REQUEST TO CONTRIBUTORS

- Original Contributions on aspects of planning, development and management are invited. Ideally the papers should discuss the policy implications of development issues and solutions to problems. Articles not more than 5000 words (without table) will be accepted.
- Contributors should make sure that the material has not previously been published or submitted for publication elsewhere.
- Authors must submit a short abstract (about 150 words) of the key issues addressed and the most important findings. Similarly, articles must conclusion and reference. Any citation must be quoted.
- All materials submitted for the consideration of the Editorial Board for publication should be either in Nepali or English language.
- Authors must submit digital copy (mail or disk) together with a printed copy of the manuscript.
- A brief introduction about the author also be included.
- A complete list of references arranged alphabetically by author should also be included at the end of the manuscript.
- Manuscripts are accepted on the understanding that they are subject to editorial revision. The Editorial Board reserves the right to accept or reject any article without assigning any reason whatsoever.
- Unaccepted articles will not be returned.
(Opinions expressed in the articles are those of the authors and do not in any manner represent that of National Planning Commission Secretariat)
সম্পাদকীয়

দেশকে সম্প্র বিকাসকে লাগি যোগাযোগ বিকাসে। ফরিব ছ দেশকে সম্প্র যুক্তি গরিসকের ছি য। যস অবধিমা তা মন্ত্রন অর্থ নাই রন্ধন ত তিনিবাট শীর্ষবিখ্যাত যোগাযোগের বর্ণনাময় নির্দেশ বিষয়ে নির্দিষ্ট হ মিত বহুমাত্র ছনু। পাল্লক পজ্ঞ নীতিগত পরিস্থিতি বাবু জীৰ্দিত তৈরি যোগাযোগের আধারপ্রত্য তামাম সম্পাদন ত হকে ক ক্ষিতি ছু। দেশমাত্র সারাগুলিসাধারণ এন্তিহাসিক দোস্ব নির্দেশ নাট্যসাধারণ সমাধিন ত হওয়া তাত্যক তেজ মাত্র সর্বকারর সিদ্ধান্ত যবস্থা আরাম উপকার যোগাযোগের আধারপ্রত্য সম্পর্কে সায় আন্তর্জাতিক নীতি হয়ে প্রয়োজন গরিকে সমাবিষ্ট। আবির্ণ ত সামাজিক বিকাসকের অবধারণালাই লাগু গয গন্ত আবার কল চাল অপেক্ষা হাসি লাইকো ছু।

আবির্ণ যোগাযোগ, বিজ্ঞান ত অবস্থানন্দ বিকাস প্রসারণালাই সমেতার সাধারণ যোগাযোগর সাধারণ বিশ্বাস নিয়মানুসারে প্রকাশ গরিয়ে দেয়া লাগে যাছি দৃষ্টি “বিকাস” পত্রিকা নিয়মানুসারে প্রকাশ গয়া দেখা দেয়া লাগে। যন পত্রিকার নৈপ বিভাগ সম্পর্কে লিখিত বিজ্ঞান ত আমাদের সাধারণ বিজ্ঞান ত নাম বিশ্বাস গরিয়ে চালানী। যন অবশ্যম প্রকাশ অনুপস্থিত লেখা তেলো আমাদের বিজ্ঞান ত দুই বিশ্বাস গরিয়ে চালানী। সাধার আমাদের দুই বিশ্বাস প্রকাশ ত সম্পর্কে পত্রিকার নব্য সাহিত্য বিজ্ঞান ত লেখা লেখা আমাদের বিজ্ঞান ত দুই বিশ্বাস গরিয়ে চালানী। অবশ্য যন পত্রিকার সমাবিষ্টকে কর্ম দুই বিশ্বাস প্রকাশ নাম দুই বিশ্বাস গরিয়ে চালানী।

২০৭০ পৌষ

সম্পাদক মণ্ডল
नेपालमा सामाजिक संरक्षण प्रयास : एक भलक
जानेधार भेद

१. पृष्ठभमी - अवधारणा र ऐतिहासिक पृष्ठभमी

क. अवधारणा

सामाजिक सुरक्षा (Social security) राज्यमा नागरिकहरू र उनीहरूको आधिक प्रयासहरूका लागि आधारभूत सेवा र तथा आधिक सुरक्षा प्रदान गरेको सहयोग व्यवस्था हो। सामाजिक सुरक्षा (Social protection) राज्य र निजी क्षेत्रमा नागरिकहरूको भविष्यका लागि समान उद्देश्यले सहयोग गरेको विकास गरिएको व्यवस्था तथा कार्यक्रम हुन् – जसले, आपसी सामाजिक सम्बन्ध र पेशावर निजीतर्फरण समस्याहरूलाई समाधान गर्ने विषयमा रोकथाम, न्यूनीकरण र व्यवस्थापनलाई समाधान गर्ने संयोजन जिक्र गर्नुहोस्। सामाजिक सुरक्षा र नागरिकहरू, विविध तरीका तथा आधिक जोखिम व्यवस्थापन गरेको उनीहरूको योगदान आकृति प्रदान गरेको हुने, योगदानहरूको उत्तर जोखिमका क्रम र र्थम वनजारको दक्षता आकृति प्रदान गरेको नीति तथा कार्यक्रमहरू सामाजिक सुरक्षा गर्ने। सामाजिक सुरक्षा पहिली तथा कार्यक्रम जनसमुदाय र नागरिकहरूको सम्बन्ध मजबूत गर्ने, प्रकार प्रयास प्रदान गर्ने, सामाजिक व्यवस्था र समावेशी सुरक्षा गर्ने, समाजको कमजोर व्यक्ति र मुख्यहरूको लागि आफूलो पुनरावृत्ति प्रदान माेथम पनि हो। गाँटुप्र सुरक्षा र जीवनको सुरक्षा र समाभाषी सुरक्षा तथा सामाजिक सुरक्षा, सामाजिक सुरक्षा ज्ञाती (Social Safely Net) सामाजिक सुरक्षा र सामाजिक संरक्षण तीमैवटा लागि तैयार गरिएको भविष्यको लागि प्रयास प्रदान गरिएको हुन्छ र यी सबै गर्ने र जोखिमका रहेको र रहन सक्ने व्यक्ति र समुद्रहरू सेवामुक्ततामा केन्द्रित रहेको छ।

सामाजिक सुरक्षाको बदलकोर अवधा/परिधि - सामाजिक सुरक्षा कार्यक्रम शुरुमा राज्यहरूले समाजको कमजोर तथा जोखिममा पनि सकेको व्यक्तिहरूलाई सहयोग गरेको कल्याणकारी अवधारणा भएको थियो। विस्तार विस्तार सामाजिक सुरक्षाको आरोग्यवा तथा सामाजिक सुरक्षाको आरोग्य सहयोग भएको, जसमा राज्य र निजी क्षेत्रहरू दुवैको समान उद्देश्यका योगदान र तथा कार्यक्रम समाबेश हुनेछ। सामान्यतः सन् १९९० दशाको शुरुहरूले व्यक्ति र जीवन सम्बन्धी स्वास्थ्य विकासमा सहयोग हुने उद्देश्यले सामाजिक समावेशी र व्यक्तिहरूको स्वास्थ्य धर्मसम्बन्धी अभी स्वास्थ्य अपार्डी आएको छ भने सहयोगीहरूको शुरुआतस्वरुप समावेशी विकासका स्वास्थ्य सुरक्षा हुने र उनीहरूको स्वास्थ्य सुरक्षा हुने र स्वास्थ्य सुरक्षा हुने पर्याय प्रमाण निक्षिप्त भएको छ। सामान्यतः सामाजिक सुरक्षा र सामाजिक सुरक्षाले कमजोर तथा जोखिममा
पनि सक्ने य्वक्ति र समुदायको सहयोग कार्यमा बढी जोड दिन्छ भने समावेशी विवाहले सीमान्तकृत
समूह र समुदायको विकास प्रतिक्रिया शीर्षकलीन समाजमुलक पहुँच र विकासका सवालाई बढी जोड दिन्छ ।

ख. सामाजिक सुरक्षाको ऐतिहासिक पृष्ठभूमि

सामाजिक सुरक्षा र सुरक्षाको विवरण संतानविदेशक सरकारी, गैरसरकारी, निजी र धार्मिक
संस्थाहरूले आमदोलाई गरी एकीकृत रूपमा सज्जान गरेको छ र सम्पर्कमा जमेको छ। लागि दिन्छ
रूपमा सामाजिक सुरक्षा कार्यक्रम विवरण नै सम्पर्क रहेको जमेगी भने १९८० को दशाका विवरणी, कालगता
स्वास्थ्य विभाग, फास्मले सन् १९०४ देखि वेरोजगारी भन्ना व्यवस्थापन, वेरोजगारी भन्ना १९११ देखि
स्वास्थ्य विभाग, वेरोजगारी भन्ना जो नागरिकहरूको शीर्षक वा भन्ना कार्यक्रमवर र तर्कवाणि सीमित
सम्पर्क जनको सबै बृहत सामाजिक सुरक्षा शून्य गरेको पाइन्छ। यसै रीतमा जमेको भने १९३५ मा वेरोजगारी,
यूजुडा र नियुक्त कर्मचारीको लागि भन्ना वा शीर्षक व्यवस्थापन र कर्नेवा वेलादिनी नेपालमा पनि दिन्छ
प्रथम विवरणधार्मिक फोकसको घाइते सामग्रीको सहयोगको लागि बाहुल्य
एकत्रित रकमको सहयोग गरने गरेको पाइन्छ। (सामाजिक सुरक्षा कार्यक्रमको मुख्यार्थ, २०६४-६५,
राष्ट्रिय योजना आयोग)। त्यसै रूपमा कार्यक्रममा राजदै अनुसार अभावेको य्वक्ति, यूजुडा,
बालाधिविज्ञानी, नियुक्त कर्मचारी, सीमात्र कृत य्वक्ति तथा समुदायको लागि विविध सहयोग
जस्ता सामाजिक सुरक्षा कार्यक्रमहरूलाई सुगत गर्ने व्यापक छ।

सामाजिक सुरक्षाको सवालाई समुच्चय गाउनुको कार्यक्रम तथा अन्य अन्तरराष्ट्रिय सरकारको विनिमय
घोषणाहरुले सम्बोधन गरीहरूको छृत जसमा शासनी समुंदर रामुणधारा सन् १९४६ को मानव
अधिकारसम्बन्धी विवरणामा घोषणा, त्यस १९५५ को जातजातिविश्वासरूपी स्वीकारको भएको
निम्नलिखित सम्बन्धी घोषणा, त्यस १९६६ को आवेदक, सामाजिक र सांस्कृतिक अधिकारसम्बन्धी
घोषणा, त्यस १९७९ को महिलाविश्वास र स्वीकार्यको भएको
निम्नलिखित सम्बन्धी घोषणा, त्यस १९६९ को बालविश्वाससम्बन्धी
घोषणा, त्यस २००० को साहबादी घोषणा, त्यस २००६ को अपाहित भएको
व्यक्तिको अधिकारसम्बन्धी घोषणालाई अन्य सम्बोधन इत्यादिन आयोगहरू छृत। अनेक विवरणको
प्रयोग, स्वीकारको कुनै न कुनै स्वीकारको सामाजिक सुरक्षाको कार्यक्रमहरू सज्जालाई रहेको
पाइन्छ।

२. नेपालमा सामाजिक सरकार तथा सुरक्षाको कार्यक्रम - जुनीती तथा अवसरहरू

क. पृष्ठभूमि

वि.स. १९९१ तिर प्रथम विवरणधार्मिक फोकसको घाइते नेपाली सैनिकहरूलाई बाहुल्य एकत्रित रकम
उपलब्ध गराउने कार्यरत नेपालमा सामाजिक सुरक्षाको प्रयास शून्य भएको भनिन्छ। व्यापक

विकास-२०७० पाठ ७
सरकार के साथ समझौते नहीं किए गए। यदि अवैधिक विभिन्न ऐसे, नियम, कार्यविधि, नियोजनशीलता कोई नहीं तथा पत्रकारी गतिविधियों का सम्बन्ध होता तो हास्य संस्था तथा समर्थनकारी नागरिक ठीक अनुचित सामाजिक सुरक्षा के लिए नहीं। सामाजिक सुरक्षा कार्यक्रमसम्बन्धी नीतियाँ आ.व. 2005/96 मा केवल सुधार गारीएको छ जसले भताको रूम तत्वांको छ। भने जसे नागरिक एवं एकता महत्त्वको भता पाउन योग्य छैन उमेको सीमा घटाएको छ।

र. प्रमुख संस्थान स्थापना
सरकारी, अधिकारी, दैनिक कार्य के निरीक्षण र नियुक्त सेवाकर्ता आ.व. आफोनो फार्मूला सामाजिक सुरक्षा र संस्थानसम्बन्धी केवल न केवल कार्यक्रम सम्बन्धी गिरीएका छ। सरकारी श्रेणीमा खर्चार्थ विश्व, स्वास्थ्य तथा जनसंख्या, स्वास्थ्य विकास तथा संघीय मामिल, गृह, महिला, वाणिज्यिकता तथा समाज कल्याण मन्त्रालय र स्विचार, गवर्नरपासून तथा गृहिणी रहेका छ। आयोगहरूमा राष्ट्रिय मानवाधिकार आयोग, राष्ट्रिय महिला आयोग, राष्ट्रिय दलित आयोग, तथा समाज कल्याण परिषदका सभे विविध समन्वयक हस्ताक्षर रहेका छ। यसैमै अन्तरराष्ट्रिय तथा राष्ट्रिय गृहसँग हस्ताक्षरमा गरिएको, महिला, जनजाति, दलित, एकल महिला, वाणिज्यिक, अपाय, सीमान्तरूपमा समूह तथा समाजका लागि नीतिमाला सुधारका लागि पैरदिखी गरेका तथा जागरण गरेका तथा विविध खालका सहयोग गरेका कार्यहरू गरिएका छ। विस्तार विस्तार निर्देश, समूहदृष्टिक एवं नागरिक समाजको पतिन यसले कार्यहरू हुँदै आएको छ।

घ. सामाजिक सुरक्षासम्बन्धी प्रमुख अधिकारक कार्यक्रम
हास्य संस्था सम्बन्धी गिरीएका सामाजिक सुरक्षासम्बन्धी कार्यक्रमहरू देहानसारूका समूह भर्ती हुने। यी कार्यक्रमहरू मुख्यतः राष्ट्रिय निर्देशक समृद्धिले वनाउँदै गरीको महत्त्वपूर्ण सामाजिक भर्तरोख्या रस्ता/क्वेज़ा आदारित हुन।

१. नयाँ हस्ताक्षरण
- जेटल नागरिक भता - २०४१ वि.सं. ११ गते तकलिन प्रदानमार्गी री महत्वपूर्ण अधिकारीमार्गी र्या वर्ष पुरीका जेटल नागरिकलाई मासिक ₹१०० का दर्ले भता दिये नीतिको घोषणा गरी २०२२ साल साध्य मासिक० री महत्त्वको लागि पांच विकास क्षेत्रको पांचवटा जिल्लामा प्रयोग गरी सोही आ.व. देखि देशमा लागू गरेको हो। आ.व. २०५६/६६ देखि यो भता ५० वर्षातलोका सबै व्यक्तिको मासिक ₹५०० प्रदान गरिएको छ भने दिन र कल्याणीयाचा लागि उमेदको सीमा ६० वर्षमा भारिएको छ।
1. என் மகிள மன – ஆ.வ. 2034/44 வரை 60 வரலாற்றிகள் அமைக்கான வேறு விளக்கங்கள் மாசிக் 500 கா வரும் மன பிரகாசம் பார்க்க கூறிக்கொண்டு மன ஆ.வ. 2056/66 வரை 500 செய்தி குறப்பம் உள்ள உயரவுகையை தடுக்கக் கூறிக்கொண்டு குறுகின்றது।

2. அபாயா மன – ஆ.வ. 2034/44 வரை மாசிக் 500 கா வரும் பிரகாசம் பார்க்க கூறிக்கொண்டு மன ஆ.வ. 2065/65 வரை புரியா அபாயா பாத்து விளக்கங்கள் மாசிக் 1000 ரூபாய் ஆக அபாயா பாத்து விளக்கங்கள் மாசிக் 200 பிரகாசம் பார்க்க கூறிக்கொண்டு குறுகின்றது।

3. வாழ் சைவா அநுடவன – ஆ.வ. 2066/66 வரை பாத்துவைச்சாக வாழ் சைவா பாத்து இருந்து வேறு பாத்து வாழ் சைவா வாழ் சைவா மாசிக் 200 கா வரும் அநுடவன பிரகாசம் பார்க்க கூறிக்கொண்டு குறுகின்றது।

4. லாபொல்மிக் தொளிக்குள்ளது மன – ஆ.வ. 2066/67 வரை லாபொல்மிக் விளக்கங்கள் மாசிக் 400 ரூபாய் செய்தி பாத்தை ராட்டு தொளிக்குள்ளது 1000 பிரகாசம் பார்க்க முக்கியமானது குறுகின்றது।

5. செக்க நிறுவ கம்பானித்து லாக் நிறுவ மற்றும் வாழ்வு உப்புத்தியும் குறுகின்றது குறுகின்றது।

6. கம்பானித்து லாக் வாழ் விளக்கங்கள், செய்தி கொண்டு வாழ் விளக்கங்கள் உப்புத்தியும் குறுகின்றது குறுகின்றது।

7. சுற்றுற்று மன – ஸ்ரீமா சுற்றுற்று வருவனைகள் மின்னி மேகம் ரூபாய் 1500, பளையி மேகம் ரூ. 1000 ரூ. ராய்ஞ் மேகம் ரூ. 500 தாய்க் குறுகின்றது, சுற்றுற்று வருவனைகள் வாழ் விளக்கங்கள் பிரதிசெய்து சுற்றுற்று ரூ. 300 ரூ. வாழ் விளக்கங்கள் பிரதிசெய்து சுற்றுற்று ரூ. 1000 பிரகாசம் பார்க்க கூறிக்கொண்டு குறுகின்றது।

8. ஜேது நாரக வாழ் குறுகின்றது 65 வரலாற்றிகள் குறுகின்றது விளங்கியுள்ளது கூறிக்கொண்டு பிரகாசம் குறுகின்றது

9. ஸ்ரீமா வருவனைகள் ஜியேவனவுக்கு ரூ. 50 வரலாற்றிகள் 2 ஜனாமகம் வாழ் விளக்கங்கள் அவர்கள் குறுகின்றது குறுகின்றது

10. பிரகாசம் பிரகாசம் குறுகின்றது குறுகின்றது

11. குறுகின்றது குறுகின்றது

12. குறுகின்றது குறுகின்றது

2. மிகுதின் வாழ்வு மற்றும் விளக்கம்

- வாழ்க்கத்து மனம் முன்னு இறந்தது வாழ்க்கத்து மனம் மார்காண மற்றும் விளங்கியுள்ளது ஸ்வத் முக்கியம் ஸ்வத் தான்மான உப்புத்தை வாழ்க்கத்து குறுகின்றது

- விளங்கியுள்ள மனம் மற்றும் விளங்கியுள்ளது ஸ்வத் தான்மானம் ராகியுள்ளது

- ஸ்வத் முக்கியம் ஆரம்பிக்கடை நூறு ஆறும் பார்க்க கூறிக்கொண்டு குறுகின்றது

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অর্থায়ণক বিবিধ সেবা সামান্য ছাত্র ভবন ক্যাম্পাস ৯।

দৌবিত, রাজিব ও কমিয়া পরিবার কর্তৃত্ব প্রতিষ্ঠান আর্থসনাতন ক্যাম্পাস ব্যবস্থাপনা ৯।

লাডাক পাঞ্চ জিল্লাহরমু কমিয়া রেীত্রায় সহযোগ তথা পুনর্গঠন ক্যাম্পাস ব্যবস্থাপনা ৯।

সামাজিক র ক্যাম্পাস প্রাসাদক ফাঁসমূ চারিতরক ছোট ৯।

লোপোম্বু, সীমান্ত জন-জাতি, বৈস্বেদ দৌবিত, সীমান্ত জন-জাতি, মুসল্লম নাগরিক, মুসল্লম নাগরিক অন্য লিখিত কার্যক্ষম সজ্জাতন বসতি হয়েছে।

৩. সেবালাভধারী পূর্ণ

নিশুল্ক বিশ্ববিদ্যালয় শিক্ষক ভবন গাইকাছ ছোট ৯।

উচ্চশিক্ষার লিখিত গ্রন্থ প্রদান গনেগরের ছোট ৯।

নিশুল্ক স্বাস্থ্য সেবা সুবিধা - উপস্থাপনা চৌকী, স্বাস্থ্য চৌকী র প্রাথমিক স্বাস্থ্য উপাধার ক্যাম্পাস নিরিখিত জীবনী র সাক্ষাৎ জিল্লা অস্ত্রাঙ্গ নিরিখিত থেকে বা সমূহীকার নিশুল্ক স্বাস্থ্য সেবা তথা অন্য সরকারি অস্ত্রাঙ্গ নিরিখিত গাইকাছ তথা অন্য বিশালার লিখিত নিশুল্ক বা সহযোগ দর্শন সেবা সুবিধা, একম নিদামিন এ ও বিবিধ খ্রীষ্ট সপ্তষষ্ঠ উপলব্ধ গাইকাছে।

অন্ত গাইকাছ র লোপোম্বু পরিবার লিখিত আচার ক্যাম্পাস ব্যবস্থাপনা রহনে ছোট ৯।

৪. সামাজিক শীর্ষ

কামানা ২০ জন স্থায়ী সেবা গরিকী বিবিধ সেবাকা ক্যাম্পাসী তথা শিক্ষককারী উপবৈধ সেবা গাইকাছ ৯।

ক্যাম্পাসে সচরা কোণ র নাগারিক লাগানী কোণের ব্যবস্থায় ৯।

সেবাকা রূপান্তরমু স্বাস্থ্য শীর্ষ তথা স্বাস্থ্য সেবাসুবিধা উপলব্ধ গাইকাছ ৯।

কামানা ৩ জন কাম গনেগর ক্যাম্পাসী তথা ক্যাম্পাসী জাতি প্রদান বাহিরে অধিকাংশ সেবাবাটি বাহিরে অধিকাংশ ছোট ৯।

খাতী র পাশ জাসী কার্যক্ষমকে শুধুগাইকাছে।

৫. সাকার্যক্ষম নাম্নে, রোজটার, গদিকী নিয়ন্ত্রণ, সীমান্ত ভালম

মাধুৈতে নৃতাত্ত্বিক পুনর্নিমে নামন্ত্র রোজটার নাম সাকার্যক্ষম নামে জনসাধারণ গনে গাইকাছে ৯।

ধৃত স্বরূপসহায়ী তথা রোজটার ক্যাম্পাস ব্যবস্থাপনা রহনে ছোট ৯।
कर्णाली रोजगार कार्यक्रम - उक्त क्षेत्रमा सञ्जायन गरिएको निर्माण कार्यक्रम कौन्सल्ट १००
विभागको रोजगारको व्यवस्था गरिएको गरिएको छ।

गर्गी निर्दिष्ट कार्य - खासगरी परीक्षा र सीमान्तब्दि व्यक्ति तथा समुहको लागि तालिम,
अन्यथा कार्यक्रम सञ्जायनमा रहेको छ।

गर्गी, दशिन तथा अपाजता भएका व्यक्तिहरूका लागि प्राविधिक रिपोर्ट र व्यवस्थापन
तालिम प्रदान गर्न गरिएको छ।

३. सामाजिक तथा कार्यक्रमको बनेक अवस्था
नेपाल सरकारले जेठ नागरिक, विधवा र अपाजता भएका व्यक्तिका लागि अधिक वर्ष
२०५१/५२ देखि भत्ता दिने घोषणा गर्ने। अधिक वर्ष २०६४/६५ देखि यो कार्यक्रम एकल महिला,
लोपोर्मुख जातजातिका लागि पाइन लागू, गर्मी भएको दशिन र कर्णालीवासीहरूका लागि उन्मेको सीमा
घटाइए।

तथापि अनुसार, जेठ नागरिक, विधवा, अपाजता भएका व्यक्ति, एकल महिला र लोपोर्मुख
जातजातिका भत्ता पाइएका व्यक्तिहरूको कुल संख्या आधिक वर्ष २०५६/५७ मा करीब ९.१६ लाख
भएको र अधिक वर्ष २०६२/६३ मा यो संख्या १०.१६ पुरुषको आधिक वर्ष २०६८/६९ मा १६.९२
लाख पुरुषको अनुमान छ। यो संख्या प्रत्येक वर्ष निकै बढ़ने गरिएको छ। यो संख्यामा निवन्तमारण
पाइएका सबै सेवा वा समुहका व्यक्तिहरू, सहितका परिवार, जन्म प्रवाहित, सुन्दरीसम्बन्धी सेवा सुविधा
पाइएका, रोजगारसम्बन्धी सुविधा पाइएका, आवास अनुभाव पाइएका, स्वास्थ शीमा पाइएका, भारी तथा
पशुपति शीमा पाइएका, दर्जाको रहत पाइएका, निषुल्क विश्वास र खाद्यपदार्थ पाइएका, वाल सरकार
अनुभाव पाइएका जस्ताको संख्या समावेश भएको छ।

जेठ नागरिक, विधवा, अपाजता भएका व्यक्ति, एकल महिला र लोपोर्मुख जातजातिका
व्यक्तिहरूले मात्र पाइएका भएको सामान्य विषयन निम्नानुसार रहेको पाइएको छ।

(४. अर्थव्यवस्था)

| वर्ष | १९९५/६६ १९९६/६७ २००२/०३ २००३/०४ २००४/०५ २००५/०६ २००६/०७ २००७/०८ २००८/०९ २००९/१० २०१०/११ २०१२/१३ २०१३/१४ २०१४/१५ |
|-----|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| संशोधन अनुमान | | | | | | | | | | | | |
| सामाजिक | ०.२८ | ०.४० | ०.५८ | १.०४ | १.२७ | २.२३ | ६.३२ | १०.३१ | १२.९६ |
| अनुमान | | | | | | | | | | | | |
| खाद्यपदार्थ | १.९७ | ०.६५ | २.४१ | ४.८२ | ७.२४ | ९.६२ | ११.३१ | १२.७६ | १२.९६ | ११.३१ | १०.३१ | ९.६२ | ८.२४ | ७.२४ | ६.३२ | ५.४० | ४.५० | ३.६० | २.७० | १.८० | ०.९० | ०.२८ | ०.४० | ०.५८ | १.०४ | १.२७ | २.२३ | ६.३२ | १०.३१ | १२.९६ |
| अनुमान | | | | | | | | | | | | |

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</tbody>
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बेहतरीन वर्षको व्यापक बजेटमा राजस्वी निधिकरण भएको अन्तरालमा सानासाना २५ र १५ वर्षको अन्तरालमा २२.४० गुणाले बढ़ेको देखिएका। यो बजेट प्रायोगिक कार्य निर्देशित विश्वमहाकालीन समाजवादी संगठनको भहेको र १५ वर्षको अन्तरालमा २२.४० गुणाले बढ़ेको देखिएका। सामाजिक सुरक्षा मा १३ अर्ब पुनरुत्थान भएको छ। सामाजिक सुरक्षा मा, छान्दान र विविध सेवा तथा समुदायक प्रशासन कर्मचारीहरूले पाउने पेस्नसम्मल साधन यस आधिक वर्षमा १२ अर्ब, २४ करोडले बजेट अनुमान गरेको र २४ करोडले बजेट अनुमान गरेको देखिएका। यो रक्षा देशको कुल व्यापक बजेटमा ८.१७ प्रतिशत रहेको छ।

यो कार्यक्रममा २०७० अर्ब, २४ करोडले बजेट अनुमान गरेको र २४ करोडले बजेट अनुमान गरेको देखिएका। सामाजिक सुरक्षा र सुरक्षण सम्मको कार्य र खर्चावृत्ति वृहत अध्ययन र विश्लेषण गर्न जरूरी देखिएका।


| विकास-२०७० पीढ़ी | १३ |
गन, आयम विकास अभियन्त्र मग थो समग्रको साथ हुन सहयोग पुरुष। यस्ता प्रवासमा वातावरण सामाजिक र आयम जोखिम कम गन योग्यता पुरुषको अनुभव हुन्छ।

राष्ट्रिय बन्धु वश्यकारको आ.व. २०६४/६५ को सामाजिक सुरक्षा कायमक्रमको सुनिश्चयन अथवा प्रमाण भने। एकता भएका यस्तार तथा योग्यता जातिविवादको प्रदान गरिएको सामाजिक सुरक्षा भन्ता कायमक्रमले देखि नीतितहरू गर्ने भएको छ।

राष्ट्रिय सम्मान गरिएको अनुभूति – सरकारले सामाजिक सुरक्षा भन्ता प्रदान गर्न गरेको हुनाले खासगरी मानिसक भन्ता पाउने सामाजिक विकासले आफूलाई राजमा सम्मान गरिएको महसुस गरिएको पाइँछ। यो अनुभूति नागरिकका लागि ज्यादी महत्त्वपूर्ण हुन्छ।

आयमका सुरक्षा – सामाजिक सुरक्षा भन्ता पाइन्छ हुनाले सामाजिक विकासको आफूला सामाजिक आवश्यकता पुरा गन परिवारमा भर गन नपर्न, धरायी सामाजिक आवश्यकता पुरा गन सहयोग गन सकिने र केही रकम व्यवस्था गन सेवन सहयोग केही पाइङ्ग। भएका विकासको आफूले गर्ने पाइङ्ग केही धीरी उपचारमा बर्चको पाइङ्ग, भने खानपन, तनावहरू, बाहुल्यहरू, बालिकाहरूको लागि कल्याणको, पाँह जस्ता कृतार्थ उपभोग गन सहयोग पुरुषको पाइङ्ग।

घरापेका सरस्यलाई र निर्यात – सामाजिक विकासको केही पैसा हुन तथा जीवन भएका निर्यातितर्मको खर्च हुने भएकोले उनीहरूको समाजमा खर्च र केहीको पहाडी सामाजिक अर्थ गनहरू गन गनले परिवारमा आइएका विभिन्न सुरक्षा केरुरामा उनीहरूको सरस्यलाई तथा कराकरी पाइङ्ग र पारितिक निर्यातको सहभाग हुन पाउँछ। यस्तो आयमका केही पैसाओले पुरा गन सेवन कराईहुने कृतार्थ आफूले गन पाउँछ। यस्तो भएका विकासको महत्त्व बढ्न एको पाइङ्ग।

आयम-सम्मान तथा अवसर – मनाको मानिसक विकासको परिवारमा सामाजिक बर्चको लागि भएका पैसा बन्न तथा त्यसलाई धरायी सामाजिक खर्चमूलक गन सकिने भएकोले आयम विकास तथा परिवार पाँह जस्ता सम्मान बढ्ने रकमको पाइङ्ग।

सामाजिक तथा धार्मिक कार्यक्रमहरू सहभागी – केही खर्च गन सकिने शर्मा व्यक्तको र आयमविकास पाँह बढ्ने हुनाले भएका विकासको धरायीको सामाजिक र धार्मिक कार्यक्रम समेट भएका हुन पाइङ्ग। सीधे उद्योगको केही पैसा खर्च गन सकिने भएको पाइङ्ग। यस्ता उनीहरू मानिसक रूपमा रुपाइङ्ग भएका एका र समुदाय विकासको अनुभूति गन सकिने भएको पाइङ्ग।

सर्वांगिक सामाजिक सुरक्षा, संस्कार तथा विकासका कार्यहरू लागि नागरिकतहरुको मानिसक सामाजिक र आयम जोखिम कम गन र केही हस्तनस्त गर्वी न्युनीकरणमा सहयोग पुरूर्द। यस्तेका जनसाधारणको र सामाजिक सुरक्षाले (आयम आय, शिशु तथा बाल मूल्य, मातृ मूल्य)
पोषण, विद्यालयांमधून बुद्ध भंडार, साधरता दर तथा अन्य विविध सेवा सुविधाको उपयोग को सुधारांमय मानवीय श्रमांको अभिवृद्धिक पानी सोयदान पुन्हा स्वरूपाय

ख. मुख्य समस्या तथा चुनौती

समस्या तथा चुनौती खासगरी नागद र जिन्ही हस्तात्वरण, सेवामा पहुँच जस्ता संवादहरू केन्द्रित रहेका छ।

समस्या

- गाविस, विद्यालय, स्वास्थ्य संस्था तथा अन्य सम्बंधित सेवा केन्द्रहरू मानव खोल, आर्थिक खोल, आवश्यक सर्वाधिक तथा उपकरणमार्गदर्शन तारिखांमधून कमी रेखी सूचना प्राप्त गर्नुको कमिजोर भएका छ। त्यस कारण वामनविलासको आवाहन गर्नेका खोल सहयोग तथा समफोर्म प्रदान गर्ने भएकोले यस्ता सहयोग तथा सेवाहरू समयमान गर्दै पर्दछ। तर व्यवहार संबंधी गाविस, विद्यालय र अन्य सेवा केन्द्रहरू समयमा नै सेवा प्रदान गर्न गरेको दुनिया अभियानहरू रहेका हुन।
- सामाजिक सुरक्षा प्रति जस्ता सहयोग अनुपस्थित कमिजोर, जोखिममा वा आङ्ग्लता पर्यन्त व्यक्त तथा समहाराइ प्रदान गर्ने भएकोले यस्ता सहयोग तथा सेवाहरू समयमान प्रदान गर्नु पर्दछ। तर व्यवहार संबंधी गाविस, विद्यालय र अन्य सेवा केन्द्रहरू समयमा नै सेवा प्रदान गर्नेको दुनिया अभियानहरू रहेका हुन।
- सेवा प्रदानको केन्द्रहरू खासगरी गाविसमा जनशक्तिको कमी रहेका छ र गाविसमा यसै पर्यावरण भएका निर्माण संपन्न हुनुका छ।
- समुदाय सेवायाशीर्षक संस्थांको लागि आवश्यक कायमत पुर्याट, केस्टर सेवासुविधा पाउने, ककार घरी दर्द र प्रकृति गर्ने भने जनाकारीको कमी रहेको पाइन्छ। यस्ता संवादहरू सहयोग गर्न महत्वपूर्ण रहेको छ मने सेवाप्रदानको संस्था नहुन्छ। आवश्यक अभावको आदान-प्रदान गर्न समेत कठिनाई भएको पाइन्छ।
- सामाजिक सुरक्षा घेन्द्रों कार्यक्रमकर्ता राजनीतिक निर्देशनालाई अभियंतक भार तथा विरोधमा, मानव खोल साधनको आवश्यकता, व्यापारिक श्रमांक जस्ता संवादहरू गरेन अध्ययन तथा विकास नगरीको नेपाली शून्य गरिएको देखिएका छ। व्यवसाय कार्यक्रम शून्य गरिएको, त्यसलाई सरल तरिका निर्माण र पारदर्शी रूपमा विवा अवरोध साधारण हुन कठिनाई भएको देखिएका हुन ।
बिकास-२०७० पाँच

- सामाजिक सुरक्षा कार्यक्रम सामान्यतया क्लासिककारी सोचवाट शून्य गर्दै संबंध अनुभव गरिरहु। यस्तो व्यवस्था रहेको र प्राकृतिक रूपमा सेवा प्रदानको सोच / व्यवहार सेवासारी-मैली हुन सकिनेको कमेपाइँदै।

मुख्य शोध: सामाजिक सुरक्षा कार्यक्रमको मन्त्रालय, २०५६/५७, राष्ट्रीय योजना अभ्योग।

जनगणित

- सामाजिक सुरक्षा तथा सुरक्षणका विविध कार्यक्रमहरूको प्रभावकारी व्यवस्थापनमा देखिएका कै खण्ड प्रभुच्छ चुनिन्दहरू देखाउनु मात्र पल्टत गरिरहु:
- सामाजिक सुरक्षा तथा सुरक्षणका विविध कार्यक्रमहरू विभिन्न रूपमा छरिएका छैन् र विभिन्न संस्था तथा केन्द्रवार लन्त्वालन भैरोलै राखिएको पाइँदै। तस्मां दर्कारलाई त्यस् प्राधिकारिकै समन्वय गनुन, सहकार्य गनु र एकीकृत रूपमा संचालन गनु ठूलो चुनिन्दी मात्रो देखिअछ।
- सामाजिक सुरक्षा तथा सुरक्षणका कार्यक्रमहरू क्षमता र छापैक्कीको प्रतिक्रिया न्यूनतम माध्यम गरीको विविधाता चक्र गनु गरिरहु। यस्तोलाई लाभान्वित होको संख्या प्रत्येक वडा अनयांकित वडी रहेको छ र लश्चित समृद्ध स्थान गनु यत चुनिन्दी में रहेको पाइँदै।
- गार्डस, विशालबन, स्वास्थ्य संस्था, अन्य सेवा केन्द्रवार प्रदान गनु सेवासुरक्षा सही तारिकाकार संयमी प्रदान गनु उल्लिखित कार्यक्रम, आधिक र मानव संचालन र तालिमको कसी पत्नी देखिएको छ। प्रामाण्य वार्ताको व्यवस्थापन अभिवृद्ध गरी सेवा र खान पानमा वनाई एक्स विभिन्न निर्णय गनुसैन्य गनुर निकायहरू प्रभावकारी सुचना व्यवस्थापन प्रावधिक पक्षमा विकास गनु चुनिन्दीपूर्ण रहेको छ।
- सबै नागरिकहरु आधारभूत अवलोकनाको पूरा गनु, संग्रह विसंग्नियाना गनु, सामाजिक उद्देश्यको अभिवृद्ध गनु जस्ता कार्यहरू सार्वजनिक तथा निजी सहकार्य बढाउनु पत्ती चुनिन्दीपूर्ण में देखिअछ।
- स्वास्थ्य शीमा, कृपा तथा पत्नी शीमा, गर्भी, वेरोजङ्ग भवन आदि जस्ता विविध कार्यक्रमहरूको मात्र बढीँ गए अनुसार कार्यक्रम बन सेवाहरु विस्तार गरु अर्को चुनिन्दीपूर्ण कार्य हो।
- सामाजिक सुरक्षा तथा सुरक्षणका विविध कार्यक्रमहरू प्राथमिक र अधिक रूपमा दिसो वनाई प्राप्त चुनिन्दीको रूपमा लिन सकिन्छ। प्रत्येक वडा सामाजिक सुरक्षा रक्षा अनयांकित रूपमा बढीरहेको छ।

अध्याय

- नेपाल सरकारले मानव अधिकारसम्बन्धी संयुक्त राष्ट्र संघ र अन्तर्राष्ट्रियस्तरका अधिकांश महासंघ तथा धोपणहरूमा हस्ताक्षर गरी कार्यान्वयनको प्रति प्रवद्धता देखाउनु सकिन्छ।
नेपाल सरकारले सामाजिक सुरु, सामाजिक सुरक्षा, सामाजिक समावेशी र समावेशी विकास जस्ता सबाहक समूह गर्न विविध किसिमका प्रयासहरू पनि गरेको छ।

सरकारी, बैदिक सहायता, विकासका सामर्थ्य, निजी, गैरसरकारी, नागरिक समाज जस्ता श्रेणीहरूको सामाजिक सुरु, सामाजिक सरक्षण प्राप्तीको उन्मुख भएको र अभ्य विस्तार भएको हुने।

विकासका सामर्थ्य, सामाजिक सुरु, सामाजिक सरक्षण र विकासका सामान्य कार्यक्रमका गर्न विविध किसिमका प्रयासहरू पनि गरेको छ।

विकासका सामर्थ्य, सामाजिक सुरु, सामाजिक सरक्षण र विकासका सामान्य कार्यक्रमका गर्न विविध किसिमका प्रयासहरू पनि गरेको छ।

2. निर्देशन तथा सुचार

निर्देशन

सामाजिक सुरु तथा सुरक्षणका कार्यक्रममा हुनेपछि सामर्थ्य, सामाजिक सुरु तथा समूह गर्न सक्दैन।

यस्ता विषयमा यस्ता गर्न सक्दैन।

सामाजिक सुरु तथा सुरक्षणका सबाहक सामर्थ्य, सामाजिक सुरु तथा समूह गर्न सक्दैन।

यस्ता गर्न सक्दैन।

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यस्ता गर्न सक्दैन।
ನೀಗರ ಸಂಶೋಧನೆ

• ರಾಜ್ಯ ಉಪಯುಕ್ತವಾದವು ಅಥವಾ ವಿಲಾಸಾಧಿಕಾರಿ ಅಥವಾ ಸತ್ಯವಾದವು ಜನರ ಮೂಲಕ ಹೆಸರು ಹಾಳಿ.
• ಸದಸ್ಯರ ಆಯಾರ ಹೆಸರು ಅಥವಾ ಪರಿಚಯ ನಿರ್ಧಾರಣ ನಡೆಯುವ ವಿಧಾನ ಸರ್ಕಾರ ಅಥವಾ ಪ್ರಭೇದ ಪ್ರತಿಯೊಂದು ಹೊಗ್ಗಾದ ನರ್ತಕನು ಪಡೆಯುವುದು.
• ಜಿಲ್ಲದ ವಿವಿಧ ಸಮಾಜದ ನಾಗರಿಕರು ನಿರ್ಧಾರಣ ಮಾಡಿ ವಿವಿಧ ಪ್ರಭೇದಗಳು ಪಡೆಯುವುದು.
• ಸಾಮಾನ್ಯ ಸಮಾಜ ಪ್ರಯಾಣಗಳು ಸಾಮಾಜಿಕ ಸುರ್ಯತ ತರುತ್ತಿಗೆ ಕಾರ್ಯ ಸಹಾಯ ಪ್ರಭೇದಗಳು ರಾಷ್ಟ್ರೀಯ ಶ್ರಮವನ್ನು ಲಿಂಗವನ್ನು ಪಡೆಯುವುದು.
• ದೇಶದ ವಿವಿಧ ಶೇರು ಅಥವಾ ವಿಕ್ರಮ ಅಥವಾ ಬ್ರಾಬ್ಯಾಮಿ ಉದ್ದೇಶರಿಂದ ಪ್ರತಿಯೊಂದು ಸಾಮಾಜಿಕ ಅಥವಾ ಶೈಲೀಗಳನ್ನು ಪಡೆಯುವುದು.
• ಸುಧೀರ ವಿದೇಶವಾಗಿ ಪ್ರಾಂಶದ ವಿವಿಧ ವಿಗ್ರಹದ ಗಾರ್ವ ಅಥವಾ ಜಿಲ್ಲಾಂತರ ಪ್ರಭೇದಗಳಿಗೆ ವಿಚಯಿತ್ರಣಿಸಿ ಪಡೆಯುವುದು.
• ಸಾಮಾಜಿಕ ಸುರಕ್ಷಾ ನಿಯಮಗಳು ಪ್ರಾಂಶದ ವಿವಿಧ ಕಾರ್ಯಾಂಶಗಳಿಗೆ ಲಿಂಗವನ್ನು ಪಡೆಯುವುದು.
• ಸಾಮಾಜಿಕ ಸುರ್ಯತ ತರುತ್ತಿಗೆ ಕಾರ್ಯ ಸಹಾಯ ಪ್ರತಿಯೊಂದು ಸಾಮಾಜಿಕ ನಿಯಮಗಳು ಹೊಗ್ಗಾದ ನರ್ತಕನು ಪಡೆಯುವುದು.

ನೀರುಂಟಿರಬಹುದು.

ನೆಪಾಲರಲ್ಲಿ ಸಾಮಾಜಿಕ ಸಂಶೋಧನೆ, ಸಾಮಾಜಿಕ ಸುರ್ಯತ, ಸಾಮಾಜಿಕ ಕಾರ್ಯಕ್ರಮ, ಆಧಾರ ಸೇವೆ, ಆಧಾರ ಉದ್ದೇಶ, ಆಧಾರ ಪ್ರತಿಯೊಂದು ಸಾಮಾಜಿಕ ಸುರ್ಯತ, ಸಾಮಾಜಿಕ ಕಾರ್ಯಕ್ರಮ, ಸಾಮಾಜಿಕ ಸೇವೆ, ಸಾಮಾಜಿಕ ಸುರ್ಯತ, ಸಾಮಾಜಿಕ ಕಾರ್ಯಕ್ರಮ, ಸಾಮಾಜಿಕ ಸೇವೆ, ಸಾಮಾಜಿಕ ಸುರ್ಯತ, ಸಾಮಾಜಿಕ ಕಾರ್ಯಕ್ರಮ.
**Meaning of Development:**

Development (Development) is the process of improving the quality of all human lives, which are:

- Raising people's living standards.
- Creating conditions conducive to the growth of establishments of social, political and economic systems and institutions with promote human dignity.
- Increasing people's freedom to choose by enlarging the range of their choice variable eg. Increasing varieties of consumer goods and services.” (Todaro, 1993)
विकासको अवधारणाले समंदरिको देखिन्छ। यूरोप (Europe) तथा उत्तर अमेरिका (North America) मा मध्ये विकास प्रारूप (Development Model) प्रविध प्रसारण (Transfer of Technology) १९५० पछि विकास संस्थान स्वतन्त्र विकासको बनने हाद्दोले समुदायमा यसले त्याउने परिवर्तन बा परिवर्तुङ्गाउँदै बुझाउँदै अर्थात कुनै पनि यथार्थतिमा आउने परिवर्तन मल्ले बुझाउँदै।

आधुनिक सन्दर्भमा विकास प्रक्रिया (Development Process in Modern Context):

समग्र आधुनिक सन्दर्भमा विकास प्रक्रियामा निम्न लिखित तथ्यहरु समावेष गरिएको पाइँदै। अर्थात आफ्नो विकास मार्गले तल उल्लेखित कुराहो लागि भूमिका बेल्टपने हुन्छ। साधारण विकासका नृतैकसंग सम्बन्धित पनि छ।

- न्युन जनसंख्यक पृथक (Low Population Growth Rate)
- बेरोजगारी कमी (Reducing Unemployment)
- आर्थिक विकास र उन्नती (Economic Development and Progress)
- सामाजिक प्रशासनमा परिवर्तन (Change in Public Administration)
- राजनीतिक सहभाग (Political Capability)
- उत्पादन प्रणालीमा परिवर्तन (Change in Production System)
- तथा वैज्ञानिक प्रशासन ज्यान्मार्ग (Management of new Scientific Technology)
- उत्पादनमा दूर लगानी (Large Investment in Production)
- सम्पत्तिको समान मिलामा (Equal Distribution of Property)
- राष्ट्रमा आयको समान मिलामा (Equal Distribution of National Income)

यसी अध्ययन गराइ विकास बाल्टिक अर्थात कुनै एक पारस्याहरु मात्र सम्बन्ध छैन। आर्थिक विकास, सामाजिक विकास र राजनीतिक विकास पनि साधारण विकासका पक्षमा मात्र हुन र एक अर्थात्का परिवर्तन हुन। बाल्टिक अर्थात्का विकास एउटा मानकीय सम्बन्धाः यो जीवितका साथाहुँदै गतिशील पनि छ। अर्थातका शीमित साधन र एल्टवाट निर्यातता तथा योजनाबाट परिवर्तनको महत्त्वपूर्ण लिखित राष्ट्रिय तपशील तथा उद्देश्य प्राप्तिगरी नै विकास हो। राष्ट्र सङ्गीत एवं एकार्नको, गरिएको परिवर्तनका निर्मिती के प्रत्यायित राष्ट्रिय निर्माणमा विकासको गतिशील गरेको मात्रा र भिंतियो भनिएको पाइँदै। विद्युत्युत्क खोल र गेजले विकासका परिवर्तनको साधा दिएका छ र यसलाई प्रत्यायित परिवर्तनको रूपमा श्वेतकारेखा छ। फ्रैंड रिव्जनले यसलाई सामाजिक प्रणालीको विशिष्टकरण र विकास पहिचान गरेका जूल र एवं श्वेतकारेखा।
Objectives of Development

Development (Development) व्यापक र विश्वासापन्न (Comprehensive and Multidimensional) अवधारणा भएकोले स्वाभाविक: विकासले आर्थिक विकास मात्र नभएका समय विचारको विकासलाई सम्झाएको हुन्छ। तथापि देशसँग रुमाला गरिने विकासको उद्देश्यमा भिन्नता पाई अवश्य हुन सक्छ। त्यसो सर्व पनि हालको विश्वव्यापीकरण (Globalization) को युगमा समारे एउटा संयुक्त धर्मा परिणत भई वस्तुलेठ यसको प्रकृतिमा व्यापक अनुसार घैसै भिन्नता निहितअरुको अध्ययन पाई छ। तस्मात समायमा विकासका उद्देश्यहरूलाई निम्नानुसार व्यवस्थापित रुमाला प्रस्तुततापन सक्छ।

- दैनिक आवश्यकताको परिपूर्ति (Fulfillment of Daily Needs/Basic Needs)
- प्रतिव्यक्तिक आयमा बढी (Increase in per Capital Income)
- विद्याविक वृद्धि (Sustainable Economic Growth)
- गरीबी भिन्नता (Poverty Alleviation)
- भौमिक पुर्तांतरको विकास (Development of Physical Infrastructure)
- जीवन यायनको गुणस्तर (Condition of Life Standard)
- जीवित आयुमा बढी (Increase in Life Expectancy)
- व्यापार (आयात निर्यातको विस्तार) (Trade-Import Export Situation)
- पुरूषको प्रवास (Flow of Capital)
- वित्तीय संस्थाको विकास (Development of Financial Institution)
- उद्योग विकास (Development of Industry)
- उद्योगको अवधा (Production Situation)
- प्राकृतिक साधनको उपयोग (Utilization of Natural Resources)
- रोजगारीको विकास (Development of Employment Opportunities)
नेपालमा विकासको लागि आवश्यकताको पहिचान देखि विकासवात ध्यान लागाएको बिटरण सम्म नै जनताको सहितिय सहभागिताको प्रमाण भईरूहुन यसको पूर्ण रूपमा लागू नभईरहेको आजको यात्रा लिएको छ। हामीले नेपाली समाजको सामाजिक सरकारको सवार्थी र पुरुष संस्था द्वारा स्वतान्त्रता प्राचीनता यहाँको दल जनताले तथा प्राचीनता समुदाहको स्वातंत्र्य प्राप्त अवस्थाको स्वाभाविक अवस्थामा रहेका पाउँछ। राष्ट्रै र विश्व, कृत्तिको र अन्तर्राष्ट्रीय अवस्था रहेका पाउँछ। जसले उनले नेपालको सहभागिताको प्रधान प्रमुख विकास निर्माण अवस्थाको कार्यान्वयन आफ्नो सहजता नभईरहेको आज सम्मको यथा लिएको छ। यसले भेदभाव नेतृत्व निर्माण (Policy Makers), योजनाबाट (Planners) तथा विकासविज्ञान (Development Experts) अवस्थालाई २० वर्ष विकास दुःखको र अभावको प्रामाण्य गाँठौँप्रथम गरेको यहाँ सम्बन्ध रहेको छ। अतः तर क्षेत्र विकासशिक्षा तथा विकासमुदाय (Developing) रेखाखोर्तको प्रस्ताव अन्तर्वेशित फारकिनको गायबको अवस्थामा प्राकृतिकप्रथम गम्भीर प्रश्न उठाउँदै भने क्षेत्र खालि समाजमा एउटै विकासको रणनीति}

विकास-२०७० पीछे २२
(Uniform Development Strategy) उपयुक्त हुन्छ त ? यदि हुन्छ भने कृति वाच्य रागिनीलिट कस्तो खाले समाजको लागि निविविक्ष रूपमा उपयुक्त भने उचित भएको हो ? नेपालमा गर्नै विवाह (Poverty Alleviation) वा अनेको एकला (Unity in Diversity) कायम गर्नका लागि राज्यको स्थलक भूमिका रहनु पर्दछ भनी वकालत गर्नहुन्छ पनि यहाँ छ ्टू भने अन्य वरिज बनार (Market) को भूमिकालाई राख्न सक्छ वनाउँने कुरा कोड दिइँदै । यसै नै कोही गैरकर्मी संस्था ( NGO) ले देखि विवाहमा भूमिका खेन सक्छ । भनेमा विवाहलाई छन ्ट भने कोही जनता वा समुदाय (People/Community) मा आधारित रागिनीलिट अगाडि सार्वजनिक । समय यी सबै नीति तथा रागिनीलिटको उद्देश्य जनताको साम्रा समय समाधान गर्नु नै हो । तर विवाहमा जे जनता स्थापन र मोडेलको प्रयोग गरिएको पनि ती सबैमा जनताको सहकारिता भने विवाह देखि भै ।

यसै मुख्य वा जनता सुन । अवस्थामा गाउँवार विवाहको केन्द्रविन्दु तथा जनतालाई विवाहमा लागि गरी विवाह निर्माणका कायमकर्ता व्यापक रूपमा गर्न गाउँवार नै ब जनतालाई नै निर्माण गर्नु पुरुष तथा महिला र बालकनको सहकारिता आर्थिक समस्यालाई अर्थव्यवस्था र अन्य अवस्थामा आधारित विवाह बनाउँ। समावेशी विवाह जनता विवाहमा आएका पद्धति अव्यवस्था हुन्छ त अर्की जनताको सहकारिता आर्थिक गरिएको हुनु । तर विवाहमा प्राप्त जनसहभागिता (Peoples's Participation) केन्द्र नाम जनताको रूपमा परिवर्तन गरेको कटू अनुभवलाई पनि वास्तविक गर्न सकिन्छ । जनसहभागितालाई व्यवस्थापन, न्यायपुर्य र योजनाबाट नरिकाले परिवर्तन गर्न सम्बन्धमा योजनाविक विवाहको इतिहासमा सबैकाले छ ्टू पन्नहरू योजनामा विवाहमा जनसहभागिता बढाउने नीतिलाई राजबाट लगाउने नीतिमा समावेश गर्ने गरेको पाइन । पद्धति साती र आठी योजनामा जनसहभागितालाई बारे महत्त मिल्लाई पनि नयाँ योजनामा पनि यसै गर्न गरेको पाइन । यसै नै नयाँ पन्नहरू योजना (२०१९-२०६४) मा होस्तु ब नेपालको अन्तर्ग योजनाबोध होस्तु सक्षम तथा अन्यपुर्य जनसहभागितालाई विवाहमा प्राधिकृत दिइएका देखि भै । योजनामा जनसहभागिता जोड विवाह पनि योजना कायन्त्र्यमा जनसहभागिता कोषलको कायन्त्र्य पनि या मान्य त रोजनामा विवाहमा महत्त्वपूर्ण सबै हो ।

पद्धतिन ो व्ययमा प्रधान विवाह निर्माणका जनताको सहभागिता व्यşi वा बढी जुटाउँन उपभोक्ता समीचित हुनु निर्माण गर्न सबै सहकर जनता भनिस् पुरुष, दलित, जनजातिको समीचित सहभागिता गराउने लागि विवाहको पाइन । यसै अन्तर्ग त नए मुख्यमा जनता सबैकाले विवाह निर्माणका कृति सबै बाली सहभागी तथा समस्याको, विवाह, सामाजिक बन, ग्रामीण साड़कहर्मा जनतालाई नै योजनार छनौट गर्न लगाउने परिपाती (Demand Driven Approach) अगाडि सारि पनि हुन्छ । यसै अगाडि व्यवस्थालाई विवाह प्रक्रियामा जनताको योजना प्रति आफ्नो पनि सोचाउँ (Ownership Feeling)
Hone bhayakare yasta yojana huksha phal r dino hone gareka pani xrat nay. Terpani aaptho lagi bhairheko wika samajik, adhik, sambandharma prakrtika swabhavane sarkari ba paisaraki kshetram garene neeti, rupneeti, yojana, aapyojana, karpyojana nirman lagayatka yakt kraghuma vibhiman balne upabhoka tatho saroikarwalaheko prathesh tatho samikh sahmapatita nitaran jahri xay.
साराश
परिवर्तित राजनीतिक सन्दर्भमा कानूनको शासन र विभिन्न विकास कार्यमा प्रमाण बिन्दु हो भने नेपाल र नेपालीको महाकाय लागि राजनीतिक संस्कारको संभाल भएका राज्यगत निर्माण गर्नका लागि सम्बन्धी हुनु आवश्यक । निर्माण पनि भ्रष्टाचार निर्माण गरी सुशासनको बाहारी गर्न भ्रष्टाचार निर्माण गर्न पुनित उद्देश्यका साथ गठन बाँका राज्य संसन्तहरूले नेतृत्वबाटीय भूमिका निभाउँ गर्न बेला आएको छ ।
मूल्यमा भ्रष्टाचार निर्माण गर्न हो भने संपूर्ण पढ़िला दुःखराहरू झेंठो छ । यसका लागि राष्ट्रिय सदाचार पद्धक योत्त्वाचार पद्धक योत्त्वाचार प्यार्नालाई गरी राजनीतिक, सामाजिक र आर्थिक सर्वनाममा प्रणालीकृत सुधार व्यवस्था विद्यु राष्ट्रिय शर्करा अभियान चलाउन सरकारी क्षेत्र, निजी क्षेत्र र नागरिक समाजबाट हालेमात्र र सहकाय गर्न पनि थप्पाइको अपरिहार्य छ । भ्रष्टाचारको विद्यु राष्ट्रिय शर्करा अभियान चलाउने हो भने समाजमा निहित स्वार्थ्यको इन्कार कर्यु र दुष्प्रभावहरूबाट सर्वसामार्थ्यसम्बन्धि आपूर्त बनाउँ यसका विद्यु जनमत विचरना गर्न नितान्त जहाँ देखि नछ । वास्तवमा सरकारमा नेतृत्व लिनेहरू, नीति निर्माताहरू, कानूनबद्धका र संरक्षकताहरूको स्वीकारलाई लागि हाम्रो सामाजिक-सांस्कृतिक र राजनीतिक-आर्थिक व्यतिक्रमाले देखि निहित स्वार्थ्य इन्कारको अवस्थापनहरूलाई भएको चेतनाका नयाँ मूल्य मान्यताहरूलाई निम्नाण गर्न ज्ञान दिनु पर्ने भएको छ । सार्वजनिक नितिका लागि राजनीतिक र प्रशासनीय संगठनहरूमा असल शासन पढ़िलाई बढाउँ दिनुका साथे राज्यको सक्ति प्रमुख अहरूका नीतिका र सदाचारका मान्यताहरूमा स्पष्टित गर्दै पार्दिशंता र जिम्मेदारीपूर्ण योगदान प्रदान गरेको अरू आज्ञाको प्रमुख आवश्यकतालाई विषय नसेको मात्र । निहित स्वार्थ्यको इन्कार रहेको विद्युमा गाऊँ हो भने अन्य साधारण गरी सरकारी क्षेत्र, निजी क्षेत्र र नागरिक सम्बन्धि साधारण राष्ट्रिय नौकरीका साथे एकजुट भएको सामाजिक र सांस्कृतिक मान्यताहरूको परिवर्तनका लागि नीतितिक तथा कानूनी उपायहरू अभन्नत्व गर्दै जान निर्मिती आवश्यक विद्युको छ । नेपाल र नेपालीको विकासको वाध्यको रूपमा राखिएको निहित स्वार्थ्यको इन्कारको अवस्थापनहरूलाई उल्लिखित गरी नयाँ नेपालको सचिवालाई विषय बनाउनु आज्ञाको आवश्यकता हो ।

विवरण प्रबन्ध
सांस्कृतिक पर धारण गर्ने अधिकारी र अधिकारबाला यसकले पदीय जिम्मेदारी वहन गर्ने सिलसिला मा सांस्कृतिक विवरणको निर्माण गर्ने प्रक्रियामा अरूको प्रभावमा पनि (influence
peddling), आफ्नो कर्त्त्व पालनमा बेडङानी गर्दू अथवा विश्वासघात गर्दू, भिखी साउदागर राज्य (insider dealing) वा निहित स्वार्थको इन्द्र राज्य (conflict of interest), अरुणाइ घूस खाउनेको, खडीपूर्ण व्यवहार गर्नुको जानेको पुढिल व्यवहार गर्नु प्राधिकोट्या पानू, प्रयास या अन्य प्रकारको नाजुक इलेक्ट्रॉनिक फिल्मको रिसावत लिनुपर्दू या लिनन्दन मन्त्री गर्नु आदेशसम्बन्धी कार्यरत्नाको भट्टाचार्यको कार्यान्तरूपमा लिने गरेको विश्वसनीय 

विश्वसनीय प्रयास: सभी मनुष्यहरूको भट्टाचार्यको सम्बन्धमा निहित स्वार्थको इन्द्र एक जटिल समस्याको रूपमा रहेको पाइँदू। तर विशेषतया विकाससम्बन्धी राष्ट्रहरूमा यो समस्या अभ्यमान मात्रको सङ्करनेको संरचनात व्यापक हुन सक्छेको एक जटिल विषय हो। यो विषय सामाजिक- सांस्कृतिक, राजनीतिक र प्रशासनिकलगायत विश्वास विधामा गर्नेको रूपमा निताल स्थितिगत स्वार्थको कारण उपलब्ध भट्टाचार्यको स्वभावमा गर्ने समस्या हो। यदि सांवर्गिक जिम्मेबारी राष्ट्रिय पदाधिकारीहरूले समाजमा मूल्यमानको संरचनालाई बढाइ सक्छेको राजदैन भने निर्देशक निजी स्वार्थवाट अभिप्रेत हुने जानकार र हालांकित हितको संरक्षण गर्नु हामी विशेषतात्मक विविध छैलाई बनाउनु हो। निहित स्वार्थको इन्द्रको कारण राज्य सम्बन्धको नीति निर्माण तह र निर्पय गर्ने तहमा रहेको राजनीतिक र प्रशासनिक पदाधिकारीहरूले आफ्नो मानसिक र शरीरिक गर्दू विषयको धेरै हाली चलनको राजदैन भने छन्। कुनै व्यक्ति या समूह या व्यक्ति आफ्नो मानसिक र प्रशासनिक अधिकारको सुरू-वर्तमान गर्दू बढाइ सक्छ । राष्ट्र को सांवर्गिक विषयको समस्यामा सम्बन्धित लागिने जस्ता व्यवहारसमेत सांवर्गिक तथा निजी श्रेणीको समस्यानुसार, आम नागरिक र निजी मनुष्यहरू राष्ट्रहरूको हानिका बढाउने छ। यसै प्रकारमा विश्वसनीय व्यवहार लाभमात्र नीति पैदा र निर्माण गर्ने मात्रको सामाजिक निर्माणमा दीर्घकालीन दृष्टिकोण आवश्यक विकासको लक्ष्य र भविष्यको सम्बन्धको स्वभावहरूलाई समेट पकाउन र वनाउन।

यसै परिप्रेक्ष्यमा नेपालको राजनीतिक र प्रशासनिक समस्यालाई पनि अथवा विकाससम्बन्धी मनुष्यहरूको भी भट्टाचार्यको स्तरीय रूप (Grey Corruption) भनिने विषयमा निहित स्वार्थको इन्द्र को स्वभावसम्बन्धी प्रकाशित गर्दू छ जस्तै समस्यामा सर्वहार हो। नेपालको राजनीतिक र प्रशासनिक पदाधिकारीहरूको निहित स्वार्थको इन्द्रको अवस्थाको राष्ट्रीय निर्देशनको अभियानलाई सही निर्देशन गर्न सकिन। ताल नेपालको निहित स्वार्थको इन्द्रको विशेषता र विश्वसनीय राजनीतिक र प्रशासनिक वृत्तमा व्यवस्था छ। यो कारणवात नेपाल र नेपालीहरूको आफ्नो नेपाल नाम खराब हो गरेको छ। विश्व बैठकको प्रकाशित गरेको नेपालको सुरक्षासम्बन्धी मनुष्यहरूको मानसिक पनि सकारात्मक विश्वासलाई उन्मुख भएको देखिन। पद र जिम्मेबारी, राजनीतिक सामाजिक, सरकारको प्रभावकारिता, निर्माणको सुरक्षा, 

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Corruption, illicit trade and money-laundering contribute to State weakness, impede economic growth and undermine democracy. These activities thus create a permissive environment for civil conflict.
Corruption undermines both state effectiveness (the ability to govern) and state legitimacy (the recognition of the right to govern). While effectiveness may matter over time, legitimacy is essential for sustaining fragile states that are not yet effective. While corruption hampers development in the long run, it also has a real and immediate political salience as well.
स्वार्थको इन्द्र" केही सीमित व्यतिरेक मात्र डुभरे र बोलीबालीको भाषामा कम मात्र प्रयोगमा आउने शायको हो । तर सार्वजनिक संबंधमा व्यवहारमा "निहित स्वार्थको इन्द्र" नभने सन्तुष्ट छ । सबै विविधका भ्रष्टाचार, अनियमितता र अनुचित कार्यमा "निहित स्वार्थको इन्द्र" सन्तप रहेको हुन्छ भने सबै प्रकारका "निहित स्वार्थको इन्द्र" लाई भ्रष्टाचार, अनियमितता र अनुचित कार्य मानन सङ्कर्दीन ।

ter सम्म समाजमा बन्ने पनि प्रकारका "निहित स्वार्थको इन्द्र" लाई ग्राम्य मानिन्छ । यसको सम्बोधन हुनु जरीहरू । यसको निराकरणका लागि दुई बटा उपायहरू छन् : (1) प्रथम, सन्स्कृति र परम्परालाई आचार मानेका सार्वजनिक पदमा आचरण अधिकारीहरू स्वभावमा रहेने आचरण कायम राख्नु र विवेकपूर्ण निर्णय गर्नु । यसलाई मान्यता उपायमा भनिन्छ । (2) पद्धति आचरणलाई कानून्दा व्यवस्थल गरी आचरण उन्नत गर्ने पदाधिकारीहरूमध्ये कानूनी कार्यरत गर्नु । यसलाई इल्तिहार उपायमा भनिन्छ ।

मानव समाजमा व्यक्तिगत स्वार्थको स्वरूप सानो आकारको हुंदा यसलाई सामाजिक सहजरूपमा गर्न गर्ने परिपत्रित गरिएको धारा भ्रष्टाचारको रूपमा राज्यको श्रेणि साधनको ब्रम्हलुट गरेको हदमा फैलिने खतरा रहेको । राजनीतिक व नीतितत्त्वको तहाको भ्रष्टाचार भनेको पनि व्यक्तिगत लालसा र स्वार्थको व्यापकता पाएको यस्तो निहित स्वार्थको स्वाभाविक उद्देश्यमा रूप हो । भ्रष्टाचारबिन्दु सम्बन्धमा गरिएको अभिव्यक्ति सी साना दुरा, आकार मूलक हुने, संगठन उद्देश्यहरू हुँने र प्रणालीतत्त्व रूपमा हुने, मान पद्धार हुने र आर्थिक पद्धार हुने यस्तो निहित स्वार्थको इन्द्र, अवश्यक र अभिज्ञ निहित स्वार्थको इन्द्र र सम्बन्धित निहित स्वार्थको इन्द्र, आवश्यक स्वार्थको र वैश्विक स्वार्थको र सबै विविधका निहित स्वार्थको इन्द्र लागतका भ्रष्टाचारको सम्बन्धमा सम्मुख्य गर्न जरीहरू । यसको पदाधिकारीहरूको सम्बन्धमा रहेको दृष्टिकोणवाट निम्न प्रकारका निहित स्वार्थको इन्द्रलाई पनि बेलामा निवेदन गरिन्छ भने यसलाई भ्रष्टाचारको सम्बन्धमा जटिल र विवरण वनाउँछ ।

- पदाधिकारीहरू आवश्यक कारोबारमा स्वयम्भू संस्करण हुनेछ,
- अवश्यक लाम र उपाधार गर्नेछ,
- पद्धति स्वार्थको र न्याय प्रमाण गर्नेछ,
- रोजगारदाताको सम्बन्ध निजी फाइडाको लागि प्रयोग गर्नेछ,
- वार्ता रोजगारी र लूटीपोरी काममा संगम हुनेछ,
- निबन्ध अवस्थाको रोजगारीलाई सोचेकर कमेलाई नाजाहत फाइडामा विलिन गर्नेछ ।

निहित स्वार्थको इन्द्र सम्बन्धमा तत्कालिन अपनाउनु पनि शेपहरु:

सार्वजनिक नियमदारीमा पदाधिकारीहरूलाई निहित स्वार्थको इन्द्र बारे सम्बन्धमा अपनाउन जरीहरू शेषहरु निम्न अनुसार छन् :
पदीय दायीत्व निर्बाहक क्रममा व्यक्तिगत आचरण,
1 कायात्मक कारण बस्तु तथा सेवाको खरीद,
2 व्यक्तिगत कामका लागि सार्वजनिक साधनबन्धनको उपयोग।

समाधानका लागि सैद्धांतिक उपायहरू:
सैद्धांतिक तर्फमा निहित स्वार्थको इंदुमा विभिन्न चरणहरू हुनेछन्, मनी आयामको छ। ती
चरणहरूलाई समयमा पहिचिन गरी समस्याको सालो रूप हुन्छ नै ल्याउनै नियन्त्रण गरेको
गरिएको छ। यो समस्या समाधान गर्न साहज हुने विवारण गरिन्छ। यो समस्यालाई समाधान गर्न बारे निम्न
विषयहरूमा विशेष ध्यान पुजाउनुमा सम्बंध प्रस्तुत गरिन्छ:
1 निहित स्वार्थको इंदु नै हुन नदिन्छ (Avoid Conflict of Interest):
   - निहित स्वार्थको इंदु हुनसक्ने अवस्था आइपने नदिने,
   - निहित स्वार्थको इंदुकार्य सम्पन्न प्रदाधिकारीलाई अधिक संभाल गराउने,
2 निहित स्वार्थको इंदुको योजनाबाट गरन (Manage Conflict of Interest):
   - सार्वजनिक प्रदाधिकारीको सम्बन्ध सार्वजनिक गरेको,
   - सार्वजनिक प्रदाधिकारीको संबन्ध र पारिवारिक सुविधाको अनुपमन र मूल्यायन
     गरेको,
   - सार्वजनिक प्रदाधिकारीको जीवन शैलीको जाँच गरेको,
3 निहित स्वार्थको इंदुको समस्या हुन गर्न (Resolve Conflict of Interest):
   - आचार सहिता तथाय गरी लागू गरेको,
   - दण्डस्वरूपको प्राधिकारी व्यवस्था गरेको,
   - निहित स्वार्थको इंदुलाई प्रयोग सम्बोधन गरेको कानुनी प्राधिकार तय गरेको।

महत्वपूर्ण विषयहरू:
एविदा र प्रशासन क्षेत्रका विभिन्न मुलुकहरूको व्यवहार र प्रचलनलाई समेत मध्यस्थवर गर्न सार्वजनिक
निवासमा विचारमा निहित स्वार्थको इंदुको समस्यालाई समाधान गरेको विपयहरूमा विशेष
ध्यान पुजाउनुमा हुनेछ:
(क) निहित स्वार्थको इंदु सम्बन्धी कानुन र कायात्मिक आचारसहिता
   - राजनीतिक तथा प्रशासनिक प्रदाधिकारीहरूको लागि आचारसहिता,
   - निहित स्वार्थको इंदु नियन्त्रणका लागि विशेष कानुन,
   - सार्वजनिक सेवा सम्बन्धी नियमहरू,
   - सार्वजनिक कर्मचारीहरूको आचरण सम्बन्धी नियम,
- Sārjanaṇiñī tā tiṇi kṣetra Achaṛarśhiñāta ādāvadhiṇī gane r kārya chayan gane, kāryaṃma bhadraḥāra niyānaṇakā laṅgī śaṭhañīt niśākāṃkṣaṃ sānadhitaṃ,
- Achaṛarśhiñātaṃ saṃsārūtī rūpamā sūhārakā laṅgī chapīyās.

(ख) Achaṛiṃkā rajaśaṃkā gaṇitaśīvīd samvāłanaṃ derikhe niśākāṃkṣaṃ vyavahāra

- Sārjanaṇiñī svaśakaṃ kṛmācāriḥkā raṇaśaṃkā gaṇitaśīvīdāma sānadhitaṃ hun napaūnē vyavahāra,
- Sārjanaṇiñī svaśakaṃ kṛmācāriḥhātunē tiṇi kṣetrauṇō vīṣaṃ bā vyavahāmaṃ sānadhitaṃ hun napaūnē vyavahāra,
- kūṇe kamaṇīkās kāmā ṣīrābhārā bhavīrā bhavīkṣe hūn viśvaṃkāṃ pūrvā bhuṣṭāḥ śaṭhāmā laṅgūnē vyavahāra,
- Sārjanaṇiñī dāśāvī śāmā dāvūdā Vyākṣāmā laṅgūnē gane r āvābhā hūnāvād pratiśaṃ dāvūnē vyavahāra,
- kāmācāriṃk hēkā kāyāṃsāmā aṇaṇu niṣkāmākā nātaṇākā kāmāḥ bhāmaḥ sūrvaḥ dāvūnē vāyuḥka,
- kūṇe kamaṇīkā kāmā ṣīrābhārā Praṇāṇiñī svaśakaṃ kālaṃ hēkā kāmāḥ aḍvībhām Trust governance ma kāmārā naṃśaṃti ganeūnē vyavahāra.

(ग) dān upāhār samvāda kāraṇī vyavahāra

- kūṇe ṣāḍaṃ kānā dān upāhār vin hānā pādūnē ā r napaūnē bhāne kāraṇī vandē, dān upāhār vin mādali naḍaśaṃkṣaṃ jānākārī garaūnē vyavahāra.

(घ) svaśa niṣubha jīvanākā ṛjasāvāriṃkāt derikhe niśākāṃkṣaṃ ānā

- svaśa niṣubha hēkāṃ kō 2 vīṣaṃ māt kūṇe śaṇāmā ṛjāśaṛī ārūpamā śaṅkarākā ārūpāvābhākā pūrvā śaṇākṣe śaṭhūnē vyavahāra,
- svaśa niṣubha pūṛṇa kūṇe niśākāṃkṣaṃ ānā derikhe vīṣaṃ hō bhāne niṣubha vīṣaṃ gane vyavahāra.

(ङ) mātikā achaṛopaṇ r bhagaṃkārākā jīvīkṣeṇaṃ napādeṣaṃ r tāśaṃ

- niśākāṃkṣaṃ ānāvādā bhagāvāni jīvīkṣeṇā gane r nāvebhāvā bhuṣṭāḥ rūpamā ṛjanā ṛjasāvād ādvarā ṛjanāvād ānāvādā nāpebhāvyānē vyavahāra,
- bhagaṃkār āvābhā tāśaṃ kāmācārit samvālanaṃ gane kṛmācāriḥhālādā niṣyāmātī tāṇāmaṃ sāvēt garaūnē vyavahāra.

(च) achaṛarśhiñātaṃ pāraṇaṇa

- tilkhētiko Achaṛarśhiñātaṃ pāraṇaṃ r so nārgāṅko ṛṇḍhāma svaśakaṃ achaṛopaṇaḥ ānāvādā nāvebhāvā ṛṇḍhāva evāmā vyavahāra,
- aṭāvādā ṛuṛṣyāṅgo gāme bā Achaṛarśhiñātaṃ pāraṇaṃ nārgāṅko ṛṇḍhāvā āvē ṛkāmākā, maṇtrāṇgo niṣubhaṃvāriṅko padma niṣṭhaṃkā nādetē, nāvāvā śuṣṭhātā ṛokā āmakā vyavahāra.
(२) सम्पत्ति विवरण

- सम्पत्ति विवरण अर्थात्वित्तक रूपमा दुकानिले र अन्य ग्राहक गर्ने यस्तो निर्देशन लगाने गए यसलाई सम्बन्धमा नाम रहेको सम्पत्ति समेट छाननेत गर्ने यस्तो।

निवास र नीतिगत सुकामा

निहित स्वामिको इन्को बहुआयामक स्वरूपलाई हेतु गरी यस्तो निर्देशन लगाने लागिन यसलाई समयमै सम्भोजन गर्नुको विवरण छैन। निहित स्वामिको इन्को सम्भोजन गर्न गरी व्यपट राष्ट्रिय नीति तथा कानून निर्माण हुनु गरेको छ।

१ कुनै पति साहित्यको निकायमा गरिने नियुक्ति प्रकाशियादही दक्षताको र समताको आधारमा प्रतिस्पर्धित्न निर्णयको त्याउनुपर्दछ।

२ सरकारी निवासाको सबैमा निहित स्वामिको इन्को स्वप्न नीति हुनुपर्दछ।

३ सरकारी निकायमा कार्यरत सबै तहका पदाधिकारीहरू र सर्वसाधारणाको समेट निहित स्वामिको इन्को जानकारी हुनु आवश्यक छ।

४ निहित स्वामिको इन्को सम्भा उल्लने भएमा आवश्यक सबैलाई समेट सलाह र परामर्श दिने अधिकारीसम्म सरकारी निकायमा कार्यरत पदाधिकारीहरू र सर्वसाधारणाको सहज पार्थ हुन जानुहोस्।

५ शासकीय निर्णय र सामाजिक मान्यतामा विवेचनासम्पूर्ण तीर्थार्जुन रहेको खण्डमा साहित्यको निहित हुने गरी त्यस्ता विवादका विवादहरू समाधान गर्न परिपर्दी व्यस्त जाहि हुन।

६ सेवा निबुन्तित्कृि कुनैनु पदाधिकारीहरूले पुन: रोजगारीको अवसास लिम पाउने हो या होइन, वा कुनै स्वामिका सम्भा हुनु पाउने हो या होइन नियम कानून व्यवस्थित व्यावहारिक अवस्था। यस्तापरिवर्तन हुन्छ निहित स्वामिको इन्को घटाई भ्रातापत्र निर्माणमा समेट उपयोगी हुने देखिन्छ।

नेपाल जस्तो सामाजिक साहित्यको स्वामी बनाउने भएको इन्को हकमा निहित स्वामिको इन्को घटाइ निहित तथा कार्यान्वयन प्रदान गर्ने शर्तो निर्देशन देखिन्छ। यसका लागि निम्न वृद्धिहरू कृपया रहेको समस्याको समाधान योग्य बाल्गी छोडनु हुने देखिन्छ:

१ भ्रातापत्र वित्त संयुक्त राष्ट्र संस्थीय महास्थितको भावना अनुरुप सबै प्रकारका निहित स्वामिको इन्को सम्भोजन हुन्छन। गरी एकैकृति कानून निर्माण गरेका।

२ सबै साहित्यको निकायहरूलाई विवस्थित खण्डको आवश्यकता अनुरुप के गरेको हुने र के गरेको नहुने भनि आचार सहिता निर्माण गरेका।
३ निहित स्वार्थको इनामाच सम्पूर्ण गर्ने हेतुले निर्दिष्ट कानून आणि आचार सहिताको पालना वापर पदविकार्यहरूलाई प्रशिक्षण दिई अनुगमन आणि निगरानी गर्ने। यो कार्यालय भाषाचार नियमनका लागि स्वयंप्रचार भएका केंद्रले सहयोग र समन्वय गर्ने,

४ सवे सार्वजनिक निकायहरूमार्फत पदविकार्यहरूको राखी सस्तने निहित स्वार्थको इनाम वापर निगरानी राज्य र सत्ता गराउने भाषाचार नियमनका लागि कार्यालय निकायवाट सत्ता काठिन अधिकृत (Vigilance Officer) को व्यवस्था गर्ने,

५ निहित स्वार्थको इनाम वापर सवे क्षेत्रमा सवे दर्जा र तहका सार्वजनिक पदविकार्यहरूलाई प्रशिक्षण दिने,

६ निहित स्वार्थको इनाम देखील विषयहरूमा राष्ट्र परामर्श दिन र तनाव रहने पदविकार्यहरूलाई सर-सत्ता दिन सवे निकायहरूमा आव्यूहरू अनुसार सत्ता निर्धारित केवल प्लान गर्ने,

७ कानून आणि आचार सहिताको उल्लंघनको अवस्थाहरू र व्यवस्था उत्पन्न हुने परिपाटी वापर सवे र सत्ता गराउने,

८ सार्वजनिक पदविकार्यले आफुले आर्जन गर्नको सम्मति सार्वजनिक गर्नौ पर्ने परिपाटीको निर्धारित दिने। सम्मति विवरणलाई वैज्ञानिक र व्यवहारिक बनाउन निम्न विषयवाट पत्ता याचार गर्ने:

- अचल सम्मति
- शेष लागानी
- व्यवसायीक कारोबार
- सांस्कृतिक कामकाजवाही
- अय लागानी
- गुडीमा संलग्नता
- सहकारीमा संलग्नता
- उपहार/दानाडाव
- प्रत्योगित भ्रमण/आतिथ्य
- दायित्वहरू
- अय आद्यानी

१. सम्मति विवरणको अनुगमन व्यवस्थालाई राष्ट्रपति सत्ता तथा केंद्रले नेतृत्वमा भूमिका निवाह गर्ने।

२. परिपाटीको शक्ति र सत्ता केष वसमेत सार्वजनिक गर्ने,
3. सामान्य रूपमा सम्बन्धि सार्वजनिक गर्ने गरी अवधि तौँक निःशरीरिय सम्पभाव सम्बन्धि विवरण ननुभाउने पदाधिकारीहरूलाई कार्यबाट दाखिलामा ल्याउने।

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7. निर्माणी सेवा एए, २०४९
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नेपालमा जलकिडा (यात्रा) पर्यटन

शिर्तक: नेपालमा यावाटीह

सिद्धात सार: नेपालमा पर्यटन वहुलाईपक्षक संसदाहको भरिपूर्ण छ। प्राकृतिक, मानव निर्मित र जैविक विविधताले सपनल गलत्यहरू रुचिमारी छायाएर रहेका छन्। जलकिडा/यात्र नेपालको दुई देस्न मनो यही नरीहर्मा संचालन हुन सक्ने संभवना मध्ये हाल सुनिको, भौतिकीय र विश्लेष नरीहर्मा विवाह दुई देखि पाठबाट बायथ तथा अन्तर्विंद पर्यटनहरू माफिक धमीन्दृत स्रुवा संचालनमा हुन्।

यी नरीहर्मा विवाहमा प्रचलित हवाई, बाटर यावाटीहका नामवाट परिवर्तित छ र यी नरीहर्मा यावाटी (1) देखि 'यावाटी ह (V) सम्म (कलाम 1) देखि कलाम 6 (class VI) सम्म भेटीछन्।

हाल नासा नेपालको पर्यटन यी नरीहर्मा व्यवसायी एव प्रचारकमा वायाहर संचालन गर्न आई रहेकाछन्। काली गण्डकी, काठमाण्डौ र मेंढाडी वायाह यावाटकहु सहारी जलकिडा गर्न आईरहेका छन् तर यी क्षेत्र मनोहरताले यावाटीह, कायाक्षर र केनोड लगायत बन्नी सम्म समेत माझ निकैले प्रस्तुत संघातकाल्पना प्रबन्धन र उपयोगमा व्याख्या र व्यस्त श्रेणीको जीवितको अनुभवको माध्यम उठाउन नेपालसँगका वीजित्वेर र पर्यटन व्यवसायीकहुको सामूहिक प्रयास आवश्यक छ।

विषय प्रवेश

नेपाल पर्यटकीय दृष्टिकोणले अपार संभवना भएको मुनुक हो। जल संगम राँची दोस्रो स्थानमा पर्यटन सम्बन्धित राजको आम आर्जन र ग्राउंडिय रोकोर्ना रुपमा विने गरेका। त्यस्तै जलस्तर र पर्यटनलाई साथ पर्यटनका बढाईवामक विवाह हुन्छ। प्राकृतिक मनोरम दुर्योगको, जैविक विविधता, पत्रकारिता, मानव निर्मित सुरुत्त सर्वकृति र सामूहिक (कलामकोश)। समावहार सही पैदावार्ता, सहसौदारी (माउंटेन) बेलकुट, नमोभाचार (प्याराग्लाइडिंग), स्काइ डाइविंग, कात्तु टूफी (कायैडुड), हंडुड लगायतका नदी, ताल तैलाव र समुद्रमा खोलने चुरी खोलस भन्ने नेपालको नदीमा गर्ने जलकिडा (यात्रा) विवाहमा धेरै लोकप्रिय र सहज माफिक। नेपालमा यो पर्यटकीय वस्तु (Tourism Product) विवाह को उच्च स्तरमा अर्धांत 3 नम्बरमा साहसिक गलत्यहरू रुपमा गणना हुने गरेका।

तर नेपालको 6000 सहारा ग्राउंड नासा नरीहर्मा समावहारलाई अनुसारको गलत्यहरू रुपमा विने हो भने केन्द्री 1 नम्बर गलत्यहरू रुपमा लिन सकिन्छ। उदाहरण रहेको ब्यापार (मनसुन) मा काठमाण्डौ उपत्यका भिकोलोका वापसीमा समेट यावाटीह संचालन गर्न सकिन्छ। (राम्रो, २००३)।

जलवायु माध्यममा गणना गर्ने हो भने यावाटीह, कायाक्षर खानोमोह, बन्दी जाम्पा, रक भाइवटीह समेटलाई जोडन सकिन्छ। (NTB, 2011)। किन भने यी खेलहरू पाल्नको भर (माध्यममा गरिने...

* विवाहमा अद्यावधिकार, विवाहित विवाहित, सं. विवाहित

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जनवाद (याफिटड़)
जलाकंडा मात्र भन्दा पैदी, जुन घर आफ्नोमा पानी सम्बन्ध गन सकिँदै, लगायत चूँ रोमान्यकारी केहाँहरू पर्दछन् । तर आफ्नो यार्थ चर्चा गने खोजिएको विश्वव्यवस्था याखालि गरी पर्यावरण व्यवस्थाको सम्बन्ध हुने-गरिने अति रोमान्यकारी एवं साहसिपूैँ जलयावालाई सरकेट गने खोजिएको हो । नेपालमा जनसाधारणको याखालि / व्यवस्थाको वृद्धिकोणले सच्चालनमा त्याखालि इतिहास ३ दशक भन्दा खेरे लागो छैन । तर याको विशेष र अधिक दृढ़तामा र पर्यावरण व्यवस्थालाई अफ्नै सुस्थी पर्यावरणको मार्ग र पनीरसम्बन्ध उपलब्ध रहेको शोध र साधनहरूको प्रयोग गरेइ काठमाण्डौ उपत्यकाको नेतिको पर्यावरण भएको वर्ष गरी नही हरू गरी बालकोसी र विश्वन साथीय याफिटड गरिने गराउने गर्नुमा । जब यो व्यवस्थालाई नाफा मुझी देखि र पर्यावरणको मार्ग बढुएको त्यसका विविधता निश्चित य्व्यक्ति को पहलामा सन् १९८२ मा उद्यम व्यवस्थालाई अनावरण दर्ता भन्ना विविधता सच्चालन भएको हो । नेपालमा जल यात्रा सच्चालन निर्णयका २०३२ अनुसार हात दर्ता भन्ना सच्चालनमा रहेको ४ दशक भन्दा यही एजेंटहरु त्यसको सच्चालन ऐन आफ्नै भन्दा पहिले दर्ता भन्ना निर्वकरण नयाँसक सच्चालनमा रहेको एजेंटहरु भएको पानी यसै उर्जा गरी विविधता नयाँ मुनुकहरू- अनर्तक, एरिया-भारत देशहरू लगायत ट्राप्हर पता लगाए । पनी १० ती साहसिय सल्लाहरूलाई जसलाई ज्ञानकारो जोखिम रख्ने नयाँ गतिविधि र मानव वस्तुहरू पता लगाउने पार्क कोजी गरेइ । यसै समूहले निर्विरोध लागे वाणिज्यरूपमा पालीसिमा आफ्नो गरी गरी र श्रेणीहरूमा सम्बन्ध गने भन्ना फाइड र सम्बन्धाला उच्च स्तर (प्रथम श्रेणी) राखा सफलता भएको हुने र पालीसिमाको उपयोग प्रायः प्रायः (पिण्डन र निजी) मात्र नभए सबै भन्दा आय आउँछने गने शोध / माध्यम हो र विश्व मूलकारी मानिसहरुको श्रेणी गरेर देखिएको छ भने ल्यो पालीसिमा प्रयोग (विवृत्तियो शक्ति) भन्दा अन्य सिद्धांत मात्र भएको र खेत्र भएको हो । त्यसैले पालीसिमाको उपयोग पिण्डदेखि, सिद्धांत, विवृत्ति उपयोग गने मात्र नम्बरवैज्ञानिक आवश्यकता वस्तु मात्र नभए भनेर देखिएको । अव विश्वासिहरु पालीसिमा प्रयोग बैठकको अन्तर्धुरुक सम्बन्ध गने छैन त्यो हीन थाक्छ । वातावरण्य ४२,००० मेघालाभ विवुल्ट मात्र उपयोग गने सकिएको क्षमतामा हाल साम्य नेपालबाट ५४० मेघालाभ मात्र उत्पादन गनेत ५० दर्पण हो (अधिकबी, २०७०) । यति युलो शक्ति र समयो मूलको सिद्धांतहरू छैन हाल साम्य नेपालबाट नै २ (१) ५प्रतिशत भन्दा केही प्रयोग गरेको छ ।

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यसको सम्भाव्यता अधारभूत र अपार छ। नेपालका नदी तलको सुगमता १२ महिना भनेको छ जसमा नेपाल तलको खोले घोषणा (हिमाल) भएका कारण अटक नपाई बिस्मिलाह हुन्छ भरतील र दिनघोष रूपमा उपयोग गरेका सकिन्छ। पनि जलवायु नीति २०६५ । ४) जलसङ्गकर्म प्रणाली:

क) जलसङ्गकर्म प्रणाली विश्वस्थित, विश्वसावधिक र वातावरणीय रूपमा भएको नदीलाई एउटा आफ्नो जलसङ्गकर्म गर्न सकिन्छ।

ख) जलसङ्गकर्म प्रणाली विश्वस्थित, विश्वसावधिक र वातावरणीय रूपमा भएको नदीलाई एउटा आफ्नो जलसङ्गकर्म गर्न सकिन्छ।

ग) जलसङ्गकर्म प्रणाली विश्वस्थित, विश्वसावधिक र वातावरणीय रूपमा भएको नदीलाई एउटा आफ्नो जलसङ्गकर्म गर्न सकिन्छ।

घ) जलसङ्गकर्म प्रणाली विश्वस्थित, विश्वसावधिक र वातावरणीय रूपमा भएको नदीलाई एउटा आफ्नो जलसङ्गकर्म गर्न सकिन्छ।
नेपालमा यात्राको संभावना र वर्तमान अवस्था

मात्र उल्लिखित यस क्षेत्रको संस्थागत प्रतिनिधिलाई गरेको कामको भागमा नंगालो स्थानको नंगालाई सम्बन्ध पाइँस भएको तिनु पय्य । आज म्यागको परिणाम ५ विवरणित सामिलितहरू (आता कार्यलय दस्तावेजहरू) सङ्गयतामा साहि पूर्ण र शर्मालाई पार गाए ‘नंगा सजल जयली’ जन र वसमा दुर्घटनाका साथ मनाई० ।

नेपालमा यात्राको संभावना र वर्तमान अवस्था

लगायत नेपालरती कार्यालयको अक्षर मिसालाई संख्या र जनसंख्या र धीरेको अवस्था र ल्याम्यासामयको कारण व्यवसायीहरूले सजन हुन सक्ने र प्रत्यय अन्तर्गत रुपमा के क्षेत्र नेपाललाई राज्यहरूको अवसर मिलाउन सक्ने र राज्यहरू राज्यहरूसँग साझेदारीको कारण आफ्नो गर्न सक्छ। यो हुनु जर्न्य ४ । भविष्यमा होला । तर स्थानीयता रुपमा केही हरू हरू यात्राको कियो भर यात्राको संरचनामा आएको नेपालको ६३ हरू मित्र ५६ सबाईहरू तोको एक दीर्घ ४ मवर (नुवाट) (१-६ रेड/यात्राको संरचना गरेको नेपाल सरकारले अनुमति दिइएको) (NTB २०११) । तर यसमा आवश्यक पूर्वाधार (नेपाल, भौगोलिक तालिम रूप, तथा भौगोलिक सर्चकार्य) अनुमान, रेखाबेद र प्रबंधन गरेको तर्क तो पहेलो तुलनात्मक नेपाललको पर्यटनकी जल्गिर्या व्यवसायी प्रामाण्यक आफ्नो गुरुवारहरू छ अथात गुजरातमा अवस्थामा ॷ

निजी क्षेत्र र विदेशी लगायत विकासका स्तर नीतिको अभाव ॷ

यस बारे गृहकार्यालाई गरेको सोच र पहल पनि खासी रेखागत, जे जति भएको ६ । ती केही व्यवसायीहरूले संचालन गरेको छ ॷ त्यो तिलान्त उनीहरूको क्षेत्रविस्तार र तजलजवानी देखिन्छ । आज आशय लाई वाह्य पर्यटनको मन्त्र आलोकित र श्रेष्ठ पर्यटनहरूले सया बढेको छ मनसा र रचाइलाला निकाय आको ॷ अर्थात सरकार र व्यवसायीकरण खासी योजना र विभागहरूले गरेको क्षेत्रीय अभाव ३ र धीरेको पौड़ी अवस्था ॷ

पर्यटन नीति २०६५ धरी यो विकासका स्तर र योजनागत रुपमा अनावर्त देखि परेको छै (यात्राको महत्त्व २०७९) व्यावसायी स्तरका हासन ऐत २०६५ विवर्णाले आवश्यक र अभावको योजनामा पर्यटनलाई समाधान गरनु पछि भनि प्रभावकारी र यी विपर्ययमा सलाह गरणु तकलीफको अवस्था ॷ हुन न हवा आज केही जीवितहरूले धमाधम पहिर्यात सिरु योजना नहुन्छ । यो व्यापारी राख्न सक्छ । भौगोलिक पूर्वाधार बारे चिन्ता गर्नु पय्य नेपाल सम्म पूर्णमा मोटर बाटोहरू, रेतल घोडोटो, घोडोटो बाटोहरूको अभाव ॷ यात्राको कमीहरू विसाउन विचारांडौ, क्वार्ट साइड, शीवालय, डेस चेन रम, मनोरञ्जन साइट क्लासी, होमस्टेड (लेपाल सरकार २०६६), रेटर्नपोर्ट, होटल, लाम, पाइनु पाली आदि सर्वभौमिकहरूको भण्डार शुद्ध ६ । यस अवस्थामा पर्यटनको खानीको पैसा कसरी बारी आउँदै आउँदै । मनको खुल्लोरी र लुणा मेटाउने चाहना र इच्छा एउटा वनायक पर्यटनको कहाँ कहाँ र कसरी पुछ हुन्छ । भौगोलिक, व्यावसायी पैसा कमाउने । के यसली रक्षाको (Dry travelling) ले पर्यटन

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व्यवसायको उद्देश्य पुरा होला? भारतको बम्बई, कलकत्ता, चाईपाण्ड र व्यङ्कको पर्यंत व्यवसाय फोटोस्कूल को कारण बिविध एकांक फोटो, दुम्हरे हेतू प्रयास पर्ने र नगर नै सिमेट्रिका र कल्याण देखि गर्नेका प्रयास होला? भारतको बम्बई, कलकत्ता, चाईपाण्ड र व्यङ्कको पर्यंत व्यवसाय फोटोस्कूल को कारण बिविध एकांक फोटो, दुम्हरे हेतू प्रयास पर्ने र नगर नै सिमेट्रिका र कल्याण देखि गर्नेका प्रयास होला? भारतको बम्बई, कलकत्ता, चाईपाण्ड र व्यङ्कको पर्यंत व्यवसाय फोटोस्कूल को कारण बिविध एकांक फोटो, दुम्हरे हेतू प्रयास पर्ने र नगर नै सिमेट्रिका र कल्याण देखि गर्नेका प्रयास होला?
धचतनया उपवविेश मस्न्त्र भन्नु हुन्छ “नेपाल धचतनया हरुको अपार गन्िब्य िलो हुन्छ िर नेपालका संभावना हरु बारे कम िाहा छ”। अिायि् प्रचार प्रस्रको अभाव छ (रेपुस्ब्लका भिाय २१)। यी समस्तको संचालन हुने ठाउंमा होम्थिय हरु संचालनमा आयकछान् िर रर्िरंग  संचालन हुने ठाउंह रुमा यसलाई ललंक गनय सककयको छैन (NTB, 2067)।

पल्म । नेपालमा अध्यान अनुसाधान पद्ध देखाउलिक बढी गन्छ, छोटो संघ र अशिक स्वाम्या उत्पन्न हुने चलन छ । सरकारको नीति, योजना, प्राथमिकताको कार्यक्रम के-के छ, के के हुन बाधी छ, हुने सम्बन्धानुसार छल्ले छन्नन, कसरी तय हुन सकिन्छ आदि बालबिर विज्ञान गन्छ तफ लागु पर्ने । अध्याय तथा तय हुन सकिन्छ आदि बालबिर विज्ञान गन्छ तफ लागु पर्ने । 

लेखक तथा लेखिको अनुसार, नेपालमा तथा भारतमा राष्ट्रमन्त्री बालबिर विज्ञानको कार्यक्रम बढी छ। यसको साधन, सम्बन्ध, माध्यम र विवरणको अभाव छ। अध्यायका दिन र शनिको अनुसार, विद्यालयहरूले प्राथमिकतालाई स्वाम्या गर्ने प्रयास गर्ने चाहियो। नेपालमा तथा भारतमा राष्ट्रमन्त्री बालबिर विज्ञानको सम्बन्ध, सम्बन्ध र विवरणको अभाव छ। अध्यायका दिन र शनिको अनुसार, विद्यालयहरूले प्राथमिकतालाई स्वाम्या गर्ने प्रयास गर्ने चाहियो। नेपालमा तथा भारतमा राष्ट्रमन्त्री बालबिर विज्ञानको सम्बन्ध, सम्बन्ध र विवरणको अभाव छ। अध्यायका दिन र शनिको अनुसार, विद्यालयहरूले प्राथमिकतालाई स्वाम्या गर्ने प्रयास गर्ने चाहियो।
अन्तर्वेदन (समय) को धनी देश नेपालको भविष्य जल सम्पदाघोटी बढी सम्पादनका देखिए। जबले संस्कृत उपलब्धि होस् या जलसंरक्षण रणनीति सम्बन्धी गर्नेछ र साटिए। नया गरेको तर ही प्राथमिकता साथै कार्यक्रमको अमाह बढाइन थालिए। यसको सम्पादन सरकारी लगायत भन्दा निर्देशिका लगानी र भूमिका सम्बन्धी देखिए। पप्पटन उद्योग एउटा व्यवसायी प्रमुखलाई भएको स्वदेशी एवं विदेशी पूर्वी परिचय दिइए नैनीताको र व्यवसाय संपर्कमै बसेको सम्बन्धी पूर्वकार सरकारले बनाउने र ख्वेदेस रै रोजगारीको अवसरमा फिजना गरेको सँग विभिन्न फलावात बनाउँ र जनसमुदायको स्थानीय उल्लम्बन र अभियोग गर्न सकिए। त्यसैले सम्बन्ध सरकार (सरकार र पप्पटन व्यवसायी) हल्लो एउटा व्यवहारिक र वैज्ञानिक सामूहिक अस्वयम आउनु आवश्यक देखिए।
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• नेपाल सरकार नागरिक उद्यान तथा पर्यटन मन्त्रालय २०६३, जलयात्रा संचालन एन० २०६३, काठमाडौँ: नेपाल सरकार नागरिक उद्यान तथा पर्यटन मन्त्रालय।
Ethical Considerations while Doing Development Research
- Rajkumar Adhikari*

Abstract

Ethico-moral dimension of research demands crucial considerations while performing every kinds of research. Regardless of its nature and kinds, every researcher needs to comply fundamental ethical norms to maintain sound ethical practices to enhance reliability and validity of the research. Basically, ethical matters are self-imforceable driven by inner sense rather than coercive. Among various fields of research, this article tries to elucidate values and importance of ethico-moral considerations while doing development research. In this paper a term 'development research' implies for the study of development activities ranging from the very inception to the post accomplishment.

In every research three major interrelated player's like sponsor, researcher and participants are found to be bounded with certain level of their own moral values, principles and ethical consciences. Sponsors who provide financial support for the research constitutes either positive or negative interest behind to make investent. Some sponsor intends to undertake research without revealing themselves. They reserves some rights of confidentiality like non-disclosure about sponsor, non-disclosure of purpose etc.

Introduction

Every research has an ethical-moral dimension. Researchers need to prepare themselves in regards to ethical consideration and consider ethical concerns as they design a study so that sound ethical practice is built into the study design. Literally, ethics refers to 'science of morals' or 'moral principles'. In general sense ethics is the standard or accepted behavifior of an individual with assumption that such behavior does not harm other. Codes of ethics provide guidance to researcher but ethical conduct primarily depends on the behavior of an individual. Every researcher has moral and professional obligation to be ethical. Compliance of ethical norms is crucial to conduct a research in ethical way.

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Ethics define what is or is not legitimate to do, or what "moral" research procedure involves. There are few ethical absolutes. Although there are few fixed rules, must are agreed-on principles. These principles, may conflict in practice. Many ethical issues involve a balance between two values: the pursuit of scientific knowledge and the rights of those being studied or of others in society. Potential benefits—such as advancing the understanding of social life, improving decision making, or helping research participants—must be weighed against potential costs—such as a loss of dignity, self-esteem, privacy, or democratic freedoms (Neuman, 2006, p.129).

In every research, we find three major role players viz. sponsor, researcher and participants or respondents are directly or indirectly interrelated with each other. To some extents each of them constitute their own moral values, principles and ethical conscience. Ethical considerations obliged by them are described below as per their individual perspective.

**Ethical issues considered from the sponsor perspective**

Sponsors are those who provide financial support for the research project. Matters of funding and funders sometimes become crucial while doing development research. Even where we are undertaking academic research that we conceive to be unbiased and concerned with the real issues on the ground, unless the results we write up and publish are in line with the views of sponsors...if our results conflict with the source’s ideologies and principles, then we are unlikely either to get further funding, or any facilities for the wide dissemination of our work. This poses an immediate dilemma for us: do we ‘publish and be damned’, conveniently forget about the aspects of the research that are going to cause us problem, or do we manage to fudge the results so that the problematic data are no longer a problem (B. Lynne, 2006, p.27).

Some sponsors intend to undertake research without revealing themselves. They reserve some rights of confidentiality i.e. non disclosure about the sponsor, non disclosure of purpose etc. Some probable unethical conducts of the sponsor are as follows:

1. There may be certain interest either positive or negative behind making such investment the sponsor is likely to:
• force for changing interpretation and result
• force for changing or fabricating the data in a biased way, and
• making recommendations beyond the scope of the data collected

2. Sponsor non-disclosure
3. Purpose non-disclosure

4. Force or put pressure on the participants, researchers or enumerators to grant access to information

5. Altering real data to make the research look better

Ethical issues considered from their researcher perspective

Most of the ethical conducts found to be bounded and concerned with researcher and their team. It is obvious that researcher plays crucial role in overall research process. Researcher or enumerator directly related with participants or respondents, hence researcher or research team requires fulfilling the ethical obligation at its higher degree compared to other. Some ethical aspects have to be considered by researcher or research team is mentioned below:

Ethical principles According to Shamoo and Resnik (2003):

- Honesty
- Objectivity
- Integrity
- Carefulness
- Legality
- Non-discrimination
1. Be responsive and complete the overall research by adopting pre set methods and techniques carefully.

2. Maintain congenial relation with sponsor and drive the research towards the direction of attaining real, valid and reliable conclusion.

3. Respect towards the rights of individual participants
   - Right to voluntary participation
   - Right to anonymity
   - Right to well informed (Research purpose, possible harm etc)
   - Right to Confidentiality
   - No participation at the risk of harm
   - Right to no physical harm
   - No harm to self-esteem

4. Respect to socio-cultural values and norms of research areas

5. No faulty report of field data

6. Respect to intellectual property right

**Ethical Issues considered from Participant Perspective**

Participants are the basics of generating information. To make the research valid and reliable, information provided by the respondents plays significant role, hence ethical consideration from the participant side is also prominent. Interest, awareness, enthusiasm, behavior and their meaningful participation add worth of research. Some ethical considerations have to make by participant are given below:

1. No pre-occupied mental state, no prejudice response.
2. No stray or non realistic responses.
3. No seeking tendencies.

Ethical conducts are critical aspect of every research. Thus ethics are considered as inner state of mind, conduct, manner and behavior within the accepted range of standard. It is mandatory that individual or team who conducts research is genuinely
concerned with others regarding the impacts induced by their activities performed during the course of doing research. Some common ethical conducts are explained below:

1. **Plagiarism**

Plagiarism is a kind of research scam or fraud that occurs when a researcher steals the ideas or writings of another without citing the sources or misinterpreting as one's own. Hence it is considered as serious breach of ethical codes. Without properly documenting the original sources, use of another's idea or words like one's own is a kind of steal or cheat or fraud.

2. **Invasion of Privacy**

During the courses of data collection, collector or enumerator do not make invasion of privacy. Respect the right of confidentiality of participants and do not intend to envisage or probe the purely individual and confidential information. Guarantee of individual privacy is important not only for research validity but also for the protection of confidentiality of respondents. If researcher able to collect personal information with consent of respondent, maintaining guarantee of non leakage of such information is another ethical conduct of researcher. Sensitivity arouses to participant upon the research and hesitate or do not want to expose their secret information is related with invasion of privacy. It is somewhat relative and socio-culture specific because some act of researcher alleged invasion of privacy in one culture is not for other. According to Bailey (1982) invasion of privacy concerned with "any question that arouses feelings of anxiety or guilt in a respondent" (p.435).

3. **Fabrication and Falsification**

Presenting data in bias way with the intention of effecting research conclusion as deemed or deviating or artificially modifying data during the courses of collection and analysis is one of the serious violation of ethical code. Alteration of data to make them look better or fit to theory, false reporting of data and replacing actual data with false data is strong violation of ethical value. Fabrication and falsification is a kind of breach of research norms or ethics.
4. Deception

If the truth or the real gist or intention of research is partially told or telling lie or compromised with respondents is called deception. In some cases deception is essential to fulfill the rationale aim of research without any harm to the participants like in participant observation in field and experimental research. Deception is acceptable only in certain condition i.e. if there is a specific methodological purpose for it, used only to minimal degree necessary and a researcher who uses deception should obtain informed consent (a statement, usually written, that explains aspects of a study to participants and asks for their voluntary agreement to participate before the study begins), never misrepresent risks and always debrief the participants afterwards. Debriefing includes:

- Explanation of any deception
- Describing the intention, purpose and goal of the study
- Post study sharing of results
- Post study follow-up medical or psychological attention.

<table>
<thead>
<tr>
<th>Informed consent statements contain the following:</th>
</tr>
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<tbody>
<tr>
<td>1</td>
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<td>6</td>
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<tr>
<td>7</td>
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<td>8</td>
</tr>
</tbody>
</table>

Source: Neuman, 2006, p.136

5. Dignity towards cultural and social norms and value

As we earlier discussed that social and cultural values and norms differ accordingly with difference in study area. Diverse and multidimensional nature of society and
culture reflects specific considerations of ethical issues while doing research. Hence every researcher have to be well known and well informed about the social and cultural values, norms, behavior and practices of study area at first before visiting the field. Prior consideration of non cause of socio-cultural harm is prime concern of ethical consideration while doing field based research.

6. Non-publication of data

Publication of data is essential task of research but in some of the cases due to the confidentiality concern of respondents or non consent of participant to publish some or whole of the information, researcher have to obey the ethical norms of non publication of data. But in such cases researcher must elucidate the reason behind non publication because hiding important information is another unethical conduct.

7. No physical harm, psychological abuse and legal jeopardy

Researcher do not cause physical harm upon any one is straightforward ethical principle. Practices shows the risk of physical harm is rarely realized in research but the probability of occurrence of psychological abuse, stress or loss of self-esteem is most frequent in research due to lack of proper consideration of ethical acts. In some cases it is found that researcher or enumerator may place the participants in stressful, embarrassing, anxiety producing or unpleasant pressure situation. All of these acts are unethical in terms of its conduct. Hence creating a congenial and friendly environment, polite behavior, informed consent and socio-cultural respect, social inclusion and rapport building with respondent people and society lessen down the above mentioned discomfort situation for the participants to response to research and researcher. It is also crucial to be concise and careful whether it bring legal harm or not to the respondent.

As we earlier discussed various ethical concerns and principles but its responsibility majorly rests on the nature, behave and inner sense of individual researcher. Creating coercion, force or pressure, stress and anxiety is never acceptable while doing research. Ethical concerns primarily focused to researcher and their team but it is equally important to sponsor and to some extend it is equally important for participant too.
References:
Measuring the Efficiency of District Public Hospitals in Nepal: An Application of Data Envelopment Analysis

Prabha Baral*

Abstract

The study aimed to measure technical and scale efficiency of district hospitals in Nepal. Data Envelopment Analysis (DEA) was employed to measure efficiency of district hospitals in the year 2009 and 2010. The DEA model used number of doctors, nurses, beds and other technical staff as inputs and outpatient visits, inpatient stay days, number of emergency, and number of deliveries as output. The yearly analysis revealed that 29 (51.79%) and 30 (53.57%) of the hospitals were run inefficiently in 2009, and 2010 respectively. The average variable returns to scale (VRS) technical efficiency scores were 89% and 90% respectively during two years.

1. Introduction

Hospitals are an important part of any health system and the major health care outlets, both in developed as well as in developing countries. Building and running hospitals absorb a major share of health expenditure in any country. The production of health care services requires inputs from a wide variety of sources including health care professionals, other staff, capital and materials. The right combination of inputs should produce optimum outputs. Increasing efficiency by reducing costs or increasing outputs are often desired by the policy makers, responsible for health sector reform.

Health care system of Nepal is in tremendous pressure because of the triple burden caused by increasing demand of services for communicable diseases, increasing non-communicable diseases, and poverty. Health care costs are constantly rising due to the changing life style, new technologies, and high expectations. Nepal spent over 5% of the GDP in health sector. The Government contribution to total health expenditure is increasing continuously. Despite an increase in the public funds allocated to health, the supply of health care insufficient to address the need and demand. As demand for health care increases and the cost for service provision rises, it is essential to make more efficient use of the resources already invested to the hospitals.

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The public health delivery system in Nepal is organized under three levels of health care: primary, secondary, and tertiary. As an important part of the public health system, Government of Nepal has prioritized availing primary-level health services at the local level (WHO, 2007).

District Hospitals play the key role in providing preventative as well as curative services and serve as the first referral point for health post, sub-health posts and primary health care centers. One of the most important functions of the District Hospitals is to serve the needs of the poor and disadvantaged. However, essentials components of curative services at each level of care not available or not carried out as defined. District hospitals suffer from persistent shortage of adequately trained health personnel especially technical staff. There are extensive staff vacancies in hospitals with unfilled posts and posts that are filled but unmanned. The supply of health personnel does not correspond to the needs. There is persistent mismatch between the skills personnel and requirement (MoHP, 2007). Mal-distribution of health staff in urban and rural and inadequate management control results to the poor quality of services, high personnel expenses and low staff productivity. Since, health service delivery is labor intensive, mismatches between needs and the use of available human resources may cause great negative impact on service performance (MoHP, 2007). Moreover, scattered population, geographical situation, peoples growing expectations about the access to quality care are other external factors affecting on the efficiency of health service delivery in Nepal. In this context, the objective of this paper is to measure the relative technical and scale efficiency of district hospitals and to explore the factors affecting the variation of hospital efficiency in Nepal.

The basic concept of efficiency:

Economic efficiency is a product of technical efficiency and allocative efficiency. Technical efficiency reflects the ability of a firm to obtain maximum of output from a given set of input and allocative efficiency reflects the ability of a firm to use the input in optimal proportions, given their respective prices (Coelli T.J., 1996). Modern efficiency measurement begins with Farrell (1957) who drew upon the work of Derben...
(1951) and Koopmans (1951) to define a simple measure of firm efficiency. Efficiency in general is defined as the absence of waste.

**Methods to access efficiency:**

There are several methods to evaluate efficiency. Some of them are listed below:
- Ratio Analysis (RA)
- Least-Square econometrics model (LS)
- Total factor Productivity (TFP)
- Stochastic frontier model (SF)
- Data envelopment analysis (DEA)

DEA provides insights about hospitals efficiency which is not available from other efficiency evaluation techniques (Sherman H, 1984) therefore this study was carried out by using DEA approach.

**Data Envelopment Analysis (DEA):**

DEA was first introduced by Charness et al in 1978 for measuring the relative efficiency of organizations such as hospitals and schools that lack the profit maximization motive. Researchers in a number of fields have quickly recognized that it is an excellent and easily used methodology for modeling operational processes for performance evaluations (Das, Vaishnavi and Muralidharan, 2010; Zere et al 2006). Data Envelopment Analysis (DEA) is the non-parametric mathematical linear programming approach to frontier estimation that compares a set of organization's actual inputs used to produce their actual output levels during a common time period (Coelli, 1996). DEA begins with the definition of the unit of assessment, which is typically called the decision making unit (DMU). In each DMU various resources, called inputs, are converted into outcomes, called outputs. The efficiency score is usually expressed as either a number between 0-1 or 0-100%. DMUs that have score 100% or 1 are referred to as efficient given the required inputs and produced outputs. A decision-making unit with a score less than 100% or less than 1 is deemed inefficient relative to other units.
Data and Methods

A cross sectional secondary panel data for the year 2009 and 2010 was used for the analysis. Data was collected from Department of Health Services. The technical and scale efficiency of all district hospitals was measured through DEA input-oriented method under Variable Return to Scale (VRS) assumption. It gives the score of efficient and inefficient hospitals. Four inputs and four outputs were used while modeling the health service production.

Input and output variables for DEA

<table>
<thead>
<tr>
<th>Input (Four input mix)</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of beds</td>
<td>Total number of functioning beds (capital input)</td>
</tr>
<tr>
<td>Physicians</td>
<td>Including temporary and permanent (Labor input)</td>
</tr>
<tr>
<td>Nurses</td>
<td>all level including ANM, Staff nurses (Labor input)</td>
</tr>
<tr>
<td>Other technical staff</td>
<td>Including Health Assistant, Auxiliary Health Worker, Lab tec./Lab ass., Radiographer (Labor input)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Output (Four output mix)</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total outpatients visits</td>
<td>Total number of OPD visits</td>
</tr>
<tr>
<td>Total inpatient days</td>
<td>Total number of IPD days</td>
</tr>
<tr>
<td>No. of emergency</td>
<td>Total number of emergency cases</td>
</tr>
<tr>
<td>No. of deliveries</td>
<td>Total number of deliveries conducted in hospitals</td>
</tr>
</tbody>
</table>

Results

Table 1 presents the descriptive statistics (mean, standard deviation, maximum and minimum) and their trend over the study year for the input and output variables of sample hospitals. It was seen that the trend of descriptive statistics for input and output variables change during the period 2009 to 2010.
Table 1: Descriptive Statistics of Output and Input Variables

<table>
<thead>
<tr>
<th>Variables</th>
<th>2009</th>
<th></th>
<th></th>
<th>2010</th>
<th></th>
<th></th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Mean</td>
<td>SD</td>
<td>Min</td>
<td>Max</td>
<td>Mean</td>
<td>SD</td>
</tr>
<tr>
<td>Outpatient Visits</td>
<td>15482.5</td>
<td>205.76</td>
<td>1889</td>
<td>39945</td>
<td>17720</td>
<td>8413</td>
</tr>
<tr>
<td>Inpatient stay days</td>
<td>3559.39</td>
<td>320.04</td>
<td>6</td>
<td>10346</td>
<td>3650.04</td>
<td>2402.6</td>
</tr>
<tr>
<td>No. of emergency</td>
<td>3047</td>
<td>771.57</td>
<td>128</td>
<td>17647</td>
<td>4034.04</td>
<td>19045</td>
</tr>
<tr>
<td>No. of deliveries</td>
<td>370</td>
<td>13.48</td>
<td>4</td>
<td>1449</td>
<td>442</td>
<td>733.34</td>
</tr>
<tr>
<td>No. of beds</td>
<td>19.20</td>
<td>.02</td>
<td>7</td>
<td>50</td>
<td>19.89</td>
<td>7.31</td>
</tr>
<tr>
<td>No. of doctors</td>
<td>2.86</td>
<td>.36</td>
<td>1</td>
<td>7</td>
<td>3.30</td>
<td>1.56</td>
</tr>
<tr>
<td>No. of nurses</td>
<td>4.99</td>
<td>2.03</td>
<td>2</td>
<td>15</td>
<td>5.04</td>
<td>1.83</td>
</tr>
<tr>
<td>No. of other technical</td>
<td>4.85</td>
<td>1.42</td>
<td>2</td>
<td>9</td>
<td>4.98</td>
<td>1.45</td>
</tr>
</tbody>
</table>

In 2009 a district hospitals on an average employed 2.86 doctors, 4.99 nurses and 4.85 other technical staff (including Health Assistant, Auxiliary Health Worker, Lab Technician/Assistant, and Radiographer) had a mean capacity of 19.20 beds and served an average population of 15482.52 in outpatient, 3047 in emergency and deliveries of 370 persons. The mean inpatient stay days in hospitals are 3559.39 for a year.

In 2010 it was seen that the average number of doctor per hospital increased to 3.30 whereas the maximum number of doctor is 9 and minimum number of doctor is one. The average number of nurses has been raised to 5.04 and the average number of other technical staff increased slightly from 4.85 to 4.98 during the period. Most of the output data are in increasing trend in 2010. The outpatient visit is increasing from 15482.52 to 17720 and inpatient stay days rising from 3559.39 to 3650.04. Similarly the mean no. of emergency and no. of deliveries are also increasing slightly from 3047 and 370 to 4034 and 442 over the period.
Efficiency result from DEA model

The relative efficiency of district hospitals for the period 2009 and 2010 were estimated using the input oriented VRS models of DEA. DEA was performed two times for two different years to compare the yearly efficiency scores. The table 4 shows the summary of technical and scales efficiency scores.

Table 2: Descriptive Statistics of TE and SE scores

<table>
<thead>
<tr>
<th>Descriptive Statistics</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>SE</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mean</td>
<td>0.895</td>
<td>0.850</td>
</tr>
<tr>
<td>SD</td>
<td>0.131</td>
<td>0.193</td>
</tr>
<tr>
<td>Max</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Min</td>
<td>0.642</td>
<td>0.290</td>
</tr>
<tr>
<td>Mean of inefficient</td>
<td>0.796</td>
<td>0.728</td>
</tr>
</tbody>
</table>

The result indicates that the average VRS technical efficiency score among whole sample was 0.895 in 2009 and 0.904 a slight increase in 2010. The inefficient hospital has an average TE score of 0.796, ranging from .642 to .999 in 2009 and 0.814 ranging from 0.554 to 0.984 in 2010. This finding implies that if the inefficient hospitals were operating efficiently, they could produce their current levels of health service output with 21% and 19% less of their existing health system input endowment.

On the other hand, the average scale efficiency score in sample hospitals are 0.850 in 2009 and decline to 0.781 in 2010. The average scale efficiency score among inefficient hospitals are 0 .728 in 2009 and 0.612 in 2010. This implies that the scale inefficient hospital could increase output by 28% and 39% with current inputs level during two year respectively to become scale efficient.
In 2009, out of the 56 hospitals, 27 (48.21%) were technically efficient since they had a relative technical efficiency (TE) score of 100%. The remaining 29 (51.79%) had a TE score of less than 100%, which means that they were run inefficiently in 2009. Similarly in 2010, of the 56 hospitals, 26 (46.43%) were technically efficient as they had relative efficiency score of 1.00 therefore lies on the efficiency frontier and the remaining had a efficiency score less than one. It was clearly seen that no. of hospital located in efficiency frontier decline but average efficiency level is improve during the study period. However there has been not significant change. The VRS model technical and scale efficiency scores for individual hospitals are contained in Table 5. All the scale-efficient hospitals displayed constant returns to scale (CRS), implying thereby that they were operating at their most productive scale sizes.

Table 3: Technical and Scale Efficiency Scores of District Hospitals from VRS model

<table>
<thead>
<tr>
<th>S.N.</th>
<th>Hospital name</th>
<th>TE</th>
<th>SE</th>
<th>TE</th>
<th>SE</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Bhojpur</td>
<td>0.814</td>
<td>0.841</td>
<td>irs</td>
<td>0.750</td>
</tr>
<tr>
<td>2</td>
<td>Dhankuta</td>
<td>0.896</td>
<td>1</td>
<td>-</td>
<td>0.892</td>
</tr>
<tr>
<td>3</td>
<td>Ilam</td>
<td>0.879</td>
<td>0.820</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>4</td>
<td>Khotang</td>
<td>0.886</td>
<td>0.960</td>
<td>drs</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>Rangeli</td>
<td>1</td>
<td>0.925</td>
<td>irs</td>
<td>0.873</td>
</tr>
<tr>
<td>6</td>
<td>Panchthar</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>7</td>
<td>Sankhuwasabha</td>
<td>0.999</td>
<td>0.962</td>
<td>irs</td>
<td>0.730</td>
</tr>
<tr>
<td>8</td>
<td>Siraha</td>
<td>1</td>
<td>0.840</td>
<td>irs</td>
<td>0.877</td>
</tr>
<tr>
<td>9</td>
<td>Solukhumbu</td>
<td>0.590</td>
<td>0.214</td>
<td>irs</td>
<td>0.788</td>
</tr>
<tr>
<td>10</td>
<td>Sunsari</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>11</td>
<td>Taplejung</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>12</td>
<td>Tehrathum</td>
<td>0.782</td>
<td>0.684</td>
<td>irs</td>
<td>0.659</td>
</tr>
<tr>
<td>13</td>
<td>Udayapur</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>0.951</td>
</tr>
<tr>
<td>14</td>
<td>Kalaiya</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>No.</td>
<td>District</td>
<td>Value 1</td>
<td>Value 2</td>
<td>Value 3</td>
<td>Value 4</td>
</tr>
<tr>
<td>-----</td>
<td>---------------------</td>
<td>---------</td>
<td>---------</td>
<td>---------</td>
<td>---------</td>
</tr>
<tr>
<td>15</td>
<td>Dhading</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>0.969</td>
</tr>
<tr>
<td>16</td>
<td>Mahottari</td>
<td>0.912</td>
<td>0.954</td>
<td>drs</td>
<td>0.664</td>
</tr>
<tr>
<td>17</td>
<td>Hetauda</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>18</td>
<td>Trishuli</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>19</td>
<td>Rasuwa</td>
<td>0.601</td>
<td>0.330</td>
<td>irs</td>
<td>0.800</td>
</tr>
<tr>
<td>20</td>
<td>Gaur</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>21</td>
<td>Sarlahi</td>
<td>0.779</td>
<td>0.832</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>22</td>
<td>Sinduli</td>
<td>0.883</td>
<td>0.824</td>
<td>irs</td>
<td>0.860</td>
</tr>
<tr>
<td>23</td>
<td>Sindhupalchowk</td>
<td>0.944</td>
<td>0.915</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>24</td>
<td>Argakhanchi</td>
<td>0.726</td>
<td>0.588</td>
<td>irs</td>
<td>0.643</td>
</tr>
<tr>
<td>25</td>
<td>Baglung</td>
<td>0.658</td>
<td>0.993</td>
<td>irs</td>
<td>0.771</td>
</tr>
<tr>
<td>26</td>
<td>Gorkha</td>
<td>0.970</td>
<td>0.976</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>27</td>
<td>Tamgans</td>
<td>0.757</td>
<td>0.638</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>28</td>
<td>Kapilbastu</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>0.971</td>
</tr>
<tr>
<td>29</td>
<td>Manang</td>
<td>1</td>
<td>0.52</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>30</td>
<td>Mustang</td>
<td>1</td>
<td>0.613</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>31</td>
<td>Beni</td>
<td>0.745</td>
<td>0.942</td>
<td>irs</td>
<td>0.806</td>
</tr>
<tr>
<td>32</td>
<td>Nawalparasi</td>
<td>0.947</td>
<td>0.888</td>
<td>irs</td>
<td>0.761</td>
</tr>
<tr>
<td>33</td>
<td>Palpa</td>
<td>0.642</td>
<td>0.761</td>
<td>irs</td>
<td>0.672</td>
</tr>
<tr>
<td>34</td>
<td>Parbat</td>
<td>1</td>
<td>0.880</td>
<td>irs</td>
<td>0.969</td>
</tr>
<tr>
<td>35</td>
<td>Bhairahawa</td>
<td>0.642</td>
<td>0.843</td>
<td>irs</td>
<td>0.554</td>
</tr>
<tr>
<td>36</td>
<td>Syangja</td>
<td>0.816</td>
<td>0.814</td>
<td>irs</td>
<td>0.987</td>
</tr>
<tr>
<td>37</td>
<td>Damauli</td>
<td>0.760</td>
<td>0.999</td>
<td>drs</td>
<td>0.863</td>
</tr>
<tr>
<td>38</td>
<td>Bardiya</td>
<td>0.749</td>
<td>0.975</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>39</td>
<td>Dailekh</td>
<td>0.830</td>
<td>0.952</td>
<td>irs</td>
<td>0.680</td>
</tr>
<tr>
<td>40</td>
<td>Dolpa</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>41</td>
<td>Humla</td>
<td>1</td>
<td>0.876</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>42</td>
<td>Jajarkot</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>0.888</td>
</tr>
<tr>
<td>43</td>
<td>Jumla</td>
<td>1</td>
<td>0.882</td>
<td>irs</td>
<td>1</td>
</tr>
<tr>
<td>44</td>
<td>Kalikot</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>45</td>
<td>Mugu</td>
<td>0.911</td>
<td>0.822</td>
<td>irs</td>
<td>1</td>
</tr>
</tbody>
</table>
In 2009 and 2010, out of 56 hospitals analyzed, sixteen (28.6%) and fourteen (28.6%) hospitals displayed constant return to scale, which means that they had the most productive size for that particular input-output mix. Increasing return to scale (IRS) was found during the two year in 37 (66%) and 40 (71.43%) hospitals, respectively. Three and two hospitals manifested decreasing return to scale (DRS).

In order to operate at the most productive scale size (MPSS), a hospital exhibiting DRS should scale down both its outputs and inputs. Similarly, if a hospital is displaying IRS, it should expand both its outputs and inputs. Decreasing returns to scale (also known as diseconomies of scale) implies that unit costs increase as output increases and thus the hospital is too large for the volume of activities that it conducts. In contrast, a hospital with increasing returns to scale (economies of scale), since unit costs decrease as outputs increase, is relatively small for its scale of operations. Since the best firm have perform score on a scale of 0 to 1, the difference in score gives management policy makers an idea of the scope of improvement possible.

**Input Savings**

Table 4 gives the summary of excess inputs for actual output or shortfall output for current level of inputs.
Table 4: Total input reductions needed to make inefficient public hospitals efficient

<table>
<thead>
<tr>
<th>Variables</th>
<th>2009 Actual</th>
<th>2009 Excess</th>
<th>2010 Actual</th>
<th>2010 Excess</th>
</tr>
</thead>
<tbody>
<tr>
<td>No. of Beds</td>
<td>1075</td>
<td>18</td>
<td>1114</td>
<td>10</td>
</tr>
<tr>
<td>No. of Doctor</td>
<td>160</td>
<td>18</td>
<td>185</td>
<td>15</td>
</tr>
<tr>
<td>Nurses</td>
<td>280</td>
<td>27</td>
<td>82</td>
<td>12</td>
</tr>
<tr>
<td>Other technical</td>
<td>272</td>
<td>12</td>
<td>279</td>
<td>11</td>
</tr>
<tr>
<td>staff</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The inefficient hospitals could become technically efficient if they were to reduce their current inputs such as number of beds, medical officers, nurses and other technical staff by 1.67%, 11%, 10%, and 4% respectively in 2009 and 0.89%, 8%, 4% and 4% in 2010.

Conclusion

The study has shown a considerable variation in hospitals productivity across the country. The analysis revealed that only 48.21% and 46.43% of the hospitals in 2009 and 2010 had a TE rating of 100%; implying that they are operating relatively efficiently compared to their peers. These hospitals are using fewer inputs to produce more outputs compared to inefficient peers. On the other hand, 51.79% and 53.57% hospitals run inefficiently in 2009 and 2010 compared with most efficient hospitals in the sample. The average VRSTE score of hospitals improved slightly over time however, number of efficient hospitals has been declined over time. On an average, inefficient hospitals utilized larger numbers of inputs. Even with their excess inputs, however, inefficient hospitals produced less output than their relatively efficient counterparts.

The inefficiency levels observed suggest a substantial amount of input savings, which could go a long way in injecting additional resources to the health system to address the backlog of inequities and/or further improve the quality of the available health care. The study further reveals that the prevalent scale inefficiency is increasing returns to
scale. In the presence of increasing returns to scale, expansion of outputs reduces unit costs. However, increasing the level of outputs requires an increase in the demand for health care, which is beyond the control of the hospital management.

It also shows that the inefficient (52 per cent) hospitals taken together have 18 excess beds; 18 excess doctors, 20 excess numbers of staff nurses, and 12 other technical staff in 2009 and 53 percent inefficient hospitals have 10 excess beds 15 excess doctors, 12 nurses and 11 other technical staff in 2010. Therefore, given the need for strengthening health services at the primary levels, these excess physician, nurses and other staff can be transferred to the under staffed hospitals or PHCs to provide primary health care. Alternatively, these excess resources can be redeployed to increase the size in those district headquarter hospitals that are technically efficient and experience increasing returns to scale (IRS).

**Policy Implications**

The study has demonstrated how well the district hospitals are performing. The presence of inefficiencies indicates that a hospital has excess inputs or insufficient outputs compared to those hospitals on the efficient frontier. With regard to hospitals with excess inputs, the policy makers could transfer excess doctors, nurses, beds and other technical staff to other needy facilities.

Efficiency measurement and benchmarking should be institutionalize within national Health Management Information Systems (HMIS). Therefore, HMIS capacity ought to be enhanced to routinely capture the input, input prices and output data which could be used to monitor economic efficiency among hospitals and lower level facilities.

The policy maker should use the evidence of scale efficiency analysis in decision making about which district hospital should be downsized or upsized. According to IRS pattern of scale efficiency, increasing the number of beds can increase scale efficiency however the right mix of capital and labor need to be concerned to increase technical efficiency.
References


Poverty Identity Card Distribution: A Theoretical Analysis

Dipesh Ghimire*

Abstract

The Government of Nepal launched ambitious program- ‘poor household identification and distribution of poverty identity card’ on September 2012. The government plans to issue the poverty identity card to around 7 million people, which is 25.2 percent of the total population of Nepal. This is based on the monetary approach. But in Nepal, this approach of identifying poor is not a complete approach in itself. There are also other approaches for identifying the poor which are Capability Approach, Social Exclusion, Participatory Poverty Assessments (PPA) and Multidimensional Poverty Indicator. However, this work started without being clear theoretically and not considering the basis of measurement according to the situation of the country, doesn’t seem to acquire the expected result. This paper attempts to clear the major concepts of the poverty measurements approaches. Similarly, it is aimed to sketch out the major challenges of this program.

Key Words: Poor, Poverty, Poor household identification, Poverty identity card.

1. Background

Government of Nepal launched ambitious program- ‘poor household identification and distribution of poverty identity card’ in September 2012. The main aim of this task was to identify the poor all over the country, distribute identity cards and distribute subsidy packages to them. Poverty Alleviation Fund (PAF) is the implementing agency of this program. It has been executing its first phase of program in 25 districts\(^1\) having the highest poor population.

The government of Nepal plans to issue the poverty identity card to around 7 million people, which is 25.2 percent of the total population of Nepal. According to the PAF, the identity cardholders will receive subsidies in food, education, health, transportation and other facilities. Immediately after the announcement of the program, it attracted lots of attention of people, media and the civil society members. Some people supporting to government program. They say it is important work for identifying the poor. However, some people are not supporting. They blame that it is merely a publicity stunt and a populist work.

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\(^1\) 25 districts from where the distribution has started include Achham, Bajhang, Bajura, Kailali, Jumla, Humla, mug, Dolpa, Kalikot, Bardiya, Rukum, Rolpa, Pyuthan, Arghakhanchi, Kapilbastu, Tanahu, Baglung, Gorkha, Ramechhap, Sindhiuli, Rautahat, Siraha, Khotang, and Bhojpur. Kathmandu Post 17 September 2012.
This article discusses the arguments of both sides. I have sketched the implications of the program from a sociological viewpoint. I am also trying to critically examine the challenges of the program and suggest better ways to identify the poor and help them effectively.

2. Sociology of poverty

Poverty is a social problem. Sociological interests in poverty centers around the ideas of the ‘culture of poverty’ and the effects of ‘place’ on poverty. In sociological explanation, the role of culture, power, social structure, and other factors that are rarely out of control of the individual are the main forces of poverty. Poverty is a multidimensional concept. There are mainly four approaches to define and measure poverty: monetary approach, capability approach, social exclusion approach and participatory poverty approach (Laderchi, Saith and Stewart 2003). There is another approach developed by Oxford University (OU). OU studied for United Nations Development Program (UNDP) on the basis of this later approach (Alkire and Santos 2010). All these approaches have their own dimensions and concerns to define and measure the poverty. The different approaches for the measurement of Poverty are described in brief below.

First, the monetary approach to the identification and measurement of poverty is the most commonly used one. It identifies poverty on the basis of shortfall in consumption (or income) from poverty line (Laderchi, Saith and Stewart 2003). The valuation of the different components of income or consumption is done at market prices, which requires identification of the relevant market and the imputation of monetary values for those items that are not valued through the market (ibid). It defines poverty as an individual aspect and measures the level of poverty with respect to the capacity of expenditure and fulfilling the minimum amount of food (in calories), shelter and clothes.

Second, the capability approach rejects monetary income as its measure of well-being, and instead focuses on indicators of the freedom to live a valued life. In this framework, poverty is defined as deprivation in the space of capability approach, or failure to achieve certain minimal or basic capabilities, where ‘basic capabilities’ are
'the ability to satisfy certain crucially important functioning up to certain minimally adequate levels' (Sen, 1993). The capability approach constitutes an alternative way of conceptualizing individual behavior, assessing well-being and identifying policy objectives, based on the rejection of utilitarianism as the measure of welfare and of utility maximization as a behavioral assumption (ibid).

It emphasizes well-being which is seen as the freedom of individual. Therefore poverty must be related to the human freedom and quality of life in an individualistic way that can be achieved through certain capabilities development (ibid).

Third, Social Exclusion this concept was developed in industrialized countries to describe the processes of marginalization and deprivation that can arise even within rich countries with comprehensive welfare provisions (Laderchi, Saith and Stewart 2003). The European Union defines social exclusion as a 'process through which individuals or groups are wholly or partially excluded from full participation in the society in which they live' (European Foundation, 1995). Social Exclusion leads to a focus on distributional issues. The situation of those deprived relative to the norm generally cannot improve without some redistribution of opportunities and outcomes—whereas monetary poverty and capability poverty can be reduced through growth without redistribution (Atkinson1998).

Fourth, Participatory Poverty Assessments (PPA) pioneered by Robert Chambers. This approach's main aims are get people themselves to participate in decisions about what it means to be poor, and the magnitude of poverty (Chambers 1994). The practice of participatory poverty assessments evolved from PRA defined as ‘a growing family of approaches and methods to enable local people to share, enhance and analyze their knowledge of life and conditions, to plan and to act' (Laderchi, Saith and Stewart 2003). It suggests providing opportunity to people to ‘participate in decisions about what it means to be poor, and the magnitude of poverty’ (Chambers, 1994). PPA attempts ‘to understand poverty dimensions within the social, cultural, economic and political environment of a locality’ (Booth et al. 1998).

Similarly, the multidimensional poverty indicator developed by Oxford University has become an important and more efficient approach for the measurement and
determination of poverty. This measures poverty on the basis of three different facets. These three facets are Living standard, education and health. Living standard is seen on the basis of six aspects via asset, the ground of home, fuel for cooking, drinking water, sewage disposal and facility of electricity. Similarly, education is measured on the basis of sent to school or not and admitted to school or not. Health includes nutrition and child death (Alkire and Santos 2010).

The Oxford Poverty and Human Development Initiative (OPHI) have developed a new international measure of poverty-the Multidimensional Poverty Index (MPI) - for the 20th Anniversary edition of the UNDP's flagship Human Development Report. The new innovative index goes beyond a traditional focus on income to reflect the multiple deprivations that a poor person faces with respect to education, health and living standard (Alkire and Santos, 2010)

Based on these five approaches of identifying and measuring poverty, anyone can analyze poverty in depth. There is no single valid and correct definition. There is a number of possible ways to identify the poor and poverty. The latest poverty identity card distribution is based on the monetary approach. The measurement of poverty is carried out on the basis of one’s income and the card is distributed. But in Nepal, this approach of identifying poor is not a complete approach in itself. I argue that multidimensional poverty index is the best way to identify the poverty in Nepal.

3. Situation of poverty in Nepal

The latest comparative analysis of National Living Standards Survey (NLSS) I, II and III, shows that poverty has been on declining. The poverty rate in 1995-6 was 41.8 percent. Similarly, 30.8 percent was 2003-4 and 25.2 percent was 2010-11. It shows that as government of Nepal’s poverty reduction strategy, the poverty decline rate is around 17 percent in the 15 years period. According to the 2010-11 NLSS, an individual in Nepal is considered poor if his/her per-capita income total annual consumption is below Rs. 19,243.

There are different patterns of poverty such as based on occupation, region, gender, caste and ethnicity and access to facilities. Urban hill is the least poor region with a
poverty rate of 9 percent. The depth and severity of poverty is also the lowest for this region. Within urban areas, poverty ranges from 9 percent in urban hills to 22 percent in urban Tarai. Within rural hills, poverty ranges from 16 percent in Eastern region to 37 percent in mid and Far Western region. Within rural Tarai, poverty ranges from 21 percent in Eastern region to 31 percent in mid and Far Western region.

Poverty is depends on caste, ethnicity, gender and access to facilities. Through caste and ethnicity perspective, the poverty rate of Hill Dalits and Tarai Dalits is higher than non-Dalits. Both comprise 43.63 percent and 38.16 percent respectively, whereas Hill Brahman (10.34) and Newar’s (10.25) poverty rate is lower than others. Within Janajati groups, Tarai Janajati has 25.93 percent while poverty rate is 28.25 percent in Hill Janajati is 21.8 percent. Thus, we should understand different dynamics of poverty when we define and measure it in the Nepalese context.

4. Challenges of identity card distribution

There are lots of questions floating on the program when it was announced. Poor are skeptical about the program, saying it does not really help them in alleviating the poverty, and it is merely a political propaganda.

The latest poverty identity card distribution is based on the monetary approach. The measurement of poverty is carried out on the basis of one’s income and the card is distributed. But in Nepal, this approach of identifying poor is not a complete approach in itself. The situation of identifying the poor only on the basis of income or consumption capacity and various expenditures in a family does not exist in Nepal at present.

Discrimination, weak infrastructural economy, limited production basis, low productivity, weak governance, exclusion, and weak redistribution process and moreover the inefficient programmes aimed are some problems which increases the state of Poverty in Nepal (National Planning Commission, 2067). In Nepal it is not meaningful to analyze poverty according to class of people. In Nepal, women, Dalits, Janajati, Madhesi, people from rural areas, physically disabled, linguistically, religious and culturally back people are also poor (Ibid). Thus if those who are poor in terms of
gender, region, class are identified as poor just with respect to the income and consumption capacity the poverty identitycard distribution work cannot be effective.

The representation of people in Nepal is different in different regions with respect to caste, language, religion, gender, culture and so on. The higher caste people have strong access in various public, political and also private sectors but it is weaker in case of *dalits* and other lower caste people. The Table 1 below shows the fact of difference in representation on the basis of caste. This means the representation in public, political and private sectors are affected by economy, caste, language, region, and class of people.

**Table 1: Representation of various caste/ethnic groups in different sectors 2005.**

<table>
<thead>
<tr>
<th>Sector</th>
<th>Upper-caste</th>
<th>Janajati</th>
<th>Madhesi</th>
<th>Dalit</th>
<th>Newar</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hill Bahun/Chhetri</td>
<td>Jana L</td>
<td>Madhesi</td>
<td>Dalit</td>
<td>Newar</td>
<td>Total</td>
</tr>
<tr>
<td>Public</td>
<td>82</td>
<td>7</td>
<td>9</td>
<td>2</td>
<td>14</td>
<td>114</td>
</tr>
<tr>
<td>Political</td>
<td>93</td>
<td>20</td>
<td>11</td>
<td>1</td>
<td>14</td>
<td>139</td>
</tr>
<tr>
<td>Private</td>
<td>21</td>
<td>3</td>
<td>30</td>
<td>0</td>
<td>42</td>
<td>96</td>
</tr>
<tr>
<td>Civil Society</td>
<td>94</td>
<td>9</td>
<td>18</td>
<td>1</td>
<td>19</td>
<td>141</td>
</tr>
<tr>
<td>Total</td>
<td>290</td>
<td>39</td>
<td>68</td>
<td>4</td>
<td>89</td>
<td>490</td>
</tr>
<tr>
<td>Percentage</td>
<td>59.2</td>
<td>23.1</td>
<td>13.9</td>
<td>0.8</td>
<td>18.2</td>
<td>100</td>
</tr>
</tbody>
</table>

(Note: Public sector includes Supreme Court, constitutional bodies' cabinet of ministers, members of lower and upper houses of parliament; political sector includes leaders of political parties; private sector includes individuals holding leadership positions in Federation of Nepali Chamber of Commerce and Industry (FNCCI) and Chamber of Commerce; civil society includes heads of different professional groups and media houses).

The above data figures out that the representation of people in different regions is affected by castes and regions. According to this data, people from terai, *Dalits* and *Janajati* are mostly excluded. The social, educational, financial and health condition of these excluded is vulnerable. Due to various culture and tradition in different castes, their situation is very weak inspite of having standard income. Though people from rural areas earn a minimum of 19 thousand 2 hundred 43 rupees yearly, they are
deprived of minimum health service. They are not able to send their children to school. These issues cannot be addressed with income and consumption approach alone.

National Planning Commission measures poverty on the basis of income and consumption capacity according to which one is addressed as poor when he has no ability to consume food equal to 2144 calorie. Thus till today the measurement of poverty we are carrying out is based on only one dimension that is income and consumption capacity. This approach cannot measure the overall poverty. This approach cannot cover all the aspects related to a person such as his ability, social exclusion, and participation in development and so on. Thus the understanding poverty, measuring it and distribution of identity card considering the income and consumption is not a better one. Further, understanding the poverty on the basis of income and identifying poor as those having a minimum of yearly income 19 thousand two hundred and forty three rupees and distribution of poverty identity card is not a genuine concept as well as unsuitable theretically.

Before distributing the poor identity card the genuine discussion on the dimension of measurement of poverty was necessary because the number of poor is determined by its definition and approach of its measurement. For example, from the survey of NLSS 2010-11 on the basis of income and consumption capacity the number of poor households in Nepal is 25.4 in total populations while the study of Oxford University on the basis of multidimensional poverty indicators; it is 65 percent out of total population. The poverty data differs when the dimension of measurement differs. Thus there are a number of bases to suspect on the achievement of set goals of this march before having adequate discussion on the identification and measurement of poverty.

The measurement of poverty by monetary approach in the developing country like Nepal cannot provide the realistic and actual data. This approach has some profound weaknesses. The most abstruse one is the belief on market system. The monetary approach works effectively only when the market system works effectively in the given place. The measurement of poverty on the basis of income doesnot consider the public entity and non-market system. In the country like Nepal the market system cannot work
effectively due to various reasons. In this situation the income based poverty measurement cannot give the actual and justifiable data.

The next weakness of income based measurement is the disability to find the type of goods or service one purchases with his income.\(^2\) For example among two persons who have equal income, one spends all his money in casino while the other spends in the health, education and other needs of his family then the second person seems to be rich regardless of how the income is used for consumption. But the definition of poor in terms of income ranks both in a same class. Similarly, the street children collecting garbages in the street may earn more than 20 thousand yearly but he is still poor. So the approach is incomplete in itself. Thus it is experienced that the concept of poverty generally taken today in terms of income cannot cover all the aspects of poverty. The importance of non-physical entities is the matter of discussion, no matter, might be only in the theory.

The examples presented above make clear that the measurement of poverty in terms of income and consumption cannot measure the actual poverty situation of majority of people in Nepal. In this sense, if fruit of development is aimed for the general people then it is necessary to improve our rules, regulations and concept.

If the basis of measurement of poverty and its definition according to the condition of country was developed before distributing the poor identity card, the aimed result could be achieved. For this, genuine discussions and debates on the theoretical concept for poverty measurement were unavoidable. According to clause 5 of Identification of Poor Households and Identity Card Management and Distribution Directives approved by the Council of Ministry on Bhadra 18, 2069, the right to approval of suitable basis, procedures, terms and conditions for identifying the poor households is given to Right to Cooperation and Uniformity Board.

Nepal is confined to the poverty alleviation for almost two decades. Millions of rupees have been spent in the name of poverty alleviation. In this situation, the identification of poor, distribution of identity card and distributing the subsidy package is very

\(^2\) On the basis of talk held with the economist Prof. Dr. Bishwomgher Pyakurel.
important in itself. But the poor identity card distribution, based on the primitive values and concept and based on unclear theory has following challenges:

- This march was started without being clear about the terms and conditions of poverty. According to vicechairman of Poverty Alleviation Fund, the condition for poverty measurement is based on consumption capacity and various expenditures in a family. This monetary approach for poverty measurement is incomplete and isolated in itself. This approach which has got failure in the early 1970s is not suitable for today’s world. There is possibility that it increases more problems in the Nepalese society. This is an important challenge.

- The condition of social exclusion is more vigorous in Nepal. Inspite of having proper income, the people from minor class, caste and Adhibasi Janajati are vulnerable due to various reasons. Social exclusion is itself a reason for poverty. Neglecting this issues and problems arised from this in the measurement of poverty is not good.

- The study carried out by Oxford University of Britain for UNDP has published that 65 percent of Nepalese people are under the poverty line while National Planning Commission is claiming this to be only 25.4 percent. Oxford University developed Multidimensional poverty indicator when consumption capacity and expenditure couldnot show the actual data of poverty and worked on the basis of that indicator all over the world. National Planning Commission also proposed about this but has not still presented its clear and solid concept for that. Distributing poverty identity card to only 25.4 percent of Nepalese people while the publicity of fact that 65 percent of Nepalese are poor, on the basis of living standard, health and education is being carried out proves for incompleteness and cheap political publicity only. This is next challenge.

- For identification and alleviation of poverty, the related body has not carried out any study neither it has collected data for this. The poverty alleviation fund has started to distribute the identity card assuming that about 70 lakh of Nepalese people is poor on the basis of data from Central Bureau of Statistics. How realistic is this? This is also a challenge in itself.

- The distribution of poverty identity card has been started with an aim of completing this within 9 months. Due to this the work incomplete in itself.
5. Conclusion

The picture of poverty in Nepal is very terrific. The number of absolute poor is large and same is the condition of relative poor. There are more poor people who are not able to join their hand and mouth day and night. The policy of government for distributing the poverty identity card and subsidy packages for them is a very appreciative task in itself. The expected aim of poverty alleviation program of the concluded three years plan is the identification of poor and distribution of identity card for them shall be completed. In this sense also this task is important work in itself. However this work started without being clear theoretically and not considering the basis of measurement according to the situation of the country, does not seem to acquire the aspected result.

Thus if the measurement of poverty was carried out on the basis of multifaceted poverty indicators instead of isolated concept of monetary approach then it could address the overall poverty. The multifaceted poverty indicators measure the poverty in three dimensions. As stated earlier, living standard is seen on the basis of six aspects via asset, the total space of home, fuel for cooking, drinking water, sewage disposal and facility of electricity. Similarly, education is measured on the basis of sent to school or not and admitted to school or not. Health includes nutrition and child death. In case of Nepal it is very suitable approach. This could help to identify the poor in an efficient way and help to find out the solution.

Anyone cannot get rid of poverty by having money. In the country like Nepal where market system has not been developed fully, the nation itself has a crucial responsibility for alleviating poverty. Thus when the government of Nepal states that only 25.2 percent of Nepalese people are poor and makes plan and policy of distributing poor identity card to them, the problem remains same for a large number of poor who are socially excluded and vulnerable ones. Some poor people get identity card and the subsidy packages to. However the overall change and aimed target cannot be achieved by this. It is necessary to analyze the entities that are increasing poverty by measuring the poverty on the basis of multifaceted poverty indicators considering the geography, caste and linguistic diversity. It would be better to go ahead for developing new policies on this basis.
Bibliography


Strengthening Food Security through Commercial Agriculture and Improved Extension System

Niraj Prasad Koirala* 

Abstract

While Nepal has been passing through political transition, it is a fact that the nation has not been able to achieve its development goals as expected and agriculture is not an exception on this. Nepalese agriculture is characterised by low input and low output and the condition is worsened by lack of proper back up in technological innovation accompanied by limitation of the mandate of agricultural academic institutions to teaching only. Due to this, the nation is facing food insecurity in many parts and that is hindering the achievement of millennium development goals (MDGs). In order to compete in the international market and to achieve food security, prevalent institutional economics of Nepalese agriculture needs to be changed. Competitive agriculture needs to be promoted together with bringing pro-poor agricultural policies. Access to irrigation, inputs and market information are the key determinants of commercial agriculture. Development of determinants of competitive agriculture can be ensured by bringing public investment oriented policies and can be implemented in partnership with farmers group, cooperatives and universities. Agricultural extension system, being a crucial tool for rural development, needs to be made broader so that even universities can practice the system. In addition, the extension should be strengthened to meet the demands like agro-tourism and post-harvest loss so that food insecurity can be minimized together with increasing farm income.

Key Words: MDGs, Universities, Extension

Introduction

Nepal is an agrarian country which is evinced by involvement of 65.6 percent of citizens in this activity. Agriculture sector contributes 35.12 percent to the GDP of the nation (AICC, 2070). Here agriculture has been a way of life rather than a profession. Due to this fact, majority of farmers are recognized by subsistence agricultural practice. Subsistence agricultural practices coupled with increasing population and adverse climate effects, exploring alternative method of agriculture has become obvious in order to make the nation food secure. Similarly the increasing agricultural trade deficit

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increasing inflation and weak governmental regulation over food markets have challenged the existing agricultural production status and strategies.

It was only in 1980 when the term food security was introduced in Nepalese policies due to the world’s focus to the food problem in late 1970s. Since then the national policies have been focusing on increasing the agricultural production to meet the domestic food demand. The sixth five-year plan (1980-85) had an important objective of satisfying the food demand by increasing the production at higher rate and opening the door of productive employment opportunities (NPC,1980). Such objectives had to set because of higher population growth rate in comparison to agricultural production rate and contraction of the exportable surplus of the food grains. Despite of production targets, the nation started to convert into net food importing country from an exporting country since 1987/88. Due to this fact, government of Nepal has been giving preference to food security. But the results are not satisfactory and still 3.6 million people are under the risk of food insecurity (WFP,2007).

This paper aims to explore significant issues related to agricultural system as a whole in relavance to food security. Some key constraints and policy recommendations are discussed in order to support agricultural development and other significant issues related to increase farm family income and poverty reduction in the country as a whole. Such issues are described with commercial agriculture and extension system as a basis for achieving food security in the nation.

**Current State of Agricultural System in Nepal**

Nepal is an agricultural country where 88 percentage of the total population reside in rural areas and 78 percentage of adult rural population are engaged in agriculture (MOAC, 2008). Nepal has 3.09 million hectares of cultivated land and additional 1.3 million hectares of cultivable land (AICC, 2070). Similarly the area of irrigated lands in Nepal is 1.25 million hectares up to 2010/11. In addition to this, the average land holdings of a household are 0.7 ha. Due to this statistics, it becomes easy to interpret that agriculture in Nepal is mainly subsistence in nature. It is important to know that the size of land holding is critical issue in productivity and equity distribution (CSRC, 2009).
Nepalese agriculture is based on low-input and low-output fashion. Lack of fertilizers in planting time, lack of proper irrigation infrastructures, highly improved varieties of crop seeds and lack of endogenous agricultural strategies in policy level, have marred the farmers. As a result, the productivity of crops in Nepal is very low in comparison to other South Asian Countries. The productivity of major cereal crops i.e. rice, wheat and maize are respectively 3.3 ton/ha, 2.3 ton/ha & 2.5 ton/ha which are very low in comparison to other South Asian nations. Similarly the growth rate of cereal production is least in Nepal while comparing to other South Asian countries and is equal to 1.7 percentages. In case of developing nations like Nepal, the production of cereal crops possess greater importance in enhancing food security as majority of the population take cereal crops as source of staple food. Therefore, proper consideration must be given to the domestic production of food crops. For achieving that, government of Nepal needs to focus towards competitive agricultural market and consequently should prepare its extension men power ready for competitive agriculture.

**Food Security Status in Nepal**

Food security is defined when every people at any time have access to safe, sufficient and nutritious food to meet their dietary requirements. Food security has four aspects which are food availability, food access, food utilization and food stability. Food security is multidimensional in nature and varies from nations to nations, depending upon socio-economic status of a society and timings. These factors can be grouped into 3 groups. They are 1) socio-economic, political and natural environment 2) activities in food economy and 3) household level food security (FAO, 2010). As a result of population growth, agricultural stagnation and political upheavals, the threat of food insecurity in Nepal is substantial (Shively et al., 2011). The Global Hunger Index score of Nepal in 2012 was 20.3 and is placed in 60th position out of ranked 79 countries. In this way Nepal is facing food security at an alarming level. In case of Nepal, the highest incidence of food insecurity has been found in far and Mid-western Mountain and hilly region. Hunger index score in those areas is about 30 (Hollema & Bishokarma, 2009). Food insecurity has direct impact on nutrition condition of the children who are regarded as the future of nation. According to the data from Nepal Demographic and Health Survey (NDHS, 2011), forty one percentage of children
below the age of five years are short of age and 16 percentage are severely stunted. Stunting is the result of inadequacy of food over an extended period of time. Highest rate of hunger are found in hill and mountain areas of Nepal where about half of the population are stunted and more than one third are under weighted.

Nepal being predominately agricultural in Nepal, the increasing trade deficit resulting into high inflation suggests that the nation is at difficult position to ensure food security to its citizens. It is interesting fact to know that the regional and local food production and demand pattern always may not match with the national scenario. Although majority of people are involved in agriculture, they were not able to produce sufficient food grains at their farm when the nation was food self-sufficient (CBS, 2002). It is sad to know that the mountain and hilly areas of Nepal were under severe food insecurity due to limitation in market access, when the nation was food self sufficient. In the year 2001, 13 out of 16 districts in the mountainous region and 33 out of 39 districts in hilly region suffered the food deficit condition which led to per capita food deficit of 47 kg per year in the mountain and 32 kg per capita in the hills, in opposite to the per capita food surplus of 45 kg per capita surplus at the national level (Pyakuryal et al., 2005 in Joshi et al., 2010). In the year 2006/07, number of food districts was reduced to 44 but the total food grain balance reached negative (FAO & WFP, 2007 in Joshi et al., 2010).

It is necessary to understand food security from socio-economic perspective also. Food security is not only prevalent in the hills and mountain region of mid and far-western region. Moreover food insecurity is prevalent severely in the marginal people and so called low caste people in those districts in Terai which is the food basket of Nepal. The reason is that those people are little known of safe food, nutrition and sanitation and is fueled by the low purchasing power. According to the observation of World Food Program, the income inequality is higher in Terai region in comparison to other region (WFP, 2007). Due to this fact the marginal people who include Tharus, Kamayas and Terai Dalits are subjected to vulnerability and consequently Terai region is recognized by high wasting levels often higher than emergency level (Shively et al., 2011).
In this way, food insecurity in Nepal is very complex process and is not a result of only one factor. There are several factors which together are determining the food security condition. Access to resources, ecological setting, accessibility, marketing opportunities, availability of common property resources, family size and composition, ethnicity, gender, social network, education and political assertiveness are regarded as the key determinants of food security condition in Nepal (Adhikari & Bohle, 1999). However, more importance should be given to family size, operational land holdings and livestock holdings (Joshi et al., 2012). Due to improper access to the food insecure zone, foods from Terai region are not sold in Mountainous and hilly regions due to probable high investment. Instead, the commodities are sold to India or Bangladesh.

**Economics of Food Security in Nepal**

Due to lack of those determinants, Nepal is gradually being a food importer and the political instability seems to fuel the market volatility, increasing the consumer price of food. Similarly, frequent rise in food price index as reported by the FAO, symbolises the decrease in food purchasing power of poor people across the world. Poor people in Nepal are also being affected due to such price upheavals pushing them on the brink of food insecurity. In the lack of discussion about effect of international food price fluctuations in food access condition of Nepal, the nation is not able to combat socio-economic effects resulted due to any price changes in food in international level.

In domestic market, food prices are increasing at rapid rate than prices of general commodities. The food price index (FDI) has been gradually increasing the consumer price index (CPI) whose annual derivation gives the inflation rate. According to the CIA world factbook, the inflation of Nepal in 2012 was estimated to be 8.3% and is in 180th position in the world ranking. Nepal does not produce sufficient food required to feed its citizens, as a result it has to import food from other countries to meet domestic food deficit. During the last 7 months of the 2012/2013 fiscal year, Nepal imported food grains equivalent to 11.62 billion rupees which is double of the import money incurred during the same period in the last year. In figurative scale, Nepal faced food deficit equivalent to 316,000 metric ton in 2010. In 2009 the agricultural trade deficit was equivalent to $270 million. In this way Nepal is spending heavy money to import
food, which has been hindering growths and development in other sectors. Consequently necessity to import foods from other nations, is creating foreign exchange burden to nation. The exporting items from Nepal are limited to fewer in number. Mostly the exported agricultural items are tea, coffee and large cardamom. Due to limitation in exportable agricultural crops accompanied with trade deficit, there is necessary to diversify the national economy (TPR, 2012).

Commercialization of Agriculture in Relevance to Nepal

Increasing productivity of agriculture and shifting people from subsistence agriculture is essential for taking people out of extreme hunger and for achieving the millenium development goals (World Bank, 2008). Therefore increasing productivity and value addition of agricultural produces through commercialization becomes necessary together with creation of non-farm income generationg activities. Commercialization of agriculture ensures better participation of poor and marginal farmers in international exchange economy, increasing the average farm income while reducing the farm income inequality at the same time (Rahut et al., 2010). The farming sector has dual nature with subsistence agriculture in least developed countries, who produce food solely for own purpose, who sell at least a part of produces to nearby market. However majority of Nepalese farmers produce foods for own family consumption purpose and do not entertain the benefits of national as well as international market economy. Besides this, Nepalese agriculture is demarcated by vulnerable landscape, traditional technologies, inherited nature of land fragmentation, limited access to the market and drain of youths from agricultural sector. In such case there are debates about the longevity of small scale agriculture (Hazell et al., 2007).

For improving the food security and family income of marginal subsistence farmers, the Government should provide support so that those farmers can produce crops not for themselves but for market as well. Diversification as a strategy for commercialisation, in the cropping pattern is choice and necessity among the vulnerable farmers (Ellis, 2000). The household endowments together with the infrastructure are the key factors for commercialisation of agriculture. Household infrastructures means the production factors like land, labor and capital while infrastructures include the road connection,
irrigation strategy, communication and many more. Amount of household endowment helps to make the agricultural strategies accordingly. Gap in household assets coupled with climate severity, variation in access to credit and loans, market information system causes creation of different farming strategies and eventually family yield is affected. Majority of the literatures supports that the farm enlargement is the number one determinant for the agricultural commercialization (Lerman, 2001). But together with the land holding size, cost of transaction, livestock holdings and mechanization of the lands comprise of commercialization of agriculture (Mathijs & Noev, 2004). The majority of poor farmers in Nepal are reluctant to adopt new technologies necessary for commercialization as there is lack of capital and education. In that case the expansion in land holding becomes the obvious source for commercial agriculture. The reason is that the increased land holdings allows such farmers to cultivate more than what they need for being self reliant and some plots can be used for cultivation of cash crops. In this way both food security and income can be achieved. Generally commercialization of agriculture is thought of as larger economy of scale. However to this date, the policy makers have been forgetting the fact that marginal farmers spreading across different corners of the nation, can access market if the nation becomes success in investing more in the agricultural research and development section. In addition, the commercialization in agriculture always do not come from the approach of economies of scale. Rather it arises from freeing from subsitence agriculture and shifting towards the high value crops. Moreover economy of scale can be achieved in community level through co-operatives working in marginal communities.

**Role of Extension System in Harnessing Food Security**

Major aim of the agricultural extension is to transfer knowledge from the global base and from local research to farmers so that the farmers can do better decisions enabling them to define own goals and exploring opportunities. In other word, the agricultural extension is a self-help process which makes farmers conscious what is wrong and what is right. There are different agricultural extension modalities across the nations. In case of Nepal, the agricultural extension system is represented by the governmental officials and governmental extension system is often criticized for being biased towards wealthy farmers, good market access and controlled environmental conditions.
However it needs to be understood that the extension education is demanded by those who have market access and capital for inputs and outputs. Therefore here it is new challenge to make extension system poor oriented in maintaining local food security. The extension system can help the farmers in designing diversified agriculture in their own farm so that commercialization can be done even at household level. The basis for food security from commercialization rests on the economic approach of value addition of the local products. Therefore the extension system needs to focus on the value addition of the goods to achieve food security in household and community level together with increase in income.

There are many questions about providing the extension services to marginal farmers. The basis of such assumption lies in the limited contribution of the smaller farmers in harnessing national food security. However the governmental extension services always must consider the fact that even small farmers can access the benefits of markets, if they are provided with newer technologies existing in agriculture. Involvement of small scale farmers in fair trade practices, organic farming and in producing food for local markets can be taken as examples (Christoplos, 2010). Similarly public extension education can ameliorate some of the negative aspects of transformations that are in process of agri-food system which exclude the marginal farmers. Therefore careful consideration should be given in making the public extension services; more empowered and competent in contrast to often waited privatized extension education.

Agricultural extension is more than an educational phenomenon. It is concerned with leadership development and technology transfer. Agricultural extension can help in harnessing local food security with transferring the technology needed for local environment. Inability to access the market for agricultural commodities has also been a source of loss in agricultural crops in Nepal. That ultimately increases the post-harvest loss affecting the food availability and farm income. Minimizing post-harvest loss, which is high in developing nations, is essential and more sustainable than producing extra new amounts of foods (Kader, 2004). Therefore agricultural extension can play significant role in establishment of marketing co-operatives where cost seems unaffordable for individual farmer to access the market. In addition the agricultural
extension system may help farmers by providing knowledge about handling post-
harvest loss, processing, storage, value addition and storage in those areas where the
basis for commercial and co-operatives framings are set up. However agricultural
extension is not a panacea to retain food security in the nation. Moreover the extension
education needs to be empowered accordingly to meet the changing demands of
farmers. It is often challenged to make extension workers skillful and resourceful in our
nation where they have little resources to initiate commercialization in their area as
accompanied by top-down extension approach. Therefore extension in the nation needs
to be modified and needs to integrate the research plus academic in farming
communities so that food security and competencies can be gained in agriculture.

Policy Recommendations

Problems in Nepalese agriculture range from administrative management to
technological intervention. Irrespective of the types of existing problems, those should
be analyzed by dividing the sector into 3 classes of people, participating in. The vast
majority of the farmers, who are involved in small scale marginal farming practices,
should be provided with infrastructures and subsidies for the growth of the farm.
Similarly another class of people includes those people who may be benefited by the
policies dealing with the commercial agriculture. They do not need subsidy from the
government; however there is a need to provide technical skills and expertise. The third
one is the class of people who are already enjoying the commercial agriculture. They
should be provided with policies focusing on corporate and industrialization of
agriculture. Industrialization of agriculture is necessary for fulfilling the demand of
seed security and for domestic production of agricultural inputs which are required in
high scale and are seasonal in nature.

The issue of land productiveness is the main factor related to food security. Therefore,
development of agricultural production structure which ensures full use of land, light
and temperature, should be included in policies. The media of such structures may be
agricultural cultivation model which include vertical cultivation model, green fertilizer,
dry soil rice cultivation and mulching which all guarantee the fertile structure of soil
(Sandrey & Edinger, 2009). Land fragmentation is another factor which is limiting the
agricultural yield in the nation. In the national level, the average number of parcels has been decreasing which eventually means the decreasing the size of agricultural holdings (CBS, 2002). The inherited trend of land ownership is helping the defragmentation of land across the nation. What makes the Nepalese agriculture problematic is that the average land holding size in Terai area is decreasing rapidly in comparison to mountains. Actually land fragmentation has been leading to sub-optimal use of factor inputs lowering the overall returns to the land. In addition, availability of tiny parcels resists the technological innovation. Therefore the agricultural and land reform policies should focus on checking the land fragmentation practices. Market based and incentive based sustainable land management practices can be of great benefit to minimize the haphazard land fragmentation in the vulnerable parts. The principles of such program should be increasing net return with the decrement in land fragmentation. Compensation can include direct monetary and technical supports.

Irrigation is another aspect that must be improved for increasing the productivity from lands. Despite of richness in water resources, the agriculture in Nepal is predominately rain fed in nature. Till the 2011/12 fiscal year, only 40.6 percentage of the farmers have access to the irrigation. However marginal and small farmers often face problem in accessing the irrigation. Therefore alternative sources of irrigation should also be explored. For irrigation in marginal farming communities, small water conservation can be effective. It mainly depends upon community cooperation and labor forces. Therefore, the maintenance problem could be solved and lessened due to cooperation among farmers. Water harvesting in small reservoirs can also serve the purpose of irrigation. Terrace cropping on dry land, water preserving, no tillage with mulch and crop-green manure rotation, would also meet the water needs of the crops. Similarly, deficit irrigation technology has been one of the promising irrigation technologies and can be targeted for arid region of Nepal. In fact, deficit irrigation is known as an optimization technology in which irrigation is applied during drought sensitive growth stages of crops. Together with the need to explore alternative ideas for irrigation, the uniform distribution of existing irrigation water and irrigation induced income inequality, also need to focused. Different studies have suggested that surface irrigation has resulted into high income inequalities among the farmers than lift irrigation (Sampath, 1990). The effect of unequal irrigation benefits becomes severe when it is
combined with higher land fragmentation (Bhattrai et al., 2002). Improving irrigation system across the nation requires policy and institutional reform in the nation which should not be seen as isolated from other sectors of economy. Pro-poor institutional reform in irrigation targeting the competitive agriculture and food security, won’t be effective if only operational rules are improved. However it needs institutional shake up in large scale which may include reforming irrigation governance through public, private, co-operatives and empowerment of poor farmers who are lacking resources. By doing that, the common national goal in irrigation can be identified which may ultimately help in development of larger irrigation infrastructures opening the door of public investment in the irrigation sector.

However, the over all basis of Nepalese agricultural development depends upon the performances of the agricultural institutions and organizations within the nation. The government needs to promote research and innovation in the agricultural development. This can be partly achieved by institutional reform and partly by the the interlinkages between such institutions. Currently Governmental agricultural organizations includes ministry of agriculture development (MoAD), NARC and different academic institutes including newly formed Agriculture and Forestry University. Universities may act as the hope of future by engaging young minds in research and development in agricultural sector. Therefore the universities and agricultural institutes need to be provided with wider mandate instead of limiting those only in teaching. Nepalese agricultural development is possible through institutional reform in the universities. That can be possible by allowing the triple responsibilities of teaching, extension and researches. That model is often called as land grant model and has been the most successful agricultural development model in the world. Young people get more opportunities to learn about the problem in the communities under this scheme. That ultimately helps in production of such human capital which fosters researches for identification of more productive cropping and farming style for combating the food security. Ministry of agriculture development can facilitate such activities by monitoring the activities or directing the universities for formulating the research, curricula and extension according to the need of the country. Research exchange and idea exchanges between the academic institutes and research stations spreaded across
the nation, will be quite important if the problem is to be analysed from multidimensional approach.

Yet, agro-tourism remains as another hope for Nepalese farmers which helps in increasing income ensuring food security at local and regional level. Nepal is very rich in biodiversity. The higher concentration of flora and fauna in comparison to its area, has given the nation with immense potentiality of economy growth through tourism. Agro-tourism is a part of tourism sector of economy, which has great scope in boosting Nepalese economy. Actually agro-tourism is an agribusiness activity when a farmer allows other farmers or people to learn about his progressive farming activities and its conservation dimension. In case of Nepal, agro-tourism can start in the form of co-operative in case of small land holder farmers. Local landraces, local agricultural practices, local breeds of animal and local cropping pattern are some of the determinants of the agro-tourism which can induce a source of income and employment in farming communities, if those practices are disseminated through tourism. Similarly the value addition of local products will aid in the benefit from agro-tourism process. Agro-tourism is a form of commercial agriculture, of which proper market facility, infrastructure development and proper extension education are the fundamentals. Community seed banking which is practiced nationwide for conservation of local seed and rural development, can also be great medium for enhancing agro-tourism, if proper consideration is given on that. In addition, the conservation of local seeds in the community seed banking, helps to ensure local food security and seed security.

The success of any agricultural reform policies, lies on the extension system and how well are the extension workers capable of providing the farmers with solutions, understanding the needs of farmers. Extension system in Nepal should be changed accordingly to meet the food demands in the vulnerable districts. Currently the post harvest losses in Nepal is 15-20 percentage in durable crops while the same is 20-30 percentage in case of vegetables. Extension system can include: a) Use of prevalent knowledge for improving the handling systems  b) Encouraging vertical integration among producers and marketers of the crops c) Facilitating the infrastructure and market development by suggesting the Government to bring public investment oriented
schemes and d) By fostering R&D in local level. Besides this, the success of extension system in Nepal can not be the sole responsibility of the Ministry of agriculture and development and the inability of the governmental extension system, is often felt. Therefore in order to increase the access of farmers from across the nation on extension system, the other two agencies i.e. univeristies and NARC should also be given the mandate of extension. In doing so the governmental expenditures in extension can decrease as the institutes can afford the system by their internal income provided good governance is needed within such organizations also. In addition, the success of university extension depends entirely upon how well the nearby farmers in the area are benefited by the university. In order to teach the farmers about modern agricultural technologies, grading, packaging, value addition, short term trainings or education can be arranged for farmers targeting the goal of food security. In addition, the use of college or university radio will be very helpful for agricultural reform in Nepal where the fresh ideas and innovation of grduate students can directly reach to the farmers and vice versa.

Conclusion

Nepal has many developmental challenges and food insecurity prevalent in many parts of the nation is directly affecting the achievement of millenium development goals. However in order to transform the condition of Nepal, the problem of food insecurity must be seriously considered. In order to compete in the international market by achieving the goal of food security, agricultural policies need to focus on competitive agriculture. Increase in market access, irrigation and uniform access of extension education are the key determinants of commercial agriculture. Similarly the manufacture of large infrastructure becomes obvious for commercial agriculture, for which public investment oriented programs can be brought from the level of farmers group and co-operatives. Extension education being the major driver of technology transfer, needs to be strengthened for increasing access of marginal farmers to the extension system. Providing the mandate of extension to the agricultural universities, can be one way for proper extension education. For food security and advanced agricultural technology dissemination in the farming communities, universities need to develop short term correspondence course targeting the farmers. In addition, the knowledge exchange between the governmental agricultural organizations including
universities, will yield positive result for enhancing food security. Therefore these factors must be considered while formulating policies so that the nation can proceed towards industrialization on the basis of agriculture development.

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Climate Change Adaptation and Sustainable Development in Nepal

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Abstract
This paper tries to point out the conceptual issues related to climate change adaptation measures and sustainable development practices in developing or low income countries where both of effects and innovative measures are to be seen and developed respectively. Using secondary information like UNCCC framework to adopt the climate change adverse effects and leading principles for the green growth as the right path of sustainable development, the paper vigorously analyze the major drawbacks that appeared in the course of climate change adaptation and sustainable practices in low income countries. Move over, action framework needs to be developed in different geographical scales in order to adopt the new and innovative measures for the implementation location-specific measures, principles and models effectively.

Conceptual Issues
Climate change adaptation relates to climate change science and policy efforts to adopt or mitigate the adverse effects of human induced climate change. By nature, climate change (Science) is multidisciplinary initiative that addresses political, social, ethical and technological issues as non-political perspective (Oliver-smith, 2004). Thus, it is an agenda of global debate, scientific discussion and socio-political issues that arises by the variation between north and south. Climate change has occurred since long as a natural process but the anthropogenesis role to change atmospheric composition and conditions, it became burning issues to the world communities in the sense of ecological instability, environmental pollution, and resource degradation and threatens to economic life in general. Schipper (2004) said that the increasing rate of green house gases (GHGs) emission and subsequently depletion of ozone layer and heating trends of the earth's surface make it more intense and multiplying problems to socio-economic development with ecological sustainability. Various methods, approaches and school of thoughts have been developed at the global scale to adopt, mitigate and reduce the adverse effects of climate change. But the developing countries have still been suffering by choosing appropriate methods and approaches to mitigate the natural

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hazards and socio-cultural as well as economic vulnerability caused by climate change. Livelihood and lifestyle of the community people in developing countries both are in threat of climate change and ecological refugees are increasing day by day. Basically, south faces many problems and challenges due to the ill effects of conventional development approach developed by north and multinational companies' technology transfer role from developed countries to developing countries. Though three schools of thought such as limitationalism (preventionism), adaptationalism (adaptationist) and realistsim have been practiced for the adaptation of climate change since 1970 the issues and challenges related to climate change are enormous in developing nations like Nepal. The traditional local knowledge of natural resources endowments anticipates modern science and added immense value to efforts for the human being. Over the last century, the natural endowments came under the pressure and youth turned to the city lights of the industrialization, modernization and westernization. Westernization or development of materialized civilization paved disparities and ranked poor and rich. This aspired to community people towards modern life style and modern physical facilities that reduce the mental and physical distance on the one hand and the natural resource base or ecological basis of the ancient civilization i.e. soil, water and genetic diversity on the other hand. The loss of the genetic pool and discontinuity of ecosystem services that directly effects on the world climate change lead by the anthropogenic process. All this contributes serious biophysical fragility and socio-economic as well as cultural vulnerability with economic uncertainty and hardship (Carter et.al, 1994). Regarding above mentioned issues and other ongoing burning issues in the field of climate change adaptation and sustainable development practices in low income countries using secondary sources of information.

**Method and Materials**

The paper is based on both primary and secondary sources of information for tracing out the major conceptual issues, principle practices and models that have considered adopting the measures for climate change. However, the paper is primarily based on secondary information and has analyzed by using content analysis methods. Thus, the paper is more descriptive and qualitative in nature.
Climate Change Issues and Options

The twenty first century has knocked us to make correct ourselves and not to repeat our mistakes. For the sustainability of socio-ecological systems, community people, national government and global organizations have to develop the technologies and regulatory structures that ensure physical facilities that do minimal damage to the ecology and also ensure social equality for equal access to resources to all the section of the society. Further, emphasis has to restore the rights of management of ecological systems as a line of that where people apply sciences themselves for their safe mode of life. Again, priority should to be given to build strong institutional capacity, research and extension mechanism at the national or community level to eliminate knowledge gap on our obligation towards the sustainability of socio-ecological systems (Munasinghe, 2000). Thus, our efforts to concentrate to create the environment that gives fair value of goods and services that produce at a particular ecological region.

Foregoing discussions reveals that the environmental and economic conditions of developing countries reach at critical point due to the direct effect of conventional approach to development. This view inevitably results in the elitist form of development where the rich and super rich are the major beneficiaries of development in the developing countries while the wretched of the earth remain in the poverty and degradations. Pokhrel (2013) viewed that indigenous markets of developing countries turn into foreign markets for the products and the pattern of development that has been set by an export-led growth strategy and by only small reach minority in developing world working hand in glove with foreign capital. This form of the development has resulted in increased inequalities in incomes and wealth has also increased the ecological cost of development. In this situation global initiatives for the sustainable development and social change have to been reviewed in order to map out the positive-negative impacts of globalizing process of development and also point out the major achievements of climate change adaptations that recorded at UN. The present iniquity is to point out the achievements, options, actions challenges in the coarse of climate change adaptations and mitigate the adverse effects of climate change induced hazards in developing countries like Nepal using secondary sources of data.
The dynamics of globalization have strong spatial implications and geographic dimensions in recognition of the complexity of the rapid changing world through the forces of globalization, environmental change and population dynamics. As we embark on our journey through the twenty first century, conflicts, terrorism, climate change induced disasters are actively shaping the geopolitical relationships all over the world. Environmental problems and natural disasters therefore know no political boundaries. Ecosystem healing requires the participation of countries, nations, and communities from many political, economic, and social origins. In light of the realities of globalization and global warming, many prior understandings of the world have to change for achieving better international and intercultural understanding, with all its implications in order to appropriately address economic, natural resource, and other social and political issues that are rising day by day. At this critical time of the world history, the need is great for more integrative as well as multidisciplinary approaches to research and education to apply knowledge and innovation to the growing challenges (Gallopin, 2006; Lecocq & Shalizi, 2007). This can generate many fruitful opportunities for the integrative problem-solving capabilities at community level by applying indigenous knowledge and appropriate technology.

**Achievements and Options on Climate Change Adaptation**

United Nations conferences on Environment and Development (UNCED) at earth summated in Rio de Janiero acknowledged the importance of socio-ecological system at the global scale by focusing on: Generating and strengthening knowledge about ecology and sustainable development of an ecosystem and promoting integrated watershed management (development) and link to livelihood opportunities. Onward Rio Earth Summit, many specific initiatives have been taken by national government, international institutional, civil society and scientific communities. Yet over the decades, many issues related to sustainable livelihood improvement, natural resources conservation, infrastructures development did not address adequately. There is also lacking to appreciate recognition and value of services and benefits of local and traditional ecosystems or socio-ecological structures. World summit on sustainable development in Johannesburg in 2002 emphasized to promote and facilitate closer collaboration between government, civil society intergovernmental organizations,
scientific communities and private sector. Sustainable development agenda further prioritized by the Millennium Development Goals (MDGs), Millennium Ecosystems Assessment (MA), Sustainable Livelihood and Poverty Reduction (SLRP) model and Poverty Reduction strategy Papers (PRSP) which were largely implemented as national schemes but not considering eco-region (Smith, 2002). Concrete measures and policies proposals need to be proposed in the frame of United Nations Framework Convention on Climate change (UNFCCC) from local, national, regional and global perspectives. Still there is lack of sustainable knowledge from the scientific point of view and uncoordinated by developed and developing countries which are major diverse of Climate change (IPCC, 2007; Adger&Barnett, 2009; Moser&Ekstrom, 2010). Climate change peaces central attentions in Nepal due to the growing biophysical fragility and socio-economic vulnerability, growing demands for freshwater, hydro energy and continuity of traditional ecosystem services. All these have led to recognition of the need for integrated visions to address upstream-downstream interdependencies through integrated basin-wide management and climate change adaptations by applying eco-region specific development agenda. Receding glaciers and growing glacial lakes create new vulnerabilities and all these issues of physical geography are under researched in the Himalayan region (ICIMOD, 2010).

Mainstreaming climate change by the support and consciousness of civil society, inter-governmental, non-governmental organizations, private sectors, research institutes, universities need to recognize climate change as hot issue and it has to put into the centre of policy frame with a view to take action and place a special emphasis on the conservation of socio-ecological system, to fund research and to reduce existing knowledge gaps and to respond to the specific needs of the local communities in the time of rapidly changing climate and socio-economic circumstances. Therefore, effective location-specific policies have to be designed in order to address the challenges that appear in biophysical fragility, socio-economic vulnerability and political marginalization. Existing regional or local climate change adaptation measures and models are seen insufficient to predict the high degree of uncertainty about climate change trends and impacts. In this situation a comprehensive networks of climate change has to be established with respect to sharing research experience and
information as well as, transfer of knowledge in the field of meteorology, hydrology, cryosphere land use sciences, forestry, energy migration and conflict. It reveals that adaptation and mitigation of climate change need to mix up modern techniques with traditional knowledge for coping and adaptive mechanism to environmental change which further requires better understand of community people. Beside the appreciation of modern technology and traditional knowledge, accepting and executing the challenges that currently faced by local community from climate change as well as other drivers of change. Thus, community people need to a strong common voice and to be in a position to defend their needs, capacities and potentialities. Climate change issues are transboundary in nature so that international research partnerships need to be established for effective knowledge and data transfer.

**Nepalese Efforts**

Nepal is in hotspot of climate change effects due to its geographical location, biophysical characteristics and cultural adaptation. Ice sheet in high mountain and greenery in low land both are going to be decreased and whole parts of the country gradually losses its biological productivity. Deforestation, desertification and droughts are appeared to increase in every successive year. Nepalese life style, economic condition social dynamism and natural resources as well as countries' environment have been directly affected by climate change and global warming trends since long. It was first time government of Nepal had taken official initiations in climate change mitigation adaptation when Nepal signed in United Nations Framework Convention on Climate Change (UNFCCC) on1992 and became a party it in 1994. In the same year initial national communication was prepared and Ministry of Science, Technology and Environment (MoSTE) designed as focal point to implement the provisions of the UNFCCC. As a Designated National Authority (DNA) MOSTE proposed Clean Development Mechanism (CDM). Under sustainable development agenda, millennium development goals initiatives were incorporated in the issues of climate change and implemented as the major focus of the planned development. For implementing UNFCCC, Nepal has prepared action plan for capacity building, issued CDM project with its approval and procedures to benefit from the provision of the Kyoto protocol, prepared National Adaptation Program of Action (NAPA) and Local Adaptation Plans.
of Action (LAPA), and formed Multi-stakeholder Climate Change Initiatives Coordination Committee (MCCICC) formed to coordinate climate change adaptation and to implement collaborative programs. Climate change resilient planning tools have also been prepared by National Planning Commission of Nepal (MOE, 2011). In the course of implementing these efforts made by government of Nepal for the climate change adaptation and mitigation of adverse effects of climate change induced natural hazards and social vulnerabilities many challenges are apparent and targeted goals and aims could not achieved. Major challenges and issues that faced at the implementation level reveal that all of the developing countries including Nepal failed to halt the adverse effects of climate change due to complications in policy implementation where local communities are not seriously involved in climate change adaptation activities. Further, developing countries have not included the issues and themes of climate change adaptation into the main stream of development plan. Some issues and challenges that faced in implementing process are discussed with a view to frame the concrete policy mended for this burning issue of the globe.

**Challenged Faced in Climate Change Adaptation Policy Implementation**

Number of challenges has been apparent in recent days to the implementation of climate change policies and plan strategies. Most importantly, there is a lack of success in the implementation of the climate change adaptation policies and programs related to the capacity building of community people and mitigation measures framed at the policy making level. The detailed study and scientific evaluation initiatives are lacking on the impact of climate change on land resource based human activities like farming practice, management and mobilization of water and forest resources, public health, disaster incidence and tourism at geographical, ecological and development sectors. Biodiversity and climate change are the core issues of two related international policy agreements. However the obvious links between biodiversity and climate change are increasingly justifying the need for greater synergies between the UNFCCC and CBD processes and implementation activities. Human induced climate change impacts on biodiversity. Biodiversity can reduce the impacts of climate change on species and ecosystems. One aspect of this link is the role of the forestry sector in contributing to and fighting climate change and the opportunities for reducing greenhouse gas
emissions from deforestation and forest degradation in developing countries – REDD. However, developing countries like Nepal have not successes to link these two components of ecological stability. This challenge is directly related to the institutional problems which lie at the heart of failures to examine and monitor climate change from the perspectives of science and technology. Action programs for climate change adaptation require measureable means of implementation where institutions are not only a necessary component in problem resolution and in development but also important factor that hindrance to both. Thus, institutional issues are too relevant to adaptation strategy. It has been recognized that climate change is having a disproportionate effect on vulnerable communities, including indigenous communities. REDD related activities can present both opportunities and risks for the rights of indigenous peoples. However international discussions surrounding REDD are yet to adequately consider the interests of indigenous peoples (Eisenack et al. 2011). The climate change related activities currently being undertaken at the institutional level therefore needs to explore these links between climate change and indigenous peoples, climate change and biodiversity. This exploration includes policy research, collation and dissemination of knowledge and experience of indigenous communities, provision of information resources and bringing together various communities which often tackle the issues successfully.

The involved components of institutional issues can categorize into academics, agencies and practitioners in order to tackle the climate change related problems in fact not just on paper. Another issue is researches that have no commitment to implementation of integrated development of any scale that arises as fundamental contradiction. Many instances of failure are seen to attain the original goal of joint activity in agriculture, forestry, water resource management, health and physical infrastructures as the basic path of integrated development. Thus, there is no powerful arrangement for implementing climate change policy and strategy in developing countries (UNEP/WCMC, 2000). It shows that climate change adaptation and mitigation policies, strategies and programs have to be designed as per the desire capacity of existing institutions with appropriate power relation. Such institutions are failed to implement the programs technically and administratively by the miserable facts of self-interest and corruption of politicians as well as bureaucrats. So in true
sense a beautiful theory of development is destroyed by above discussed miserable facts due to the over dominance of trickle-down theory of development. This further leads to the thought that institutional initiations directly linked to political power for corruption and misuse of national resources.

There is great difference in attitude, aspect, climate, farm practice, history and ethnicity in Nepalese context so that plan of action needs to be as fine-grained as the exact nature of the problem by appropriately localized tactics and solution. In fact development is an evolution and if its pathway has unclear and unexpected, it twists and turns from its useful goal. It is well known fact that institutional deficiencies are the core of underdevelopment and need to be taken into account and tackled. Because the social order of a country is reflected in the very nature of its institutions. Therefore, institutional organization elsewhere largely mirrors its own society. So the project and institution need to evolve together for the achievement of targeted goal and objectives of the program. Evidences show that, low standard of education has complicated results and great institutional consequences. Then the base for adequate recruitment becomes narrow in terms of number and geography. Best educational opportunities are in the cities. The developing bureaucracy becomes increasingly urban and remote from rural issues. The understanding of rural community by bureaucrats becomes no better and rural development can not flourish properly. It is, therefore local initiations have to be prioritized as the core part of the project as so much part of a problem as apart of a solution for the effectiveness of the implemented project. Environmental or climate change issues and challenges are generally rooted in the materialistic civilization, in the spiral of demands, ever-increasing but never satisfied. Renewable resources become non-renewable, pollution, resource degradation are the gifts of the materialized civilization. Thus, the focus should to adopt a new path way of development for ecological stability and to mitigate the adverse effects of climate change using the principles of co-existence of man and nature with in harmony. This is possible in action applying the theory of beautiful to the small communities to meet their basic needs from their surrounding environs in sustainable way (Sanderson &Islam, 2009).

Foregoing discussion reveals that both of climate change adaptation and continuity of ecosystem services can be achieved at the community level by applying the principles
of sustainable development in daily life activities by each individual. So that the sustainable lifestyle and climate change adaptation policies have to be linked in daily life business. However, the concept of sustainable development is over politicized by the developed countries for their economic security and politics of resource exploitation in developing world.

**Sustainable Development**

Despite the burgeoning literature on development, there is no conceptual clarity and appears difficulty in conveying the various meanings implicit in the term development. Although, human society has strived for progress and planned and directed changes to peace, prosperity, happiness, satisfaction for a decent and civilized living. In the case of developing countries plagued by the problem of widespread poverty, unemployment, malnutrition, ill-health, illiteracy, inequality, insecurity and instability. As we follow the tradition to define the term of development. It has been equated with various English terms like westernization, modernization, industrialization, liberal democracy and liberalization and globalization.

In fact, development is a state change in particular direction as an act or process or achieved condition. Thus, the term of development can be used in several serves of goal, a state of affairs, an act, a means or process that brought out desired change in social, economic and political spheres with ecological stability. Thus it can be used as umbrella concept covering economic, social, political and administrative development or change in the favor of peace, prosperity or the societies and harmonies co-existence of man and nature. Because the goal of development is to build good society in the sense of wealthy, just democracy orderly scientific and fall control and full sense of ownership of people on development (progress). It is therefore, balance between economic, social and ecological soundness are to be focused on the way of the sustainable development (Pearce, 1993). But the segmental view of development emphasizes on the economic or social development, and the real goal of development is being meaning less and consequently the opposite image of development i.e. poor, inequitable, repressive, violent and dependent are apparent. Though, economic development focuses to increase in production and productivity efficiency as measured by the in pull-out pull ratio, income level, employment, opportunities, goods for
consumption and technology. But the current situation of materialistic and money worshipping society put emphasis on economic development and current serious impacts on ecology and environment like to a sharp fall in ethical and moral values.

With a view to converge broad specter of development, it is necessary to highlight four components of development such as i) elimination of poverty ii) eradication of large scale unemployment iii) abolition of extreme inequalities and iv) promotion of economic self-reliance. It is, thus, important to define term of development widely by covering broad aspects of socio-economic progress and change like increase in material welfare through increased productivity, increase in social welfare through education and health services, improvement in the social content of human life: rich family, community feeling, and increase safety, freedom, opportunity and participation in local, regional and national affairs that create equitable distribution of the fruit of development among different communities and regions. In the line with this, development is not only increase the income and earning capacities of people but a process transformation of people into new human beings as UN General Assembly (1971) stated the idea of unified approach to development. Thus, the modern concept of development should include all section of society and not leave outside the scope of change and development, effect structural change that favors national development and activates all sectors. Further, the development process should create social equity including the achievements of equal access to resources and equitable distribution of national resources. Similarly, development has to give high priority to the improvement of human resources. Therefore, development covers the total concepts which add to material prosperity and happiness and peace of mankind. Hence, development is an upward, planned and directed change for the achievement of desired goal of progress (Kerry, 1993).

In case of developing countries like Nepal, sustainability is not related to consumption of their people but they help to maintain consumption levels in the north (developed) countries. Thus, the concept of sustainability is anti-south, anti-poor and anti-ecological. In real sense, it should be taken pro-poor and self-reliance as anti-rich development process. For this, eco-development approach is an option for the satisfaction of basic needs in an environmentally sound production system. Though
number of voluminous literatures on environment favor to the political and economic significance of the western and north. Hence, environment has been a political auditorium to give a moral talk to public for a way thinking that did not envisage any change in fundamental structures of society. Most of the literatures stress on population growth in the south, there by paying no attention to the non-sustainable resource production system of the north and its implications for environment. The positivity of eco-development was subverted in the subsequent actions by weakening the component of self-reliance. Self-reliance considered too political and would have tilted the balance of international power structure in favor of south which was dependent on multinational companies. Thus, self-reliance in south meant losing the dominance.

World Commission on Environment and Development (WCED) brought out a report entitled *Our Common Future* as a resolution of environment and development perspective to the twenty first century. In our context, the concept of sustainable development has to focus to improve the quality of life through education, health and social security to access to basic freedom and spiritual welfare with state policy that make development achievements last well into the future which has cyclical relationship as poverty decreases environmental balance and improvement of livelihood (Pelling&High, 2005; Fussel, 2007). This evinces that the destination of sustainable development is green growth. Post-global economic crisis agenda of the twenty first century is legislative action and ethical area of environmental sustainability, climate change, land use replan, use of alternative energy sources, and biodiversity conservation. It is scorching field, reducing water level, depleting natural resources base, fast melting of Himalayan glaciers with risks of out burst and rise of sea level. Solution to these required to take consideration of resource efficiency, low carbon emission, sustainable production system and restoration of ecosystem services. Ecosystem services are in cyclical order, the waste of one become foodstuff and fodder for the other. In this context, mitigation of climate change effects requires capacity building, technology and resources transformation for adaptation of new and indigenous technologies. Thus, we have to rebuild plan frame to emphasis in green economy by promoting the management methods of watersheds, water resources forestry, and biodiversity and engage in disaster preparedness. It is because the economy of coming days will have to be compatible with nature, culture, society and
life style which will further demand more social solidarity of international community. Generally, crisis in the world history has occurred and occurs at a time of big technological change as majority of citizens can not take its benefits due to its selective application by elite form of development. Thus, change in nature of political economy from divide and rule, command and control of downtrodden to participation, communication and coordination has to focus on policy measures (Dahal, 2011).

Sound and broad based development needs to place development at the service of peoples' well being rather then people at the service of development. In this perspective empowerment of people to make their own choices is an essential component of development that based on local values and knowledge. Though the green economy is a recent school of thought emerged after Rio UN conference as an approach to achieving the green development and requires breaking away from resource-intensive growth model to more sustainable use model. This rationale of this changing paradigm is hugely supported by the ongoing systemic problems of widening demand supply gaps, distributional discrepancy, haphazard and unsustainable resource exploitation, global warming as well as climate change, the green growth in terms of greening the infrastructure, promoting renewable energy, adopting sustainable agriculture along with adopting of low carbon transport, energy efficient building, clean technologies, improved fresh water and waste management have acquired an additional importance offering a blueprint for the transition to more efficient and equitable economy (UNEP, 2011). This approach has increased resource intensity of consumption in developed countries even though their production is becoming less resource intensive, which implies the shifting of environmental impact to other countries through international trade. What is therefore, public policies of the developing and low income countries in a transition to green economy for sustainable local development need to reorient in consumption, investments, and other economic activities for reducing carbon emissions and pollution, enhancing energy and resource efficiency and preventing the loss of biodiversity and ecosystem services. Thus, the journey of green growth world economy requires to address the improving access to energy, food security, availability of adequate fresh water, promotion of environmental goods and biological resources, public health and sanitation, new job opportunities, social protection systems, social services and sustainable consumption (OECD, 2012).
Conclusions

The discussion permits to state that the new and innovative framework that rays a new way to analyze adaptations from an action-oriented perspective and has to emphasize for the interconnectedness of complex activities that address societal consequences of climate change along means-ends-chains of sustainable development. It is crucial for analysis to spell out the frame plan of adaptations, and to consider different geographical scale. The rigorous definitions provided in the field of climate change adaptation and improvement of livelihood in sustainable way. Adaptations as individual or collective actions that are explicitly or implicitly intended to affect exposure units of climate change, or that indirectly achieve this end. Depending on the research design or on practical considerations, it may be useful to consider only, direct or reflexive adaptations. However, the framework is in particular fruitful to make precise statements about what adaptations are considered in a concrete context. This is not only crucial for understanding the governance of adaptation. Finally, the important role of uncertainty and time in adaptation suggest promising lines of research that give more explicit consideration to how the perceptions and beliefs of actors have to be implemented. This remarks the interdisciplinary potential of the action plan, and a major motivation for its effective implementation. Further, it is rooted in action modality for the components referring to climate change and to the causal effects of measures that provide a link between the natural and the social sciences.

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Inclusion, Financial Growth and Financial Deepening in Nepal

Dr. Bama Dev Sigdel*

Abstract

Financial inclusion plays a vital role on growth vs. poverty lessening drive in developing countries in general and Nepal in particular. Empirical findings also reveal that financial inclusion supports growth, fosters financial deepening process and yields better outcome on socio-economic betterment of poor people. Despite the three and a half decades of endeavors, Nepal has achieved less on financial inclusion/deepening front. Despite the presence of policies and implementation of central bank policies, Nepal could not fetch desired outcome on the matter of financial inclusion drive.

Data reveals that Nepal has the lowest profile on financial inclusion front. The South Asian countries as Sri Lanka, Bangladesh and Pakistan have progressed much on this front. But all SAARC countries have failed to maintain the benchmark on access to finance. The prime financial service providers in Nepal are commercial banks followed by development banks, saving and credit cooperatives, microfinance development banks, financial NGOs, etc. The data reveals hardly 35 percentage of Nepalese households are covered up by formal financial institutions. It means majority of Nepalese households are still relying on informal finance for socio-economic activities. Financially excluded households are higher in remote hills and mountain followed by lower hills and terai region.

Financial deepening status of Nepal has been found to be improving over the years. Nepal is committed on financial liberalization vs. deepening drive through prudential policies, plans and programmes. Nepal’s topographical condition and remoteness has been obstructing on financial inclusion and growth process. The sluggish pace of social inclusion has further retarded the tempo of financial inclusion. Formal financial services are costly for the majority of deprived households of Nepal. Low profile of government investment in social sector is one of the causes for less financial inclusion in Nepal. Public-private sector partnership could do a lot to break the culture of poverty. Nepal could achieve a lot on financial inclusion front by such practices.

Key words: Financial System, Financial Deepening, Financial Services, Economic Development, Poverty Reduction.

1. Introduction:

Financial inclusion aims at drawing the un-baked population, into the formal financial system so that they have opportunity to access financial services ranging from savings, payments, and transfers to credit to insurances. An inclusive financial system facilitates efficient allocation of productive resources and thus can potentially reduce the cost of capital. In addition, access to appropriate financial services helps to significantly improve the day-to-day management of finances. It can also help the growth of

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informal sources of credit, which are often found to be exploitative. Thus, an all inclusive financial system enhances efficiency and welfare by providing avenues for secure and safe saving practices and by facilitating a whole range of efficient financial services (Swain, et.al; 2008, p.2)

Financial inclusion as a policy objective represents the current consensus in a long-standing debate on the contribution of finance to economic development and poverty reduction. It reflects the evolution of financial sector policies in developing countries over the past decades, and embodies important insight into positive impact that financial services have on the (economic) lives of the poor (Hanning; and Jansen; 2010, 1-5). In fact, financial services play a critical role in reducing poverty. Permanent access of financial services can help poor people take control of their lives. When good practice is applied, financial services put power into the hand of poor households, allowing them to progress from hand to mouth survival to planning for the future, acquiring physical and financial assets, and investing in better nutrition, improved living conditions and children's health and education (CGAP, 2006, 3-4). An inclusive financial system has several merits. It facilitates efficient allocation of productive resources and thus can potentially reduce the cost of capital. In addition, access to appropriate financial services can significantly improve day to day management of finances (Sharma, and Pais, 2008, 2-3). The importance of an inclusive financial system is widely recognized in the policy circle and recently financial inclusion has become policy priority in many countries. Initiatives for financial inclusion have come from the financial regulations including the central bank, the governments and the banking industry.

It has been argued that lack of access of finance is one of the causes of poverty. Because of high cost of small scale lending and other imperfections; the poor can not borrow against future earnings to investment (Singh, and Yifei; 2006, 3-5). Despite various endeavors in the past, the formal financial sector in most of the developing countries serves only a minority, say often not more than 20-30 percent of the population (Fornando, 2007, VI). Most households still do not have access to even basic services. Presence of financial institutions in developing countries is either low or majority of people who are living in rural areas/country sites are found to be
underserved. The findings indicate that there is yet much to be done in the financial inclusion arena. Fifty six percent of adults in the world do not have access to formal financial services. The situation is even worse in developing world with 64 percent of adult un-banked (Ardic et.al, 2011, 16-17). It has been found that financial services are used by a section of the population. There is demand for these services but it has not been provided. The excluded regions are rural, poor regions and also those living in harsh conditions where it is difficult to provide the financial services. The excluded population then has to rely on informal sector for availing finance that is usually at exorbitant rates. This leads to vicious cycle. First, high cost of finance. Second, the major portion of the earnings is paid to the money lenders and the person can never come out of poverty.

2. Literature Review (Theoretical and Nepalese Perspective):

2.1 Theoretical Perspective:
Financial inclusion has been defined in the literature in the context of large issue of social exclusion in a society. Schumpeter asserted the importance of financial intermediary services to innovation and economic growth. Later, the development theorists largely ignored the financial system (Schumper; 1961). For example, Chenery and Strout (1966) linked poor economic growth performance to resources shortages, particularly for foreign exchange and domestic savings. Inclusive financial development implies both financial inclusion and growth in the width and depth of the financial sector. Thus, inclusive financial development occurs when the inclusiveness of the financial sector does not retard its growth possibilities (Sen, 2010).

Various studies demonstrate that rapid and sustainable poverty reduction depends upon interaction of a wide range of policy measures and interaction at macro, meso and micro levels. The availability of microfinance, broadly defined as the provision of financial services such as savings and credit to the poor households, is necessary but out of sufficient condition for poverty reduction (Ahmed, 2008, 206-207). The study of Levene, Beck and Kunt find that the financial development alleviates poverty and reduces income inequalities. Financial development exerts a disproportionately positive influence on poor. There are three key findings; i) Even when controlling for real per capita GDP growth, financial development boosts the growth rate of the poorest
quintiles income, ii) Financial development includes a drop in an Gini-coefficient measure of income inequality, and iii) Financial development reduces the fraction of the population living on less than $1 a day and it lowers the property gap (Beck, et.al; 2004, 5-6). Murinde, Mullineux and Quach (2004) reveal that access of credit has a long term positive and significant impact on household welfare at the one percent level of significance, in terms of per capita expenditure, per capita food expenditure, per capita non-food expenditure and household poverty status. The study of Greenwood and Jovanovich (2007) reveal that financial development fosters economic development, which in turn facilitates necessary investment in infrastructure too. Development theory has proved the existence of a line between financial services and economic development. By transforming informal savings into formal financial sector, access to financial services help in increasing aggregate saving and investment, thus stimulating economic development. The other empirical analysis provides evidence on the positive role of banking sector in enhancing growth through more efficient resources allocation, but less emphasis has put on the structure of banking (Maksimovic, V; (et.al), 2004, 1-2).

In developing countries growth and welfare situation have been found to be retarded, sluggish and less satisfactory. Financial exclusion is one of the causes for such situation. Financial exclusion means the inability to access necessary financial services in an appropriate form (Sinclair, 2002). Carbos et.al (2005) have defined financial exclusion as broadly the inability of some societal groups to access the financial system. According to Mohan (2006) financial exclusion signifies the lack of access by certain segment of society to appropriate, low cost, fair and safe financial products and services from the mainstream providers. World's smaller and less matured economies, the financial exclusion rates reach exorbitant levels—approximately 88 percent of the financially excluded live in Latin America, Asia or Africa (AFI, 2010, 6-7). A deeper and more inclusive financial system benefits poor people both indirectly, through increased growth, and directly as they gain access to needed services. When financial institutions are effective, they mobilize savings for investment, facilitate and encourage inflow of foreign capital too; and ensure that capital goes to its most productive use. All these effects lead to higher levels of economic growth. Growth in turn supports reduce on in overall poverty in developing countries.
2.2 Nepalese Perspective:
Economic transformation of poor and deprived population lies on the shift thrust put forward on economic activities, and its backward linkages that determine largely the saving, and thereby investment capacity basically of the rural population. The majorities of Nepal’s rural household members earn less, saving less and investing less. There is the widening gap between savings and investment, especially covering rural economy. The growing demand of rural credit channeled especially rural economy has not been fulfilled by the financial institutions, MFIs, FINGOs, INGOs, NGOs, etc. The phenomenon indicates that the majority of rural population still relies on merchants, money lenders, friends, relatives, traditional cooperatives, etc; for undertaking financial actions on socio-economic activities by paying astronomical interest rate (Sigdel, 2009, 156-157). Informal finance is likely to be widespread in rural/remote areas. Because an informal financial activity is not systematically reported, its importance is likely to be significantly underestimated. Furthermore, stories about unscrupulous money lenders are likely to predominate, rather then the attractiveness of informal finance to the users because of its low transaction cost in spite of high interest rates (Vogel, 2002).

A World Bank study reveals that 28 percent Nepalese households have an account with or loan from bank. Another 25 percent households have an account with or loan from formal financial services, and 20 percent are financially excluded with no service from the formal or informal sector (Ferrari, et.al 2007, 15-16). The Financial Sector Study of WB revealed that the formal microfinance sector has had limited import to date in providing financial services to the rural poor. Nevertheless, microfinance is recognized as a powerful instrument for poverty reduction in Nepal. Of the total population of Nepal only 11 percent are served by Microfinance Institutions (MFIs). This phenomenon has urged overwhelming majority of the poor has to look to traditional informal sector, i.e., money lenders, family members, friends, traders, etc., for these services (CECI/MFD, 2008, 3-4). Similarly, the study of Research Department/Nepal Rastra Bank reveals that underdevelopment and remoteness are the main causes for having low presence of financial institutions and microfinance institutions in Far-Western Development Region of Nepal. Less access of roads and communication networks have retarded access of finance process in FWDR. Scattered dwelling has
also obstructed to have more access of finance in the region (Research Department/NRB, 2010, 33-34).

The other research finding of Nepal Rastra Bank reveals that there are relatively under banked areas. Comparing the number of branches of commercial banks with population in two least developed regions; Mid-Western and Far-Western do have very little outreach. For example, Mid-Western Development Region that has the poverty incidence of 45 percent and secondary school enrollment ratio of 16 percent has more than 87,000 population per branch of commercial banks and almost 68,000 population to total number of bank branch is almost 100,000 and population to total bank branch and financial intermediaries ratio is 78,000 in Far-Western Development Region, which has poverty incidence of 41 percent and secondary school enrollment ratio of 15 percent (FID/RD, 2007). Similarly, the study report depicts that MFIs have served a sizeable percentage (6.02 percent) of household in Jumla, Dailekh and Surkhet districts of Mid-hills and Dadeldhura and Baitadi of Far-Western hills; the project areas of "Sahakarya (co-work)" promoted by CECI. The smaller average loan size (Rs.7,434 per loan) indicated that it has reached to 1000 income groups in the community (CECI, 2007, ii-iii). A research paper of author reveals that despite the efforts on the provision of finance to the poor in Nepal, these portions of people are still bypassed by micro-finance activities. Access of seed money through micro finance to this segment of households is unanimously desirable to lessen existing level of poverty (Sigdel, 2008, 35-39).

3. Financial Inclusion Situation in Developing Countries and South Asia:

Financial inclusion cannot be addressed by a single product or technological innovation, and therefore policy makers are focusing on a set of solutions best fitting to their national context in pursuit of increased financial access for poorer population. There is not a single predetermined recipe for improving financial inclusion and developing country policy makers are in the best position to evaluate their unique institutional, socio-economic, financial and political circumstances, and pursue the strategy that best fits.
It is revealed that half of the world is un-banked. A total of approximately 2.75 billion adults around the world are predicted to be un-banked, out of which 138 million live in high-income countries and some 2.61 billion live in developing countries. “Overall, 56 percent of the world is un-banked, with 17 percent adults un-banked in high income countries and 64 percent in developing countries…. Low income countries show the highest rate of growth in the number of branches, ATMs, and POS terminals which is another sign of improved access to financial securities (Ardic, O, Piar, op.cit; 4-6).” While strong economic growth has benefited hundreds of millions of Asian and lifted many out of poverty growth alone has not been enough. Across Asia today, over 900 million people live on a less than $1.25 a day. Furthermore, growing inequalities accentuates poverty incidence.

<table>
<thead>
<tr>
<th>Variable</th>
<th>India</th>
<th>Bangladesh</th>
<th>Pakistan</th>
<th>Nepal</th>
<th>Sri Lanka</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Bank Branches per 100,000 persons</td>
<td>6.30</td>
<td>4.47</td>
<td>4.73</td>
<td>1.72</td>
<td>6.87</td>
</tr>
<tr>
<td>2 Loan Account per 1,000 persons</td>
<td>61.61</td>
<td>54.73</td>
<td>21.93</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>3 Deposit Accounts per 1,000 persons</td>
<td>424.24</td>
<td>228.75</td>
<td>119.84</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>4 Number of SHGs (In 100,000)</td>
<td>22.3</td>
<td>12.1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>5 Number of MFIs/NGOs</td>
<td>800</td>
<td>1,000</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

### Table No. 2

**Access to Finance Scenario of Selected SAARC Countries**

<table>
<thead>
<tr>
<th>Indicators</th>
<th>Bangladesh</th>
<th>India</th>
<th>Nepal</th>
<th>Pakistan</th>
<th>Sri Lanka</th>
<th>Bench Mark</th>
</tr>
</thead>
<tbody>
<tr>
<td>Branch per 100,000 People</td>
<td>4.73</td>
<td>6.37</td>
<td>1.73</td>
<td>4.96</td>
<td>7.69</td>
<td>9-28</td>
</tr>
<tr>
<td>ATM per 100,000 People</td>
<td>0.29</td>
<td>1.93</td>
<td>0.28</td>
<td>1.25</td>
<td>5.67</td>
<td>39-167</td>
</tr>
<tr>
<td>Deposit Accounts per 1,000 People</td>
<td>255.23</td>
<td>442.87</td>
<td>110.40</td>
<td>171.14</td>
<td>1117.82</td>
<td>976-2418</td>
</tr>
<tr>
<td>Loan Account per 1,000 People</td>
<td>61.11</td>
<td>78.00</td>
<td>10.83</td>
<td>31.78</td>
<td>364.22</td>
<td>248-776</td>
</tr>
<tr>
<td>Branch per 1,000 sq.km</td>
<td>44.53</td>
<td>23.46</td>
<td>2.97</td>
<td>9.67</td>
<td>15.81</td>
<td>1-57</td>
</tr>
<tr>
<td>ATM per 1,000 sq.km</td>
<td>2.71</td>
<td>7.11</td>
<td>0.48</td>
<td>2.44</td>
<td>11.65</td>
<td>3-252</td>
</tr>
</tbody>
</table>


Table No. 1 consists comparative data of selective SAARC countries on the matter of financial inclusion indicate that Sri Lanka has the highest population outreach of banks with 6 branches per 0.1 million population followed by India. Outreach of bank is found to be poorest in Nepal; i.e., 100,000 persons have the access of 1.72 bank branches. Sri Lanka is closer to benchmark figure in this respect but failed to be at 9-28 benchmark i.e, branch per 100,000 people depicted on Table No.2. Access of ATM has found to be fairly satisfactory in Sri Lanka, i.e., 5.67 per lakhs population followed by India and Pakistan 1.93 and 1.25 per lakhs population respectively. Similarly, deposit/loan account per thousand people is in within the benchmark figure for Sri Lanka. These figures were not found to be satisfactory in the case of India and Pakistan. Nepal and Bangladesh are poor performers in this regard. In South Asia there
are 317 bank accounts per 1,000 adults, compared with 635 bank accounts per 1,000 adults in developing countries. Likewise, in South Asia, there are 38 bank loans per 1,000 adults compared with 245 bank loans per thousand adults in developing countries (CGAP, 2010).

4. Financial Inclusions and Financial Deepening Situation in Nepal:

Table No. 3

<table>
<thead>
<tr>
<th>Type of Institution</th>
<th>1990</th>
<th>1995</th>
<th>2000</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011</th>
<th>2012*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Bank</td>
<td>5</td>
<td>10</td>
<td>13</td>
<td>17</td>
<td>18</td>
<td>20</td>
<td>25</td>
<td>26</td>
<td>27</td>
<td>31</td>
<td>32</td>
</tr>
<tr>
<td>Development Bank</td>
<td>2</td>
<td>3</td>
<td>7</td>
<td>26</td>
<td>28</td>
<td>38</td>
<td>58</td>
<td>63</td>
<td>71</td>
<td>87</td>
<td>89</td>
</tr>
<tr>
<td>Finance Company</td>
<td>-</td>
<td>21</td>
<td>45</td>
<td>60</td>
<td>70</td>
<td>74</td>
<td>78</td>
<td>77</td>
<td>79</td>
<td>80</td>
<td>76</td>
</tr>
<tr>
<td>Micro-credit Bank</td>
<td>-</td>
<td>4</td>
<td>7</td>
<td>11</td>
<td>11</td>
<td>12</td>
<td>12</td>
<td>15</td>
<td>18</td>
<td>21</td>
<td>22</td>
</tr>
<tr>
<td>Saving and Credit Cooperatives</td>
<td>-</td>
<td>6</td>
<td>19</td>
<td>20</td>
<td>19</td>
<td>17</td>
<td>16</td>
<td>16</td>
<td>15</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>Microfinance NGOs</td>
<td>-</td>
<td>-</td>
<td>7</td>
<td>47</td>
<td>47</td>
<td>47</td>
<td>46</td>
<td>45</td>
<td>45</td>
<td>45</td>
<td>37</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
<td>44</td>
<td>98</td>
<td>181</td>
<td>193</td>
<td>208</td>
<td>235</td>
<td>242</td>
<td>255</td>
<td>280</td>
<td>272</td>
</tr>
</tbody>
</table>

*Mid April Figures

Source: Nepal Rastra Bank, 2012

Despite the small size of the economy, Nepal has reasonably diversified financial sector. Nepal initiated its first financial reform in the mid 1980s and the sector has grown over the years and financial institutions have proliferated since then. The financial sector in Nepal is governed by the Bank and Financial Institutions Act (BFIA-2006). BFIA, the umbrella act of financial legislation, superseded the Agriculture Development Bank Act (1967), Commercial Bank Act (1974), the Finance Company Act (1985) and the Development Bank Act (1995). BFIA Act categories financial institutions as: A, B, C, D, depending upon their minimum capital requirements.
Central bank (Nepal Rastra Bank) regulates and provides licenses to these financial institutions.

Liberalization in financial sector in 1990s decade facilitated for the existence and initiation of banks, finance companies, microfinance development banks, etc. As a result, by July 2010, the member of commercial bank, development bank, finance company saving credit cooperatives and microfinance NGOs reached to 27, 71, 79, 18, 15 and 45 respectively. This figure further increased in 2012 and stood at 32, 89, 76, 22, 16 and 37 respectively (See, Table No.3). There are three public commercial banks - Nepal Bank Limited (NBL), Rastriya Banijya Bank (RBB), and Agricultural Development Bank Limited (ADBL) and 24 private banks. Despite the rapid entry of new private banks, these three public banks still dominate the country's banking system and account more than 30 percent banking sector assets. Additionally, these banks have the largest branch networks, representing more than half of the bank branches in the country.

Despite the presence of various financial institutions; they have failed to serve more population of Nepal. Financial service provision particularly in rural/remote hills and mountain is still insufficient. About one fifth of the national population is not financially served at all and more than a quarter has only access to informal financial entities, such as, family members, money lenders, shopkeepers or landlords (Jpras, Ulrike, 2009, 21-22). Indeed, while the remote/rural areas and poor people can be considered “under banked”, competition between financial providers in the market segment of the wealthy in the urban areas particularly in Kathmandu Valley is high due to the steady increase in the number of financial intermediaries. The formal financial system is not that much successful to serve large part of national population; which would be essential support for inclusive growth, job creation, lessening of poverty and risk management. Cumbersome and long widened bureaucratic procedure in obtaining loan, inflexible loan schemes, and collateral requirement make the formal financial intermediaries incredible for most of the loan takers.
### Table No. 4
Outreach of Financial Services in Nepal

<table>
<thead>
<tr>
<th>Type</th>
<th>Saving Clients</th>
<th>Loan Clients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2007</td>
<td>2008</td>
</tr>
<tr>
<td>i  Community based</td>
<td>655,220</td>
<td>821,073</td>
</tr>
<tr>
<td>ii Savings &amp; Credit Cooperatives</td>
<td>524,761</td>
<td>677,111</td>
</tr>
<tr>
<td>iii Small Farmers Cooperatives Ltd.</td>
<td>130,459</td>
<td>143,962</td>
</tr>
<tr>
<td>iv Commercial Oriented</td>
<td>697,961</td>
<td>845,401</td>
</tr>
<tr>
<td>v  Commercial Banks/ Development Banks</td>
<td>199,500</td>
<td>89,700</td>
</tr>
<tr>
<td>vi Microfinance Development Banks</td>
<td>392,761</td>
<td>456,382</td>
</tr>
<tr>
<td>vii Grameen Bikas Banks</td>
<td>174,664</td>
<td>170,598</td>
</tr>
<tr>
<td>viii Private Micro Finance Development Banks</td>
<td>218,700</td>
<td>285,784</td>
</tr>
<tr>
<td>ix  Financial NGOs</td>
<td>185,700</td>
<td>299,319</td>
</tr>
<tr>
<td>Total</td>
<td>1,353,181</td>
<td>166,474</td>
</tr>
</tbody>
</table>

* As of July


The main financial service providers in Nepal are; commercial banks, development banks, savings and credit cooperatives, small farmer's cooperatives, microfinance development banks, grameen bikas banks, private microfinance development banks,
financial NGOs, community based institutions, etc. Table No. 4 depicts the outreach of these financial institutions and service providers in Nepal. The outreach of financial service providers has found to be at increasing trend. For example, there were 1,353,181 saving clients from FSP in 2007, which rose to 2,109,071 saving clients in 2010. Similarly, there were 894,562 loan clients of financial service providers as mentioned in 2007, which also increase up to 1,471,540 in 2010. Despite the diversified financial institutions, access of finance is still poor in Nepal. Only 30 percent of Nepalese households have an account with or a loan from formal or semi-formal financial institutions, while 70 percent have no access to institutional finance but rely on informal sources of finance or financially excluded. Financially excluded households are higher in the hills and mountain areas (80 percent of the households), and among the poorest households (75 percent). Exclusive reliance on informal lending is more common in the western region (77 percent) (ADB/RFSA, 2010, 2-3).

Nepal Living Standard Survey (NLSS-III) depicts that some 39.9 percent households have access to bank branch within 30 minutes walking distance and 53.9 percent households have access to cooperatives within 30 minutes walking distance (CBS, 2011, 55-60). Of the total accessed households, 32.8 percent poorest household have access to the bank walking 3 hours or more; in the case of cooperatives, some 15.8 households have access to the cooperatives walking more than 3 hours or more. In urban areas 89.0 percent households have access of bank up to 30 minutes walking distance while in rural areas only 26.9 percent households have access of bank walking distance of 30 minutes. Thus, NLLSS-III reveals that less and less population have access of bank and banks branch in rural/remote areas while the access of finance situation (bank) to some extent have found to be improved in urban developed areas.

Nepal’s difficult topography, inadequate legal regulations, problems in state owned commercial banks making it difficult for the meaningful financial intermediaries to serve the market. Liquidity, however, does not seem to be a problem for the banking system, also due to deprived sector lending policy, refinance policies and provision of central bank (Nepal Rastra Bank); remittance has facilitated further the banking sector to have needed liquidity.
Table No. 5
Financial Expansion and Depth of Commercial Banks

<table>
<thead>
<tr>
<th></th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
<th>2011 (Mid April Figure)</th>
</tr>
</thead>
<tbody>
<tr>
<td>i Commercial Banks</td>
<td>546</td>
<td>591</td>
<td>752</td>
<td>966</td>
<td>1,215</td>
</tr>
<tr>
<td>ii Population per Branch</td>
<td>47,120</td>
<td>44,499</td>
<td>36,800</td>
<td>29,300</td>
<td>23,800</td>
</tr>
<tr>
<td>iii Deposits in Commercial Banks (In billion Rs)</td>
<td>325.8</td>
<td>375.6</td>
<td>495.8</td>
<td>569.0</td>
<td>590.9</td>
</tr>
<tr>
<td>iv Per Capita Deposits (Rs)</td>
<td>12,663</td>
<td>14,282</td>
<td>17,900</td>
<td>19,500</td>
<td>20,100</td>
</tr>
<tr>
<td>v Loan and Advances of Commercial Banks (In billion Rs)</td>
<td>324.1</td>
<td>387.0</td>
<td>406.7</td>
<td>472.3</td>
<td>524.9</td>
</tr>
<tr>
<td>vi Per Capita Loan (Rs)</td>
<td>12,598</td>
<td>14,717</td>
<td>14,700</td>
<td>16,700</td>
<td>18,000</td>
</tr>
</tbody>
</table>


Table No. 6
Branches of Financial Institutions (FIs) in Nepal

<table>
<thead>
<tr>
<th>Development</th>
<th>Commercial Banks</th>
<th>Development Banks</th>
<th>Finance Company</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>EDR</td>
<td>178</td>
<td>48</td>
<td>24</td>
<td>250</td>
</tr>
<tr>
<td>CDR</td>
<td>500</td>
<td>140</td>
<td>169</td>
<td>809</td>
</tr>
<tr>
<td>WDR</td>
<td>174</td>
<td>126</td>
<td>63</td>
<td>383</td>
</tr>
<tr>
<td>MWDR</td>
<td>66</td>
<td>31</td>
<td>8</td>
<td>105</td>
</tr>
<tr>
<td>FWDR</td>
<td>48</td>
<td>13</td>
<td>1</td>
<td>62</td>
</tr>
<tr>
<td>Total</td>
<td>966</td>
<td>358</td>
<td>265</td>
<td>1,589</td>
</tr>
</tbody>
</table>

Source: Nepal Rastra Bank, Kathmandu, 2011

The data shows that commercial banks branch expanded rapidly over the years. In 2007 there were 546 commercial bank branches throughout the country that increased up to 1,215 in Mid April 2011. Similarly, the outreach of commercial bank seems to be...
promising with the expansion of bank branches. This could be revealed through the figure of population per branch figure, i.e., in 2007 some 47,120 population had one commercial bank branch while this figure for 2011 stood at 23,800 population per commercial bank branch (See, Table No. 5). Deposits and loan of commercial banks rose satisfactorily over the years. Per capita deposit and loan increased form Rs. 12,663 and Rs. 12,598 in 2007 to Rs. 20,100 and Rs. 18,000 respectively in Mid April, 2011. Financial expansion and depth situation improved over the years in Nepal. But most of commercial bank's activities have been found to be concentrated in and around accessible development regions, namely; Central Development Region followed by Western Development Region and Eastern Development Region. The other regions as Mid-Western and Far-Western Development Region failed to possess more branches of Commercial Banks, Development Banks and Finance Companies; etc. (See, Table No. 6). One can reach on the conclusion that the pace of financial penetration and debt remained comparatively sluggish in the case of Far Western and Mid Western Development Region of Nepal.

Table No. 7

<table>
<thead>
<tr>
<th>Indicators</th>
<th>2003</th>
<th>2004</th>
<th>2005</th>
<th>2006</th>
<th>2007</th>
<th>2008</th>
<th>2009</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>M2/GDP (Nominal)</td>
<td>53.8</td>
<td>55.8</td>
<td>56.3</td>
<td>59.6</td>
<td>54.4</td>
<td>60.3</td>
<td>63.6</td>
<td>60.8</td>
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<tr>
<td>Private Credit to M2</td>
<td>60.2</td>
<td>60.8</td>
<td>64.3</td>
<td>60.8</td>
<td>66.6</td>
<td>65.3</td>
<td>69.5</td>
<td>69.8</td>
</tr>
<tr>
<td>Private Credit to NGDP</td>
<td>27.3</td>
<td>28.2</td>
<td>30.7</td>
<td>34.1</td>
<td>49.5</td>
<td>53.1</td>
<td>56.1</td>
<td>55.0</td>
</tr>
<tr>
<td>Total Borrowing to GDP (GDP Current Price)</td>
<td>23.2</td>
<td>23.8</td>
<td>26.8</td>
<td>32.3</td>
<td>35.3</td>
<td>34.3</td>
<td>33.3</td>
<td>31.2</td>
</tr>
<tr>
<td>Total Deposit to GDP (GDP Current Price)</td>
<td>21.8</td>
<td>21.5</td>
<td>21.5</td>
<td>20.6</td>
<td>19.3</td>
<td>17.7</td>
<td>15.8</td>
<td>15.4</td>
</tr>
</tbody>
</table>

Source:  
1) GON/MOF Economic Surveys; NRB/RD, Monetary Policy for FY 2011/12, Research Department (NRB), Kathmandu, July, 2011.  
2) Self-calculation.
The pace of financial deepening also reflect financial inclusion situation in the economy. A closely related literature studies the effects of financial deepening, typically measured by M2 to private credit, and market capitalization as a ratio to GDP. Beck, Levine and Loyza find that financial deepening affect growth through an increase in total factor productivity (Beck, T, (et.al), 2000, 261-300). Sharma argues that the three dimensions of financial inclusion are accessibility, availability and usage of banking services. Accessibility could be measured by the penetration of banking system by the value of credit per thousand population. Availability could be measured by the number of bank branches and number of ATM's per 100,000 people. The proxy used for the usage dimension is the volume of credit plus deposit relative to GDP (Sharma, et. al., op.cit, 4-5).

With the existence of more Commercial Banks, Development Bank, Finance Companies, Microfinance Development Bank, Saving Credit Cooperatives, etc.; the financial deepening process intensified over the years in Nepal. Table No. 7 depicts financial deepening status under which M2/GDP ratio increased from 53.8 percent in 2003 to 60.8 percent in 2010. Similarly, private credit to M2 ratio was 60.2 percent in 2003, which also increased in 2010 and stood at 69.8 percent. Likewise, the magnitude of private credit to GDP also increased from 23.2 percent in 2003 to 55.0 percent in 2010. Similarly, the total borrowing volume to GDP was 23.2 percent in 2003, which also increased up to 31.2 percent in 2010. However, the total deposit to GDP figure remained volatile over the years; the data reveals. This may be due to withdrawal of deposited money by the depositors viewing less faith on banks due to the deterioration on financial health of bank and other financial institutions coupled with political uncertainties.

5. Reviews on the Policies Related to Financial Sector:

Legal system plays pivot role in the operation of financial market. They ensure the efficient intermediation of capital flows and domestic savings. Bank and other financial institutions hold claims on borrowers, the value of which is depend upon the certainly of legal rights and the predictability and speed of their fair and impartial enforcement (WB, 2005, 1-2). The new NRB Act - 2002 in it's preamble has spelled out maintaining
and achieving price stability through the execution of an appropriate monetary and foreign exchange policies, promoting stability in the banking and financial sector through establishing regulations, inspections and supervisions; developing a secured, healthy and efficient payment system; and promoting trust and credibility towards a financial system, are the new objectives of NRB. Nepal Rastra Bank (Central Bank) is authorized to regulate, control and develop the banking system, license new banks and financial institutions. It is also mandated to supervise, regulate and monitor commercial banks, development banks, microfinance development banks, as well as, licensed financial NGOs and cooperatives involve with microfinance activities.

With the inducement of Bank and Financial Institutions Ordinance (BAFIO-2006) bank and non-bank financial institutions are categorized A, B, C, D class banks and financial institutions. Accordingly, under A class bank, there comes commercial banks, under B class there comes development banks, under C class finance companies and D class all microfinance development banks. Presently, A class licensed institutions are required to lend at least 3 percent of their total outstanding loans and advances, B class license institutions shall require to extend 2 percent of their total credit and C class licensed institutions are required to lend 1.5 percent in deprived sector lending (NRB, 2010, 401-402). Financial Intermediary Act - 1998 (1st Amended in 2002) facilitates Financial NGOs (FINGOs) for doing limited financial intermediation like small savings, group savings, micro credit and agent banking. The announcement of Microfinance Policy - 2007 by Government of Nepal in 2007 is another breakthrough on the access of finance front. The prime goal of National Microfinance Policy - 2007 is to support in poverty lessening drive through sustainable, simplified and access oriented MF service delivery to the poorest of the poor segment of people of Nepal (EAD/RD, op.cit; 12-13). It is learnt that NRB has already submitted the final draft of Micro Finance Authority Act - 2010 to the Government of Nepal. The main thrust of this Act is to support on poverty lessening efforts of GoN through various MF activities in both urban as well as rural areas focusing the deprived/poor segment of people via the conduct of various income generating and self-employment activities. Additionally, this final draft of Act spells that "through the enactment, it is expected to expand access of microfinance intervals, to promote MFI's through support programmes and
supervision/ monitoring of entire MFIs would be made accordingly” (NRB/MFD, 2007/08, 2-3).

Monetary Policy of fiscal year 2011/12 further commits on the access to finance to the poor/deprived segment of population in Nepal. Accordingly, confessing less access of finance in western part of Nepal, this policy felt the need to conduct study on the access situation. Furthermore, it commits that it would work on the sphere of financial education in the rural/remote regions. Monetary policy has spelled to provide interest free loan up to Rs. 1.5 million based on the institutions capital strength, if class 'D' (microfinance development banks) financial institutions extend their financial services by opening new branch in the more specified (remote/rural) districts with limited financial access. With a view to increase access to financial services, there is a mandatory provision for deprived sector lending. Monetary policy revised the existed mandatory and set the provision that commercial banks, development banks and finance companies should lend 3.5 percent, 3.0 percent and 2.5 percent of their total loans to the deprived sector respectively (NRB/RD, 2011, 16-18). Likewise, Monetary Policy also spells on the extension of loan up to Rs. 0.3 million to the women population of deprived sector for running various micro enterprises. Monetary Policy also commits on the establishment of an autonomous Microfinance Development Fund (MDF) to expand outreach of MFIs to the poor and deprived sector.

Three Year Plan (2010-13) of Nepal confesses less access of finance situation of the country and commits for more financial access through its policies and programmes. Accordingly, it has set the objective that the plan would work intensively for the spread out of banking services throughout the country. For this, the legal framework would be formulated as well as advocacy will also be intensified during the plan period, it spells. Additionally, it is committed to induce various tools of microfinance and work for upgrade of MFI’s capacity on the drive of financial inclusion during the plan period. Nepal’s current plan expects the outcomes as; there would be magnified state on the front of access of finance, additional 0.3 million population will have microfinance outreach and women/deprived segment of population will be benefited from self-employment programmes run by MFIs in the country (NPC, 2011, 41-43).
6. Constraints and Future of Financial Inclusion Vs Financial Growth of Nepal:

Nepal's topographical condition and remoteness has been hindering on financial inclusion drive. Underdevelopment is one of the major causes for having low presence of bank and financial institutions especially in remote hills, mountains of Western and Far-Western Development Regions of Nepal. Physical and electronic connectivity and information availability, indicated by road network, telephone and use of ATM/Internet also play positive role on enhancing financial inclusion. This is found to be lagging in the case of Nepal. Nepal has the pace of connection of road network particularly through mid and southern belts but it lags north-south linking road network. East West highway via hills and mountains plays crucial role on the drive of connecting development regions, districts and zones. Additionally, country is not yet electrified; this situation is further poor in rural/remote parts. Nepal is poor performer on social inclusion front too. That is why Nepal has low per capita income; nearly 25 percent population fall on absolute poverty line. Poverty incidence in mountain is high (42.27 percent) followed by hill (24.32 percent) and plain (23.44 percent). Illiteracy is rampant in remote mountain and hills regions. However, the literary status in urban areas, valleys and terai belt is comparatively better in this respect. The literacy rate has stood at 54.1 percent among the population of which some 42.8 percent females are found to be illiterate (CBS, 2010, 5-6). Low pace of urbanization has been hindering on the penetration of bank and financial institutions including MFIs. Majority of poor rural people are still not amalgamated with financial institutions and their branches. Over reliance on agriculture and its underdeveloped situation has also hindered on the financial inclusion process. Additionally, sluggish growth of industry and commerce sector is also responsible for having less access of finance. Over concentration of various financial institutions in the plains and accessible places forbids the flow of finance in the rural/remote hills and mountain regions, where there is dire need of seed money for running heterogeneous self-employment income generating activities. Likewise, high transaction costs of using formal financial services available at commercial banks and their branches has also limited the access of finance to the low income people of rural/remote areas.
The pace of financial inclusion in Nepal became slow in the past because of less commitment of GON on rural sector's growth through its investment programmes on basic overheads as road, airport, expansion of communication network and the provision of health, education; etc. Mountain/hill regions are always bypassed; that is why Nepal failed to have meaningful inclusion (socio-economic) through which it could obtain satisfied degree of growth targeted under its past plans and programmes. Finding solutions to encourage greater financial inclusion has not typically been a core activity of central banks and financial system regulators. But, the widespread realization that financial inclusion is critical for poverty lessening, balanced growth and economic stability has resulted in growing leadership and ownership of the issue by policy makers.

Social inclusion plays vital role on the deepening of financial inclusion process in the country. Social sector investment by the GON (education and private sector training; etc.) would broaden the scope of financial inclusion. Government-private partnership on building socio-economic overheads facilitates on the growth of financial sector thereby supports financial inclusion process. Lessening of monopoly practices of few big state owned banks and financial institutions through meaningful or divestment processes creates cozy environment for private sector to work on financial expansion drive in the country. Cost of access to finance in rural/remote is pretty high in Nepal. For this, a peculiar type of subsidy programmes targeting MFIs and FIs working in remote/rural areas should be induced by GON, NRB through their policy measures. This process paves the way to these institutions to work even in rural/remote areas with more credit and programmes on behalf of poor/deprived household members. Poor/deprived Nepali people are honest, hard working and optimistic about future. Rural credit demand is pretty high to run various self-employment income generating activities, but they have few plots of land asset, which is not sufficient to obtain loan on collateral basis. Thus, group guarantee basis loan should be provided to such segment of poor people by FIs and MFIs; which yields better outcome on the front of financial inclusion. Additionally, demand driven MF activities from the part of MFIs would play vital role on the financial inclusion drive in the future. Intensification of financial literacy programme, familiarization of new MF products could yield better outcome on the front of financial inclusion process. For this; GON, central bank and FIs should
work jointly through policies, programmes and advocacies. Additionally, key elements of financial infrastructure such as credit information system, enforcement of collateral and functioning payments, remittances and securities settlement systems are vital to facilitating greater access of finance, improving transparency and governance, as well as safeguarding financial stability (Stein, 2010, 18-19).

7. Conclusion and Recommendations:

7.1 Conclusion:

Financial inclusion plays vital role on growth and poverty lessening drive in developing countries like Nepal. Empirical studies reveal that financial inclusion supports growth, fosters financial deepening process and thereby yields successful outcome on socio-economic betterment of poor people. Despite various efforts in the past, Nepal is not that much successful on financial inclusion front. That is why, she is still one of the poor and under developed economies in the world.

The data depicts that half of the world population is un-banked of which 17 percent adults are un-banked while this figure for developing countries is 64 percent. Srilanka has the highest population outreach of banks with 6 branches per 0.1 million population followed by India. The outreach of the bank is revealed the poorest in Nepal i.e., 100,000 persons have access of 1.72 bank branches. Majority of the selected SAARC countries namely Srilanka, India, Bangladesh, Pakistan and Nepal have failed to maintain benchmark i.e. branch per 0.1 million people, ATM per 0.1 million people, deposits accounts per thousand people, loan account per thousand people, branch per thousand sq.km. and ATM per thousand sq.km. (9-28, 39-167, 976-248, 248-776, 1-57, 3-252). There are 317 bank accounts per 1000 adults in South Asia compared with 635 bank accounts per thousand adults in developing countries. Likewise, there are 38 bank loans per thousand adults in South Asia compared with 245 bank loans per thousand adults in developing countries.

The prime financial service providers in Nepal are; commercial banks, development banks, savings and credit cooperatives, small farmers cooperatives, microfinance development banks, FINGOs, community based institutions, etc. The saving clients of these financial services providers (FSPs) were 1,353,181 persons in 2007, which
increased to 2,109,071 persons in 2010. The loan clients were 894,562 persons in 2007, which rose up to 1,471,540 persons in 2010. It is estimated that some 30-35 percent Nepal's households have loan account in formal financial institutions. Financially excluded household are higher in remote hills and mountain i.e.; 80 percent households. Exclusive reliance on informal lending is more common particularly in western region of Nepal.

Nepal Living Standard Survey (III) reveals that in urban areas, some 89.0 percent households have access of bank up to 30 minutes walking distance while this figure in rural areas, 26.9 percent households has access of bank on 30 minutes walking distance. The survey concludes that less and less Nepali population have access of bank and banks branches in rural/remote areas while access of bank situation is found to be quite comfortable in urban and accessible areas.

The data reveals that there witnessed rapid expansion of commercial bank branches from 2007 onward. With this expansion the outreach figure changed over the years. For example, in 2007 47,120 populations had access to one commercial bank branch, which decreased to 23,800 populations per commercial bank branch in 2011. Both per capita deposit and loan increased in the period of 2007-2011. This supports for the expansion and increment in the debt of financial activities in Nepal. It is also found that despite of the growth of financial activities of commercial banks over the years, their activities are basically clustered in and around accessible areas; remote and rural areas are bypassed from commercial banks activities. Additionally, financial deepening status of Nepal improved over the years. M2/GDP percent, private credit to M2 percent, private credit to GDP percent, total borrowing to GDP percent, total deposit to GDP percent were 53.8, 60.2, 27.3, 23.2 and 21.8 in 2003 which increased to 60.8, 69.8, 55.0, 31.2 and 15.4 percent respectively in 2010; the indication of an improvement in the financial deepening status of Nepal.

2013); are the instances through which Nepal committed on financial inclusion, financial deepening and satisfied growth of the economy. Nepal's topographical condition and remoteness has been hindering on financial inclusion, and growth drive. The sluggish pace of social inclusion further retarded the pace of financial inclusion. Formal financial services have become costly for deprived/poor household members. Less Government investment in rural/remote areas is also one of the causes for the slow pace of financial expansion and deepening in Nepal. Government Private sector partnership on building socio-economic overheads in fact works on the growth of financial sector and in turn supports financial inclusion process.

7.2 Recommendations:

Privately run Microfinance and Financial Institutions are performing well in MF sector in Nepal. On the other hand, the performance of Public Rural Finance Institutions is not that much satisfactory. Timely divestment or handover of ownership of these institutions to the proper private entrepreneurs could yield better outcome. GON and NRB should be effortful through policies on the outcome-oriented divestment or merger of such public owned MFIs functioning in the economy.

There is no concrete legal and regulatory framework designed for rural financial institutions especially cooperatives and financial NGOs working in rural areas of Nepal. Poor Nepali people have deposited money/asset in such institutions. Due to poor governance practices in such institutions, the malpractices from the part of management of such institutions may occur; there is the fear that public funds could be misused. This could be the threat for the smooth functioning of rural financial sector. Thus, GON and NRB should work hand in hand at policy and implementation level too with sound policy along with supervision/monitoring tools.

Majority of MFIs have been found to be clustered either in urban or in accessible areas. There is a duplicating practice among MFIs which has obstructed the balanced financial inclusion practices. Such practices should be lessened by MFIs. Meaningful penetration of MFIs in rural areas with production-oriented schemes could work well on the poverty lessening drive through the assurance of heterogeneous self-employment programmes. Government should promote introduction of basic banking-relevance,
service, merits as a topic in secondary and higher secondary classes in all educational institutions. Likewise, banks should also design and organize aggressive education cum promotion campaigns in un-banked rural/remote areas to enhance financial literacy and awareness. Financial inclusion process could deepen further with the launch of such activities in remote/rural areas by bank and financial institution.

Despite the risk factor, financing of first time entrepreneurs is a must for financial inclusion and growth. Thus, bank and financial institutions functioning in the economy should arrange and provide technical advice for such entrepreneurs. They will have to tone up their risk assessment and risk management capacities and provide for these facilities.

Credit Information Service Center (CISC) designed for rural area should be set up at the earliest in Nepal. Credit information services to rural finance institutions will improve gradually their risk mitigation and overall rural finance sector governance. Additionally, despite increase in the use of financial products and services in all regions, of Nepal a large segment of Nepali population still remains financially excluded. Information on the rural finance market is lagging. In-fact, without the quality data; it is impossible to construct indicators to guide the agendas needed for financial inclusion that Nepal needs. Tailoring of supervision mechanism from the concerned institutions and strengthening the institutional structure of financial education and protection of user's right would paved the way on speed up of financial inclusion process.

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Functional Structure and Development of Urban Centers along the Siddhartha Highway (A case study of Tansen and Butwal Urban Centers)

GOPI KRISHNA PANDEY (PHD)*

Abstract:

Urban centers are dynamic centers of exchange and commerce where population density is comparatively higher, people are socially and economically heterogeneous and majority of them depend on secondary and tertiary activities. Whatever, the origin and occupational type of town it becomes the focal point of a surrounding areas. The ‘Central Services’ of trade and institutions have been the most important economic base of town throughout history. The word function is commonly used to mean an activity. It is the driving force of a town life and influences to a very large extent its growth. It comprises all commercial, social financial, developmental and administrative activities, which are associated with market towns as a central place and therefore, they are central functions. Tansen is along the Siddhartha Highway in the Palpa district. It is known as historically important town and also a tertiary getaway town. And it performs a variety of functions; conversely, small size centers hold less number and less types of functions than large urban centers. Butwal is a medium sized urban center. It is a secondary gateway town and is also fastly growing urban center along the Siddhartha Highway. It's present location is the meeting place of two distinct physiographic regions the southern Tarai plain and the Northern Chure hills. It still plays as an intermediary role for the flow of goods and services between the two physiographic regions. On the other hand, it contains large number and variety of functions than Tansen along the Siddhara pathway. This paper attempts to analyse functional structure and development of urban centers along the Siddhartha highway in general and Tansen and Butwal in particular in terms of functional structure, functional range, functional magnitude, growth of shopping units and flow of traders in different period in Tansen and Butwal urban centers are also analysed here. The inventory sheet was also used to record only the functional units by visiting all 29 urban centers. Out of 29 urban centers, two urban centers were selected for detailed survey. Fifteen percent of

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the total retailing and wholesaling trading unit (shop owner) of each of the selected urban centers has been selected for interview. Stratified random sampling method was used.

**Key words**: Urban centers, functional structure, functional magnitude, functional range, flow of traders, commodities, growth of shopping units.

**I. Introduction**

Every urban settlement, large, or small, is in some degree a centre of trades and institutions, for the very essence of urban character is the provision of goods and services for the tributary area. Whatever, the origin and occupational type of town it becomes the focal point of a surrounding areas. The ‘Central Services’ of trade and institutions have been the most important economic base of town throughout history. “Cities do not grow up of themselves countryside set them up to tasks that must be performed in central places” (Markjefferson, 1931). Towns and cities accommodate a variety of functions but all of them are not equally important in contributing to urban growth. There are activities which bring in income from outside and other which service the people engaged in the primary group. The support of a town depend on the functions it performs not for itself but for a tributary area. Some writers have used term ‘basic’ for those functions discharging for non local market and “non-basic” for those concerned with the maintence of the well being of the people engaged in the “basic” group. The word function is commonly used to mean an activity. It is the driving force of a town life and influences to a very large extent its growth. It comprises all commercial, social financial, developmental and administrative activities, which are associated with market towns as a central place and therefore, they are central functions. Functional Structure or central functions are the outgrowth of the relationship between a central place and customer (Pradhan, 1998). These are thus leading to a close relationship between the residences of the consumers and the location of the services.

Tansen is along the Siddhartha Highway in the Palpa district. It is known as historically important town and also a tertiary getaway town. And it performs a variety of functions; conversely, small size centers hold less number and less types of functions
than large urban centers. Butwal is a medium sized urban center. It is a secondary
gateway town and is also fastly growing urban center along the Siddhartha Highway.
It’s present location is the meeting place of two distinct physiographic regions the
southern Tarai plain and the Northern Chure hills. It still plays as an intermediary role
for the flow of goods and services between the two physiographic regions. On the other
hand, it contains large number and variety of functions than Tansen. This article
explains the functional structure and development of urban center along the
Siddharatha highway on the basis of varieties of urban functions like retailing,
wholesaling, professional, personal, and industrial. It tries to highlight about the
functional range and functional magnitude of 29 urban centers in general and Tansen
and Butwal particular. Growth of shopping units and flow of traders in different period
in Tansen and Butwal urban centers are also analysed here.

II. Methods and materials

The primary source of data is the main basis of this study. The detail information for
this study has been acquired from the extensive field survey. For detailed field survey
two urban areas Tansen and Butwal have been selected. Field data were collected from
two different methods; one was observation method and the other an interview method.
Observation method was used for the collection of primary data in Tansen and Butwal.
One of the main concerns of this study was to describe the functional structure of urban
center and development along the Siddharatha highway. In order to fulfill this
objective, it is necessary to enumerate all types of functional unit or establishment
located in the urban centers. The inventory sheet was used to enumerate (record) all
functional establishment units located in the municipalities. Interview method has been
used for shopkeeper survey, personal service survey, professional, and retail industry
and manufacturing survey. The interview was conducted on the basis of sample.
Selection of sample for the collection of data has been under taken in two
municipalities Tansen and Butwal urban centers in different periods. The street vendors
and temporary shops (shop stalls with temporary structure) were also recorded. The
inventory sheet was also used to record only the functional units by visiting all 29
urban centers. Out of 29 urban centers, two urban centers were selected for detailed
survey. Fifteen percent of the total retailing and wholesaling trading unit (shop owner)
of each of the selected urban centers has been selected for interview. Stratified random sampling method was used.

In this study interpretation of the available data and information are mostly descriptive and in some cases an analytical interpretation with quantitative technique is also done. In addition of these, other quantitative and graphic techniques such as percentage, ratio, tabulation, cumulative table and so on are used wherever possible. Similarly, the analysis is further strengthened with the help of cartographic technique. This is one of the important basic tools of the method of analysis of this study.

III. Study Area

There are twenty-nine urban centers with different sizes along the Siddhartha Highway. Tansen and Butwal urban centers are the most important urban centers than other urban centers in locational strategic and functional structure point of view. Therefore, these urban centers have also been chosen to show the functional structure and development.

Tansen is the Headquarter of Palpa district and it lies in Lumbini zone in Western Development Region of Nepal. Geographically, Tansen is located at 83°35' East longitude and 27°23' North latitude and lies on the southern gentle slope of the Mahabharat Lekh (Range) (which is locally known as Shrinagar danda) at an altitude of about 1372 meters above the sea level. The town has covered an area of 3979 hectares. It is surrounded by Brangadi and Chapapain VDC in the north, Chirtungdhara VDC in the east, Telgha VDC in the west and Madanpokhara VDC in the south (Map 1.1). The study area of Tansen is located 300 km west from Kathmandu, the capital city of Nepal and 39 km north from Butwal. Tansen and Butwal have play the important role in economic, social and cultural development of many surrounding villages. Tansen is along the Siddhartha Highway in the Pulpa district. It is known as historically important town and also a tertiary getaway town. It has functional linkage and integration with their surrounding areas due to the facilities of road connection. The accessibility factor is important to determine the extent of relationship between urban centers and hinterland areas. And it performs a large number and variety of functions; conversely, small size centers hold less number and less types of functions. All these important
components of Tansen are crucial to determine the effectiveness of their functions for rural development. Therefore, this urban center is selected in the study.

Butwal is a medium sized urban center. It is a secondary gateway town and is also fastly growing urban center along the Siddhartha Highway. It's present location is the meeting place of two distinct physiographic regions the southern Tarai plain and the Northern Chure hills. It still plays as an intermediary role for the flow of goods and services between the two physiographic regions. On the other hand, it contains large number and variety of functions. It has great role in rural development in terms of easy accessibility with hinterland areas. Due to the Tarai town there is no problem of accessibility than other towns along the Siddhartha Highway. It has a great periphery area. It is also located at transport nodal point. Both Tansen and Butwal towns have distinct character. All these important components are the determinant factors for the selection of these two urban centers.

Map 1.1
Table 1.1 shows that the commercial functions are most important of all functional units of Tansen. It accounts for 62.0 percent in the whole. Of the commercial function retailing is the most important function in Tansen. It accounts for 36.0 percent. The catering function is the second important function in Tansen. It accounts for 24.0 percent in the whole (Figure 1.1).

The wholesale function accounts for 2 percent only. Service functions accounts for 6.6 percent in total functional units of Tansen. In the case of service function personal service is more important than other.

Industrial functions are the third important functions in Tansen. It accounts for 21.9 percent. Of the two broad types of industrial functions the manufacturing industry is more in number than retail. But the relative importance of industries/mills are very high (Table 1.1).

The institution functions represent 9.6 percent in the total functional units. This type of Functions includes Bank, extension, cooperative, social services, school, and health as well as other government services (Table 1.1).

Butwal is the next important selected town. The functional structure of Butwal town is different from functional structure of Tansen. It has large numbers of functional units. Commercial function accounts for 52.9 percent. Among the commercial functions retailing is the most important function in Butwal. It accounts for 37.6 percent (Table 1.1)

The second important function is industrial function in Butwal. It account for 32.5 percent of the whole. Of the industrial functions, retail service industries are more important than manufactured/mills. But the relative importances of manufacturing industries are very important to generate employment for people (Table 1.1).

Entertainment service function is the least important in Butwal. It account for 0.6 percent of the whole (Table 1.1). The service oriented function has covered 8 percent in Butwal. It includes personal professional and entertainment services.

The institutional functions represent 6.7 percent in the total functional units. The percentage of institutional functions of Tansen is more than Butwal, because Tansen is Headquarter of Palpa.
IV Functional Range

Functional range refers to varieties of types of functions in the market centers. In general, the range of functions and the magnitude of functions in the market centers are positively correlated. Market centers with larger number of functional units tend to have greater range of functions. Likewise market centers with lower magnitude of functions tend to provide lower range of functions.

In order to analyze the functional range of urban centers along the Siddharatha Highway fifteen types of functional units are identified. These includes: retailing, wholesaling, catering, personal service, professional service, retail service industry, industries and mills, entertainment, extension service, education, health and other government institutions as well as religious and cultural functions. Table 1.2 shows the distribution of market centers by the range of functions. On an average market centers along the Siddharatha Highway provide 6 types of functions. Functions or services offered by all centers include retailing and catering. Table 1.2 indicates that centers with more than 10 functional types accounts for 20.7 percent. The most notable centers with more range of functions are Butwal Tansen and Waling. Butwal has the highest
range of functions followed by Tansen, Putalibazar and Waling. The centers with less the 5 functional rages is more in number. It account for 10.4 percent. The centers with entertainment, industries, veterinary financial institution and personal services are very low in number. The six centers like Karadi, Malunga, Kerabari, Jhumsa, Pumdivumdi and Khadakhola do not have educational institutions.

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Centers with functional range</th>
<th>Distribution</th>
<th>Name of urban Centers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>5 or less</td>
<td>11</td>
<td>Karadi, Bayatari, Khadketari, Sarketari, Parsebhati, Kubendi, Thulibidi, Malunga, Khadekhola, Pumdihihumdi, Kerabari</td>
</tr>
<tr>
<td>2.</td>
<td>6-7</td>
<td>5</td>
<td>Anghakhola, Ramdi, Jumsha, Dumre, Phedikhola</td>
</tr>
<tr>
<td>3.</td>
<td>8-9</td>
<td>4</td>
<td>Padsari, Kothihawa, Valbari, Arebhyanjayang</td>
</tr>
<tr>
<td>4.</td>
<td>10</td>
<td>3</td>
<td>Manigram, Shankarnagar, Thuteipal</td>
</tr>
<tr>
<td>5.</td>
<td>&gt; 10</td>
<td>6</td>
<td>Butwal, Tansen, Walling, Putalibazar, Bayarhadi, Galyang</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>29</td>
<td>100</td>
</tr>
</tbody>
</table>


V. Functional Magnitude

Functional magnitude refers to the total functional units of the urban centers. It indicates relative importance of urban centers. Generally; it is assumed that centers of importance have higher functional magnitude. In other wards, small market centers accommodate lower number of functions where as large market centers accommodate higher number of functional units. This measures the relative size of the urban centers prevailing in the Siddharatha Highway. There are more urban centers with less than 100 functional units. Number of such urban centers is 19. They are Padsari, Kothihawa,
Valbari, Jhumsa and Kerabari etc (Table 1.3). Four urban centers like, Thutepipal, Manigram, Shankarnagar and Arebhanjayang have to 100-200 functional units. Two urban centers Bayarghari and Galyang are have more than 300 functional units. Among them, Butwal is the largest with 3,419 functional units with commercial as the dominant functions. Butwal municipality with 3,419 functional units is the largest urban center along the Siddharatha Highway. Kubende, Thulibidi and Bayatari hold 11 functional units. The table 1.3 shows the distribution of functional magnitude of the urban centers along the Siddharatha Highwa

Table: 1.3

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Centers with functional units</th>
<th>Distribution</th>
<th>Name of urban centers</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Below 100</td>
<td>19</td>
<td>65.5</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Padsari, Kotihawa, Valbari, Jhumsa, Kerabari, Dunre, Anghakhola, Ramdai, Malunga, Karadi, Bayatari, Khadketari, Phedikhola, Sarketari, Parsebhati, Kubendi, Thulibidi, Khadekhola, Pumdibhumdi</td>
</tr>
<tr>
<td>2.</td>
<td>100-200</td>
<td>4</td>
<td>13.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Thutepipal, Manigram, Shankarnagar, Araybhanjyang</td>
</tr>
<tr>
<td>3.</td>
<td>200-300</td>
<td>2</td>
<td>6.9</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Bayarghari, Galyang</td>
</tr>
<tr>
<td>4.</td>
<td>More than 300</td>
<td>4</td>
<td>13.8</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Butwal, Tansen, Walling, Putalibazar</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>29</td>
<td>100</td>
</tr>
</tbody>
</table>


VI. Growth of Shopping Units in Tansen and Butwal

In this section functional unit refer only the shops. The sample survey is carried on to study the growth of functional units (shops) in two selected towns. This indicates the growth of shopping units.
**Table: 1.4**

**Growth of shops Tansen and Butwal**

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tansen</td>
<td>Total</td>
<td>6</td>
<td>8</td>
<td>11</td>
<td>11</td>
<td>14</td>
<td>16</td>
<td>11</td>
<td>77</td>
</tr>
<tr>
<td>%</td>
<td></td>
<td>7.8</td>
<td>10.3</td>
<td>14.3</td>
<td>14.3</td>
<td>18.2</td>
<td>20.8</td>
<td>14.3</td>
<td>100</td>
</tr>
<tr>
<td>Butwal</td>
<td>Total</td>
<td>12</td>
<td>16</td>
<td>24</td>
<td>31</td>
<td>37</td>
<td>45</td>
<td>56</td>
<td>221</td>
</tr>
<tr>
<td>%</td>
<td></td>
<td>5.4</td>
<td>7.2</td>
<td>10.9</td>
<td>14.1</td>
<td>16.7</td>
<td>20.4</td>
<td>25.3</td>
<td>100</td>
</tr>
</tbody>
</table>


Table 1.4 indicates that growth of shops in Tansen and Butwal in different periods. Out of 77 sample shops, 6 shops had existed before 1950 in Tansen and larger numbers of shops (16) were established during the period of 1990-2000. Out of 221 sample shops, 12 shops had existed before 1950 in Butwal and larger numbers of shops (56) were established during the period of after 2000.

**VII. Flow of Trader in Tansen and Butwal**

The development trend of the selected two urban centers along the Siddharatha Highway is analyzed in terms of flow of business entrepreneurs into them. Both towns are traditionally and historically important. Therefore, the movement of traders for established trade or other economic activities in market place is an indication of their development. In Nepal market places have always been the centers of attraction to small entrepreneurs. Based on the information provided by the sample shopkeepers, it is found that there is gradual rise in magnitude of flow of traders in these market centers for different purposes.
Table 1.5 Flow of Traders in Tansen and Butwal

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Source Places</th>
<th>Number of Sample traders</th>
<th>Tansen</th>
<th>Butwal</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>No.</td>
<td>%</td>
</tr>
<tr>
<td>1.</td>
<td>Local</td>
<td>50</td>
<td>64.9</td>
<td>82</td>
</tr>
<tr>
<td>2.</td>
<td>Neighbouring VDCs</td>
<td>21</td>
<td>27.3</td>
<td>96</td>
</tr>
<tr>
<td>3.</td>
<td>Large urban centers</td>
<td>6</td>
<td>7.8</td>
<td>43</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>77</td>
<td>100</td>
<td>221</td>
</tr>
</tbody>
</table>


The analysis of the origin places of shopkeepers presents a number of spatial flows. These flows have been categorized into three major sources such as local, Neighbouring VDCs and large urban centers. The local traders are major contributors for the development of the selected market centers as they account for 64.9 percent of traders in Tansen. But in Butwal it accounts only for 37.1 percent. The neighboring VDCs refer to the places located within the districts. From neighboring VDCs the flow of traders accounts for 27.3 percent in Tansen and 43.4 percent in Butwal (Table 1.5). The movements of traders are also noted to have come from large urban center like Bhairahawa, Kathmandu, Birgung, Pokhara and Indian town (Nautanawa, Gorakhpur). Such traders accounts for 7.8 percent in Tansen and 19.5 percent in Butwal. These are the most important sources of traders for the development of selected urban centers.

VIII. Flow of Traders in Different Period in Tansen and Butwal

The present study shows that the traders have come to Tansen and Butwal for business in different periods. Based on the information provided by the sample shopkeepers, the analysis of flow of shopkeepers indicates that there has been gradually increasing the magnitude of flow of traders since 1950 in Tansen and Butwal.
Table: 1.6
Flow of Traders in Different Periods

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Tansen</td>
<td></td>
<td>5.4%</td>
<td>8.1%</td>
<td>13.5%</td>
<td>10.8%</td>
<td>16.2%</td>
<td>27.1%</td>
<td>18.9%</td>
<td>100%</td>
</tr>
<tr>
<td>Butwal</td>
<td></td>
<td>5.8%</td>
<td>7.9%</td>
<td>10.1%</td>
<td>12.6%</td>
<td>16.9%</td>
<td>20.8%</td>
<td>25.9%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey 2005

Table 1.6 shows the flow of non local traders in selected towns in different period. It is noted that number of traders from outside the towns is gradually increasing. Higher number of traders are noted have come during (1990-2000) in Tansen and after (2000) in Butwal and both towns accounts for 27.1 percents and 25.9 percent respectively (Table 1.6).

IX. Reasons for Coming to the Selected Urban Centers

The business entrepreneurs have been moving to the urban centers. Parental and business, road accessibility, Lack of employment in the place of origin and more profitable business in towns and other are the important reasons for incoming to the towns to run business (Table 1.7).

Table: 1.7
Reasons for Coming to the Selected Urban Centers

<table>
<thead>
<tr>
<th>Urban Centers</th>
<th>Parental Business</th>
<th>Road T</th>
<th>Lack of</th>
<th>More</th>
<th>Others</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tansen</td>
<td>29.6%</td>
<td>18.5%</td>
<td>11.1%</td>
<td>33.3%</td>
<td>7.5%</td>
<td>100%</td>
</tr>
<tr>
<td>Butwal</td>
<td>14.4%</td>
<td>21.6%</td>
<td>12.9%</td>
<td>41.1%</td>
<td>10.0%</td>
<td>100%</td>
</tr>
</tbody>
</table>

Source: Field Survey 2005

Note: Figure in parenthesis indicates the percentage of reason for coming in towns.

Table 1.7 shows that about 33 percent and 41 percent of sample traders have came in Tansen and Butwal because business is profitable respectively. About 29 percent and 14 percent of business entrepreneurs have agreed that parental business
have been more attractive for business. These are the second largest reasons for coming to Tansen and Butwal for business.

**Conclusion**

On the basis of above discussion it may be concluded that the construction of Siddhartha Highway has brought about significant changes in the location of urban centers. The growth and evolution of urban centers is related to the development of transport system. There are twenty nine urban centers along the Siddhartha highway. All these twenty nine urban centers are not of equal importance. Some play important roles in the hinterland while other develops services as local shopping center only. Of the twenty nine urban centers along the Siddhartha highway some urban centers were originated and developed before the construction of Siddhartha highway and some of the urban centers were originated and developed after the completion of Siddhartha highway. Butwal, Tansen, Waling and Putlibazar are traditionally important urban centers. Most of the urban centers were emerged between 1970-1980. Among the twenty nine urban centers Ramdi, Jhumsa, Aryabhanjyang are also old urban centers. Tansen and Butwal urban centers have existed there before the construction of Siddhartha Highway. Tansen was incorporated as municipality in 1961 A.D with a total population 20,431 in 2001 and 1365 functional units in 2005. Butwal was incorporated as municipality in 1972 A.D and had a total population of 75,384 and 3,419 functional units. Functional magnitude is the most important criteria to measure the relative importance of urban centers. Butwal municipality with 3,419 functional units is the largest urban centers along the Siddhartha Highway. Kubendi, Bayatari and Thulibidi are small urban centers with less function. Urban centers with larger numbers of functional units tend to have greater range of functions. There are four broad categories of urban functions. They are commercial functions, service functions, industrial functions and institutional functions. In Tansen and Butwal towns commercial functions appear to be the most important functions. It accounts for 62.0 percent in Tansen and 53 percent in Butwal. The wholesale functions accounts for 2 percent only in Tansen. The wholesale function covers 5.6 percent in Butwal. The establishment of shops in different period shows the growth of urban centers. The development trend of the two selected urban centers along the Siddhartha highway is
shown on the basis of flow of business entrepreneurs (shopkeepers) into them. The origin place of shopkeepers presents a number of spatial flows. The flows of shopkeepers have been categorized into three major sources like local, neighboring villages and traditional or large centers. The most shopkeepers are local in Tansen. It accounts for 65 percent. In case of Butwal about 37 percent of shopkeepers are local. The second source areas are neighboring VDCs of the same district. From neighboring VDCs the flow of shopkeepers in Tansen and Butwal account for 27 and 43 percent respectively. Personnel, professional and entertainment services are the service functions. Industrial functions cover retail service and repairing service and manufacturing. Institutional function includes health, education, police service, Bank, and cooperative service and other government administrations services.

References


Is Micro-finance an Effective Tool to Achieve MDGs? A Case of Nepal

Bharat Ram Dhungana*

Abstract

Millennium Development Goals (MDGs) are complex, multidimensional and ambitious common goals that created special attention to the all developing as well as developed nations for managing the required resources, developing strategy and implementing the project. The MDGs of poverty reduction to the maternal mortality reduction in the context of Nepal have been expected to meet the target till 2015, however, there is high degree of commitment and efforts need to be continued. The sixth and seven MDGs are quite complex and challenging to fulfill. There is no single intervention program adequate for the achievement of MDGs, however, micro-finance (MF) services are one of the best alternatives of financial inclusion and poverty reduction in Nepal. The government initiated micro-finance institutions (GIMFIs) and private initiated MFIs (PIMFIs) have been providing greater access of MF services to the people who have been excluded by the formal financial services. MF intervention programs have been playing supportive role for the achievement of millennium development goals especially reducing poverty and hunger, universal primary education and women empowerment. So, the government should promote the MF industry for the effective expansion of financial services to the marginalized and disadvantaged people.

Keywords: Financial inclusion; micro-finance; millennium development goals; poverty reduction.

Background

Micro-finance is unique among development intervention that helps to reduce poverty through micro-credit services to the ultra poor and disadvantaged people. The formal financial institutions including commercial banks became failure to provide loans to marginalized people without collateral. The MFIs provide micro-loans to the low-segment people and create an opportunity to become self-sufficient through micro-saving and credit activities. Micro-finance services around the world are popular to the people who have no collateral to offer against the loans but have indigenous skills and strong desire to undertake economic activities for self employment and income generation.

The micro-credit and other financial services are not only used in business sectors for the creation of micro-enterprises but also invested by the borrowers in health and education, household emergencies, and other wide variety of areas. The range of

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services includes loans, savings facilities, insurance, transfer payments or remittances, micro-pensions and so on. Evidence from the millions of micro-finance clients around the world demonstrates that access to financial services enables poor people to increase their household incomes, build assets, and reduce their vulnerability to the crises that are so much a part of their daily lives.

Micro-finance industry has been effective in reaching millions of poor people, in providing them with the financial services and in reducing their poverty (Simonowitz and Walter, 2002).

The United Nations’ Millennium Development Goals (MDGs) have stimulated the development community with an urgent challenge to improve the welfare of the world’s neediest people. These goals are the expression of the international community’s commitment to universal development and poverty eradication made in the UN Millennium Declaration in September 2000. MDGs contain a set of concrete targets to be achieved by 2015. Donor agencies are orienting their programming around the attainment of the MDGs and are mobilizing new resources to reduce hunger and poverty, eliminate HIV/AIDS and infectious diseases, empower women and improve their health, educate all children, and lower child mortality.

**Data and Methodology**

The main objective of this paper is to assess the role of MF for the attainment of MDGs in Nepal. This paper is based on the secondary data that have been published by the government and regulatory institutions such as various issues of Economic Survey, Banking and Financial Statistics and Periodical Plans. Moreover, the publications of the international institutions such as Human Development Report, MDGs Progress Report and other relevant sources of data have been extensively used. The researcher has confined the study of government initiated and private initiated MFIs under the category of D class and their linkage with the MDGs. The saving and credit cooperatives (limited banking activities) and financial intermediaries non-government organizations (FINGOs) are not under the scope of the study. Descriptive statistics has been applied for the analysis of the data.
MF and MDGs: Empirical Evidences

MFI such as the Grameen Bank has helped to increase significantly household incomes, productivity, workforce participation and rural wages in many Bangladeshi villages. MF programmes help poor borrowers over time and meet their immediate needs (Khandker, 2001). The level of absolute poverty is 75 percent lower in the Grameen Bank villages than in villages without such a programme (Khandker, 1996).

There are also evidences of positive impact of micro-finance, particularly through increasing income (Wright, 2000; McGuire and Conroy, 2000; Khandker, 2001), increasing consumption of household (McGuire and Conroy, 2000) and reducing vulnerability (Wright, 2000; Zaman, 2000). Micro-finance strengthens social assets and some aspects of women's empowerment (Sebstad and Cohen, 2000; Morduch and Haley, 2001).

A detailed impact assessment study of BRAC in Bangladesh suggested that members who stayed in the program for more than four years increased household expenses by 28 percent and assets by 112 percent. Another analysis of household level data demonstrated that access to financial services enabled BRAC clients to reduce their vulnerability through smoothing consumption, building assets, and receiving services during natural disasters (Mustafa and et al, 1996).

An impact study of a microfinance program in Uganda, conducted for the USAID-AIMS project, showed that client households invest more in education than non-client households. Microenterprise revenues were important in financing the education of their children for over half of the client households. Clients also were significantly more likely than non-clients to pay school charges for a non-household member. This has implications for keeping orphans and the children of households affected by HIV/AIDS in school (Barnes, Gary and Richard, 2001).

A study commissioned by USAID-AIMS, reported that clients in the FOCCAS microfinance program in Uganda, who received health care instructions on breastfeeding, preventive health, and family planning, had much better health-care practices than non-clients. 95 percent of clients engaged in some improved health and nutrition practices for their children compared to 72 percent of non-clients. Thirty-two
percent of clients had tried at least one AIDS-prevention practice compared to 18 percent for non-clients (Barnes, Gary and Richard, 2001).

A survey of 1300 clients and non-clients in Bangladesh showed that credit-program participants were significantly more empowered than non-clients on the basis of their physical mobility, ownership and control of productive assets (including homestead land), involvement in decision making, and political and legal awareness. This empowerment increased with duration of membership, suggesting strong program influence. The study also found, in some cases, that program participation led to an increase in domestic violence. However, over time men and families became more accepting of women’s participation, which eventually led to a decrease in violence (Hashe mi, Sidney and Ann, 1996).

Microfinance programs from different regions report increasing decision-making roles of women clients. The Women’s Empowerment Program in Nepal found that 68 percent of its members were making decisions on buying and selling property, sending their daughters to school, negotiating their children’s marriages, and planning their family. These decisions traditionally were made by husbands. World Education, which combines education with financial services, found that women were in a stronger position to ensure female children had equal access to food, schooling, and medical care (Cheston and Lisa, 2002).

Micro-finance has positive relationship with poverty reduction (Goal 1) through asset accumulation like land, house, livestock, household utensils and tools/machines; attainment of primary education for the children (Goal 2) through change in expenditure pattern on food, clothing health care and children's education; promotion of gender equality and women’s empowerment (Goal 3) through gender equity promotion. The health target (Goal 4, 5 and 6) has also been affected indirectly as client group seem more conscious about their health, better nutrition and health post visit at the time they fell sick and management of environmental resources as forests (Goal 7) through change in household energy types and future plan by the clients (Bashyal, 2006).
Micro-finance has a positive impact on most borrowers' lives and shows that establishing micro-enterprises and increasing productivity through micro-loans is an efficient way to develop human resources and eradicate hardcore poverty in the remote areas. The findings provide evidence that small loans can encourage the development of rural enterprises, skills and confidence in rural women and the social standing of rural women. The study made by Chan and Ghani, 2011 concludes that micro-finance is an empowering tool in vulnerable remote areas.

**Millennium Development Goals (MDGs)**

The global conferences of UN held in 1990s concentrated a number of different key global development goals and targets to focus, equalize and harmonize the needs and status of the people all over the world. In September 2000, the representatives of 189 nations, including 147 heads of state and government adopted the Millennium Declaration during the Millennium Development Summit of the United Nations. The international development targets and the development goals were merged together and renamed as the Millennium Development Goals (MDGs). There are eight MDGs that include:

1. Eradicate extreme poverty and hunger
2. Achieve universal primary education
3. Promote gender equality and empower women
4. Reduce child mortality
5. Improve maternal health
6. Combat HIV/AIDS, malaria and other diseases
7. Ensure environmental sustainability
8. Develop a global partnership for development.

**MDGs and Human Development Index (HDI) in South Asia**

The number of people living in extreme poverty and poverty rates fell in every developing region including in sub-Saharan Africa, where rates are highest. The percentage of people living less than $1.25 in South Asia is 51 percent in 1990 where as this has been decreasing trend in each period. In 2005 it is 38 percent and in 2008 it is 34 percent. The target of eradicating extreme poverty and hunger between 1990 and
2015 the proportion of people whose income is less than $1 a day by half. This situation in the context of developing region is 47 percent, 27 percent and 24 percent respectively in the year of 1990, 2005 and 2008. The number of extreme poor in the developing regions fell from over 2 billion in 1990 to less than 1.4 billion in 2008 (MDGs Report, 2012).

Table 1: HDI in South Asian Nations in 2012

<table>
<thead>
<tr>
<th>Name of Country</th>
<th>Rank</th>
<th>HDI (Value)</th>
<th>Life Expectancy (Years)</th>
<th>Expected Years of Schooling* (Years)</th>
<th>GNI Per Capita (2005 PPP $)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Afghanistan</td>
<td>175</td>
<td>0.374</td>
<td>49.1</td>
<td>8.1</td>
<td>1,000</td>
</tr>
<tr>
<td>Bangladesh</td>
<td>146</td>
<td>0.515</td>
<td>69.2</td>
<td>8.1</td>
<td>1,785</td>
</tr>
<tr>
<td>Bhutan</td>
<td>140</td>
<td>0.538</td>
<td>67.6</td>
<td>12.4</td>
<td>5,246</td>
</tr>
<tr>
<td>India</td>
<td>136</td>
<td>0.554</td>
<td>65.8</td>
<td>10.7</td>
<td>3,285</td>
</tr>
<tr>
<td>Maldives</td>
<td>104</td>
<td>0.688</td>
<td>77.1</td>
<td>12.5</td>
<td>7,478</td>
</tr>
<tr>
<td>Nepal</td>
<td>157</td>
<td>0.463</td>
<td>69.1</td>
<td>8.9</td>
<td>1,137</td>
</tr>
<tr>
<td>Pakistan</td>
<td>146</td>
<td>0.515</td>
<td>65.7</td>
<td>7.3</td>
<td>2,566</td>
</tr>
<tr>
<td>Sri Lanka</td>
<td>92</td>
<td>0.715</td>
<td>75.1</td>
<td>12.7</td>
<td>5,170</td>
</tr>
</tbody>
</table>


*S 2011

Sri Lanka has a higher HDI among the South Asian Region where as Afghanistan lies in the poor rank. Sri Lanka is the only one country having categorized into high human development in the South Asia. Maldives, India and Bhutan lies in the medium human development and rest are in the low human development in the region. The life expectancy of Afghanistan is very miserable as compared to other nations of the region. Pakistan has low expected years of schooling and Afghanistan has the lowest GNI per capita in the region.

The Status of MDGs of Nepal
Nepal lies in the low human development country and lies in second lower rank in South Asia in terms of HDI. The GNI per capita is very low and the economic growth
Economic growth is the single most important factor for poverty reduction. The status of MDGs of Nepal since 1990 to 2010 and its target has been highlighted through the following table:

<table>
<thead>
<tr>
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<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Percentage of population below $1 a day</td>
<td>33.5</td>
<td>NA</td>
<td>37.7</td>
<td>24.1</td>
<td>19.7</td>
<td>17</td>
</tr>
<tr>
<td></td>
<td>Percentage of population below national poverty line</td>
<td>42</td>
<td>NA</td>
<td>38</td>
<td>31</td>
<td>25.4</td>
<td>21</td>
</tr>
<tr>
<td></td>
<td>Percentage of population below minimum level of dietary energy consumption</td>
<td>49</td>
<td>NA</td>
<td>47</td>
<td>NA</td>
<td>36.1</td>
<td>25</td>
</tr>
<tr>
<td>2.</td>
<td>Net enrollment rate in primary education (%)</td>
<td>64</td>
<td>69</td>
<td>81</td>
<td>87</td>
<td>93.7</td>
<td>100</td>
</tr>
<tr>
<td></td>
<td>Literacy rate of 15-24 years old (%)</td>
<td>49.6</td>
<td>56.2</td>
<td>70.1</td>
<td>73</td>
<td>86.5</td>
<td>100</td>
</tr>
<tr>
<td>3.</td>
<td>Ratio of girls to boys at primary level</td>
<td>0.56</td>
<td>0.66</td>
<td>0.79</td>
<td>0.90</td>
<td>1.00</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Ratio of girls to boys at secondary level</td>
<td>0.43</td>
<td>0.56</td>
<td>0.70</td>
<td>0.82</td>
<td>0.93</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td>Ratio of women to men at tertiary level</td>
<td>0.32</td>
<td>NA</td>
<td>0.28</td>
<td>NA</td>
<td>0.83</td>
<td>1</td>
</tr>
<tr>
<td>4.</td>
<td>Under five mortality rate</td>
<td>162</td>
<td>118</td>
<td>91</td>
<td>61</td>
<td>50</td>
<td>54</td>
</tr>
<tr>
<td></td>
<td>Proportion of one-year olds immunized against</td>
<td>42</td>
<td>57</td>
<td>71</td>
<td>85</td>
<td>85.6</td>
<td>&gt;90</td>
</tr>
</tbody>
</table>
Table:

<table>
<thead>
<tr>
<th></th>
<th>measles</th>
</tr>
</thead>
<tbody>
<tr>
<td>5.</td>
<td>Maternal mortality rate</td>
</tr>
<tr>
<td>6.</td>
<td>Age group between 15-49 with HIV/AIDS Infection (%)</td>
</tr>
<tr>
<td>7.</td>
<td>Proportion of population with sustainable access to an improved water source</td>
</tr>
<tr>
<td></td>
<td>Proportion of population with sustainable access to improved sanitation</td>
</tr>
</tbody>
</table>


NA: Not Available *2006

The indicators of MDGs of Nepal show the progress and achievement of major MDGs. The first MDGs of poverty reduction in the context of Nepal are going to achieve till 2015. The poverty reduction has been an explicit goal of development planning in Nepal since mid 1980s and the government has given high priority to fulfill this goal in each periodic plan. The net enrollment rate in primary education is also near to the target. There is possibility of achieving literacy goal till 2015 and the government has also given high priority over this agenda and conducted literacy program. The third MDGs regarding the gender equity and women empowerment has been also satisfactory.

The child mortality rate and maternal mortality rate reduction goal have been near to the target and it shows better performance. The reduction of HIV/AIDS infections is a challenging goal and government has prioritized to control within its plan of action. There is high level commitment to control the spread of HIV/AIDS infections to the target. Finally, environmental sustainability remains to be a major challenge and deforestation continues to be a serious local problem. The growing population has
posed a great challenge to provide safe drinking water and sanitation services in both the urban and rural areas. The achievement of this goal is also complex and challenging.

**The Status of MF in Nepal**

Though the development of micro-finance in Nepal dates back with the establishment of thirteen cooperatives by the government in the Chitwan district in 1956, MFIs were formally developed and categorized in mid-1990s. There are 28 MFIs including government initiated and private initiated MFIs under the D class in the country till April, 2013. Among them, five regional rural development banks are government initiated MFIs and operating in each development region with the objective of providing necessary financial resources to engage rural ultra-poor people in various income generating activities. Similarly, twenty private initiated MFIs are providing retail lending and remaining three are wholesale lending MFIs. Moreover, there are 16 saving and credit Cooperatives (limited banking activities) and 33 NGO based financial intermediaries licensed by NRB, performing the micro-finance services in Nepal.

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>MFDB</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>7</td>
<td>11</td>
<td>18</td>
<td>21</td>
<td>24</td>
<td>28</td>
</tr>
<tr>
<td>SCC</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>6</td>
<td>19</td>
<td>20</td>
<td>15</td>
<td>16</td>
<td>16</td>
<td>16</td>
</tr>
<tr>
<td>FINGOs</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>7</td>
<td>47</td>
<td>45</td>
<td>38</td>
<td>36</td>
<td>33</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>0</strong></td>
<td><strong>33</strong></td>
<td><strong>78</strong></td>
<td><strong>78</strong></td>
<td><strong>75</strong></td>
<td><strong>76</strong></td>
<td><strong>77</strong></td>
<td></td>
</tr>
</tbody>
</table>

*Source: Banking and Financial Statistics, NRB, Various Issues

MFDB means Micro-finance Development Banks (D class MFIs including government and Private initiated)

SCC means Saving and Credit Cooperatives (Limited banking activities)

FINGOs means NGOs (Financial Intermediaries)

*April
The Outreach of Nepalese Micro-finance Industry

The government initiated MFIs (GIMFIs) have been working in each development region of Nepal. Paschhimanchal GBB (PGBB) and MGBB have the highest number of districts coverage (14 each) and PUGBB has covered the lowest (6 districts only). The government initiated GBBs have 165 branches over the five regions that has occupied 28% of the MF industry on the basis of number of branches. PGBB has the highest number of branches (44) and Sudur Paschhimanchal GBB (SPGBB) has the lowest (21). The outreach indicators show that PGBB has better efficiency and performance compared to other GIMFIs.

Table 4: Outreach of MFIs in Nepal

<table>
<thead>
<tr>
<th>S N</th>
<th>Type of MFIs</th>
<th>No. of MFIs</th>
<th>DC</th>
<th>No. of Branches</th>
<th>No. of Members</th>
<th>No. of Borrowers</th>
<th>LD (Rs Million)</th>
<th>MSB (Rs Million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>GIMFIs</td>
<td>5</td>
<td>60 (52)</td>
<td>165</td>
<td>185,151</td>
<td>135,616</td>
<td>34,922.8</td>
<td>997.05</td>
</tr>
<tr>
<td>2.</td>
<td>PIMFIs</td>
<td>20</td>
<td>---</td>
<td>424</td>
<td>709,213</td>
<td>506,906</td>
<td>72,651.4</td>
<td>5,411.36</td>
</tr>
<tr>
<td>3.</td>
<td>WLMFIs</td>
<td>3</td>
<td>---</td>
<td>10</td>
<td>269,274</td>
<td>206,462</td>
<td>21,938.5</td>
<td>0.00</td>
</tr>
<tr>
<td>4.</td>
<td>Total</td>
<td>28</td>
<td>---</td>
<td>599</td>
<td>1,163,638</td>
<td>848,984</td>
<td>129,512.8</td>
<td>6,408.41</td>
</tr>
</tbody>
</table>

Source: Banking and Financial Statistics, NRB, Monthly Statistics, April 2013 and authors’ compilation.

GIMFIs = Government Initiated MFIs; PIMFIs= Private Initiated MFIs; WLMFIs= Wholesale Lending MFIs; DC = Districts Covered; LD = Loan Disbursement and MSB = Members Saving Balance.

Parenthesis figures indicate actual districts covered and non-parenthesis indicates the target in column 4.

The private initiated MFIs (PIMFIs) are in the form of wholesale and retail lending. The RMDC, Sanakisan and First Micro-finance are the three wholesale lending MFIs and they have a target of providing intermediary financial services to the all districts of Nepal but till the date RMDC has 67, Sanakisan has 49 and First Micro-finance has 36 districts coverage of financial services. These institutions have only 10 branches and
269,274 members. Moreover, it has 206,462 borrowers and loan disbursement amount is Rs. 21,938.51 million.

Another form of PIMFIs is retail lending MFIs and the number of these institutions is 20 till April, 2013. The Nirdhan, Chhim, Swablanmban, Deproc and Nerude are the major leading PIMFIs and providing greater access of micro-finance services to the people who have been excluded by the formal banking financial services in Nepal.

Performance of Micro-finance Institutions in Nepal
The performance of micro-finance institutions can be measured in terms of outreach (How many clients are being served, collection performance (How effective is the micro-finance institution in collecting its loan?), financial sustainability (Is the micro-finance institution profitable enough to maintain and expand its services without continued support from subsidized donor funds?) and efficiency (How well does the micro-finance institution control its administrative costs?). The performance of Nepalese MFIs has been highlighted through the following table:

<table>
<thead>
<tr>
<th>S N</th>
<th>Type of MFIs</th>
<th>AIE</th>
<th>AEE</th>
<th>AOOE</th>
<th>AII</th>
<th>ANP(ANL)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>GIMFIs</td>
<td>38.10</td>
<td>29.33</td>
<td>5.80</td>
<td>72.02</td>
<td>(1.56)</td>
</tr>
<tr>
<td>2.</td>
<td>PIMFIs</td>
<td>37.07</td>
<td>29.36</td>
<td>8.59</td>
<td>85.11</td>
<td>18.24</td>
</tr>
<tr>
<td>3.</td>
<td>WLMFIs</td>
<td>66.44</td>
<td>10.98</td>
<td>7.57</td>
<td>186.35</td>
<td>59.17</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>141.61</td>
<td>69.67</td>
<td>21.96</td>
<td>343.48</td>
<td>75.84</td>
</tr>
</tbody>
</table>

Source: Banking and Financial Statistics, NRB, Monthly Statistics, April 2013 and authors' compilation.

AIE = Average Interest Expenses; AEE = Average Employees Expenses; AOOE = Average Office Operating Expenses; AII = Average Interest Income; ANP = Average Net Profit and ANL = Average Net Losses.

The GIMFIs have negative average net profit (Rs. 1.56 million) and PMFIs and WLMFIs have generated high amount of average net profit. The PUGBB and SPGBB are operating at loss and rest GBBs has positive average net profit. The PIMFIs have
average net profit is Rs. 18.24 million, out of which Chhimek, Nirdhan and Deprose MFIs have Rs. 109.11 million; Rs. 94.95 million and Rs. 70.72 million respectively. The WLMFIs has the highest amount of average net profit among the MFIs, out of which RMDC has the highest (Rs. 107.86 million) and the First Micro-finance has the lowest (Rs. 10.72 million).

Role of MF for Attaining the MDGs in Nepal

Since micro-finance services have been considered as an effective tool of financial inclusion as well as poverty reduction, so it has been playing a significant role for the achievement of MDGs. MF is the way of reaching to the poor and marginalized people that helps to achieve the MDGs. Once the level of poverty is reduced and living standard is increased, the consequence effect also helps to fulfill the other goals of millennium development. The GIMFIs and PIMFIs have been providing greater access of micro-finance services to the people who have been excluded by the formal financial services. Moreover, they are providing employment opportunities, empowering women and enhancing socio-economic status of the people. Thus, micro-finance has a positive role for the achievement of MDGs in Nepal.

Micro-finance Policies

The government of Nepal, promulgated 'National Micro-finance Policy, 2008' in order to do away with the problems related to organizational and legal issues with a view to smoothly providing micro-finance services in the rural areas, increasing the access of the destitute class to such services, creating a healthy and competitive atmosphere among MFIs, and encouraging the private sector to get involved in the task of providing such services on a sustainable basis (RMDC, 2009). The major highlights of the policy are as follows:

- Enhance the supply of micro-finance services to the rural and urban poor to suit to their geographical, social and economic diversity.
- Improve for the smooth flow of micro-finance services with or without collateral (group guarantee) to the poor and the destitute by establishing a standard procedure for identifying the target groups.
• The government will provide necessary help to the micro-finance institutions for social mobilization, capacity development, organizational development, restructuring, and also will encourage wholesale micro-credit providers both from public as well as private sectors.

• The government will also integrate micro-finance with various poverty alleviation programs and projects and implement these in a coordinated manner.

• The government will coordinate its activities with the institutions responsible for micro-enterprise development and assist the targeted poor people for their enterprise development.

• The government will establish relations with micro-finance service providing institutions (MFIs) such as Community Organizations (COs), and Savings and Credit Groups (SCGs), by making a legal provision to easily recognize these MFIs.

**Government Policies**

Since draft act of 'National Micro-finance Development Fund' has been submitted to Government of Nepal, autonomous micro-finance fund will be established to enhance credit to poor and deprived sector by expanding base of micro-finance transaction after its enactment. An initiation will be taken to establish 'Micro-finance Authority' to regulate MFIs and process will be forwarded to establish an autonomous 'Micro-finance Fund'.

Given the dearth of financial institutions in the nine districts of Manang, Humla, Kalikot, Mugu, Jajarkot, Bajang, Bajura and Darchula, necessary provision will be made to allow “D” class financial institutions to collect deposits from the general public up to five times of their core capital. A study needs to be conducted and the recommendations will be implemented about financial access in the hills of Far-western and Mid-western Development Regions where the access of financial service is very poor. A national strategy will be prepared to address the ineffective financial services due to low financial literacy (NRB, 2012).

The government and regulatory authority are responsible for institutional arrangement, legal framework, support services provision, regulation and supervision for wider expansion of MF services to the target people. The MF services should be focused to
the target people who are really excluded by the formal commercial institutions. The government should develop basic infrastructure and create an appropriate environment to attract private investors to expand their financial services to the remote areas. The government should have a supportive and promotional role to enhance the MF industry that helps to reach financial services to the marginalized and disadvantaged people.

**Concluding Remarks**

MDGs are complex, multidimensional and ambitious common goals that created special attention to the all developing as well as developed nations for managing the required resources, developing strategy and implementing the project. The MDGs of poverty reduction to the maternal mortality reduction in the context of Nepal have been expected to meet the target till 2015, however, there is high degree of commitment and efforts need to be continued. The sixth and seven MDGs are quite complex and challenging to fulfill. There is no single intervention program adequate for the achievement of MDGs. Among many intervention programs for achieving MDGs, micro-finance services are one of the best alternatives of financial inclusion and poverty reduction in Nepal. The GIMFIs and PIMFIs have been providing greater access of micro-finance services to the people who have been excluded by the formal financial services. Moreover, they are providing employment opportunities, empowering women and enhancing socio-economic status of the people. Micro-finance intervention programs have been playing supportive role for the achievement of millennium development goals especially reducing poverty and hunger, universal primary education and women empowerment program. So, the government should promote the MF industry for the effective expansion of financial services to the marginalized and disadvantaged people.

**References**


### Appendix 1: Outreach of Nepalese MFIs

<table>
<thead>
<tr>
<th>S N</th>
<th>Name of MFIs</th>
<th>Number of Districts Covered</th>
<th>Number of Branches</th>
<th>Number of Members</th>
<th>Number of Borrowers</th>
<th>Loan Disbursement (Rs Million)</th>
<th>Members Savings Balance (Rs Million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>PUGBB</td>
<td>6 (6)</td>
<td>31</td>
<td>36,270</td>
<td>30,777</td>
<td>9,357.19</td>
<td>85.82</td>
</tr>
<tr>
<td>2.</td>
<td>SPGBB</td>
<td>9 (8)</td>
<td>21</td>
<td>19,026</td>
<td>8,830</td>
<td>1,691.45</td>
<td>57.84</td>
</tr>
<tr>
<td>3.</td>
<td>PAGBB</td>
<td>16 (14)</td>
<td>44</td>
<td>61,932</td>
<td>39,454</td>
<td>11,665.47</td>
<td>326.15</td>
</tr>
<tr>
<td>4.</td>
<td>MPGBB</td>
<td>15 (10)</td>
<td>30</td>
<td>29,979</td>
<td>19,777</td>
<td>5,079.24</td>
<td>258.28</td>
</tr>
<tr>
<td>5.</td>
<td>MGBB</td>
<td>14 (14)</td>
<td>39</td>
<td>37,944</td>
<td>36,778</td>
<td>7,129.51</td>
<td>268.96</td>
</tr>
<tr>
<td></td>
<td><strong>GBB Total</strong></td>
<td><strong>60 (52)</strong></td>
<td><strong>165</strong></td>
<td><strong>185,151</strong></td>
<td><strong>135,616</strong></td>
<td><strong>34,922.86</strong></td>
<td><strong>997.05</strong></td>
</tr>
<tr>
<td>6.</td>
<td>Nirdhan</td>
<td>40 (40)</td>
<td>105</td>
<td>187,382</td>
<td>121,860</td>
<td>20,141.55</td>
<td>1,179.57</td>
</tr>
<tr>
<td>7.</td>
<td>Deprosc</td>
<td>25 (25)</td>
<td>54</td>
<td>77,230</td>
<td>56,690</td>
<td>7,665.33</td>
<td>393.18</td>
</tr>
<tr>
<td>8.</td>
<td>Chhimek</td>
<td>75 (34)</td>
<td>61</td>
<td>171,940</td>
<td>135,220</td>
<td>16,890.75</td>
<td>2,123.48</td>
</tr>
<tr>
<td>9.</td>
<td>Swablam</td>
<td>43 (43)</td>
<td>102</td>
<td>155,119</td>
<td>106,071</td>
<td>18,936.12</td>
<td>1,114.76</td>
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<td></td>
<td><strong>ban</strong></td>
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<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.</td>
<td>Nerude</td>
<td>15 (15)</td>
<td>39</td>
<td>65,810</td>
<td>50,423</td>
<td>6,177.08</td>
<td>358.59</td>
</tr>
<tr>
<td>11.</td>
<td>Naya</td>
<td>5 (5)</td>
<td>6</td>
<td>3,847</td>
<td>3,383</td>
<td>357.36</td>
<td>29.72</td>
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<tr>
<td>12.</td>
<td>Summit</td>
<td>10 (4)</td>
<td>8</td>
<td>11,306</td>
<td>9,164</td>
<td>830.17</td>
<td>76.21</td>
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<tr>
<td></td>
<td>Village</td>
<td>Total (in brackets)</td>
<td>Households</td>
<td>Population</td>
<td>Total Loans (Rs.)</td>
<td>Interest (Rs.)</td>
<td>Rate of Return (%)</td>
</tr>
<tr>
<td>---</td>
<td>---------------</td>
<td>---------------------</td>
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<td>------------</td>
<td>-------------------</td>
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<tr>
<td>13</td>
<td>Sworajgar</td>
<td>3 (3)</td>
<td>8</td>
<td>11,599</td>
<td>8,866</td>
<td>614.79</td>
<td>58.60</td>
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<td>Nagbeli</td>
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<td>4</td>
<td>4,731</td>
<td>3382</td>
<td>297.46</td>
<td>19.87</td>
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<td>Kalika</td>
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<td>3530</td>
<td>267.66</td>
<td>25.03</td>
</tr>
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<td>Mirmire</td>
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<td>3</td>
<td>2,313</td>
<td>1452</td>
<td>57.49</td>
<td>3.50</td>
</tr>
<tr>
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<td>Janautthan</td>
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<td>3</td>
<td>2,868</td>
<td>1491</td>
<td>90.02</td>
<td>9.00</td>
</tr>
<tr>
<td>18</td>
<td>Mithila</td>
<td>3 (3)</td>
<td>3</td>
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<td>1904</td>
<td>188.20</td>
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<td>19</td>
<td>Womi</td>
<td>11 (2)</td>
<td>3</td>
<td>854</td>
<td>556</td>
<td>12.22</td>
<td>1.68</td>
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<tr>
<td>20</td>
<td>Lax</td>
<td>9 (9)</td>
<td>9</td>
<td>3,683</td>
<td>1728</td>
<td>60.71</td>
<td>7.13</td>
</tr>
<tr>
<td>21</td>
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<td>10 (2)</td>
<td>1</td>
<td>934</td>
<td>850</td>
<td>48.75</td>
<td>3.93</td>
</tr>
<tr>
<td>22</td>
<td>Mahila</td>
<td>2 (2)</td>
<td>1</td>
<td>234</td>
<td>29</td>
<td>1.01</td>
<td>NA</td>
</tr>
<tr>
<td>23</td>
<td>Vijaya</td>
<td>4 (4)</td>
<td>4</td>
<td>222</td>
<td>10</td>
<td>0.36</td>
<td>NA</td>
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<td>24</td>
<td>Kissan</td>
<td>10 (1)</td>
<td>1</td>
<td>1,401</td>
<td>286</td>
<td>13.68</td>
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<tr>
<td>25</td>
<td>Clean Village</td>
<td>10 (1)</td>
<td>1</td>
<td>32</td>
<td>11</td>
<td>0.73</td>
<td>NA</td>
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<td></td>
<td>Private MF Banks</td>
<td>---</td>
<td>424</td>
<td>709,213</td>
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Source: Banking and Financial Statistics, NRB, Monthly Statistics, April 2013

Parenthesis figures indicate actual districts covered and non-parenthesis figures indicate the target in column 3.

NA means not available.
Trade policy, Liberalization and Customs

Dr. Suman Kumar Regmi*

Abstract

Tariffs affect trade, production, consumption patterns, and welfare of the trading partners and country. These factors help to maintain absolute level of protection through distortions associated with their structure. Tariffs create a fix in place between domestic and global prices pushing demand towards domestically produced substitutes. An rough structure of tariffs based on import based, distorts protection and consumption pattern further preventing trading partners from capturing gains associated with their comparative advantages. Therefore, a non-discriminatory tariff liberalization if accompanied by appropriate complementary policies, is ordinarily expected to consequence in improved allocation of resources and to obtain benefits to the country for the reforms as well as to their commercial partners. The customs aspects mentioned in the trade policy 2009 and Nepal integrated trade strategy 2010 have been reviewed.

Key Words: Trade policy, Liberalization, Trade taxes, Customs duties, NTIS, Customs reform.

Introduction

Trade and tariff policies are main issues for the country, especially since taxes and duties on imports are basis of the government revenue. Country’s trade policy was influenced by the dominant economic thought of the 1950s which called for inward looking development model. Any country was encouraged to choose for import substitution strategies to fight their occurrence to what seemed a worldly deterioration in their terms of trade, which makes necessary for promoting domestic industrial development behind high protective barriers.

Since the early 1970s, work on trade policy (particularly by the world Bank) has shown clearly how adverse import substitution strategies have been for growth and incentives in the country concerned. The more debt in Nepal and in other developing countries after 1980s provided an opportunity for introducing reforms in liberalizing foreign

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trade. Between 1985 and 1995, about 70 percent of World Bank’s structural adjustment programs included a trade policy component, frequently involving some conditionality. Since 1990’s, the IMF’s role in promoting trade liberalization has become more prominent. The main objective in reforming trade policy had remained constant since the early years of the structural adjustment programs.

**Trade taxes and customs duties in world context**

Globalization has many dimensions across economic, legal, financial and other areas. The growing extent of globalization can be seen through increasing trade in goods and services, rising investment flows across international boundaries, and mobility of people. The transfer of information and knowledge across national border through the internet and other means is another way in which globalization is expanding. All of these have implications for how tax and customs duty revenue can be generated. One aspect of globalization is the rapidly rising share that international trade play in the world economy.

Country’s revenue structure depends to some extent upon its location and economic structure. Taxes on foreign trade, mainly customs duties seem almost always to decline as countries become more developed. Low-income countries tend to raise more revenue at the border, where relatively fewer collection points that must be controlled.

Free trade is focused on aspects of globalization and the market economy. A universal, rule based, open, non-discriminatory and equitable multilateral trading system, as well as meaningful trade liberalization, can be substantially stimulate development worldwide, benefiting countries at all stages of development. Bilateral trade arrangements are unsatisfactory, largely because cross-trade is not purely bilateral. The basic international system in place to day is the trading regime managed by the World Trade Organization(WTO).

It is remarkable that one clear effect of the lower tariffs resulting from the WTO has been to lower tax revenues. Taxes on trade and customs duty are particularly important in the least developed countries. A change in trade policy does not reduce the need for
revenues in the countries. A significant problem of trade liberalization in many countries has thus been how to recover from other sources the tax revenues lost from tariff reform.

There can be transition effects if tariffs are reduced. Besides the loss of revenue, a least developed country may also lose revenue indirectly, at least in the short run, depending on the impact of the reduction in tariffs on domestic economic activity. As a result, protected producers may lose market share to imports, thus reducing profits and profit taxes.

Internal business may increase their exports, with potentially offsetting effects on revenue. Such effects are likely to be compensated from other sources, however, compared with the direct impact on the revenue of decreased trade taxes. As a rule, the options available in the most suffered countries for increasing tax revenues are limited, due to administrative constraints, political constraints, or both, import tariffs tend to be comparatively easy for most least developed countries to administer, and the administrative machinery to act so is already in position. The only possible solution is usually to impose a broad-based value-added tax, encompassing both imports and domestic products, or, if such a tax already exists, to raise its rates.

**Trade liberalization and customs**

Least developed countries’ (including Nepal) trade and tariff policies have changed substantially with trade liberalization. Both the direction of policy and policy instruments used have changed, and the global context has shifted. The customs authority is responsible for implementing the foundation aspects of trade policy reforms and so is critical in determining whether the reform process succeeds or fails. Trade policy restructuring changes the functions of the customs management and requires it to review its own policy in order to move towards a strategy to cope with its new circumstances. Its new responsibility requires a rearrangement of its resources to fulfill new functions, or functions that have become more important.

The new roles of area can be: reliance on protection based on duties levied on ad valorem basis requires customs authorities to strengthen their valuation activities;
facilitating trade through liberalization means a curtailment in physical inspection; regional integration arrangements make it unstable to initiate inspections based on origins of imports; and thorough reduction of exemptions often leads to a increment in false use of expectation regimes such as, bonded transit and warehousing, making critical to strengthen the monitoring and supervision of provisions.

Appropriate harmonization of trade policy reforms and customs reconstruction is thus critical to the success of these. The development of trade policy has shown drastic changes over the past some decades, and the role of customs authorities in this circumstance has been increasing. The effectiveness of these changes in trade policy and tariff policy in challenging has depended on the effectiveness and competence of the customs management and on the government’s eagerness to modernize customs.

It is necessary to recognize that modernization of customs system is an important medium to economic development. Modernization of a country’s internal customs administration achieves growth and investment only if modernization of customs administrations for trading partners is necessary to make sure the full obtainment of negotiated trade advantages.

As tariff and other trade unnecessary requirements are reduced or eliminated through global and regional trade negotiations, customs harmonization and simplification become more and more important to ensure country’s interest in attracting foreign direct investment (FDI). As tariff barriers are reduced, multinational and other companies consider increasingly to the existence of business friendly policies deciding for FDI.

The rapid increasing trends towards trade liberalization, globally and regionally including bilaterally, place customs modernization at the focused of mutually beneficial in the areas of: improving customs administrations strengthens further trade liberalization through negotiated trade concessions; country modernizing their customs arrangements observe increasing flow of FDI, placing force on their trading partners to act in response; trade liberalization simplify the requirement of investing behind tariffs barriers, and investors feel easy to seek business friendly environment;
and more trade liberalization becomes a global harmonization through global and regional basis.

While these areas surrounding trade liberalization, FDI, and customs modernization benefits all who participate in it, the costs of non-participation will be increasingly heavy in terms of misplaced investment and increasing economic segregation. The argument that trade liberalization enhances economic efficiency and accelerates growth is now nearly generally accepted. Free trade may lead to a loss of tax revenue as tariffs and other trade taxes are cut. It is necessary to evaluate the revenue implications of trade liberalization, focusing on what has actually happened to revenue during liberalization, with a view to drawing policy implications.

Over the past few decades, trade liberalization has been associated with marked decline in trade tax revenue relative to GDP in developing as well as developed countries. But in some least developed countries, it would have difficult to reduce trade tax and import revenue.

Reducing import tariffs as part of an overall program of trade liberalization is major policy challenges facing many developing countries and least developed countries. Tariff reduction should not lead to unintended changes in the relative rates of effective protection cross sectors. Nominal tariff reductions are likely to cause short term revenue loss.

Such loss can be avoided through a clear cut strategy in which separate compensatory measures are considered in sequence of reducing the areas of tariff exemptions in the existing system, of compositing for tariff reduction on excisable imports by a commensurate increase their excise rates, and of adjusting the rate of general consumption tax (such as VAT) to meet remaining revenue needs.

It is recommended to minimize the tariff structure, in particular reduce average tariffs, limit the number of different tariff levels and avoid tariff peaks.
Customs provisions in Trade policy 2009 and NTIS 2010

Customs Provisions in trade policy

Integrated customs system will be expanded in coordination with the customs of neighboring countries for making customs clearance procedures simplified and efficient. Customs procedures will be simplified and made effective by following the customs valuation system based on the international trading system. Weighing machines, x-ray machines, laboratory, cold storage and computerized system of data management will be provided at major land customs in border and international airport customs offices.

Physical infrastructures will be constructed at major Customs border with the objective of developing Nepal as a transit point in the conduct of overland bilateral trade between India and China.

The customs duty will not be levied in exports. Taxes and duty levied on raw materials or auxiliary raw materials imported or purchased locally by the export oriented industries will be refunded to the exporters on the basis of the quantity of export.

No customs duty will be levied on the samples sent by foreign buyers to Nepalese exporters for export order. Provisions will be made not to levy customs duty on export goods returned back due to non-acceptance by a foreign buyer on the basis of documentary evidences establishing that the goods were exported. The import customs duty will be refunded if the goods produced from the imported raw materials and auxiliary raw materials are exported. If the import is against a bank guarantee, the concerned customs office will be authorized to release the guarantee.

Customs Provisions in Nepal Trade Integration Strategy (NITS) 2010

Building a successful competitive export sector in Nepal will require addressing ensuring proper market access and building domestic support institutions. Ensuring proper market access will require Nepalese negotiators to address issues related to non-tariff barriers (NTBs) and related regulatory and business environment issues that may affect Nepalese exports in importing markets. The importance of tariff
negotiations will continue to decline as tariffs shrink for goods and lose their relevance for fast growing service exports. Building domestic support institutions that can create a more friendly business environment and help Nepalese exporters address the challenges of NTBs.

NITS has identified strengthening the technical capacity of domestic NTBs and other business environment supportive institutions as one of the four objectives to respond to these capacity development challenges for the coming years. Doing so requires putting in place a supportive domestic support infrastructure in areas of technical standards, trade facilitation and others.

The most attractive markets for goods exports are identified on the basis of a composition of the size of importing market for goods or service, the rate of import growth in individual markets, ad valorem tariffs imposed on Nepalese exporters in individual markets, and the tariff advantage or disadvantage between Nepalese exporters and their competitors in the markets.

Trade facilitation has improved in recent years and decade, but Nepal remains at a comparative advantage when compared to India and Bangladesh. Pursuing customs modernization program, improving customs valuation, strengthening the national trade facilitation committee to improve inter-agency cooperation and coordination of border inspections are some of the improvement program suggested for trade facilitation and customs reform.

**Recommendations and conclusion for tax reform**

The requirement of coordination of tariff reform with other tax policies is particularly marked in country where, in several cases, trade taxes continue to account for significant shares of public revenues and GDPs. Tariff reforms should be accompanied by policies designed to compensate any potential loss in tariff revenue, ideally, in a less distorted manner. Considering revenue concerns adequately into account when designing and implementing a tariff reform should facilitate the process of multilateral tariff liberalization.
The policies advice in the areas of fiscal, trade, industry and other areas implications of trade and economy liberalization stresses the use of other taxes as a compensating measure.

The removal of non-tariff barriers (NTBs) such as quotas and bans, subsidies, and licensing are also a common element of most trade reform packages, and another area in which trade liberalization has broad fiscal implications. NTBs provide no government revenue and also create hindrance to market competition that hamper growth and often invite corruption and smuggling. Trade liberalization faces administrative challenges that necessitate not only reform of tax and tariff policy, but also of the fiscal bodies that support the evolving trade and tax regimes.

Reforms in the customs administration are often necessary both to increase coordination and cooperation between customs and tax authorities, and also to maintain customs norms and procedures into compliance with the requirements of WTO and other free trade regimes.

Simplifying customs process, documentation, and inspection procedures and applying more uniform tariff rates can increase the capacity of customs officials to manage with huge trade volumes while lessening the incentives for importers to misclassify products. Modernization and automation of customs operations can further accelerate the clearance process.

Trade liberalization need not necessarily be linked with lower trade tax revenue or tax revenue more generally because the effect of trade liberalization on revenues could depend, among other things, in the nature of trade barriers and the series of reforms, as well as the impact of earning and growth. Trade reform needs to be supported by appropriate domestic tax reform and macroeconomic policies.

For the successful trade reform, a strong political consensus is urgent to approval for an suitable series of the needed trade liberalization measures.
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