional measures such as gender-awareness initiatives and community-level advocacy are necessary to address entrenched gender inequalities.

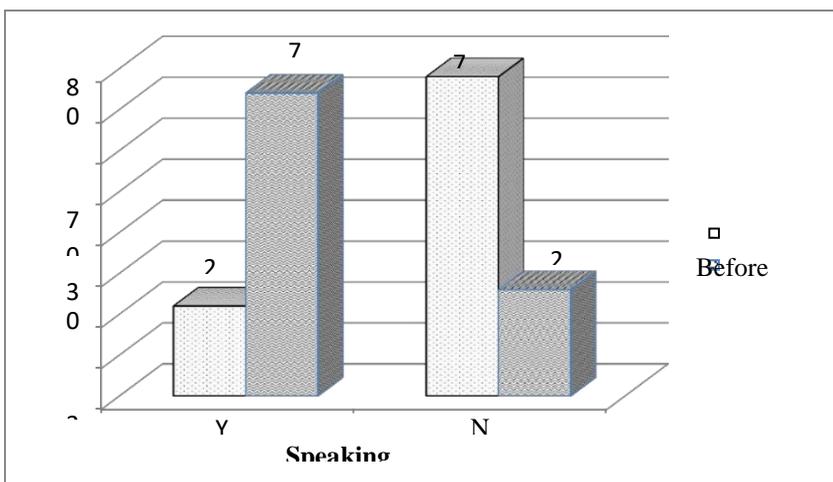
In summary, microfinance not only promotes financial inclusion but also plays a crucial role in fostering socio-economic empowerment by enabling women to access and manage essential resources. These findings align with existing studies, which recognize the role of microfinance in enhancing women's agency and narrowing gender gaps in resource control. Nonetheless, complementary strategies remain essential to overcome the lingering barriers to full empowerment.

**Improvement of Women’s Identity**

Improving women’s identity before and after participation in the Mero Microfinance Program is a key indicator of women’s identity. Initially, many women in Bedkot Municipality, Ward No. 7, faced social, cultural, and economic barriers that limited their confidence and communication skills, hindering their ability to express opinions and engage in decision-making. The program provides financial support and encourages participation in discussions, training, and entrepreneurship, fostering self-expression and communication. By analyzing changes in speaking abilities, the study evaluates how the program enhances women's confidence, leadership, and community involvement, which are vital for their overall empowerment and social change.

**Figure 5**

*Improvement of Women’s Identity Before and After in Mero Microfinance*



*Source: Field Survey, 2024*

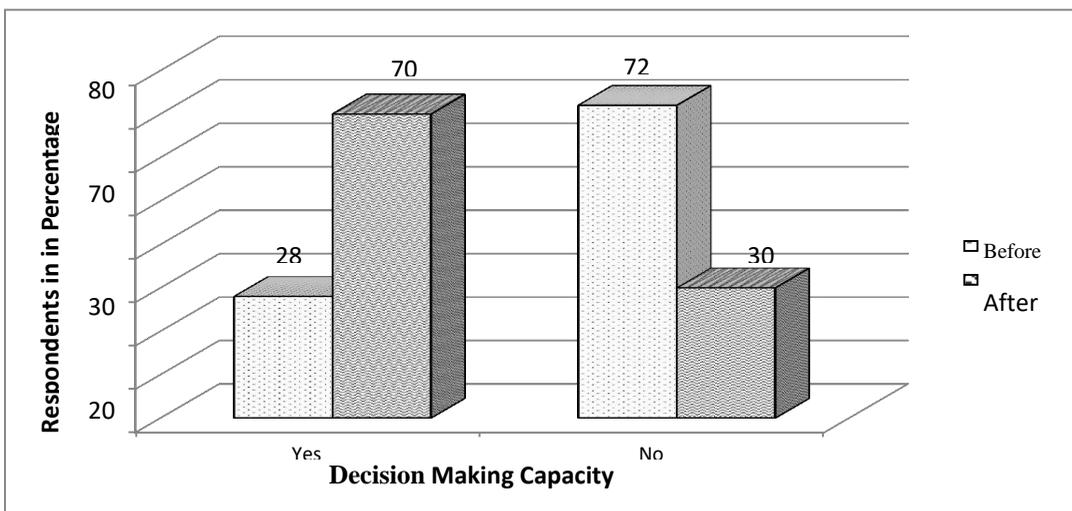
Figure 5 shows that 74 percent of respondents have enhanced their speaking skills after joining the Mero Microfinance program. Before their participation, 78 percent of the respondents lacked the ability to speak in front of others, while only 22 percent felt confident enough to address groups or audiences. This improvement can be attributed to mandatory group meetings and activities organized by the MFI or their peers, which encouraged participation. The Mero Microfinance program has significantly empowered them to communicate effectively.

**Decision-Making Capacity at Home**

The analysis of decision-making at home before and after participation in the Mero Microfinance Program underscores its essential role in women’s empowerment. Many women in Bedkot Municipality, Ward No. 7, initially had limited involvement in household decisions due to traditional gender roles and socio-economic barriers, which restricted their influence over financial, educational, and health-related matters. The program provides not only financial resources but also the confidence and skills necessary for women to express their opinions and engage in decision-making. Evaluating changes in their involvement will reveal how the program empowers women to assert their rights within their families, highlighting the impact of enhanced decision-making on their overall empowerment and family dynamics.

**Figure 6**

*Decision-Making Capacity at Home of Respondents Before and After Participation in Mero Microfinance Institution*



*Source: Field Survey, 2024*

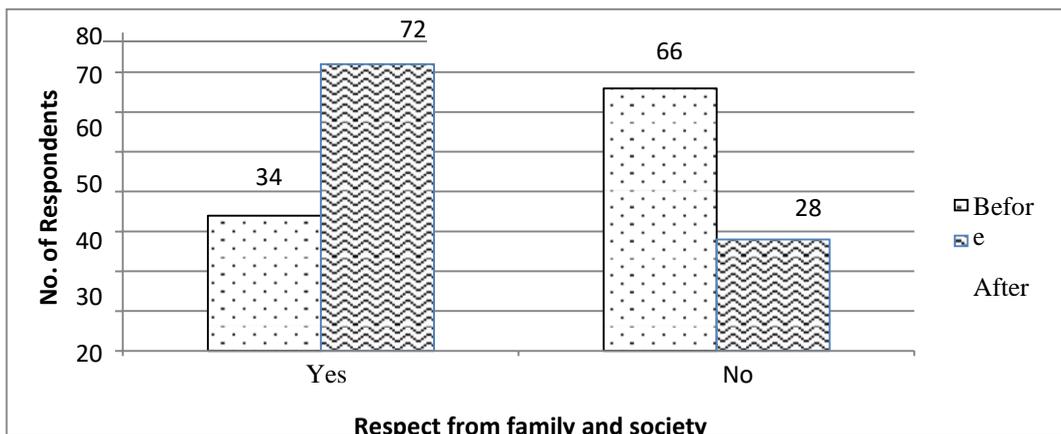
Figure 6 illustrates that prior to participation in the Mero Microfinance program, only 28 percent of respondents made decisions regarding household matters independently, while the remaining 72 percent relied on the male head of the household for decisions. After joining the program, 70 percent of participants gained a more significant role in household decision-making, either directly or indirectly involving the household head. As members of the Mero Microfinance program, these women were able to access loans from the MFI, leading their family members to include them in decision-making processes at home. However, 30 percent of women still do not exercise their right to make household decisions and continue to await decisions from their husbands or the household head.

**Respect from Family and Society**

The change in respect from family and society after participating in the Mero Microfinance Program is a key marker of women's empowerment at Mero Laghubitta Bittiya Sanstha Limited. Previously, many women lacked recognition due to traditional gender roles and financial dependence. Through access to credit, entrepreneurial opportunities, and skill development, they began contributing to household income, earning greater respect. This financial independence boosted their confidence, decision-making power, and ability to challenge societal norms, underscoring the transformative role of microfinance in fostering respect, dignity, and more equitable roles within their communities.

**Figure 7**

*Respect from Family and Society of Respondents Before and After Participation in Mero Microfinance*



Source: Field Survey, 2024

Figure 7 illustrates that women who have participated in the microfinance program for seven years or more report receiving increased respect from both their family members and neighbors compared to before they joined the Mero Microfinance program. They attribute this shift to their economic improvement and their enhanced involvement in community activities. The figure indicates a significant positive change: prior to joining the program, only 34 percent of respondents felt they were respected by their family and neighbors, whereas now, 72 percent express that they are honored by those around them. However, 28 percent of respondents still may not fully understand how to both give and receive respect. This positive impact empowers women to assume greater responsibilities, contributing to their prosperity and that of their communities.

### **Conclusion and Implications**

This study explored women's involvement in decision-making, income and savings practices, education, health, and loan utilization through the Mero Microfinance Program (MFP). Mero Microfinance offers financial support to individuals lacking capital for economic activities. The respondents, predominantly from Tharu and Chhetri communities (40 percent), followed by Dalit, Brahmin, and Magar groups (30 percent), reflect a diverse ethnic composition.

After joining the program, most women (85 percent) engaged in loan transactions and experienced positive occupational changes, leading to increased income diversification, investments, and savings. Women saved more in MFIs, banks, and at home, using loans to enhance income-generating activities and promote self-employment. In addition, Mero Microfinance provided health education and supported children's schooling. Notably, 78 percent of respondents reported improved communication skills, while 70 percent saw increased autonomy in household decision-making, highlighting the program's positive impact on empowering women.

The institution plays a vital role by offering collateral-free loans and life-enhancing training, helping women generate income. The study shows that many women who once struggled to meet basic needs benefitted from these services. After joining the program, they received training and awareness, which improved their quality of life. Women who had previously neglected their children's education due to financial or

awareness barriers began prioritizing schooling, with some re-enrolling children who had dropped out.

The program led to significant income growth, with women starting businesses like retail shops, farming, and small-scale industries. Mero Microfinance has gained popularity among women, enabling them to step beyond domestic roles and participate actively in meetings, social activities, and community events. While some still face challenges in decision-making and public speaking, most have gained the confidence to speak in large groups and save for the future. Despite early obstacles, rural women are now expressing themselves more confidently in groups and society, thanks to the opportunities provided by Mero Microfinance.

The study highlights how microfinance strengthens women's participation and empowerment in Bedkot Municipality, Ward No. 7. By examining women's engagement in the program, it reveals that access to financial services like loans and savings boosts their economic independence and influence in household and community decision-making. The findings suggest that Mero Microfinance not only fosters economic growth for women but also enhances their social status, self-confidence, and ability to challenge traditional gender norms. These insights can inform future policy and program improvements, maximizing microfinance's potential to empower women, reduce poverty, and support sustainable community development.

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## Noise Level Assessment Near the Hospitals Located in Dhangadhi Sub-Metropolitan City

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### Abstract

Undesirable sound is called noise. Excessive amounts of sound in the environment cause noise pollution. Noise pollution is one of the major environmental problems in recent times especially in urban regions. This study aims to examine the noise levels near hospitals located in Dhangadhi Sub-Metropolitan City. A total of nine hospitals were selected for this study which are located in Dhangadhi Sub-Metropolitan City. The noise level was recorded in those hospitals in morning (8:00-10:00), day (14:00-16:00), and evening (17:00-19:00) time. A digital sound level meter was used to measure noise levels in the month of February 2024. This study showed that noise levels ( $L_{eq}$ ) at those hospitals were more than the prescribed noise level. In the selected hospitals higher noise level was observed in those hospitals which are near the roads or highways. Less noise level was measured in the hospitals which are inside the road. This study concluded that high traffic of vehicles on the road, bad condition of the road, human crowds, and unnecessary use of horns are the major causes of noise pollution in those hospitals.

**Keywords:** sound pollution, hospitals, noise level, environmental pollution

### Introduction

The word 'Noise' is derived from the Latin word *Nausea*, which means an unwanted and harmful sound (Darshana et al., 2013). Noise is an undesirable, disturbing, and harmful sound that causes different health problems. In the urban region, noise pollution is one of the major environmental pollutions. In urban regions, noise pollution

increases rapidly affecting human health as well as deteriorating the quality of the environment (Murthy et al., 2007; Neupane&Chauhan, 2024). On the basis of sources of noise, it has been broadly categorized as; Machinery noise, Transportation noise, Construction noise, Building service noise, domestic noise, and Noise from Leisure activities. Among them, noise due to transportation of the vehicles is a major one (Onder & Akay, 2015).

Several adverse effects on human health such as hearing and sleep disturbance can be caused due to high exposure to noise. Apart from that, it also leads to cause psycho-social effects like miscommunication and annoyance (Regmi et al., 2021). High exposure to noise may have a negative effect on memory leading to permanent loss of memory or psychiatric disorder (Chauhan&Pande, 2010). People working in factories or industrial premises who are regularly exposed to 85-90 dB have a high chance of hyperacusis (Astrauskas et al., 2021).

From physics perspective, noise is taken as a random, fluctuating, unharmonious waveform. Sound can be measured by analyzing its intensity, frequency, and temporal dimension of acoustic signal. However, the sound intensity level is generally expressed in dB. Frequency or pitch refers to the number of cycles per second. The audible range for human beings is 20 Hz- 20 KHz and in everyday practice most of the sounds fall in the range 60 Hz- 6 KHz. Temporal characteristics of sound refer to the duration, phase, and rate of repetition of the sound. High-frequency sounds are more harmful than low-frequency sounds (Kam et al., 1994). Actually sound can be considered as an auditory perception of wave motions in air or in any other media. Among the series of environmental stressors, noise pollution has been ranked second (Chhetri et al., 2019).

The intensity of sound waves can be defined as the rate of flow of sound energy through an area. The intensity of sound level can be defined as;  $\beta = 10 \log_{10} \left( \frac{I}{I_0} \right)$

Where,  $I$  shows the intensity of sound and  $I_0$  represents the threshold of hearing and  $I_0 = 10^{-12} \text{Wm}^{-2}$ .

This study assessed the noise level near hospitals located in Dhangadhi Sub-Metropolitan City. Along with presenting the current noise level near those hospitals, this study also mentions strategies to reduce noise pollution. This study was guided by a research question: What is the current noise level status in the hospital area located in Dhangadhi Sub-Metropolitan City?

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**Literature Review**

In the area of sound pollution analysis, there have been several studies in the past which were carried out to assess noise levels in different locations. These studies are widespread at national and international levels. In this section, some relevant literatures has been reviewed.

Ibrahim and Richard (2000) conducted a study to examine noise levels at school environment located in a residential area of Malaysia. They found noise pollution in schools negatively affects various teaching and learning activities. They found high noise levels in the school environment. They suggested to construct noise insulation buildings to reduce noise pollution. They pointed out that policy making of noise pollution should be formulated by taking into consideration of school context as well. Likewise, Singh and Davar (2004) conducted a study to explore sources of noise, its effects, reactions, and suggestions for controlling the noise level. They mentioned that automobiles and loudspeakers as major sources of noise pollution.

Datta et al. (2006) assessed noise levels in Burdwan city of Kolkata, India. They collected data from various places in the city using sound level meters. The sound level was found in the range of 64-85 dB and sometimes beyond in selected locations. They also mentioned the adverse effects caused by noise on human beings. Strict implementation of rules and regulations of the Environmental Protection Act must be followed to maintain the noise level at a safe limit.

Murthy et al. (2007) conducted a study to measure the noise levels in the semi-urban area Banepa of Nepal. They found that in most of the cases, noise levels exceeded prescribed levels. On an average minimum and maximum noise level for the main road are 60.1 dB and 110.2 dB respectively likewise, minimum and maximum noise levels near bus parks were 63.9 dB and 110.2 dB. They mentioned motor vehicles as the major cause of noise pollution. They recommended to formulate noise standards in the country to control noise pollution. They have suggested that improvement of road quality, banning hydraulic horns, planning on both sides of the road, and public awareness lead to reduce the noise level.

Chauhan and Pande (2010) conducted a study to monitor noise pollution in different zones of Dehradun City of Uttarakhand. They pointed out that poor maintenance of automobiles and music systems is the major cause of noise pollution. It results in

severe effects like improper communication, sleeplessness, and reduced efficiency. They found that in all locations noise level exceeds the value of standard noise level. Proper maintenance of vehicles and roads, timely checking of vehicles, and plantation of trees lead to a reduction in noise pollution. They also highlighted the importance of public awareness about noise pollution and its adverse effects to reduce the noise pollution levels.

Likewise, Darshana et al. (2013) carried out a study in Navsari city of south Gujarat to assess noise level. A portable sound level meter was used to measure the noise level. They found noise levels in the range of 107 dB to 32.1 dB. This value was more than the prescribed standard noise level. They emphasized on to enhance public awareness to control noise pollution levels.

Bhattarai (2014) conducted a study to assess noise levels at selected locations of silent, residential, and commercial zones of Siddharthanagar Municipality by using the sound level meter. They found that at each location noise levels were above the prescribed standard noise level. The maximum noise level was observed as 81.9 dB at the bus park and the minimum noise level was observed at 54.5 dB near the medical college. He pointed out that sound produced from vehicles is the main source of noise pollution. Also, bad condition of road and vehicles also increases the noise levels.

Rayamajhi (2017) conducted a study to measure the noise level at five different locations in Butwal Sub-Metropolitan city using a digital sound level meter. They observed the highest noise level of 79.8 dB on *hatbazar* day at Butwal and on non-*hatbazar* day highest noise level was found as 71.9 dB. They concluded that people's crowds, various commercial activities, unnecessary advertisement of goods, and blasting of horns increase the noise level in the *hatbazar* region.

Regmi et al. (2021) conducted a study to measure noise levels at different wards of Kathmandu Metropolitan City (KMC). A sound level meter (SLM) was used to measure noise level and they found the average equivalent noise level as 82.58 dB in KMC. This value was above the predefined noise level value. They mentioned that the bad condition of vehicles and roads was the major cause of noise pollution. Unnecessary use of pressure horns adds more noise. They suggested that using noise barriers and public awareness may help to reduce noise levels.

Singh et al. (2022) explored traffic noise levels in Kathmandu city of Nepal. They made direct observations for the vehicle flow status whereas secondary sources were used

to get a time series of noise. They have determined noise indicators like traffic noise level, noise pollution level, equivalent continuous sound level, and minimum and maximum sound level. They found in all the locations  $L_{eq}$  value exceeds 70 dB(A) which is above the national and international noise standard. They indicate the chance of harmful effects on human beings due to noise pollution in coming future. Among various ways to reduce environmental noise pollution, using noise barriers is one of them. The geometrical shape of barriers is also significant in reducing noise pollution (Astrauskas et al., 2021).

Neupane and Chauhan (2024) conducted a survey to assess noise pollution in Gauradaha Municipality, Nepal. For this study, they have categorized the area into five zones viz. commercial, industrial, quiet, rural, and urban residential. They used the sound level meter to measure noise levels followed by a questionnaire survey to assess community perception regarding noise pollution. They measured the overall equivalent sound level as 65.19 dB which is above the national and WHO standard. They observed the highest noise level in industrial areas and the lowest in rural areas.

Likewise, Sodari et al. (2024) conducted a study that aimed to measure noise levels in the school area of Dhangadhi Sub-Metropolitan City. Their study also reflects that noise level was found higher than prescribed values. The noise was measured high in those schools which are near the roads and located in crowded places.

This discussion of the literatures also implies that among many challenges of modern urban society, noise pollution is also one of the serious issues for livelihood. Urbanization is peaking up in Nepal too because of this noise pollution is also increasing day by day.

## Materials and Method

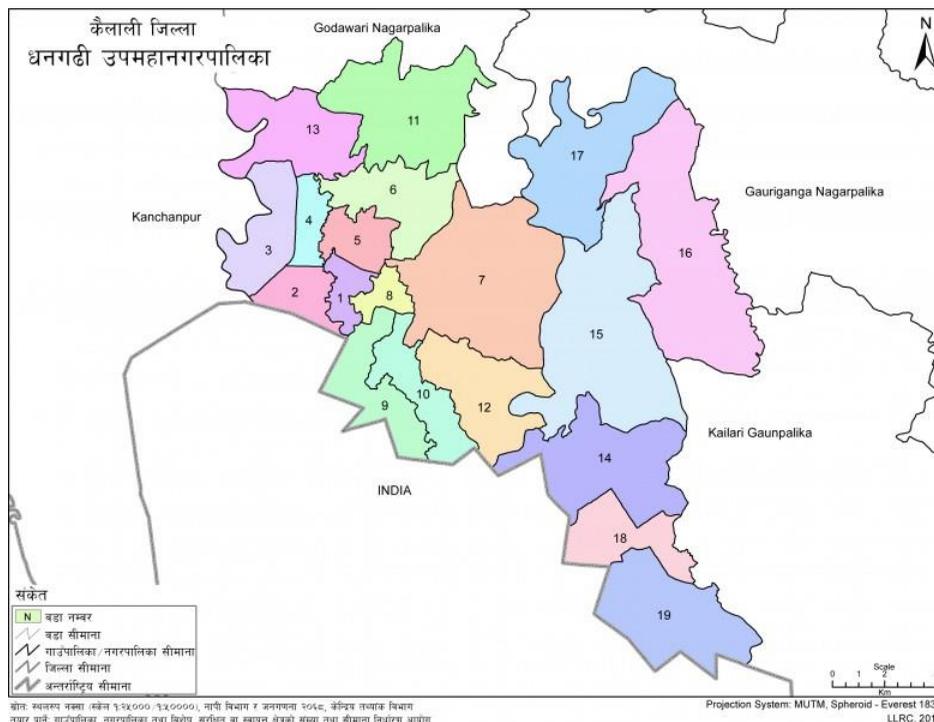
### Study Site

This study was carried out in Dhangadhi Sub-Metropolitan City located in the Kailali district of Nepal. It is one of the major urban cities in Far Western region of Nepal. Geographically Dhangadhi Sub-Metropolitan City lies at  $28.6852^{\circ}$  N latitude and  $80.6216^{\circ}$  E longitude and at an altitude of 109 m from sea level. This city has been spread over an area of 271.74 sq. km. This Metropolitan city is surrounded by Kailari Rural Municipality in the east, Mohana River in the west, Godawari and Gauriganga

Municipality in the north, and India in the South of the city. It consists of 19 wards in the city. It is plane Terai of Nepal.

**Figure 1**

*Geographical Map of Dhangadhi Sub-Metropolitan City*



**Data Collection**

To carry out this work we selected hospitals located in Dhangadhi Sub-Metropolitan City. The selected hospitals were Navjeevan hospital, K.G. hospital, Swostik hospital, CP hospital, Maya Metro hospital, Saubhagya hospital, SetiZonal hospital, Nisarga hospital, and Kailali hospital. The noise levels were measured in decibels (dBA) using the digital sound level meter (SLM). This SLM works in the range of 30-130 dB with an accuracy of 1.5 dB. The readings were noted for 10 minutes at a specific location for the interval of 10 sec. The process was repeated thrice a day.



The measurements were done in the daytime from 8:00 to 20:00 in the month of February 2024. For the measurement purpose, time was categorized into three parts: 8:00- 10:00, 14:00- 16:00, and 17:00- 19:00. All the measurements were taken in normal atmospheric conditions. Raw data obtained from the field were organized and tabulated. For visualization purposes, bar diagrams were plotted which also helped in analysis purposes.

### Data Analysis

Microsoft Excel was used for the quantitative analysis of the data. Noise levels for different hospitals are presented in bar charts for clear visualization.

### Results

Raw data obtained from the field are managed in tabulated form as shown below.

**Table 1**

*Noise Level in dB(A) at Different Hospitals of Dhangadhi*

Location	Morning			Day			Evening		
	Leq	Lmax	Lmin	Leq	Lmax	Lmin	Leq	Lmax	Lmin
Navjeevan Hospital	61.87 ±3.02	65.74 ±1.59	45.88 ±2.84	62.64 ±1.98	63.31 ±2.04	51.95 ±1.80	59.08 ±2.16	67.03 ±1.45	41.41 ±3.53
K.G. Hospital	60.60 ±2.13	66.42 ±1.27	48.82 ±1.00	58.15 ±2.33	63.92 ±2.13	51.28 ±2.13	64.05 ±1.95	65.47 ±2.28	52.81 ±1.61
Swostik Hospital	55.69 ±2.20	65.66 ±2.53	48.18 ±2.34	54.47 ±1.82	62.08 ±1.57	48.06 ±0.68	47.48 ±2.11	56.37 ±2.81	43.01 ±1.62
CP Hospital	66.37 ±2.15	72.13 ±1.45	55.03 ±1.42	62.38 ±2.41	69.54 ±1.69	55.55 ±2.17	61.84 ±2.14	68.85 ±2.04	51.96 ±1.31
Maya Metro Hospital	62.69 ±2.09	71.07 ±0.89	51.24 ±2.28	66.2± 1.47	68.64 ±0.94	55.32 ±1.16	60.29 ±2.86	65.1± 1.89	48.68 ±1.99
Saubhagya Hospital	59.95 ±2.15	66.36 ±2.81	51.71 ±2.17	62.56 ±1.78	61.9± 2.33	51.61 ±1.77	55.42 ±2.21	63.02 ±1.88	47.05 ±1.91
SetiZonal	64.97 ±1.31	65.29 ±1.82	50.27 ±0.86	64.97 ±1.72	71.33 ±2.28	54.87 ±1.73	62.48 ±1.96	63.19 ±1.94	47.15 ±2.26

Nisarga	61.57 ±1.98	68.9± 1.41	52.08 ±1.23	69.25 ±2.61	74.59 ±2.31	54.37 ±2.31	59.53 ±2.05	69.77 ±1.35	51.91 ±1.40
Kailali Hospital	64.97 ±1.31	65.19 ±1.81	50.27 ±0.86	64.97 ±1.72	71.33 ±2.28	54.87 ±1.73	62.48 ±1.96	64.19 ±2.05	47.15 ±2.26

Above Table 1 shows the noise level in dB(A) at different hospitals of DhangadhiSub-Metropolitan City. The data were collected three times a day viz. morning, day, and evening. In the morning the noise level was minimum (Leq=55.69 dB) at Swostik Hospital and maximum (Leq=66.37 dB) at CP Hospital. Likewise, in day daytime noise level was minimum (Leq=54.47 dB) at Swostik Hospital and maximum (Leq=69.25 dB) at Nisarga Hospital. Similarly, in the evening time, the noise level was minimum (Leq=47.48 dB) at Swostik Hospital and maximum (Leq=64.05 dB) at K.G.Hospital.

**Table 2**

*Noise Level Standard of Nepal (Bhattarai, 2014)*

S.N.	Area	Noise level in dB (Day time)	Noise level in dB (Night time)
1	Silent Zone	50	40
2	Business Area	65	55
3	Urban Residential Area	55	45

Table 2 represents the prescribed noise level published by the Nepalese government.

**Figure 2**

*Representation of Standard Noise Level*

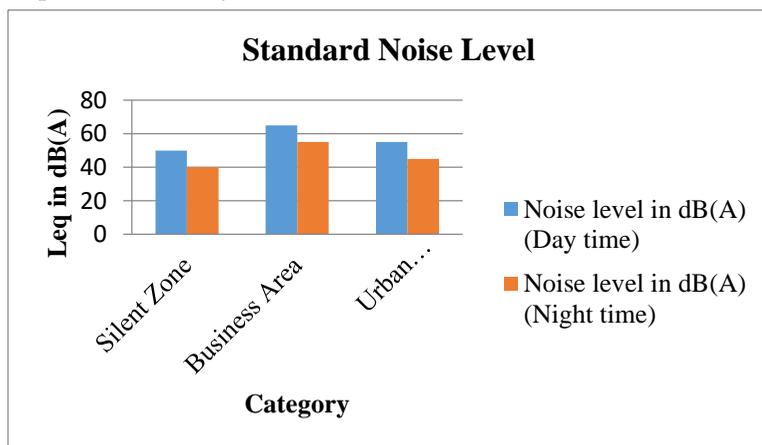


Figure 1 shows the standard noise at day and night time prescribed by the Nepal government.

**Figure 3**

*Representation of Noise Level (Leq) in dB(A) at Morning Time*

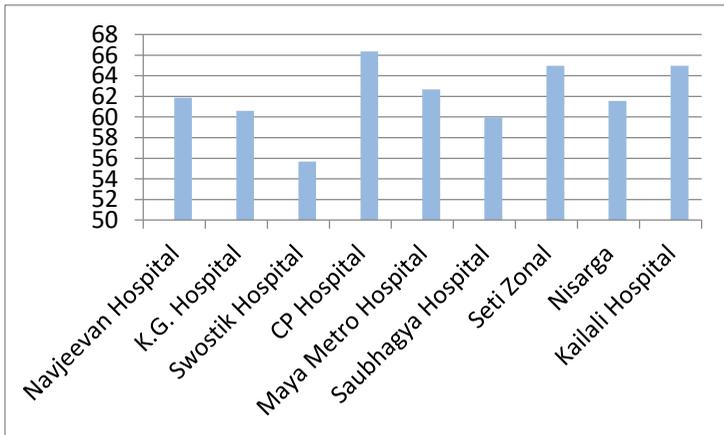


Figure 2 shows the noise level near different hospitals located in Dhangadhi Sub-Metropolitan City in the morning time (8 am – 10 am). It shows that the noise level was a maximum of 66.37 dB near CP hospital which is because of high traffic in the road and high crowd. Moreover, this hospital is located on Dhangadhi-Attariya six-lane road and lies close to Sahidgate Chowk. On the other hand minimum noise level was 55.69 dB near Swostik Hospital. It is because this hospital is a little away from Dhangadhi-Attariya six-lane road. Almost in all the hospitals noise level was beyond 60 dB.

**Figure 4**

*Representation of Noise Level (Leq) in dB at Daytime*

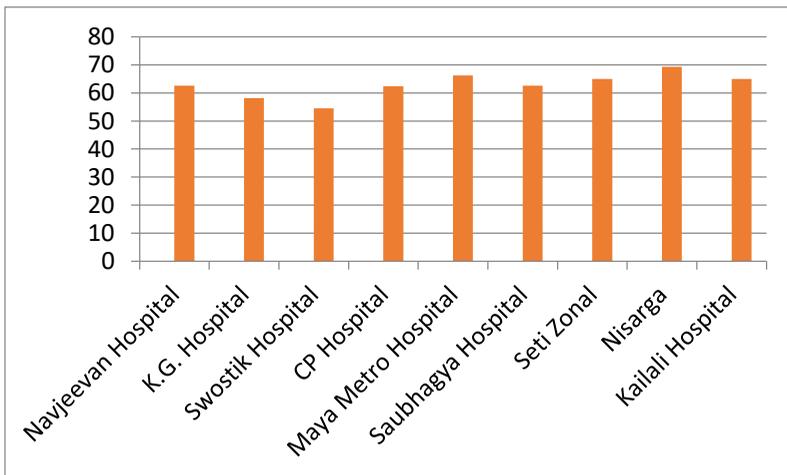


Figure 3 shows the noise level of the respective hospitals in the daytime (2 pm – 4 pm). It was found that the noise level was a maximum of 69.25 dB near Nisarga Hospital. This is because of the high traffic on the road and the high crowd of people. Moreover, this hospital lies very close to the main road and is located at a junction. On the other hand minimum sound level of 54.47 dB was found at Swostik Hospital which is because this hospital lies a little inside the highway road. At this time range too, the majority of the hospitals have sound levels beyond 60 dB.

**Figure 5**

*Representation of Noise Level (Leq) in dB at Evening Time*

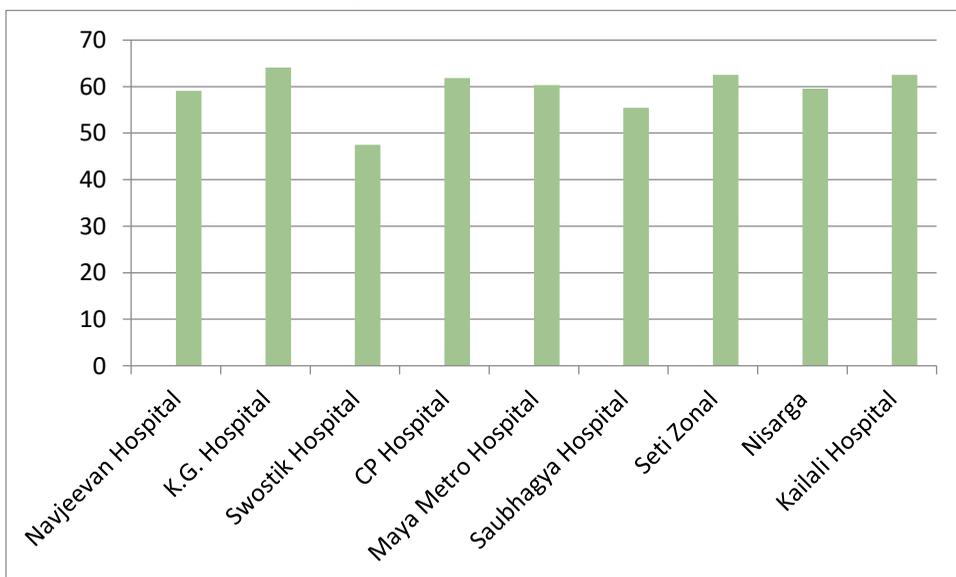


Figure 4 shows the noise level of the respective hospitals in the evening time (5 pm -7 pm). It was found that the noise level was a maximum of 64.05 dB near K.G. Hospital. This is because of the high traffic on the road and the high crowd of people. Moreover, this hospital is attached to the Dhangadhi-Attariya six-lane road. On the other hand minimum sound level of 47.48 dB was found at Swostik Hospital which is because this hospital lies a little inside the highway road. In the evening time too, the noise level was beyond 60 dB on average.

**Figure 6**

*Comparative Representation of Noise Levels of Different Hospitals*

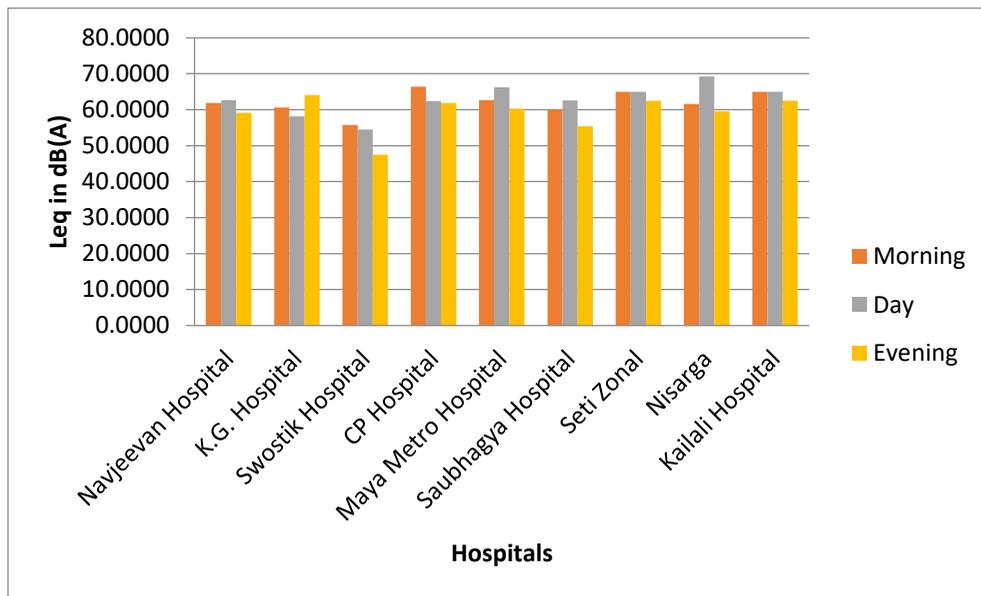


Figure 5 shows the comparative analysis of noise levels at different hospitals in all time ranges. For almost all cases the noise level was near 60 dB.

**Figure 7**

*Comparison of Noise Levels With Prescribed National Standard*

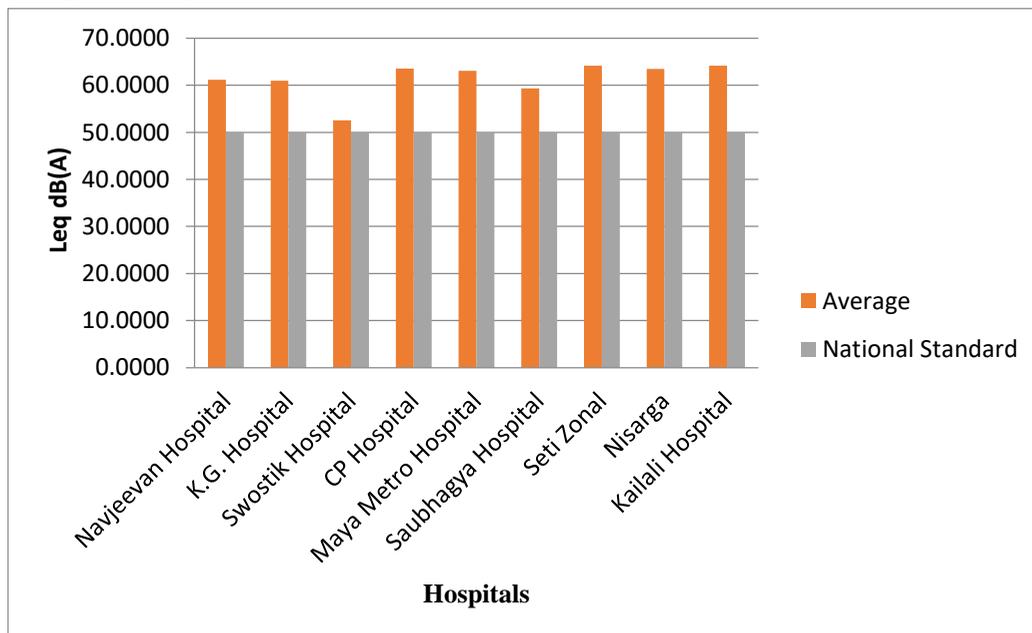


Figure 6 shows the comparison of noise levels at different hospitals with reference to national standard noise levels. We consider hospitals lie in Urban residential areas having an average noise level of 50 dB(A) (Bhattarai, 2014). As we can see, in all the hospitals value of noise level exceeds national standard. From the noise perspective, these hospitals do not lie in the safe zone.

### **Discussion**

This study has explored the noise level near a few selected hospitals located in Dhangadhi Sub-Metropolitan City. In all locations, the average noise level exceeds 60 dB which indicates that the region is noise polluted. Among the hospitals chosen, the majority of them lie close to the highway road so due to the sound produced by vehicles the high noise level was detected. Road traffic, bad condition of vehicles, and unnecessary use of pressure horns lead to increased noise pollution (Regmi et al., 2021). The condition of the road is not so good in the above-mentioned hospital regions due to which also noise pollution was high which is in agreement with (Bhattarai, 2014). Likewise, most of these hospitals were located in crowded regions, which also caused noise pollution. Rayamajhi (2017) also mentioned people's crowds as one of the factors for noise pollution. Another important aspect we observed was a lack of awareness among the citizens about the adverse effects of noise pollution. Mostly we had seen people using the horns unnecessarily leading to an increase in the noise level. Darshana et al. (2013) also suggested that public awareness helps in reducing noise pollution. In the hospitals, there was no use of acoustic barriers. The use of acoustic barriers also helps in reducing noise pollution. Also, policies related to sound should be implemented strictly to control noise pollution (Bhattarai, 2014).

### **Conclusion**

The purpose of this study was to examine the noise level status in the hospital area located in Dhangadhi Sub-Metropolitan City. It was found that in all the hospitals noise level was above the prescribed national noise standard. Almost at all times and at all chosen locations noise level recorded was beyond 60 dB(A). Noise from vehicles, bad condition of the road, crowd of people, and lack of awareness among the people were the

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major causes of noise pollution in those selected hospitals. Public awareness and strict following of noise regulations lead to a reduction in noise pollution.

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## Exploring Health Resilience Practices in Lumbini, Karnali, and Sudurpaschim Provinces

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### Abstract

Individual and communal identities, impacting businesses, professions, cultures, traditions, as well as political and economic factors, have a two-way relationship with the structure of societies. Society also determines the health and well-being of its members. A large proportion of this region's population has migrated to India to earn basic livelihoods, which has led to inherited health consequences. This study examines multiple data sources from the three provinces with the highest poverty rates in Nepal—Sudurpaschim, Karnali, and Lumbini—utilizing a variety of data sources. We searched for literature on Google using the search terms Lumbini, Karnali, Sudurpaschim, health policies, strategic priorities, and Province Government Plans. We also searched online media reports. To enrich the research with real-world perspectives, the study incorporated insights from the members of development project staff working directly within these provinces. The following eight conditions are among the top ten across all three

provinces and account for almost 50% of all outpatient (OPD) visits: Lower Respiratory Tract Infection; Musculoskeletal Pain; Falls/Injuries/Fractures; Gastritis; Headache; Presumed Non-Infectious Diarrhoea; Other Surgical Problems; and Upper Respiratory Tract Infection. With rising life expectancy, the issue of older people's health is emerging as a challenge for Nepal's healthcare system. The situation is exacerbated by these provinces' vulnerability to natural disasters, climate change effects, and issues related to human-animal conflict and property damage. In the context where these provinces face a shortage of health workforce, the use of a digital approach could be helpful. Utilizing digital technology has positive impacts on human health outcomes by improving digital health literacy, we concluded that mobilizing community groups to identify problems, collaboratively prioritizing them to develop solutions, and co-creating a digital literacy system can amplify outreach to improve health outcomes for people in Nepal's three poorest provinces.

**Keywords:** migration, culture of safety, health resilience, Lumbini, Karnali, Sudurpaschim

## Introduction

Humans are social animals, interconnected and influenced by community relationships (Wenger, 2009). Society shapes individual and communal identities: impacting businesses, professions, cultures, traditions, as well as political and economic factors (Granovetter, 2017). Advancements in computer and internet technology in the past three decades have challenged traditional social values. This has not happened overnight, academics warned of this paradigm shift 30 years ago (Tapscott & Caston, 2021). Anthropology studies human behavior, culture, and society holistically and comparatively, exploring the diversity of human experiences to understand the essence of being human (Marcus & Fischer, 1999). Anthropology explains human evolution from natural beings to cultural creatures on the planet through the theory of evolution and diffusionism; these theories also explain human interaction with others (Lewens, 2017).

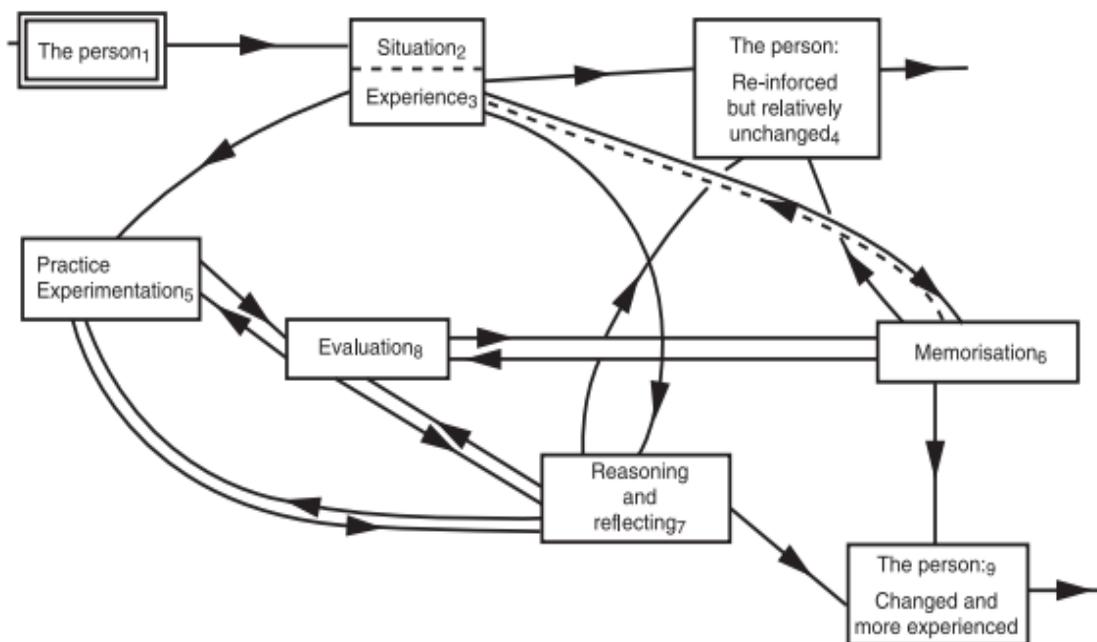
Individuals have varying abilities to express or conceal emotions, reflecting the complexity of human nature. Societal norms strongly influence behavior, shaped by upbringing and cultural education from family and relatives. Children imitate family members, and behaviors learned in childhood are reinforced through practice (Whiting,

1980). Influenced by Social Learning Theory, the interaction with one's environment influences the ability to protect oneself and others, fostering the creation of safe environments through risk mitigation. This also can be related to risk perception theory. However, the formal learning cycle described by David Kolb (1984) suggests that learning is a continuous process involving concrete experience, reflective observation, abstract conceptualization, and active experimentation, with each stage feeding into the next.

Mobility or transportation facilitates the exchange of technology and knowledge, enabling people to gain diverse perspectives and skills. Many Nepalis travel abroad for various purposes, promoting the exchange of art, knowledge, skills, and attitudes or jobs. These experiences contribute to personal growth, and economic and social empowerment, but also pose challenges to local customs and culture (Wilkinson, 1998). Peter Jarvis (2009) has explained the complex relationships between various social elements in shaping the learning process (See Figure 1).

### Figure 1

*Jarvis Model of Learning (Jarvis, 1987)*



According to the sociological perspective on safety culture, its creation and maintenance can be considered as an organizational tool or solution to maintain or improve safety performance in complex and safety-sensitive systems (Haukelid, 2008; Zhang et al., 2020). Reason (1998) describes the best way to induce and maintain an intelligent and respectful state of vigilance is to create data through safety information systems that collect, analyze, and communicate information about hazards, errors, and incidents.

According to the social-ecological model for social sciences, a person's health literacy is influenced by five external factors: immediate surroundings (family, friends, neighborhood), interactions between these environments, larger institutions (workplace), societal values, and the impact of time (McCormack, Thomas & Lewis et al., 2017). This paper will relate social contexts with these five factors to identify community challenges, develop collaborative solutions and priorities, and co-create a digital literacy system aiming to improve health outcomes for people in Nepal's three poorest provinces.

## Methods

This study examines multiple data sources from the three provinces with the highest poverty rates in Nepal—Sudurpaschim, Karnali, and Lumbini—utilizing a variety of data sources. We searched for literature on Google using the search terms Lumbini, Karnali, Sudurpaschim, health policies, strategic priorities, and Province Government Plans government health policies, development plans, and Government reports pertinent to the target regions. We also searched online media reports. This paper presents a comprehensive analysis of Lumbini, Karnali, and Sudurpaschim provinces by drawing on multiple data sources. This also involved a focused examination of academic publications, We also searched online media reports. We used the search terms in Devanagari scripts.

This paper focuses on marginalized groups in Nepal, and we describe them in this section. The Madhesi, a large ethnic group, and Muslims, a religious minority, both experience significant discrimination. Dalits face severe social and economic exclusion. The Gandharb Badi community, involved in traditional arts, is also marginalized. Additionally, the paper addresses broader poor communities facing economic hardship. Specific Indigenous groups include the Sonaha in Bheemdatta, Kanchanpur, and Rajapur,

Bardiya; the Raji in GhatgauChaukene and Rajaur; the Kuchhbandhiya, Maganta, and Chidimar in Banke; the Tharu Kumal in Dang; and the Tharu, particularly Freed Kamaiya/Kamlahari.

To enrich the research with real-world perspectives, the study incorporated insights from development project staff working directly within these provinces. Their firsthand experiences and observations provided valuable contextual understanding. Moreover, the subjective experiences of colleagues of two co-authors (CSB and ABA) were leveraged to offer grounded descriptions of conditions in various geographic locations. By combining these diverse data sources, the research aimed to create a robust and multifaceted understanding of the health and development landscape in Lumbini, Karnali, and Sudurpaschim. This methodological approach allowed for a triangulation of evidence, strengthening the validity and reliability of the findings.

## **Result and Discussion**

### **Key Problems in the Region**

#### ***Poverty***

Sudurpaschim, Karnali, and Lumbini provinces are the most poverty-stricken provinces in Nepal. According to the most recent statistics published by the National Statistics Office (2024), the headcount poverty incident rate is highest in Sudurpaschim (34.16 percent), followed by Karnali (26.69 percent), Lumbini (24.35 percent) and Madhesh (22.53 percent). Sudurpaschim Province has nine districts and is geographically divided into Terai, Hills, and Himalayan regions. In Karnali province, 10 districts are hilly and Himalayan, while Lumbini province consists of Terai and hilly regions, and it has 12 districts. These three provinces make up over 9.5 million populations (National Statistics Office, 2023).

#### ***Socio-economic Disparity***

There is minimal disparity in economic and social conditions between the populations of Sudurpaschim, Karnali, and Lumbini provinces. Healthcare access is better in the Terai districts compared to the hilly and Himalayan regions, where residents face challenges in accessing healthcare services (Caoet. al., 2021). Due to limited arable land and irrigation facilities, people in the hilly and Himalayan districts can sustain themselves for 3 to 6 months with their agricultural produce, relying on seasonal rainfall

for farming (Karki, Burton & Mackey, 2020). The organization (<https://www.sahakarmisamaj.org>) to which the authors (ABA and CSB) are affiliated has actively shared experiences and knowledge directly with local communities, addressing various social issues in these provinces.

### ***Agriculture***

In these three provinces, traditional agricultural practices in these regions typically encompass animal husbandry and forage production. Livestock, such as cows and goats, are reared while forage is cultivated, often in challenging terrains characterized by hilly topography and interspersed with arboreal growth (Sahakarmi Samaj, 2022). This practice has resulted in many citizens losing their lives while collecting grass and firewood, leading to physical injuries and, in some cases, spinal injuries. Similarly, fatalities have occurred when individuals, particularly women and children, have been buried under mud mounds while fetching mud for house construction.

### ***Housing***

Poor enforcement of building codes has resulted in the construction of low-quality dwellings (Nepal Law Commission, 2018) leaving people in hilly areas vulnerable to landslides during monsoons. Landslides caused by poorly engineered road construction using heavy equipment have also led to significant loss of human life and property (DFID, 2003). Early marriage is associated with a heightened risk of maternal and child mortality due to delayed access to delivery services. The absence of consistent prenatal care exacerbates these challenges (Sekine & Carter, 2019).

### ***Tradition***

The lives of residents in these areas are at considerable risk due to a prevailing reliance on shamans or faith healers and associated superstitious practices, which date back to the historical traditions of Nepal (Bista, 1990; Subedi, 2018). This often delays or precludes access to appropriate healthcare, endangering the lives of many, particularly the most vulnerable; with such situations also observed in remote areas in other parts of Nepal (Ellis, 2019). Life in the hilly and Himalayan districts in the Sudurpaschim, Karnali, and Lumbini provinces is fraught with danger due to a high number of road injuries caused by treacherous topography and poorly constructed, unpaved roads. The lack of quality healthcare services further jeopardizes the well-being of individuals, especially those suffering from conditions like diarrhea, injuries, complications during childbirth, and delayed emergency cases.

**Health**

Table 1 describes the causes of illnesses for which the people of the three Provinces visited health facilities in one particular year. Over 80 percent of the total people visiting the Outpatient Department (OPD) have the top thirty complaints and the top 10 were Upper Respiratory Tract Infection, Headache, Gastritis, Falls/Injuries/Fractures, Lower Respiratory Tract Infection, Non-Infectious Diarrhoea, Backache or Musculoskeletal Pain, Typhoid Fever, Abdominal pain and Scabies. Out of the top thirty causes in Table 1, 28 are common across the three provinces.

**Table 1**

*Causes for OPD Visits in Health Facilities Across the Provinces of Karnali, Sudurpaschim, and Lumbini, 2077/78*

<b>Morbidity Rank (1-30) Karnali</b>	<b>Morbidity Rank (1-30) Sudurpaschim</b>	<b>Morbidity Rank (1-30) Lumbini</b>
Upper Respiratory Tract Infection (URTI)	Surgical Problems-Not mentioned elsewhere	Surgical Problems-Not mentioned elsewhere
Surgical Problems-Not mentioned elsewhere	Gastritis (APD)	Upper Respiratory Tract Infection (URTI)
Headache	Upper Respiratory Tract Infection (URTI)	Gastritis (APD)
Gastritis (APD)	Headache	Headache
Falls/Injuries/Fractures	Falls/Injuries/Fractures	Falls/Injuries/Fractures
ARI/Lower Respiratory Tract Infection (LRTI)	ARI/Lower Respiratory Tract Infection (LRTI)	Fungal Infection (Lichen Planus)
Presumed Non-Infectious Diarrhoea	Presumed Non-Infectious Diarrhoea	ARI/Lower Respiratory Tract Infection (LRTI)
Backache (Musculoskeletal Pain)	Backache (Musculoskeletal Pain)	Backache (Musculoskeletal Pain)
Typhoid (Enteric Fever)	Fungal Infection (Lichen Planus)	Hypertension
Abdominal pain	Abdominal pain	Presumed Non-Infectious Diarrhoea
Scabies	Fever of unknown origin(PUO)	Scabies
Intestinal Worms	Bronchial Asthma	Dermatitis/Eczema

<b>Morbidity Rank (1-30) Karnali</b>	<b>Morbidity Rank (1-30) Sudurpaschim</b>	<b>Morbidity Rank (1-30) Lumbini</b>
Acute Tonsilitis	Toothache	Conjunctivitis
Fungal Infection (Lichen Planus)	Urinary Tract Infection (UTI)	Fever of unknown origin (PUO)
Rhinitis	Dermatitis/Eczema	Rhinitis
Acute Gastro-Enteritis (AGE)	Scabies	Arthritis-Osteo Arthrosis
Bronchial Asthma	Rhinitis	Abdominal pain
Dermatitis/Eczema	Viral Influenza	Acute Suppurative Otitis Media
Urinary Tract Infection (UTI)	Typhoid (Enteric Fever)	Typhoid (Enteric Fever)
Chronic Respiratory diseases (COPD)	Conjunctivitis	Acute Tonsilitis
Amoebic Dysentery/Amoebiasis	Amoebic Dysentery/Amoebiasis	Skin Diseases-Boils
Toothache	Chronic Respiratory diseases (COPD)	Diabetes Mellitus (DM)
Abscess	Hypertension	Intestinal Worms
Conjunctivitis	Acute Tonsilitis	Abscess
Fever of unknown origin (PUO)	Skin Diseases-Boils	Urinary Tract Infection (UTI)
Acute Suppurative Otitis Media	Intestinal Worms	Bronchial Asthma
Boils	Acute Suppurative Otitis Media	Chronic Respiratory diseases (COPD)
Dental Caries	Acute Gastro-Enteritis (AGE)	Acute Gastro-Enteritis (AGE)
Arthritis-Osteo Arthrosis	Abscess	Amoebic Dysentery/Amoebiasis
Hypertension	Arthritis-Osteo Arthrosis	Toothache
<b>Top 30 causes: 1,580,333cases</b>	<b>Top 30 causes: 2,004,831 cases</b>	<b>Top 30 causes: 3,390,649 cases</b>
<b>Total (220 causes): 1,873,905 cases</b>	<b>Total (225 causes): 2,389,475 cases</b>	<b>Total (229 causes): 4,215,465 cases</b>

*Source: IHIMS, Department of Health Services, Ministry of Health and Population, 2077-78 (vs)*

These figures not only reflect the health conditions treated in hospitals but also illuminate the broader socioeconomic factors influencing the population's health including the management of essential medicine supplies (Tamanget. al., 2021). The absence of essential education, healthcare, and employment opportunities has pushed most residents in these areas below the poverty line, resulting in a precarious standard of living (Kapali, 2023; Prasain, 2024). Families in these regions often have to travel to larger towns like Dhangadhi, Surkhet, Nepalgunj, or even Kathmandu or India for medical treatment, incurring significant extra costs and facing transportation challenges. This leads to people taking loans or selling their property, further exacerbating their financial struggles (Bhatt, 2024).

### ***Fatalism***

Various sources indicate that many Nepalis tend to overlook health and safety risks, especially in communities with lower economic and educational development (Bista, 1991). Factors such as neglect of personal hygiene, inadequate nutrition, and lack of physical exercise contribute to the ongoing risks to human life in these regions. Many young people become ill or lose their lives in risky jobs in Gulf countries or India (Bhatt, 2023a), adding to the challenges faced by the population (Sharma, Pradhan& Adhikari, 2022). The fatalistic mindset prevalent among marginalized communities in these provinces further diminishes hope for a better life (Bista, 1993). The lack of a robust education system, specialized healthcare services, safe transportation options, access to information, and knowledge of government procedures all contribute to the discomfort and insecurity experienced by the people. Inefficient distribution of resources and services by the government exacerbates the challenges faced by the population, making their lives even more difficult (National Planning Commission, 2024).

### **Situation of Safety and Health**

The Constitution of Nepal 2072 recognizes a safe environment as a fundamental human right, yet state agencies have not established a framework for its implementation. Many of the citizens are losing their lives prematurely due to a lack of attention to basic safety precautions. The absence of a Safety component in the education system and a general lack of awareness of the importance of safety contribute to increased burden from preventable issues. To cultivate a culture of safety among citizens, there is a need for

awareness education at the civil level. Initiating a nationwide debate on when and how to promote life safety is crucial for establishing a culture of safety.

Nepal faces several local issues affecting its future population. Readily available alcohol, tobacco, and junk food contribute to health problems; these two products facilitate social determinants of noncommunicable diseases (Sharma, Matheson & Lambrick et. al. 2020). The resulting plastic waste, including bottles, wrappers, and bags, is rampant, particularly in rural areas. This plastic pollution harms the environment and poses significant challenges for waste management, impacting the overall well-being of the population. In addition, the following incidents experienced by citizens also portray a range of issues and determinants of health.

**Incident 1:** *Between 6 to 12 October 2022, at least 55 people died or missing after heavy monsoon floods and landslides lashed various districts of Karnali Province. According to the Kathmandu Post report, 10 people in Jumla, 8 in Mugu, 5 in Kalikot, 4 in Humla, 3 in Jajarkot, 2 each in Dolpa and Salyan, and 1 in Dailekh lost their lives in separate incidents of water-induced disasters and 20 were missing.*

**Incident 2:** *On 20<sup>th</sup> May 2017, a member of Ward No. 7 of Panchapuri Municipality was traveling from Panchapuri to Birendranagar, the headquarters of Surkhet, on a motorcycle when he was hit by a jeep, resulting in an amputation of his right leg. Despite significant expenses on medical treatment, he now lives with an artificial leg, facing challenges and disabilities for the rest of his life.*

**Incident 3:** *In Ward No. 3 of Punarbas Municipality (Kanchanpur), a young girl tragically lost her life after being swept away by floodwaters in the Doda River on the night of June 5<sup>th</sup>, 2024.*

**Incident 4:** *In Krishnapur Municipality of Kanchanpur District, a 7-month-old baby boy drowned in floodwaters after falling from his cot inside a house in Domilla on June 5<sup>th</sup>, 2024.*

**Incident 5:** *A Community Educator residing in Jagannath village, Bajura district, broke six bones in his chest, sustaining injuries after falling on the road following his participation in a planning selection meeting at the ward office in June 2024. He received initial treatment at a local health post before being transferred to Nepalgunj Medical College for further medical care, which will take at least 6 months for him to become independently capable of self-sufficiency.*

**Incident 6:** *A domestic aircraft bound for Pokhara for maintenance crashed immediately after take-off from Tribhuvan International Airport in Kathmandu on July 24, 2024.*

*Notably, all nineteen passengers were airline personnel, including the Chief of Safety, with some accompanied by family members. Although a detailed investigation report is due, there are sufficient grounds to suspect lapses in the safety protocol.*

The future of Nepal is at stake if this situation persists. Neglecting basic safety measures in daily activities such as home, water & fire risks, unsafe transportation, and effects of climate change can lead to tragic consequences (Rao, 2007). It is essential to prioritize discussions on life protection and seek solutions to prevent avoidable loss of life. This article highlights representative cases to advocate for social transformation and raise awareness on personal health and safety. By examining incidents of injuries, morbidities or fatalities caused by negligence, we aim to spark a dialogue on the importance of prioritizing life safety.

These incidents encompass a range of tragic occurrences, including falls from trees, landslides, road crashes, burns, snake bites, earthquakes, floods, and complications during childbirth, often resulting in untimely deaths due to delayed access to medical care. These incidents can also occur at any time during household chores, traveling, farming, or festivals. There may be reasons such as drug abuse, excessive alcohol consumption, or exposure to indoor air pollution among other factors. While the exact number of premature deaths due to suicide remains unknown, thousands of lives have been lost, leaving many others injured and disabled, leading to a life of discomfort (Table 1). The main reason for the increasing number of deaths each year is not only the lack of treatment but also the lack of awareness and failure to assess the risks associated with one's behaviors in terms of promoting the use of safety measures at personal, family, and public levels (Patton et al., 2006; Dhimal et al., 2022).

Moreover, Nepal has started to see the impact of natural disasters. In the monsoon of 2024, over 144 people lost their lives, and 147 were injured in floods and landslides. A recent police report from 2024 revealed that 32,878 individuals had committed suicide in the past five years (Nepal Disaster Risk Reduction Portal, 2024). Domestic violence, human trafficking, and challenges faced by migrant workers are also contributing to the loss of lives. Additionally, communicable diseases and lack of access to treatment for chronic illnesses are claiming lives in Nepal. The increase in criminal activities further adds to the insecurity of human life. Animal-related incidents like snakebites, and attacks of elephants, tigers, and domestic animals also pose a considerable risk (Kumar et al., 2021). It is evident from these incidents that urgent

action is needed to address the growing threats to safety. Initiating discussions and campaigns to promote a culture of safety for human life is crucial to prevent further tragedies.

## **Critical Issues Affecting Specific Population Groups**

### ***Senior Citizens' Issues***

Increasing life expectancy, and declining fertility rate have brought demographic shifts contributing to a rise in the old-age population. The government has been providing old age allowances to anyone above the age of 70 years since 2011 to support senior citizens. A study from Chitwan found that over 75 percent of older age people utilized the allowance amount for medical and health expenses (Dhungana, Sapkota & Bista 2020). However, the situation may be different in the mountainous and hilly regions of Nepal. Mobility needs and other barriers to access facilities add challenges for older people. Lack of companions at home exacerbates the situation when it comes to health care support (Chalise & Brightman, 2006). Consequences of urbanization have also highlighted critical challenges for older adults, including social isolation, inadequate healthcare, and financial instability (Acharya et. al., 2023).

Effects of aging, poor dietary and lifestyle habits, exposure to biomass emissions, limited access to gerontological services, and traditional fatalistic beliefs might have resulted in poor health outcomes for older people in the three provinces. This underscores an urgent need to utilize the experiences of Nepal's senior citizens to inform effective aging policies. There is a need for policies and programs that prioritize the physical, psychological, and financial well-being of older adults, and that strengthen family support systems. Involving senior citizens in identifying their health and social needs will also enhance their dignity.

### ***Poverty, Health, and Injuries***

Government efforts to address malnutrition through programs like the Multi-sectoral Nutrition Plan are underway, but challenges persist (National Planning Commission, 2024). The need for sustained and targeted interventions is crucial to improve the nutritional status of vulnerable populations, especially in disaster-prone areas. Addressing the root causes of poverty and food insecurity is essential for long-term solutions (Kandel, Bavorova, Ullah & Pradhan, 2024). While there are signs of progress in some areas, the situation remains alarming, and concerted efforts are required to meet national and global malnutrition targets.

Another example: a study examined 460 injured patients presented to a hospital in Karnali, with males outnumbering females by nearly two to one. The average age was 26.5 years, ranging from infants to the elderly. Unintentional injuries were the most common cause of trauma, accounting for over 84 percent of cases. Falls were the leading cause, followed by road traffic injuries and physical assaults. Notably, falls and road injuries were the primary injury types among children (Sharma, Panta & Amgain, 2020). By improving health awareness, risk perceptions, and healthier dietary habits supported by local or national strategies and tailoring them to specific needs, it is possible to significantly reduce the occurrence and impact of injuries and improve overall health and well-being (Marshall, 2020).

### ***Shortage of Trained Healthcare Workforce***

The rural regions of Nepal, particularly the western districts of Lumbini, Karnali, and Sudurpaschim, face a critical shortage of trained healthcare professionals. The dearth of healthcare resources in rural Nepal necessitates frequent referrals to urban centers for advanced care, thereby exacerbating disparities in access to healthcare and imposing substantial financial burdens on rural populations (MoHP, 2022).

Despite the National Health Policy (2076 vs) ambitious goal of universal health coverage, the current health workers (doctors, nurses, and midwives) to population ratio of 34 falls significantly short of the World Health Organization's (WHO) 2030 target of 45 health workers per 10,000 population (WHO 2016; Dumka et al., 2024). This disparity is exacerbated by the pronounced geographical maldistribution of healthcare providers (MoHP, 2022), with a stark contrast between the Kathmandu Valley and rural areas. While the former boasts a doctor-to-population ratio of approximately 850, rural regions grapple with a ratio of 150,000 to one (Shankar, 2017).

Several factors contribute to the persistent retention challenges in rural healthcare settings. These include inadequate infrastructure, limited opportunities for professional development and career advancement, suboptimal working conditions, low salaries, and a lack of social recognition compared to urban areas. Moreover, the absence of quality education for children and employment prospects for spouses further discourages healthcare workers from settling in rural communities (Ailuogwemhe et al., 2005).

### ***Migration and Health***

India is the primary destination for workers who migrate from Nepal's Karnali and Sudurpaschim Pradesh regions. This pattern of migration has persisted across

generations (Bhatt, 2023b). Many residents of Sudurpaschim Province migrate to the Tarai region permanently before undertaking seasonal work in India. While India is the primary destination for most, those with greater financial means often seek employment in Malaysia or the Gulf countries. The relative ease of finding low-skilled jobs and the lower costs associated with migrating to India compared to other countries are key factors driving this pattern (Bhatt, 2023c).

While remittances from Nepalese workers abroad have significantly contributed to the economy, the health and welfare of these migrants are often compromised. Migrant workers face a multitude of challenges, including poor working conditions, low wages, fraudulent recruitment, and lack of social protection (Adhikari & Khatri, 2024). These issues are exacerbated by the lack of effective government policies and international cooperation. The health implications for migrant workers are substantial. Exposure to hazardous working environments, inadequate healthcare access, and psychological stress can lead to various health problems (Paudyal, Wasti, Neupane et. al., 2023). Additionally, the absence of proper pre-departure health checks and post-return care can further exacerbate health issues. To address these challenges, Nepal needs to strengthen its labor migration policies, improve worker protection measures, and invest in pre-departure training and healthcare services. International cooperation is also essential for ensuring the rights and welfare of Nepalese migrant workers. By prioritizing the health and well-being of its migrant workforce, Nepal can maximize the benefits of remittance inflows while mitigating the associated risks (Devkota, 2015).

### ***Effects of Disasters and Climate Change on Health***

Disasters, particularly earthquakes, landslides, and floods, are exacerbating malnutrition in Nepal's Karnali and Sudurpashim provinces. The most vulnerable populations, including Dalits and those living in poverty, are disproportionately affected. Despite government spending on nutrition, the situation remains critical. Children, especially those from displaced families, are suffering from malnutrition at alarming rates. Lack of access to food, coupled with poor health conditions and limited nutrition knowledge, contribute to the crisis. The frequent occurrence of landslides and droughts in these regions further compounds the problem, with entire communities at risk. These observations emphasize the urgent need for targeted interventions to address the underlying causes of malnutrition in disaster-affected areas.

Climate change has created a favorable environment for the transmission of diseases, leading to increased prevalence, occurrence, and severity of illnesses such as malaria, kala-azar, and Japanese encephalitis. According to the Vulnerability and Adaptation Assessment of Climate Sensitive Diseases and Health Risks Report, 2022, eleven districts in Lumbini, Karnali, and Sudurpashim provinces are at elevated risk of climate-induced diseases, including vector-borne diseases, waterborne diseases, foodborne diseases, respiratory illnesses, mental health issues, and malnutrition. On the other hand, climate change effects are considered to amplify human-wildlife conflict globally (Abrahms, Carter, Clark-Wolf et. al., 2023) because climate change effects alter trans-Himalayan region ecosystems, wildlife, plants, and local livelihood (Aryal, Brunton&Raubenheimer, 2014). The Disaster Risk Reduction portal (<http://drrportal.gov.np/>) of the Ministry of Home Affairs has recorded 539 incidents of human-animal conflict in 51 months between 2018-June-03 to 2024-August-03 (Table 2).

**Table 2**

*Distribution of the Incidents of Animal-Human Conflicts Between 2018 and 2024*

Province	Incidents (2018-Jun-03 to 2024-Aug-03)	Deaths	Injuries
Sudurpaschim	228	21	247
Lumbini	263	50	169
Karnali	47	5	66
<b>Total</b>	<b>539 (31% of total incidents recorded in Nepal in the period)</b>	<b>76</b>	<b>482</b>

*Source: Disaster Risk Reduction Portal, MOHA 2024*

The top five districts of Bardiya (188 incidents); Kanchanpur (52 incidents); Achham (46 incidents); Doti (33 incidents) and Baitadi (25 incidents) comprised 71 percent of all incidents recorded for the three provinces. In recent years, human-tiger conflict has also risen in areas adjacent to buffer zones and the boundaries of National Parks or Wildlife Reserves. Researchers have suggested four preventive measures to prevent human-wildlife conflict: 1) resettlement of human communities and ban on resource use; 2) removal of problem tigers or animals; 3) provide strong predator-proof sheds for domestic livestock; and 4) mass conservation education (Bhattarai, Wright, Morgan et al., 2019).

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*Utilising Digital Technology for Health*

Nepal faces significant challenges in delivering healthcare, particularly in rural areas. Geographical barriers, poverty, and a lack of infrastructure hinder access to essential medical services (Adhikari, Mishra & Schwarz, 2022). Although increased access to mobiles and the internet in Nepal has brought opportunities to utilize digital platforms to promote health literacy, there are challenges to the smooth implementation of Digital Health Literacy interventions. Parajuli and colleagues found several challenges, namely – technical and skilled workforce, geographical, policy-related, and funding for IT development resulting into a lack of connectivity and a digital divide (Parajuli, Bohara, KC et. al., 2022). This is also reflected in actual access to the internet among the population subgroups. According to the Nepal Living Standards Survey 2022/23, the percentages of households with internet access in all three provinces of Karnali (14%), Sudurpashchim (20%), and Lumbini (37%) are below the national average of 40% (National Statistics Office, 2024). These three provinces see the largest digital divide i.e. the poor-to-nonpoor ratio is 1:7. These challenges exacerbated the government's goal of universal health coverage using modern approaches.

Despite challenges, digital health outreach is seen as a potential solution because Digital health platforms include telemonitoring, tele- and video-consultations, mHealth, electronic health records, and the use of mobile applications and computer devices (Erku, Khatri, Endalamaw et. al., 2023). Successful use of digital technology in health will help improve health service coverage to the intended audience. By leveraging technology, it can improve healthcare accessibility and quality, health literacy, and health data collection for further decision-making processes (McCormack, Thomas, Lewis & Rudd, 2017).

Telehealth can connect rural populations with urban medical experts, enabling remote consultations, specialized care, and training for local healthcare providers; but the demand for these services is not yet met (Ghimire, 2023). Additionally, digital health can enhance health education, promote healthy behaviors, and facilitate personalized care plans. Therefore, further development and implementation are necessary to fully realize the potential of digital health in improving the nation's healthcare system. There is an increased Relevance of Digital Technology:

- Improved access by overcoming geographical barriers to reach remote populations.

- Enhanced healthcare delivery by enabling remote consultations, specialized care, and training.
- Better health outcomes through facilitating personalized care plans and improved health literacy/e-Learning.
- Efficient resource utilization to optimize healthcare service delivery and management.
- Data-driven decision-making supported by evidence-based healthcare policies and programs.
- mHealth service for information, reminders for medication, and lifestyle advice.
- Remote Support.

### **Facilitating Social Transformation for Safety Culture and Health Resilience**

Health resilience is enhanced in communities and societies by strengthening health systems, meeting the needs of vulnerable populations, and promoting a sense of connectedness within society. These actions also promote the systems operating day-to-day affairs and address the underlying social determinants of health. This is practically achieved when a wide range of stakeholders are mobilized, particularly those working closely in the communities for health, wellness, or societal well-being (Wulff et al., 2025).

Sahakarmi Samaj has been applying the Facilitation for Empowerment and Social Transformation (FEST) approach to empower communities. FEST involves guiding individuals to reflect on their circumstances, create action plans, and engage in a cycle of action and reflection to increase awareness of risks and hazards in their surroundings (Malla, 2021). This approach also emphasizes government accountability and amplifies community voices. FEST promotes community engagement and collaboration to develop and implement safety measures, focusing on education and training to enhance resilience and reduce vulnerability to risks. It seeks government support to improve community infrastructure, implement policies, and establish systems. Additionally, FEST encourages individuals to create emergency plans and response strategies to minimize the impact of injuries and disasters. By fostering a culture of safety and preparedness, the approach helps build a more resilient community through education and collaboration with government and local groups.

Raising awareness and educating citizens about safety measures and risks can significantly reduce problems. Through community discussions and interactions between

government and citizens, joint mitigation planning and implementation are enhanced, leading to improved safety measures and gradual enhancement of infrastructures by communities and government. Collaborative efforts with the government can address remaining challenges, creating a safer and more secure environment similar to developed cities and countries.

Although these initiatives successfully increase public and local government awareness, they may not be adequate to foster a culture of resilience and healthy living in poverty grappled provinces. Lack of health literacy, deep-rooted socioeconomic disparities, limited infrastructure, and cultural factors hinder the adoption of healthy lifestyles. A broader, systemic approach is required to address these underlying issues, rather than solely relying on awareness initiatives. Urgent and sustained efforts are required to cultivate a culture of safety at the individual level. By empowering individuals with the knowledge and skills to adopt safer behaviors, we can build a resilient population better equipped to withstand threats to human health.

### **Conclusion**

A comprehensive approach encompassing information sharing, robust civil security, improved physical infrastructures, effective disaster management, accessible healthcare, adequate human resources for health, health education, and promotion of healthy living is essential to creating a safe and resilient society. In the provinces of Sudurpaschim, Karnali, and Lumbini, community initiatives have proven effective in bringing sustainable change and supporting policy implementation at local and provincial levels. They serve as a platform for grassroots advocacy, influencing policy shifts when necessary. Disseminating research findings on societal challenges can spur government action and policy adoption. Grassroots advocacy can catalyze planned infrastructure development and climate adaptation strategies to mitigate negative impacts. Prioritizing health and safety through awareness campaigns is essential for protecting lives. Leveraging digital technology can amplify these efforts.

Culturally, the populations in these three provinces have a strong sense of belonging; mobilizing existing community groups and networks is crucial to building resilience. Communities can take ownership of their well-being by involving these groups in identifying and prioritizing local health issues, including those influenced by

socioeconomic, environmental, political, and climate change factors. Implementing climate adaptation education, promoting healthy lifestyles, and prioritizing safety and injury prevention are essential components of this approach. Integrating life skills education into formal and informal learning settings and community-based awareness campaigns can further strengthen resilience at the grassroots level.

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## Users' Perceptions Towards the E-Payment System in Kathmandu Metropolitan City

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### Abstract

The main objective of this study was to analyze the users' perception towards the use of electronic payment systems in Kathmandu Metropolitan City. The specific objectives were to examine the perception of users related to factors like availabilities, performance benefits, and security and trust association with the use of electronic payment systems. This research is designed descriptively. The sample size in this study was drawn from people residing in Kathmandu metropolitan city 16, Nayabazar, Kathmandu area in which most of the branches of banks were located and convenient for the researcher. Six bank branches with 40 users each were selected altogether 240 and the valid sample size was 220 legitimate responders (91.67% ). Convenience and quota sampling are two non-probability sampling techniques that are used to choose samples from the community. Users in the Kathmandu metropolitan area believed that the e-payment system's availability was adequate overall. Users found the locations of the ATMs to be handy. While users in the Kathmandu metropolitan area were dissatisfied with the availability and functionality of e-payment systems, they were pleased with the many advantages these systems offered. Further, service providers should focus on the responsive e-payment system in order to raise positive users' perceptions. In the future, the researcher can gather information from supermarkets, shopping centers, and other locations in Nepal, as well as study the use of e-payment systems and their danger in relation to larger or lower volume transactions.

**Keywords:** e-payment, user's perception, performance, trust and security, availability, benefit

## Introduction

Electronic payment systems are fast becoming a necessary component of business and trade online. The world has witnessed the rise of electronic payment instruments meant to simplify payments. The emergence of e-commerce has created new financial needs that in some cases cannot be effectively fulfilled by traditional payment systems. Electronic payment systems enable e-commerce activity generally. The electronic exchange of products and services through computerized business transactions over the Internet, networks, and other digital technologies is known as e-commerce. Additionally, it facilitates market activities including marketing, promotion, customer service, delivery, and payment. The technological infrastructure for e-commerce includes the Internet, intranet, World Wide Web, various electronic payment instruments, and digital technologies (Adams & Lamtey, 2009, 124). Electronic payment systems are Online Credit Card Transactions, Internet Banking, Digital Wallets, Digital Cash, and Online Stored Value Payment Systems such as PayPal, Smart Cards, and Wireless Payment Systems. Credit cards and other conventional payment methods that are used offline can be made online. However, customers find it difficult to use them since they don't feel secure, dependable, or trustworthy. This causes customers to use electronic payment systems reluctantly, which lowers their acceptability of recently launched payment methods (Troy & Anthony, 2000).

The Nepalese payment system now operates on a cash and check basis. Even in cases of high-value transactions, such as the sale and acquisition of real estate, consumers would rather receive cash in person than any other kind of payment. However, nowadays technologies are gradually being deployed, used, and accepted by Nepalese people, especially people residing in Major cities. Nowadays, Financial Institutions are providing some form of e-banking services. These financial institutions provide e-payment services such as Credit Cards, Debit Cards, Automated teller machines (ATMs), Electronic fund transfers, Internet banking, Mobile banking, etc. As a result, the perception of individuals and businesses in major cities towards such payment systems is gradually changing. The Bank for International Settlement in its consultative report on general guidelines for payment system development released in May 2003 stated that users' perceptions regarding e-payment do not depend on the availability of payment choices but also focus on its information security, advantages, risk, and user's cost. The limitations are the

technical infrastructure, and Internet cost of users are the major factors for the effective e-payment system. Digital banking mainly the e-payment system of Nepalese commercial banks is not as expected by the user and henceforth user's perception regarding online banking in Kathmandu Value is not highly satisfied and only at a satisfactory level (Shrestha,2020).

This research aims to understand the present user's perception towards the electronic payment system in Kathmandu Valley. The study focuses on users' perceptions related to availabilities, performance, benefits, trust, and risks of e-payment systems. The uses of e-payment systems make a significant impact on purchases, transactions, and fund transfers. The uses of such systems have a significant impact on the frequency of transactions. The more people perceive the benefits of an e-payment system the more users use it. Financial institutions, legislators, retailers, shopping centers, supermarkets, and eateries that take electronic payments all have an interest in knowing the elements that affect e-payment system adoption and consumer acceptance. However, there remains a knowledge gap that persists to this day, making it difficult to determine how different electronic payment methods affect end users' perceptions and pleasures at the service and end-user levels.

### **Research Objectives**

The main objective of this study is to analyze the users' perceptions towards the use of electronic payment systems in Kathmandu Metropolitan City. The specific objectives are as: to examine the perception of users related to factors like availabilities, performance benefits, and security and trust association with the use of electronic payment systems and their association with demographic profiles of users.

### **Research Hypothesis**

H<sub>1</sub>: There is a significant association between age group and users' perception towards availability, performance, benefits, security, and trust associated with the use of e-payment systems.

H<sub>2</sub>: There is a significant association between occupation and users' perception towards availability, performance, benefits, security, and trust associated with the use of e-payment systems.

H<sub>3</sub>: There is a significant association between income level and users' perception towards availability, performance, benefits, security, and trust associated with the use of e-payment systems in Kathmandu Metropolitan City.

### **Limitation of the Study**

The research would have been more efficient if it had included people living in all major cities of Nepal. However, this research is only focused on Kathmandu Metropolitan City (KMC) - 16. Therefore, the sample includes only the users living inside the KMC.

## **Literature Review**

### **User Perception**

User perception is the way that users usually view or feel about certain products or services. It can also be related to user satisfaction which is the expectation of the user towards the products or services. Users' the process through which a person chooses, arranges, and interprets stimuli to create a meaningful and cohesive image of the outside world is known as perception. Since perception is a cognitive and intellectual activity, it will always be subjective. In essence, it is our perspective of the environment. When we talk about "electronic payment," we usually mean a method of making a payment that doesn't require actual cash or money. Stated otherwise, any cashless technique, such as utilizing credit and debit cards, automated teller machines (ATMs) for bill payment, online payments, and so on (Barnes, 2002).

There are several commonly used electronic payment methods in Nepal, such as debit and credit cards, smart cards, and automated teller machines (ATMs). Businesses and consumers alike can profit from electronic payments in a number of ways. From the perspective of the customer, electronic payments offer ease and time efficiency. However, a quicker payment process might be advantageous to retailers or service providers. The e-payment facilities available in Nepal are credit card, debit card, ATM service, mobile banking, internet banking, *e-Sewa*, *Khalti*, and connect IPS.

Abrazhevich (2001) found that self-perception by customers relates to values and motivations that drive buying behavior which is also an important aspect of consumer perception theory. The major characteristics related to electronic payment systems are efficiency, applicability, ease of use, security, reliability, and trust. The research concluded that small payments are not necessary for shopping on the Internet. Ease of use is rated high. Thapa (2003) identified the issue and inquired about potential solutions to improve card payments using descriptive analysis. According to research, the idea of a

credit card has not advanced as much in our country as it has in other countries.

Researchers also discovered that the primary issues facing the card industry are the enormous operating costs and the general lack of understanding of the framework among those who create economic scenarios. Salam, Rao, and Pegels (2003) claimed that when institutional trust rises, consumer-perceived risk decreases. The researcher also came to the conclusion that when financial incentives rise, so does consumer perception of danger. This implies that by providing goods or services at a price lower than that of competitors, consumers' perceived risk may be decreased.

Maharjan (2009) pointed out that the number of users of Internet banking is very poor which is why the researcher recommended some marketing policies to implement by banks to increase the number of Internet banking users. So if the banks use biometric devices as security measures then internet banking will be more secure. Adhikari (2010) discovered that the majority of commercial banks, development banks, and other financial organizations are providing their account users with debit cards and setting up as many ATMs as possible. The average growth rate of debit card issues in NIBL alone is over 110%. The bank wants to provide debit cards to every account holder. The researcher also showed that people are becoming more drawn to cards than checks and cash since they are more convenient to use for ATM withdrawals and card purchases. According to Adhikari (2011), there is still work to be done for proper implementation even though the IT policy is in the right place at the right time.

Shah (2012) found that among the varied e-banking services, only ATM is the most popular and is most cost-effective. 'Quality in work' and 'satisfaction of the customers' are the two keywords that must be given the sternest attention to promote a product. The study concludes that all whether it is the public sector, private sector or foreign banks are providing e-banking services. Shrestha (2020) depicted that e-payment facilities available in Nepal are ATM service, debit card, credit card, mobile banking, internet banking, and *e-Sewa*. The following are the forms of e-payment in Nepal. Credit Cards (introduced by Nabil Bank in 1990), Debit Cards (all commercial banks), Automated teller machines (introduced by Himalayan Bank Ltd. in 1995), Electronic fund transfer at points of sale (EFTPOS), Internet banking (introduced by Kumari Bank Ltd. in 2002) and Mobile banking; (introduced by Laxmi Bank Ltd. in 2004). In Nepal, Smart Choice Technology (SCT) provides the switching and settlement facilities for transactions performed on ATMs. Against a population of 25 million in Nepal, the

issuance of bank cards is approximately 250,000 for debit cards (1% of the population) and 125,000 for credit cards (0.5% of the population). Internet banking users are significantly less. The effect of the usage of non-cash payments on monetary policy management is purely negligible. Gautam and Sah (2023) depicted that the efficiency of the website and e-customer service were highly influential dimensions of online banking service practices, followed by user-friendliness, security and privacy, and the organization's site. Likewise, e-customer satisfaction significantly influences e-customer loyalty, and e-satisfaction mediates the association between online banking services and e-customer loyalty, which is a prime concern to bankers, users, and policymakers for continuous development.

**Literature Summary Matrix**

<b>Variables focused</b>	<b>Findings</b>	<b>Sources</b>
User Perception	User satisfaction is the expectation of the user through credit and debit cards, automated teller machines (ATMs) for bill payment, online payments, and so on towards services.	Barnes (2002)
E-payment system	Issues facing the card industry are the enormous operating costs and the general lack of understanding of the framework among users.	Thapa (2003)
Perceived risk	When institutional trust rises, the consumer-perceived risk decreases.	Salam, Rao, and Pegels (2003)
Trust and security	The number of users of Internet banking is very poor that's why some	Maharjan (2009)

Variables focused	Findings	Sources
	marketing policy needs to be implemented by banks to increase the number of Internet banking users. Similarly, banks need to use biometric devices for secure Internet banking services.	
Performance	There is still work to be done for the proper implementation of e-banking.	Adhikari (2011)
Availability	All banks -- whether it is public sector, private sector, or foreign banks -- are providing e-banking services.	Shah (2012), Shrestha (2020)
Benefit	Web efficiency and e-customer service were highly influential dimensions of online banking service practices, followed by user-friendliness, security, and privacy, and the bank 'site and benefited towards customer satisfaction and loyalty.	Gautam and Sah (2023)

Note: As cited in various Research journals cum dissertation

### Conceptual Framework

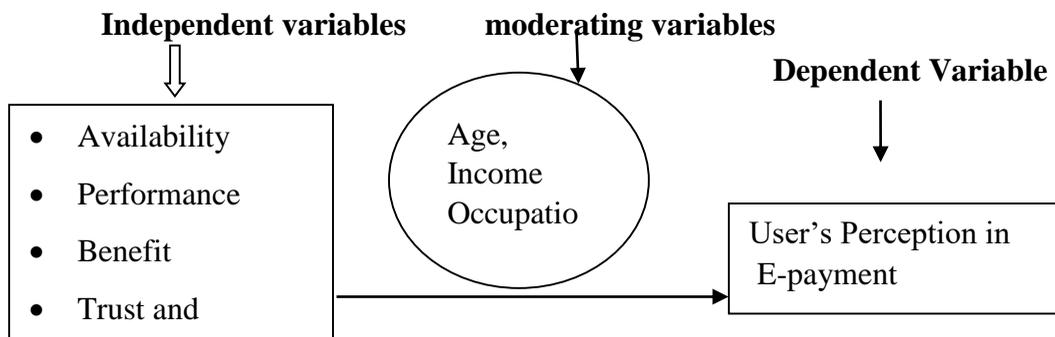
Electronic payment systems have not escaped from these scenarios. Mostly perceived benefits from the technology owners may turn into nightmares when users do not attach the same value as the owners of the technology.

*Model for Users' Perceptions Towards the Use of E-Payment Systems*

The perception of users towards e-payment systems is based on their perceptions towards availability, performance, benefits, security, trust, and risks in the use of e-payment systems. The perceptual factors like availability, performance, benefits, security, trust, and risks are the factors of their perception.

**Figure 1**

*Model for Users' Perceptions Towards the Use of E-Payment Systems, Researches Drawn From the Reviewing Matrix*



Availability, performance, benefits, security and trust, and risks of e-payment system after they use e-payment service are taken as independent variables. The state of users' perception varies across demographic profiles of these users such as age, income, and occupation of the users are considered as moderating variables, and user's perception of e-payment is taken as a dependent variable under this study. Users' perception towards availability, performance, benefits, security, trust, and risks is determined by using descriptive, inferential analysis. For each factor, a five-point Likert scale ranging from (strongly agree, agree, neutral, disagree, and strongly disagree) is used. Mean scores for each factor are calculated. If the mean score is less than 3, then the users tend toward disagree, if it is greater than 3, then the users tend toward agree and if it is equal to 3, then the users are neutral. The moderating variables are also used to link the dependent and independent variables and henceforth it fulfills the gap in the research.

**Research Methodology**

This research is designed in a descriptive manner. The sample size in this study is drawn from people residing in Kathmandu metropolitan city 16, Nayabazar, Kathmandu.

The reason for selecting as stated area is most of the branches of banks are located and convenient for the researcher. Citizen Bank International Ltd., Sanima Bank, Prime Commercial Bank, Kumari Bank, Nepal Bank, and Machhapuchre Bank were selected as sample banks. The researcher spent more than two weeks for collecting the data and 40 users each respectively and altogether 240 from January 20, 2024 to February 7, 2024. The formula suggested by Taro Yamane in his book "Statistics; an Introductory Analysis" published in 1967 was employed for data calculation. The formula is  $n = \frac{N}{1 + Ne^2}$  n - Sample size to be calculated N - Total Population e - Level of Precision. The values for the calculation were taken as Total Sample (N) > 100000; Level of Precision/significance (e) = 7%. The sample size, in this case, was calculated as 204. Convenience and quota sampling are two non-probability sampling techniques that were used to choose samples from the community. There are 220 legitimate responders (91.67%) in the response rate. Those who use electronic payment systems are the ones chosen as responders. Before the respondents filled out the questionnaire, a filter question about their use of electronic payment methods was asked to ensure that the respondents were using electronic payment systems or not. Using inclusive of all sample items only once would be the sampling strategy. Primary data were gathered employing questionnaire dissemination. There are semi-structured questions in the questionnaire. The responders are asked a question using a Likert scale. In a similar manner, published articles, books, news bulletins, journals, and publications are the sources of secondary data. Following data entry, the reliability of the data is measured by using the value of Cronbach's Alpha.

The value of Cronbach's Alpha of Likert scale variables is 0.812 which is greater than 0.6 verifying the reliability of the data. Under descriptive analysis, various frequency tables, percentage tables, graphs, and charts were used. Similarly, in the case of inferential analysis, Hypothesis testing, chi-square test, t-test, and other testing were used. ANOVA was used to determine whether there was a significant difference in users' perception towards availability, performance, benefits and security and trust among various demographics (age group, occupation, and income level). Sthapit (2019) was taken as a study sample of 159 using a convenience sampling method, a non-probability sampling technique to study the customer perception towards the adoption of e-banking services in Kathmandu covering Chhetrapati area, sampled the students of government-owned campus and community/private colleges.

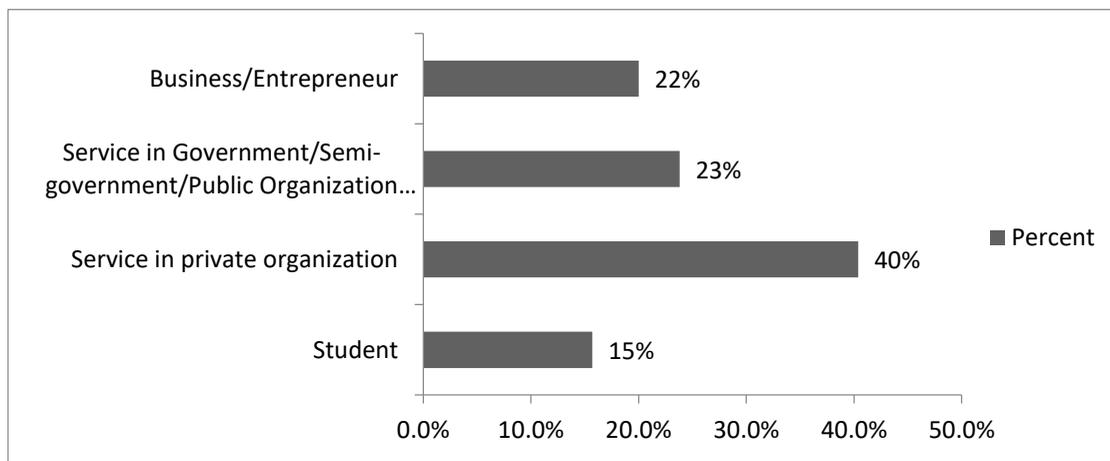
**Results and Analysis**

**Occupation of the Respondents**

Out of 220 respondents, 15% are students, 40% are employed in private organizations, 23% are employed in government/semi-government or public organizations and 22% are entrepreneurs or own their own businesses.

**Figure 2**

*Percentage Distribution of Primary Occupation*



Source: Field Survey, 2024

**Comparison Between Age Group and User’s Perception Towards the Use of E-Payment**

**Table 1**

*Association Between Age Group and User’s Perception Towards the Use of E-Payment*

		N	Mean	Minimum	Maximum	P value
Availability	25 and below	60	2.7	1.0	5.0	0.002
	26 -35	80	2.6	1.0	5.0	
	36 – 45	40	2.7	1.0	5.0	
	Above 46	40	2.7	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>2.7</b>	<b>1.0</b>	<b>5.0</b>	
Performance	25 and below	60	2.4	1.0	5.0	0.154
	26 -35	80	2.5	1.0	5.0	

	36 – 45	40	2.5	1.0	5.0	
	Above 46	40	2.5	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>2.5</b>	<b>1.0</b>	<b>5.0</b>	
Benefits	25 and below	60	3.7	1.0	5.0	
	26 -35	80	3.7	1.0	5.0	
	36 – 45	40	3.7	1.0	5.0	0.913
	Above 46	40	3.7	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>3.7</b>	<b>1.0</b>	<b>5.0</b>	
	25 and below	60	4.0	1.0	5.0	
Security and Trust	26 -35	80	4.1	1.0	5.0	
	36 – 45	40	3.9	1.0	5.0	0.029
	Above 46	40	4.0	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>4.0</b>	<b>1.0</b>	<b>5.0</b>	
	25 and below	60	3.5	1.0	5.0	
	26 -35	80	3.5	1.0	5.0	
e-Payment security in Kathmandu Valley	36 – 45	40	3.4	1.0	5.0	0.017
	Above 46	40	3.3	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>3.4</b>	<b>1.0</b>	<b>5.0</b>	

*Source: Field Survey 2024*

In the above table, the mean score of availability, performance, benefits, security and trust, and e-payment security in Kathmandu Valley score are compared with the age group using One-Way ANOVA. The mean obtained for respondents of age group 25 years and below, 26 years to 35 years, 36 years to 45 years, and above 46 years with respect to availability is 2.7, 2.6, 2.7, and 2.7 respectively. The mean scores are much less than 3. It means users perceive that the availability of e-payment systems is poor in Kathmandu and are not satisfied with the availability of e-payment systems in Kathmandu Valley. Whereas, the mean score for respondents of age group 26 years to 35 years is nearly equal to 3. They perceive that the availability of an e-payment system is fair in Kathmandu Valley. Also, there is a significant association between age group and perception of the availability of e-payment systems with a p value of 0.002 which is less than 0.05. Under the performance of the e-payment system, the mean scores are much less than 3 for respondents of the age group 26 years to 35 years and 36 years to 45 years whereas, the mean score for respondents of the age group 25 years and below and above

46 years is nearly equal to 3. However, there is no significant association between age group and perception of the performance of the e-payment system with the p value of 0.154. There is no significant difference in the perception of the performance of the e-payment system in Kathmandu among respondents of all age groups. Users perceive that the performance of the e-payment system is poor in Kathmandu Valley. Users are not satisfied with the performance of the e-payment system in Kathmandu Valley.

The mean obtained for respondents of all age groups with respect to benefits is 3.7. The mean scores are greater than 3 for respondents of all age groups. There is no significant association between age group and perception of the performance of the e-payment system with the p value of 0.913. There is no significant difference in the perception of the performance of the e-payment system in Kathmandu Valley between respondents of various age groups. Hence, it can be concluded that people of all age groups perceive that there are many benefits of the e-payment system. Users are satisfied with the benefits provided by the e-payment system in Kathmandu Valley. Similarly, the mean scores are nearly equal to 4 for respondents of all age groups. There is no significant association between age group and perception of security and trust in e-payment systems with the p value of 0.029. There is a significant difference in the perception of security and trust in e-payment systems among users of all age groups who perceive that the security and trust of e-payment are very important. The mean scores with respect to e-Payment security in Kathmandu metropolitan city are nearly equal to 3 for respondents of all age groups. There is a significant association between age group and perception of e-payment security in Kathmandu Valley with the p value of 0.017. It can be concluded that people of all age groups perceive that the e-payment system is fairly secure in Kathmandu city.

### Comparison Between Occupation and User's Perception Towards the Use of E-Payment

**Table 2**

*Comparison Between Occupation and User's Perception Towards the Use of E-Payment*

		N	Mean	Min	Max	P value
Availability	Student	34	2.6	1.0	5.0	0.005
	Service in private organization	89	2.4	1.0	5.0	

	Service in Government or Semi-government or Public Organization	53	2.8	1.0	5.0	
	Business or Entrepreneur	44	2.5	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>2.7</b>	<b>1.0</b>	<b>5.0</b>	
	Student	34	2.8	1.0	5.0	
	Service in private organization	89	2.7	1.0	5.0	
Performance	Service in Government or Semi-government or Public Organization	53	2.7	1.0	5.0	0.002
	Business or Entrepreneur	44	2.8	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>2.8</b>	<b>1.0</b>	<b>5.0</b>	
	Student	34	3.7	1.0	5.0	
	Service in private organization	89	3.8	1.0	5.0	
Benefits	Service in Government or Semi-government or Public Organization	53	3.7	1.0	5.0	0.070
	Business or Entrepreneur	44	3.9	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>3.8</b>	<b>1.0</b>	<b>5.0</b>	
	Student	34	3.9	1.0	5.0	
	Service in private organization	89	4.0	1.0	5.0	
Security and Trust	Service in Government or Semi-government or Public Organization	53	4.0	1.0	5.0	0.008
	Business or Entrepreneur	44	4.1	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>4.0</b>	<b>1.0</b>	<b>5.0</b>	
	Student	34	3.2	1.0	5.0	
e-Payment security in Kathmandu Valley	Service in private organization	89	3.1	1.0	5.0	
	Service in Government or Semi-government or Public Organization	53	3.3	1.0	5.0	0.124
	Business or Entrepreneur	44	3.3	1.0	5.0	
	<b>Total</b>	<b>220</b>	<b>3.2</b>	<b>1.0</b>	<b>5.0</b>	

*Source: Field Survey, 2024*

In the above table, the mean score of availability, performance, benefits, security and trust, and e-payment security in Kathmandu Valley score are compared with the occupation using One-Way ANOVA. The mean obtained for students, those who are working in private organizations, those who are working in government, semi-

government, or public organizations, and those who own businesses or are entrepreneurs with respect to availability is 2.6, 2.4, 2.8, and 2.3 respectively. The mean scores are much less than 3 for students and those who own businesses. Users perceive that the availability of the e-payment system is very poor in Kathmandu metropolitan city. Similarly, the mean score for those who are working in private, government, semi-government, or public organizations is not much less than 3. Users perceive that the availability of an e-payment system is fair in Kathmandu metropolitan city. Users are neutral about the availability of the e-payment system in Kathmandu Valley. There is a significant association between occupation and perception of the availability of e-payment systems with the p value of 0.005. There is a significant difference in the perception of the availability of e-payment systems in Kathmandu Valley between those who are working in private, government, semi-government, or public organizations and those who are students, businesspeople, or entrepreneurs. The mean score is much less than 3 for those who own a business. They perceive that the performance of the e-payment system is very poor in Kathmandu Valley. They are not satisfied with the performance of the e-payment system in Kathmandu Valley. Whereas, the mean scores for others are not much less than 3. Users perceive that the performance of the e-payment system is fair in Kathmandu metropolitan city. There is a significant association between occupation and perception of the performance of the e-payment system with the p value of 0.002. The mean score is nearly equal to 4 for all. Users are satisfied with the benefits provided by the e-payment system in Kathmandu Valley. There is no significant association between occupation and perception of benefits of the e-payment system with the p value of 0.07.

Similarly, the mean score is slightly less than 4 for students, exactly 4 for jobholders, and greater than 4 for businesspersons. There is a significant association between occupation and perception of security and trust in an e-payment system with the p value of 0.008. There is a significant difference in the perception of security and trust in the e-payment system. It concludes that security and trust are important for everyone and it is a more important factor for businesspersons and entrepreneurs. Lastly, the mean score is slightly greater than 3 for all. There is no significant association between occupation and perception of e-payment security in Kathmandu Valley with the p value of 0.124. Users are just satisfied with e-payment security in Kathmandu metropolitan city.

**Comparison Between Income Level and User's Perception Towards the Use of E-Payment**

**Table 4**

*Comparison Between Income Level and User's Perception Towards the Use of E-Payment*

		N	Mean	Min	Max	P value
Availability	Not Employed	30	2.7	1.0	5.0	0.147
	Less than 20,000	38	2.6	1.0	5.0	
	20,000 – 40,000	59	2.9	1.0	5.0	
	40,000 – 60,000	49	2.7	1.0	5.0	
	Above 60,000	59	2.6	1.0	5.0	
	<b>Total</b>	<b>235</b>	<b>2.7</b>	<b>1.0</b>	<b>5.0</b>	
Performance	Not Employed	30	2.7	1.0	5.0	0.143
	Less than 20,000	38	2.6	1.0	5.0	
	20,000 – 40,000	59	2.5	1.0	5.0	
	40,000 – 60,000	49	2.7	1.0	5.0	
	Above 60,000	59	2.5	1.0	5.0	
	<b>Total</b>	<b>235</b>	<b>2.6</b>	<b>1.0</b>	<b>5.0</b>	
Benefits	Not Employed	30	3.7	1.0	5.0	0.076
	Less than 20,000	38	3.7	1.0	5.0	
	20,000 – 40,000	59	3.8	1.0	5.0	
	40,000 – 60,000	49	3.7	1.0	5.0	
	Above 60,000	59	3.7	1.0	5.0	
	<b>Total</b>	<b>235</b>	<b>3.7</b>	<b>1.0</b>	<b>5.0</b>	
Security and Trust	Not Employed	30	3.9	1.0	5.0	0.09
	Less than 20,000	38	3.9	1.0	5.0	
	20,000 – 40,000	59	3.9	1.0	5.0	
	40,000 – 60,000	49	4.0	1.0	5.0	
	Above 60,000	59	4.1	1.0	5.0	
	<b>Total</b>	<b>235</b>	<b>4.0</b>	<b>1.0</b>	<b>5.0</b>	
e-Payment security in	Not Employed	30	3.3	1.0	5.0	0.105
	Less than 20,000	38	3.1	1.0	5.0	

Kathmandu	20,000 – 40,000	59	2.9	1.0	5.0
Valley	40,000 – 60,000	49	3.2	1.0	5.0
	Above 60,000	59	3.4	1.0	5.0
<b>Total</b>		<b>235</b>	<b>3.2</b>	<b>1.0</b>	<b>5.0</b>

Source: Field Survey, 2024

The total mean obtained for respondents of various income levels with respect to availability, performance, benefits, security and trust, and e-payment security in Kathmandu Valley is 2.7, 2.6, 3.7, 4, and 3.2 respectively. There is no significant association between people with different income level and their perception towards availability, performance, benefits, security and trust, and e-Payment security in Kathmandu Valley with the p value of 0.147, 0.143, 0.076, 0.09, and 0.105 respectively. Hence, there is no significant difference in the perception towards availability, performance, benefits, security and trust, and e-payment security in Kathmandu Valley among people of various income levels.

### Overall Analysis of Users' Perceptions Towards E-Payment System

**Table 5**

*Overall Analysis of Users' Perceptions Towards Availability, Performance, Benefits, and E-Payment Security in Kathmandu Metropolitan City*

		Min	Max	Mean
<b>Availability</b>	Availability of e-payment system in Kathmandu	1	5	3.8
	Locations convenience of ATM services	1	5	3.5
	Availability to pay by swiping electronic cards	1	5	2.5
	Availability to purchase online	1	5	2.5
	<b>Total</b>	<b>1</b>	<b>5</b>	<b>3.1</b>
<b>Performance</b>	Performance of ATMs.	1	5	3.3
	Performance of debit/credit card readers.	1	5	2.5
	Performance of transaction (Online/Offline)	1	5	3.5
	Not experiencing card rejections	1	5	2.5
	Preference for electronic cards due to higher reliability	1	5	3.0
<b>Total</b>	<b>1</b>	<b>5</b>	<b>2.9</b>	
<b>Benefits</b>	Easiness to use	1	5	4.0
	User-friendliness	2	5	3.9

	Convenience of transactions	2	5	3.8
	Lower transaction fees	1	5	3.5
	Speedy transfer	1	5	4.0
	Can check transaction details and statements regularly	2	5	4.1
	No queuing in bank branches	1	5	4.3
	Shopping online gives larger options	1	5	3.7
	Shopping online saves time and money	1	5	3.0
	<b>Total</b>	<b>1</b>	<b>5</b>	<b>3.9</b>
<b>Security</b>	e-payment security in Kathmandu Metropolitan City	1	5	3.6
	<b>Overall</b>	<b>1</b>	<b>5</b>	<b>3.5</b>

*Source: Field Survey, 2024*

The above table shows that the average of each availability, performance, and benefit factor provides mean availability, performance, and benefit score. The total mean obtained for users' perception towards availability, performance, benefits, and security of e-payment in Kathmandu metropolitan city is 3.1, 2.9, 3.9, and 3.6 respectively. Since the mean score for availability is greater than 3; it can be concluded that the people of Kathmandu Valley perceive that the availability of the e-payment system is satisfactory. Users perceive that there are not enough ATMs, debit/credit card readers, and platforms to purchase online. The locations of ATMs are also not convenient to people. They are not fully satisfied with the availability of e-payment systems in Kathmandu metropolitan city. Similarly, since the mean score for performance is less than 3; it can be concluded that the people of Kathmandu Valley perceive that the performance of the e-payment system is poor. Similarly, the mean score for benefits is greater than 3. It can be concluded that the people of Kathmandu Valley perceive that the e-payment system provides various benefits. Users perceive that the e-payment system is easy to use, user-friendly, convenient, fast, and saves their time and money. Similarly, users perceive that the e-payment system is fairly secure in Kathmandu Valley since the mean score is greater than 3. The overall score for users' perceptions towards the use of e-payment systems is greater than 3. It concludes that users are satisfied towards the use of the e-payment system.

## Discussion

Customers believe that there are insufficient ATMs, credit/debit card readers, and internet shopping platforms additionally users find the location of ATMs inconvenient. The availability of electronic payment solutions in the Kathmandu metropolitan area has not been entirely satisfied by users. Users are happy with the electronic payment system which is in line with what Barnes (2002) and Thapa (2003) say. With a p value of 0.002, which is less than 0.05, there is a significant correlation between age group and perceptions about the availability of e-payment systems. Additionally, this result is in line with Gautam and Shah's (2023) findings. With a p value of 0.017, there is a strong correlation between age group and perceptions of e-payment security in the Kathmandu Valley. One may conclude that individuals of all ages believe that Kathmandu's e-payment system is reasonably safe. People who work for private, public, semi-public, or government organizations have quite different opinions about the availability of e-payment systems in the Kathmandu Valley than do students, businesspeople, or entrepreneurs. However, people of different income levels in the Kathmandu Valley do not significantly differ in their perceptions of availability, performance, benefits, security, trust, and e-payment security. This result is consistent with Shrestha's (2020) findings.

## Conclusion

This study aims to analyze the customers' perceptions of sample selected banks with selected areas. A descriptive research design was used while analyzing the data. Customers believe that there are insufficient ATMs, credit/debit card readers, and Internet shopping platforms. People find the locations of ATMs to be handy. Users have reported issues with transaction failure and card denial. They are only happy with how well the e-payment systems in the Kathmandu Metropolitan area work. The Kathmandu Valley's residents believe that electronic payment systems offer many advantages, it might be determined. Customers believe that the electronic payment system is simple, quick, convenient, and user-friendly, has reduced transaction fees, and saves them time and money. To sum up, users are not happy with the e-payment system's performance and availability, but they are happy with its benefits and ambivalence about its security. While people in the Kathmandu Metropolitan area are happy with the many advantages

that electronic payment systems offer, they are not happy with how well they work or how readily they are available.

### Implications

Service providers should increase and diversify e-payment facilities so that people can use them on various occasions and frequently. All in all, central bank, governing bodies, and financial institutions should increase the awareness level, availability, performance, and security of electronic payment systems. For future research, the researcher can analyze the use of the e-payment system and its risk with respect to higher or lower volume transactions. The data can be collected from shopping malls, supermarkets, restaurants, or other areas throughout Nepal and also may reduce or increase the variables.

The user's perception towards e-payment systems needs to be more adaptable if it is user's friendly, cost cost-effective. Similarly, limited variables are used in this research, further researchers may take more variables and also can select the other areas and sample banks. Likewise, further research can increase the sample size to get the perception of customers in e-banking. Policymakers and regulators also should focus on users' perception, cost aspects, and e-payment awareness and encourage the users by reducing the cost charged by banks and governments in e-banking.

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## Engaging ECD Educators in Leadership Development: Unfolding the Practice

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### Abstract

This research article examines key leadership qualities of Early Childhood Development educators, such as passion, compassion, communication, teamwork, adaptability, problem-solving, organization, advocacy, reflection, innovation, and creativity. These qualities are vital in Early Childhood Education and Care settings, influencing interactions and relationships among children and staff. Studies show that such leadership impacts children's immediate learning and overall development. Focusing on preschools in urban Kathmandu, Nepal, the study examined the leadership development of ECD educators by exploring their past experiences, current positions, challenges, and transformative changes through participation in leadership programs. Interviewing ECD educators in leadership programs revealed their experiences and transformative impacts. The research also identifies challenges faced by ECD educators in leadership roles. Using a narrative interpretative approach, detailed insights from principals and ECD educators in Lalitpur highlight the importance of ongoing professional development and supportive policies.

**Keywords:** ECD leadership, professional development, transformative impact, preschool education

### Introduction

#### Setting the Stage

From a young age, I have always been passionate about teaching young children, with a focus on Early Childhood Development. My interest in ECD has grown through both personal experience and professional engagement. Quick decisions by leaders can

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have a significant impact, yet there is often too much emphasis on quantifiable metrics, like test scores, rather than on the behavioral and learning processes of students. Balancing these aspects is crucial. Leadership in education has been studied extensively, resulting in various leadership models, such as instructional, situational, transformational, and distributed leadership (Daniels et al., 2019).

Cabrera-Murcia (2021) highlights that while leadership has been widely examined in elementary and middle schools, early childhood education remains underexplored. The early childhood phase is critical for holistic development, necessitating a triangular relationship between the child, school, and parents. During this phase, teachers and caregivers play a pivotal role in providing good health, emotional care, nutritious food, responsive care, and intellectual growth. Bipath et al. (2021) emphasize the increasing need for education departments to support and manage the ECD sector to ensure high-quality outcomes.

Traditionally, leadership has focused on management functions, particularly directing efforts towards achieving organizational goals (Thompson & Strickland, 1993). However, effective leadership in ECD involves more than management, it requires fostering a supportive and enriching environment for both educators and children.

After working for years in the ECD field, I have identified various essential leadership skills, including commitment, understanding child development, empathy, effective communication, collaboration, flexibility, problem-solving, strong organizational skills, advocacy, ethical leadership, and cultural competence. When leaders fail to provide adequate support to teachers, the quality of education suffers. Effective leaders are crucial for guiding and supporting teachers, enabling them to perform at their best, which in turn enhances the educational experience for children. Movahedazarhouligh et al. (2023) suggest how to train leaders and improve the Early Childhood Education and Care system using a thoughtful approach. This study aims to explore the practices and experiences of ECD leaders and educators in leadership development.

### **Research Questions**

- a) How do ECD educators narrate their engagement in leadership development programs?
- b) What challenges do ECD educators share regarding their leadership practices?

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Effective leaders in early learning settings, such as preschools, significantly influence children's growth and development. They create positive learning environments, support teachers, communicate with parents, and design age-appropriate lesson plans. Hazegh (2023) examines the importance of strong leadership in establishing financially viable early childhood initiatives and supportive workplaces for competent teachers and program directors. Similarly, Zeichner (2012) explores the relationship between parent involvement and student achievement, while Lee (2012) criticizes traditional teacher preparation programs for lacking real-life context. Klevering and McNae (2018) investigate the connection between educational leadership and ECD education and care, highlighting the role of leadership in fostering positive educational outcomes for children. Similarly, Harwood et al., (2013) explore that the titles of those who help with learning are usually different, and people have different views about how valuable, helpful, and professional these roles are in education.

The findings are that Hazegh (2023) talks about how good leadership helps make early childhood programs financially strong and creates a positive workplace for teachers and leaders. Zeichner (2012) shows that when parents get involved, children do better in school. Lee (2012) points out that traditional teacher training doesn't prepare teachers for real-life classroom challenges. Klevering and McNae (2018) explain that strong leadership in schools leads to better care and education for young children. Leaders wield significant potential in shaping learning environments for both teachers and students, improving student learning outcomes by influencing teachers and impacting organizational policies and procedures. (Daniels et al., 2019).

The topic, "Engaging ECD Educators in Leadership Development: Unfolding the Practice," is broad therefore, specific delimitations have been set to ensure a focused and manageable study. Geographically, the study is limited to urban preschools in Kathmandu, Nepal, to provide localized insights. It specifically examines ECD educators and principals engaged in leadership development programs, focusing on their experiences, challenges, and transformations. The research adopts a qualitative narrative interpretative approach, using interviews and reflective discussions as primary data collection tools. Additionally, the study concentrates on early childhood development from birth to eight years old (Dahal, 2024), with a focus on preschool settings. These delimitations help narrow the scope and context, ensuring the research provides targeted and meaningful findings.

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## Materials and Methods

This section details the approach I used to conduct my study. It begins by discussing the philosophical considerations that guided my research and explains the nature of the study itself. Next, it outlines the research design, including where the study took place and who participated. It then describes how I collected information and processed the data for analysis and interpretation. Additionally, it addresses how I ensured the study met rigorous quality standards and adhered to ethical principles throughout the research process.

The ontological belief guiding this research is subjective, positing that multiple realities exist within the topic of ECD leadership. According to this belief, knowledge comes from both observable phenomena and subjective beliefs, values, logic, and perceptions. Kamal (2019) explains that epistemology investigates whether awareness arises from external input or internal engagement. My epistemological stance is that close interaction with research participants is essential to obtain in-depth information. Axiologically, this study is value-laden, recognizing the influence of my value system on interpreting the information collected from participants about their experiences in enhancing leadership skills in early childhood development.

The research design served as a blueprint for the study, with the critical choice of research approach defining how vital information was gathered. Sileyew (2019) emphasizes the interconnected decisions contributing to a well-constructed research design. This study employed a qualitative, narrative interpretative research paradigm informed by the subjective worldviews of the participants, as articulated by Max Weber and Kornai (2000). The research site was in Lalitpur, where interviews with two head teachers and one ECE educator from various preschools were conducted to explore their engagement in leadership development.

In-depth interviews and observations during the interviews were the primary data collection method, utilizing purposive sampling to ensure the study's trustworthiness. Purposive sampling, as described by Punch (2005), involves selecting participants with specific purposes in mind. Primary data came from in-depth interviews aimed at eliciting participants' experiences, feelings, opinions, and knowledge. Secondary data was gathered from journals, articles, theses, dissertations, and publications on parental involvement in schools. I conducted interviews with the participants at their workplaces,

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and the recordings were done in audio format. Note-taking and recordings were carried out with their prior permission.

Data analysis followed the process outlined by De Vos et al. (2005), bringing order, structure, and meaning to the collected data. Tesch's (2013) technique was used to analyze the data. The key processes included familiarizing with the data, coding, forming themes, data reduction, interpretation, validation, and reporting. Recorded data was listened to multiple times, transcribed, and re-read to understand participants' perspectives. Texts were labeled to understand underlying meanings, organized into key themes, and refined to develop a coherent coding system.

Ethical considerations were paramount throughout the research. Informed consent was obtained from all participants, ensuring their anonymity and confidentiality. The study adhered to ethical norms, avoiding undue pressure on respondents and respecting their time. Gajjar (2013) emphasizes that ethical norms, while seemingly common sense, require careful balancing of individual values and life experiences. Participants were informed about the study's purpose and potential impact, with commitments to causing no harm to animals or the environment. The study followed the moral standards of Kathmandu University School of Education ensuring ethical integrity throughout the research process.

## **Results and Discussion**

The thematic analysis contributes to investigating the participation of ECD educators in leadership development programs and the challenges they encounter. This analysis focuses on five main areas. It offers a thorough understanding of the elements affecting ECD leadership and highlights the support needed to improve leadership abilities in early childhood development.

### **Leadership Sprouts: Nurturing ECD Educators for Tomorrow's Leaders**

Sitting comfortably in a cozy corner of a small office room, I, Rati Sharma, took a sip of my glass of water and glanced around. The warm afternoon sun filtered through the windows, casting a golden hue on the wooden furniture. The gentle hum of conversations and the clinking of cups created a serene backdrop. As I settled in, I prepared to delve into the stories of Early Childhood Development educators and their journeys in leadership.

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I began, “Can you share your experience regarding your involvement in leadership roles within the Early Childhood Development sector?”

Poppy’s (pseudonym) path to leadership within the Early Childhood Development sector in Nepal has been marked by a transformative journey of learning, adaptation, and advocacy. Originally from India with a background in finance, her transition into ECD leadership at one of the Master Franchise International Schools was initially challenging due to cultural and linguistic differences. Recognizing the significance of professional development, she advocated for structured leadership training programs within her school. She credits the mentorship provided by seasoned leaders and exposure to leadership seminars as key to her growth. Poppy actively implemented feedback mechanisms for teachers to improve curriculum delivery and student outcomes, which aligns with the Transformational Leadership Theory of fostering innovation and adaptability (Bass & Avolio, 1990). In addition to professional development, Poppy worked closely with local regulatory bodies to align the school’s policies with national ECD guidelines. Her leadership emphasized creating a supportive environment where educators felt empowered to take initiatives.

While conducting interviews, I observed the educators’ leadership practices in action. Poppy's ability to organize resources efficiently and interact warmly with her team reflected her adaptability. Her workspace, filled with charts and planning sheets, demonstrated a structured approach to leadership.

Daisy’s (pseudonym) journey into Early Childhood Development leadership unfolds against the backdrop of her deep commitment to education and community in Patan, Nepal. With a career spanning from teaching to founding her own school, Daisy incorporates inclusive practices and community involvement as part of her leadership plan. Her school participates in teacher exchange programs and hosts parental workshops to emphasize the importance of ECD. Recognizing the lack of structured leadership preparation, Daisy developed an in-house mentorship program, where experienced teachers guide younger staff on effective classroom management and curriculum planning. Daisy also integrates local wisdom with contemporary pedagogical strategies, ensuring alignment with Nepal’s National Curriculum Framework. Her emphasis on collaborative learning and resource-sharing within the community ensures that leadership is seen as a shared responsibility rather than an individual role.

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Daisy's school environment reflected her philosophy of community involvement. The walls were adorned with artwork created by students and parents together, showcasing collaborative efforts. During the interview, I noted her team frequently approached her for guidance, reflecting her accessibility as a leader.

Lily (pseudonym), the founder and principal of a preschool, has been a pioneer in nature-based learning within the Early Childhood Development sector. Since establishing her school a decade ago, Lily's leadership has been guided by her belief in experiential learning. She introduced professional development workshops for her staff, focusing on innovative teaching strategies, including nature-based pedagogy. Lily designed a five-year development plan for her preschool, focusing on building leadership capacities within her team. Teachers are encouraged to lead pilot programs and research projects, fostering a culture of continuous improvement. Her advocacy for nature-based learning has garnered attention from policymakers, leading to the inclusion of these practices in local training modules for ECD educators.

Lily's preschool environment emphasized nature-based learning, with an open design and outdoor spaces filled with natural elements. Her leadership style was visible in her interaction with staff, where she encouraged their input during a casual meeting observed post-interview.

Each of these leaders brings a unique perspective and set of skills to the ECD sector in Nepal. Poppy's journey highlights the importance of adaptability and leveraging diverse skills, while Daisy's path underscores the value of community and continuous learning. Lily's story emphasizes the transformative power of innovative educational approaches and personal experience. Watkins et al. (2017) state that Leadership educators must develop leaders who can sense changes, adapt quickly, and stay true to their values. In complex situations, poor leadership can have significant negative impacts. Together, these narratives draw an exciting picture of leadership in Early Childhood Development, illustrating how dedication, resilience, and a commitment to learning can drive positive change in education.

### **Leadership Blossoms: Experience and Learning in ECD**

Poppy reflected on her path to leadership within the ECD sector in Nepal. "When I first started," she said, "I realized that leading in ECD requires more than just managerial skills." Originally from India with a background in finance, her transition into ECD leadership, a tone of the Master Franchise International Schools, was initially

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challenging due to cultural and linguistic differences. The intricacies of early childhood education, combined with the unique cultural context of Nepal, demanded a deep understanding and sensitivity. Over time, through engagement with educators, parents, and local communities, Poppy developed a nuanced approach to leadership that prioritizes empathy and inclusivity. Her financial expertise also brought a unique perspective to the school's management, making her an invaluable asset.

Daisy's journey into Early Childhood Development leadership unfolds against the backdrop of her deep commitment to education and community in Patan, Nepal. Starting humbly as a substitute teacher, she discovered her passion for teaching and strong bonds within her community. "I wanted to be a journalist," she recalled, "but my path led me to teaching, and eventually, to establishing my own school." This early experience laid the foundation for her future endeavors in education leadership. Daisy's leadership style emphasizes empathy and collaboration, informed by years of practical experience and engagement in various ECD programs and international exchanges. Benmira & Agboola (2021) examines that effective leadership is crucial for organizational success, emphasizing human capital and management. The distinction between leaders as visionaries and managers as maintainers of stability is debated, with some seeing these roles as distinct and others as complementary.

Lily, the founder and principal of a preschool, has been a pioneer in nature-based learning within the Early Childhood Development sector. Since establishing her school a decade ago, Lily's approach has been deeply rooted in her understanding of the significant role nature plays in early childhood education. With a bachelor's degree in education and over two decades of experience in ECD, Lily's journey is marked by her innovative leadership and commitment to holistic child development. "95% of brain development occurs in early childhood," she emphasized. Lily's own childhood experiences in a hostel, observing administrative roles and teacher responsibilities, have given her insights into effective management. At her preschool, she implements nature-based learning, drawing from her understanding of the importance of holistic development. Parents often express satisfaction with this approach, which integrates nature into the learning process and fosters emotional and mental well-being in children.

The leadership journeys of Poppy, Daisy, and Lily provide valuable insights into the practice of engaging ECD educators in leadership development. Their stories reveal that effective leadership in ECD extends beyond traditional managerial skills,

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encompassing empathy, community involvement, and innovative educational practices. Jewitt (2022) also highlighted the importance of creating a sense of belonging, which involved creating safe learning spaces, fostering connectedness, providing time for relationship building, offering meaningful engagement opportunities, and changing organizational culture to professionalize the Early Learning and Child Care field. As a researcher, I am inspired by their dedication and the positive changes they have brought to early childhood education in Nepal.

### **Foundations of Leadership: Qualifications and Educational Background in ECD**

Poppy's educational journey has been instrumental in shaping her leadership philosophy. Her MBA provided a solid foundation in management, while her specialized training in STEAM Education and AI-equipped her with innovative strategies to enhance curriculum development and instructional practices. "Understanding the intersections of technology and education has been crucial," she explains, "especially in adapting teaching methods to cater to diverse learning styles." Hallinger (2018) found that research on educational leadership and management indicates that effective school leadership is crucial for improving school performance. There's a broad consensus that key leadership practices, such as target setting and people development strategies must be tailored to suit the distinct contexts found in various schools.

Armed with dual master's degrees in Mathematics and Economics, Daisy initially approached education with a strong academic background. However, recognizing the specialized needs of ECD, she pursued further training in Early Childhood Education and Care. "I realized the importance of specialized training," she explains, "and integrated new methodologies directly into my school's curriculum." Her commitment to educational excellence led her to undertake a transformative one-year program under Lawanya's mentorship, solidifying her understanding of effective ECD leadership.

Lily's qualifications extend beyond her bachelor's degree in education. She has participated in various trainings that have equipped her with diverse skills. These include media training, social training, interpersonal skills, handicraft training, and Microsoft training. "All these skills have been applied in the ECD field," she notes, highlighting how her diverse educational background has enhanced her effectiveness as a leader.

Poppy's integration of management expertise with STEAM and AI training underscores the importance of technological innovation in enhancing educational practices. Daisy's transition from a strong academic background in Mathematics and

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Economics to specialized training in ECEC reflects a deep commitment to adapting educational methodologies for young learners. Lily's comprehensive skill set, ranging from media and social training to interpersonal skills and Microsoft proficiency, demonstrates the multifaceted approach necessary for leadership in ECD. Storey (2016) argues that leadership has become more important than other organizational concerns like structure and process, emphasizing transformative change. Collectively, these narratives illustrate the evolving landscape of educational leadership, where continuous learning and diverse skill sets play pivotal roles in driving positive outcomes for early childhood education in Nepal and beyond.

### **From Learning to Leading: Training and Skill Development in ECD**

Recent training in Neuro-Linguistic Programming and AI has further enriched Poppy's leadership toolkit. "NLP taught me how to effectively communicate and connect with my team," she emphasizes. Such skills have been pivotal in fostering a collaborative and supportive environment within her school and among ECD educators at large. "Continuous learning is key," she adds, "especially in a field as dynamic as early childhood education."

Recent years have seen Daisy actively engaging in leadership development initiatives. From conducting independent parent workshops to completing a PGDP and implementing cutting-edge teaching methodologies like the 5E model, her dedication to ongoing skill development is evident. "Continuous learning is essential," she asserts, "especially in a field where new ideas and technologies are constantly emerging."

In the past two years, Lily has focused on nature pedagogy, studying through the Natural Start Alliance and adapting her teaching methods during the lockdown to include online classes. "Learning about nature pedagogy has shown me the importance of using nature to support overall child development," she explains. This approach keeps children engaged and curious, fostering lifelong learning. Lily believes that education should not be confined to four walls and that incorporating natural elements can significantly enhance the learning experience. Falk (2003) argues that the study identifies context-specific profiles of leader attributes at each stage of this cycle. It contributes to the new theory by emphasizing that while individual leader traits are important, they alone cannot fully explain effective enabling leadership. This research underscores the complexity of leadership interventions and the need to consider broader contextual factors in achieving effective leadership outcomes.

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Lily has gained several key insights from her participation in leadership development initiatives. "Letting children play in nature helps them become more disciplined and develop a sense of gratitude," she says. Nature teaches children to be good human beings, and being apart from nature is linked to issues like hyperactivity and mental health problems. Spending time in nature boosts the immune system and overall well-being, reducing the need for medicines. These insights underscore the importance of integrating nature into early childhood education to foster healthier development.

Lily's approach to supporting educators involves active collaboration and sharing of knowledge. She conducts training sessions twice a month through the Nature Start Alliance and holds monthly parenting sessions. "I share all the information and insights from the sessions and classes I attend with my teachers," she states. She also plans to implement nature play initiatives, organizing weekly sessions where parents and children can play together in nature. This strategy aims to build a strong connection between home and school, inspired by nature-based practices in Australia.

Lily believes that continuous participation in diverse skills development opportunities is crucial for ECD educators. "Ongoing skill development, particularly in areas like play practices and nature-based learning, significantly contributes to the overall quality of early childhood education," she asserts. By focusing on practices such as play, educators create an environment where children can learn and grow holistically.

The stories of Poppy, Daisy, and Lilyas revealed a dynamic and evolving landscape in Early Childhood Development leadership. Each leader's journey underscores the importance of continuous learning, innovation, and adaptive approaches in enhancing educational practices. Halpern et al. (2021) claim that Both administrators and teachers emphasized collaborative and culturally diverse leadership, focusing on teaching practices that support children and parents, and expressed a commitment to leadership training aimed at promoting social justice through democratic approaches in early childhood education. These narratives collectively illustrate that effective leadership in ECD not only supports educational excellence but also fosters inclusive, supportive, and innovative educational environments that benefit young learners and their communities.

As a researcher, I found that active leadership in ECD includes more than just basic management skills. Leaders like Poppy, Daisy, and Lily show continuous learning, innovation, and a strong commitment to the community.

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**Navigating the Maze: Overcoming Challenges in ECD Leadership**

Despite achieving significant milestones, Poppy recognizes ongoing difficulties in Early Childhood Development leadership in Nepal. She points out that one of the major issues is the perception that ECD is seen as a less important profession. This perception influences the recruitment and retention of qualified educators, posing challenges in securing sufficient funding and support for preschools.

Low salaries and a lack of professional recognition also remain big obstacles to improving the quality of early childhood education. Schwartz et al. (2019) state that the study highlights several key findings regarding early childhood education teachers in under-resourced settings and their responsiveness to professional development. It identifies significant barriers across personal, professional, and contextual dimensions within the bio-ecological model that impact teacher outcomes. Low job satisfaction is linked to higher rates of teacher attrition, while teachers facing moderate to severe depression are less likely to attend PD sessions.

Despite her achievements, Daisy acknowledges persistent challenges in ECD leadership. She notes that ensuring consistent and timely training delivery is difficult. Juggling administrative responsibilities with professional development commitments sometimes makes it hard to effectively teach leadership skills to educators. Furthermore, managing student enrollment and resources continues to be a challenge, requiring innovative strategies to sustain and expand educational programs.

Despite her successes, Lily recognizes the difficulties in involving ECD educators in leadership development. She highlights that one of the current gaps is the time it takes to address various challenges and changes in early childhood education. These challenges include meeting the various needs of children and adapting to the growth and changes in the field. Successfully navigating these obstacles demands patience, ongoing learning, and dedicated effort.

Reflecting on the insights gathered from interviews with ECD leaders in Nepal, several critical conclusions emerge regarding the challenges and opportunities in early childhood education leadership. Firstly, there persists a significant hurdle in the perception of ECD as a lesser profession, which impacts both the employment and retaining of qualified educators and the acquisition of sufficient funding and support for preschools. In this context McDonald et al. (2018) claim the key findings regarding low pay in the early childhood education sector indicate that despite salaries often barely

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meeting minimum wage thresholds, a significant number of educators remain in the field due to intrinsic job satisfaction and a strong sense of purpose derived from positively impacting children's development.

By fostering a culture of collaboration and shared responsibility, schools can harness the diverse talents and insights of their team members, ultimately leading to more sustainable and impactful improvements in educational outcomes and school performance. Harris (2002) claims that the study's empirical evidence from teachers, senior managers, pupils, and head teachers suggests a leadership approach focused on fostering positive relationships and empowering others to take on leadership roles.

Effective leadership should involve everyone, not just a few, by sharing responsibilities and empowering all staff members. This team approach can lead to better educational outcomes and school performance.

### **From Challenges to Change: Impact and Solutions in ECD**

In response, Poppy has been proactive in advocating for greater recognition and investment in ECD. Through initiatives like the KMC project, she has championed community engagement and professional development among educators. "It's about empowering educators to see themselves as agents of change," she explains, "and fostering a sense of pride and professionalism in their work."

In response to these challenges, Daisy has implemented strategic initiatives aimed at enhancing leadership practices among ECD educators. "Expanding our school's class offerings incrementally has been key," she explains. By gradually introducing new classes and curriculum improvements, she ensures a measured approach to quality education delivery. Moreover, fostering a culture of continuous improvement through mentorship and shared learning experiences has empowered her team to innovate and excel.

Daisy's leadership contributions extend beyond her school's walls. She actively participates in local and international educational forums, sharing her insights and best practices with peers and policymakers. "Collaboration is vital," she emphasizes. "By exchanging ideas and experiences, we can collectively advance ECD practices and policies." Her involvement in parent workshops and community engagement initiatives underscores her commitment to holistic child development, fostering partnerships that benefit both educators and families. Pence et al. (2004) explore how international, regional, and local factors shape early childhood development policies, focusing on

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diverse dynamics in African countries through the experiences of ECDVU participants from government and NGOs. It underscores the complexity of ECD policy development and implementation across different contexts, advocating for collaborative efforts to enhance ECD practices and policies globally.

One of Lily's significant successes has been developing leadership skills across the entire school. "Everyone has been using their skills well," she observes. Empowering each teacher and recognizing their contributions has revealed hidden talents among the staff, benefiting the children. Despite the challenges, Lily finds satisfaction in managing her responsibilities efficiently and fostering an environment where both teachers and children can excel.

Lily's vision for her preschool extends beyond the confines of the classroom. By integrating nature-based learning and fostering a strong community spirit, she aims to create an educational environment that nurtures not just academic growth, but also social and emotional development. Her approach encourages active parental involvement, which she believes is important for the whole development of children.

Lily organizes various events and activities that bring together students, teachers, and parents. These activities are designed to enhance learning and build a sense of community. "We hold nature walks, gardening sessions, and outdoor play activities that involve everyone," she shares. This collaborative approach not only strengthens the bond between the school and families but also enriches the educational experience for the children.

Looking ahead, Lily plans to expand the nature-based curriculum at her school. She envisions a more extensive integration of outdoor learning environments and the development of specialized programs that cater to the diverse needs of children. "We are exploring ways to incorporate technology in a balanced manner, ensuring that it complements our nature-based learning approach," she explains. This forward-thinking strategy aims to prepare children for the future while maintaining a strong connection to nature and traditional learning methods.

Lily is also committed to continuous professional development for herself and her team. She actively seeks out new learning opportunities and encourages her staff to do the same. "I believe in lifelong learning and strive to stay updated with the latest developments in ECD," she emphasizes. This dedication to growth and improvement is reflected in the dynamic and evolving environment of her school. It is important to teach

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sustainability early as both learning content and a way of learning. This approach not only aligns with recent research findings but also supports international policies promoting sustainable practices. By starting early, we can instill in children a lifelong commitment to understanding and addressing environmental and social issues, preparing them to be responsible global citizens. Campbell-Barr (2017) examines the critical role of the early childhood workforce in ensuring quality ECEC beyond formal training structures.

This chapter covered information, interpretation of information, and discussion. The findings reported here were gathered via my observations of the natural setting and the educators' interviews in the ECED Centers and preschools.

### **Insights and Discussion**

The thematic analysis of ECD educators' engagement in leadership development programs has revealed several critical insights into the dynamics and challenges within the early childhood education sector. Central to these insights are the diverse experiences and learning trajectories of educators in leadership roles. Across the narratives of Poppy, Daisy, and Lily, we observed how their unique backgrounds and educational journeys influenced their leadership philosophies and practices. Poppy's transition from a finance background in India to ECD leadership in Nepal highlighted the importance of adaptability and cultural sensitivity in effective leadership. Daisy's evolution from a substitute teacher to a school founder underscored the role of hands-on experience and community engagement in shaping leadership approaches. Lily's pioneering efforts in nature-based learning emphasized the integration of innovative educational practices rooted in personal experiences and educational theory. Spies (2011) explored how early childhood development can serve as a gateway to sustainable community development. It emphasized the importance of ECD in shaping lifelong skills and values, crucial for addressing global challenges like climate change and poverty. The research highlighted integrated, ecological ECD as pivotal in fostering children as agents of positive change at community, national, and global levels, despite challenges such as teacher capacity and leadership.

Shonkoff & Fisher (2013) suggested ways to improve theories on changing developmental paths, create innovative interventions, rethink two-generation strategies for more effective impacts, and initiate new investments in young children and their families. The goal is to significantly reduce intergenerational disparities in learning,

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behavior, and health beyond what current best practices achieve. These insights underscore the significance of continuous learning and diverse skill sets in driving positive outcomes for early childhood education.

It advocates for policies that enhance professional recognition and support for ECD educators, including initiatives to improve working conditions, salaries, and career advancement opportunities. Haslip & Gullo (2018) state that Early childhood education is undergoing rapid transformation due to a blend of favorable and unfavorable trends impacting the sector. It emphasizes the importance of comprehensive, interconnected curricula, pedagogical standards centered on children, and a dedicated focus on social equity. The discussion also underscores the role of continuous professional development in equipping educators with the skills and knowledge necessary to address emerging challenges and opportunities in ECD leadership.

### **Conclusion**

In conclusion, this study highlights the multifaceted nature of leadership in the Early Childhood Development sector, emphasizing the need for adaptability, empathy, and innovative practices. The experiences of Poppy, Daisy, and Lily illustrate how cultural sensitivity, community engagement, and transformative approaches shape effective leadership in diverse ECD settings. Adaptability, as seen in Poppy's ability to leverage her financial expertise, Daisy's emphasis on community collaboration, and Lily's pioneering nature-based pedagogy, underscores the dynamic demands of ECD leadership. Effective leaders in this field demonstrate emotional intelligence, a commitment to lifelong learning, and the ability to navigate complex challenges. To foster such leadership, the study underscores the importance of structured professional development, mentorship programs, and supportive regulatory frameworks. These findings affirm that ECD leadership extends beyond managerial skills, requiring a holistic approach that nurtures educators as change-makers committed to the holistic development of young learners.

### **Implications**

The implications of this study underline the necessity for collective efforts from policymakers, educators, and stakeholders to foster supportive environments for ECD leadership development. Recommendations include initiatives to enhance professional

recognition, improve working conditions, and promote continuous professional development for ECD educators. By investing in leadership capacities and aligning policies with international best practices, stakeholders can advance inclusive and quality early childhood education that supports holistic child development and prepares children for lifelong learning.

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## Impact of Mobile Banking on Customer Satisfaction

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### Abstract

This research aims to examine the impact of different dimensions of mobile banking services on customer satisfaction. For this, the primary data have been collected through a set of structured questionnaires directly from 120 bank customers who currently used mobile banking services. A well-structured close-ended questionnaire was designed and distributed through face-to-face interaction with bank customers who used mobile banking facilities. The measures used five scales Likert type data with the response option from 1 = strongly disagree to 5 = strongly agree. The data analysis tools used for the study were descriptive statistics and regression analysis. The conclusion drawn from the study is mobile banking service quality has a significant positive impact on customer satisfaction in the context of Nepal. The study found that reliability, responsiveness, accessibility, convenience, and security attributes of mobile banking applications have a significant positive impact on customer satisfaction. Therefore, the policymakers and the executives of the commercial banks should focus on these attributes of mobile banking services in order to retain the customer's loyalty toward the banking services.

**Keywords:** mobile banking, reliability, responsiveness, accessibility, security, customer satisfaction

## **Introduction**

### **General Background**

Information technology and Internet service have advanced rapidly development in recent years. In general, the Internet and the World Wide Web's explosive growth have had an impact on a wide range of businesses such as trade, industries, and banking. Information technology and the internet have been used by banks to increase operational efficiency, boost business, and provide better customer service with reduced cost of operation. In addition to these, information technology is also being used by banks to improve and fortify their electronic service delivery channels through the use of electronic payment, electronic banking, Automated Teller Machine (ATM), Electronic Fund Transfer at Point of Sale (EFTPOS), internet banking, mobile banking, Debit Card, Credit Card etc. Among them, mobile banking has become an effective reward for the past several years and is now an emerging prospect for the next years (Sylvie & Xiaoyan, 2005).

Whether mobile banking service has improved customer satisfaction in the banking sector is currently the key question. This implies that clients can manage their bank accounts without physically going to the bank's location. However, it is clear that most banks offering mobile banking services have simply transferred the same services they offer in physical branches to a mobile platform that can be accessed at any time (Sylvie & Xiaoyan, 2005). There are different kinds of digital platforms for banking transactions including mobile banking which has a significant impact on customers. Carlos and Tiago (2016) argued that the physical appearance of mobile banking APPs including small screens, uncooperative keypads, communication bandwidth, and other constraints affect customers' satisfaction (Carlos & Tiago, 2016).

Ayo et al. (2016) concurred that customer happiness is significantly impacted by the user's past experience, customer perception, and satisfaction. Furthermore, Torres and Khne (2013) suggested that the aim of any company should be to deliver value to its customers in order to increase satisfaction because the global marketplace of the same products or businesses is more competitive so that service quality, product appearance, clients loyalty and satisfaction have a significant impact on all individual customer.

Rego et. al., (2013) added that a company needs to understand the factors that contribute to customer satisfaction in its industry. Similarly, Torres & Kline (2013) and

Raja et. al. (2013) argued that many things indirectly affect customer's satisfaction such as the process of distributional time, cost, procedures, goodwill of product; brand of product, quality service, offerings of the business through the skim has significant impact on customer satisfaction.

At the moment, the modern banking industry of Nepal undergoing significant changes due to the advanced development of information technology (IT). Nepalese banks have been changing many of their fundamental policies, programs, procedures, systems, and working cultures. Most banks in Nepal especially focus on product quality, customer satisfaction, service quality, and effective and efficient service providing Mechanisms according to their market competitiveness.

Carlos and Tiago (2016) argued that the use and technology proficiency and reliability are important for the success of mobile banking platforms which has a direct impact on customer satisfaction. Similarly, Ayo et. al. (2016) noted that mobile service quality is an important measure when it comes to consumer satisfaction. Quality of product or service directly affects consumer attitudes and higher satisfaction. On the other hand, negative experiences lead to negative consumer attitudes and lower satisfaction (Sylvie & Xiayan, 2005). Therefore, the quality of mobile banking service helps to reduce face-to-face banking transaction service and also helps to save time and cost.

Lewis (1991) argued that service quality can be measured in the dimensions of the SERVQUAL model as; tangibility, reliability, responsiveness, assurance, and empathy. According to Parasuraman et al. (1988), Banks should offer the best Internet banking services to attract customers to control online banking through service quality. The service quality of mobile banking depends on the ease of use, perceived usefulness, reliability, accessibility, security, privacy, and responsiveness (Liao & Cheung, 2008). SERVQUAL model is based on five dimensions. Reliability basically refers to the capability of performing the promised services precisely, as well as deliberately (Parasuraman, et al., 1988).

Regarding the banking industry, the dimension of reliability includes providing relevant information to the customers as well as timely and reliable services.

The ability of service providers to comply with consumers' requests for assistance and immediate services is linked to responsiveness.

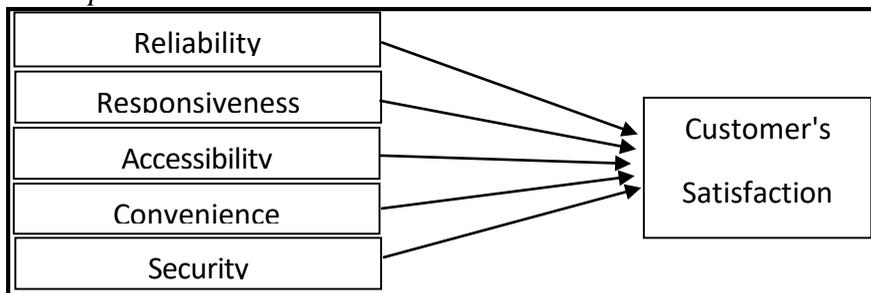
Answering any questions clients may have about their banking services is the resp

onsibility of this dimension. The responsiveness dimension also includes convenience and easy accessibility of banking services. Assurance measurement is composed of reliable answers and reliable services, sustaining the privacy of the account, and maintaining error-free records. Empathy refers to the provision of caring and providing peculiar attention to the customers on an individual basis. This dimension is associated with providing the best well-being to the customers, understanding the particular needs of customers, providing convenient operating hours, and providing individual concentration to the customers. Among the all of above dimensions of mobile banking service focused on Customer satisfaction. In the present competitive business environment, customer satisfaction is an important element to win the competitors. Nowadays, the banking industry is highly competitive. Banks are not only competing among each other; but also, with non-banking and financial institutions (Kaynak & Kucukemiroglu, 1992).

Customer satisfaction is predetermined by how the expectations of the customer are met (Kotler & Keller, 2012). Customer satisfaction is associated with customers' needs, consumer behavior, service quality, relationship with customers, and use of advanced technology services such as ATM, online banking, mobile banking, and visa card, etc. Thus, banks can earn higher profits if they are one step ahead of their competitors in terms of services provided by them. In this context, there is a question that may arise regarding whether the mobile services provided by Nepali commercial banks are reliable, responsible, accessible, convenient, and secure. There are various studies have been conducted from a global perspective but only a few studies have been conducted in the banking sector in Nepal. Thus, this study explores the different dimensions of service quality of commercial banks in Nepal and their impact on customer satisfaction. Therefore, the conceptual framework and the research hypothesis for the study are as follows:

**Figure 1**

*Conceptual Framework*



Research Hypothesis (H<sub>1</sub>): Reliability has a significant positive impact on customer satisfaction.

Research Hypothesis (H<sub>2</sub>): Responsiveness has a significant positive impact on customer satisfaction.

Research Hypothesis (H<sub>3</sub>): Accessibility has a significant positive impact on customer satisfaction.

Research Hypothesis (H<sub>4</sub>): Convenience has a significant positive impact on customer satisfaction.

Research Hypothesis (H<sub>5</sub>): Security has a significant positive impact on customer satisfaction.

### **Research Methodology**

This study adopted a descriptive and causal-comparative research design to describe the different aspects of mobile banking and the cause and effect of these services on customer satisfaction. All the data were collected through a set of structured questionnaires from the users of mobile banking services provided by the Nepali commercial banks and analyzed to achieve the prescribed results. The primary data were collected from the 120 respondents who currently used mobile banking services. A well-structured close-ended questionnaire was designed and distributed through face-to-face interaction with bank customers who used mobile banking facilities. The questionnaire was formulated based on research questions, objectives, and previous studies. The study was conducted from 28<sup>th</sup> Jan to 25<sup>th</sup> June 2024 through the questionnaire survey. The questionnaire was structured by using the framework of Mwenda et al. (2016) on five point-Likert scale with weight assigned to; strongly agreed (SA) = 5, Agree (AG) = 4, Neutral (NU) = 3, Disagree (DA) = 2 and strongly disagree (SD) = 1, Except for the measure of mobile banking impact on customer satisfaction.

The measures used a nominal scale with the response option of high and low. To test the reliability and validity, the test-retest method has been applied. For this, a pilot study was undertaken on 30 customers for the reliability and validity test of the questionnaire. It was only 20% of the sample population. After conducting a pilot study, the collected data was used to assess the scale-level reliability and validity. The first part of the questionnaire contains the demographic profile of respondents. The second part of

the questionnaire encompasses the dependent variable customer satisfaction and independent variables including Accessibility, Reliability, Convenience, Responsiveness, and Security/Privacy are the independent variables. Finally, all the raw data were presented and analyzed by using statistical and econometric tools. Descriptive statistical analysis and multiple regression analysis were carried out to describe the observer relationship and the magnitude of the impact of explanatory variables on customer satisfaction. The statistical package SPSS-27 was used to derive the results.

### Results

In this section of the study, the results obtained are presented and analyzed. The first section presents the descriptive data analysis of secondary quantities data and then demographics obtained from 120 participants. This is followed by a presentation of the data screening and results.

#### Demographic Profile of the Respondents

The population of this study consisted of approximately 120 mobile banking users. Respondents came from a variety of age groups, genders, geographic locations, education, working experience, etc. from different natures of the organizations. The demographic profile of the respondents has been presented in Table 1.

**Table 1**

*Demographic Profit of Mobile-banking Customers*

No.	Demographics		Frequency	Percentage
1.	Gender	Female	43	35.83
		Male	77	64.17
		Total	120	100
2.	Age	18 – 24	28	23.33
		25 – 35	42	35
		36 – 50	36	30
		51 – 60	10	8.34
		60 above	4	3.33
		Total	120	100

3.	Academic qualification	Ph.D.	3	2.5
		Master Degree	14	11.67
		Bachelor Degree	24	20
		10 + 2	38	31.67
		SEE/SLC	35	29.16
		Under SEE/SLC	6	5
		Total	120	100
4.	Work Status	Self-Employee	34	28.33
		Government Employee	31	25.83
		NGO Employee	6	5
		Student	49	40.84
		Total	120	100

Table 1 shows that 64.17% of the respondents were male and 35.83 % were female. The study found that male respondents were higher than the female. It is also indicated that most of the females have access to mobile banking services. Furthermore, 23.33 % of respondents are between the age group of 18-24, and 35 % are found between the age group of 25-35. Similarly, 30 % of respondents were selected from the age group of 36-50 and 8.34% of respondents were selected from the age group of 51-60. Only 3.33% of the respondents were selected from the age group of 60 and above.

Academically, 2.5% of the respondents were PhD holders, with 11.67% having a master's degree and 20% of the respondents having a bachelor's degree. Similarly, 31.67% of respondents of the study had a 10+2 degree, and 29.16% had SEE/SLC. Only 5% of the respondents had less than under SEE/SLC.

Consequently, the working status of respondents was found 28.33% were self-employed and 25.83% were holding government jobs. Similarly, only 5% of the respondents were working as an NGO employee, and 40.84% were found students of the study survey.

### Mobile Banking and Customer Satisfaction

Customer satisfaction shows how well a product or service meets the customer's expectations. Customer satisfaction has a positive effect on banks' success.

Niveen et al. (2015) assert that companies are placing a high priority on customer satisfaction which is critical to improved organizational performance. Thus, the results of the

study Mobile Banking on Customer Satisfaction were tabulated as shown in Table 2.

**Table 2**

*Customer Satisfaction*

Statements	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total	Mean
	1	2	3	4	5		
Mobile banking allows me to perform banking transactions efficiently and quickly.	0	0	8	34	78	120	4.58
	0%	0%	6.67%	28.33%	65%	100%	
Mobile Banking can be accessed anytime and anywhere.	6	20	15	9	70	120	3.98
	5%	16.67%	12.50%	7.50%	58.33%	100%	
The volume of customers has risen since mobile banking launched.	0	0	0	15	105	120	4.88
	0%	0%	0%	12.50%	87.50%	100%	
Mobile banking saves time as compared to manual services.	0	0	0	12	108	120	4.90
	0%	0%	0%	10%	90%	100%	

Table 2 reveals that the majority of the respondents strongly agreed with a score of 65% that mobile banking allows them to perform banking transactions efficiently and quickly. Similarly, 28.33% just agreed and 6.67 % neutral on the same issues. As concerns the response on whether mobile banking can be accessed anytime and anywhere, 58.33% strongly agreed, 7.5%, agreed, and 12.5% were neutral to the question but 16.67% disagreed and 5% of the respondents highly disagreed about the same statement.

Likewise, 87.5% of respondents strongly agreed and 12.5% of the respondents agreed that the volume of customers has risen since mobile banking launched. Likewise,

90% of the respondents strongly agreed that mobile banking saves time as compared to manual services with 10% agreeing to the same. The findings of the study are consistent with the findings of Siddiqi, (2011); Koirala and Shrestha, (2012); Sulieman, (2013); and Gyawali and Kunwar, (2014). Therefore, it is concluded that the mobile banking service of Nepali commercial banks plays a vital role in customer satisfaction.

**Reliability of Mobile Banking and Customer Satisfaction**

Dependability and performance consistency are prerequisites for reliability. Parasuraman (2002) agreed that Offering services on schedule, promptly attending to client requests and grievances, and providing services with the same level of quality are all components of reliability. Thus, the impact of reliability using mobile banking on customer satisfaction was tabulated as shown in Table 3.

**Table3**

*Reliability of Mobile Banking on Customer's Satisfaction*

Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Total
If there are errors in the transaction, customer care service is available immediately.	0	0	4	8	108	120
	0%	0%	3.33%	6.67%	90%	100%
Mobile banking provides customers with the services exactly as promised.	4	8	12	30	66	120
	3.33%	6.67%	10%	25%	55%	100%
Mobile banking offers a quick response if a transaction fails to process.	0	0	0	0	120	120
	0%	0%	0%	0%	100%	100%
Customers trust the bank's mobile banking services due to its strong reputation and widespread recognition.	12	08	0	6	94	120
	10%	6.67%	0%	5%	78.33%	100%

Table 3 reveals that 90% of the respondents strongly agreed that if there are errors in transactions, customer care service is available immediately with only 6.67% agreeing and 3.33% neutral. Similarly, 55% of the respondents strongly agreed and 25% agreed

that mobile banking provides customers with the services exactly as promised. All (100%) of the respondents strongly agreed that mobile banking offers a quick response if a transaction fails to process. 78.33% of the respondents strongly agreed that customers trust the bank's mobile banking services due to its strong reputation and widespread recognition.

The findings of the study show that mobile banking reliability has a high impact on customer satisfaction. Thus, the mobile banking reliability service of commercial banks in Nepal was found effective and efficient.

**Responsiveness of Mobile Banking on Customer Satisfaction**

Souranta and Laukkanen (2004) argued that there are several diverse mobile banking services such as account balance retrieval, transaction history retrieval, transfer of funds between to a third-party account, stock trading, portfolio management, and bill settlements. Mobile banking serviceability of software or network to provide service quickly is referred to as responsiveness. On-time service providing mechanism has an impact on customer satisfaction. Thus, the results of responsiveness regarding mobile banking on customer satisfaction were tabulated as shown in Table 4.

**Table 4**

*Responsiveness of Mobile Banking on Customer Satisfaction*

Statement	Strongly disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Mobile banking fees including transaction charges and taxes are clearly communicated to customers.	0	0	4	8	108	120
	0%	0%	3.33%	6.67%	90%	100%
Mobile banking offers quick assistance if transactions are not processed correctly.	0	1	9	13	97	120
	0%	0.83%	7.5%	10.83%	80.83%	100%
Customers are instantly notified when the transaction is completed.	0	0	0	6	114	120
	0%	0%	5%	5%	95%	100%

The bank quickly resolves mobile banking related problems	0	0	5	15	100	120
	0%	0%	4.17%	12.5%	83.33%	100%

Table 4 presents that 90% of the respondents strongly agreed that mobile banking fees including transaction charges and taxes are clearly communicated to customers. Similarly, 83.83% strongly agreed that mobile banking offers quick assistance if transactions are not processed correctly. Furthermore, 95% of the respondents strongly agreed that customers are instantly notified when the transaction is completed. And finally, whether the bank quickly resolves mobile banking-related problems, 83.33% strongly agreed, 12.5% agreed while 4.17% remained neutral.

The findings of the study are consistent with the findings of Al-Hashedi and Abkar (2017), Hamis and Rashid (2018), and Ray (2018). Therefore, it is confirmed that there is a significant positive impact of mobile banking on customer satisfaction.

**Accessibility of Mobile banking Service and Customer Satisfaction**

In order to ensure better service delivery and customer satisfaction, the process used to provide the service is equally important. In service delivery, the customer also values the environment and location of the services. Therefore, the perceptions among the respondents regarding the impact of accessibility of mobile banking on customer satisfaction were tabulated as shown in Table 5.

**Table 5**

*Accessibility of Mobile Banking on Customer Satisfaction*

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
The registration process for the mobile banking is simple.	2	4	8	36	70	120
	1.67%	3.33%	6.67%	30%	58.33%	100%
It is easy to navigate i.e. get anywhere on the mobile banking site.	0	8	2	12	98	120
	0%	6.67%	1.66%	10%	81.67%	100%
Mobile banking is available all the time.	0	3	8	9	100	120
	0%	2.5%	6.67%	7.5%	83.33%	100%
	0	3	4	5	108	120

Using mobile banking does not require a lot of effort.	0%	2.5%	3.33%	4.17%	90%	100%
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Table 5 shows that 58.33% of the respondents strongly agreed that the registration process of mobile banking is simple while 30% agreed, 6.67% neutral and 3.33% disagree and 1.67% strongly disagreed. Similarly, it is easy to navigate i.e. get anywhere on the mobile banking site. 81.67% strongly agreed, 10% agreed, 1.66% neutral, while 6.67% disagreed. Furthermore, 83.33% strongly agreed, 7.5% agreed, 6.67% were neutral and 2.5 % disagreed that Mobile banking is available all the time. As regards whether using mobile banking does not require a lot of effort, 90% strongly agreed, 4.17% agreed, 3.33% neutral and 2.5% disagree that it does not require a lot of effort. Thus, the findings of the study show that the level of customer satisfaction is increased through the mobile banking accessibility of mobile app services. Therefore, accessibility has a significant positive impact on customer satisfaction.

**Convenience of Mobile banking Service and Customer satisfaction**

The capacity to lower non-monetary expenses for consumers, like time, energy, and effort, is known as convenience. It is very important for mobile banking service which directly impacts on their customer satisfaction. Thus, the responses of respondents of mobile banking customers for the study were tabulated as shown in Table 6.

**Table 6**

*Convenience of Mobile Banking on Customer Satisfaction*

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Mobile apps or ATMs are located at convenient locations.	1	6	6	11	96	120
	0.83%	5%	5%	9.17%	80%	100%
Sufficient number of ATMs or APPs downloading and operating facility for customers.	0	0	0	5	115	120
	0%	0%	0%	4/17%	95.83%	100%
Mobile banking is available all the time.	0	8	5	5	102	120
	0%	6.67%	4.17%	4.17%	85%	100%

Mobile banking working 24 hours/ 7 days without error.	0	0	13	20	87	120
	0%	0%	10.83%	16.67%	72.5%	100%

Table 6 shows that 80% of the respondents strongly agreed, 9.17% agreed, 5% were neutral, 5% disagreed, and 0.83% strongly disagreed on how Mobile apps or ATMs are located at a convenient location. Similarly, 95.83% of respondents strongly agreed and 4.17% agreed on the sufficient number of ATMs or APPs downloading and operating facilities for customers. Furthermore, 85% of respondents strongly agree, 4.17% agree, 4.17% are neutral and 4.17% disagree that Mobile banking is available all the time. At last, 72.5% of respondents strongly agree and 16.67% agree on mobile banking working 24 hours/7 days without error but 10.83% are neutral on this issue.

The finding concludes that the customer satisfaction level is affected by mobile banking convenience. Therefore, convenience has a significant impact on mobile banking and customer satisfaction.

**Privacy/Security of Mobile banking Service and Customer satisfaction**

Mobile banking security and privacy are the prime concern for all customers. Privacy and security of mobile banking depend on mobile banking being safe and secure, and all respectable banks and financial institutions use encryption to protect your identity and privacy on mobile apps. In order to build confidence and lessen consumer anxiety about the misuse of transaction and personal data, which has a direct effect on customer happiness, security guarantees are crucial.

Thus, the responses of the respondents regarding the privacy or security of Mobile Banking service and its impact on Customer Satisfaction were tabulated as shown in Table 7.

**Table 7**

*Privacy/Security of Mobile Banking on Customer Satisfaction*

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
The mobile banking system provides account alerts, security alerts, and reminders.	0	0	0	4	116	120
	0%	0%	0%	3.33%	96.67%	100%
	0	0	2	4	114	120

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Total
Mobile banking properly provides balance updates history.	0%	0%	1.66%	3.33%	95%	100%
Bill pay and online payments through Mobile banking are very secure at all times.	0	0	5	6	109	120
	0%	0%	4.17%	5%	90.83%	100%
The funds transfer and transaction verification process is secure without any risk or fraud. It is free from danger, risk, or doubts.	0	0	5	8	107	120
	0%	0%	4.17%	6.67%	89.16%	100%

Table 7 indicated that 96.67% of the respondents strongly agreed that the mobile banking system provides account alerts, security alerts, and reminders while 3.33% agreed.

Similarly, 95% of the respondents strongly agree, 3.33% agree and 1.67% are neutral on mobile banking properly providing balance updates history. Furthermore, 90.83% strongly agree, 5% agree and 4.17% are neutral on bill pay, online payments through Mobile banking are very secure at all times. At last, 89.16% strongly agree, 6.67% agree and 4.17% are neutral on the issue of Funds transfer and transaction verification process is secure without any risk or fraud it is free freedom from danger, risk, or doubts. Thus, it is concluded that there is a significant impact of the privacy/security factor of mobile banking on customer satisfaction.

**Regression Analysis**

In this section of the study, the robustness of the explanatory power of the variables on customer satisfaction has been examined by using multiple regression analysis. Table 8 shows the regression results obtained from the analysis.

The results indicate that the overall goodness of fit of the model is significant at 1% (F = 27.107, P = 0.000) level of significance. Similarly, the adjusted R<sup>2</sup> shows that

52.3% variation in customer satisfaction can be explained by the explanatory variables used in the model.

**Table 8**

*Regression Results*

<b>Regression Coefficients</b>					
Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.556	0.573		4.457	0.000
Reliability	0.175	0.055	0.232	3.199	0.002
Responsiveness	10.944	1.290	0.588	8.485	0.000
Accessibility	19.549	4.626	0.833	4.226	0.000
Convenience	0.232	0.076	0.483	3.053	0.003
Privacy/Security	13.717	2.472	0.649	5.550	0.000
<b>ANOVA</b>					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	15.031	5	3.006	27.107	0.000
Residual	12.643	114	0.111		
Total	27.674	119			
<b>Model Summary</b>					
R	R Square	Adjusted R Square	Std. Error of the Estimate		
.737 <sup>a</sup>	0.543	0.523	0.333		

The regression coefficient of reliability is positive (0.175) and statistically significant at 1% level of significance. The significant positive regression coefficient indicates that reliability has a significant positive impact on customer satisfaction. More clearly, the higher the reliability of the mobile services, the higher would be the satisfaction level of the customers. This finding supports the findings of Parasuraman, et al. (1988); Liao and Cheung (2008); and Carlos and Tiago (2016). Based on the findings and discussion, there is sufficient evidence in favor of the research hypothesis that the reliability of mobile services has a significant positive impact on customer satisfaction.

Similarly, the regression coefficients of responsiveness (10.944); accessibility (19.549); convenience (0.232); and privacy/security (13.717) are statistically significant at 1% level of significance. The significant positive coefficients further confirm that the explanatory variables have a significant positive impact on customer satisfaction. These findings support the large body of existing literatures such as Parasuraman, et al. (1988); Liao and Cheung (2008); Carlos and Tiago (2016); Siddiqi, (2011); Koirala and Shrestha, (2012); Sulieman, (2013); Gyawali and Kunwar, (2014). Therefore, there are the sufficient evidences in favor of the research hypotheses that responsiveness, accessibility, convenience, and privacy/security have the significant impact on satisfaction among the users of mobile banking.

### **Conclusion**

The main objective of the study is to examine the impact of different dimensions of the mobile services on customers' satisfaction. This study was conducted based on the data collected from a set of structured Likert-scale-based questionnaires from 120 respondents. The descriptive statistical and the multiple regression analysis were used as the data analysis tools. The results confirmed that reliability, accessibility, responsiveness, convenience, and security or privacy attributes of mobile banking applications have a significant positive impact on customer satisfaction. Therefore, the policymakers and the executives of the commercial banks should focus on these attributes of mobile banking services in order to retain the customer's loyalty toward the banking services.

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## The Role of Cooperative on the Socio-economic Growth and Stability

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### Abstract

This study examines the role of cooperatives in fostering socio-economic growth and stability by addressing the collective economic and social needs of communities. Cooperatives serve as democratic and inclusive business models, contributing to community development, financial inclusion, and grassroots empowerment. Despite their substantial impact on rural development through resource mobilization and diverse financial support, cooperatives face challenges such as operational inefficiencies, limited technological integration, and governance issues. A set of structured questionnaires have been designed to obtain the information relating to various aspects of cooperative participation, economic benefits, and socio-economic impacts. Both closed-ended and open-ended types of questionnaires were formed to ensure depth and breadth of information. All the data were collected through 50 respondents using random sampling method and analyzed with descriptive statistical techniques. The study evaluates the current challenges and opportunities for cooperatives. The findings underscore their significant contributions to rural development and propose technology-driven strategies to enhance operational efficiency, governance, and adaptability to evolving member needs, ensuring their sustainable role in economic transformation.

**Keywords:** cooperatives, rural development, socio-economic growth, governance, operational efficiency

### Introduction

Cooperative societies have emerged as a powerful tool for socio-economic development by fostering community collaboration and economic empowerment. They provide access to essential services, financial resources, and markets, enabling

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marginalized populations to improve their living standards. Cooperatives have been an effective way for people to exert control over their economic livelihoods (Agarwal & Gort, 1996). By promoting equitable wealth distribution, cooperatives contribute to poverty alleviation, job creation, and the strengthening of local economies. Rooted in the principles of social accountability, collective assistance, and democratic governance, cooperatives enhance social unity while empowering members to take charge of their economic futures. However, in the context of Nepal, cooperatives face significant challenges, including limited technological adoption, inadequate governance structures, and evolving member expectations. These issues are particularly evident in regions like Kanchanpur, where cooperatives have seen growth due to factors such as foreign remittances, political awareness, and rising land prices but remain constrained by systemic inefficiencies. Cooperatives are community-based, rooted in democracy, flexible, and have participatory involvement, which makes them well-suited for economic development (Ajakaiye, 1989).

The problem addressed in this study stems from the need to understand why cooperatives, despite their recognized potential, often struggle to sustain their impact on rural socio-economic development. At the outset of the 19<sup>th</sup> century, the visibility of cooperative Society was seen in this subcontinent (Najamudden, 2012). During this period Cooperative Society passed its golden age and massively contributed to the social-economical aspect of life. Earlier three decades in Bangladesh, Cooperative Societies played a marvelous role in poverty reduction, employment generation, and extension of small and cottage industries but in the last decades, the cooperatives have lost their previous status and tradition for a few causes. Cooperatives are business enterprises that aim at the complete identity of the component factors of ownership, control, and use of service, three distinct features that differentiate cooperatives from other businesses (Mohammed, 1983). Challenges such as inconsistent policy support, lack of technological innovation, and limited financial resources hinder their growth and relevance.

Based on the discussions, this study seeks to address key research questions, including: What are the primary challenges faced by cooperatives in Kanchanpur? What contributions do cooperatives make to the socio-economic development of rural areas? How can these challenges be mitigated to enhance their performance and sustainability? These questions guide the research objective of this study is to explore the problems and

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prospects of cooperatives in Kanchanpur, focusing on their role in driving economic growth and stability in rural areas of Nepal. Specifically, the research seeks to identify operational and structural challenges, evaluate their contributions to poverty alleviation and employment generation, and recommend strategies for improving their efficiency and impact. This study is significant as it provides insights into the functioning of cooperatives in rural contexts, offering actionable recommendations for policymakers, practitioners, and cooperative leaders to harness their potential for sustainable development.

Despite its relevance, the study is limited in scope, focusing solely on a sample of 50 cooperative members within the Kanchanpur district, which may not capture the diversity of cooperative operations across Nepal. Nonetheless, it provides a foundational understanding of the dynamics and challenges facing cooperatives, contributing to broader discourse on their role in socio-economic development.

### **Literature Review**

Kimberly (2002) argued cooperative societies as registered voluntary associations established by a minimum of ten members to achieve shared economic and social objectives at minimal cost. These societies emphasize democratic governance, where members collectively contribute capital and elect representatives to manage operations. Cooperatives prioritize mutual benefits, focusing on fair resource distribution and active member participation. This unique structure fosters accountability, inclusivity, and community empowerment, distinguishing them from traditional profit-driven enterprises while addressing both the economic and social needs of their members.

Khalekkuzzaman and Mohammed (2005) discussed the objectives, types, revenue sources, government support, challenges, and solutions related to cooperatives, focusing primarily on their operational aspects. However, the study did not provide an in-depth analysis of the social and economic impacts of cooperatives, such as fostering community development, reducing inequality, and driving local economies. These aspects are crucial to understanding the broader significance of cooperatives.

Hussi and Murphy (1993) examined the distinctions between cooperatives and other businesses, emphasizing three key stakeholder groups: owners, controllers, and users. In cooperatives, these roles often overlap, fostering direct participation and

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alignment of interests. Unlike traditional businesses, where profit motives dominate, cooperatives prioritize shared benefits, democratic decision-making, and user-centric operations, creating a unique model of ownership and governance.

Bottomley (1989) highlighted cooperatives as powerful mechanisms for generating employment and mobilizing resources to enhance income opportunities. By promoting collective effort, shared ownership, and equitable benefits, cooperatives play a vital role in fostering economic empowerment, reducing poverty, and supporting sustainable community development, particularly in underserved and resource-constrained areas.

Agbo (2000) noted that cooperatives combat exploitation, reduce disparities, improve social conditions, promote gender sensitivity, and contribute to a more just society with a focus on environmental protection and sustainable development, making them a preferred and socially desirable form of organization.

### **Scenario of Cooperative Society in Nepal**

The cooperative movement in Nepal has a long and storied history, deeply rooted in the country's socio-economic fabric. It has evolved into a significant force for economic development and social change, particularly in rural areas. The cooperative sector in Nepal plays a crucial role in addressing issues such as poverty, unemployment, and social inequality. This movement began formally in the 1950s with the establishment of the first cooperative societies aimed at addressing the agricultural needs of the rural populace. Over the decades, the scope of cooperatives has expanded to include various sectors such as agriculture, finance, housing, and consumer goods.

Agricultural cooperatives are perhaps the most prevalent and impactful in Nepal. These cooperatives support farmers by providing access to credit, seeds, fertilizers, and modern farming techniques. They facilitate the marketing of agricultural products, ensuring that farmers get fair prices and reducing their dependence on middlemen. Through collective bargaining and resource pooling, agricultural cooperatives help small-scale farmers increase their productivity and income, contributing significantly to rural development and food security (Muto, 2015).

Financial cooperatives, including savings and credit cooperatives (SACCOs), have also become vital to Nepal's economy. These institutions provide financial services to their members, particularly in areas where traditional banking services are scarce or non-existent. SACCOs offer savings accounts, loans, and insurance products tailored to

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the needs of low-income individuals and small businesses. By promoting financial inclusion, these cooperatives empower members economically, enabling them to invest in education, healthcare, and entrepreneurial activities. This, in turn, stimulates local economies and reduces poverty.

Consumer cooperatives in Nepal operate retail stores that provide goods and services to members at fair prices. These cooperatives help stabilize prices, especially for essential commodities and protect consumers from market fluctuations and exploitative practices (Helms, 2005). By buying in bulk and negotiating directly with suppliers, consumer cooperatives can offer high-quality products at lower prices, benefiting both urban and rural communities (Sharma, 2004).

The cooperative sector in Nepal is supported by a robust legal and institutional framework. The Cooperative Act of 1992 and subsequent amendments have provided a solid foundation for the growth and regulation of cooperatives. The Department of Cooperatives under the Ministry of Land Management, Cooperatives, and Poverty Alleviation oversees the sector, ensuring compliance with legal standards and promoting best practices. Additionally, various national and international organizations, including the National Cooperative Federation of Nepal (NCFN) and the International Cooperative Alliance (ICA), provide technical and financial support to strengthen cooperative institutions.

Despite these positive developments, the cooperative sector in Nepal faces several challenges. Governance issues, such as weak leadership, lack of transparency, and mismanagement, have undermined the effectiveness of some cooperatives. Additionally, limited access to capital and markets, inadequate infrastructure, and insufficient technical expertise hinder the growth of cooperatives. Addressing these challenges requires concerted efforts from the government, cooperative leaders, and development partners to build the capacity of cooperatives, enhance regulatory mechanisms, and foster a culture of accountability and transparency.

### **Methodology**

Descriptive and analytical research designs are utilized to comprehensively examine the socio-economic impacts of cooperative societies in Nepal, focusing on their roles, challenges, and opportunities in rural development. By integrating qualitative and

quantitative methods, the study aims to provide a holistic understanding of cooperatives' contributions and the issues they face. Data were collected using a structured questionnaire designed to capture information on cooperative participation, economic benefits, and socio-economic impacts. Both closed-ended and open-ended questionnaires were included to ensure the depth and breadth of information. Closed-ended questionnaires enable precise quantification of responses and facilitate statistical analysis, while open-ended questions allow respondents to elaborate on their experiences and provide richer insights. The survey was conducted from February to June 2024.

A multi-stage sampling technique was employed to ensure a representative sample of cooperative societies and their members, with individual members randomly selected within the chosen areas. All the data were collected from the respondents of Kanchanpur district as the objective of the study is to explore the problems and prospects of cooperatives in Kanchanpur district. The study targeted a sample size of 50 cooperative members, balancing the need for statistical significance and the practical constraints of time and resources. This sample size was deemed sufficient to capture diverse perspectives while ensuring reliable and general results. Data were analyzed using descriptive statistical techniques, including frequencies and percentages, to summarize key findings effectively.

## Results

This section of the study presents the results obtained from the data analysis.

### Respondents of the study

Table 1 shows the demographic characteristics of the respondents including age range and gender.

**Table 1**

#### *Demographic Profile of Respondents*

Parameter	Frequency	Percentage
Age		
20-25	07	12
26-30	23	38
31-35	16	27
36 above	14	23

Sex		
Male	38	76
Female	12	24
Total	50	100
Total	50	100

(Sources: Field Survey 2024)

Table 1 shows the demographic analysis of the study sample reveals that among the 50 respondents, the majority (38%) fall within the age group of 26-30 years, followed by 31-35 years (27%) and those aged 36 and above (23%), with the smallest representation being the 20-25 age group (12%). Regarding gender, males constitute a significant majority at 76%, while females account for 24%. This data highlights a predominantly young and male-dominated sample population within the surveyed cooperatives.

### Nature of Savings Behaviors of Beneficiaries

The nature of savings among beneficiaries reflects diverse patterns and preferences shaped by their financial circumstances and goals. Understanding the nature of savings among beneficiaries provides valuable insights into their financial habits and the effectiveness of cooperative savings initiatives. The saving behaviors of the respondents are summarized in Table 2.

**Table 2**

*Saving Behaviors of the Respondents*

Savings	Frequency	Percentage
Daily basis saving	20	40
Weekly saving	10	20
Fortnight saving	03	06
Quarterly saving	03	06
Fixed Saving	04	08
Monthly saving	10	20
Total	50	100

(Sources: Field Survey, 2024)

Table 2 illustrates the savings patterns among members of cooperative societies in

Nepal, detailing the frequency and percentage distribution across six different saving intervals. Daily basis saving emerges as the most prevalent pattern, with 40% of members opting to save on a daily basis. This high frequency suggests a strong inclination towards regular and frequent savings practices, possibly reflecting consistent income streams or a cultural preference for daily financial management. Weekly saving follows, chosen by 20% of members, indicating another common method likely suited to those receiving weekly incomes or preferring weekly budgeting cycles. Fortnightly and quarterly savings are less common, each selected by 6% of members, indicating less frequent income intervals or preferences for longer-term savings strategies. Monthly saving also stands at 20%, reflecting a pattern aligned with monthly income cycles such as salaries or pensions. Fixed saving, chosen by 8% of members, indicates a focus on stable and long-term financial planning. Overall, the table highlights varied saving behaviors within the cooperative context, suggesting the importance of understanding and accommodating diverse member preferences in financial service offerings.

### Monthly Income of Beneficiaries

The monthly income of beneficiaries varies widely, reflecting a spectrum of economic circumstances and livelihoods. For some, incomes fall within lower brackets, necessitating careful budgeting and reliance on cooperative support for financial stability. Understanding these income disparities informs cooperative strategies aimed at addressing diverse financial needs and fostering inclusive economic growth.

**Table 3**

*Respondents of Income*

Income	Respondent	Percentage
0-5000	12	24
5000-10000	20	40
10000-15000	09	18
15000-20000	04	08
Above 20000	05	10
Total	50	100

*(Sources: Field Survey 2024)*

Table 3 provides a breakdown of income distribution among respondents,

categorized into different income brackets, each represented as a percentage of the total respondents. The largest group falls within the 5000-10000 range, comprising 40% of respondents, indicating a significant portion of individuals earning within this mid-range income level. The next substantial group earns between 0-5000, making up 24% of respondents, highlighting a considerable number earning lower incomes. Moving up, 18% fall within the 10000-15000 bracket, followed by 10% earning above 20000, suggesting a smaller but notable segment with higher incomes. The smallest groups are those earning between 15000-20000, accounting for 8% of respondents. This distribution provides insights into the income diversity among the surveyed population, crucial for understanding economic dynamics and potential financial needs within this context.

The largest group, comprising 40% of respondents, earns between 5000-10000. This indicates that a substantial portion of cooperative society members fall within a mid-range income level, which influences their financial capabilities and needs. Cooperative societies can tailor their services to support this demographic in enhancing their economic stability and growth.

### **Loan of Beneficiaries Received From Cooperative Societies**

Beneficiaries receive loans from cooperative societies to meet various financial needs, ranging from agricultural investments to small business expansions. These loans often provide crucial support where conventional banking services may be inaccessible or less accommodating. Cooperative societies play a vital role by offering loans with favorable terms, fostering local economic development, and empowering members to improve their livelihoods through sustainable financial assistance.

**Table 4**

#### *Respondents of Loan*

Loan	Respondent	percent
0-10000	15	30
10000-20000	10	20
20000-30000	09	18
30000-50000	08	16
50000-100000	06	12
Above 100000	02	04
Total	50	100

*(Sources: Field Survey 2024)*

Table 4 outlines the loan distribution of respondents across various brackets, each expressed as a percentage of the total respondents surveyed. The largest group falls within the 0-10000 range, comprising 30% of respondents, indicating a significant portion of individuals earning lower incomes. The next notable group earns between 10000-20000, representing 20% of respondents, highlighting a sizeable segment with moderate incomes. The 20000-30000 bracket includes 18% of respondents, followed closely by 16% earning between 30000-50000, indicating a gradual increase in income levels within these ranges. The higher income brackets show progressively smaller percentages: 12% of respondents earn between 50000-100000, while only 4% earn above 100000. This distribution offers insights into the varied income levels within the surveyed population, illustrating the economic diversity and providing a foundation for understanding financial behaviors and needs across different income segments.

### **The Investment Sectors of Cooperative Societies**

Cooperative societies invest in diverse sectors to promote economic growth and meet the needs of their members. These investments not only generate returns for the cooperative but also contribute significantly to local development and socio-economic empowerment.

### **Table 5**

#### *Respondents of Occupations*

Investment sectors	Respondent	percentage
Small Business	13	26
Auto rickshaw	06	12
Domestic industry	07	14
Goat farming	05	10
Goods carrying	02	04
Vegetable farming	02	04
Poultry farming	05	10
Hotel business	10	20
Total	50	100

*(Sources: Field Survey 2024)*

Table 5 provides a breakdown of respondents' occupations or business types, each presented as a percentage of the total respondents surveyed. The most common occupation among respondents is small business, comprising 26% of the surveyed

population. This category likely includes a variety of small enterprises and entrepreneurial ventures. Hotel business follows closely, representing 20% of respondents, indicating a significant presence in the hospitality sector. Domestic industry and poultry farming each account for 14% and 10% respectively, reflecting diverse economic activities within the surveyed population. Auto rickshaw and goat farming each represent 12% and 10% respectively, highlighting contributions from transportation services and livestock farming sectors. Goods carrying and vegetable farming constitute smaller segments, each accounting for 4% of respondents. Overall, the table illustrates the occupational diversity and economic activities among respondents, providing insights into the varied livelihoods and business ventures within the surveyed community.

### Causes of Popularity of Cooperative Societies

The popularity of cooperative societies stems from their democratic governance structure, which empowers members to collectively manage and benefit from shared resources and services. Cooperative societies are often seen as a viable alternative to traditional business models, offering members greater control over their economic activities while promoting sustainability and mutual support within communities.

**Table 6**

*Causes of Popularity of Cooperative Societies*

Parameters	Frequency	Percentage
Easy formation	14	28
Public trust to cooperative	11	22
To provide required loan	17	34
Less complexity in transaction	08	16
Total	50	100

*(Sources: Field Survey 2024)*

Table 6 presents data on the perceived benefits or reasons for the establishment and operation of cooperatives, detailing both frequency and percentage distributions. "To provide required loan" emerges as the most cited reason, with 34% of respondents indicating this as a primary motivation. This suggests that access to credit and financial support is a significant driver for individuals and communities engaging with cooperatives. Following closely, "Easy formation" is cited by 28% of respondents, highlighting the appeal of cooperatives due to simplified establishment processes, which likely lowers barriers to entry for cooperative ventures. "Public trust in cooperatives"

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ranks next with 22%, underscoring the importance of cooperative integrity and community confidence in their operations. Lastly, "Less complexity in transaction" is noted by 16% of respondents, indicating a preference for the cooperative models' straightforward and transparent transaction processes compared to other forms of financial or business arrangements. Overall, the table provides insights into the perceived advantages that cooperatives offer, reflecting their appeal based on ease of establishment, public trust, loan facilitation, and transactional simplicity within the surveyed population.

### **Analysis of Open-Ended Questions Regarding Problems and Prospects of Cooperative**

This section of analysis summarizes the major findings obtained from the open-ended questions relating to problems and prospects of cooperatives in the context of Nepal.

#### ***Problems of Cooperatives***

1. The varied saving patterns (daily, weekly, fortnightly, monthly, etc.) indicate that cooperative societies must cater to different financial behaviors and preferences. This can complicate the design of saving products and services to meet all members' needs effectively.
2. The wide range of income levels among members, with 24% earning 0-5000 and 40% earning 5000-10000, suggests significant financial inequality. This disparity can challenge cooperatives to provide equitable financial services and support to all members, particularly those in lower income brackets who may require more assistance.
3. The largest group of loan beneficiaries (30%) received loans in the 0-10000 range, indicating a high demand for small loans. However, the smaller percentages for higher loan amounts suggest limited access to larger financial resources, potentially hindering significant investments in business expansions or other large-scale economic activities.
4. The range of investment sectors (small business, auto-rickshaw, domestic industry, goat farming, etc.) shows a diverse set of economic activities supported by cooperatives. This diversity requires cooperatives to have specialized knowledge and tailored support mechanisms for each sector, which can be resource-intensive.
5. While public trust in cooperatives and less complexity in transactions are seen as advantages, maintaining this trust and ensuring simplicity in operations can be challenging, especially as cooperatives grow and their operations become more complex.

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***Prospects of Cooperatives***

1. The high percentage of daily and weekly savers (40% and 20% respectively) reflects a robust savings culture within the cooperatives. This indicates a strong foundation for financial growth and stability among members, which cooperatives can leverage to promote further financial education and savings initiatives.
2. The significant portion of members with mid-range incomes (5000-10000) suggests that cooperatives have an opportunity to tailor services that support economic stability and growth for this demographic. This includes providing accessible loans, savings plans, and financial advice tailored to their needs.
3. The popularity of cooperatives for providing required loans (34%) underscores their critical role in offering financial resources to members. This highlights the potential for cooperatives to expand their loan offerings and support more significant economic activities and investments within the community.
4. The diverse range of investment sectors (small businesses, hotels, domestic industry, etc.) indicates that cooperatives are well-positioned to support various economic activities. By continuing to provide tailored financial products and services, cooperatives can foster economic growth and diversification within their communities.
5. The ease of forming cooperatives (28%) and less complexity in transactions (16%) make them an attractive option for community-driven economic initiatives. This simplicity can encourage more individuals to participate in and benefit from cooperative activities, promoting inclusive economic development.
6. The strong public trust in cooperatives (22%) provides a solid foundation for their continued growth and influence. By maintaining transparency and ethical operations, cooperatives can strengthen this trust and attract more members, enhancing their overall impact.

**Overview of Literature and Results Integration**

The literature review examines previous studies, identifying key themes, gaps, and theoretical underpinnings relevant to the research topic, while the synthesis of the results integrates findings from diverse sources to provide a coherent understanding of patterns, relationships, and insights derived from the data.

Kimberly (2002) describes cooperatives as voluntary associations formed to achieve collective economic and social objectives, emphasizing democratic governance. This aligns with the findings from this study, where a significant percentage (34%) of

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respondents cited access to required loans as a primary motivation for participating in cooperatives. This supports Kimberly's assertion that cooperatives being member-centric entities focused on shared benefits and accountability. Qualitative feedback from respondents reinforces that cooperatives' loan provision acts as a lifeline for members, particularly in the mid-income bracket (40%, earning NPR 5000–10000), who rely heavily on affordable credit.

Khalekkuzzaman and Mohammed (2005) outlined cooperatives' operational challenges but failed to emphasize their role in fostering inclusivity and addressing economic disparities. This study's demographic data highlight a male-dominated sample (76%), indicating potential gaps in gender inclusivity despite cooperatives' claims of broad representation. Nevertheless, the diverse savings patterns, ranging from daily (40%) to fixed (8%), underscore cooperatives' adaptability to members' varying financial capacities, supporting (Hussi & Murphy, 1993) argument that cooperatives align ownership and user interests.

Bottomley (1989) emphasized cooperatives' potential in generating employment and mobilizing resources. This study confirms these benefits through investments in diverse sectors such as small businesses (26%), hotel enterprises (20%), and domestic industries (14%). Respondents frequently highlighted cooperatives as vehicles for fostering economic stability, especially in rural and underserved areas. The predominance of low loan brackets (30% for 0–10,000 NPR) indicates cooperatives' focus on micro-level empowerment rather than large-scale ventures, resonating with (Agbo, 2000), emphasis on combating exploitation and reducing disparities.

While (Agbo, 2000) praised cooperatives for promoting gender sensitivity, this study's findings reveal gaps in gender inclusivity, with women constituting only 24% of respondents. Additionally, while most loans fall in the lower ranges, only 4% accessed loans above NPR 100,000, suggesting limitations in cooperatives' capacity to support larger financial ventures. Qualitative insights indicate that members desire more robust credit mechanisms, potentially transforming cooperatives into engines of greater entrepreneurial growth.

The literature highlights cooperatives' simplicity and transparency as key advantages (Kimberly, 2002). This is mirrored in respondents' feedback, where 28% attributed cooperatives' popularity to ease of formation, while 16% appreciated the low complexity in transactions. Trust was another factor, with 22% citing public trust as a

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driving force. These insights align with qualitative data where members expressed confidence in cooperatives' local roots and member-centric governance.

### **Discussion**

This study highlights the pivotal role of cooperatives in promoting economic empowerment by providing customized financial services as emphasized by Kimberly,(2002) and Bottomley (1989). While cooperatives effectively address members' immediate financial needs, the limited availability of high-value loans reveals a significant gap in supporting entrepreneurial ventures and scaling growing businesses, which could unlock their potential for driving large-scale economic innovation. Gender disparity, with only 24% of respondents being women, highlights the urgent need for inclusivity measures, contrasting with Agbo's (2000) emphasis on equity in cooperative participation. Targeted interventions, such as women-specific training programs, capacity-building initiatives, and gender-sensitive policies, are crucial to bridging this gap and ensuring equitable opportunities.

Furthermore, as noted by Hussi & Murphy (1993), cooperatives have adapted to varied financial behaviors, yet the predominance of daily savings (40%) among members reflects reliance on short-term, low-value habits, limiting long-term wealth accumulation. Developing fixed and high-value savings schemes, along with financial literacy programs, could empower members to achieve sustainable financial resilience.

Governance also emerges as a key area of focus; while Khalekkuzzaman & Mohammed, (2005) highlight the operational strengths of cooperatives, the findings suggest a need for greater transparency and modernization of transaction processes. Digital tools and participatory governance practices could enhance trust and operational efficiency.

Lastly, cooperative investments in small businesses (26%) and hotels (20%), as aligned with Bottomley's (1989) principles, demonstrate resource mobilization. However, diversification into transformative sectors such as technology, renewable energy, and green enterprises is essential for adapting to evolving market dynamics and reinforcing cooperatives' role as drivers of sustainable economic growth.

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## Conclusion

The study reaffirms the transformative potential of cooperatives in fostering economic empowerment, addressing financial disparities, and promoting inclusive governance. Therefore, cooperatives provide crucial support to members, particularly those in mid-income and rural segments, through accessible loans and investments in diverse economic sectors. However, gender disparity, with women comprising only 24% of respondents, reveals gaps in inclusivity that require targeted interventions. While cooperatives excel in meeting the immediate financial needs of members, as evidenced by the popularity of daily savings and low-value loans, their limited capacity to support larger ventures highlights a developmental gap. To sustain their impact and expand their reach, cooperatives must modernize governance, enhance transparency, and diversify investment into emerging sectors like technology and sustainable enterprises. These measures, alongside gender-sensitive policies, could amplify their role as engines of equitable economic growth and community empowerment.

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## जुम्ली खस भाषामा रूपायन व्यवस्था

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### लेखसार

रूपायन भनेको शब्दको वाक्यमा प्रयोग योग्य प्रक्रिया हो । जुम्ली खस भाषाका शब्दहरूलाई प्रयोग योग्य बनाउने व्यवस्था कस्तो छ ? भन्ने सम्बन्धमा यस लेखमा अध्ययन गरिएको छ । यसमा नाम, सर्वनाम र विशेषणको रूपायन व्यवस्थाका बारेमा क्षेत्रगत भ्रमण अध्ययन विधिका आधारमा अध्ययन गरिएको छ । जुम्ली भाषी वक्ताको भाषिक स्थलमा गएर वक्ताका भाषाको टेपरेकर्डरबाट सामग्री सङ्कलन गरी अध्ययन गरिएको छ । जुम्ली भाषामा मौलिक प्रकृतिका शब्दहरू छन् जो नेपाली भाषाभन्दा भिन्नै छन् । पोइ पति, जोइ पत्नी, कुमल कम्बल, मान्ठ मान्छे, छोट्या केटो, मुँ म, मुइँले मैले, तो तँ प्रयोगगत शब्दहरू रहेका छन् । जुम्ली खस भाषामा रूपायन प्रक्रिया नेपाली भाषा सरह हुने गरेको छ । लिङ्गगत आधारमा केही भिन्नता छ । नाम, सर्वनाम र विशेषणमा हुने गरेको रूपायन व्यवस्थामा शब्द संरचनाका रूपले जुम्ली खस भाषा र नेपाली भाषामा भिन्नता छ । नामको रूपायन लिङ्ग, वचन, आदर, विभक्ति र कोटिकरका आधारले छ भने सर्वनामको रूपायन वचन, पुरुष, आदर र विभक्तिका आधारमा हुन्छ । विशेषणको रूपायन पनि लिङ्ग, वचन, आदर र विभक्तिका आधारमा हुने गर्दछ । यी सबै आधारमा भएको रूपायन प्रक्रियामा जुम्ली खस शब्द संरचनामा नेपाली भाषाभन्दा भिन्न रहेको छ ।

**शब्दकुञ्जी** : विकारी, अविकारी, नाम, सर्वनाम, विशेषण, विभक्ति

### विषय परिचय

जुम्ली खस भाषा नेपालको कर्णाली प्रदेशको जुम्लामा बोलिन्छ । यसको पृष्ठभूमि ऐतिहासिक कालक्रम र भौगोलिक अवस्थाका आधारमा यो भारोपेली भाषा परिवारको शतम् वर्गान्तर्गत आर्यइरानेली वर्गको बाल्हीकी खसान्तर्गत पूर्वी पहाडी सिञ्जाली भाषा हो (अधिकारी, २०५६, पृ.९) । जुम्ला एक जिल्लाका रूपमा नामाङ्कित भएको यसैका आधारमा जुम्ली भाषा नेपालमा बोलिने भाषाको सूचीमा रहेको छ ( भाषा आयोग, २०७८, पृ.२६) । नेपाली भाषाको विकासक्रम सिञ्जाली, पर्वते, गोर्खाली, नेपाली हुँदै विकसित भएको

छ । यो भाषा कर्णाली प्रदेशको जुम्ला जिल्ला लगायत मुगु, कालिकोट, हुम्ला, सुर्खेत, बाँके, बर्दिया, कैलाली

कञ्चनपुर जिल्लासम्म बोलिन्छ । मूल रूपमा जुम्ला जिल्लामा बोलिए पनि वक्ताको बसाइँ सराइका कारण देशका विभिन्न भूभागमा समेत जुम्ली खस भाषा बोलिन्छ । २०७८ को जनगणना अनुसार जुम्ली मातृभाषीहरूको सङ्ख्या ८५१ रहेको छ (भाषा आयोगको वार्षिक प्रतिवेदन, २०७८, पृ. २६ ) । जुम्ली खस भाषाको व्याकरणिक पक्ष रूपायन व्यवस्थाका बारेमा यस अनुसन्धानात्मक लेखमा अध्ययन गरिएको छ । रूपायन व्याकरणिक कार्य कुनै भाषाको कुनै शब्दलाई वाक्यमा प्रयोगयोग्य बनाउने प्रक्रिया हो । साधारण अर्थमा भन्दा रूप चल्ने प्रक्रिया रूपायन हो । यसरी रूप चल्ने र नचल्ने गरी शब्दहरूलाई दुई वर्गमा विभाजन गरिएको छ । विकारी र अविकारी । यस सन्दर्भमा शब्दवर्ग अन्तर्गत नाम, सर्वनाम, विशेषणको रूपायन व्यवस्थाका सम्बन्धमा यस लेखमा अध्ययन गरिएको छ ।

### उद्देश्य

यस अनुसन्धानात्मक लेखको मुख्य उद्देश्य भनेको जुम्ली खस भाषामा रहेको रूपायन व्यवस्थाको अध्ययन गर्नु हो । जुम्ली भाषामा रहेका रूपायन र त्यसको व्यवस्थाको अध्ययन गरिनु नै यस लेखको उद्देश्य हो ।

### समस्याकथन

जुम्ली खस भाषामा रूपायन व्यवस्था कस्तो छ ? यो नै यस अध्ययनको मुख्य समस्या हो ।

### औचित्य

जुम्ली खस भाषाको व्याकरणिक पक्षको अध्ययनमा रूपायन व्यवस्थाको अध्ययन गरिनु महत्वपूर्ण हुन्छ । नाम, सर्वनाम, विशेषणको रूपायन व्यवस्थाका बारेमा अध्ययन गरिनुले जुम्ली खस भाषाको रूपायन व्यवस्थाको बारेमा जानकारी लिन मद्दत पुग्दछ । यो नयाँ अध्ययन पनि हो । जुम्ली खसमा रहेको रूपायनको व्यवस्थाको अध्ययनले भाषामा हुने रूपायन व्यवस्थाको ज्ञान हुन्छ । यसले भाषा शिक्षण सिकाइमा समेत मद्दत गर्दछ । त्यसैले पनि यो लेख महत्त्वपूर्ण छ ।

### परिसीमन

प्रस्तुत लेख जुम्ली खस भाषाको रूपायन व्यवस्थामा मात्र केन्द्रित रहेको छ । नाम, सर्वनाम र विशेषणको रूपायन व्यवस्थाका बारेमा आधारित भएर व्याकरणिक कोटिका आधारमा यसको अध्ययन गरिएको छ ।

## पूर्वकार्यको पुनरावलोकन

जुम्ली भाषाका सम्बन्धमा समाज भाषिक सर्वेक्षण पनि भइसकेको छ। जुम्ली भाषाको वर्ण निर्धारण (२०७५), जुम्ली भाषाको शब्दसङ्कलन (२०७५), जुम्ली भाषाको इतिहास लेखन (२०७६) भाषा आयोग नेपालबाट भइसकेको छ। यी सबै पूर्वकार्यको पुनरावलोकन गरिएको छ। प्रस्तुत पूर्वकार्यहरू क्षेत्रगत रूपमा नै गएर सर्वेक्षण अध्ययन गरिएका हुन्। प्रस्तुत अध्ययनमा जुम्ली भाषामा रहेका वर्ण व्यवस्था : स्वरवर्ण, व्यञ्जनवर्ण र द्विस्वरवर्णगत व्यवस्थाका बारेमा अध्ययन गरिएको छ। यसमा व्यञ्जनवर्ण ३० वटा, स्वरवर्ण ६ वटा, द्विस्वरवर्ण १० वटा रहेको कुरा उल्लेख गरिएको छ। यसका साथै जुम्ली भाषाको आक्षरिक संरचना पनि प्रस्तुत गरिएको छ। रूपायन व्याकरणिक पक्ष हो। भाषामा रहेको रूपायन व्यवस्थाको अध्ययन भएकाले रूपायनको सैद्धान्तिक अवधारणा र जुम्ली खसमा रहेको रूपायन व्यवस्था नै यस अध्ययनको मुख्य केन्द्र हो। त्यसैले व्याकरणका पुस्तक, जुम्ली खस भाषाका अनुसन्धानात्मक प्रतिवेदन, जुम्ली खस भाषाका अनुसन्धानात्मक लेखको यस अध्ययनमा पुनरावलोकन गरिएको छ।

## अध्ययन विधि

प्रस्तुत अध्ययन गर्दा पुस्तकालय र क्षेत्र भ्रमण विधिको प्रयोग गरिएको छ। व्याकरणका सैद्धान्तिक पक्षका लागि सैद्धान्तिक पुस्तक, सन्दर्भ पुस्तकको अध्ययन र जुम्ली भाषी क्षेत्रमा गएर जुम्ली खस भाषी वक्ताले बोलेका कुराहरूको रेकर्डबाट सामग्री संकलन गरिएको छ। यसरी संकलन गर्दा कर्णाली प्रदेशको जुम्ला जिल्लाका आठवटा स्थानीय निकायमा क्षेत्रगत रूपमा नै गएर सामग्रीको संकलन अध्ययन विश्लेषण गरिएको छ। यसमा सोद्देश्यमूलक नमुना विधिको प्रयोग गरिएको छ, जसमा जुम्ला जिल्लाका आठवटा स्थानीय निकायबाट भाषिक सामग्री संकलन गरिएको छ जुम्ली भाषी वक्ता बृद्ध/बृद्धाबाट सामग्री संकलन गरिएको छ। जुम्ली भाषी वक्तासँग गरिएको कुराकानी, उनीहरूले गरेका कुराकानीका आधारमा सामग्री सङ्कलन गरिएको छ। क्षेत्रगत भ्रमण गरिएको छ। जुम्ली खस भाषी सम्पूर्ण वक्ताहरू जनसंख्याका रूपमा छन्। प्राथमिक र द्वितीय स्रोत सामग्रीको प्रयोग गरी वर्णनात्मक र विवरणात्मक प्रक्रियाबाट अध्ययन विश्लेषण गरिएको छ।

## अध्ययनको विश्लेषण

### रूपायन व्यवस्था

रूपायन प्रक्रिया कुनै शब्दलाई वाक्यमा प्रयोगयोग्य बनाउने प्रक्रिया हो (यादव र रेग्मी, २०५९, पृ. १५९) अर्को अर्थमा रूप चल्ने प्रक्रिया नै रूपायन प्रक्रिया हो। शब्दहरू भिन्न वर्गका हुन्छन्

यिनको वर्गीकरण अर्थ रूप र कार्यका आधारमा गर्न सकिन्छ। व्याकरणात्मक दृष्टिले अर्थभाव रूप, रूपभन्दा कार्यका आधारमा गरिएको वर्गीकरणलाई उपयुक्त मानिन्छ। शब्दहरूको रचना गर्ने एक महत्वपूर्ण प्रक्रिया रूपायन हो। एउटै शब्दको विभिन्न व्याकरणिककोटि वा धाराका आधारमा रूप चल्ने गर्दछ। यसमा रूपको रचना गर्दा रूप चल्ने वा रूप नचल्ने आधारमा शब्दलाई दुई वर्गमा राखिन्छ। जस्तै:

(क) विकारी (ख) अविकारी

रूप चल्ने तथा रूपमा परिवर्तन हुने अथवा विकार देखिनेलाई विकारी र त्यस्तो नहुनेलाई अविकारी भनिन्छ। विकारीभिन्न नाम, सर्वनाम, विशेषण, क्रिया र अविकारीभिन्न अन्य वर्गका सबै शब्दहरू पर्छन् (अधिकारी, २०६२, पृ.१९)। यहाँ जुम्ली र नेपाली भाषाका विकारी वर्गका शब्दहरूको रूपायन व्यवस्थाको अध्ययन गरिएको छ। खास गरी नाम, सर्वनाम र विशेषणको रूपायन लिङ्ग वचन, पुरुष र आदरका आधारमा वर्णन गरिएको छ।

### नामको रूपायन व्यवस्था

नामको रूपायन लिङ्ग, वचन, आदर र विभक्तिका आधारमा हुन्छ।

लिङ्गका आधारमा नामको रूपायन: नाममा लिङ्गगत प्रभाव पर्दछ। लिङ्ग शब्दगत, व्युत्पादनिक र रूपायनिक गरी तीन किसिमका छन्। शब्दमा लिङ्गबोधक सर्ग जोडिसकेपछि रूपायनका लागि आधारको निर्माण भएको हुन्छ।

शब्दगत: जुम्ली भाषामा पुलिङ्ग र स्त्रीलिङ्ग जनाउनका लागि छुट्टा छुट्टै शब्दहरूको प्रयोग भएको हुन्छ:

### जुम्ली भाषाको पुलिङ्ग र स्त्रीलिङ्गमा शब्दगत व्यवस्था

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
पोइ	श्रीमान्/पति	जोइ	श्रीमती/पत्नी
बोको	बोको	पाठी	बाखी
चडो	चरो	चडी	चरी
कुकुडो	कुखुरो	कुकुडी	कुखुरी
बल्ल	गोरु	गाई	गाई
व्याउलो	दुलाहा	व्याउली	दुलही
बोब	बाजे	बज्यू	बज्यै/हजुरआमा
थोरो	पाडो	थोरी	पाडी
कान्ठावा	काका	कान्ठीआमा	काकी
सहम्धी	सम्धी	सहम्धिनी	सम्धिनी
खसियो	क्षेत्री	खसिनी	क्षेत्रिनी
कुकुर	कुकुर	कुकुन्नी	कुकुर्नी

(क्षेत्रगत अध्ययन)

पोइको स्त्रीलिङ्गी जोइ बोकोका लागि पाठी, चडोको लागि चडी, कुकुडो का लागि कुकुडी, बल्लका लागि गाईजस्ता स्त्रीलिङ्गी रूप प्रयोग भएको छ। त्यस्तै गरी ब्याउलाका लागि ब्याउली, थोराका लागि थोरी, कान्ठाबा का लागि कान्ठीआमा, सहम्धी का लागि सहम्धिनी, खसियो का लागि खसिनी जस्ता स्त्रीलिङ्गका रूपको प्रयोग भएको छ। यी रूपहरू जुम्ली भाषामा पुलिङ्गका स्त्रीलिङ्ग भएकाले लिङ्गमा शब्दगत युक्ति हुन्।

व्युत्पादनात्मक: जुम्ली केही शब्दहरू व्युत्पादित भएर स्त्रीलिङ्ग भएको छ। व्युत्पादनका आधारमा जुम्ली भाषामा पुलिङ्गबाट स्त्रीलिङ्ग बनेका उदाहरणहरू यसप्रकार उल्लेख छन् :

(अ) जुम्ली भाषा केही पुलिङ्ग शब्दका अन्तिममा आएको *अ* लाई *आ* मा परिवर्तन गरेर स्त्रीलिङ्ग बनाइन्छ। जस्तै:

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
कुमल	कमल	कुमला	कमला
छात्त	छात्र	छात्ता	छात्रा
सुशील	सुशील	सुशीला	सुशीला
विमल	विमल	विमला	विमला

कुमल, छात्त, सुशील, विमल मा आ थपिएर क्रमशः कुमला, छात्ता, सुशीला, विमला बनेर स्त्रीलिङ्ग बनेको छ।

(आ) जुम्ली भाषामा केही पुलिङ्ग शब्दका अन्तिममा आएको *आ* लाई *इ* मा परिवर्तन गरेर स्त्रीलिङ्ग बनाइन्छ। जस्तै:

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
छोट्या	केटो	छोट्टी	केटी

जुम्ली भाषामा छोट्याको आ पुलिङ्ग स्त्रीलिङ्ग हुँदा *इ* प्रत्यय लागेर स्त्रीलिङ्गको निर्माण भएको छ।

(इ) जुम्ली भाषामा पुलिङ्ग शब्दका अन्त्यमा आएको *ओ* लाई *इ* मा परिवर्तन गरेर स्त्रीलिङ्ग बनाइन्छ।

जस्तै:

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
कुकुडो	कुखुरो	कुकुडी	कुखुरी
बाँछो	बाछो	बाछी	बाछी
विरलो	विरालो	विराली	विराली

जुम्ली भाषामा कुकुडो र बाछो मा इ कार वा प्रत्यय थपिएर पुलिङ्गबाट परिवर्तन भएर स्त्रीलिङ्ग निर्माण भएको छ ।

(ई) पुलिङ्ग शब्दका अन्त्यमा *नी* थपेर स्त्रीलिङ्ग बनाइन्छ, जस्तै

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
नाति	नाति	नातिनी	नातिनी

जुम्ली भाषामा नाति पुलिङ्गमा *नी* थपिएर नातिनी जस्ता स्त्रीलिङ्ग रूप बनेको हुन्छ ।

(उ) जुम्ली भाषामा पुलिङ्ग शब्दका अन्त्यमा *आनी* थपेर पनि स्त्रीलिङ्ग बनाइन्छ, जस्तै:

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
देवर	देवर	देउरानी	देवरानी
जेठी	जेठाजु	जेठानी	जेठानी

जुम्ली भाषामा *देवर*, *जेठी* मा *आनी* थपेर क्रमशः *देउरानी* *जेठानी* बनाएर स्त्रीलिङ्ग बनेको हुन्छ ।

(ऊ) जुम्ली भाषामा अकारान्त पुलिङ्गी शब्दका अन्त्यमा *नी* जोडेर स्त्रीलिङ्ग बनाइन्छ, जस्तै:

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
मास्टर	मास्टर	मास्टरनी	मास्टरनी
चोर	चोर	चोर्नी	चोर्नी
डाक्टर	डाक्टर	डाक्टरनी	डाक्टरनी
चन्डाल	चन्डाल	चन्डालनी	चन्डालनी

*मास्टर*, *चोर*, *डाक्टर* जस्ता पुलिङ्गी शब्दमा *इ/नी* थपिएर *नि* शब्दका रूपमा *मास्टरनी*, *चोर्नी* र *डाक्टरनी* *चन्डालनी* बनाएर स्त्रीलिङ्ग बनेको हुन्छ ।

(ऐ) जुम्ली भाषाका शब्दको अन्त्यमा *इनी* थपेर पनि स्त्रीलिङ्ग बनेको हुन्छ, जस्तै:

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
धामी	धामी	धमिनी	धमिनी
मालिक	मालिक	मालिकनी	मालिकनी

*धामी*, *मालिक* पुलिङ्ग शब्दमा *इनी* थपिएर स्त्रीलिङ्ग बनेको छ ।

(ओ) वान् आएका पुलिङ्गी शब्दमा *वती* जोडेर स्त्रीलिङ्ग बनाइन्छ, जस्तै:

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली

भगवान्	भगवान	भगवती	भगवती
धैर्यवान्	धैर्यवान	धैर्यवती	धैर्यवती
रूपवान्	रूपवान्	रूपवती	रूपवती
गुणवान्	गुणवान्	गुणवती	गुणवती

जुम्ली भाषामा *भगवान्, धैर्यवान्, रूपवान्, गुणवान्, पुलिङ्ग* शब्दमा *वती* जोडेर *भगवती, धैर्यवती, रूपवती र गुणवती* जस्ता स्त्रीलिङ्ग रूप बन्दछ ।

रूपायनिकः जुम्ली भाषामा पुलिङ्ग शब्दलाई स्त्रीलिङ्ग व्यक्त गर्न निम्नानुसारको व्यवस्था छ, जस्तैः

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
छोट्या	केटो	छोट्टी	केटी
छोरो	छोरो	छोरी	छोरी
सहालो	सालो	सहाली	साली
भान्ज	भान्जा	भान्जी	भान्जी

*छोट्या छोरो, सहालो, भान्ज* लाई क्रमशः *छोट्टी, छोरी, सहाली, भान्जी* बनाइएको छ । यिनीहरूमा इ प्रत्यय लागेकाले रूपायन जस्ता देखिए पनि छुट्टै कोशीय रूपमा पनि आउन सक्ने भएकाले पूर्ण रूपायनभन्दा व्युत्पादन र रूपायनको सीमान्त जस्ता देखिएका हुन् ।

वचनका आधारमा नामको रूपायनः जुम्ली भाषा वचनव्यवस्थालाई निम्नानुसार उल्लेख गरिएको छः

(अ) जुम्ली भाषा एकवचन र बहुवचनको व्यवस्था :

एकवचन		बहुवचन	
जुम्ली	नेपाली	जुम्ली	नेपाली
मान्ठ	मान्छे	मान्ठा	मान्छेहरू
डल्लो	डल्लो	डल्ला	डल्लाहरू
भेडो	भेडो	भेडा	भेडाहरू
केलो	केरो	केला	केराहरू

जुम्ली भाषाले *मान्ठ, डल्लो, भेडो, केलो* एकवचनका नाममा *मान्ठा, डल्ला, भेडा, केला* आकार भएर बहुवचनका रूपमा परिवर्तन गर्छन् ।

(आ) जुम्ली भाषाका नामको एकवचन र बहुवचनको व्यवस्था निम्नानुसार हुन्छः

एकवचन		बहुवचन	
जुम्ली	नेपाली	जुम्ली	नेपाली
भिंगो	भिंगो	भिंगा	भिंगाहरू
डोको	डोको	डोका	डोकाहरू

ढुङ्गो	ढुङ्गो	ढुङ्गा	ढुङ्गाहरू
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जुम्ली भाषामा *भ्रिगो, डोको, ढुङ्गो* शब्दमा भएको ओकारान्त रूप, आकारान्तमा परिवर्तन भएर *भ्रिङ्गा, डोका, ढुङ्गा* मा परिवर्तन भएर बहुवचन भएको छ। नेपाली भाषामा समेत ओकारान्त नामलाई आकारान्तमा परिवर्तन गरेर बहुवचन बनाउँदा 'हरू'को प्रयोग वैकल्पिक रूपमा हुने गर्दछ तर जुम्ली भाषामा भने ओकारान्त नामले आकारान्त भएर नै बहुवचनको भूमिका निभाएको हुन्छ।

आदरगत रूपायन: आदरका आधारमा जुम्ली भाषाको नामको रूपायन :

अनादर		आदर	
जुम्ली	नेपाली	जुम्ली	नेपाली
भान्ज	भान्जो	भान्ज	भान्जा
छोट्या	केटो	छोट्या	केटा
भाउ	बच्चो	भाउ	बच्चा
व्याउलो	बेहुलो	व्याउला	बेहुला
छोरो	छोरो	छोरा	छोरा
भतिजो	भतिजो	भतिजा	भतिजा

जुम्ली भाषामा *भान्जले भान्जो र भान्जा* दुबैलाई बुझाएको छ। *छोट्या* नाम शब्दले *केटो र केटा* दुबैलाई जनाएको हुन्छ। *भाउ ले बच्चो र बच्चा* दुबैलाई बुझाएको हुन्छ। यसरी जुम्ली भाषाको नाममा आदर र अनादर रूप बुझाउने क्रममा फरक पाइँदैन तर कतिपय अवस्थामा भने व्याउलोले *बेहुलो व्याउला ले बेहुला* जनाएर अनादर र आदरको रूप बुझाएको हुन्छ। *छोरो* अनादर *छोरा* आदर, *भतिजो* अनादर *भतिजा* आदर भएर जुम्ली भाषाको र नेपाली भाषाको नाममा देखिने आदरगत रूपायन मा भिन्नता नरहेको स्थिति छ। नेपाली भाषामा *भान्जो, केटो, बेहुलो, छोरो, भतिजो* जस्ता अनादर रूपलाई *भान्जा, केटा, बेहुला, छोरा, भतिजा* आदरगत रूप प्रयोग गरिएको हुन्छ।

## विभक्तिका आधारमा

वाक्यात्मक कार्यको अभिव्यक्तिका लागि नाम वर्णका शब्दले विभिन्न विभक्ति चिन्हहरू लिने गर्दछन्। कर्ता, कर्म, करण, सम्प्रदान अपादान, अधिकरण आदि व्यक्त गर्ने नामले विभक्ति लिँदा ओकारान्त नाम आकारान्त हुन्छ। यी विभक्तिहरू प्रथमादेखि सप्तमीसम्मका हुन्छन्। विभक्ति नियमका दृष्टिले नामहरू सरल र तिर्यक गरी दुई किसिमका हुन्छन्। विभक्ति नलाग्ने र लागे पनि आकारान्त नहुने रूपलाई सरल र विभक्ति लागेपछि ओकारान्तबाट आकारान्त बदलिने रूपलाई तिर्यक मानिन्छ (अधिकारी, २०६७, पृ.१७७)। जुम्ली भाषामा नाममा विभक्तिको प्रयोगको अवस्था :

## जुम्ली भाषाको नाममा विभक्तिको प्रयोगको अवस्था

सरल कारक	तिर्यक कारक
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जुम्ली	नेपाली	जुम्ली	नेपाली
छोट्या	केटो	छोट्याले, छोट्यामई	केटाले, केटामा
डोको	डोको	डोकामि	डोकामा
बाख्रो	बाख्रो	बाखाकन	बाखालाई
कुलो	कुलो	कुलाबाट	कुलाबाट
छोरो	छोरो	छोराकन	छोरालाई
घर	घर	घरो	घरको
ग्वालो	गोठालो	ग्वालाले, ग्वालाको ग्वालामी	गोठालाले, गोठालाको गोठालामा

## (क्षेत्रगत अध्ययन)

छोट्या मा विभक्ति लाग्दा कुनै पनि परिवर्तन नभई छोट्याले भएको छ। डोको मा मी विभक्ति डोकामी भएर परिवर्तन भएको छ। बाख्रो, कुलो, छोरो मा क्रमशः कन, बाटी, कन विभक्ति लागेर बाखाकन, कुलाबाट, छोराकन भएको छ। घर मा ओ विभक्ति जोडिदा घरो भएको छ। ग्वालो मा ले, को, मि विभक्ति जोडिएर ग्वालाले, ग्वालाको, ग्वालामि भएको छ। यसरी जुम्ली भाषामा सरल र तिर्यक मा छुट्टा छुट्टै रूप कहीं पाइन्छ त कहीं पाइँदैन। जुम्ली भाषामा विभक्ति लाग्दा केही अपवाद बाहेक तिर्यकीकरण भएको छ।

नेपाली भाषामा विभक्ति लागेर केटाले डोकामा बाखालाई, कुलाबाट, छोरालाई भएको छ। घर मा विभक्ति लागेर घरको र गोठालो मा विभक्ति लागेर गोठालाले, गोठालाको गोठालामा भएको छ। यसरी नेपाली भाषामा नाममा विभक्तिको प्रयोग हुँदा तिर्यकीकरण भएको छ।

(ख) जुम्ली भाषाको सम्बोधनमा निम्नानुसारको व्यवस्था रहेको छ:

जुम्ली	नेपाली	जुम्ली	नेपाली
छोट्या	केटो	ए छोट्या	ए केटा
आमा	आमा	ए आमै	ए आमा
बाबा	बाबा	ए बाबै	ए बुबा/बाबा
कान्ठा	कान्छा	ए कान्ठा	ए कान्छा
भाइ	भाइ	ए भाइलै	ए भाइ

(ग) जुम्ली भाषाका न प्रत्यय लिने कृदन्तीय क्रियामा :

जुम्ली भाषा	नेपाली भाषा
नुखानाले (नुखानु+ले)	नखानाले (नखानु+ले)
बइन्याको (बइनु+को)	बस्नाको (बस्नु+को)
नुआयाले (नुआउनु+ले)	नआएकाले (नआएको+ले)

दिया भयाले (दिनुभयाले)	दिनु भएकोमा (दिनु भएको+मा)
पड्या भयाले (पड्नुभयाले)	परेकोले (परेको+ले)
पायाकन (पाउनु+कन)	पाएकालाई (पाएको+लाई)

नुखानु+ले, बइनु+को, नुआनु+ले, दिनुभया+ले, पड्नुभया+ले, पाउनु+कन मा विभिन्न विभक्तिको प्रयोग भएर तिर्यकीकरण भएको छ। नेपाली भाषाको नामको रूपायन विभक्ति नियमको आधारमा भएको छ।

कोटिकरका आधारमा नामको रूपायन व्यवस्था : कोटिकरका आधारमा जुम्ली भाषा :

जुम्ली	नेपाली
तीन जुना छोरा	तीन जना छोरा
तीन जुनि छोरी	तीन जना छोरी
दुई डिगा गाई	दुई ओटा गाई
तीन माछा/चार चडा	तीनओटा माछा (चारओटा चरा)

जुम्ली भाषामा छोरा (पु.) र छोरी (स्त्री.) का लागि फरक फरक जना र जुनि कोटिकरको प्रयोग भएको छ। गाई मानवेतर प्राणी हो। यसमा भने फरक खालको डिगा भन्ने कोटिकरको प्रयोग भएको छ। त कतिपय अवस्थामा कोटिकरको प्रयोग नै नभएको अवस्था छ। तीन माछा, चार चडा यसरी जुम्ली भाषामा मानवीयअन्तर्गत पुलिङ्ग र स्त्रीलिङ्गका आधारमा कोटिकरमा समेत लिङ्गगत प्रभाव परेको छ। मानवेतर र मानवीय प्राणीमा प्रयोग हुने कोटिकरबीच भिन्नता छ। नेपाली भाषामा मानवीय नाममा पुलिङ्ग र स्त्रीलिङ्गमा एउटै कोटिकर प्रयोग हुने गर्दछ भने मानवीय र मानवेतर बिच भेद छ। नेपाली भाषामा मानवीयका लागि जना र मानवेतरका लागि ओटाको प्रयोग गरिएको हुन्छ।

### सर्वनामको रूपायन व्यवस्था

सर्वनामको रूपायन पुरुष, वचन, आदर र कारक (विभक्ति)का दृष्टिले हुने गर्दछ। (लम्साल, २०६९, पृ.११३)। सर्वनाममा निम्नानुसारको वचनगत व्यवस्था छ :

### वचनका आधारमा सर्वनामको रूपायन व्यवस्था

प्रथम पुरुष: कुनै कुरा भन्ने/बोल्ने/लेख्ने वक्ता वा लेखक आफैलाई बुझाउने पुरुष नै प्रथम पुरुष हो। कथनका सन्दर्भमा संलग्न भएका सहभागीहरूको प्रकृतिलाई जनाउने व्याकरणात्मक कोटि पुरुष हो (अधिकारी, २०६२, पृ. ८८)।

प्रथम पुरुषलाई वक्तासन्दर्भ पनि भनिन्छ (अधिकारी, २०६२, पृ. ८९)। जुम्ली भाषामा प्रथम पुरुषको वचन व्यवस्था निम्नानुसार छ :

एकवचन		बहुवचन	
जुम्ली	नेपाली	जुम्ली	नेपाली

मु	म	हामी	हामी
मुइँले	मैँले	हामीले	हामी(हरू)ले

जुम्ली भाषामा *मु* एकवचन हो भने *हामी* बहुवचन हो । यी दुवै प्रथम पुरुष सर्वनाम हुन् । जुम्लीमा मुइँले एकवचन हो भने नेपाली भाषामा *म* र *हामीले* प्रथम पुरुष बुझाउँछ । यहाँ *म* एकवचन हो भने *हामी* बहुवचन हो । नेपाली भाषामा बहुवचन बोधक 'हरू' प्रत्यय जोडिन्छ ।

द्वितीय पुरुष: श्रोता सन्दर्भ जनाउने सर्वनामलाई द्वितीय पुरुष सर्वनाम भनिन्छ (अधिकारी, २०६२, पृ. ८९) । द्वितीय पुरुषमा वचनव्यवस्था निम्नानुसारको छ :

एकवचन		बहुवचन	
जुम्ली	नेपाली	जुम्ली	नेपाली
तो/तुमी	तँ/तिमी/तपाईँ	तुमी	तिमीहरू/तपाईँहरू

*तो/तुमीले* एकवचन द्वितीय पुरुष बुझाउने गर्दछ । सिँजाली भाषिकामा *तुमीले* नै द्वितीय पुरुष बहुवचनको रूप हो । नेपाली भाषामा *तँ, तिमी, तपाईँ* जस्ता एकवचन र *तिमीहरू तपाईँहरू* रूप द्वितीय पुरुषका सर्वनाममा हुन् ।

तृतीय पुरुष: अन्य सन्दर्भ वा वक्ता र श्रोता बाहेकको कथ्य विषयवस्तु जनाउने सर्वनामलाई तृतीय पुरुष सर्वनाम भनिन्छ (अधिकारी, २०६२, पृ. ९०) । सर्वनाममा तृतीय पुरुषले वक्ता र श्रोताभन्दा बाहेकको अर्को तेस्रो मानिस वा विषयलाई बुझाउँछ ।

(अ) मानवीय सन्दर्भमा जुम्ली भाषामा तृतीय पुरुषको निम्नानुसार छ :

एकवचन		बहुवचन	
जुम्ली	नेपाली	जुम्ली	नेपाली
यो/त्यो	यो/त्यो	यी/ती	यिनीहरू/तिनीहरू
उ	ऊ	उनी	उनीहरू

जुम्ली भाषामा *यो, त्यो* र *उ* एकवचन जनाउने, मानवीय सन्दर्भमा प्रयोग हुने तृतीय पुरुषवाची शब्द हुन् भने बहुवचन बुझाउँदा *यी/ती, उनी* सार्वनामिक शब्दको प्रयोग हुने गर्दछ । नेपाली भाषामा *यो, त्यो* र *ऊ* एकवचन तृतीय पुरुष हुन् भने *यिनीहरू* र *उनीहरू* बहुवचनबोधक शब्द हुन् ।

(आ) अमानवीय सन्दर्भमा तृतीय पुरुषको वचनव्यवस्था :

एकवचन		बहुवचन	
जुम्ली	नेपाली	जुम्ली	नेपाली
यो	यो	यी	यिनीहरू
त्यो	त्यो	ती	तिनीहरू

जुम्ली भाषामा *यो* र *त्यो* ले एकवचन जनाउने गर्दछ भने *यी* र *ती* ले बहुवचन जनाउने गर्दछ ।

**आदरका आधारमा सर्वनामको रूपायन:** आदरलाई एक तहबाट अर्को तहमा परिवर्तन गर्नु आदरका आधारमा रूपान्तरण गर्नु हो । आदर द्वितीय तथा तृतीय पुरुषका सर्वनाम तथा क्रियापदबाट संकेतित हुन्छ । आदर र अनादरका तह प्रथम पुरुष बाहेक द्वितीय पुरुष मा त, तिमी, तपाईं र हजुरमा तृतीय पुरुषमा ऊ, उन, उहाँ, ताँ, आफू प्रयुक्त हुने क्रियाका रूपहरूमा प्रयोग हुने गर्दछ । जस्तै:

अनादर		सामान्य		उच्च		उच्चतर	
जुम्ली	नेपाली	जुम्ली	नेपाली	जुम्ली	नेपाली	जुम्ली	नेपाली
तो	तँ	तुमी/तुम्मो	तिमी	आपु	तपाईं	ताँ	हजुर
ऊ	ऊ	उनी	उनी	याँ	उहाँ	-	

जुम्ली भाषाको सर्वनाममा आदरका आधारमा रूपायन हुँदा तो अनादर हो भने तुमी/तुम्मो, ताँ सामान्य र उच्च आदर हुन् । यसरी ऊ अनादर हो भने उनी, याँ सामान्य र उच्च आदर हुन् । जुम्ली भाषामा उच्चतर आदरको प्रयोग हुँदैन । उच्च आदरमा समेत आपु ताँ र याँ शब्दको प्रयोग भएको हुन्छ । यस भाषामा तो को तुमी/तुम्मो र ऊ को उनी रूपायन भएको छ । नेपाली भाषामा सर्वनामका आदरगत विविध रूपहरू प्रयोग हुन्छन् ।

विभक्तिका आधारमा सर्वनामको रूपायन: सर्वनाममा विभक्तिको प्रयोगले कार्य सम्पादनमा सघाउ हुन्छ । यसरी सम्पादन गर्ने कर्ता, कर्म, करण आदि कार्यका आधारमा विभक्ति हुन्छन् । वाक्यमा कारकीय सम्बन्धको अभिव्यक्तिका लागि विभक्तिले महत्वपूर्ण भूमिका खेलेको हुन्छन् । सरल कारक विभक्तिबिना मूल रूपमा अभिव्यक्त हुने गर्दछ, भने तिर्यक् कारक रूप परिवर्तन एवम् विभक्ति उपयोगी भएर आउने गर्दछ ।

### सर्वनाममा विभक्तिको प्रयोग अवस्था

सरल		तिर्यक्	
जुम्ली	नेपाली	जुम्ली	नेपाली
मु	म	मुइँले	मैले/मेरो
हामी	हामी	हाम्मो	हाम्रो
तो/तुमी	तँ/तिमी/तपाईं	तोइले/तेरो/तिम्मो/तुम्मो	तैले/तेरो/तिम्रो
यो	यो	यइले/यिनुले/यइकन	यइकन/यसले/यिनले/यसलाई
ऊ/त्यो/ती	ऊ/त्यो/ती	उइले/त्यैमाथि/तिनुले	उसले/त्यसमाथि/तिनले
जो	जो	जइमाथि	जसमाथि
को	को	कइमाथि	कसमाथि

(क्षेत्रगत अध्ययन)

मु मा विभक्ति लागेपछि मुइँले भएको छ । हामी, तो, तुमी मा विभक्ति लागेर हाम्मो, तोइले, तेरो, तिम्मो मा परिवर्तन भएको छ । यो, ऊ, त्यो, ती मा विभक्ति लागेर यइले, यिनुले, यइकन, उइले, त्यैमाथि,

तिनुले, तिनुकन मा परिवर्तन भएको छ। जुम्ली भाषामा जो र को मा विभक्तिको प्रयोग भएर जइमाथि र कइमाथि मा परिवर्तन हुने गरेको छ। यसबाट जुम्ली भाषाको सर्वनाममा विभक्ति लागेर तिर्यकीकरण भएको हुँदा मानक नेपाली भाषामा म सर्वनाममा विभक्ति लाग्दा मैले तँ, हामी मा विभक्ति लाग्दा तैले, हाम्रो त्यस्तै गरेर यो, उ, मा विभक्तिको प्रयोग हुँदा यइले, उइले मा परिवर्तन भएको हुन्छ। जो, को मा विभक्ति लाग्दा जसमाथि, कसमाथि भएर सार्वनामिक तिर्यकीकरण भएको छ।

### विशेषणको रूपायन व्यवस्था

विशेषणको रूपायन खास गरी लिङ्ग, वचन, आदर र विभक्तिका आधारमा हुन्छ। लिङ्गका आधारमा विशेषणको रूपायन व्यवस्था यस प्रकार छ :

#### विशेषणमा लिङ्गगत व्यवस्था

पुलिङ्ग		स्त्रीलिङ्ग	
जुम्ली	नेपाली	जुम्ली	नेपाली
राम्मो/राम्डो	राम्रो	राम्मी/राम्डी	राम्री
ठुलो	ठुलो	ठुली	ठुली
नानो	सानो	नानी	सानी
भुरो	दुब्लो	भुरी	दुब्ली
कानो	कानो	कानी	कानी
बोधो	बहिरो	बोधी	बहिरी
कालो	कालो	काली	काली
गोरो	गोरो	गोरी	गोरी

(क्षेत्रगत अध्ययन)

राम्रो/राम्डो र राम्मी/राम्डी ले राम्रो, राम्री जनाएको छ भने जुम्ली भाषामा ठुलो र ठुलीले नेपाली भाषामा पनि ठुलो र ठुली बुझाउँछ। नानु र नानीले सानो र सानी भन्ने बुझाउँछ। भुरो र भुरीले नेपाली भाषाको दुब्लो र दुब्ली बुझाउँछ। कानो र कानीले नेपाली भाषाको कानो र कानी नै बुझाउँछ। जुम्ली भाषाको बोधो र बोधीले मानक नेपाली भाषामा बहिरो र बहिरी बुझाउँछ। जुम्ली भाषाको कालो र काली एवम् गोरो र गोरीले नेपाली भाषाको कालो, काली र गोरो, गोरी बुझाउने गरेका छन्। यसरी जुम्ली भाषामा विशेषण शब्दमा पुलिङ्ग र स्त्रीलिङ्ग जनाउने रूपहरू कहीं समान त कहीं फरक-फरक देखिन्छन्। विशेषण शब्दमा जुम्ली भाषामा विभेद पाइन्छ। जुम्ली भाषामा विशेषण शब्दमा पनि लिङ्ग भेद छ। राम्रोको राम्री, ठुलो को ठुली, सानो को सानी, दुब्लो को दुब्ली, कालो को काली, गोरोको गोरी भएर लिङ्गगत रूपायन भएको छ। जुम्ली भाषा र नेपाली भाषाका विशेषण शब्दको लिङ्गका आधारमा रूपायन हुने व्यवस्था समान छ।

वचन/आदरका आधारमा विशेषणको रूपायन व्यवस्था : वचन/आदरका आधारमा जुम्ली भाषामा विशेषणको रूपायन यसप्रकार छ :

एकवचन/अनादरार्थी		बहुवचन/आदरार्थी	
जुम्ली	नेपाली	जुम्ली	नेपाली
राम्मो/राम्डो	राम्रो	राम्मा/राम्डा	राम्रा
नानो	सानो	नाना	साना
कालो	कालो	काला	काला
भुरो	दुब्लो	भुरा	दुब्ला

राम्मो/राम्डो एकवचन अनादर हो भने राम्मा/राम्डा बहुवचन आदर हो । नानो, कालो, भुरो एकवचन अनादर विशेषण शब्द हुन् भने यिनैको रूपायन भएर नाना, काला, भुरा बहुवचन आदरयुक्त विशेषण हुन् । यसमा ओकारान्तले एकवचन अनादर बुझाउँछ भने आकारान्तले बहुवचन आदर जनाउने गर्दछ । नेपाली भाषाको विशेषणमा पनि एकवचन अनादर हुँदा ओकारान्त हुने गर्दछ भने बहुवचनमा आकारान्त हुने गर्दछ । वचन र आदरका आधारमा विशेषण पदको रूपायन हुने प्रक्रियामा समानता रहेको छ भने शब्दमा भिन्नता रहेको छ । जुम्ली भाषामा बहुवचनको प्रयोग हुँदा 'हरू' हुँदैन भने नेपालीभाषामा हर्कू को प्रयोग हुन्छ ।

विभक्तिका आधारमा विशेषणको रूपायन: विभक्तिका आधारमा विशेषणमा देखिने रूपायन यसप्रकार छ :

विशेषणमा विभक्तिको अवस्था :

सरल कारक		तिर्यक कारक	
जुम्ली	नेपाली	जुम्ली	नेपाली
राम्मो/राम्डो	राम्रो	राम्मा/राम्डा	राम्रा
भुरो/भुरी	दुब्लो	भुरा	दुब्ला
नानो	सानो	नाना	साना
मोटो	मोटो	मोटा	मोटा
अल्को	अरलो	अल्का	अग्ला

(क्षेत्रगत अध्ययन)

जुम्ली भाषामा राम्मो/राम्डो, भुरो/भुरी, नानु, मोटो, अल्को मा विभक्तिको प्रयोग भएर राम्मा/राम्रा, भुरा नाना मोटा, अल्का भएर तिर्यकीकरण भएको छ । नेपाली भाषामा पनि राम्रो दुब्लो सानो, मोटो, अग्लो विशेषणमा पनि तिर्यकीकरण भएको छ ।

## निष्कर्ष

जुम्ली खस भाषाको रूपायन व्यवस्था नेपाली भाषाको सरह देखिएको छ । लिङ्गगत आधारमा केही भिन्नता छ । नाम, सर्वनाम र विशेषणमा हुने गरेको रूपायन व्यवस्थामा शब्द संरचनाका रूपले जुम्ली खस भाषा र नेपाली भाषामा भिन्नता छ । नामको रूपायन लिङ्ग, वचन, आदर, विभक्ति र कोटिकरका आधारले छ भने सर्वनामको रूपायन वचन, पुरुष, आदर र विभक्तिका आधारमा हुन्छ । विशेषणको रूपायन पनि लिङ्ग, वचन, आदर र विभक्तिका आधारमा हुने गर्दछ । यी सबै आधारमा भएको रूपायन व्यवस्थाले जुम्ली खस भाषाको शब्दगत संरचना नेपाली भाषाभन्दा भिन्न रहेको देखिन्छ ।

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## डोट्याली भाषाका विभक्तिको पहिचान र वर्गीकरण

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## लेखसार

प्रस्तुत अनुसन्धानात्मक लेख डोट्याली भाषाका विभक्तिको अध्ययनमा केन्द्रित छ। यस लेखमा डोट्याली भाषाका विभक्तिहरूको पहिचान गरी तिनलाई विभिन्न आधारमा वर्गीकरण गर्ने काम गरिएको छ। संस्कृतबाट प्राकृत र अपभ्रंश हुँदै विकसित भएर कालीकर्णाली विचको भूखण्डमा भाषिक व्यवहारमा प्रयुक्त भाषिक भेदहरूको समुच्चयलाई डोट्याली भाषाका रूपमा चिनिन्छ र तिनै भाषिक भेदहरूमा कारकीय सम्बन्ध दर्साउनका लागि नामिक पदका पछाडि जोडिएर प्रत्ययवत प्रयोग हुने विभक्तिको अध्ययनमा यो लेख केन्द्रित रहेको छ। प्रस्तुत अध्ययन गुणात्मक प्रकृतिको छ। अध्ययनका लागि आवश्यक आधार सामग्री क्षेत्रकार्यबाट र सिद्धान्तसम्बद्ध सामग्री पुस्तकालयीय अध्ययनकार्यबाट सङ्कलन गरिएको छ। यसरी सङ्कलित सामग्रीलाई उदाहरणका रूपमा प्रस्तुत गर्दै निष्कर्ष निकाल्ने र नियम प्रतिपादन गर्ने काम गरिएकाले सामग्रीको विश्लेषण गर्न आगमन विधिको उपयोग गरिएको छ। सामान्यतया मानकीकरण तथा स्तरीकरण हुन नसकेकाले हालसम्म पनि डोट्याली भाषाले स्पष्ट स्वरूप ग्रहण गर्न सकेको छैन तर डोटी क्षेत्रमा बोलिने भाषिक भेदहरूका विचमा एक किसिमको साझा विशेषता पाइन्छ जुन अन्य भाषाको भन्दा भिन्न देखिन्छ। यसरी डोट्याली भाषाको आफ्नै मौलिक व्याकरणव्यवस्था रहेको हुनाले यस भाषामा अन्य व्याकरणिक तत्त्व जस्तै विभक्तिहरू पनि मौलिक प्रकृतिका छन्। प्रस्तुत अध्ययनमा डोट्याली भाषाका तिनै मौलिक प्रकृतिका विभक्तिहरूको स्वरूप पहिचान गरी तिनको सङ्ख्या निर्धारण गर्ने र तिनलाई वर्गीकरण गर्ने कार्यलाई केन्द्रीय अभीष्ट बनाइएको छ।

**शब्दकुञ्जी**: कारक, प्रत्यय, नामिक पद, क्रियापद

## परिचय

## विषय प्रवेश

प्रस्तुत अध्ययनपत्र डोट्याली भाषाका विभक्तिको अध्ययनमा केन्द्रित हुनाले सर्वप्रथम डोट्याली भाषाको रूपरेखा र विभक्तिको परिचयबाटै विषयवस्तुको उठान गर्नु वाञ्छनीय हुन्छ। डोटी क्षेत्रमा विविध भाषिक भेदहरू कथ्य प्रयोगमा रहेका देखिन्छन् र तिनको सामूहिक रूपलाई नै डोट्याली भाषा भनेर चिन्ने

गरिन्छ। सामान्यतया प्राचीन डोटी राज्यको सीमाभित्र पर्ने भूगोललाई आधार मानेर त्यस क्षेत्रमा भाषिक व्यवहारमा प्रयुक्त प्राचीन आर्यभाषा संस्कृतबाट विकसित भएका आधुनिक आर्यभाषाका विविध भाषिक भेदको समुच्चयलाई नै डोट्याली भाषा भनेर चिन्ने गरिन्छ।

इसाको एघारौँ शताब्दीतिर डोट्याली भाषाको विकास हुन पुगेको हो। खस अपभ्रंशबाट पश्चिमी पहाडी, मध्य पहाडी र पूर्वी पहाडी गरी तीन ओटा पहाडी भाषाको विकास भएको देखिन्छ (गौतम, २०६७, पृ.३४३)। पश्चिमी पहाडीअन्तर्गत सिरमोर, जोक्सार र चम्बाली भाषाहरू पर्दछन्। मध्य पहाडीअन्तर्गत कुमाउनी र गढवाली पर्दछन्। त्यस्तै गरी पूर्वी पहाडी शाखाअन्तर्गत डोट्याली र नेपाली पर्दछन्। पूर्वी पहाडी शाखाको पूर्वी उपशाखाबाट नेपाली भाषा जन्मियो भने पश्चिमी उपशाखाबाट डोट्याली भाषाको विकास हुन गएको देखिन्छ। डोट्याली भाषाको प्रमुख प्रयोग क्षेत्र काली र कर्णालीका बिचको भूखण्ड हो (जोशी, २०६८, पृ.४१)।

डोट्याली भाषाको आफ्नै मौलिक भाषिक व्यवस्था छन् र यसका आफ्नै मौलिक व्याकरणिक तत्त्वहरू छन् जसमा विभक्ति पनि एक हो। योगात्मक प्रकृतिका विभक्तिका भाषामा विभक्तिको विशेष महत्त्व रहेको हुन्छ। यस्ता भाषामा विभक्तिहरूले वाक्यात्मक संरचनाभित्र आएर वाक्यीय घटकहरूको कार्य विभाजन गरी व्याकरणिक कार्य सम्पादन गर्दछन्। डोट्याली भाषा पनि विभक्तिका भाषा हुनाले यसमा पनि विभक्तिको विशेष महत्त्व रहेको छ।

सामान्यतया विभक्ति भन्नाले शब्दको विभाजक प्रत्ययलाई बुझाउँछ। यसले वाक्यमा प्रयोगमा आएका शब्दहरूमध्ये एक शब्दबाट अर्को शब्दलाई अलग्याउन अथवा अन्य शब्दहरूका बिचको आपसी सम्बन्ध दर्साउन मद्दत गर्छ (अधिकारी, २०६७, पृ.२५४)। वाक्यमा प्रयुक्त नामिक पदमा लाग्ने विभक्तिहरूलाई कारक व्यक्त गर्ने चिन्हक मानिन्छ। विभक्तिलाई यसरी परिभाषित गर्न सकिन्छ : नामिक पदका पछाडि आएर विभिन्न कारक बुझाउने चिन्हकलाई विभक्ति भनिन्छ (शर्मा, २०५९, पृ.२२७)।

विभक्तिका बारेमा परम्परागत व्याकरणमा र आधुनिक भाषाविज्ञान दुवैमा व्यापक चर्चा गरिएको छ। त्यसैले विभक्तिका बारेमा परम्परागत र भाषाशास्त्रीय गरी दुई किसिमका धारणा पाउन सकिन्छ। यहाँ यी दुवै धारणाबारे सङ्क्षेपमा चर्चा गरिएको छ।

विभक्तिसम्बन्धी परम्परागत धारणा भन्नाले संस्कृत व्याकरणको धारणालाई बुझिन्छ। संस्कृत व्याकरण परम्परामा विभक्तिका बारेमा पाणिनिको अष्टाध्यायीमा चर्चा गरिएको पाइन्छ। यसमा विभक्तिलाई नामिक पदका रूपायक प्रत्ययका रूपमा लिइएको छ र प्रतिपदिकको रूपमा सिद्धिका निमित्त यी विभक्तिको योग हुने कुरा उल्लेख छ। सूत्रबद्ध रूपमा प्रस्तुत विभक्ति विधानमा २१ विभक्ति निर्दिष्ट छन् र यनलाई प्रथमादेखि सप्तमीसम्म सात भागमा बाँडिएको छ। यी विभक्तिको क्रियासँगको प्रत्यक्ष वा अप्रत्यक्ष सम्बन्ध तथा कारकीय कार्यव्यापारलाई आधार मानी ती सात प्रकारका विभक्तिलाई पनि कारकीय र शेष गरी दई भागमा बाँडिएको छ (पनेरु, २०४०, पृ.१८)।

संस्कृत व्याकरण परम्परामा पाणिनिपछि विभक्तिका बारेमा चर्चा चलाउने अर्का विद्वान् भट्टोजी दीक्षित हुन्। उनले 'सिद्धान्त कौमदी' मा विभक्तिको प्रायोगिक पक्षबारे प्रकाश पारेका छन्। भट्टोजी

दीक्षितले विभक्तिलाई आर्थिक आधारमा केलाउन खोजेका छन् । उनले विभक्तिलाई कारकीय, सम्बन्धी र उपपदी गरी तीन भागमा बाँडेका छन् । उनका अनुसार क्रियासँग कर्तृत्व वा कर्मत्वको सम्बन्ध विशेषलाई व्यक्त गर्ने विभक्ति कारकीय विभक्ति हो । क्रिया भिन्न सहसम्बन्ध बोध गर्ने विभक्ति सम्बन्धी विभक्ति हो । नजिकका पदसँग सम्बन्ध राख्ने उपपदी विभक्ति हो (पनेरु, २०४०, पृ.१९) ।

बिसौ शताब्दीको सुरुवातसँगै भाषिक अध्ययनका क्षेत्रमा नवीन मूल्य र मान्यताहरू देखा परे । फर्डिनान्ड डी. सस्युरद्वारा प्रतिपादित भाषासम्बन्धी नवीन दृष्टिकोणको फलस्वरूप भाषिक अध्ययनले भाषाविज्ञानको रूप ग्रहण गर्‍यो । पूर्व र पश्चिममा त्यसअघि प्रचलनमा रहेका भाषासम्बन्धी कतिपय मान्यताहरू गलत सिद्ध भए र तिनका स्थानमा नयाँ मान्यताहरू स्थापित भए । कुनै पनि भाषिक एकाइले वाक्यात्मक संरचनामा गर्ने कार्यव्यापारका आधारमा त्यसको अध्ययन गर्ने परम्पराको थालनी भयो । भाषाका भिन्नभिन्न संरचनाकात्मक एकाइको अध्ययनका लागि ध्वनिविज्ञान, वर्णविज्ञान, रूपविज्ञान, वाक्यविज्ञानजस्ता भाषाविज्ञानका भिन्नभिन्न शाखाहरूको स्थापना हुन पुग्यो ।

आधुनिक भाषाविज्ञानमा वाक्यविज्ञानअन्तर्गत विभक्तिको अध्ययन गरिन्छ । यसमा विभक्तिलाई नामिक पदको रूपायन गर्ने र तिनलाई एकापसमा जोड्ने व्याकरणात्मक कोटिका रूपमा हेरिन्छ । विभक्तिले वाक्यमा प्रयुक्त शब्दहरूका बिचको आपसी सम्बन्ध दर्साउन मद्दत गर्दछ (अधिकारी, २०६८, पृ.२५४) ।

आधुनिक भाषाविज्ञानले वाक्यमा प्रयुक्त विभिन्न पदहरूलाई तिनको वाक्यात्मक कार्यव्यापारका आधारमा नामिक पद, क्रिया पद र अव्यय गरी तीन भागमा बाँडेको पाइन्छ । नामिक पद अन्तर्गत नाम, सर्वनाम र विशेषण पर्दछन् । यिनले वाक्यमा कर्ता, कर्म र पूरकको कार्य गर्दछन् । क्रियापद वाक्यको केन्द्रीय विशेष पद हो । यो लिङ्ग, वचन, पुरुष, आदर, काल, पक्ष, भाव, वाच्य र यताका आधारमा रूपायित हुन्छ । यसले वाक्यमा कर्ता, कर्म आदि ग्रहण गर्दछ । उपर्युक्त दुई प्रकारका पदहरू बाहेकका नामयोगी, क्रियायोगी, संयोजक, निपात, विस्मयादिबोधक आदि पदहरू अव्ययअन्तर्गत पर्दछन् । यसरी वाक्यमा प्रयुक्त शब्दलाई तीन वर्गमा वर्गीकरण गरिसकेपछि विभक्तिहरू कुन वर्गमा पर्दछन् भन्ने कुरा निर्धारण गर्नु पनि आवश्यक हुन्छ । यहाँ विचारणीय कुरा के छ भने कतिपय विद्वान्हरूले विभक्तिलाई स्वतन्त्र शब्दका रूपमा नलिएर रूपायक प्रत्ययका रूपमा लिने गरेको पाइन्छ । त्यसैले सबभन्दा पहिले विभक्तिलाई शब्द मान्ने कि रूपायक प्रत्यय मान्ने भन्ने कुराको निक्कै गर्नु जरुरी हुन्छ ।

परम्परागत रूपमा शब्दलाई एउटै अर्थ भएको वा सिङ्गो विचार व्यक्त गर्ने एकाइका रूपमा परिभाषित गरिएको पाइन्छ तर शब्दका पहिचान गर्दा अन्य पक्षलाई पनि ध्यान दिनुपर्छ । संरचनात्मक भाषावैज्ञानिक ब्लुम फिल्डले वाक्यलाई न्यूनतम स्वतन्त्र स्वरूप मानेका छन् । शब्द चाहिँ वाक्यको संरचकका रूपमा रहने व्याकरणात्मक एकाइ हो । शब्दकोशमा पनि शब्दको स्वतन्त्र सत्ता स्वीकार गरेर नै प्रविष्टि दिइन्छ । शब्दको पहिचान गर्ने आधार त्यसको वाक्यात्मक प्रयोग हो । प्रायः गरी अधिकांश भाषामा वाक्यात्मक संरचनामा शब्द छुट्टाछुट्टै उच्चारण हुन्छन् र लेखिन्छन् । शब्द वाक्यमा स्वतन्त्र रूपमा प्रयोग हुन सक्छ । एउटा शब्दभित्र एक वा अनेक रूप हुन सक्छन् । स्वतन्त्र रूपमा वाक्यमा प्रयोग हुन सक्ने रूप

मुक्त रूप हो जो आफैमा शब्द पनि हो । स्वतन्त्र रूपमा वाक्यमा प्रयोग हुन नसक्ने रूप बद्ध रूप हो जो आफैमा शब्द होइन (ढकाल, २०७०, पृ.१०६) ।

उपर्यक्त पक्षहरूलाई आधार मानेर अध्ययन गर्दा विभक्तिलाई शब्द नमानी प्रत्यय मान्नु पर्ने हुन्छ । यहाँनेर ध्यान दिनुपर्ने कुरा के छ भने विभक्तिहरू प्रत्यय भएर पनि कृत तथा तद्धित व्युत्पादक प्रत्यय र क्रियाको काल पक्ष आदि जनाउने रूपायक प्रत्यय जस्ता पूर्णबद्ध भने होइनन् । यी नामिक पद तथा नामिक पदको कार्य गर्ने असमापिका क्रियासँग जोडिएर कारकीय अभिव्यक्ति दिन्छन् । नामिक पदको वाक्यका अन्य पदहरूसँगको सम्बन्ध जोड्न आएका बाहिरी चिन्हहरू विभक्ति हुन् (न्यौपाने र न्यौपाने, २०६३, पृ.१९) । यसकारण विभक्तिलाई आफ्नो स्वतन्त्र अर्थ नभएका अन्य (व्युत्पादक तथा रूपायक) प्रत्ययजस्तै नयाँ शब्द वा नयाँ रूपको निर्माणमा प्रयुक्त हुने पूर्ण बद्ध एकाइका रूपमा नहेरेर स्वतन्त्र अर्थयुक्त नामिक पदसँग जोडिएर एउटा पदको अर्को पदसँगको सम्बन्धलाई प्रकट गर्ने एकाइका रूपमा लिनु उपयुक्त हुन्छ ।

डोट्याली भाषामा विभक्तिले नामिक पदको रूपायन गरी कारकीय अभिव्यक्ति दिने व्याकरणात्मक तत्त्वका रूपमा काम गर्छ । यसरी डोट्याली भाषामा एक महत्त्वपूर्ण व्याकरणात्मक तत्त्वका रूपमा रहेको विभक्तिको विवेचनात्मक अध्ययनमा नै प्रस्तुत अनुसन्धानात्मक लेख केन्द्रित छ ।

व्याकरणका विभिन्न पक्षमध्ये विभक्ति पनि एक हो । प्रस्तुत अध्ययन डोट्याली भाषामा प्रयोगमा आउने विभक्तिहरूको अध्ययन गर्ने, तिनको सङ्ख्या निर्धारण गर्ने, कुन विभक्तिका लागि कुन चिन्ह (प्रत्यय) प्रयोग हुन्छ भनी पहिचान गर्ने र तिनको वर्गीकरण गर्ने उद्देश्यमा केन्द्रित रहेकोछ ।

### पूर्वकार्यको अध्ययन

डोट्याली भाषाका विशिष्टताको अध्ययन गरी यसको मौलिक तथा आधिकारिक व्याकरण लेख्ने उद्देश्यले गहन अध्ययन हुन सकेको छैन । यस क्षेत्रका डोट्याली भाषाप्रति समर्पित केही विद्वान्हरूद्वारा प्रकीर्ण भाषिक अध्ययन तथा व्याकरण लेखनका केही प्रयास भने भएका छन् । जसलाई कालक्रमिक रूपमा निम्नानुसार प्रस्तुत गरिएको छ :

महादेव अवस्थीले (२०४०)ले *बैतडेली नेपाली भाषिकाको अधिकरण कारकका भेद र तिनका प्रत्यय* बारे एउटा लेख लेखेका छन् । बैतडेली भाषिका डोट्याली भाषाकै एउटा भाषिका रहेको र लेखमा बैतडेली भाषिकामा अधिकरण कारकबारे अध्ययन गरिएकाले यस अध्ययनका लागि उक्त लेख कोसेढुङ्गा नै सावित भएको छ ।

नेत्रप्रसाद पनेरू (२०४०)ले *डडेल्धुरेली भाषिकाका विभक्तिका* बारेमा अध्ययन गरेका छन् । यस अध्ययनमा डडेल्धुरेली भाषिकामा प्रयोग हुने विभक्तिहरूलाई चिनाए पनि डोट्याली भाषाका अन्य भाषिक भेदमा प्रयोगमा आउने विभक्तिका बारेमा थप अध्ययनको आवश्यकता रहेको देखिन्छ ।

आर. डी. प्रभास चटौत (२०५८)ले डोट्याली भाषाका शब्दहरू सङ्कलन गरी *डोट्याली बृहत् शब्दकोश* तयार पार्ने क्रममा सात जिल्लाबाट शब्द सङ्कलन गरेर कोश निर्माण गरेका छन् । यस कोशमा डोट्याली भाषाका केही विभक्तिको प्रविष्टि पाइन्छ ।

देवराज भट्ट शर्मा (२०६१)ले *डोट्याली मूलभाषाको विवेचन अर्थात् पहाडी व्याकरण* मा ध्वनि विवेचन, शब्द विवेचन, पद विवेचन, वाक्य विवेचन, अर्थ विवेचन गरी भाषाका विभिन्न पक्षमाथि प्रकाश पार्दै पद विवेचनअन्तर्गत कारकका बारेमा चर्चा गर्ने क्रममा कारक चिनाउन प्रयोग हुने परसर्गको उल्लेख गरेका छन् । यसमा विभक्तिका बारेमा भने चर्चा हुन सकेको छैन ।

श्रीधर पन्त (२०६८)ले *डोट्याली भाषाको व्याकरण* मा डोट्याली भाषाका स्वरवर्ण, व्यञ्जनवर्ण, शब्दवर्ण, शब्दनिर्माण प्रक्रिया तथा वाक्यका प्रकारबारे चर्चा गरेका छन् । नेपाली भाषाको व्याकरण व्यवस्थाबाट प्रभावित यस व्याकरणात्मक पुस्तकमा पनि विभक्तिबारे चर्चा गरिएको छैन ।

खगेन्द्र जोशी (२०६८)ले *डोट्याली भाषाको अवस्था : मानकीकरणको आवश्यकता* शीर्षकको लेखमा डोट्याली भाषाका वर्ण, व्याकरण, अर्थ आदि सबै तहबारे चर्चा गर्ने क्रममा विभक्तिका बारेमा पनि सङ्क्षेपमा उल्लेख गरेका छन् ।

खगेन्द्र जोशी (२०६८)ले *नेपाली र डोट्यालीको तुलनात्मक अध्ययन* शीर्षकको लेखमा डोट्याली भाषा नेपालीभन्दा पृथक रहेको कुरा उल्लेख गर्दै डोट्याली भाषाको आफ्नो छुट्टै व्याकरण व्यवस्था रहेको तथ्य अधि सार्ने काम गरिएका छन् ।

यसरी हालसम्म डोट्याली भाषाका अन्य पक्षको अध्ययन गर्ने क्रममा प्रकीर्ण रूपमा विभक्तिको प्रसङ्ग आए पनि गहन अध्ययन हुन सकेको देखिँदैन । प्रत्येक भाषाका आफ्नै किसिमका मौलिक विशेषताहरू रहेका हुन्छन् । भाषाको वर्णनात्मक अध्ययन गरी ती मौलिक विशेषताहरूको पहिचान गरेर त्यसैका आधारमा डोट्याली भाषाको व्याकरण लेख्ने काम हुन सकेको छैन । डोट्याली भाषाका विभक्तिसम्बन्धी यस अध्ययनले यस भाषाका मौलिकताका आधारमा विभक्तिहरूको पहिचान त गर्ने नै छ, साथै डोट्याली भाषाको वर्णनात्मक व्याकरण लेखनका लागि पनि आधार तयार पार्ने हुनाले यो अध्ययन सान्दर्भिक देखिन्छ ।

### सैद्धान्तिक पर्याधार

प्रस्तुत अनुसन्धानात्मक लेखमा डोट्याली भाषाका विभक्तिको पहिचान गर्न, तिनको सङ्ख्या निर्धारण गर्न र तिनलाई वर्गीकरण गर्न विभक्तिसम्बन्धी परम्परागत तथा आधुनिक भाषावैज्ञानिक अवधारणालाई मुख्य आधार बनाइएको छ । विभक्तिहरू खास गरी वाक्यमा प्रयुक्त नामिक पदको क्रियापदसँगको कारकीय सम्बन्धको अभिव्यक्ति दिन तथा भेदक र भेदक बिचको सम्बन्ध स्थापित गर्न प्रयोग गरिने प्रत्यय हुनाले विभक्तिको पहिचान गर्दा नामिक पद र क्रियापदका बिचको कारकीय सम्बन्ध तथा भेदक र भेदक बिचको सम्बन्धलाई अध्ययनको आधार बनाउनुपर्ने हुन्छ । यहाँ कारक तथा सम्बन्ध तत्त्वको आधारमा नै डोट्याली भाषाका विभक्तिको पहिचान गर्न खोजिएको छ ।

## अध्ययन विधि

प्रस्तुत अध्ययन गुणात्मक प्रकृतिको अध्ययन हो । यसमा डोट्याली भाषाका विभक्तिको अध्ययन गरिएको छ । अध्ययनका लागि आवश्यक सामग्री सङ्कलन गर्न आवश्यकताअनुसार क्षेत्रकार्य तथा पुस्तकालयीय अध्ययनकार्य अवलम्बन गरी प्राथमिक तथा द्वितीयक स्रोतबाट सामग्री सङ्कलन गरिएको छ । डोट्याली भाषाका विभक्तिको अध्ययनसँग सम्बद्ध आवश्यक सामग्री सङ्कलनार्थ सोदेश्यमूलक नमुना छनोट प्रविधिबाट डोट्याली भाषाका मूल वक्तालाई सूचकका रूपमा चयन गरी तिनैबाट प्रश्नावलीको प्रयोग गरी आवश्यक सामग्री सङ्कलन गरिएको छ । त्यस्तैगरी विभक्तिसम्बद्ध सैद्धान्तिक पक्षको अध्ययनका लागि विभक्तिबारे चर्चा गरिएका परम्परागत व्याकरणका पुस्तक तथा आधुनिक भाषाविज्ञानका पुस्तकहरूलाई द्वितीयक स्रोतका रूपमा उपयोग गर्दै सामग्री सङ्कलन गरिएको छ । यसरी सङ्कलित सामग्रीलाई उदाहरणका रूपमा प्रस्तुत गर्दै व्याख्याविश्लेषण गरी निष्कर्ष निकाल्ने र नियम प्रतिपादन गर्ने काम गरिएकाले सामग्रीको विश्लेषण गर्न आगमन विधिको उपयोग गरिएको छ ।

## छलफल तथा विश्लेषण

## डोट्याली भाषामा प्रयोग हुने विभक्तिहरू

वाक्यमा प्रयुक्त नामिक पदको क्रियापदसँगको कारकीय सम्बन्धको अभिव्यक्ति दिन तथा भेदक र भेदक बिचको सम्बन्ध स्थापित गर्न प्रयोग गरिने प्रत्यय नै विभक्ति हुनाले डोट्याली भाषाका विभक्तिको पहिचान गर्दा नामिक पद र क्रियापदका बिचको कारकीय सम्बन्ध तथा भेदक र भेदक बिचको सम्बन्धलाई अध्ययनको आधार बनाउनु पर्ने हुन्छ । यहाँ कारक तथा सम्बन्ध तत्त्वको आधारमा नै डोट्याली भाषाका विभक्तिको पहिचान गर्न खोजिएको छ ।

## कर्ता कारक र प्रथमा विभक्ति

क्रियाको कार्य सम्पादन गर्नेलाई कर्ता कारक भनिन्छ (अधिकारी, २०६७, पृ. २५२) । कर्ता कारक वाक्यको अनिवार्य संरचक घटक हो । यसले वाक्यमा क्रियापदसँग सिधा सम्बन्ध राख्दछ । कर्ताकारकले *लिङ्ग, वचन, आदर र पुरुष* का आधारमा क्रियापदसँग प्रत्यक्ष सङ्गति जनाई तथा जसलाई कार्य सम्पादन गर्दछ । डोट्याली भाषामा काम गर्ने क्षमता भएको सक्रिय प्रेरणा दिन सक्ने व्यक्ति वा वस्तु कर्ता कारक भएर आउँछ । यस भाषामा कारकका सरल र तिर्यक् दुई रूप हुन्छन् । सरल कारकले कुनै विभक्ति लिँदैन तर तिर्यक् कारकमा भने 'ले' विभक्ति लाग्छ । जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ । जस्तै:

## तालिका नं. १

डोट्याली	नेपाली
इजाले भात पकायो ।	आमाले भात पकाउनु भयो ।
गाडले खेत बगायो ।	खोलाले खेत बगायो ।

पुइजुले आम चुण्यो ।

फुपूले आँप टिप्नुभयो ।

माथि उदाहरणमा आएका वाक्यहरूमा पहिलोमा इजा, दोस्रोमा गाड र तेस्रोमा पुइजु नामिक पद र तिनका क्रियाका विचमा सम्बन्ध स्थापित गर्न ती पदहरूमा *ले* जोडिएको छ । जसले गर्दा ती नामिक पदले नै क्रियाले भनेको कार्य व्यापार सम्पन्न गरेको भन्ने कुरा स्पष्ट हुन्छ । यसरी कर्ताको कर्तृत्वको अभिव्यक्तिका लागि कर्तासँग जोडिने हुनाले *ले* प्रत्यय प्रथमा विभक्ति हो ।

### कर्म कारक र द्वितीया विभक्ति

कर्ताले सम्पादन गरेको कार्यबाट प्रभावित हुने नामिक पदलाई कर्मकारक भनिन्छ (अधिकारी, २०६७, पृ. २५२) । नेपाली भाषामा कर्मवाच्यमा बाहेक कर्मकारकले क्रियापदसँग सङ्गति कायम गर्दैन तर डोट्याली भाषामा भने कतिपय अवस्थामा कर्मपदका आधारमा क्रियापदको रूप निर्धारण हुने गरेको पनि पाइन्छ । डोट्याली भाषामा कर्मकारक पनि सरल र तिर्यक् गरी दुई प्रकारका पाइन्छन् । (भट्टः, २०७२, पृ. ६२) । सरल कारकले कुनै विभक्ति लिँदैन तर तिर्यक् कारकले *लाई*, *खि*, *खाई*/*थाई* विभक्तिको प्रयोग हुने गर्दछ । जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ । जस्तै :

### तालिका नं. २

डोट्याली	नेपाली
इजाले चेलीलाई हाँप्यो ।	आमाले छोरीलाई पिट्यो ।
मैले तखि घर जा भण्याहुँ ।	मैले तँलाई घर जा भनेको हुँ ।
बुवा चेलाखाई पढ भणन्छत् ।	बुवा छोरालाई पढ भन्छन् ।

माथिको उदाहरणमा *चेली* सँग जोडिएको *लाई*, *तँ* सँग जोडिएको *खि* र *चेला* सँग जोडिएको *खाई* विभक्तिले ती नामिक पदको कर्मत्वको अभिव्यक्ति दिएका छन् । त्यसैले ती द्वितीया विभक्ति हुन् ।

### करण कारक र तृतीया विभक्ति

कर्ताले क्रियाको कार्य सम्पादन गर्दा साधनका रूपमा प्रयोग हुने वा हेतु अथवा कारण बन्ने नामिक पदलाई करण कारक भनिन्छ (अधिकारी, २०६७, पृ. २५२) । करण कारक जहिले पनि तिर्यक् कारकमा मात्र आउँछ । डोट्याली भाषामा करण कारकको अभिव्यक्तिका निमित्त *ले*, *बठ्यै*/*बठाइ* जस्ता विभक्तिको प्रयोग हुने गर्छ । जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ । जस्तै :

### तालिका नं. ३

डोट्याली	नेपाली
उद्वा लट्ठीले आफ्नी स्वानी हाणन्छ ।	उद्वा लट्ठीले आफ्नो स्वानी पिट्छ ।
हरिले हुलाकबठ्यै चिट्ठी पठाइराइछ ।	हरिले हुलाकबाट चिट्ठी पठाएको छ ।

माथिको उदाहरणमा उद्वाले स्वानी पिट्दा साधनका रूपमा प्रयोग भएको *लट्ठी* शब्दमा लागेको *ले* र हरिले चिट्ठी पठाउँदा माध्यमका रूपमा प्रयोग भएको *हुलाक* शब्दमा लागेको *बठ्यै* करण कारकको अभिव्यक्तिका निमित्त प्रयोग भएकाले यी तृतीया विभक्ति हुन् ।

**सम्प्रदान कारक र चतुर्थी विभक्ति**

वाक्यमा कर्ताले क्रियाले भनेको कार्यव्यापार सम्पादन गर्दा कार्यको लक्ष्य, उद्देश्य वा प्रयोजन बन्ने वा लाभकका रूपमा आउने नामिक रूपलाई सम्प्रदान कारक भनिन्छ (अधिकारी, २०६७, पृ. २५२) । सम्प्रदान कारक पनि जहिले नि तिर्यक् रूपमा रहन्छ । डोट्याली भाषामा करण कारकको अभिव्यक्ति *कि/खि लाई, कि/खि लेखाँ/ल्या, कि/खि निम्ति/न्युति* जस्ता विभक्तिको प्रयोग हुने गर्छ । जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ । जस्तै :

**तालिका नं. ४**

डोट्याली	नेपाली
मैले तम <i>कि/खि</i> लाई तमाखु लेइराइछु ।	मैले तपाईंको लागि तमाखु ल्याएको छु ।
म यै पालि जाँत <i>कि/खि</i> लेखाँ पहाड जान्या हुँ ।	म यस पालि जाँत(जात्रा)का लागि पहाड जाने हुँ ।
पकाउन <i>कि/खि</i> ल्या साग आथिन ।	पकाउनका लागि तरकारी छैन ।
जइ <i>कि/खि</i> निम्ति इति अन्या उइ एकहड लाग्यो ।	जसका निम्ति यति गरें उही एकातिर लाग्यो ।

माथि दिइएको पहिलो उदाहरणमा वाक्यमा लाभकका रूपमा रहेको *तम* नामिक पदमा जोडिएको *कि/खि लाई* दोस्रो उदाहरणमा कार्यको लक्ष्यका रूपमा रहेको *जाँत* नामिक पदमा जोडिएको *कि/खि लेखाँ*, तेस्रो उदाहरणमा उद्देश्य बनेर आएको नामिक पदको काम गर्ने *पकाउन* असमापिका क्रियामा जोडिएको *कि/खि ल्या*, चौथो उदाहरणमा कार्यको लक्ष्य बनेर आएको *जइ* नामिक पदमा जोडिएको *कि/खि निम्ति* सम्प्रदान कारकको अभिव्यक्तिका निम्ति प्रयोग भएकाले यी सबै चतुर्थी विभक्ति हुन् ।

**अपादान कारक र पञ्चमी विभक्ति**

वाक्यमा प्रयुक्त छुट्टिने स्थान, समय वा बिन्दु तथा कुनै वस्तुको स्रोत बनेर आउने नामिक पदलाई अपादान कारक भनिन्छ (अधिकारी, २०६७, पृ. २५२) । डोट्याली भाषामा अपादान कारकको अभिव्यक्तिका लागि *है, बठ्यै, बटा है* जस्ता विभक्तिहरूको प्रयोग हुन्छ । जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ । जस्तै:

**तालिका नं. ५**

डोट्याली	नेपाली
रुखहै पात भइयो ।	रुखबाट पात भयो ।
घरबठ्यै कब आया हो ?	घरबाट कहिले आउनुभएको हो ?
पोरुबटा है भौत जाडी बडिरैछ ।	अस्तिबाट धेरै जाडो बढेको छ ।

माथिको पहिलो उदाहरणका *रुख* नामिक पदमा जोडिएको *है* ले छुट्टिने बिन्दु बुझाएको छ । त्यस्तै दोस्रो उदाहरणमा *घर* नामिक पदमा जोडिएको *बठ्यै* ले छुट्टिने स्थान बुझाएको छ भने तेस्रो उदाहरणमा *पोरु*

समय बोधक क्रियाविशेषणमा जोडिएको *बटा है* ले छुट्टिने समयलाई सङ्केत गरेको छ। यसरी यी सबै विभक्तिहरूले अपादान कारकको अभिव्यक्ति दिएकाले यी पञ्चमी विभक्ति हुन्।

### अधिकरण कारक र सप्तमी विभक्ति

वाक्यमा कर्ताले क्रियाले भनेको कार्यव्यापार सम्पन्न गर्दा स्थानिय तथा कालिक आधार हुने नामिक पदलाई अधिकरण कारक भनिन्छ (अधिकारी, २०६७, पृ. २५३)। डोट्याली भाषामा अधिकरण कारकको अभिव्यक्तिका लागि *मि/मै/माइ, मणि/मणा* जस्ता विभक्तिहरूको प्रयोग भएको पाइन्छ। जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ। जस्तै :

#### तालिका नं. ६

डोट्याली	नेपाली
खेतमि/मै/माइ बल्ल छ।	खेतमा गोरु छ।
घरमणि/मणा सबै निकाइ छन्।	घरमा सबै ठिकै छन्।

पहिलो उदाहरणमा *खेत* शब्दमा जोडिएको *मि/मै/माइ* र दोस्रो उदाहरणमा *घर* शब्दमा जोडिएको *मणि/मणा* ले आधारको सङ्केत गरेकाले यी सप्तमी विभक्ति हुन्।

### भेदक र षष्ठी विभक्ति

वाक्यमा प्रयुक्त नामिक पदसँगको सम्बन्ध वा त्यस माथिको स्वामित्व बुझाउने शब्दलाई भेदक भनिन्छ (भट्ट, २०७२, पृ. ६२)। डोट्याली भाषामा भेदकको निर्माण नामिक पदमा *को/का/की, ओ/आ/इ, रो/रा/री, नो/ना/नी* विभक्ति जोडेपछि हुन्छ। जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ। जस्तै:

#### तालिका नं. ७

डोट्याली	नेपाली
उइको चेलो	उसको छोरो
सबैका दुःख	सबैका दुःख
रामो चेलो	रामको छोरो
देवा: वा	देवका बुवा
उनरा किताब	उनका किताब
हमरो क्याम्पस	हाम्रो क्याम्पस
उनरी कुरडी	उनको कुरा
आफनो देश	आफ्नो देश
आफना मान्स	आफ्ना मानिस

माथिको उदाहरणमा *उइ* मा जोडिएको *को*, सबैमा जोडिएको *का*, *राम* मा जोडिएको *ओ*, *देव* मा जोडिएको *आ*; *उन* मा जोडिएको *रा*, *हाम* मा जोडिएको *रो*, *उन* मा जोडिएको *री* अनि *आफू* मा जोडिएको *नो* तथा

न/ ले ती शब्दलाई भेदक बनाएर तिनको भेदसँग सम्बन्ध तथा स्वामित्व स्थापित गरेकाले ती षष्ठी विभक्ति हुन् ।

### डोट्याली भाषामा विभक्तिको संख्या

वाक्यमा प्रयुक्त नामिक पदको क्रियापदसँगको कारकीय सम्बन्ध तथा नामिक पदको नामिक पदसँगको भेदकीय सम्बन्धलाई आधार मानी गरिएको डोट्याली भाषाका विभक्तिहरूको अध्ययनबाट डोट्याली भाषाका विभक्तिहरूलाई अर्थगत सम्बन्धका आधारमा सात भागमा वर्गीकरण गर्न सकिन्छ । जसलाई निम्नानुसार प्रस्तुत गर्न सकिन्छ :

#### तालिका नं. ८

विभक्ति	विभक्ति चिन्ह (प्रत्यय)
प्रथमा	ले
द्वितीया	लाई, कि, खि
तृतीया	ले, बठ्यै
चतुर्थी	कि/खि लाई, कि/खि लेखाँ/ल्या, कि/खि निमित्त/निउति
पञ्चमी	है, बठ्यै, बटा है
षष्ठी	को, का, की, ओ, आ, ऐ, रो, रा, री, नो, ना, नी
सप्तमी	मि, माइ, मै, माणी, मणा

यसरी डोट्याली भाषामा पनि अन्य समपारिवारिक भाषामा भैँ सात प्रकारका विभक्तिहरू रहेका र तिनका लागि माथि उल्लेख गरिए अनुसारका विभक्ति चिन्हहरू प्रयोग हुने गरेको पाइन्छ ।

### डोट्याली भाषाका विभक्तिको वर्गीकरण

डोट्याली भाषाका विभक्तिलाई विभिन्न आधारमा वर्गीकरण गर्न सकिन्छ । वाक्यमा प्रयुक्त विभक्ति जोडिएको शब्दको क्रियापदसँगको प्रत्यक्ष वा अप्रत्यक्ष सम्बन्ध, नामिक पदमा विभक्ति जोडिएर भेदक विभक्ति बनेपछि त्यसमा भेदको लिङ्ग, वचन र आदरका कारणले पर्ने प्रभाव र विभक्तिको संरचना अर्थात् बनोटलाई आधार मानेर विभक्तिलाई विभिन्न वर्गमा वर्गीकरण गर्न सकिन्छ ।

### क्रियासँगको सम्बन्धका आधारमा विभक्तिको वर्गीकरण

वाक्यमा प्रयुक्त क्रियापद र विभक्ति युक्त पदका विचको सम्बन्ध प्रत्यक्ष छ, कि अप्रत्यक्ष छ, भन्ने आधारमा विभक्तिलाई कारकीय र सम्बन्धी गरी दुई भागमा वर्गीकरण गर्न सकिन्छ ।

#### कारकीय विभक्ति

वाक्यमा प्रयुक्त विभक्तियुक्त पदको क्रिया पदसँग प्रत्यक्ष सम्बन्ध भएमा त्यस्तो विभक्तिलाई कारकीय विभक्ति भनिन्छ । जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ :

चेलाले व्वारीलाई भितरबठ्यै खलामि बोलायो ।

यस वाक्यमा प्रयुक्त विभक्तियुक्त सबै नामिक पदहरूको क्रिया पदसँग सोभो सम्बन्ध छ । जस्तै :

चेलाले बोलायो । व्वारीलाई बोलायो । भितरबठ्यै बोलायो । खलामि बोलायो ।

यहाँ *ले, लाई, बाट्यै, मि* आदि विभक्ति जोडिएका नामिक पद र त्यस वाक्यको क्रियापदका विचमा सोभो सम्बन्ध छ । त्यसैले *ले, लाई, बाट्यै, मि* जस्ता विभक्तिहरू कारकीय विभक्ति हुन् । तलको तालिकामा प्रस्तुत विभक्तिहरू कारकीय विभक्ति हुन् ।

तालिका नं. ९

विभक्ति	विभक्ति चिन्ह (प्रत्यय)
प्रथमा	ले
द्वितीया	लाई, कि, खि
तृतीया	ले, बठ्यै
चतुर्थी	कि/खि लाई, कि/खि लेखाँ/ल्या, कि/खि निम्ति/निउति
पञ्चमी	है, बठ्यै, बटा है
सप्तमी	मि, माइ, मै, माणि, मणा

**सम्बन्धवाची विभक्ति**

वाक्यमा प्रयुक्त विभक्तियुक्त नामिक पदको क्रियापदसँग प्रत्यक्ष सम्बन्ध नभएर अर्को विभक्तियुक्त नामिक पदका माध्यमबाट क्रियापदसँग सम्बन्ध कायम हुन्छ भने त्यस्ता विभक्तिलाई सम्बन्धवाची विभक्ति भनिन्छ । जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ :

चेलाले व्वारीलाई उइका माइतबठ्यै आफ्ना घरमी बोलायो ।

यस वाक्यमा प्रयुक्त विभक्तियुक्त सबै नामिक पदहरूको क्रियापदसँग सोभो सम्बन्ध छैन । जस्तै:

चेलाले बोलायो । व्वारीलाई बोलायो । उइका बोलायो । माइतबठ्यै बोलायो । आफ्ना बोलायो । घरमी बोलायो ।

यस वाक्यमा *उ* सर्वनाममा *का* विभक्ति लागेर बनेको *उइका* शब्द र *आफ* सर्वनाममा *ना* विभक्ति लागेर बनेको *आफ्ना* शब्दको क्रियापदसँग सोभो सम्बन्ध छैन । भेदक विशेषणका रूपमा वाक्यमा प्रयुक्त यी पदहरूमा *उइका* शब्दको प्रत्यक्ष सम्बन्ध *माइतबठ्यै* शब्दसँग छ र *आफ्ना* शब्दको प्रत्यक्ष सम्बन्ध *घरमी* शब्दसँग छ र ती शब्दहरू दोस्रो शब्दका माध्यमले क्रियापदसँग जोडिएका छन् । यसरी जुन विभक्ति जोडिँदा वाक्यमा प्रयुक्त नामिक पदको क्रियापदसँग प्रत्यक्ष सम्बन्ध स्थापित नभएर नामिक पदसँग हुन्छ, त्यस्ता विभक्तिलाई सम्बन्धवाची विभक्ति भनिन्छ ।

सम्बन्धवाची विभक्तिहरू यसप्रकार छन् :

तालिका नं. १०

षष्ठी	को, का, की, ओ, आ, ऐ, रो, रा, री, नो, ना, नी
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**रूपायनका आधारमा विभक्तिको वर्गीकरण**

सामान्यतया विभक्तिले शब्दलाई रूपायित गरेर वाक्यमा प्रयोग योग्य पदमा परिणत गर्दछ । त्यसरी नामिक पदमा जोडिने केही विभक्तिहरू लिङ्ग, वचन, आदर जस्ता व्याकरणिक कोटिबाट प्रभावित हुन्छन्

भने केही प्रभावित हुँदैनन् । यसरी लिङ्ग, वचन, आदरबाट प्रभावित हुने विभक्तिलाई रूपायित र प्रभावित नहुने विभक्तिलाई अरूपायित गरी दुई भागमा बाँड्न सकिन्छ ।

### क.रूपायित विभक्ति

नामिक पदमा विभक्ति जोडिएर भेदक विशेषण बनेपछि त्यसको रूपमा भेदको लिङ्ग, वचन, आदरका कारणले परिवर्तन आउँछ भने त्यस्ता विभक्तिलाई रूपायित विभक्ति भनिन्छ । जसलाई तलको उदाहरणबाट प्रस्ट पार्न सकिन्छ :

१. रामो: चेलो (रामं ओ:)

रामै चेली (रामं ऐ)

२. रामो: चेलो (रामं ओ:)

रामा: चेला (रामं आ:)

माथिको उदाहरण नं. १ मा भेदक पुलिङ्गी हुँदा ओ: र स्त्री लिङ्गी हुँदा ऐ विभक्तिको प्रयोग भएको छ भने उदाहरण नं. २ मा भेदक एकवचन हुँदा ओ: र भेदक बहुवचन हुँदा आ: विभक्तिको प्रयोग भएको छ ।

यसरी भेदको लिङ्ग, वचन, आदर अनुसार रूप परिवर्तन हुने को, का, की, ओ:, आ:, ऐ, रो, रा, री, नो, ना, नी रूपायित विभक्ति हुन् ।

### ख.अरूपायित विभक्ति

जुन विभक्तिहरू लिङ्ग, वचन, आदर आदिका कारणले रूपान्तरित हुँदैनन् । त्यस्ता विभक्तिलाई अरूपायित विभक्ति भनिन्छ । जस्तै :

रामले राधालाई हाण्यो ।

रामले देवलाई हाण्यो ।

माथि उदाहरणमा आएका ले, लाई विभक्तिहरूमा लिङ्ग, वचन, आदरका कारण कुनै परिवर्तन आएको छैन ।

यसरी लिङ्ग, वचन, आदर अनुसार रूप परिवर्तन नहुने ले, लाई, कि/खि, लेखाँ/ल्या, निम्ति/निउति, है, बठ्यै, बटा है, मि, माइ, मै, माणि, मणा आदि अरूपायित विभक्ति हुन् ।

### संरचनाका आधारमा विभक्तिको वर्गीकरण

विभक्तिका रूपमा प्रयोग हुने भाषिक एकाइको संरचना कस्तो छ भन्ने आधारमा पनि विभक्तिको वर्गीकरण गर्न सकिन्छ । यस आधारमा विभक्तिलाई सरल र जटिल गरी दुई भागमा बाँड्न सकिन्छ ।

### सरल विभक्ति

एउटा मात्र रूपबाट बनेका विभक्तिलाई सरल विभक्ति भनिन्छ ।

डोट्याली भाषामा प्रयोग हुने विभक्तिमध्ये केही एउटा मात्र रूपबाट बनेका छन् । जुन यसप्रकार छन् :

ले, लाई, कि/खि, है, बठ्यै, मि, माइ, मै, माणि, मणा, ओ:, आ:, ऐ आदि सरल विभक्ति हुन् ।

**जटिल विभक्ति**

एक भन्दा बढी रूप मिलेर बनेका विभक्तिहरू जटिल विभक्ति हुन् ।

डोट्याली भाषामा प्रयोग हुने विभक्तिहरूमध्ये केही एकभन्दा बढी रूपबाट पनि बनेका छन् । जुन यसप्रकार छन्:

को, का, की, रो, रा, री, नो, ना, नी, खि लेखाँ, कि ल्या, कि निम्ति, बटा है, आदि जटिल विभक्ति हुन् ।

**निष्कर्ष**

डोट्याली भाषाको आफ्नै किसिमको मौलिक व्याकरणव्यवस्था छ । यो भाषा संस्कृत भाषाबाट विकसित भएको हुनाले यसको व्याकरणव्यवस्था केही मात्रामा संस्कृतको व्याकरण व्यवस्थाबाट पनि प्रभावित छ । विभक्तिको अध्ययन गर्दा कारकका सापेक्षतामा गर्नुपर्ने हुन्छ । संस्कृत भाषा र डोट्याली भाषाको कारक व्यवस्थामा अधिकतम समानता रहेको पाइन्छ । कारक व्यवस्थामा पाइने समानताका कारण विभक्ति व्यवस्थामा पनि समानता रहेको पाइन्छ । संस्कृत भाषा र नेपाली भाषामा प्रथमादेखि सप्तमीसम्म सात प्रकारका विभक्ति रहे भन्ने डोट्यालीमा पनि सात प्रकारकै विभक्तिहरू रहेका छन् तर ती विभक्तिका लागि प्रयोग हुने प्रत्यय (चिन्ह) केही नेपाली भाषासँग मिल्ने भए पनि अधिकांश प्रत्ययहरू मौलिक छन् । डोट्याली भाषाका विभक्ति र तिनका लागि प्रयोगमा आउने प्रत्ययहरूलाई तलको तालिकामा यसप्रकार प्रस्तुत गरिएको छ :

**तालिका नं. ११**

विभक्ति	विभक्ति चिन्ह (प्रत्यय)
प्रथमा	ले
द्वितीया	लाइ, कि, खि
तृतीया	ले, बठ्यै
चतुर्थी	कि/खि लाइ, कि/खि लेखाँ/ल्या, कि/खि निम्ति/निउति
पञ्चमी	है, बठ्यै, बटा है
षष्ठी	को, का, की, ओ, आ, ऐ, रो, रा, री, नो, ना, नी
सप्तमी	मि, माइ, मै, मणि, मणा

यसरी डोट्याली भाषाका विभक्तिहरू नेपाली भाषामा प्रयुक्त हुने विभक्तिहरूभन्दा नितान्त भिन्न ढङ्गले प्रयोग भएका देखिन्छन् ।

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## नेपाल भारत सीमावर्ती ब्याँसी सौका सामाजिक संगठन र संस्कृति

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## लेखसार

नेपाल भारत सिमानाको वारिपारि बस्ने ब्याँसी सौका समुदायको समाज र संस्कृति समान रहेको छ। दुवै देशको वारिपारि बस्ने सामाजिक र सांस्कृतिक सम्बन्धद्वारा बाँधिएका छन्। नेपालको सुदूरपश्चिम प्रदेशको हिमाली जिल्ला दार्चुला र भारतको उत्तराखण्डको पिथौरागढ जिल्लाको धार्चुलामा बसोबास गर्ने ब्याँसी सौका समुदायको अध्ययन गरिएको छ। यस अध्ययनको उद्देश्य सौका समुदायको सामाजिक संगठन, धर्म संस्कार, चाडपर्व, पूजा र संस्कृतिको अध्ययन गर्नु रहेको छ। प्रस्तुत अध्ययन ब्याँस उपत्यकामा बसोबास गर्ने सौका समुदायको स्थलगत अध्ययन, अवलोकन र गहिरो अन्तर्वाताबाट गुणात्मक तथ्यहरू संकलन गरी व्याख्या विश्लेषण गरिएको छ। नेपाल र भारत दुवै देशमा बसोबास गर्ने सौका जातिका जानकार व्यक्तिलाई मुख्य सूचनादाताको रूपमा लिएर अध्ययन गरिएको छ। यस अध्ययनबाट सौका समुदायका सामाजिक संगठनमा बडा, ढक्पा, लहेवा, ललेवा र लामा रहेका छन्। ब्याँसी सौका समुदायको बसोबास, नाम, धर्म र सामाजिक मूल्यमान्यता मौलिक प्रकारका रहेका छन्। सिमाना वारिपारिको सामाजिक मूल्यमान्यता, देवता पुजन, चाडपर्व र संस्कृतिमा समानता रहेको छ। ब्याँसी सौका समुदायको प्रमुख चाडपर्व र देवतामा ब्याँस ऋषि र चाडपर्वमा गवला, पितर पूजन, किर्जे पर्व रहेका छन्। सिमानाको वारिपारि बसोबास गर्ने ब्याँसी सौका जाति सामाजिक, आर्थिक, सांस्कृतिक क्रियाकलापहरू अदान प्रदानको लागि मानिसहरू सिमापार गरेर सहभागी हुन्छन्।

**शब्दकुञ्जी**: बडा, धलाड, गवला, किर्जे, बुढानी पूजा, दर्ज्यो

## अध्ययनको परिचय

ब्याँसी सौका एक हिमाली भेगमा बसोबास गर्ने जाति हो। यो जातिको बसोबास नेपाल, भारत र चीनको त्रिदेशीय सिमानामा रहेको अपी हिमालको फेदमा रहेको ब्याँस उपत्यकामा रहेका छन्। ब्याँस ऋषिले तपस्या गरेको हुनाले यो उपत्यकाको नाम ब्याँस रहन गएको विश्वास गरिन्छ। ब्याँस उपत्यकामा बस्ने हुनाले यो जातिले आफूलाई ब्याँसी भन्न रूचाउँछन् (भण्डारी, २०६४)। भारतमा कैलाशको गोदमा

ब्याँस ऋषिको पावन माटोको ब्याँस उपत्यकामा रहेका बुदी, गर्ब्याडलाई तल्लो ब्याँस र नपलर्च्यो, गुंजी, नावी, रौकांग, कुटीलाई मल्लो ब्याँसको नामले पुकारिन्छ। सौका गाउँको नामअनुसार सौका समुदायलाई आफ्नो नामको पछाडि बुदियाल, गुंज्याल, नवियाल, टिकरी, आदि लगाउन सुरु गरे। त्यसरी नै पहिले गाउँको नामको आधारमा बुदियालहरूलाई कोन्द्रगपा, गर्ब्यालहरूलाई हारूपा, नपलर्च्यालहरूलाई मंगरूपा, गुंज्यालहरूलाई ठुमुगपा, नवियालहरूलाई शियबिप्पा, रौकलियाहरूलाई दंयरपा, कुटियालहरूलाई खर्सापा, छाँगर्यालहरूलाई राखुपा र तिंकरिहरूलाई सरदंगपा नामले सम्बोधन गर्ने गरिन्थ्यो (नपलर्च्याल, २०१४)।

नेपालमा बासोबास गरिरहेका सौका जातिको दार्चुला जिल्लाको ब्याँस उपत्यकाको छाडरू, टिडकरका साथै राप्ला र सितोला गाउँमा बस्ने गर्छन्। दार्चुला भारतका ब्याँसीहरूको बसोबास छिमेकी मुलुक भारतका ब्याँस उपत्यका अन्तर्गतका रोडकोड (रोडकाली), नपलर्च्यु (नपलर्च्याल), गर्ब्याड (गर्ब्याल), बुदी (बुदियाल) ठाउँहरूमा रहेका छन् (रानामगर, २०५७)। नेपालको सघीय संसदले २०७७ साल जेष्ठ १८ गते नेपालको संविधानको दोश्रो संशोधन गरी नेपालको नयाँ निशाना छाप जारी गरी लिम्पियाधुरा, लिपुलेख र कालापानी भू-भागहरूलाई नेपालको नयाँ नक्सामा समेटिए पश्चात विगतमा विवादित रूपमा रहेका ब्याँसीहरूको बसोबास रहेको कुटी (कुटियाल), नावी (नावियाल) र गुन्जी (गुन्ज्याल) आदि ठाउँहरू नेपालको भूमिमा समेटिएका छन्। तर अझै पनि उक्त जमिनको भोगचलन भने भारतको रहेको छ। भारतमा सौका समुदाय बसोबास ब्याँस उपत्यकाको साथसाथै भारतको दारमा र चौदास उपत्यकाका विभिन्न गाउँहरूमा पनि रहेको छ। ब्याँस क्षेत्रमा हिउँदमा हिउँ पर्ने हुनाले अति जाडो हुनेहुनाले जाडो छल्ल गाईवस्तुहरू लिएर ६ महिना दार्चुला र दार्चुला खलंगा, धुलीगाडा लगायतका ठाउँमा बसाइँ भर्ने प्रचलन परापूर्वकालदेखि नै थियो (वांगती, २०१४सन)। असोज/कात्तिक महिनादेखि चैत महिनासम्म दार्चुला लगायतको औल क्षेत्रमा बस्ने र वैशाख महिना सुरु भएपछि ब्याँस क्षेत्र जाने चलन अहिले पनि विद्यमान छ। ब्याँसी सौका समुदाय विगतदेखि नै गाईवस्तुहरू ल्याएर किमतडी र धुलीगाडामा राख्ने गर्दथे। हिउँदमा पशुहरू ल्याएर किमतडीमा राख्ने चलन हालसम्म पनि कायमै रहेको छ। किमतडीमा ब्याँसीहरूको निजी वन रहेको छ। उक्त वनलाई सबैले सामूहिक चरन क्षेत्रको रूपमा प्रयोग गर्दै आएका छन्।

ब्याँसीहरूको आफ्नै विशिष्ट किसिमको संस्कार-संस्कृति र परम्परा रहेका छन्। यिनीहरूले सामाजिक मूल्य, मान्यता, संस्कृति, सामाजिक संरचना र सम्बन्धलाई परापूर्वकालदेखि निरन्तरता दिँदै आएका छन्। समाजमा सामाजिक सदभाव र एकता कायम गराउनमा परम्परागत संस्था, मूल्य, मान्यता र संस्कृतिले महत्वपूर्ण भूमिका खेलेको पाइन्छ। सौका जातिको आफ्नो मौलिक भेषभूषा छ। यो समुदायका पुरुषले घुँडासम्मको गाउँन आकारको कपडा, सुलवार, टाउकोमा पगरी र कम्मरमा पटुका बाँध्ने गर्दछन्। महिलाले कम्मरमाथि च्या र तल भाला लगाउँछन् (जोशी, २०७६)। सौका जातिको पेसा, व्यवसाय, सामाजिक चालचलन, रीतिरिवाज भेषभूषा विशिष्ट प्रकारको रहेको छ। सौका जाति हिन्दू धर्म मान्ने गर्दछन्। ब्याँस ऋषिलाई आफ्नो कुलगुरु देवता मानी पूजा गर्ने गर्दछन्। शिवलाई इष्ट कुलदेवताका रूपमा पुज्ने गर्दछन्। शिवको मन्दिरमा मूर्ति हुँदैन। शिवलिंग प्रतिस्थापन गरेको पाइन्छ। यिनीहरूले कुमारी र प्रकृति भूमिको पनि धुमधामसित पूजा गर्ने गर्दछन्। देवी स्थान भगवतीको मन्दिरमा मारहानी बली चढाउने

गर्दछन् । बोका च्याङ्ग्राको बली दिएर मन्दिर परिसर मै देवाली भोजको रूपमा ग्रहण गर्ने गर्दछन् । खासगरी आश्विन कार्तिकको स्याङ्ग्रे पूजनमा परिवारको हैसियत अनुसार प्रतिपरिवार दुईदेखि एघारसम्म भेडा च्याङ्ग्राको बलीबाट पूजा सम्पन्न गर्ने गर्दछन् र एक आपसमा टीका अक्षता लगाउने र सामूहिक नृत्य गर्ने गर्दछन् । तिब्बतको नजिकको बसोबास भए पनि यो जातिमा तिब्बततिरको प्रभाव परेको देखिदैन (भण्डारी, २०६४) । नेपालको जनगणना २०७८को तथ्यांक अनुसार ब्याँसी सौका समुदायको कुल जनसंख्या १३२२ रहेको छ (जनगणना, २०७८) । ब्याँसी सौका समुदाय कृषक, पशुपालक एवम् अर्धघुमन्ते व्यापारी भएकाले जन्मजात नै जाँगरिला, सरल र नैतिकवान् हुन्छन् । पुस्तौदेखि तिब्बत र नेपाल भारत बिचमा व्यापारको काम गर्दै आएका छन् ।

हिमालमा बस्ने सौका जातिलाई पहाड र तराईका वन पाखामा हजारौंको संख्यामा रहेका भेडाबाखा चराउन स्थानीय जनताबाट कुनै प्रकारको अवरोध हुँदैन थियो (बिष्ट, २०७३) । वर्तमान समयमा सौका समुदाय नेपाल भारत सिमानाको वारिपारि बसोबास गर्ने गर्दछन् । सिमानामा बसोबास गर्ने यो समुदायको अध्ययन गर्दा प्रकार्यवादी सिद्धान्तका आधारमा अध्ययन र विश्लेषण गर्ने प्रयास गरिएको छ । ब्याँसी समाजका सामाजिक र सांस्कृतिक संस्थाहरूले उनीहरूको परम्परागत संस्कृति, सामाजिक मूल्य र मान्यताको निरन्तरता र समाजमा सामाजिक एकता, सौहार्दता र समृद्धि कायम गराउन तथा सामाजिक सम्बन्धहरूको निरन्तरतामा पुऱ्याएको योगदान, प्रथाजनित कानून अनि अभ्यास, उनीहरूको संस्कार- संस्कृति एवम् मूल्य, मान्यताको अन्तरसम्बन्धमा प्रकार्यवादी अवधारणाबाट विश्लेषण गरिएको छ ।

### अध्ययन विधि

प्रस्तुत अध्ययनमा नेपालको दार्चुला र भारतको धार्चुलामा बसोबास गर्ने ब्याँसी सौका समुदायलाई समेटिएको छ । यी ठाउँहरू पहिलेदेखि हिँउदमा ब्याँसीहरूको थातथलोको रूपमा रहेको हुनाले अध्ययन क्षेत्रमा समेटिएका हुन् । स्थलगत अध्ययनका लागि अनुसन्धानकर्ताको सहजतालाई उद्देश्यमूलक नमुना छनोटको आधारमा १५ जना मुख्य सूचनादाता अन्तर्वाताका लागि छनौट गरिएको थियो । स्थलगत अध्ययन दुई चरणमा सम्पन्न गरिएको थियो । पहिलो चरणको स्थलगत भ्रमण वि.सं. २०७७ सालमा गरिएको थियो भने दोश्रो चरणको स्थलगत अध्ययन वि.सं. २०८० सालमा गर्ने क्रममा दार्चुला र धार्चुलामा गई थप अध्ययन गरी सूचनाहरू सङ्कलन गरिएको थियो । भारततर्फको पिथौरागढ जिल्लामा पर्ने धार्चुलामा बसोबास गर्ने सौका समुदाय र नेपालतर्फ जिल्ला सदरमुकाम खलंगा दार्चुलामा अधिकांश ब्याँसीहरूको घर भएका कारण उक्त स्थानलाई अध्ययन क्षेत्रको रूपमा छनोट गरिएको हो । दुवै देशका सौका समुदायका मुख्य जानकारहरूको स्नोबल नमुना विधि मार्फत सौका संस्कृतिका जानकार पहिचान गरी तथ्यहरू संकलन गरिएको थियो । अध्ययन क्षेत्रमा ब्याँसी समुदायका अगुवा विज्ञ व्यक्तित्वहरूका साथै ब्याँसी सौका समाजका पदाधिकारीहरूसँग परामर्श गरी त्यसैको आधारमा अध्ययन गरिएको छ । ब्याँसी सौका समुदायको सामाजिक संरचना, सामाजिक सांस्कृतिक मूल्य, मान्यता, भेषभूषा, चाडवाड र पूजाको अध्ययन वर्णनात्मक र

अन्वेषणात्मक अनुसन्धान ढाँचामा आधारित रहेको छ । ब्याँसी सौकाहरूको सामाजिक, सांस्कृतिक पक्षको समग्रतामा अध्ययन गरी वर्णन गरिएको छ ।

### अध्ययनको समस्या, उद्देश्य र औचित्य

नेपाल र भारत सिमानाको पश्चिम उत्तरी हिमाली क्षेत्र नेपालको सुदूरपश्चिम प्रदेशको दार्चुला र भारतको उत्तराखण्ड राज्यको पिथौरागढ जिल्लाको उत्तरी भेग धार्चुलामा बसोबास गर्ने ब्याँसी सौका समुदाय एक सीमावर्ती समुदाय हो । ब्याँस उपत्यकामा बसोबास गर्ने यो समुदायको आफ्नै मौलिक पहिचान रहेको पाइन्छ । सुदूरपश्चिम प्रदेशको नेपाली भूभागमा बासोबास गर्ने विभिन्न जातजातिमध्ये सौका समुदाय हिमालमा बस्ने थोरै जनसंख्या भएको अल्पसंख्यक आदिवासी समुदाय हो । ब्याँसी सौका समुदायको सुदूरपश्चिममा तिब्बत, नेपाल, हिमाल, सीमापारको व्यापार गर्ने समुदायका नामले चिरपरिचित रहेको पाइन्छ । यो समुदाय तिब्बतबाट नुन लिएर सुदूरपश्चिमको हिमाल, पहाड हुँदै चुरेको फेदसम्म आएर हिउँदमा गाँउहरूमा नुन लगायतका बस्तुहरू विनिमयको व्यापार गर्ने व्यापारी समुदाय हो । भारतमा पनि ब्याँसी सौका समुदायको व्यापार पहिलेदेखि पिथौरागढ, हल्द्वानी, खटिमासम्म रहेको पाइन्छ । यस समुदायको भाषा, संस्कृति, रहनसहन, भेषभूषाको विविध पक्षमा अध्ययन अनुसन्धान भएको पाइँदैन । वर्तमान नेपाल भारत सिमानामा बसोबास गर्ने यो सौका समुदायको सामाजिक प्रणाली कसरी सञ्चालन भएको छ ? यस समुदायको मौलिक संस्कृतिहरू के के छन् ? जस्ता प्रश्नको समाधान खोज्न यस लेखमा अध्ययन गरिएको छ । यो समुदायको सामाजिक संगठनको अवस्था र सामाजिक मूल्यमान्यताहरू, चाडपर्व र पूजाआजाको अध्ययन गर्नका लागि समस्याको रूपमा लिएर अध्ययन गरिएको छ । यस अध्ययनको मुख्य उद्देश्य ब्याँसी जातिको सामाजिक संगठन, सामाजिक मूल्यमान्यता, विश्वास, चाडपर्व र पूजाको अध्ययन गर्नु रहेको छ । ब्याँसी सौका समुदायको बारेमा जान्न चाहने अध्येता, विधार्थी, नीति निर्माताहरूलाई सौका समुदायको बसोबास क्षेत्र, सामाजिक संगठन, सामाजिक मूल्यमान्यताहरू, चाडपर्व र पूजाआजाको सम्बन्धमा जानकारी दिनु यस अध्ययनको औचित्य रहेको छ ।

### अध्ययनको प्राप्ति र छलफल

#### ब्याँसी सौका सामाजिक व्यवस्था

सौका समुदाय हिमाली क्षेत्रको आदिवासी जनजाति समूह हो । यस जनजातिका पनि नेपालका अन्य आदिवासी जनजातिको जस्तै आफ्नै परम्परागत प्रणाली रहेका छन् । आफ्ना समुदायलाई नियम कानुनले बाँधेर समाजलाई व्यवस्थित रूपमा सञ्चालन गर्नको लागि एक निश्चित प्रणाली बसालेका थिए । यस समुदायका पूर्वजहरूले आफ्ना समाजलाई सुव्यवस्थित रूपमा चलाउनको लागि गाउँमा सुशासन कायम गर्न राजनैतिक प्रकारको संस्थाको प्रकार्य गर्न वडा, ढक्पा, ल्हेवा र ललेवाको व्यवस्था गरेका छन् । त्यसै गरी धार्मिक प्रणाली व्यवस्थित गर्न लामा, डाङ्गरी र पुजारीको व्यवस्था निर्माण गरिएको छ । सौका समुदायमा रहेका यी विभिन्न पदले सौका समुदायको सामाजिक संगठन निर्माण भएको छ । यी सबै निकायले सौका

समुदायको सामाजिक जीवनलाई व्यवस्थित रूपमा सञ्चालनका लागि कार्य गर्ने गर्दछन् । यस समुदायका सामाजिक एकाइहरू र उनीहरूको भूमिका निम्नानुसार रहेका छन् :

### बडा (मुखिया)

ब्याँसी सौका समुदायमा बडा पद गाउँको सबैभन्दा मुख्य र सम्मानित पद हो । बडालाई सम्मानित र अनुभवी मुख्य व्यक्तिको रूपमा लिने गरिन्छ । आजभोलि बडालाई प्रधान पनि भनिन्छ । गाउँको व्यवस्थालाई व्यवस्थित रूपमा चलाउन र अन्य समुदायसँगको विभिन्न क्रियाकलाप र सम्बन्ध स्थापित गर्ने काम बडाले गर्ने गर्दछन् । आफ्ना समुदायलाई सुरक्षित राख्ने, समुदायमा आइपरेका विभिन्न समस्याको निराकरण र समाधान खोज्ने काम पनि बडाले गर्ने गर्दछन् । आफ्नो समाजलाई व्यवस्थित बनाउन आवश्यक नियम कानून बनाउने र त्यसको कार्यान्वयन गर्ने काम पनि बडाले गर्ने गर्दछन् । न्यायिक काम पनि बडाले गर्ने गर्दछन् । गाउँमा पूजापाठ गर्ने, त्यसको लागि शुभ साइत हेराउने र गाउँलेहरूलाई खबर गर्ने काम गर्दछन् । समग्रमा भन्नुपर्दा मुखिया गाउँको सुव्यवस्था कायम गर्न, सुशासन गर्न, समाजबाट अधिकार प्राप्त व्यक्ति हुन् । उनले गाउँमा शान्ति कायम गर्ने, भैँभगडा मिलाउने, संस्कार र संस्कृतिको निरन्तरता दिने जस्ता कार्यहरू गर्दछन् । एउटा शासकले गर्ने सबै काम गर्दछन् । सौका समुदायमा यो बडा पद जन्मजात प्राप्त हुने पद हो । यो जन्मको आधारमा प्राप्त हुन्छ । अर्थात् बडाको छोराले बडा हुने व्यवस्था रहेको छ । बडालाई गाउँमा हुने पूजा, विवाह लगायतका हरेक कार्यक्रममा सम्मान गर्ने गरिन्छ । स्याङ्से पूजाको दिनमा बडालाई बाखाको ट्याकुलो दिने चलन रहेको छ । ब्याँसी सौका समुदायको सामाजिक प्रणाली सञ्चालनमा बडा (मुखिया) को महत्वपूर्ण योगदान र भूमिका रहेको पाइन्छ ।

### ढाक्पा (फौजदार)

सौका समाजमा रहेको दोस्रो ठुलो पद ढाक्पा हो । ब्याँसी सौका समुदायमा ढाक्पालाई मुखिया (बडा) को नजिकको मान्छे, विश्वासपात्र र सहयोगी मानिस मानिन्छ । मुखिया (बडा) को खास कारिन्दा भएको हुनाले मुखियाले बनाएको नियम कानून र जनताबाट पास गरेका निर्णयहरू कार्यान्वयन गर्ने काम बडाको निर्देशनमा ढाक्पाले गर्ने गर्दछन् । बडाको अनुपस्थितिमा सबै काम ढाक्पाले गर्ने गर्दछन् । ढाक्पामा बलियो र साहसी व्यक्ति नियुक्ति गरिन्छ । ढाक्पाले छिमेकी गाउँलेहरूसित भैँभगडा हुँदा त्यसको मुकावला गर्ने गर्दछन् । ढाक्पाले बडाको प्रत्येक काममा सहयोग गर्ने गर्दछन् ।

### ल्लेवा (सञ्चारक)

गाँउको बडाले भनेको खबर गाँउभरि पुऱ्याउने काम ल्लेवाले गर्ने गर्दछन् । खासमा ल्लेवाको काम भनेको सञ्चारको काम हो । बडाबाट प्राप्त भएको खबर गाउँलेहरू कँहा पुऱ्याउने काम ल्लेवाले गर्दछन् । उदाहरणको लागि जस्तो बडाले लामालाई हेराएर स्याङ्से पूजा कहिले गर्ने भनेर शुभ साइत हेराएर खास दिन निश्चित गरेपछि त्यसको खबर गाउँलेहरूलाई पुऱ्याउने काम ल्लेवाले गर्दछन् । यसैगरी गाउँमा आई परेको समस्याको बारेमा छलफल गर्नुपर्ने भएमा पनि गाउँलेहरूलाई बोलाउने काम ल्लेवाले गर्दछन् । निष्कर्षमा भन्नुपर्दा ल्लेवाले मुखिया र गाउँलेहरूको विचमा सञ्चारको काम गर्दछन् । गाउँको कोषको बैठक, कोषको परिचालन, गाउँमा सुव्यवस्था कसरी बसाल्ने लगायतका कामको लागि गाउँलेलाई खबर गर्ने काम

लहेवाले गर्दछन् । गाउँलेले लहेवालाई अन्न दिने गर्दछन् । पूजाको लागि उठाएको पैसाबाट बचेको पैसाको केही भाग लहेवालाई दिने गरिन्छ । लहेवाले पूजा हुँदा कानमा सेतो ध्वजा हालिदिने, इज्जत दिने गर्दछन् । पहिले लहेवालाई काम गरेबाफत पारिश्रमिक स्वरूप धिउ, खुर्सानी, दाल, चामल जस्ता खाने कुरा दिने परम्परा रहेको थियो । हालका वर्षहरूमा रूपिया दिने गरिन्छ ।

### ललेवा (चौकीदार)

ललेवाले गाउँको सुरक्षाको काम गर्ने गर्दछ । गाउँलेको खेतको हेरचाह गर्ने कसैले खेतीपातीमा नोक्सान गर्छ कि भनेर हेर्ने कार्य गर्दछन् । यसैगरी गाउँको मेलापात हेर्ने, संरक्षण गर्ने, वनको हेरचाह र सुरक्षा गर्ने काम पनि ललेवाले गर्ने गर्दछन् । गाउँ, खेत र वनको सुरक्षामा समस्या परेमा ललेवाले गाँउको बडालाई खबर गर्ने गर्दछन् । गाईवस्तुले कुनै व्यक्तिले हानी नोक्सानी गरेमा मुखियालाई खबर गर्ने गर्दछन् । दण्ड जरिमानाबाट आएको केही प्रतिशत ललेवालाई दिने गरिन्छ । यसको साथै गाउँलेले पनि ललेवालाई अन्नपात पनि दिने गर्दछन् ।

### लामा, डाङ्ग्री र पूजारी

प्राचीनकालदेखि प्रत्येक ब्याँसी सौका गाँउमा देवताको पूजा गर्ने, भुतप्रेत धपाउने, ज्योतिषी जस्तै हेरालुको काम गर्ने, अक्षता हेर्ने, शुभ अशुभको हेराली, गणाली गर्ने र ज्योतिषको काम सौका समुदायमा लामाले गर्ने गर्दछन् । भाँकीले धामी काप्ने गर्दछन् । सौका समाजमा घरमा अशान्ति भएमा लामा हेराउने र लागो लाग्य लागेको भएमा भाँकीलाई सोध्ने गर्दछन् । चमक सिंह तिकरी (२०१४) भन्छन् केही गाँउमा तपस्वी र शक्तिशाली लामा (धामी) हुने गर्दथे । ब्याँसको इतिहासलाई हेर्दा उडने लामा, तन्त्रमन्त्र गर्ने लामा, भुतप्रेत र दानव धपाउने लामाहरूको प्रसिद्धि पाइन्छ । तिकरका कुकी लामा, बुदीकातिन लामा र कुटीका सौकपो लामा जो आफ्नो आवश्यकता अनुसार उडेर जाने गर्दथे । यसरी सौका समुदायमा लामाको पनि ठुलो महत्व रहेको छ । सौका समुदायमा सामाजिक सुव्यवस्था कायम गर्नको लागि लामाको पनि महत्वपूर्ण भूमिका रहेको देखिन्छ ।

### ब्याँसी सौका बसोबास क्षेत्र र पहिरन

#### बसोबास क्षेत्र

ब्याँसी सौका नेपाल भारत सीमानदी महाकाली र यसको उपशाखा नदीको तटीय भूभागमा बसोबास गर्ने हिमाली आदिवासी जाति हुन् । ब्याँसी सौका समुदायको बसोबास नेपाल, भारत र चीनको त्रिदेशीय सिमाना रहेको ब्याँस उपत्यकामा रहेको छ । अपी हिमालको फेदमा रहेको ब्याँस उपत्यकामा रहने हुनाले यो जातिलाई ब्याँसी भनिन्छ । ब्याँस ऋषिको बसोबास स्थल हुनाले यस क्षेत्रलाई ब्याँस भनिन्छ । ब्याँस ऋषिले काली नदीको किनार उरफन कवा नामक गुफामा महाभारत महाकाव्यको रचना गरेका हुनाले यसको नाम ब्याँस गुफा रहन गएको भनिन्छ । महर्षी ब्याँसको नामबाट यस क्षेत्रको नाम ब्याँस रहन गएको सौका समुदाय विश्वास गर्दछन् (भण्डारी, २०६४) । ब्याँस उपत्यकामा ९ वटा गाउँहरू रहेका छन् । जसमा कुटी, रौक, नावी, गुजी, नपल्व, गरबयाङ्ग, बुदी, गरी सातवटा गाँउ भारतको पिथौरागढ जिल्लामा पर्दछन् भने छाङ्गरू र टिडकर गरी दुई गाउँ नेपालको दार्चुला जिल्लामा पर्दछन् । ब्याँसी सौका नेपालमा दार्चुला

जिल्लाको ब्याँस उपत्यकाको ब्याँस गाउँपालिका वार्ड नं. १ को छाडरू र टिडकर गाउँ र वार्ड नं. २ राप्लाका साथै अपी हिमाल गाउँपालिका वार्ड नं. ६ सितोला गाउँमा रहेका छन् । राप्ला बस्ने सौका समुदायका पुर्खा पहिले गर्वयाडको कर्जागमा बस्ने गर्दथे (विष्ट, २०७३) ।

ब्याँसी सौकाहरूको बसोबास क्षेत्र ब्याँस उपत्यका समुद्री सतहबाट ७,५०० फिट देखि १८,००० फिटसम्मको उँचाइमा ब्याँस उपत्यका फैलिएको छ । ब्याँस उच्च हिमाली क्षेत्रमा रहेको हुनाले जाडोमा अत्यन्त जाडो हुनेहुनाले सौका समुदाय ग्रीष्मकालका छ महिना मात्र पैतृक भूमि ब्याँस क्षेत्रमा बस्ने गर्दछन् । हिउँदमा हिउँ परेर अत्यन्त जाडो हुनेहुनाले सौका सबै हिउँदमा जोलजीवी, छारछम, बलुवाकोट, देथला, आएर बस्ने गर्दछन् । यसैले पहिलेदेखि वर्षको छ महिना ग्रीष्मकालमा ब्याँसमा र हिउँदको शीतकालमा धार्चुला र नेपालको दार्चुलाको विभिन्न ठाँउमा आएर बस्ने गर्दथे । वि.स. १९२० मा गुँजीबाट बुढा सहितको छ जनाको समूह नेपाल दरबार गएर चार महिना बसेर हिउँदमा बस्नको लागि धुलेगाढाको (तंतती) बसोबासको लागि बिन्ती चढाएको र राजाले लालपुर्जा दिएपछि यस क्षेत्रमा शीतकालीन बसोबास बनेको पाइन्छ । पछिगएर धुलेगाढा क्षेत्र ब्याँसका पाँच गाउँको शीतकालीन बसोबासको व्यवस्था गरिएको थियो । यसै समयमा देथला पनि गुँजी र बुढ्याल सौका समुदायलाई बसोबासका लागि लालपुर्जा प्राप्त गरेपछि ब्याँस उपत्यकाका सबै ब्याँसी सौका समुदायको यस क्षेत्रमा शीतकालीन बसोबासको व्यवस्था भएको थियो । धुलेगाडामा गुँजीको स्कुल पनि सञ्चालन हुने गर्दथ्यो । धुलेगाढाको प्रधान गुँज्याल हुने गर्दथे (गुँज्याल, २०१४) । आजभोलि हिउँदमा भारतीय भूभागमा बस्ने ब्याँसी सौका धार्चुला, छाडरू र टिडकर ब्याँसका सौका हिउँदमा जाडो बढेपछि दार्चुला जिल्ला सदरमुकाम बसाइँ सराइ गर्ने गर्दछन् ।

### कुञ्जा

परिवार तथा वस्तुभाउहरू सहित बसाइँ सर्नुलाई सौका भाषामा कुञ्जा सर्नु भनिन्छ । ब्याँस क्षेत्रमा हिउँदमा ठण्डा हुने हुनाले मंसिरमा खेतीपाती भित्र्याइ सकेपछि बसाइँ सरेर औल ठाँउमा सर्ने गर्दछन् । ब्याँसमा जसरी आफ्नो गाँउ छ त्यसरी नै तल औलमा आएर पनि आआफ्नो गाँउको समूहमा बस्ने गर्दछन् । जसलाई खेडा नामले चिनिन्छ । उदाहरणका लागि टिंकरी खेडो, बुढ्याल खेडो आदि । यसरी प्रत्येक गाँउका मानिस आफ्नो गाँउका आफन्तका साथमा बस्ने गर्दछन् । पहिलेको समयमा हिउँदमा धार्चुला बजारका विभिन्न खेडा, नेपालको देउथला, हरसिगावगड, लेकम, बाड्गावगड, किमतडी लगायतका ठाँउमा आफ्ना जनावर सहित खेडामा बसोबास गर्ने गर्दथे । आजभोलि सदरमुकाममा बसोबास गर्दछन् भने धेरै जसो भारततर्फ धार्चुलाका खेडाहरूमा पनि बसोबास गर्ने गर्दछन् ।

वर्तमान सिमानाको निर्माण हुनु पूर्व सदियौदेखि यस क्षेत्रमा सौका समुदायको बसोबास रहेको थियो । जनमानसमा पछिल्लो समयसम्म पनि सिमानाको खासै आभास थिएन । कुटीका कुट्यालहरू, गरबयाङ्का गरब्यालहरू, बुदीका बुढ्यालहरूको शीतकालीन बसोबास रौतेडा थियो । नाबीका नाब्याल र गुँजीका गुँज्यालहरूको हिउँदको बसोबास धुलेगाडा थियो । यसै गरी नप्लचुका नप्लच्याल भने खट्टावगड बस्दथे । गरब्याल र बुढ्याल सितौलामा पनि बस्ने गर्दथे । गरब्यालहरू बाडावगरमा पनि बस्थे । आजभोलि धार्चुला र दार्चुलामा बसोबास गर्ने गर्दछन् । सितौलामा बसोबास गर्ने सौका समुदाय गरब्याङ्क र बुदीका मध्येकै हुन् ।

आजभोलि पनि कतिपय ब्याँसी सौका समुदाय भारत र नेपालमा बसोबास गर्दछन् । कतिपयको परिवारको बासोबास भारतमा छ भने कामकाज नेपालमा रहेको छ त्यसै गरी कतिपयको कामकाज भारतमा छ । कतिपय भारतीयहरूका परिवार नेपालमा रहेका छन् । प्रायः संसारका सिमानामा यो स्थिति पाइन्छ । जुन नेपाल र भारतमा पनि बिद्धमान् रहेको छ ।

ब्याँस उपत्यकालाई ब्याँसीहरूले *व्याङ्खु* भन्ने गर्दछन् । ब्याँस उपत्यकामा रहेका नौवटा गाउँहरू मध्ये रोडकोड, नपलच्यू, गब्याङ र बुदी गाउँहरू भारतमा पर्दछन् भने कुटी, नावी, गुन्जी, छाङ्खु र तिङ्कर नेपालमा पर्दछन् तर यीं स्थाहरूका बारेमा नेपाल र भारत बिचमा विवाद रहेको देखिन्छ । अहिले नेपालमा छाङ्खु र तिङ्कर गाउँ मात्रै रहेका छन् । ब्याँस क्षेत्रका ब्याँसीहरू परापूर्वकालदेखि नै त्यस क्षेत्रमा बसोबास गर्दै आएका देखिन्छन् । नेपाल र भारत दुवैतिरका ब्याँस उपत्यकामा बस्ने ब्याँसीहरूका संस्कार-संस्कृति, परम्परामा समानता रहेका छन् । यसको ज्वलन्त उदाहरणको रूपमा *सैह्यामो* (काग पुराण)लाई लिन सकिन्छ । दिवंगत आत्माका पारलौकिक पथ प्रदर्शकको रूपमा *सैह्यामो*लाई लिइन्छ । ब्याँसी समुदायमा मृत्यु संस्कारको अन्त्येष्टि सम्बन्धी गरिने सम्पूर्ण विधि, प्रक्रिया र मृतकको आत्मालाई बाटो देखाउनका लागि मृत्यु संस्कारमा सुनाइने काग पुराणलाई *सैह्यामो* भनिन्छ (नवियाल, २००३) । सबै ब्याँसी समुदाय ब्याँस ऋषिलाई आफ्ना पूर्वज मान्ने गर्दछन् । ब्याँसी हुनुमा गर्व गर्दछन् । भारतको दार्मा र चौदासमा पनि सौका समुदायको बसोबास रहेको छ । ब्याँसका सौका समुदायको चौदास र जोहारीका सौकाबिचमा विवाहबारी हुने गर्दछ ।

### **ब्याँसी सौका नाम**

ब्याँस उपत्यकामा बसोबास गर्ने सौका समुदाय आफूलाई ब्याँसी सौका भनेर पहिचान गर्दछन् । सौका शब्द शक वंशीय राजपुत तथा सम्पन्नताको प्रतीक साहुकार दुवै रूपमा प्रयोग गरिएको पाइन्छ । ब्याँस हिमालमा बस्ने हुनाले ब्याँसी भनिएको पाइन्छ । यस क्षेत्रमा पहिले सौका राजवंशको लामो शासन रहेको र पछि कत्युरी, मल्ल, पाल, शाह, चन्द्र, जुम्ली शासन रहेको थियो । सौकाहरू आफूलाई *र* शब्दबाट सम्बोधन गर्दछन् । *र* शब्दको तात्पर्य बाहुसित हुन्छ । वर्ण व्यवस्थाको उत्पत्ति ऋग्वेदमा सम्झाएको छ । जसमा संसारको सृष्टि, सृष्टिकर्ताको मुखबाट ब्राह्मण, बाहुबाट क्षेत्री आदि भएको उल्लेख हुनाले सौका समुदाय आफूलाई क्षेत्रीय मान्ने गर्दछन् । यसैले सौका बोलीमा *र* को अर्थ क्षेत्री राजपुत हुन्छ । *र* सम्बोधनमा सौका समुदाय गर्वको अनुभव गर्ने गर्दछन् । भोटे शब्दमा सौका समुदाय नराम्रो मान्दछन् । उनीहरूको भावनामा ठेस पुग्ने गर्दछ । किनभने सौका समुदाय न त भोटे हुन् न देश भोट थियो । यी सौका थिए । भोटे शब्द भोट प्रदेशमा बसोबास गर्ने तिब्बतीयहरूका लागि उपयुक्त हुने गर्दछ । तर सौका समुदायलाई पनि भोटे भनेर सम्बोधन गर्दा उनीहरू आफ्नो पहिचानप्रति सचेत हुनाले सौका हौं भनेर पहिचान गराउन उपयुक्त ठान्दछन् ।

सौका समुदाय प्राचीन समयदेखि कुमाउँ र सुदूरपश्चिममाका गाँउहरूमा दैनिक आवश्यकताका बस्तुहरू नुन, जटीबुटी, ऊन, ऊनीका कपडा लगायत बस्तु हिमालपारि तिब्बतबाट ल्याएर दिने गर्दथे । यी बस्तुको सट्टामा चामल, खुर्सानी लगेर जाने गर्दथे । लामो समयसम्म बस्तुविनिमयको व्यापार चलेको

थियो । सौका समुदायका मानिसहरू यातायातको व्यवस्था नभएको समयमा आफ्ना भेडाबाखामा नुन, हिमाली जटीबुटी, ऊनका कपडा बोकेर हिमालदेखि पहाड हुँदै तराईसम्म व्यापारका लागि पुग्ने गर्दथे । कुमाउँ र सुदूरपश्चिमका प्रायः सबै गाँउमा सौका परिचित थिए । सौकाबाटै तिब्बतको नुन र जटीबुटी ओखती साटफेर गरेर राख्ने गर्दथे । सुनपति सौकाको वर्णन कुमाउँ र सुदूरपश्चिमको लोकगाथामा आउने गर्दछ ।

सौका शब्द पन्ध्रौं शताब्दीदेखि यस क्षेत्रमा प्रयोग हुनथालेको मानिन्छ । साहुकारी र व्यापारसित सौका समुदायको ऐतिहासिक सम्बन्ध रहेको छ । हिमालयमा बस्ने र सीमावारपारको व्यापार गर्ने यस क्षेत्रको सौका एकलो जाति हो । त्यसैले व्यापार गर्ने जाति भएको हुनाले साहुकारबाट सौका भएको हो भन्ने भनाइ पनि व्याप्त रहेको छ । धनी सौकाबाट रिन लिएर गरिब सौका पनि तिब्बत गएर सामान लिएर साटफेर व्यापार गरी नाफा कमाएर साहूको रिन तिर्ने गर्दथे । पैसा भएको सौका परिवारलाई सौकार, साहुकार हुँदै सौका भएको हुनसक्छ भन्ने भनाइ पनि पाइन्छ । सौका समुदायको कुरा गर्दा ब्याँसका ब्याँसी, चौदासका चौदासी, मुन्सयारीका जोहार र दार्माका दरम्याल सबै सौका हुन् । ब्याँस ऋषि हिमालको काखमा रहेको ब्याँस उपत्यकामा बसोबास गर्ने समुदाय भएको हुनाले ब्याँसी समुदाय पनि भन्ने गरिन्छ । पहिले सौका समुदाय सौकाभन्दा पनि ब्याँसी भनेर बोलाउँदा आफूलाई सम्मानित मान्ने गर्दथे ।

ब्याँसी सौका समुदायको बसोबास क्षेत्रको नामले पनि उनीहरूको बोलाउने पहिचान बनेको पाइन्छ । बसोबासको ठाउँको नामले जातिगत नाम रहन गएको देखिन्छ । जस्तो कि कुटीमा बस्नेलाई कुट्याल, गरबयाङमा बस्नेलाई गरब्याल, बुदीमा बस्ने बुद्य्याल, नाबीमा बस्ने नाब्याल र गुंजीका गुंज्याल, नप्लचुमा बस्नेलाई नप्लच्याल, टिंकरमा बस्नेलाई टिंकरी र छांगरूमा बस्नेलाई छाङर्याल भन्ने गरिन्छ ।

### पहिरन

सौका समुदायको आफ्नो विशिष्ट मौलिक पहिचान झल्काउने पहिरन रहेको छ । यो समुदाय हिमाली भेगमा बसोबास गर्ने भएकाले चिसो र बतासबाट शरीरलाई न्यानो बनाइ राख्न भेडाको ऊनका लुगाकपडा बुनेर लगाउने गर्दछन् । यस समुदायका पुरुषको पहिरन रङ्गा बे थुल्वा हो । उक्त पहिरन घुडासम्म लगाउने कूर्ता जस्तै कपडा हो । यो ऊनबाट बनाउने गरिन्छ । यो प्रायः सेतो रङ्गको हुन्छ । कम्मरमुनि सुरवाल लगाउने गर्दछन् । यसैगरी पुरुषले कम्मरमा बाँध्ने पटुकालाई ब्याँसी भाषामा ज्युउँज्याड भनिन्छ । टाउकोमा बाँध्ने पाग वा पगडी हुन्छ । पगडीलाई सौका भाषामा बेन्ठुलो भन्ने गरिन्छ । यो पगडी सेतो मखमलको हुन्छ । पगडी सात हातदेखि नौ हातसम्म लामो हुन्छ । पगडीले सिरको रक्षा गर्ने विश्वास गरिन्छ । खुट्टामा पुरुषहरूले छालाबाट बनेको देडी जुत्ता लगाउने गर्दछन् ।

महिलाहरूको पहिरनलाई चुडवाला भनिन्छ । महिलाले कम्मरभन्दामाथि लगाउने पहिरनलाई च्युड र कम्मरमुनि लगाउने कपडालाई वाला भनिन्छ । हातको बाहुलालाई रडकल्वे भनिन्छ । च्युडवाला कालो र रातो ऊनी धागोबाट बनाउने गरिन्छ । कम्मरमा बाँध्ने पटुकालाई ज्युवज्याड भनिन्छ । यसैगरी महिलाले टाउकामा ऊन र सुतीबाट बनेको टाउकोदेखि पछाडिपट्टि पिठ्युसम्म ढाक्ने एक किसिमको घुम्टोजस्तो लुगा लगाउने गर्दछन् जसलाई च्युक्ती भनिन्छ । महिलाले खुट्टामा घुँडासम्मको जुत्ता (दोचा) लगाउने गर्दछन् ।

पहिले सौका समुदायका मानिसहरू आफै कपडा बुन्ने गर्दथे । तर आजभोलि सौका जातिको परम्परागत पहिरनहरू खास खास, महत्वपूर्ण चाडवाडमा मात्र प्रयोग गर्ने गरेका छन् ।

वर्तमान समयमा सौका पोसाक वा लुगा बुन्ने मौलिक सिप पछिल्लो पुस्तामा हस्तान्तरण हुन नसक्दा सौका जातिका यी परम्परागत पोसाक बुन्ने मानिसको अभाव रहेको छ । च्याडवाला बुन्न ढाई महिना लाग्छ । नेपालमा सौका पहिरन बुन्ने मानिस नभएर जातीय उत्सवहरूमा लगाउनका लागि भारतबाट किनेर ल्याउने गरेका छन् । आजभोलि सौका समुदायका यी पोसाकहरू कमै लगाउने गर्दछन् । हाल सौका समुदायका वयस्कहरू प्रायः जसो सर्ट, पाइन्ट, कोट टोपी आदि लगाउँछन् भने महिलाहरू लुंगी, धोती, ब्लाउज लगाउने र सउल ओड्ने गर्छन् । बालबालिकाहरू कुर्ता, सुरूवाल, पाइन्ट र टिसर्ट लगाउँछन् । आजभोलि सौका समुदायका मानिसहरू बाहिरी समाजसँग घुलमिल भएकाले अत्याधुनिक भेषभूषामा हिँड्छन् । चाडपर्व र उत्सवमा मात्र आफ्नो परम्परागत भेषभूषा लगाउने गर्दछन् ।

### गहना

ब्याँसी सौका समुदायका महिला गहनाको धेरै सौखिन हुन्छन् । यस समुदायका महिलाहरू चाडवाड, धार्मिक, सामाजिक र सांस्कृतिक उत्सवहरूमा गहनाले सिँगारिएका देख्न सकिन्छ । सौका भाषामा गहनालाई सालीपुली भन्छन् । *सा* को अर्थ माटो हुन्छ भने *ल* को अर्थ फल हुन्छ । यस शब्दले माटोबाट बनेका मालाहरू भन्ने बुझिन्छ । यस जातिका महिलाहरू घाँटीमा माटोले बनेका माला लगाउँछन् । महिलाहरू सिरमा बाली, नाकमा बिरा (सुनबाट बनेको ठुलो फुली), गलामा चुडछे, कनठिग, चन्द्रहार, बलडाड जस्ता चाँदीका गहना लगाउने गर्दछन् । यसै गरी घुँडासम्म पुग्ने चाँदीको लामो कम्मर तलसम्म पुगेका चन्द्रहार माला लगाउने गर्दछन् । कानमा बाली र हातमा बाहा (बाला) लगाउने गर्छन् । यसै गरी पुरुषहरूले हातको औँलामा अंगुठी लगाउने गर्दछन् । आजभोलि आफ्ना परम्परागत गहनाहरू खासखास चाडपर्व, विवाहमा मात्र लगाउने गर्दछन् ।

### सामाजिक मूल्यमान्यताहरू

ब्याँसी सौका समाजमा आफ्ना मौलिक सामाजिक मूल्यमान्यताहरू रहेका छन् । ब्याँसी सौका समाजमा शनिवार घरबाट बाहिर र मंगलवार बाहिरबाट घर आउनु अशुभ मानिन्छ । कहिले मंगलवार घर आइपुग्दा राति अँध्यारो भएपछि मात्र घर आउने गर्दछन् । घरबाहिर शनिवार नगई नहुने छ भने एकदिन अगाडि नै घरबाट केही समान बाहिर राखेर साँझ सार्ने गर्दछन् । यस्तो गर्दा दोष मेटिने विश्वास गर्दछन् । घरमा शुभकार्य गर्ने दिनमा नड र कपाल काट्नु अशुभ मानिन्छ । यात्रा गर्दा रितो खाली भाँडा बाटोमा हुनु अशुभ मानिन्छ । पानी, अनाज भरिएको भाँडो शुभ मानिन्छ । चुलामा बलेको आगो पानी हालेर निभाउनु अशुभ मानिन्छ । चुलातिर खुट्टा पल्टाएर बस्नु हुँदैन भन्ने मान्यता छ । खाना वा पेय पदार्थ खानुभन्दा पहिले अग्निलाई चढाउने मान्यता रहेको छ । सानाले ठुलाको आदर सत्कार गर्ने परम्परा रहेको छ । कान्छो मान्छेले व्यापार तथा यात्रामा जाँदा दाउरा, पानीको व्यवस्था गर्ने, खाना पकाउने, भाँडा धुने आदि काम गर्नुपर्ने मान्यता रहेका छन् । धनी वा गरिब जे भए पनि सभा र पर्व आदिमा अग्रज व्यक्तिको आदर सम्मान गर्ने चलन छ । ब्याँसी सौका समुदायमा तिब्बत वा पहाडतिर व्यापारका लागि भेडाबाखा सहित गाँउबाट

बाहिर जाँदा रंगा वा बख्खु ओडेर जाने र अर्को गाउँ पुगेपछि घर पठाउने चलन थियो र आफू कोट लगाएर जाने गर्दथे । घर फर्किदा पनि घरबाट रंगा वा बख्खु मगाएर त्यसलाई लगाएर घर आउने गर्दथे । बिना रंगा महिलाको अगाडि जानु लाज र संकोच मानिन्थ्यो । सौका समाजमा महिलाको सिर र पुरुषको छाती कपडाले ढाकिएको हुनुपर्ने मान्यता रहेको थियो । ब्याँस घाँटीमा छाडेर यस्तो गाउँ हो जहाँ एउटै गाउँका भिन्न राठका मानिसहरू बिचमा विवाह हुँदैन । पहिला बोहरा, ऐतवाल र लाला बिचमा विहाबारी हुने गरेको थियो तर यसले गाउँमा देवताबाट अशान्ति भएपछि तिनै राठका बिचमा विवाह सम्बन्ध नगर्ने निर्णय भएर आजसम्म विवाह गरेको पाइँदैन । उक्त गाउँमा साली, भिना, मामा, भान्जाको साइनो पाइँदैन । ती गाउँमा काका, भतिजा, दाजु बहिनीको नाता मात्र पाइन्छ । वैवाहिक सम्बन्ध अन्य गाउँमा गाँस्ने गर्दछन् । सौका समाजमा धलाड र रक्सी (बिन्ती सकुन) को विशेष महत्व रहेको छ । प्रत्येक कार्यमा धलाड र रक्सी अनिवार्य हुन्छ । यी दुई चिजको अभावमा कुनै कुरा पनि अगाडि बढ्दैन । पूजापाठका लागि यी वस्तु नभै हुँदैनन् । सौका समाजमा कुनै पनि शुभ कार्य गर्दा टाउको खाली राख्नु हुँदैन । त्यसलाई अशुभ भन्ने मान्यता रहेको छ । त्यसैले हरेक पुरुषले पगडी र महिलाले च्युक्ती लगाउने गर्दछन् । खाना खाएपछि कुनै पनि भाँडाकुँडा घोटो पाँदैनन्, अशुभ मान्ने गर्दछन् । महिलाहरू माइत जाँदा माइती घरमा रहेका पितृ देवताको पूजा गर्ने गर्दछन् । घरबाट बाहिर बासको लागि गएर फर्किदा पनि घरमा पुगेपछि पितृ देवताको पूजा गर्ने मान्यता रहेको छ । सौका समाजमा पुरुषले गाँउबाहिर गएर व्यापार गरेर ल्याउने, महिलाले खेतीपाती र बालबालिकाको हेरचाह र स्यारसुहार गर्ने मान्यता रहेको छ । सौका समाजमा अधिक बचत गर्ने परम्परा रहेको छ । प्राचीन समयमा सौका आफूसित भएको अधिक धन माटाको वा तामाको गाग्रीमा राखेर खेत वा आँगनमा पछि आफ्ना सन्ताले पाऊन भनेर कसैले नदेख्ने गरी रातिको समयमा खाडल खनेर लुकाउने परम्परा रहेको थियो ।

### चाडपर्व र पूजापाठ

सौका समुदायमा पनि देवीदेवता, भुतप्रेत जादु, टुना, मुना पूजापाठको परम्परा रहेको छ । सौका जातिको संस्कार र संस्कृति प्राकृतिक धर्म रहेको छ । कुनै पनि मन्दिरमा मूर्ति पाइँदैन । धेरै जसो धार्मिक परम्परा हिन्दू धर्मावलीअनुसार अँगालेका छन् । पहिला पूजा गर्ने तरिका तिब्बततिरको बौद्ध धर्म जस्तो रहेको देखिन्छ । बच्चाहरूको नामकरण गर्दा जस्तै केटाको नाम छिरिड, गेल्वु र छोरीहरूको डोल्मा, छ्याडडिलया जस्ता नाम राख्ने परम्परा छ । मन्दिरमा घण्टी बाँध्ने, त्रिशूल चढाउने, लिङ्गस्थापना गर्ने र शिवजीको पूजा गर्ने चलन चलेको देखिन्छ । यसै गरी केटाको नाम गोपाल सिंह, मान सिंह, पान सिंह र केटीको नाम पदमा, नन्दी, राधा, पार्वती राख्ने परम्परा विकास भएको देखिन्छ (गर्ब्याल, २०१४)। बाहुन पुरोहितबाट परम्परादेखि संस्कार पूरा गराउने चलन छैन । मन्दिरमा मूर्ति राख्दैनन् । ईश्वर, भगवान् मान्छन् । जस्तो पानीलाई देवता पहाडलाई छे (पहाड) स्या (देवता) भनेर पुज्ने, पानीको मूल, ठुलो रूख आदिलाई पनि देवता मानेर पुज्ने गर्दछन् । महादेव, नमज्यूड, गबला, माटी, वीर, स्याडसे, तिप्पा च्यबजै, तुली स्यसै ह्यारूवसै, ह्यारमी, दर्चयो, लुवासुर, माँवी, तिन्वाबा तथा देवीस्थलहरूमा पूजा गरिन्छ ।

कुनै ठाउँमा सामान्य नदीको गोलो ढुङ्गालाई पुजनको लागि राखेको हुन्छ। केही हिन्दू देवीदेवताको पूजापाठ गर्दछन्। महर्षी ब्याँसको ब्याँसीहरू बडो श्रद्धा र भक्तिभाव गर्ने गर्दछन्। ब्याँस ऋषिलाई आफ्ना कुल गुरुदेवता र महादेवलाई कुलदेवताको रूपमा पुज्ने गर्दछन्। हरेक वर्ष भाद्र पूर्णिमाको दिन ब्याँस जयन्ती भव्य रूपमा मनाउने गर्दछन्। यस पूजाको समयमा मांस-मदिरा वर्जित गरी मनाउने गर्दछन्। यस उत्सवमा सात्विक भोजन र मिष्ठान्न मात्र खाने गर्दछन्। महादेवका धेरै मन्दिर छन्। अधिकांश मन्दिरमा शिवको मूर्ति नराखेर शिवलिङ्ग स्थापना गरेको पाइन्छ। यसको साथै तामाको त्रिशूल, छत्र, दियो, ध्वजा, पताका र लिङ्गो चढाउने गर्दछन्। देवी स्थानमा बोका, च्याङ्गा मारहानी बली दिने चलन छ र सबैले त्यही बसेर प्रसाद खाने गर्दछन्। आश्विन-कार्तिक महिनामा स्याङ्से (बडादेउता) पूजा गर्ने गर्दछन्।

छरछिमेकी, नातागोता, इष्टमित्र, आदि विच प्रगाढ सम्बन्ध बनाउनका निम्ति मौसम अनुसार खानपिन र मनोरञ्जन गर्नका लागि गरिने परम्परागत संस्कृति नै चाडपर्व हो भन्ने व्याख्या गरेको पाइन्छ। चाडपर्व र पूजाले एकातिर मानिसक चिन्ता र दुःखहरण गर्नुको साथै परम्परागत संस्कृतिलाई बचाइ राख्दछ भने अर्कोतिर सामाजिक अन्तर्क्रिया तथा एकता कायम गराउनुको साथै सामाजिक अनुशासनमा रहन सहयोग पुऱ्याउँछ। यस अध्ययन क्षेत्रका सौकाहरूले मनाउने मुख्य चाडपर्व र पूजा निम्नानुसार रहेका छन्।

### गबला पूजा

ब्याँसी सौका समुदायको महान पर्व गबला हो। यस पर्वलाई सौका समुदायले नयाँ वर्षको रूपमा मनाउने गर्दछन्। गबला देवता यस जातिको आराध्यदेवता हुन्। शिव पुत्र गणेशका विभिन्न रूपमा पूजा गर्ने गरिन्छ। घरबाट टाढा गएका परिवारका सदस्य पनि यो पर्वमा घर आउने गर्दछन्। यस पर्वमा सौकाहरूले आफ्ना चेलीबेटी, इष्टमित्र बोलाएर सँगै मनाउने गर्छन्। यो पर्व माघ शुक्लपूर्णिमाको दिन मनाउने गर्दछन्। यो पर्व बनाएपछि मात्रै विवाह लगायतका शुभकार्यहरू गर्ने बाटो खुल्छ भन्ने मान्यता रहेकाले पनि यो गबला पर्वको धेरै ठुलो महत्व रहेको छ। यो पर्व मनाउन पहिले साइत जुराएर धच्यु चुमो गर्ने परम्परा रहेको छ। सौका समुदायमा धच्यु चुमो भन्नाले बाँसको लिङ्गोमा ध्वजा लगाएर घर घरमा ठड्याउने परम्परा रहेको छ। यस पर्वमा सौकाहरू जौ र उवाबाट बनेको सातुबाट दलाड बनाउने गर्दछन्। यसलाई जौबाट बनाइएको रक्सीबाट पूजा गर्ने चलन छ। गबला पुरानो देवता भएकोले कान कम सुन्ने गर्दछ। त्यसैले सौका समुदाय यो पर्वमा गबला देवताले सुनून् भनेर थाल र भ्याली बजाउने चलन छ।

घर परिवार, समुदायमा शान्ति कायम रहोस्, धन सम्पत्ति, सुख, सफलता तथा समृद्धि प्राप्त होस्, अरूको कुदृष्टि नलागोस्, खेतीपाती राम्रो होस्, भगवान्ले सबैको रक्षा गरून् भनेर पूजापाठ गरी देवतालाई खुसी बनाउने गरिन्छ। पूजापाठ पुरुषले मात्र गर्ने गर्दछन्। जसको घरमा पुरुष छैन त्यस घरबाट महिला जान्छन् तर बत्ती बाल्ने काम उसको देवर, भतिजा आदिले गरी दिने गर्दछन्। सौका समुदायले यो पर्व हर्ष उल्लास पूर्वक मनाउने गर्दछन्। पहिले पहिले सौका समुदायमा यस पर्वमा बालबालिकाको लागि नयाँ लुगा सिउने गर्दथे। आर्थिक अवस्था जे जस्तो भए पनि वर्षको एकपटक यस पर्वमा नयाँ कपडा हाल्ने चलन रहेको थियो। बालबालिका नयाँ कपडा पाउने आसमा यस पर्वको प्रतीक्षामा रहने गर्दथे।

यस पर्वमा युवायुवतीहरू आफ्नै समुदायको घर घरमा गएर भैलो खेल्ने गर्दछन् । भैलो तीन दिनसम्म खेल्ने गर्दछन् । छाङ्गरू र टिङ्करका सौकाहरू फरक फरक दिनमा गबला पर्व मनाउने गर्दछन् । टिङ्कर गाउँका सौकाहरू गबला पर्व माघ शूक्लपूर्णिमाको दिन मनाउने गर्दछन् भने छाङ्गरूको गाँउमा त्यस पछिको नवमीको दिनमा मनाउने गर्दछन् । यसैगरी बुदीका बुद्यालहरूले वसन्त पञ्चमीको दिनमा मनाउने गर्दछन् । दुबै ठाउँमा बस्ने सौका समुदायको देवता एउटै, पूजा गर्ने विधि एउटै भए पनि चेलीबेटी इष्टमित्र पूजामा आऊन् भनेर फरक फरक समयमा गबला पर्व मनाउने गर्दछन् । पुरुषहरू बिहानै उठेर सरसफाई गरेर आफ्ना कुलदेवताको पूजा गर्ने गर्दछन् । तामाको भाँडामा बनाएको दलाडले इष्ट कुलदेवता पुजे गरिन्छ । यस पर्वमा ब्याँसी सौकाहरू देवीदेवताहरूको पूजापाठ गरेर आफन्त तथा इष्टमित्रहरूसँग जमघट भएर सुखदुःख बाँड्ने, पुरी मिठाइ लगायतका मिठामिठा खानेकुरा खाने गर्दछन् ।

### देवीपूजा

गाउँमा सुख शान्ति होस्, रोग व्याधि नलागोस् भनेर देवी पूजा गर्ने गरिन्छ । जलदेवी (न्युतान) को पूजा सुख र शान्तिको लागि गर्ने गर्छन् । जहाँ पानीको मूल फुट्छ त्यस ठाउँलाई पवित्र र शुद्धताको प्रतीक मानेर धूप, दीप, अक्षता र ध्वजा चढाएर पूजा गर्ने गर्दछन् । जलदेवीलाई बाखा र रक्सी चढ्दैन । स्याङ देवी लगायत अन्य देवीहरूलाई बाखाको बली दिने गर्दछन् । स्याङसे देवीलाई जेठ पूर्णिमाको दिनमा पूजा गर्ने गर्दछन् । रोगव्याधीबाट बच्नको लागि यस देवीको पूजा गर्ने गरिन्छ । पूर्णागिरी देवीलाई महादेवको छोरीको रूपमा पूजा गर्ने गर्दछन् । धलाङ बनाएर पुजे गर्दछन् । पुरी, मिठाइ र हलुवा पकाएर देवीलाई चढाएर खाने गर्दछन् ।

### भुम्या पूजा

भुम्या पूजा भूमिको पूजा हो । सौका समुदायले कृषि गरेर खाने हुनाले प्रकृतिको पूजा गर्ने गर्दछन् । जिउनको लागि अन्नदाता प्रकृतिको पूजा सामूहिक रूपमा गाउँका सबैले पिठो, तेल, घ्यु, धूप लिएर एकै ठाउँमा बसेर पूजा गर्ने गर्दछन् । खेतीपाती राम्रो लागोस्, किरा, चरो मुसो नलागोस् भनेर पूजा गर्ने गर्दछन् ।

### बुढानी वा सभा पूजा

सौका समुदायमा जेठो छोराको सभा वा बुढानी गर्ने चलन रहेको छ । चौदास र राप्लामा सभा र छाङ्गरूतिर बुढानी गर्ने चलन रहेको छ । सभाई गर्ने व्रतबन्ध गर्दछन् । बढाई गर्नेले व्रतबन्ध गर्दैनन् । सभाई र बुढानीमा प्रक्रिया भने एउटै हुन्छ । छाङ्गरूमा जेठो छोराको मात्र बुढानी संस्कार गर्ने चलन छ । बुद्याल, टिङ्करी र कुट्यालहरूमा जेठो र कान्छो दुबैको गर्ने चलन रहेको छ । सभा, बुढानीमा मामाको पनि अनिवार्य भूमिका रहेको हुन्छ । मामाले भान्जाको बुढानी संस्कारमा एक बाखो अनिवार्य दिनुपर्ने नियम रहेको छ । जसको दिदी बहिनी धेरै छन्, भान्जा धेरै छन् र मामा एउटै छ, उसलाई धेरै समस्या हुने गर्दछ ।

छाङ्गरूमा बुढानीमा घरबाट दुईवटा बाखा दिने चलन रहेको छ भने गरवयाङ्गमा पाँचवटा बाखा दिने चलन रहेको छ । शुभ साइत हेरेर बाजागाजाको साथ जेठो छोरालाई बेहुला भै सिंगारेर घोडामा चढाएर मन्दिरमा जान्छन् । जसको छोराको बुढानी संस्कार हुँदैन त्यस घरको दुई बाखा र एक मामाको तर्फको गरी छाङ्गरूतिर तीन बाखा मारेर प्रसाद बनाउँछन् । पुरी लगायतका अन्य पकवान पनि पकाउने गर्दछन् । सात्तुको

धलाङ बनाइ मन्दिरमा पूजापाठ गरेर बुढानी संस्कार पूरा गरिन्छ । सभाई गर्ने ठाउँमा गाउँको कोषबाट बाखा दिने हुनाले मन्दिरमा सबैको घरबाट पिठो र तेल जाने गर्दछ । बाखा मारेर मासु पकाउने, पुरी लगायतका खानेकुरा पकाएर तयार पारेर राखिन्छ । सभा र बुढानीमा ठुलो ठुलो सात्तुको धलाङ बनाउँछन् । त्यो सँगै दुई बोतल रक्सी पनि राखेर पूजा गर्दछन् । पूजा सकिएपछि प्रसादको रूपमा धलाङ, पुरी, मिठाई, मासु, जाँड, रक्सी, छ्याङ खाने गर्दछन् । मन्दिरबाट घर फर्किदा जेठो छोराको बुढानी गर्ने व्यक्तिलाई उसका भान्जाहरूले कानमा चढाएर घर ल्याउने गर्दछन् । घरमा आएपछि आँगनमा शुभ सगुनको रूपमा दियो बालेर राखेको हुन्छ । त्यहाँनेर पूजा गरेर घरभित्र गएर पितरको पूजा गर्ने गर्छन् । सभा सामूहिक रूपमा गरिएको हुनाले यसपछि कति जनाको सभा सम्पन्न भएको छ, एकातिरबाट पालो लगाएर क्रमशः एक घरबाट एक बाखो र मामा घरको एक गरी दुई बाखा, जाँड, रक्सी, पुरी, मिठाई लगायतको खानेकुराको पार्टी दिने चलन रहेको छ ।

### मिठ पूजा र विशिष्ट पूजा

माघे संक्रान्तिको दिनमा पहिले मिठ पूजा गर्ने चलन रहेको थियो । मि भनेको सूर्य भगवानको कृपा रहरहोस् र ठ को अर्थ आफूतर्फ फर्काउने भन्ने हुन्छ । आजभोलि यो पूजा लोप भइसकेको छ । सौका समुदायभित्र विभिन्न वंश वा राठ परिवार रहेका छन् । भिन्न भिन्न ठाउँबाट आएर यो ठाउँमा बसेका हुनाले आफ्ना वंशको देवताको पूजा आफ्ना परिवार मात्र सामेल हुने गर्दछन् । राठ देवता पुजेको प्रसाद आफ्ना परिवार भाइ विरादर मात्रै खाने गर्दछ । आफ्ना कुल वंशभन्दा बाहिर प्रसाद दिँदैनन् । विवाह गरेर गएका छोरी बहिनीलाई पनि यस पूजाको प्रसाद दिँदैनन् । आफ्ना गाउँको कुलदेवताको प्रसाद पनि अर्को गाउँको मानिसलाई नदिने चलन रहेको छ । छोरी, बहिनी र तिनका सन्तानले भने प्रसाद खान मिल्ने मान्यता रहेको छ । उक्त समुदाय ब्याँस गएपछि भदौको शुक्ल तृतीयादेखि भूमि पूजनबाट पूजापाठ सुरु हुन्छ । ठुलो देवताको पूजा गर्दा अरू देवताहरूको पूजा गर्ने गर्दछन् । गाउँको सामूहिक कोषबाट सामूहिक पूजा गर्ने गर्दछन् । त्यसपछि आ-आफ्ना व्यक्तिगत पूजापाठ गर्ने गर्दछन् ।

### नमज्यूड पूजा

ब्याँसी सौका प्रकृति पूजक हुन् । उनीहरूको जीवन हिमाल र पहाडहरूसँग जोडिएको पाइन्छ । त्यसैले उनीहरूले गाउँपिच्छे फरक-फरक हिमालहरूको पूजा गर्ने गर्दछन् । छाङ्गुवासीहरूले केलेरोङ, तिङ्करीहरूले छिरिङ्छ्याङको र राफ्लाका ब्याँसी सौकाहरूले नमज्यूड हिमालको गाउँको देवताको रूपमा पूजा गर्दछन् । ब्याँस उपत्यकाका सम्पूर्ण ब्याँसी सौकाहरूले गङ्गरी हिमाल (कैलाश पर्वत)लाई पूजा गर्ने गर्दछन् । ब्याँसी सौका समुदायले पहाडलाई आफ्नो रक्षा गर्ने देवताको रूपमा मान्ने गर्दछन् । गाउँको नजिकको जङ्गलमा स्थापना गरिएको नमज्यूडको मन्दिरमा प्रत्येक वर्ष पूजा गर्दछन् । यो पूजा कुनै वर्ष दशैं अगाडि र कुनै वर्ष दशैं पछाडि पर्ने गर्छ । पूजा गर्दा धलाङ, धूप, बत्ती र फूलहरूका साथै च्याक्ती (रक्सी) चढाउने चलन छ । अक्षताको रूपमा जौलाई हातमा लिएर पूजा प्रार्थना गर्दछन् । धलाङलाई प्रसादको रूपमा सबैलाई बाँडेर खाने गर्दछन् ।

**पितृ पूजा (समेधाङ्को)**

ब्याँसी सौका समुदायमा पितृ पूजाको धेरै ठुलो महत्व रहेको छ। घरभित्रै पितृ स्थापना गरेका हुन्छन्। सौका समाजमा पितृपूजा देवपूजाभन्दा पनि ठुलो मान्ने गर्दछन्। यस जातिमा आफ्ना परिवारको, व्यक्तिको मृत्यु भएपछि उसको श्राद्ध बनाइ सकेपछि कुनै खास दिनमा पितृको ठाउँमा उसलाई पनि स्थापना गरी पुजे चलन छ। ब्याँसी जातिमा मृतकको अस्तु कैलाश लैजाने गरिन्छ। कैलाश लैजान नसकिएको अवस्थामा लिपुलेक पुऱ्याउने गर्दछन्। अस्तुक्षेपन गरेर आएपछि मृतकको नाममा बोकालाई पितृको रूपमा मानी अब तिमी स्वर्गमा गयौ, तिमिले हामी पितृ देवतासरह पूजा गर्दछौं भनेर पितृस्थापना गर्दछन्। पितृ पूजा गर्ने ठाँउमा नयाँ सेतो ध्वजा हालेर पूजा सुरु गर्दछन्।

घरबाहिर जाँदा र घर फर्किदा पनि पितरको पूजा गर्ने गर्दछन्। विवाहित छोरी बहिनीले गाउँको देवता र माइतको पितर देवताको पूजा गर्ने गर्दछन्। आफ्नै घरबाट वा पैसाले सामान किनेर पूजापाठ गरेर भोजभतेर खुवाउने गर्दछन्। विवाहित छोरीचेली माइत जाँदा पितृदेवताको लागि फलफूल र रक्सी लगेर जाने गर्दछन्। माइत टाढा हुने दिदीबहिनीहरू जो तीन चार वर्षमा माइत आउँछन् तिनीहरू माइतमा पितृपूजा गरेर माइतीहरूलाई खाना (पुरी), मिठाई र रक्सी कोसेलीको रूपमा लगेर खुवाउने गर्दछन्।

**घोडेजात्रा (ग्युगरी)**

घोडेजात्रा पर्व तिङ्करमा बस्ने ब्याँसी सौका समुदायले प्रत्येक वर्ष असार पूर्णिमाको दिन मनाउने गर्दछन्। यस पर्वका दिनमा युवाहरू बिहानै काँठी र लगाम लगायत सामान लगेर घोडा चर्ने चरन क्षेत्रमा गएर घोडा ल्याई छिरिङ छाङ्गा हिमालको फेदमा भएको पानीको मूलमा पूजा गरी पुरी र सुजी चढाएर घोडालाई पानी खुवाउने र युवाहरू आफू पनि खाने गर्दछन्। छ्याङ भन्ने ठाउँबाट घोडा दौडाएर ल्याई गाउँको परिक्रमा गर्दछन्। घोडा दौडको बेलामा प्रत्येक घरबाट एकजना अनिवार्य उपस्थित हुनुपर्ने र कसैको घरबाट कोही उपस्थित हुन नसके जरिवाना तिर्ने नियम रहेको छ। घोडादौडमा सामेल भएका युवाहरूलाई घरघरमा बोलाइ खाना खुवाउने गरिन्छ। सबैभन्दा छिटो आइपुग्नेलाई विशेष सम्मान दिने र पुरस्कारको पनि व्यवस्था गरिएको हुन्छ।

**किर्जे/कडाली पर्व**

किर्जे वा कडाली पर्व सौका समुदायले प्रत्येक १२ वर्षमा मनाउने गर्दछन्। यस पर्वमा इष्टमित्र र छिमेकी गाउँका मानिसहरूलाई समेत निमन्त्रणा गरी हर्षोउल्लासपूर्वक मनाउने गर्दछन्। यस पर्वमा सौका महिला पुरुष आफ्नो परम्परागत पोसाकमा सजिएर नृत्य गर्दछन्। यस पर्वमा पुरुष ढाल तलवार र महिला काठको एक प्रकारको हतियार सहित बाजागाजाका साथ नाच्दै कडाली फुलेको खरफागला वा घाँसे मैदान जहाँ किर्जे फूल फुलेको हुन्छ त्यहाँ गएर हम्ला बोली फूलका बोटहरू नष्ट गरी यसलाई विजय उत्सवका रूपमा मनाउने गर्दछन्। यस पर्वलाई राप्ता, बुदी लगायत केही गाँउमा किर्जे र केही गाँउमा कडाली नामबाट बोलाउने गरेको पाइन्छ। किर्जे वा कडाली एक प्रकारको भाडी घाँसको नाम हो। यो किर्जे (कडाली) घाँस बाह्रौं वर्षमा पुगेपछि साउनतिर फुल्ने गर्दछ। किर्जे वा कडाली फूल फुल्नुलाई अशुभ संकेतको रूपमा लिने हुनाले यसलाई नष्ट गर्ने परम्परा रहेको छ। यस पर्वको भाव भनेको अशुभ शक्ति

माथिको विजयको लागि लामा धामीले विशेष दिनको साइत हेरेर मनाउने गर्दछन् । यो पर्व फरक गाउँमा फरक वर्षमा बनाउने हुनाले एक गाउँको मानिस अर्को गाउँमा हेर्न जाने गर्दछन् । सौका गाउँहरूमा यो घाँससँग जोडिएका विभिन्न कहानी, किंवदन्तीहरू र लोककथाहरू रहेका पाइन्छन् । परापूर्वकालमा बुदी गाउँमा चर्न गएका सयौं भेडा, गाई, घोडा मरेको र एक जना महिला जो घाँस काट्न गएकी थिइन् तिनको गर्भ पतन भएको र ती पनि बेहोस अवस्थामा पाइएको घटनाले गाउँ नै शोकमा डुबेको र लामालाई हेराउँदा कडाली वा किर्जे फूलले यस्तो भएको हो, यसलाई नष्ट गर्नुपर्ने सुझाव दिएपछि यो पर्व सुरु भएको मानिन्छ ।

### **दज्यो लगाउने**

ब्याँसी समुदायमा प्रत्येक तीन वर्षको अन्तरमा आफ्नो घरको आँगनमा दज्यो लगाउने चलन छ । यसरी दज्यो लगाउनका लागि उनीहरूले गोब्रेसल्लोको स-साना रूख काटेर ल्याउने गर्दछन् । दज्यो लगाइने रूखको टुप्पो नकाटिएको वा नभाँचिएको हुनुपर्छ । दज्यो लगाउने दिन आफन्त, इष्टमित्रहरू सबैजनालाई बोलाउने र सबैजना भेला भइसकेपछि दज्यो ठड्याउने गरिन्छ । यसरी घर अगाडि दज्यो लगाउनाले घरमा शुभ हुने, भूतप्रेत तथा कसैको नराम्रो नजर लाग्दैन भन्ने विश्वास रहेको छ । दज्यो लगाउने कार्यक्रम सम्पन्न भएपछि सबैजना खाना खाएर रमाइलो गर्ने चलन छ । घरमा बाहेक घरका आफन्त दाजुभाइहरूले सामूहिक रूपमा पनि कुनै एकजनाको घर अगाडि सबैजनाको रक्षाको प्रतीकस्वरूप दज्यो लगाउने चलन छ । यसका लागि आवश्यक पर्ने खानेकुरा र अन्य सामग्रीहरू सामूहिक रूपमा व्यवस्थापन गर्ने गर्दछन् । सामूहिक दज्यो जुन भाइको घरमा लगाइएको हो, उसैको घरमा भोजभतेर गरी रमाइलो गर्ने गर्दछन् ।

### **धलाड**

ब्याँसी सौका समाजमा धलाडको धेरै महत्व रहेको छ । धलाडबिना कुनै पूजा वा शुभकार्य हुँदैन । धलाड बनाएर देवीदेवताहरूको आह्वान गर्ने गर्दछन् । देवीदेवतादेखि घरमा गरिने सबै कार्यका लागि धलाड अनिवार्य रहेको छ । यो पहाडको ढिस्को आकारको उवा वा जौको पिठोबाट बनाउने गरिन्छ । जसको आकार चौडा र सिर पातलो हुन्छ । पूजापाठ गरेपछि धलाडलाई प्रसादको रूपमा बाँडेर खाने गरिन्छ ।

### **भूतप्रेतको पूजा**

ब्याँसी सौकामा देवता, भूतप्रेत, राक्षस, आदिमा विश्वास गर्दछन् । भूतप्रेत खास गरी मसानघाट, खोलारोडा, दोबाटो, चौबाटो, ठुलो पानीका छिटाहरू भएको ठाउँहरूमा बस्दछन् भन्ने मान्यता रहेको छ । भूतप्रेतले घरपरिवार, आफन्त गाउँमा कसैलाई पनि नराम्रो नगरोस् भनेर पूजा गर्ने गर्दछन् । भूतप्रेतको पूजा गर्दा काँडा भएको तीन किसिमको बोटबिरुवा काटेर ल्याई त्यसमा कालो र रङ्गीबिरंगी कपडाहरू बाँधी विभिन्न प्रकारका अन्न चढाई पूजा गर्ने गरिन्छ ।

### **ड्यूडटाड पूजा**

ब्याँसी सौका जातिले ड्यूडटा पूजा पशुहरूको रक्षाका लागि गर्ने गर्दछन् । यो पूजा गाईवस्तुहरूको गोठमा गोप्य रूपमा गर्ने गरिन्छ । यो पूजा भदौ महिनामा महिलाले मात्र गर्ने गर्दछन् । यो पूजामा दियो बालेर धर्च्यो लगाउने गरिन्छ । यो पूजा गर्ने बेलामा महिलाले विभिन्न ठाउँका पानीको मुहानबाट शुद्ध पानी

ल्याई धूपबत्ती बालेर, पुरी चढाइ पूजा गर्ने गर्दछन् । यो पूजा सामुहिक रूपमा नगरी आ-आफ्नो घरमा गर्ने हुनाले यो पूजा परिवारसँग सम्बन्धित मानिन्छ । पूजाका लागि हेलाड र ल्होनी दुई प्रकारको खास पुरी पकाउने गरिन्छ । हेलाड पुरीमा बिजोर सिडजस्तो चुच्चो बनाइएको हुन्छ भने ल्होनीमा जोर सिड हुन्छन् । पूजा गरिसकेपछि परिवारका सबै सदस्यले पुरी प्रसादको रूपमा बाँडेर खाने गर्दछन् ।

### निष्कर्ष

नेपालको दार्चुला र भारतको पिथौरागढ जिल्लाको सीमावर्ती हिमाली क्षेत्रमा बसोबास गर्ने ब्याँसी सौका समुदायको आफ्नो छुट्टै विशिष्ट जातीय, भाषिक, धार्मिक र सांस्कृतिक पहिचान रहेको छ । प्राचीन कालदेखि ब्याँसी सौका समुदायको बसोबास ब्याँस उपत्यकामा रहेको पाइन्छ । आधुनिक नेपाल र भारत देश बन्नुभन्दा पहिलेदेखि उनीहरू स्वतन्त्र रूपले आफ्नो पुर्खाको समयदेखि वर्तमान नेपाल र भारतको भूमिमा बसाबास गर्दै आएको आदिवासी समुदाय हुन् । ब्याँसी सौका ब्याँस उच्च हिमाली क्षेत्रमा पर्ने हुनाले हिउँदमा नेपालको दार्चुला जिल्लाको नौगडा, देथला, बांगाबगड, सितौला लगायतको ठाँउमा बसोबास गर्ने गर्दथे । वर्तमान समयमा ब्याँस उपत्यका नेपालको सुदूरपश्चिम र भारतको उत्तराखण्ड दुबै देशमा पर्दछ । नेपाल र भारत बीचमा ब्याँस भूमि स्थित काली नदी र भू-भागको सीमा विवादमा छ । दुबै देशमा बसोबास गर्ने ब्याँसी सौका समुदायहरू बिचमा परम्परादेखि भ्रातृत्व, नातासम्बन्ध, धर्म र संस्कृतिले प्रगाढ सम्बन्ध रहेको छ । नेपालमा ब्याँसी सौका समुदाय तिङ्कर, छाङ्कर, दुमलिन, राफ्ला, सितौला र दार्चुला खलंगामा बसोबास गर्ने गर्दछन् ।

नेपाल र भारत दुवैतर्फका ब्याँस उपत्यकामा बसोबास गर्ने ब्याँसी समुदायको भाषा, चाडवाड, रहनसहन, खानपान, विवाह पद्धति र संस्कार-संस्कृति समान एवम् विशिष्ट प्रकृतिका छन् । परापूर्वकालदेखि सामाजिक, आर्थिक र सांस्कृतिक सम्बन्धमा बाँधिएका यी समुदायहरू आज पनि विभिन्न संस्कार र चाडपर्व परम्पराले ब्याँसी सौका समुदायमा सामाजिक व्यवस्था सुमधुर रूपमा सञ्चालन र सीमावारपारका समुदायलाई जोड्न र सम्बन्धहरू सुमधुर गर्न महत्वपूर्ण भूमिका रहेको छ । ब्याँसीहरूको परम्परागत पेसा सीमापार व्यापार, पशुपालन र कृषि नै मुख्य रूपमा रहेका देखिन्छन् । नेपाल भारतदेखि तिब्बतको ताक्लाकोट सीमापारको व्यापार ब्याँसी सौका समुदायको परम्परागत पेसा रहेको छ । अति सरल, मिजासिलो, इमान्दार, परिश्रमी स्वभावका धनी ब्याँसी सौका व्यापारका अतिरिक्त जडीबुडी, खेतीपाती, स्वदेशी सरकारी एवम् वैदेशिक रोजगारीबाट जीविकोपार्जन गरिरहेका छन् । हाल कोरोनाकालमा बन्द भएको तिब्बत नाका नखुलनाले व्यापार व्यवसायमा कमी आएको छ ।

नेपाल र भारतमा बसोबास गर्ने ब्याँसी सौका इष्टमित्र बिरादरी भएको हुनाले नेपाल र भारत बिचका सौका जातिमा त्यति असहज स्थिति देखिदैन । पूजाआजा, विवाह लगायतका धार्मिक संस्कारको समयमा होस् या आवतजावत गर्न, खाने सरसामान किनमेल गर्न ब्याँसमा सौका समुदायले सहयोग गर्ने गर्दछन् । पञ्चायतकालमा नेपालमा राम्रो घोरेटो बाटो थियो । भारतीय नागरिक पनि यसै बाटोबाट हिँड्ने गर्दथे । अहिले त्यो घोरेटो बाटो पनि बिग्रिएको अवस्था छ । हाल नेपाल तर्फबाट ब्याँस जान बाटो नभएकाले

भारतको बाटो भएर नेपाली नागरिक ब्याँस आफ्नो घर जाने र फर्किने गर्दछन् । यसका लागि कागज पत्रहरू बनाएर मात्र आवत जावतका लागि अनुमति दिइएको अवस्था देखिन्छ ।

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