

# विकास

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- ❖ 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.
- ❖ Contributors should make sure that the material has not previously been published or submitted for publication elsewhere.
- ❖ All materials submitted for the consideration of the Editorial Board for publication should be either in Nepali or English language. Ideally the paper should be supplied in diskette form prepared in one of the major word processing programmes.
- ❖ A printed copy of the manuscript is also acceptable; typewritten in double spacing on one side with generous margins.
- ❖ It will be appreciable if the authors would submit a short abstract (about 150 words) of the key issues addressed and the most important findings.
- ❖ 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.
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## सम्पादकीय

मुलुकको विकास गरी जनताको जीवनस्तर माथि उठाउन योजना तर्जुमा गरेर मात्र उपलब्धि भएको मान्न सकिदैन । वास्तवमा योजनाले निर्धारण गरेका उद्देश्य एवं लक्ष्यहरू हासिल गर्ने माध्यम भनेको योजनामा लक्षित गरिए अनुसार आयोजना/कार्यक्रमहरूको सफल कार्यान्वयन हो । तसर्थ, योजनाको उपलब्धि हासिल गर्नको लागि यसको कार्यान्वयन पक्षमा विशेष जोड दिनु आवश्यक हुन्छ ।

राष्ट्रको योजनावद्ध विकास प्रयासमा नवौँ योजना (२०५४-५९) को पहिलो तीन वर्ष समाप्त भइसकेको छ । देशमा व्याप्त गरिबीको पृष्ठभूमिलाई मध्यनजर गरी गरिबी निवारणलाई नै योजनाको प्रमुख उद्देश्य मानी कार्यान्वयनमा ल्याइएको यस योजनाको मध्यावधिसम्ममा लक्षित उद्देश्य के कति हासिल भयो भन्ने कुराको मूल्यांकन गर्नु आवश्यक भएको परिप्रेक्ष्यमा राष्ट्रिय योजना आयोगले नवौँ योजनाको मध्यावधि मूल्यांकन (पहिलो तीन वर्षको) गर्ने कार्य सुरु गरिसकेको छ । खास गरी योजनाको मध्यावधि मूल्यांकन गर्ने सन्दर्भमा योजनाको भौतिक उपलब्धिहरूको मूल्यांकन गर्नको लागि राष्ट्रिय योजना आयोग र यसको सचिवालयमा कार्यरत पदाधिकारीहरूका साथै सम्बन्धित मन्त्रालय र निजी क्षेत्रका विशेषज्ञहरू समेत रहेको कार्यदलहरू बनाई प्रतिवेदन तयार गर्ने कार्य लगभग समाप्त भइसकेको छ भने आर्थिक उपलब्धिहरूको मूल्यांकन गर्नको लागि बाह्य निजी क्षेत्रको अनुसन्धान गर्ने संस्थालाई जिम्मेवारी दिइएको छ र त्यस संस्थाले आफ्नो अध्ययन कार्य गरी राखेको छ । यी प्रतिवेदनहरूको आधारमा नवौँ योजनाको मध्यावधिसम्ममा के कति उपलब्धि हासिल भए, के कति उपलब्धि हासिल हुन बाकी रहनेछन्, योजना कार्यान्वयनमा के के समस्याहरू देखिए र योजनाको बाकी लक्ष्य हासिल गर्न के कस्तो नीतिगत/कार्यक्रमगत सुधार गर्नु पर्ने हो त्यस सम्बन्धमा प्रस्तुत हुने सुझावहरूको आधारमा योजनाको बाकी अवधिका साथै आगामी दशौँ योजनाको आधारपत्र तयार गर्ने कार्यमा समेत ठोस योगदान पुग्नेछ भन्ने विश्वास लिइएको छ ।

# *The Financial Sector Reform and the Two Biggest Banks of Nepal*

 **Shiva Chandra Shrestha**<sup>★</sup>  
Chartered Accountant

## **Abstract**

An attempt has been made to point out the pending issues of the financial sector reforms with reference to the Nepal Bank Ltd and the Rastriya Banijya Bank against the background of the past performance and the limitations in the process of implementation. Besides, some suggestions have also been indicated for the action plan in hand.

There is a school of thought that the monitoring and evaluation wing/unit/division/office should recommend rewards/penalties for extra-achievement/under performance after a thorough examination of any project under construction or under operation. Such a wing is in existence in many institutions. In relation to the financial institutions already under operation under specified statutes, one would easily come across the two renowned banks of Nepal- The Nepal Bank Limited and the Rastriya Banijya Bank.

During the last decade a number of policy reforms have been introduced. The implementation of such policies-the provisioning policy against the doubtful debts, the enhancement of the capital base, the computerisation of the operational procedures, the adjustments of the excess staff (voluntary/obligatory), the reorganisation of the management structure would lead to sound management and this would result in enhancing the profitability and the quality of assets held. The focus was primarily on the two big banks although the reform programme was equally related to other big banks of the Nepalese origin. These are the Agricultural Development Bank of Nepal and the Industrial Development Bank of Nepal (The Nepal Industrial Development Co-operation). The reform programme should encompass the improvement required in the Nepal Rastra Bank also so that the latter can move along with the latest technology because the supervising agency should be well equipped and fully devoted to the task. Hopefully, the same problems of the two commercial banks will not appear in the two development banks and the Central Bank. Quite a number of times at the top level (the political level) it has been emphasised that the success in the banking sector would lead to similar success in other sectors since the banks' job is the mobilisation of available resources in the productive sectors of the economy. Politically, the slogan was that the reform measures would enhance economic development under democracy and it would ensure good governance.

The most disgusting features of the two banks are cited as follows. The dividends to the owners are not paid (in comparison with the joint venture banks), and the market value of the shares of the NBL is declining. The growth of the non-performing assets is continuing. The intervention of the Government in the personnel administration and in the loan administration resulted in unwanted complications and losses.

Whenever discussions on these issues are held, different arguments are put forward by different agencies/individuals. Some say that the past policies were wrong. Others would say that the lack of co-operation and co-ordination among different players resulted in such a situation. The situation is due to

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\* Joint-Secretary, National Planning Commission Secretariat.

the lack of sound monitoring and evaluation by the Central Bank. Some would say that the trusted representatives of the Government - political/administrative-imposed undue pressure or ignored the principles of banking management largely due to their vested interests of different kinds because the risk is there for the shareholders for the loss of their dividend and/or the capital investment and for the depositors for the loss of their deposits, for the honest employees for the loss of their jobs. Others do not lose and their interest would be to take as much benefits as possible without incurring legal liabilities.

The Central Bank of the country is fully authorised to make an in-depth inspection of the commercial banks. The findings of the Central Bank should have definitely indicated the extent of sub-standard loans and the adequacy of the spread which is the major component in the determination of profitability. Also, any review of the annual report of the auditors would indicate the flaws in the administrations of the loans before any consultant is hired. The consultants should have been given their terms of reference with their limitations which the hiring authorities should judge the usefulness in a given environment of available resources and constraints. One can assume that the members of the board of directors are aware of the situation prevailing in these two banks.

It is necessary to clearly spell out whether the commercial banks should operate on the ground of self sustainability only or on the ground of social service in the banking sector even in the remote areas. This question also remains unanswered for quite long. There is a realisation that only these two banks are providing services in rural areas for small transactions as well. In their absence the joint venture banks would not move to the remote areas at all. From this standpoint also, these banks be given full support for their revitalisation.

Such reform measures have been adopted in many countries including India and South Korea. South Korean banks are said to be saddled with 76 trillion won (\$ 64 billion) or bad loans, accounting for 12.3% of all the loans. Provisions 37.4 trillion won had been made to half of the bad loans. The government has already spent 100 billion dollars since the 1997 Asian crisis to support the financial sector. The government is planning to inject 7.1 trillion (5.8 billion dollars) into six banks including two large banks - Hanvit and Seoul Bank to clear them of bad loans and combine them under a government holding company. Also, there is a kind of a strike by the bank staff against the reform move (due to merger) partly on the ground of a likely possibility of job cuts.

There have been confusions as to the modalities to be adopted for carrying out reform programmes. In part there exists a kind of conceptual misunderstanding as to certain values. In the first instance, the board of directors has failed to act professionally towards the up-keep of the strategic value of the banks and as a result outside intervention (government/pressure groups) could not be avoided. There is also a lack of appreciation of the concept of the strategic value and economic value and also the differences in relation to profit calculations -the methodology of calculation of adjustments required for conversion of accounting profit to net operating profit. The impurities associated with the methodologies of calculations created distortions. The crucial drawback of the strategic value was that internal performance was not directly related to external performance (or external presentation of performance) due to the immaturity of the owners and their representatives and the imperfect share market (not applicable to the RBB due to the total ownership of the Government, where the Government nominates all the members of the board including the General Manager/Executive Chairman).

Since the financial accounts of the both banks have been audited by the Chartered Accountants in Nepal and the Auditor General is well informed and discussions have been held in the Public Accounts Committee (under the Parliament). The check list of major accounting practices according to the international accounting standards should have been applied and their compliance or non-

compliance should have been fully made transparent. Four major accounting practices which are relevant with reference to the two banks are stated below:

1. Accounting policy for loan-loss operation and loan loss provision year wise as well as movements of loan-loss provisions.
2. Basis used for loans and advances shown in the Balance Sheet (for which interest not being accrued).
3. Significant concentration of off-balance sheet items.
4. The write off policy in principle and in practice and the audit remarks and their replies by the Board of Directors.

Any independent perusal of the policies and transactions at the end of any financial year would give a clear picture of the standing of the banks. One would say that this was not done by any agency/official having a duty for the same due to incompetence or vested interest.

Another issue is the payment of consultancy fees to the foreign firms. Who is to pay the fees? The banks may not be willing to pay unless compelled under legal provisions. The Government may find it not feasible to pay such fees out of its treasury though such a possibility cannot be totally eliminated in a given environment of serious concern. Any project of financial sector reforms with the grant of international agencies like the World Bank/International Monetary Fund may be of great assistance in making the necessary payments for their fees. The availability of free technical assistance would be acceptable in the interest of the entities and the Government.

In the recently adopted strategies for strengthening the financial sector especially the sick banks, there is a division of functions between the Nepal Rastra Bank and His Majesty's Government of Nepal. One of the major points in relation to the duty of the Central Bank is non-permission of the same individual/organisation in the controlling position of more than one financial institution. The interpretation of the term "Controlling Position" will have to be cleared so as to avoid controversies. As to the role of the Government, one remarkable feature is the stoppage of participation in the equity of financial institutions by the Government or by any organisation with holdings of equity by the Government. The age old concept of strengthening inspection and supervision (monitoring) of the financial institutions by the Central Bank will be revitalised. The automatic operation of such a system presupposes the authority being entrusted to the permanent officials of the Central Bank with an unavoidable duty for immediate actions on the political head of the bank - the Governor. The enforcement of the autonomy of the central bank has been reiterated which need to be further elaborated for a clear vision on the part of the Governor and the Government. The extent of freedom of the Governor, independent of the Government requires clear cut demarcations in all relevant matters including monetary policies.

In the context of the date of the publication of the information that the management contract be given to foreign firms., things are not moving smoothly. An environment of indecision and inaction is appearing in both the banks. Such a situation should not be allowed to continue. Even though the economy will be adversely affected by the dire consequences resulting from the sad plight of the banks, the directly affected parties be more cautious. The issue, therefore, is to judiciously manage all in a business like manner. The bank's ability to pay the depositor's money is always there and this is no problem until now. In the case of the NBL, the shareholder's role need not be minimised to correct the situation. Also the employees and their unions have to co-operate to correct the situation. Finally the banks have to retain their corporate existence by improving their net worth adequately and by enhancing their earning capacity with a reasonable spread and minimum operating cost. With respect to both the banks, the market value -vis-à-vis the written down value of physical assets owned would be significant

for the purpose of calculating the intrinsic worth. But the over valuation of securities held is a major issue and also the equally chronic problem is the unresolved legal cases.

While under the initially proposed management contract after its verification of legality, the first and foremost interest of the depositors be considered. The competence and the goodwill of the parties (foreign/local) be assessed by a panel of experienced experts and they be made fully accountable for their performance by the contracting parties whose responsibilities be defined and a clause of compensation for negligence/ incompetence be incorporated to the satisfaction of the concerned parties. The system of making ad-hoc decisions should be thoroughly avoided since both the banks command more than two-thirds of the total commercial banking activities in one of the least developed countries of the world. The plan of action for the entire period of the contract should be transparent along with the cost to be incurred for each functional activity. The revaluation of the non performing assets may require more time than expected by the protagonists of the management contract and the credit rating job requires serious attention. The usefulness of the CBPASS (1992) is being questioned now. The World Bank had made available about Rs. 327 Crores for the restructuring of the two banks and some other activities. Where is the implementation of the audit reports? Perhaps the window-dressing technique ruled the domain. The published Balance Sheets remained just a bikini. In the process of carrying on the reform, the composition of experts may include some of the Nepalese origin. The President of the Institute of the Chartered Accountants of Nepal can be included in the team of the experts in the process of monitoring the performance of the management contractor besides the qualified officials from the Ministry of Finance and the National Planning Commission Secretariat. The monitoring agencies should report to the appropriate authority who can take immediate actions in order that this decade's tradition may undergo a dramatic change for a better environment in the good governance of the banking system. How do we make this venture a success as the best alternative available as a part of the financial sector reform?

All that glitter is not gold. Who is to prove the ability to avoid the likely financial disaster? All the finance authorities/experts started singing the song of the wretched condition of the sick banks. If we look into the past we have more a history of the failures of financial policies/management. Who is to set an example of honest competence? In the scenario of ineffectiveness of management from within, outside assistance will have to be searched but the patient has to observe all the norms of treatment and the doctor is merely an advisor with some role to play. The diseased has to correct for its survival and development. Since Nepal is trying to be a member of the World Trade Organisation (WTO), it may be required to adopt, with some exceptions, a free policy of consultancy/management without discrimination between nationals and foreigners.

As pointed out earlier, the recovery problems are there in other banks-finance companies and co-operatives and also in joint venture banks. The question of payment of dividend out of capital also may arise in some other so called highly successful/profitable banks which pay high perquisites to directors and attractive salaries to their employees. So the financial reform programmes must encompass also the measures for judging huge expenditures by examining the genuineness of profitability based on the interest transactions - expenditures and earnings.

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# *Prospect of Simikot-Hilsa Trekking*

➡ Prem Sharma\*

## **Abstract**

Tourism development is one of the most potential areas of national development of Nepal. Natural, bio-diversity and ethno-cultural heritages are the hidden treasures of the country. There are unique and novel areas to be explored and made attractive to the explorers, adventures, inventors and scholars of tourism. Simikot-Hilsa trail is one of the enchanting and adventurous trekking routes for Trans-Himalayan pilgrimage cum-trekking. Since the liberal policy of China to let visit Mansarobar, Kailash from Nepalese land, there has been better prospect for developing Simikot-Hilsa trekking. Sights, scenery, flora, fauna, rocky steeps and cliffs, falls, river gorge along with their melody, caravans of sheep, goats, yaks and mules and beauties of nature are the hidden treasures and pleasure of the trekkers. These heritages are the lure which impel domestic as well as international trekkers to visit Nepal. Mansarobar also holds great attraction to them. Utilization of local resources such as Kermi hot spring, Yalbang and Tumkot monasteries visit, pony and yak ride, visiting Lama villages and management of public as well as private campsites not only facilitate, preserve environment and promote tourism industries but also generate local employment opportunities, encourage local products and improve living standard of the local people.

## **Background**

Although the word tourism was originated in France in the 19<sup>th</sup> century, it became popular only in 1930s. Now it has become a common tongue in public life. Tourist in present context is defined as a person who travels to learn, fall in love with nature, to relax and to enjoy the socio-cultural setting outside his country.

Bio-diversity, natural as well as human heritages are the greatest attractions of Nepal. For many Europeans, Americans and Japanese, Nepal is the first place of destination on the tourist map. It is a dream of many to come to Nepal once in a lifetime and those who have come again to renew their joyful experiences in their continued quest for peace and solitude. A study of the people of Nepal is really a study of human diversity as there are more than five dozens ethnic/caste groups in Nepal. It is these people who have made Nepal the home of one earliest civilizations of human kind.

## **Potentials of Tourism Development in Nepal**

A tourist can visit Nepal with many purposes. One can explore his vision of horizon after acquiring knowledge about ethno- cultural tradition, animals, birds, fruits, religions, etc. of Nepal. We still do not know how rich we are nor have we been able to put a price label to our biological and man-made resources. Nepal's bio-diversity is a reflection of physiographic, climatological and latitudinal variations. It has become a paradise for unique flora and fauna. There are well over 5'000 species of vascular plants in Nepal of which only twenty-two percent has been registered and among them 190 species are found only in Nepal. Among them 700 species are valuable medicinal plants. This diversity if properly utilized will supply the needed food, medicine and raw materials for the region and the world. Most mountains have a personality of their own. They are sacred, hallowed by legends and traditions of hoary antiquity. To delight in the majestic height of the mountains one has to see it from the air, to understand its hues and colors and its moods one must see it at dawn, mid-day, and twilight and also during storm and tranquility. The way in which the Hindu-Buddhist culture cut across each other indicates the tapestry, which is the correct metaphor to describe the very soul of as Nepali civilization.

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\* The author is a lecturer, T.U. and senior research officer in CEDA.

Nepal has many tourism development potential areas which need new explorations and development. Yet now Western Nepal has remained relatively unexplored for trekking and mountaineering but there is a need of management and development of tourist activities.

### **Simikot-Hilsa Trekking**

Since China has followed liberal and open door policy, tourists have an opportunity to visit Mansarobar-Kailash via Nepal and round Trans-Himalayan pilgrimage cum-trekking. The flow of tourists (Indian and Western) to Kailash has tremendously increased over the years. It signals the prospect of tourism development in this region. Now one can go round Kathmandu-Nepalgunj-Simikot-Kailash then Khasa to Kodari-and back to Kathmandu.

Simikot-Hilsa trekking route is one of the best and enchanting trekking routes of Nepal. It takes six days walk across the Tibetan border, Taklakot (wherefrom a motorable road, Hilsa-Simikot, is under construction with the assistance of Food for Work Program). The trekking season of this route lasts for only about seven months otherwise the snowfall and cold weather obstruct the trekkers. Sights, sceneries, flora and fauna, rocky steeps and cliffs, falls, river gorge with their melody, caravan of sheep, goats, yaks and mules and beauties of nature are the hidden treasures and pleasure of trekkers. In most of the trekking days, the time of the trekkers easily passes away without any tiredness and care of the road. Between Simikot, the headquarter of Humla, and Yari pass, the road follows along the bank of Karnali river and Tumkot brook which is full of nature's gifts. The journey starts from Nepalgunj-Simikot flight. Due to the poor facility and early hour of the day at Simikot, headquarter of Humla, most tourists prepare their mind to walk ahead upto either Dharapuri or Dandafaya. Since the second day of the trekking, the upper part of the trek presents homogenous, Lama culture. From Simikot to Dharapuri, the people of Aryan culture of Thakuri and Kadasa (Kami, Damai and sarki) dominate the area where settlements of disperse and cluster houses are found. One can see the Hindu culture and their living style. The Hindu people have a tradition of early child marriage. An unmarried girl is found wearing white garments. Symbol of richness is reflected in women with vivid ornaments wearing from head to feet. This culture greatly differs from the Mongolian. Lama women use less ornaments rather Bakkhu with trousers.

Most parts of the road are found full of greenery of trees and shrubs with sweet smell of flowers and herbs. But unfortunately, the eyesight is cut into anti-nature activities of the local farmers. Due to the economic pressure the century long forest trees have been fast destroying and temporary cultivation has been operated by the local farmers. One can easily see and feel his/her horror of firing of crowd jungle in most of the slope parts of the mountain. If this process continues for about ten years, the greenery parts of the mountain will disappear and turn into naked brown desert. The unemployed locals cut down trees without any restriction of the government and local bodies and export timber to Tibet. In turn, import or barter food stuffs for their daily life from Taklakot. To-date timber export is the main occupation of the locals of Muchu VDC and few wards of Khagalgaon VDC.

**Kermi:** Kermi is a beautiful village, en-route to the trek, composed of three wards. It has the highest potentiality of income generating opportunity from tourism. Very close to the village settlement, there is a source of hot spring. It has not been utilised. No trekker can cross it without staying at least one night either in Kermi village or at the bank of the Shalli Khola. The socio-cultural richness and settlement of the Lama community are the attractions of village.

Among few opportunities and clues of development syndromes, promotion of tourism related activities and full utilization of locally available natural as well as human heritages can mitigate the ever growing problem of eco-survival crises as well as alarming poverty of the area. Currently there are two hotels and a private camping site. The hotel charge Rs. 50 per tent and Rs. 100 per kitchen but they can not afford their meal. The third day stay of the trekking is at Albang village. It is a nice village to visit famous Albang monastery, overlook Karnali river and enjoy with meadow at the foot of rocky mountains. The monastery presents a rich knowledge of Buddhism and Lama culture. There are about eighty Topas (pupils) and a dozen Lamas (priests). Some of them are from Tibet studying Buddhism.

**Tumkot:** On the fourth day, the trekkers have to stay at Muchu/Tumkot village. Muchu valley is a fertile land for horticulture and livestock promotion. Local government offices including border security check post and custom office exist there. This is the last destination of tourist governance of Nepal. Beyond this there are no Nepalese government offices. Tumkot is another potential spot for generating tourist income to the locals. It lies in Muchu VDC Ward no. 7. A small patch of 18 households village and a twelve generation old Shakya Monastery, Tunkar Chiunyom, are the unique natural and human contributions to attract the outsiders. The settlement of Lama community and their hospitality further make one feel like visiting the village. The Tumkot monastery is located on the top of a mount wherefrom one can overlook the Muchu valley and beautiful natural scenes and sights of the mountain. Their pride and symbol of faith, monastery, is close to collapse. So, villagers, including Ward Chairman, Lamas, women group, and other CBOs members show their willingness to launch an urgent renovation campaign and to run Tumkot Gyamu Public Camping sites. The locals are ready to develop pony/yak ride and village plus monastery visits program. Currently, there are six private camping sites and three hotels. These hotels and camping sites are ten minutes far from the village settlement. What the community need now is the social mobilization and a small incentive of the outsiders. With interacting with the tourists and benefitting few rupees from their local products, may it be from agro-product, forest or livestock, the illegal timber export and underemployment problem can be managed.

**Yari:** Yari is the highest part and the last settlement of the Muchu VDC where two wards- 8 *Wollo* and 9, *Pallo* Yari villages cover the upper last parts of the Nepalese territory. Due to the altitude, no pine trees and bigger jungle are found. Most of the landscape is covered with prickly shrubs and herbs. From tourism development point of view, the villages look in better position from many respects. The elite of the CBOs want to run tourist campsites and hotels but it is ironic that at present there are three hotels run by the people of far VDCs. According to a report of the director of SIDC, B. Acharya, the locals of Yari are going to open eleven hotels themselves from the next season. On the request of the Yari people, KLDP has constructed a foot trail above the village which does not disturb the villages rather and shortened the road to Yari pass. There is no private and public camping site system. So, the trekkers are free to make camping their own convenience and free of charge. Any environment problem can be managed by the presence of public campsites. Both of the villages have equal chances of operating each campsite in their own areas. One campsite distances one hour from the other spot. There is a better facility of drinking water in the proposed campsite of ward no.9 whereas the terraces of campsite in ward no.8 are located in better position to a great extent. On the whole, the proposed public camping sites and hotels management at each of the village can certainly explore a horizon of the local people. Though small scale environment and socio-cultural problems may arise, the operation of such business and activities can generate local employment opportunities, consumption of local products encouraging local productions, creation of social awareness and opening other development activities. Therefore, there will be direct and indirect benefits to the locals if they (CBOs) are involved in promoting tourism development activities in their own areas. It is imperative to involve the local stakeholders of various institutions to pay a due attention to promote and deliver the necessary financial as well as other supports to these entrepreneurs and their efforts.

The last day of the trek ends at Hilsa, border, where few hotels exist and no village settlement is found. After few hours walk from Hilsa last border village, Limi, can be visited. This is a prohibited village to visit. But it is full of nature's beauties and culture to visit. The village should be open to visit with a careful monitoring of the local authorities. Beyond that a Tibetan border market, Taklakot, follows from where one can hire a jeep or take vehicle to go round Kailash- Mansarovar.

### **Socio-economic Analysis of the Trekking**

The socio-economic development of Karnali zone of Nepal presents a sad picture of Nepalese lives. Geo-physical setting, socio-cultural taboos and radiation of governance are the basic fundamentals of backwardness and low pace of development. The unnatural governance of locals has weakened the presence of state governance, especially, of elite governance within state government. The economically weaker are becoming more weaker day by day, despite the on set of multi-party democratic system (1990) in the Kingdom. The rule of Mukhiya or Dhami, Thalusi, upper class such as Brahmin and Thakuri (Shahi, Shingh), money lenders and Lama priests have kept their upper hands in the process of decision

making. The low literacy rate 19.5%), women 4.5%, pressing poverty, tendency of rule for ruling of the central government, immobility of local people to be exposed outside Humla or especially Karnali world, further deteriorating socio-economic lives. Sometimes and somewhere the living condition of Humlies seems at the struggle of survival, which is very far from human dignity. They need *first life then education*. Talking much about modern jargons of social justice, fundamental human rights, gender imbalance, degradation of environment, and such other matter of good governance may not draw the attention of their minds. Therefore, peaceful existence, social reforms and awareness, education for change not for literacy, economic opportunities for better condition of living, governance for social justice and true delivery of goods and services to the needy, etc. are being required to make feel the locals that there is government and their sovereignty.

In the light of the above context, Simikot-Hilsa trekking route can provide small potential corridor of modern development aspect to the people of that area. It can generate a multifaceted dimension of socio-economic changes. The ancient civilization of Silkroad along the Hindkush mountain, the natural sight and sceneries of the paradise, the indigenous socio-cultural lives of mountain people, etc. are some of the heritages of the trek over there. Each year the number of trekkers is increased. Now the people have been awakened gradually with the presence of white-skin and new faces of people beyond Karnali region. Currently, most of the local government institutions, including local bodies of the people, civil societies, parastatal organizations and religious functionaries are almost unanimous to promote the tourism development and generate economic earning opportunities. If the local planners and policy-makers create a concerted action plan of this trekking route upto Hilsa, certainly, there is a good prospect of creating direct as well as indirect employment opportunities to the locals.

To promote the tourism development of this area, the concerned local development stakeholders have to do few things. Prior to a trekking journey, the management committee of tourism of Simikot and Dandafaya VDCs is required to receive and welcome the tourists at the Simikot airport and provide them necessary information on the tourist route, guides, porters, pony or means of transportation. This management committee should be composed of Muchu, Khagalgaon VDC and such other associations which are directly related or involved in tourism business such as Kermi Youth Club and Hotel Management Committee, Tumkot Camping site and Monastery Management Committee and Yari Camping site and Hotel Management Committee. This committee has a great role to play and can give the best impression at the outset of the journey.

DPP/ SNV Nepal has shown an eagerness to promote tourism development activities of the Simikot-Hilsa trek. With the cooperation of its partner NGO- SIDC, it has encouraged the locals to open hotels, run public camp sites and management of hot spring (of Kermi). Consequently, local development stakeholders and CBOs of the trekking route are being ready to undertake the tourism development activities.

At present, there are hardly a dozen tea stalls or hotels which run temporarily along the six days trek. They can hardly serve black and Tibetan tea, chowmin, biscuit, and cigarettes. The shortest distance of such tea stalls can be found between two to three hours walk. Therefore, with the opening of public camp sites and hotels, at least thirty households can be directly benefited for about five months. Other few families can sell their local products. The income of the public campsites can be spending on different purposes for the development activities of the villages.

## **Conclusion**

By and large, the management and opening of public camp sites at six spots and hotels long the Simikot-Hilsa trekking route will bring a substantial changes in the socio-economic lives of the people of that areas- Dandafaya, Khagalgaon and Muchu VDCs of Humla. The number of domestic and international tourists will be increased. Public and private entrepreneurs, from the direct and indirect impact of the tourism development, will help to raise the standard of living and facilitate the development activities of that areas. Although socio-cultural erosion may take place, the rooted superstitions, traditions, and cultural taboos can be disillusioned and social reform may take place. The locals would realize the need of education, protection of environment and importance of public health and sanitation

and necessary steps or measures will be taken to counter such problems. Clearing out the jungle for cultivation and timber export will be controlled and stopped after having involved in other income generating activities. The local productions will be encouraged due to the growth of local market. The locals will realize the potentials of local resources and values of the forest products as well as local handicrafts. They will be involved in skill development training and vocational education. With the demand of the locals, the financial institutions, NGOs, civil societies, CBOs and the bodies of the local governance will be active to discharge their duties and extend their helping hands/services for the promotion of local initiatives and encouraging entrepreneurship. Thus, there is a better prospect of Simikot-Hilsa trekking and local development of that area.

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# *Trail Bridge Development in Nepal: Approach, Action and Accomplishment*

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## **Abstract**

Trail bridges are the important part of rural transport system of Nepal. There are various types of trail footbridges, among them suspension and suspended bridges are noteworthy. Planned efforts were initiated to construct suspension and suspended bridges since 1955. Over the period of past four decades, as high as 856 bridges of main trail routes were registered in the Suspension Bridge Division of the Department of Road, now transferred to DoLIDAR under the Ministry of Local Development. More trail footbridges are required to minimize the river - crossing bottleneck of main trail routes as well as of other trail routes for the improved access to hills and remote districts of the country.

His Majesty's Government took the lead role to develop trail bridges under various plans period. The centralized construction of footbridges approach is gradually changing to participatory demand based approach, more oriented towards decentralization. This shifting in footbridge development approaches is more visible after nineties. The implementation of Bridge Building at Local Level (BLL) program is in line with the participatory approach. This approach is to be continued to meet the growing demand of trail footbridges. The twins (traditional river crossing rope way) may also be helpful to provide access to remote areas in the initial period. Therefore, time has come to consider the improvement of existing twins as well as construction of more twins in those rural areas where suspended and suspension bridges are not feasible.

The paper tries to highlight the government policy, plan targets and achievements in the field of trail footbridges under the broad category of approaches, actions and achievements along with various types of footbridges used in rural Nepal and their importance in the national context. Donors' cooperation in trail footbridges has also been dealt with to indicate that such kind of support is still required for improved rural access and for the alleviation of rural poverty. Time has come to give lead role to the District Development Committees (DDCs) and Village Development Committees (VDCs) in this game of rural access development as well as promotion of trail footbridges and other types of river crossings with necessary support.

## **Introduction**

Nepal is a mountainous country with countless rivers. Of the total land area of 147,181 square kilometer, two-third is under hills and mountain, which are criss-crossed by more than 6,000 rivers and streams. The population has exceeded 20 million, of which more than 50% is believed to reside in hills and mountains, mostly in rural areas.

The rural development of the country depends largely upon the availability of rural transport infrastructure facilities and their efficiency. In Nepal, modern transport infrastructure facilities are still inadequate especially in rural areas. The motor roads, where existed in rural areas are very limited. Even today, more than 80 % of rural population have to use foot or mule trails to go from one place to another. Inadequate means of transport, poor transport infrastructure and poor access to road net-works are the major bottlenecks of transporting goods particularly agricultural products.

Despite the fact, the country's capacity to link all parts of its mountain hinterlands with motor roads is very limited at present. Also, it is hard to justify on economic ground that motor road should be constructed to connect all places of rural areas. So, rural transportation system of Nepal will have to depend upon foot and mule trails in the coming few decades.

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Footbridges are the integral part of foot/mule trails. In most of the trail routes, modern types of footbridges hardly exist. Where the footbridges exist, they are either of temporarily built or in most cases inconvenient and risky to cross them.

Although for centuries, bridges of limited span was constructed through local initiatives to cross gorges, major bottleneck of trail routes is the river crossings even to this day. In the absence of footbridges, efficient movement of men and materials with cost effectiveness in trail routes could not take place. The efficiency of trail net-work of the country depends upon safe and durable footbridges and therefore more efforts are necessary to improve the existing situation.

#### **Foot Trail Suspension Bridges & Their Importance:**

Among the various types of footbridges, suspension and suspended bridges are the high-tech one. These bridges are generally regarded as more convenient and risk-free, compared with the simple, locally built bridges, employing locally available material, skills and technology.

As a matter of fact, suspension/suspended footbridges have number of advantages over other bridges with piers, which are follows;

- Bridges with piers require more sophisticated designs and technical know-how, concerning the speed of the current and the relative force of the water during the rainy and dry seasons.
- Related to the above is the need for more modern and heavy equipment and machinery to construct them. They also call for more logistical management skills than those required for suspension footbridges.
- All the above factors lead to greater financial inputs and more expensive materials than in the case for a suspension or suspended footbridge.

Such footbridges require relatively low amount of investment and bring significant impact on the mobility and welfare of rural people.

#### **Types of main trail bridges in Use:**

In Nepal, various types of river-crossings are in use in the trail routes. These trail footbridges include suspension bridge, suspended bridge, wooden cantilever bridge, steel truss bridge, wooden log bridge as well as temporary bridge. Besides, cable car (twins), ferry, ford, etc. are also widely used to cross the rivers falling on trail routes.

The high technology is generally employed in the construction of suspension bridge, stay cable bridge, suspended bridge and steel truss bridge. So these bridges are also termed as High Tech - Bridges. Naturally, the high tech trail bridges are more durable, safe and comfortable as compared with the locally built bridges employing locally available traditional construction technology and ordinary materials.

#### **National Requirement of Footbridges:**

The national demand of footbridges is estimated at about 6,000 in number. In this context, it is observed that the annual construction of footbridges should not be less than 160 bridges (120 new bridges and 40 replacement bridges), considering 50 years life cycle of footbridge and 120 years its maintenance cycle. (Suspension Bridge Division, Department of Road, Review of Trail Bridges and Proposed Remote District Bridge Building (RDBB) .

But considering present level of bridges completed by various organizations, it is hard to construct 40 bridges per annum. It is therefore quite clear that lot of effort is required to increase the national capacity of bridge building so that at least 160 bridges per year could be completed.

#### **( I ) Approaches and Policy:**

There is gradually shift in approach and policy in the development of modern footbridges specially suspension and suspended (pedestrian) bridges over the period of last four decades. As a matter of fact, in the early days of development planning, the approach adopted by the government was to build all

types of pedestrian /footbridges by the center. In other words, the approach was to take lead role by the government to construct the trail bridges in different parts of the country. Later on the government had adopted the policy to construct suspension bridges of the main trail routes through the Suspension Bridge Division of the Department of Road. It is much more supply based approach.

From later part of eighties or early nineties, demand based approach is also introduced. The changes were brought both at the policy level and at the program level. The modified approach incorporated participatory element in bridge building activities. This very approach is also known as bridge building at local level (BLL). Its basic assumptions are:

- Communities will build their own bridges if the proper level of support is given,
- There is a large demand for local bridges,
- The need for support will be different from area to area,
- Public authorities- notably district offices- do not have the capacities to meet the demand on their own.

In addition, the approaches of BLL were direct support to User Committees (UC), indirect support through the DDC. The BLL has adopted different approaches in respect of organizational linkages. These approaches are 1) direct support to User Committees (UC), 2) indirect support through DDC, 3) indirect support through Coordination Committee (CC).

The main organizational link exists between the BLL and the UC, whereas other link, e.g., DDC and UC & BLL are secondary under Direct Support to User Committee approach, while under Indirect Support Through DDC approach, the organizational link from the BLL to the User Committee is secondary. In this approach, the responsibility for implementing local bridge building is entrusted to the DDC. The BLL would only need to provide the construction materials. The main organizational link is between the UC and the DDC.

Under the Indirect Support through Coordination Committee (CC) approach, there is direct link between the UC and the Coordination Committee. The responsibility to coordinate and manage the support to various user committees at village level lies with the Coordination Committees. The Coordination Committee is a body represented by parliament member, DDC, political party's representatives, government officials and social workers.

Regarding the work division between SBD and BLL in respect of types of footbridge construction, the policy is to construct high tech suspension bridges in the main trail routes by the SBD and suspended bridges in other trail routes by the BLL, unless it is justified on technical ground.

## **( II ) Actions Undertaken:**

His Majesty's Government (HMG) has undertaken various actions to materialize the approaches. These actions are related to creation of institutions, developing plans and programs as well as human resource development. This sort of actions is taken since mid fifties when the first plan was implemented. In early sixties, HMG has decided to create separate division in the Department of Road to carry out suspension bridge construction program. Programs and projects were developed. Studies and surveys for footbridge development were incorporated in periodic plan and programs from time to time. Necessary measures were also taken for people's participation and community mobilization. Steps were taken to involve local institutions like DDCs and VDCs in footbridge building activities by implementing the programs like suspension bridge construction and Bridge Building at Local Level (BLL) program. The technical and skill development training programs were undertaken for human resource development of public and private sector.

Moreover, actions relating to mobilization of donors' support and cooperation were undertaken in line with the approaches and policy. Some of the note-worthy actions are presented below.

### **a) Actions Relating to Building Institution:**

As early as 1964, His Majesty's Government has decided to create Suspension Bridge Division in the Public Work Department (later on changed into Department of Road). In early eighties, HMGN decided to transfer the SBD to the Ministry of Panchayat and Local Development noting this program was more of local nature. In mid eighties, the government decided to place the SBD under the Ministry of Works and Transport giving technical justification. Recently the government has taken action to put SBD under the Department of Local Infrastructure Development and Agricultural Road (DoLIDAR) as one of its divisions.

Actions were also initiated to develop institutions required at the local level. The District and Village Development Committees were mobilized to develop modern type footbridges like suspension and suspended, which had local importance.

#### **b) Actions Relating to Plans and Programs Development and Implementation:**

Almost all the periodic plans have recognized the importance and need of constructing suspension/suspended bridges particularly in the hill and mountain districts of the kingdom in line with the rural transportation development policy and program with a view to provide efficient and comfortable access to rural areas.

However, the program of the pedestrian type of suspension bridges/footbridges was formulated more concretely only after the implementation of the Second Plan (1962-65) in the sense that the institutional arrangement was initiated and program and projects were formulated and implemented with donors' support. The program relating to footbridges were implemented in the First Plan period as well. The Second Plan (1962- 65) had fixed the target of constructing 30 suspension bridges for the period of three years.

*The Third Plan (1965-70):* The Third Plan had fixed the target of constructing 15 suspension bridges within its five years duration.

*The Fourth Plan (1970-75):* The Fourth Plan (1970-75) had incorporated the construction and improvement program of trails and track routes along with the construction program of pedestrian suspension bridges. The envisaged target of the Plan was to construct 27 suspension bridges in 21 districts of 13 zones/provinces. The names of rivers and locations were categorically mentioned in the Plan document. Additional 8 bridges were added in the original target, the revised target became 35 bridges.

*The Fifth Plan (1975-80):* The Fifth Plan (1975-80) had adopted the policy of constructing high-tech suspension bridges on the main trail routes of the districts, unless and until justified on technical ground this type of bridges will not be constructed in local trail river crossings. Again, preference was given to those districts, which had no motor road and airport service available. The target envisaged was to construct 25 bridges under minimum program and 50 bridges under maximum program, and also carried over 17 suspension bridges of preceding Fourth Plan. Thus, 67 suspension bridges were sought to be constructed during the plan period.

*The Sixth Plan (1980-85):* As with other periodic plans, the Sixth Plan had also given due attention to the development of rural transport system including suspension bridges. As a matter of fact, suspension bridge was one of the major activities of rural transport development of this Plan.

In respect of suspension bridge development, there were three distinctive components. The components were (a) construction of suspension bridges, (b) renovation and periodic maintenance of suspension bridges and (c) survey and feasibility study of suspension bridges.

Regarding the construction of suspension bridges, the Plan had envisaged to construct 300 suspension bridges over the period of five years. The target includes 53 carry-over bridges of the preceding plan. Thus, the target fixed was more than four-fold as compared with preceding Fifth Plan target.

The Plan had also proposed to formulate the Master Plan of Main Trail Suspension Bridges. The most important thing is it had recognized, for the first time, importance of *twin (river-crossing rope way)*, which were used mostly by rural communities and specially by the poverty stricken villagers, living in remote

isolated villages. Twin is a traditional type of river-crossing rope ways, which are built generally by employing local technology with local materials and therefore needs improvement for safety.

*The Seventh Plan (1985 -90):* The rural transport development was one of the major sector objectives of the Seventh Plan. It had given priority to the construction of trails and pedestrian bridges. It had also the objective of developing main trail routes comprising of foot trail as well as mule trails. The purpose was to integrate these routes with the national road transport net-work.

The Plan had proposed to construct 373 suspension bridges including 40 bridges within its five years duration. In addition, it had incorporated reconstruction and maintenance of the existing suspension bridges, development of cable crossing (twins) program and feasibility studies and surveys of suspension bridges.

*The Eighth Plan (1992 -97):* The Plan had continued the suspension bridge construction program with new shift in approach. It had adopted the policy of repair and maintenance of trail footbridges. The plan had envisaged the construction of 500 suspension bridges (100 main trail suspension bridges and 400 local trail suspension bridges).

*The Ninth Plan (1997-2002):* The current Ninth Plan has continued the programs of suspension bridge construction, maintenance and improvement of main trails, etc. under the rural transport sector. The programs are oriented towards the Plan's ultimate goal of achieving poverty alleviation objective. The Plan has fixed the target of constructing 400 suspension bridges in hill and mountain districts.

*The BBL program, an Important Action:* The launching of BBL program is to be considered as one of the important actions taken by the government. The BBL program includes various types of support and packages designed to translate local community's needs and cooperation. There are two distinct packages--- a) technical know-how and b) material supply. Technical know-how package consists of survey, design, training & supervision, whereas material supply package includes cable steel parts & cement. The community needs to contribute some resources in the construction of the bridges, but such contribution is kept flexible. When one speaks of contribution of beneficiary parties, it means they are responsible for arranging the local material needed for bridge construction..

Thus, the BBL support are, in general, social organization support and advice, technical assistance, and supply of construction materials that are not within the capacity of the communities or local organizations to provide. The ultimate responsibilities of project implementation and mobilization of resources, for example, labor, financial as well as technical resources lies with the communities. The program is quite effective to build local footbridges with local support. It is therefore an important decision was undertaken by HMGN to implement this program with HELVTAS/ SDC assistance.

### **c) Actions for Human Resource Development:**

Human resource development is crucial for capacity building as well as promotion and career growth. So actions have also been undertaken to organize in-house training for SBD employees in the field of survey, design, geology, site supervision and management etc along with oversea term courses. In addition, measure was taken to support to the Institute of Engineering, Tribhuvan University for conducting Elective Courses on Trail Suspension Bridges for B.E Students. Action was also taken to organize orientation training for its consultants and contractors representing the private sector for better quality works. Training courses for skill development were developed and organized for bridge builders at the local level along with the other technical training, seminar, workshop etc. focusing on human resource development. The BBL has developed the training component " Demonstration Model Bridge Training."

### **( III ) Achievement:**

#### **a) Achievement in Institutional Development:**

The Suspension Bridge Division was established under the Public Work Department in 1964. Later, the Public Work Department changed the Department of Road and placed under the Ministry of Works and Transport. However, SBD was transferred to the Ministry of Panchayat and Local Development (MPLD)

for the period of six years, starting from 1981 to 1986. It was again brought back to the Ministry of Works and Transport and became one of the Divisions of the Department of Road up to mid July 2000.

The government decided to entrust the job of developing rural road transport including the trails and pedestrian bridges to the Ministry of Local Development (MoLD). The MoLD has created the Department of Local Infrastructure Development and Agricultural Road (DoLIDAR) for this purpose. The SBD has been placed under the DoLIDAR and it has to undertake the construction and maintenance of trail bridges particularly suspension and suspended bridges. The DOR has handed over all the programs relating to suspension bridges from the beginning of the current fiscal year 2000/01.

**b) Achievement of Periodic Plans:**

The record shows that 25 suspension bridges were constructed over the period of five years of the first periodic plan (1956-61), while in the gap year of 1961-62, additional 10 suspension bridges were built. During the fourth plan period, as high as 17 bridges were completed as against the said target of 35 bridges. During the fifth plan period, 61 suspension bridges were completed, a shortfall of 5 bridges. Also, feasibility study of more than 70 bridges were carried out with the support of the United Nations Development Program (UNDP). Over the period of five years of the Sixth Plan period, 120 suspension bridges were constructed in different parts of the country. During the Seventh Plan period, 104 suspension bridges were constructed as against the aforesaid target of 373 units. Also, 41 bridges were built in the remote districts of the kingdom under the Remote Area Development Program of Ministry of Panchayat and Local Development. Thus the footbridge actually constructed comes to 145 units during the period. Likewise, during the Eighth Plan period, the Suspension Bridge Division/DOR had built 114 suspension bridges, while the Ministry of Local Development had constructed additional 24 bridges in remote districts of the country. In the first three years of current Ninth Plan, construction of 47 suspension bridges under the SBD program and 386 bridges under the BBL program was completed.

From the above presentation it is obvious that His Majesty's Government of Nepal was serious to the development of modern types of trail footbridges particularly suspension and suspended types to improve the access to rural areas, despite the fact that physical progress lagged behind the envisaged targets of periodic plans. The cumulative total target up to Ninth Plan is 1,720 suspension/suspended bridges. As against this cumulative target, up to third year of the Ninth Plan 955 suspension/suspended bridges were completed. In other words, the total bridges constructed below 1000. However, it is to be noted that target as well as number of suspension/suspended bridges constructed is increasing plan after plan.

**c) Status of Main Trail Suspension Bridges:**

The number of suspension bridges constructed was 449 units from 1964/65 up to July 1997, i.e., over the period of three decades or so. As of April 1997, the country has 856 suspension bridges in the main trails only. Of total registered suspension bridges, the number of high technology suspension bridges was 597 units, while 196 bridges were built by using local technology and 63 registered river crossings come under the grouping of alternative crossing, such as ferry, cable car, etc. These bridges were built at various locations and over rivers/streams of 62 districts of the kingdom.

It is worth-mentioning that the cumulative span of high technology based suspension bridges has reached 55,109 meters in 1996/97, the contribution of suspension and suspended bridges combined together is almost 99% (53 km.). Regarding the types of footbridges, as high as 70% of constructed footbridges is of high tech bridges, followed by local technology employed bridge (23%). Other type of bridges accounted for merely 7%. The number of suspension and suspended bridges combined is 702 units, the highest. (See Annex 1)

It is also worth-mentioning that total number of suspension bridges constructed under the SBD program was 495 over the period of three and a half decades (from 1964 to 1999). Whereas, under BBL program 644 suspended bridges were constructed over the period of a decade or so, i.e., between 1989 and 2000. It substantiates that the BBL approach and actions are more effective in building local footbridges.

#### **d) Achievement in Human Resources Development (HRD):**

Human resource development is an important ingredient to make the projects and programs sustainable. So, human resource development through training and seminars has been considered in the development of modern types of footbridges. Training programs were launched to make the bridge programs successful. Technical as well as non-technical training were organized to train the bridge builders and other related personnel of related institutions.

The BBLL program has provided training with a view of strengthening the technical capabilities of district institutions for local bridge building. Under this program, a total of 447 bridge builders under its Demonstration Model Bridge Training (DMBT) of 47 districts were trained. Likewise, it has provided training to 112 overseers and sub-overseers of the DDC and NGOs to enhance their technical skills on BBLL technology for its different process and steps. Training subjects include site assessment, drawing and design, construction supervision, cable pulling and final assessment. (Helvetas /Nepal, Annual Programme Report July 1999 to July 2000, Kathmandu, Oct. 2000). Under the SBD Phase VI program, as high as 960 persons were provided training and scholarship. Training was given in the area of management, contracting, programming & software application, cartography, financial management & EIA including trail bridge construction, maintenance (routine & major), geology & survey, design. Scholarship was provided in the subject of management engineer Geology and civil engineering courses ( Helvetas/Nepal, Phase VI Final Report, Kathmandu, Nepal, July 1998.)

#### **Cost of footbridges:**

The total cost of footbridges particularly suspended bridges can be grouped under three broad headings--- a) Material cost, b) Labour cost and c) Transport cost.

Material cost consists of steel parts, cables & other materials and cement, Labor cost includes skill and unskilled and transport cost comprises of road transport and porttering. These cost in percentage are as follows:

- a) Material cost: Steel parts 20.98%, Cables & other material 20.81% and Cement 7.94%.
- b) Labor cost: Skilled 10.15% and Unskilled 30.04%.
- c) Transport cost: Road transport 3.77% and Porttering 6.31%

Regarding the cost of suspension bridge and suspended bridge, the average cost of suspension bridge is recorded as Rs.5,13,729 per bridge and cost per meter is not more than Rs.5,541 on an average. The cost of suspended bridge is Rs.4,671 per meter (SBD, Phase V *Final Report, July 1998, Nepal*). However, cost of suspension and suspended bridges vary according to length and nature of bridge as well as location

#### **Donors and Trail Development:**

The donors have participated in the actively trail footbridge development and construction program, the Swiss Government, the USAID, the Asian Development Bank are worth-mentioning, although the World Bank and the UNDP including the INGOs' contribution cannot be undermined. Among the donors, the Government of Switzerland is the important and major partner in this sector. The swiss Government assisting HMGN in the construction of suspension/suspended bridge program since 1972.

It is due to their extended support and cooperation that the status of the footbridges particularly suspension and suspended has improved systemately. The donors' assistance in trail bridge sector has helped to improve the rural transportation and benefited the rural population in their mobility.

#### **Conclusion:**

The status of the footbridges particularly suspension and suspended has no doubt improved as compared with the situation of pre-plan period. The record has revealed that before 1950 i.e., during the period of century old Rana regime merely 30 suspension bridges were constructed in the country. The number of suspension and suspended bridges has increased by many folds as a result of various

approaches and policy/program adopted by the government with donors' cooperation over the period of last four/five decades. But still they are inadequate to meet the national requirement as well as mounting demand of rural community. The annual program and projects are to be designed so as to realize the projected national requirement.

The construction cost of footbridges is substantially lower as compared with the motor bridges. Again, the construction cost of suspended bridges is comparatively lower than the suspension bridges. So, from the cost point of view, suspended bridges are to be encouraged even in the main trail routes as well.

Besides suspension and suspended bridges, the rural people of remote villages of the country are still using the twin (traditional locally built river crossing rope way). From equity consideration and cost effectiveness aspect, these twins may contribute to minimize the existing bottleneck of the river crossings. However, for safety reason, technical improvement may be required for its development. The study should be undertaken for making its operation easy and safe. So, time has come to give proper attention to develop the existing twin system of river-crossings.

The trail footbridge construction including twins based upon participatory approach is to be continued for the improvement of rural transport system. The DDC as well as VDCs are to be involved more and more in the footbridge building activities. The technical capacities of these local institutions training are to be enhanced by providing through donors' and INGOs' support, if necessary. The bridge building skill development training to local people including contractors will be useful in the construction and maintenance of these bridges. In addition, the participation of local people and community as users' group should be encouraged.

The regular maintenance of footbridges is important. The painting of towers and railing etc. of suspension bridges as well as replacement of planks of suspended bridges are in most cases overlooked. It should not happen in the coming days. It should be bear in mind that timely painting will help to increase the life of bridges.

In the end, the bridge building at local level approach and policy adopted and implemented by the government is found quite successful. This policy is to be continued with SDC/ HELVITAS support to increase the coverage of BBL program.

## Annexes

**Annex Table 1:**

**Total Span of Foot /Main trail Bridges Constructed by Type**

<u>Types of Trail crossings:</u>	<u>Span in Meter:</u>	<u>Percentage</u>
1. Suspension Bridge:	28,996 meter :	52.62
2. Suspended Bridge :	24,975 meter :	45.32
3. Stay cable Bridge :	536 meter :	0.97
4. Steel truss Bridge :	602 meter :	1.09
<b><u>Total</u></b> :	<b><u>55.109 meter:</u></b>	<b><u>100.00</u></b>

**Annex Table 2**

**Status of Foot/Main Trail Bridges Constructed By types. 1997**

<u>Types of Trail crossings:</u>	<u>Number:</u>	<u>Percentage:</u>
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**A. High tech Bridge**

1. Suspension Bridge:	292 units	34.11
2. Suspended Bridge :	281 units	32.84
3. Stay cable Bridge :	3 units	0.35
4. Steel truss Bridge :	21 units	2.45
<b><u>Total</u></b> :	<b><u>597 units</u></b>	<b><u>69.74</u></b>

**B. Local Tech. Bridge**

1. Suspension Bridge:	129 units	15.07
2. Wooden cantilever :	42 units	4.91
3. Wooden log Bridge :	25 units	2.92
<b><u>Total:</u></b>	<b><u>196 units</u></b>	<b><u>22.90</u></b>

**C. Alternative Crossing**

1. Temporary bridge:	26 units	3.04
2. Cable car :	2 units	0.23
3. Ferry :	2 units	0.23
4. Ford	33 units	3.86
<b><u>Total</u></b> :	<b><u>63 units</u></b>	<b><u>7.36</u></b>

**Grand Total:**                      **856 units**                      **100.00**

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**Source: Suspension Bridge Division, DOR, Main Trail Bridge Statistics**

**Annex Table 3**

**Number of Footbridges built under BBL Program Over the period of last 11 Years, 1989-2000, Nepal**

(In Number)

Fiscal year	New Bridges taken up	No. of Active Bridges	Completed bridges	Pending Bridges (carry over)	Construction Material supplied
1989/90	7	7	1	6	5
1990/91	11	17	7	10	12
1991/92	21	31	14	17	13
1992/93	44	61	18	43	22
1993/94	76	119	37	82	60
1994/95	77	159	47	112	64
1995/96	112	224	66	158	88
1996/97	116	267	68	199	68
1997/98	150	349	105	244	132
1998/99	157	388	116	273	145
1999/00	217	486	165	321	187
Total	988		644		796

Source: Helvetas Nepal, Annual Program Report July 1999 to July 2000, Kathmandu, October 2000

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# *Application of Photovoltaic Technology for Income Generating Activities in Nepal*

✉ **Jagan Nath Shrestha\***

## **Abstract**

Nepal, with a per capita energy consumption of about 15 GJ, is one of the five least energy consuming countries in the world despite the fact that there is 2.27% of the total hydro power potential in the world. About 1% of Nepal's total energy demand is being met by electricity and 11% by petroleum products and other commercial sources of energy.

About 88% of its total energy is generated from traditional energy sources such as fuel wood, agricultural residues and animal waste. This has led to grave consequences on ecological and environmental degradation as well as difficulties in balance of payment. Keeping this in mind, HMG/N has provided policy guidelines in its Ninth Five Year Plan to encourage the development of Renewable Energy Technologies including Photovoltaic (PV).

The paper contains a brief account of the potential, present installation and applications of solar PV technology in Nepal. The paper also indicates some income generating activities related to PV technology in private sectors. The paper concludes that more awareness programmes on PV technology are needed specially in the remote areas without having access to national grid system. This will help in poverty reduction at least to some extent.

## **1. Introduction**

It is estimated that about 1400 kWp of photovoltaic power is being used in various public and private sectors in Nepal and its demand is increasing rapidly. Special attention, therefore, should be paid as to how these photovoltaic (PV) installations could be used also for income generation activities.

The main objective of this paper is to highlight some of the income generating activities through PV installations observed at various parts of Nepal.

### **1.1. Solar Energy in Nepal**

There are no official data available so far on solar irradiance at different parts of Nepal with some exceptions. World Design Insolation by the Solarex Corporation indicates that Nepal receives a minimum of 4 to 5 kWh/m<sup>2</sup>/day at optimum tilt during the month with the lowest radiation received in a given surface.

Showa Shell Sekeyu K. K. has published a report which gives solar irradiance at Sundarighat, Kathmandu from the month of April 1993. For comparison one year data from April '93 to March '94 indicates an annual average of 4.417 kWh/m<sup>2</sup>/day with a monthly average maximum of 6.631 kWh/m<sup>2</sup>/day and minimum of 0.35 kWh/m<sup>2</sup>/day in September and January respectively.

If the average solar irradiance for Nepal is considered to be 4.5 kWh/m<sup>2</sup>/day then the total energy generated due to global diffusion comes out to be about 662,000 gigawatthour per day. If 0.01 % of this is used with an active device having 10% conversion efficiency then 6.62 gigawatthour per day can be generated which works out to be about 0.5% of the total yearly electrical energy generated in 1997.

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## 1.2 Solar Electricity Generation

For a large part of the rural population consuming low electrical energy, there is no viable alternative to solar electricity for rural electrification. The operation and maintenance cost of diesel generators is too high, biogas technology does not work satisfactorily on the fairly cold high plains or in the mountains and would be difficult to achieve with roving herds of cattle. Small Hydro turbines need specific topographical conditions that are only found near a small percentage of users dwellings. Solar electricity generating systems which do not need fuel or extensive infrastructure, are easy and quick to install and thus could be very attractive option in many locations of the country.

However it cannot be claimed that solar electricity can solve rural electrification issues completely. Solar electricity too has limitations and problems but these can be overcome with proper planning.

## 1.3 Major Users of Solar Electricity in Nepal.

First officially recorded use of solar electricity in Nepal is not known. But it is said that the Nepal Telecommunications Corporation (NTC) was the first organisation to use solar electricity to power a high frequency communication transceiver located in Damauli in 1974. Since then NTC has become the most significant user of solar electricity amounting to more than 685 kWp generating about 3000 kWh/day of electrical energy at more than 800 locations, without national grid supplied electricity.

Seventy five percent of the Public Call Offices (PCO) in NTC are being powered by PV.

Nepal Electricity Authority (NEA) is using 130 kWp of solar electricity in three different remote locations (Kodari Tatopani\*, Simikot and Gamagadhi).(\*being dismantled)

Similarly the Department of Civil Aviation (DCA) is using more than 20 kWp of solar electricity at 43 locations for communication equipment. NTC and DCA must have chosen photovoltaic technology as the most economic and reliable solution for generating electricity at locations where national grid supplied electricity is not available.

The other major users of PV systems for communications purposes are Department of Forestry, Royal Nepalese Army and Nepal Police. It is estimated that about 20 kWp are being used by these organisations.

Agricultural Development Bank of Nepal (ADB/N) has installed 5 photovoltaic based solar pump stations in collaboration with French assistance program. NEDO/RONAST have also installed three PV based solar pump stations. The total PV power for solar PV pumping comes out to be about 56 kWp.

### **Solar Home Photovoltaic Systems (SHPVS)**

Standalone SHPVS are becoming very popular in different parts of Nepal. It is estimated that more than 8000 standalone SHPVS have been installed during the period of 1993 to July 2000. About sixty five percent of these systems were installed through the government subsidy program.

The three companies namely Solar Electricity Company, Lotus Energy and Wisdom Light Group are said to have sold more than 300 kWp of PV power within the period of last six years.

Some INGOs are said to have installed solar pumps (3.2 kWp in Mustang) and solar PV driven mills (1.2 kWp and 1.6 kWp in Mustang) for grinding wheat.

In near future more and more PV systems will be used for various types of services. There is a plan under consideration to install 38000 solar home systems in areas where national grid will not reach within the current ninth five year plan. These facts indicate that time has come to pay special attention for PV powered systems for income generating activities..

## **2. Income Generating Activities**

### **2.1. Rural Telecommunication Services:**

Rural Telecommunication Services have always been very popular in Nepal. These services are spreading day by day through the commissioning of new Public Call Offices (PCO). Most of these PV powered PCOs are taken care of by private parties/individuals. The traffic at these PCOs is generally found to be more than expected, and the need for extra PV power is often felt. Some of the PCO owners have added PV power, thus increasing the time for PCO operation. This has led to a significant increase in income of PCO owners/operators.

### **2.2 Cordless Telephone Systems:**

More and more PCOs are being linked with the ordinary cordless telephone systems capable of establishing communication up to 10 km or more in an open space. These systems are becoming very popular specially in hilly regions of Nepal for well to do families. These cordless telephone systems (slave units) charged by the small PV modules (12 V DC, 10 W) are also being used as mini-PCOs by people living near to the places where these facilities are available. In this way, the owners of mini-PCOs (as for example in Khotang in the eastern hilly region of Nepal) are getting some income and also the consumers are saving time and money otherwise needed for walking to a distant PCO.

### **2.3 Photocopying Machines:**

PV powered photocopying machines are also being used to some extent specially at places near the district headquarters where national grid supply system is still not available.

### **2.4 Fax Machines:**

PV powered fax machines at PCOs are becoming very popular among users as time and money can be saved in communications. The owners of PCOs with fax machines do earn 20 to 25 percent more than the owners with telephone system only. As for example in Khotang Mr. Gopal has been successfully operating fax machines for the last six years with help of 75 Wp PV module. Mr. Gopal's PCO is at a distance of 8 days walk from the roadhead for the porters.

### **2.5 Email Services:**

Some owners of PCOs specially located at major highways are seriously thinking of installing suitable computers for email services which may definitely bring extra income mostly through foreign visitors and gradually from local people. As for example PCO near Rukum Hospital in Western part of Nepal is using this service in a very profitable way.

### **2.6 Mini-Battery Charging Station:**

The cost of a complete stand-alone solar home system is still expensive for the majority of people. In many places, lights and black & white as well as colour television sets are being operated using just a charged battery. When the battery gets near to discharged state, it is carried to the place where it can be charged. The cost of charging and transportation often exceed Rs. 100 per time. Slowly this is being changed now. Some people are replacing their 36 Wp PV modules by 75 Wp modules and providing services to charge their neighbours' batteries. Both the owners of bigger PV modules are also getting some extra income by charging batteries and the people not having PV modules are also saving time and money to charge their batteries.

### **2.7 Video Camera Battery Charging:**

PV stand-alone home systems are becoming very popular in shops/lodges located in trekking routes like Everest Region and Annapurna Region. These home systems not only provide light but also charging facilities for video cameras and lap top computers. The owners of these shops /lodges mention that they have a profitable business, specially while charging video camera batteries belonging to foreign trekkers.

### **2.8 Television Shows:**

In some villages, as for example in Khotang and Madhumalla of Uurlabari Jhapa, some people are operating PV powered television/video shows. Most of the time Nepal Television popular programmes are shown free of charge. But in case of video shows and STAR TV programmes, the audience are charged about Rs. 5 per show. This has created some income generating activities and this is slowly increasing in villages where people cannot afford television sets and appliances for receiving satellite television broadcasting programmes.

A significant amount is saved during special events like World Cup. As for example, according to the parents of Pulimarang, the village has saved at least Rs. 50,000 in last two World Cups of 1994 and 1998 by keeping their young people in the village itself and providing them facility to watch football matches. Had there not been PV powered television sets, these young people would have gone to bigger town/cities and spend money for days. If we accept that money saved is money generated then income generation has taken place in this village.

#### 2.9 Repair of Radio Broadcasting Receivers/Cassette Players:

It is estimated that there are 500,000 radio broadcasting receivers. At least 25% of these are in remote areas. When repair work has to be done the village technician uses soldering iron like rod heated over a kerosene stove, for soldering purpose. This method is both expensive and inefficient. Now with the availability of PV power, 12V DC low watt (around 10 Watts) soldering irons are being used by the village technicians, as for example in Bhojpur Ranibas, and this has created some income generating activities.

#### 2.10 Replacement of Flashlight Batteries:

About 1500 stand-alone home systems are under operation in Nepal. Almost all the owners of these home systems do use radios and cassette players powered by flashlight batteries. Now the significant number of these batteries have been replaced by suitable DC-DC converters and thus saving about Rs 300 per household per year on an average. The problem of littering due to discharged cells is being reduced.

#### 2.11 Private Health Clinic:

Some health workers, like in Arghakhanchi in Western part of Nepal, are providing health services in their small private health clinics with solar lights during evening hours to villagers who are generally very busy during daylight hours. This has benefited both the villagers and the health workers. Some health workers are replacing their 36 Wp PV modules by bigger ones as they need more lights for longer duration. It is obvious that some health workers are having some extra income due to availability of quality light during evening hours.

#### 2.12 Shops Along the Highways:

The working hours of shops with solar lights along the highways has increased significantly and thus some extra income is being generated.

#### 2.13 Display Boards Along the Major Highways:

Some big companies have requested Village Development Committees (VDC) for permission to install PV powered display boards along the major highways. Some of the VDCs specially along the Kathmandu Pokhara Highway are going to give permission for the installation of such display boards against the payment of a fixed charge.

#### 2.14 Small Scale Cottage Industries:

Small scale cottage industries are slowly increasing in places with solar lights for evening hours. Most of the work is related to tailoring and weaving. As for example, Pulimarang, the first solar village in Nepal has sold woolen bags, mufflers etc. worth about Rs 150,000 in the last four years. It is necessary to mention that this income has been generated by Pulimarang women alone.

### 2.15 PV Powered Mills:

PV is being used increasingly for small industrial applications. For example in Mustang, the western part of Nepal, two (1.2 kW and 1.6 kW) PV powered milling machines have been found in operation for the last three years. All the equipment belong to VDC and it has leased the whole system to a villager responsible for operation and maintenance of the system. This villager charges for milling work and out of this income he pays some royalty to VDC.

### 2.16 Water Pumping:

Small PV water pumping sets (100 W, DC Pumps) are becoming increasingly popular. These are used specially for drinking water and micro scale irrigation purposes. In Maheshphant, Baireni, Dhading, a 100 watt DC pump is under operation to lift about 1000 to 1500 litres of water every sunny days with a total head of 35 meters. The pumped water is being used for rose farming and for nursery plants. The roses are sold to big hotels in Kathmandu and nursery plants to villagers for replanting under greenification programmes.

### 2.17 Thanka Painting:

Many of the villagers, for example in Kabhre, owning stand-alone solar home systems are engaged in *thanka painting*. Thankas are beautiful paintings indicating Tantric Buddhist paintings. The painters earned their income from painting thankas and selling them in the capital city Kathmandu and making at least Rs. 500 extra per month. The thankas are exported widely. Previously these painters complained about difficulty of working with kerosene lamps.

### 2.18 Increase in Agriculture Production:

Farmers in Syadul, Dhading and Dailekh are very impressed with PV powered ordinary television. They liked TV so much that they worked very hard in their farms in order to buy PV solar home systems. The number of PV solar home system increased from 50 to 85 within six months and similarly in Dailek from 100 to 150 in one year. In Bhojpur, Ranibas VDC, Ghodetar Bazar areas, there 60 stand-alone PV solar home system all with black and white television sets. The desire to have television sets indirectly encourages the villagers to work extra and this activity also can be taken as income generating activity.

### 2.19 Income Generation of SHS Technicians:

With the installations of more than 1500 PV solar home systems in Nepal, a new profession is coming up in the villages. The villagers trained in the installation, repair and maintenance of solar home systems are getting jobs with the solar PV companies. These people are also maintaining the systems as well as selling spare parts.

Within the running ninth five year plan (1997-2002) Nepal has a plan to install 38000 PV stand-alone solar home systems with some subsidy. This might need at least 370 technicians in various parts of the country for the installation and maintenance works of PV solar home systems.

Skill Testing Division of CTEVT under the Ministry of Education has already started skill testing tests for people having skill and knowledge related to installation of PV solar home systems.

### 2.20 Adult Education/Evening Classes:

The benefits derived from solar powered evening adult classes may not be quantified easily. But teachers involved in these classes are getting some extra income. So called tuition classes are getting popular during evening hours in villages. The solar light has promoted this business to some extent in remote areas.

### 2.21 PV in Agroprocessing:

The solar dryers are getting very popular in the villages of Nepal. For example in Chitwan, Kailash Nagar some 45 women are involved in drying agricultural products. The use of PV driven fans has increased the efficiency of these solar dryers and thus has helped in increasing the income.

## 2.22 Reverse Migration:

With the availability of solar electricity and thus access to the sources of information, more and more retired people in their mid fifties are returning to their villages leaving cities like Kathmandu where pollution related problems are constantly increasing. Most of these retired people are still capable of working actively and could be motivated to start suitable businesses creating employment in the village. As for example, Mr. R. Gurung, a retired Inspector who served in Singapore, was living in Kathmandu. Two years ago he moved to Pulimarang his native village. He planted more than 1000 orange plants and has employed two villagers to look after these plants. He is going to employ more after 3-4 years when these orange trees are ready to bear fruits. Mr. Gurung, a relatively rich person, said that he moved back to his village because of the availability of solar electricity and to escape from polluted Kathmandu.

### 3. Recommendations

Keeping in mind all the facts mentioned above the following recommendations are made:

- awareness programmes on PV power systems and its applications be disseminated in public institutions;
- a suitable authority be identified for the dissemination of PV power systems and its applications; and
- based on regional experiences, possible income generating activities scheme be explored and identified and disseminated among prospective entrepreneurs.

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# *Microfinancial Service: an Experience of Nirdhan and SBP-CSD in Nepal*

Mrs Rama Bashyal\*

## **Abstract**

Nepal is one of the poorest countries in the world. Poverty estimated by different institutions in the past seems at varying rate. But the recent estimate made by Central Bureau of Statistics shows that the incidence of poverty in the country is 42 percent. Many policies and programmes were implemented by the government under different development plans to curb the poverty situation in Nepal. Poverty Alleviation through subsidised credit flow to small farmers is the major goal of current Ninth Plan. Many subsidised micro credit projects have been implemented under the initiatives of commercial banks e.g. IRDP, SFDP, PCRW, MCPW, IBP etc. Microfinance, in these days, has become a global concern. It began in the early 1970s in Asia and in some Latin American countries as a tool in fighting against the poverty. But the experiences have shown that directly or indirectly subsidised micro credit programs have not been so effective in reaching to the actual poor. Mainly because they depend on cheap government funds neglecting internal capital generation and mobilisation of savings. It is presumed that these programmes have also been proved costly for the government because of high administrative costs and high default rate.

Hence, the role and value of financial intermediaries- non-government organisations in the form of Self-help Groups have taken into consideration to curb the poverty situation. These organisations mobilise savings among their members and use it to meet the credit needs of the group members. In Nepal Nirdhan Utthan Bank and the Self-help Banking programme-CSD, replicated from the Grameen Bank model, have proved to be the right choice for poor people. These programmes have succeeded in lowering down the gap between bankers and the target group, which is commonly seen in traditional banking systems. Operational effectiveness and financial sustainability of these programmes also are increasing gradually.

## **Background**

### **Genesis of Microfinance**

Poverty and social marginalisation are two significant elements affecting the lives of many rural people in developing countries. Several microfinance (MF) initiatives today have economic goals of reducing poverty and tackling the marginalisation of the poor particularly, the deprived sector of the society. Because poverty is a matter of deprivation (relative rather than absolute deprivation) as viewed by Sen (1981).

The concept of microfinance has been originated since the latter part of 20<sup>th</sup> century. Some of them are working very successfully as financial intermediaries offering wide variety of services for wide number of low-income clients. Since the early 1970s, some pioneer works have been done by Grameen Bank and ACCION International in Latin America in the field of microfinance. They have developed some special methodologies as a challenge to traditional financing system e.g. target group identification, group lending methodology, collateral free loan on group liability basis etc. Some of the microfinancial institutions (MFIs) viz. Grameen Bank, Bank for Agriculture and Agricultural Cooperatives (BAAC) in Thailand, The *Badan Kredit Kecamatan* (BKK) and the *Bank Rakyat Indonesia Unit Desa* (BUD) in Indonesia have been perceived as successful rural financial institutions Yaron 1994: 49). Because of the successful performances of these institutions, (on the basis of financial self-sustainability and substantial

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outreach to the target rural population), the possibilities of micro financing system have become a global concern. *"The field of micro finance is capturing the attention of high level policy makers the world over, who are realising that in many countries microfinance is really a macro finance. The market it is beginning to reach consists of the 90 percent of the third world population heretofore excluded from the banking sector"* (Christen, 1997: 15).

## 1.2 Theoretical Foundation

Generally microfinance means the financial services to the poor. But its practioners define the concept more specifically in terms of its size, targeted beneficiaries, lending objectives (loan for self-employment and income generating business) flexible conditions and procedures easily understandable by the local community etc. In other words, these characteristics of microfinance themselves define it more clearly. The Consultative Group to Assist the Poorest (CGAP) Washington, D.C. have made clear that *"(Micro can be defined by loan size (for example, a loan which is equal to or less than the value of average GDP per capita) and or by clientele (for example, finance which serves micro enterprises operating in the informal sector)"* (DFID 1998:1).

## 1.3 Models of Microfinance

Raiffeisen's **Rural Credit Union** and Herman Schulze-Delitzsch's **Urban Credit Union** model

Provided micro financial services to the German farmers in the last centuries Due to the assurance of financial credibility and motivating character, these models were followed rapidly throughout the Central Europe at that time. More than 15000 Credit Unions today are operating in developing countries of the world (von Pischke 1991). Similarly, the popular model of microfinance developed in latter century is Grameen Bank propounded by Muhammad Yunus\* in 1976. Initially, it was started as a small pilot project in Chittagong village of Bangladesh and now it has become a world's largest independent banking institution for the poor. Yunus, the committed leader in community development, realised that the formal financial systems never intend for poor people due to three major obstacles as a) collateral requirement, b) guarantor requirement, and c) distance of commercial banks from the rural sector. (Yunus; cited in Getubig and et al, 1993).

Within the last three decades other different model of microfinance have been evolved notably the Village Banking model, Self-help Groups model etc. The Village Banking model was developed first, in Bolivia, the Latin American country during the 1980s. The Foundation for International Community Assistance (FINCA) have adopted and implemented this model. They designed the methods to organise informal banks for non-collateral loan to group members (5-7 members in a group). The assumption of this model is such that *" The village communities would make the best managers of their own banking system, and great emphasis is given to poor women who bear the disproportionate share of the world's poverty. Around 200 million women in the developing world live in severe poverty "* (Nelson, 1994:3).

The other is non-formal credit-agencies, popularly known as Self-help Group (SHGs) model, which is perceived as a viable alternative as well as a link between the formal credit system and the poor. Particularly, Asia-Pacific Rural Agricultural Credit Associations (APRACA) encouraged this model since the early 1990s. The SHGs initiate the process of group formation for one or more common problems of the poor and promoted savings among the group members (10-25 members in a group). Historically, the

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\*Dr. Muhammad Yunus, the Managing Director of the Grameen Bank, won the country's 1984 Ramon Magasaysay Award in Community Leadership.

self-help-group model has been originated from the rotating savings and credit associations (ROSCAs) which are effectively operated by different names in most of the developing countries of Asia, Africa and Latin America. Some examples of such associations are as *Dhikuti, Guthi, Dharma Bhakari, Parma* in Nepal; *Junta, Stovel* in Latin America; *Cheetu, Bishi* in India etc. (Acharya and et al 1988; FAO1992; and Dhana Foundation 1998).

The modalities of micro lending system, adopted worldwide in these days, have been grouped in a broader area such as cooperatives, credit unions, community banking, bank guarantee, peer pressure NGOs, ROSCAs etc. (CMF/CECI Module-1). Bank guarantee is a scheme arranged through donors or government agencies. Several INGOs/UN organisations are creating international guarantee funds so that banks and NGOs can subscribe for micro credit programs. The peer pressure groups, on the other hand, linkage between borrowers and program participants to ensure for loan repayment in micro credit programs. In Grameen model these pressure groups have been extensively used for the assurance of loan repayment.

## 2. Estimates of Poverty in Nepal and in South Asia

Nepal is the poorest country in South Asia Region. Poverty estimates in Nepal made by different agencies in the past also are seemed at varying rates. The poverty measured by National Planning Commission (NPC) in 1976/77 on the basis of "income" and "consumption" was 36.2 and 31.54 percent respectively. The Household Budget Survey done by Nepal Rastra Bank in 1984/85 reported the overall poverty figure as 42.6 percent. Again, the NPC in its Eighth Plan (1992-1997), estimated poverty as 49 percent (9.2 million out of 20 million people of that time).

The Nepal Living Standard Survey (NLSS) 1996 by Central Bureau of Statistics has reported the country's poverty as 42 percent (23% urban and 44% rural). This is estimated in monetary terms as Rs. 4500 (82 US\$) per capita income per annum (*Tathyanika Gatibidhi*, CBS 1996: 27. Vol. 2 no 67.) Nepal's poverty figure is higher than of South Asia. The table below shows the comparative figures of poverty estimated between Nepal and South Asia explained by various criteria:

**Table 1: Poverty in Nepal and in South Asia**

Poverty Measurement Criteria	Nepal	South Asia
One \$ a day (World Bank's Definition)	53% (1989-1994)	45% (1989-1994)
Human Poverty Index HPI (UNDP Definition)	51.3% (1998) *	38% (1995)
Poverty of Opportunity Index(POPI) Mahabub ul Haq's Definition	52% (1995)	39.5% (1995)

Source: Haq, Mahabub ul 1999, *Human Development in South Asia*. Oxford University Press, New York p. 13, Table 1.1

\* Timilsina and Mahato, 2000, *Economic Development and Foreign Investment in Nepal: Issues and perspective* p.13.

The difference between rural and urban poverty as well as between various groups of population in Nepal is quite vast. The incidence of poverty is much more reflected from gender aspect too. Women constitute over 50 percent of the total population. But they lag in the mainstream of social and economic activities and are unable to enjoy equal access to economic resources The percentage of female participation in productive employment is very low. Around 60 percent male are considered as economically active labour force whereas the percentage female labour force is around 40 percent (CBS 1993 Vol. 1 Part xii).

### 2.1. National Efforts for Poverty Mitigation

In most of the developing countries, poverty alleviation has become the main theme of socioeconomic development since the late 1960s and early 1970s. The mass poverty in these countries is seen prominently in rural areas and most of the poor are small farmers. Integrated Rural Development programme (IRDP) was started in 1980s for overall development of rural sector. But this programme had limited success in reducing poverty in the country as it neglected the target group (Shrestha and Bajracharya, 1988: 56). The major policies and programmes implemented so far by the government of Nepal since the early 1950s are as: Tribhuvan Village Development Programme 1950s; The Declaration of Land Reform Programme 1960s; Nepal Food Corporation to provide food security at subsidised rates to remote parts of the country 1960s; Price and Transport Subsidies on fertilisers and Agricultural Inputs Corporation (AIC) ; Interest and Capital Subsidies for poor farmers through ADB/N and two commercial bank (NBL and RBB) for cash crops, livestock and irrigation since the late 1980s and the WFP supported Food-for-Work Programme since early 1970s are the major programmes so far implemented (FDC, 1998 : 28).

These programmes were implemented under different development plans since 1956. IRDP approach was tried during the Fifth and Sixth Plan period. "Basic Needs" approach emerged during the Seventh Plan which is now completely deleted from the slogan. Similarly current Ninth Plan has a priority goal of **Poverty Alleviation** through subsidised credit flow to small farmers. The plan has also provided a perspective of twenty years of development beginning from FY 97/98 that within twenty years poverty would be reduced from present level 42 to 10 percent by 2017 A .D. (Ninth Plan, 1998).

## **2.2 Subsidised Micro Credit Programmes**

### **A Gloomy Experiences**

Since the early 1970s the governments of many low-income countries made commitment to eliminate poverty through subsidised bank credit programmes. Small-Farmers Development Programmes (SFDP), Integrated Rural Development Programmes (IRDPs), Development of Women and Children in the Rural Areas (DWCRA) in India are prominent examples. Similarly Micro Credit Project for Women (MCPW), five Regional Rural Development Banks (RRDBs), SFDP, Intensive Banking Programme (IBP) Production Credit for Rural Women (PCRW) are examples of subsidised micro credit programmes in Nepal.

But in recent days it has been realised that subsidised credit programmes have not been so effective for serving the actual poor. These programmes highly depend on cheap government funds neglecting internal capital generation and savings mobilisation at local level. Numerous literatures have shown that such programmes have even proved costly for the government because of high administrative costs, a high default rate (65% in Philippines) and failure to reach the target people (Llanto, G.M. and et al, 1993: 244). Moreover, they are *supply-driven* rather than *demand-driven* in nature. Sometimes these programmes have been financially disastrous mainly due to the top-down-decision making operational process, corrupt bureaucracy and unwillingness of commercial banks (FDC, 1994:28). In these programmes the figure of overdue loan also seem very high. A case study has shown that the overdue loan of PCRW programme in Kavre district provided by Rastriya Banijya Bank, Dhulikhel, has crossed the margin fixed as 10 percent and reached to 18 percent. (Shrestha, and Bashyal, 2000).

## **3. Grameen Replication**

Due to the sad experiences of formal traditional micro credit programmes in the NGO-based Grameen model has been replicated/adopted by many other countries of having similar socioeconomic conditions. Because, this model has been considered as an appropriate approach for raising economic status of the poor. The countries are Sri Lanka, Malaysia, the Philippines, India, Vietnam, Indonesia, Pakistan and Nepal. It has also been replicated by other developing countries such as Guinea, Kenya, Malawi, Zambia, Mali etc in Africa and Chile, Bolivia and Peru in South America. This approach is even adopted in Canada France and the United States to help people in becoming income generators (Getubig, 1993:13). Home-based day care, street vending, cleaning, trucking, sewing, manufacturing gift baskets, landscaping etc. are the typical loan activities in United States (GTB, 2000:5). *The Right Dugganon in Negroes* in Philippines, *Save The Children through Credit (Savecred)* in Sri Lanka, *Amanah Ikhtiar in*

Malaysia (AIM) and *Projek Ushamaju* (PU) in Malaysia and *Kredit Umum Pedesaan* (KUPEDES) or Rural General Credit in Thailand are some examples of replication projects in Asia (Getubig and et al 1993: 49).

#### **4. NGO-based Financial Intermediaries in Nepal**

Recently as per the government's commitment against poverty alleviation again, the role and value of financial intermediaries non-government organisation (FINGOs) have been taken into consideration. These intermediaries in the form of Self-help Groups (SHGs) pursue as a linkage between the traditional financial institutions and the poor. Many such programmes have been developed recently. Project-Linking Banks-Poor (1990) and the Production Credit Groups (PCGs), initiated by Bank for Agriculture and Agricultural Cooperatives (BAAC) in Thailand is an example. Assistance to Rural Women in Non-Farm Development (ARWIND), Self-employed Women Association (SEWA) and MYSORE Resettlement and Development Agency (MYRADA) in India, *Nirdhan Utthan* Bank and Self-help Banking Programme (SBP-CSD) in Nepal are some other popular NGO-based financial intermediaries. These programmes mobilise savings among their members and use it to meet credit needs of the group members.

##### **4.1 Nirdhan and (SBP-CSD)**

Before the 1990s non-government organisations (NGOs) in the form of Self-help Groups were not fully mobilised in Nepal. But after the nineties, many NGOs were registered under the Society Registration Act 1978. The Social Welfare Council estimates that about more than 18000 NGOs are operating in Nepal and 4000 of them are registered as non-profit social welfare organisations. About 25 such NGOs have been permitted limited banking transactions by the Nepal Rastra Bank. Of these Nirdhan and Center for Self-help Development (CSD), replicated from the Grameen model, are performing well in rural financial market.

There are other type of NGOs in Nepal which are called social financial intermediaries non- government organisations (S F I N G Os) involved in micro financial activities. They collect Micro savings from their members and extend it to micro borrowers in the same locality. They operate as community based organisations (CBOs). Others are social intermediaries NGOs that do not perform any micro financial activity, as they are limited only in social intermediary task.

Nirdhan, the eldest non-government financial organisation, was established in 1991 under the Association Act 1978. It is also affiliated with the Social Welfare Council of Nepal, and obtained a limited banking license from Nepal Rastra Bank in 1994. It started its lending activities only in 1993 from Siktohan VDC of Rupandehi district. Presently, the Bank has extended its programme to eight districts of the country as shown in Table No.2. Nirdhan, as a NGO, was converted into the *Nirdhan Utthan Bank* (The Bank to uplift the deprived sector). It was registered as a Bank in October 1998 under the Development Bank Act 1996. With this step Nirdhan Bank has become one of the most privileged rural bank with good respect in the country. The bank now is something more than a NGO which is accepting deposits from the public and making institution more self-reliant.

The other SFINGO i.e. the Center for Self -help Development (CSD) was established in 1991 for the poor people in rural areas. There are three major programmes under CSD, namely Community Development (CDP), Self-help Banking (SBP) and Training Support Programme (TSP). The SBP programme initially, was started from three VDCs of Siraha, Saptari and Udyapur district and now as of July 2000, it has extended in 197 VDCs including five municipalities of nine districts in Terai Region.

##### **4.2 Objectives and Sources of Fund**

The main objective of Nirdhan and SBP is to help in improving the socioeconomic status of rural poor women through promoting the formation of self-help groups and providing their access to formal credit. The sources of lending fund for the programmes are mainly the group fund and borrowing from domestic commercial banks and from the Grameen Trust, Bangladesh.

##### **4.2 Implementation Arrangements**

The target group of Nirdhan and SBP programmes are the poor women who are land-less or have less than 15 Kattha (0.51) and 10 Kattha (0.33) hectare of land respectively. The first time loan amount in SBP-CSD is Rs 3000/ while under Nirdhan it is up to Rs5000.

The Institutional development of Nirdhan and SBP is given in the following table:

**Table No. 2: Office Network and  
Outreach of Nirdhan and SBP-CSD As of July 2000**

Particular	Nirdhan	SBP-CSD	Total
Head office (No.)	1	1	2
District covered (No.)	8*	9**	17
VCD covered (No.)	196	197	393
Branches (No.)	23	28	51
Total staff (No.)	221	168	389
Centers (No.)	1078	1168	2246
Self-help Groups (No.)	6481	6898	13379
Members (Households) (No.)	31399	33920	65319
Borrowers (No.)	26618	29369	55987

Source: Development Finance Department, Nepal Rastra Bank.

\*Rupandehi, Nawalparasi, Kapilvastu, Chitwan, Bara, Rautahat, Saptari

\*\*Saptari, Siraha, Udyapur, Dhanusha, Mahottari, Bara, Parsa, Makwanpur and Dang.

As mid July 2000 or within the seven-year period of establishment, SBP is operating with the institutional network of one Area Office, 28 Branch Offices and 1168 Centers. A center is formed with 2-8 groups and five women members will form a group. The total number of group and group members (households) in the SBP programme have reached to 6898 and 33,920 respectively. Population covered by the programme is 186560 persons (1 member = 5.5 population). Among these group members the total number of borrowers are 29,369 persons.

The financial performances of these two programmes also seem quite impressive. As of July 2000 the cumulative loan disbursement of Nirdhan is Rs 443 million and the loan repayment is Rs323 million. The credit operation of Nirdhan and SBP is presented in table No 3 below:

**Table No. 3: Credit Operations of Nirdhan and SBP**

**As of Mid July 2000(Amount in Rs Million)**

Particular	Nirdhan*	SBP-CSD**	Total
Total Loan Disbursed	443	488	931
Total Loan Repaid	323	368	691
Loan Outstanding	120	120	240
Repayment Rate	100%	100%	
Cumulative Group Fund Collected	28.51	44.01	72.52
Cumulative Group Fund Balance	3.43	26	29.43
Cumulative Individual Fund Collected	7.49	5.23	12.72
Individual Fund Balance	7.49	7.49	14.98

\*Source: Development Finance Department, Nepal Rastra Bank.

\*\*Source: CSD Office Record, Thapathali, Kathmandu.

The financial performance of SBP as well is quite impressive. Up to July 2000 the programme has disbursed a total of Rs488 million to SHG members to undertake productive economic activities. Total loan repaid is Rs368 million and the repayment rate is 100 percent being no bad debts losses (*Smarika* CSD 2000: 62). This performance indicates the financial viability of the income-generating scheme carried out by the micro borrowers. Similarly Rs 44 million cumulative group fund and Rs 26 million individual fund has been collected by the program which indicates the sustainability of the programme (See Table No. 3).

## 5. Sustainability of the Programme

The major problems raised by micro credit institutions are relating primarily to self-sustainability and secondly the level of outreach achieved by the institution. Generally, two types of sustainability i.e. financial and programme sustainability can be assessed. The first one is achieved "*when the return on equity, net of any subsidy received equals or exceeds the opportunity cost of the equity funds*" (Yaron, 1992:5). In other words, subsidy dependence is the inverse of self-sustainability that is very common in traditional financial institutions such as interest rate subsidy or direct reimbursement by the government etc.

For programme sustainability, Yaron has suggested the seven measures of outreach of the institutions as i) the value of its outstanding loans portfolio and the average value of loans extended, ii) the amount of savings and average value of savings accounts, iii) the variety of financial services offered, iv) the number of branches, village units, v) the percentage of total rural populations served, vi) the annual growth of institutions' assets in real terms and vii) women's participation (Yaron, 1992 : 7).

If we assess the performance of Nirdhan and Self-help Banking Programme on the basis of these measures, the operating costs, incurred, are progressively reaching towards self-sustainability. In 1997/98 the total operating cost of SBP-CSD was 19 percent (fund cost 8 percent and service delivery cost 11 percent) which was less than the income derived through the lending rate of interests as 20 percent (Pant, 2000).

Similarly, Nirdhan Bank had incurred an operating cost of 24 percent (fund cost 8 percent and service delivery cost 16 percent) against its lending rate of interest as 20 percent (Sharma, 1997:54). Regarding the financial sustainability of the programme, return on performing assets is estimated to go up from 10.4 percent in 97/98 to 22.8 percent in 2000/01. The operating expenses to average performing assets ratio is estimated to decline from 11.2 percent in 97/98 to 10.6 percent in 2001/02. Operational efficiency of the institution also is progressively increasing as its cost per unit of money lent is estimated to decline from 19 percent in 97/98 to 7.0 percent in 2000/01 (Pant, 2000: 59).

Regarding the outreach of these two programmes, they have succeeded in scaling up their activities and reaching large number of population in the rural community. The structure of the programme is designed in such a way that they can reach to the poor as it is co-owned by members themselves. These comparative advantages help for further expansion of the programme to a larger extent.

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# गरिवी निवारणसम्बन्धी रणनीतिहरूको विकासक्रम : एक समीक्षा

तीर्थ राज ढकाल\*

## सार

गरिवी नेपालको समसामयिक विकास प्रयासकालागि अद्यपि एक प्रमुख चुनौतीका रूपमा रहिरहेको छ। गरिवीको समस्या निवारण गर्नकालागि प्रभावकारी रणनीतिको भूमिका उल्लेखनीय रहेको हुन्छ। यस्ता रणनीतिहरू कुनै खास देशको गरिवी स्थिति र स्थानीय आवश्यकताले माग गरे अनुरूप तर्जुमा गरिने भए पनि विश्वव्यापी रूपमा विकास सिद्धान्त, प्रकर्षण एवं अभ्यासहरूमा आइरहने परिवर्तनबाट देशीय रणनीतिहरू प्रभावित नरही रहन सक्दैनन्। यस क्रममा यस लेखले विगत आधा शताब्दीको अवधिमा विकास प्रकर्षणमा आएका उतारचढाव अनुरूप गरिवी निवारणकालागि के कस्ता रणनीतिहरू विकासोन्मुख देशहरूकाएक प्रस्तावित/कार्यान्वित भए र नेपालको गरिवी निवारण रणनीतिहरूमा त्यसको कुन वेला के प्रभाव पऱ्यो, परेन भनी संक्षिप्त समीक्षा गर्ने प्रयास गरेको छ। यसैगरी गरिवी निवारण सम्बन्धमा नेपालले निर्दिष्ट गरेका रणनीतिहरूको विकास क्रम समीक्षा गर्दै पछिल्ला अभ्यासहरू उपर यसमा चर्चा गरिएको छ। साथै विगत अनुभवबाट शिक्षा लिई अब वन्ने गरिवी निवारण रणनीतिपत्रलाई केही सुझाव दिने प्रयास पनि यसमा भएको छ।

## १. विषय प्रवेश

करीव आधा शताब्दि अघिदेखि नै विकास सिद्धान्त एवं प्रकर्षणहरूमा आएका उतारचढाव अनुरूप विश्वव्यापी रूपमै गरिवी निवारणका निमित्त कुनै न कुनै प्रकारका प्रयासहरू भइरहे। त्यसैगरी समसामयिक विश्वमा विकास प्रकर्षणमा आएका अवधारणात्मक परिवर्तन संगसंगै नेपालमा पनि विभिन्न नाममा गरीव जनताको जनजीविकाको स्तरमा सुधार ल्याउन प्रयासहरू भइरहेका हुन्। योजनावद्ध विकास प्रयासका विगत चालीस वर्ष भन्दा बढि अवधिमा मुलुकले भौतिक पूर्वाधार लगायत आर्थिक, सामाजिक क्षेत्रमा केही प्रगति हासिल गरेको भए पनि आवधिक योजनाले लक्ष्य गरेको परिमाणमा विकासका प्रतिफलहरू सर्वसाधारण जनतामा पुग्न नसक्दा लक्षित परिमाणमा गरीव जनताको जीवनस्तरमा भने सुधार आउन सकेन (रा.यो.आ. २०५५)। त्यसैले गरिवी नेपालको समसामयिक विकास प्रयासका लागि अद्यपि एक प्रमुख चुनौतीका रूपमा रही रहेको छ।

यस तथ्यलाई मनन गरी चालू नवौं योजनाले स्पष्ट दीर्घकालीन लक्ष्यका साथ गरिवी निवारणलाई एक मात्र मूल उद्देश्यका रूपमा लिई यसलाई एक राष्ट्रिय अभियानको रूप दिएको छ। त्यस अनुरूप नीतिगत सुधार, संस्थागत व्यवस्था एवं कार्यक्रम कार्यान्वयनका प्रयास हुनुका साथै गरीवलाई सोभै लक्षित गरी थुप्रै कार्यक्रमहरू संचालित छन्। चालू नवौं योजनाले प्रथम तीन वर्षभन्दा बढि अवधि पार गरिसकेको भए पनि यसको मध्यावधि मूल्यांकन प्रक्रियामै रहेकाले यस अवधिमा गरिवी निवारण सम्बन्धमा हासिल हुन सकेको यथार्थ प्रगति अहिले नै एकिन गर्न सकिने स्थिति छैन। प्रस्तुत पृष्ठभूमिमा यस लेखले गरिवी निवारणसम्बन्धी केही सैद्धान्तिक, नीतिगत एवं संस्थागत सुधारका प्रयासहरूको संक्षेपमा समीक्षा गर्ने प्रयास गर्नेछ। साथै यहाँ विकास प्रकर्षणमा आएको आयामिक परिवर्तन अनुरूप गरिवी निवारण रणनीतिमा भएका परिवर्तनहरू समीक्षा गर्दै नेपालमा गरिवी निवारण सम्बन्धी रणनीतिहरूको विकासक्रम एवं यस सम्बन्धमा भएका पछिल्ला प्रयासहरू संक्षेपमा चर्चा गरिनेछ।

## २. विकास सिद्धान्त अनुरूप गरिवी निवारण रणनीतिहरूको विकास क्रम :

गरिवी निवारणले सन् १९५० को दशकदेखि नै विकास अभियानमा प्राथमिकता पाउँदै आएको छ। सन् १९५० को दशकदेखि १९९० को दशकसम्म विकास प्रयासमा विद्यमान जटिलताका साथ साथै विकास सिद्धान्तहरूमा पनि उतार चढाव आइरहेको देखिन्छ। यस अनुरूप गरिवी निवारणका दृष्टिले हेर्दा यी ५ दशकमा विकास सिद्धान्तहरूका पाँचै थरी प्राथमिकताहरू रहन भएको पाइन्छ। यी विकास सिद्धान्तहरूको प्राथमिकता, गरिवी निवारणसम्बन्धी रणनीतिहरू एवं वैकल्पिक अवधारणाहरू निम्न तालिकामा प्रस्तुत गरिएको छ :

तालिका नं १

### विकास सिद्धान्तहरूका प्राथमिकता एवं गरिवी निवारण रणनीतिहरू

अवधि (दशकमा)	विकास सिद्धान्तका प्राथमिकता एवं कार्यक्रम	गरिवी निवारण रणनीतिहरू	वैकल्पिक अवधारणाहरू
१९५०	औद्योगिकीकरण मार्फत वृद्धि र भौतिक पूँजी निर्माण	सामुदायिक विकास	गरीवीको कारण साम्राज्यवाद
१९६०	मानव पूँजी विकास र सेवा वृद्धिकालागि कृषिमा	ट्रिकल डाउन एप्रोच	डिपेन्डेन्सी सिद्धान्त र समाजवादी राज्य

\* उप सचिव, राष्ट्रिय योजना आयोगको सचिवालय

	सघनीकरण		
१९७०	वृद्धिको पुनः वितरण	आधारभूत आवश्यकता र एकिकृत ग्रामीण विकास	सानो नै सुन्दर हो ।
१९८०	नव उदारीकरण, संरचनात्मक समायोजन कार्यक्रम	गैरसरकारी संस्था, समायोजन कार्यक्रमका सामाजिक पक्षहरू	संरचनावाद र सरकारको सुधिएको हस्तक्षेप ।
१९९०	गरिवी निवारण	श्रममूलक वृद्धि, सामाजिक सेवामा प्राथमिकता र सुरक्षाको जालो ।	सम्पतिको पुनः वितरण

(स्रोत : लिप्टन, एम. र म्याक्सवेल, एस. १९९२ र विश्ववैक, २०००)

यस लेखले प्रस्तुत तालिकाको हरेक पक्षको व्याख्या गर्ने लक्ष्य लिएको नभए पनि गरिवी निवारणका रणनीतिहरूको विकासक्रम यहाँ संक्षेपमा समीक्षा गर्ने प्रयास गरिनेछ ।

सन् १९५० को दशकमा व्यापक औद्योगिकीकरण नै विकासको प्रथम प्राथमिकता हो भन्ने अवधारणा अनुरूप त्यस दशक र १९६० को दशकमा समेत भौतिक पूँजी र पूर्वाधारलाई नै प्राथमिक विकासको माध्यम मानी ठूलो लगानी गर्नु पर्दछ भन्ने व्यापक धारणा रहेको थियो । (विश्व वैक २०००) । सन् ५० को दशकमा गरिवी निवारणका निमित्त सामुदायिक विकास रणनीतिमा प्राथमिकता दिइए पनि ६० को दशकमा भने तीव्रतर वृद्धि हासिल भए पछि स्वतः गरीवसम्म ट्रिकल डाउन भएर जान्छ भन्ने धारणा अघि आयो । यो धारणा सन् १९७० को दशकसम्म कायमै रहे पनि यस दशकमा आधारभूत आवश्यकताका कार्यक्रम र एकिकृत ग्रामीण विकासका प्याकेज कार्यक्रमहरू गरिवी निवारणतर्फ लक्षित भई आए । यसरी भएको विकास अवधारणाको विकास क्रमसंगै भौतिक पूँजी एवं पूर्वाधारको लगानी मात्र पूर्ण नहुने हुँदा कम्तीमा शिक्षा, स्वास्थ्य आदिमा लगानी गर्नुपर्दछ भन्ने आवश्यकता महसुस भयो । साथै शिक्षा तथा स्वास्थ्यमा गरिने लगानी गरीव जनताको आम्दानी वृद्धि गर्नकालागि महत्वपूर्ण हुन्छ भन्ने सोचाइ विकास भयो ( विश्व वैक, २०००) ।

जेनेभामा १९७६ मा भएको रोजगारी वृद्धि तथा आधारभूत आवश्यकतासम्बन्धी विश्व सम्मेलन अनुरूप शिक्षा र स्वास्थ्यका अतिरिक्त आधारभूत आवश्यकता अन्तर्गत पोषण तथा खानेपानी, लत्ताकपडा तथा सुरक्षा, रोजगारी तथा सहभागिता र राजनीति समेत समावेश गरिए । आधारभूत आवश्यकताका कार्यक्रमहरूका अतिरिक्त यसै दशकमा एकिकृत ग्रामीण विकासका कार्यक्रमहरू अघि ल्याइए । कुनै ग्रामीण क्षेत्रको विकासमा खास क्षेत्रगत आयोजनाको भन्दा विभिन्न क्षेत्रगत कार्यक्रमहरूको एकिकृत प्याकेज कार्यक्रम प्रभावकारी हुन्छ भन्ने धारणा अनुरूप यस्ता कार्यक्रमहरू संचालनमा ल्याइएका थिए । यी आधारभूत आवश्यकता र एकिकृत कार्यक्रम आउनुका पछाडि आर्थिक वृद्धिले गरिवी निवारणलाई पूर्ण योगदान गर्न सक्दैन भन्ने नै थियो । केही विद्वानहरूले त यसभन्दा पनि अघि बढी आर्थिक वृद्धिले असमानता बढाउने र निरपेक्ष गरिवीलाई अझै खराव गर्ने निष्कर्ष निकालेका थिए (हन्ट, डि. १९८९) ।

आधारभूत आवश्यकताका कार्यक्रममार्फत गरिवी निवारणका प्रयास अघि बढिरहेको सन्दर्भमा १९८० को दशकमा भएको रणनीतिक परिवर्तन भने त्यति उत्साहजनक रहेन । यस दशकमा आर्थिक समायोजन कार्यक्रम अन्तर्गत संरचनात्मक सुधारमार्फत समग्र विकास गरी निरपेक्ष गरिवी घटाउन सकिने धारणा अनुरूप दातृ संस्थाहरू अघि बढे । तर गरीवहरूकालागि यो दशक भन्नु निराशाजनक रहन गयो । विश्ववैकका तत्कालीन अध्यक्ष कोनेवलका अनुसार यो दशकमा चीन, इण्डोनेशिया र भारत जस्ता केही देशले सन्तोषजनक वृद्धि हासिल गरे पनि ल्याटिन अमेरिका, सब सहारन अफ्रिका र अन्य एशियाली देशका गरीवहरूकालागि सरकारले सार्वजनिक खर्चमा गरेको कटौतिका कारण १९८० को दशक हराएको दशक (lost decade) का रूपमा रहन गयो (विश्व वैक, १९९०) । यसै तथ्यलाई मनन गरी १९९० को दशकको प्रारम्भतिरैदेखि आइ.एम.एफ. ले गरीवी कार्यसूची सहितको आर्थिक समायोजन कार्यक्रम नाम दिएर गरिवीलाई लक्षित गरी केही सार्वजनिक खर्चहरू गर्न सकिने सुझाव दिन थाल्यो ।

सन् १९९० को दशकको प्रारम्भमै विश्ववैकले नयाँ गरिवीको कार्यसूची (New Poverty Agenda) लागू गयो । यस अन्तर्गत श्रम मूलक आर्थिक वृद्धि र गरीव जनतालाई स्वास्थ्य एवं शिक्षा जस्ता आधारभूत सामाजिक सेवाहरूको उपलब्धि जस्ता दुई मूल रणनीति समावेश गरिए । साथै प्राकृतिक प्रकोपबाट पीडित, असहाय एवं वृद्ध गरीवहरूलाई लक्षित गरी सुरक्षाको जालो (safety net) सम्बन्धी कार्यक्रम संचालन गर्नुपर्ने विषय पनि यसमा समाविष्ट थियो । यसो हुँदा हुँदै पनि उक्त नयाँ गरिवीको कार्यसूची विशेषतः आम्दानी एवं उपभोग गरिवीसँग मात्रै सम्बन्धित थियो, जुन गरिवीको स्थिति एवं गहनता हेर्ने एउटा पक्ष मात्रै हो । अर्थात् अर्को शब्दमा यसले सामाजिक परिसूचकहरूका आधारमा पछाडि परेका वा गरिवीको स्थितिमा रहेकाहरूलाई समेट्न सकेको थिएन । अर्कोतर्फ संयुक्त राष्ट्रसंघीय विकास कार्यक्रम (यू.एन.डि.पि) बाट सामाजिक परिसूचकहरूका आधारमा राष्ट्रहरूको वर्गीकरण गरी गरिवी निवारणकालागि मानवीय विकास हुनुपर्ने धारणासहित मानव विकास प्रतिवेदनहरू प्रकाशित भइरहेका थिए । मानव विकास प्रतिवेदन अनुरूप मानिसहरूले त्यस्ता केही मूल्य मान्यता हासिल गरिरहेका हुन्छन् जुन न तत्काल देख्न सकिन्छ न आम्दानी वृद्धिका रूपमा तत्कालै मापन गर्न सकिन्छ (यू.एन.डि.पि., १९९०) । साथै आम्दानी वृद्धि भएमा नै पनि

उनीहरूको सामाजिक विकास नहुँदासम्म दिगो रूपमा गरिवीबाट उन्मुक्ति हुन नसक्ने हुँदा मानव विकासमा बढी जोड दिइनुपर्ने धारणा यस अन्तर्गत प्रस्तुत हुने गरेको छ ।

गरिवी निवारणको रणनीतिको विकास क्रममै विश्ववैकले सन् २००० मा विश्व विकास प्रतिवेदन मार्फत मौकाहरू प्रवर्द्धन गर्ने, सशक्तीकरण सहजीकरण गर्ने एवं सुरक्षा सुदृढ गर्ने जस्ता तीन रणनीतिहरू गरिवीलाई आक्रमण गर्नका निमित्त भनी प्रस्तावित गरेको छ (विश्ववैक २०००) । यसैगरी मावन विकास प्रतिवेदन २००० मा समेत सशक्तीकरण, जनशक्ति विकास, सहभागितामूलक एवं सामुदायिक व्यवस्थापन, विकेन्द्रीकरण, सुशासन आदि प्रमुख तत्वहरू प्रस्तावित छन् । यसैगरी सामाजिक क्षेत्रको विकासका निमित्त आधारभूत प्राथमिक शिक्षा, प्राथमिक स्वास्थ्य तथा खानेपानीकालागि सरकारी लगानी अभिवृद्धि गर्नुपर्ने जस्ता विषयहरू यसमा रहेका छन् ।

प्रस्तुत अनुच्छेदहरूमा उल्लेख भए अनुरूप गरिवी निवारण सम्बन्धमा विगत आधा शताब्दिमा थुप्रै रणनीतिक परिवर्तनहरू भएका छन् । कुनै खास रणनीति एवं कार्यक्रमहरूलाई निरन्तरता दिनेभन्दा पनि प्रत्येक नव दशकमा नयाँ रणनीतिक प्रयोग गर्ने र शब्दहरूको चयनमा नै ध्यान दिइएको पनि देखिन्छ । विद्वान आस्कविथ भन्दछन् गरिवी निवारणको अवधारणामा विगतमा कुनै नवीनता नआए पनि अन्तर्राष्ट्रिय संस्थाहरू एवं प्राज्ञहरूबाट गरिवी निवारणकालागि संगतिपूर्ण समाधान र नयाँ उचित शब्दावली दिने क्रमसंगै यो विकास हुँदै आएको छ ( आस्कविथ, १९९४) ।

### ३. नेपालमा गरिवी निवारण रणनीतिहरूको विकासक्रम :

नेपालमा गरिवी निवारण सम्बन्धमा भएका रणनीतिक विकासक्रम एवं गरिवी घटाउने प्रयासहरूलाई निम्न वर्गोक्तिमा दुई अवधिमा विभाजन गरी संक्षेपमा चर्चा गर्ने प्रयास गरिएको छ :

#### ३.१ प्रथम अवधि (१९५६-१९९७)

##### (क) प्रथम योजनादेखि छैटौँ योजनासम्म :

जनताको जीवनस्तर उकास्नका निमित्त आर्थिक, सामाजिक विकासकालागि आयोजना तथा कार्यक्रम तर्जुमा गर्ने क्रम प्रथम योजनाकालदेखि नै प्रारम्भ भएका हुन् । गरिवी निवारण आवधिक योजनाको मूल उद्देश्यकै रूपमा चाहीं सातौँ योजना अघि सम्म स्पष्ट रूपमा आएन । तर, सन् १९७० को दशकमा जनताका आधारभूत आवश्यकता परिपूर्ति गर्ने सम्बन्धमा थुप्रै अध्ययनहरू भएका थिए । यसमध्ये राष्ट्रिय योजना आयोगद्वारा १९७७ मा गरिएको रोजगारी, आय वितरण र उपभोग ढाँचा पनि एक हो । यसैगरी सन् १९७५ देखि योजना निर्माणमा क्षेत्रीय योजना अवधारणालाई समावेस गर्दै क्षेत्रीय सन्तुलन कायम राख्ने र पिछडिएका क्षेत्रका जनतालाई केन्द्रित गरी बढी साधन विनियोजन गर्नमा जोड दिन थालियो । यी विविध प्रयासहरू भए पनि मुलुकमा व्यापक गरिवी रहेको स्वीकारोक्ति गर्ने पहिलो दस्तावेज भने ७० को दशकको अन्त्यमा राष्ट्रिय योजना आयोगले राष्ट्रिय विकास परिषदमा प्रस्तुत गरेको गरिवी सम्बन्धी कार्यपत्र नै हो । उक्त कार्यपत्रले पहिलोपल्ट मुलुकमा विद्यमान गरिवीको स्थिति र गरिवी समस्या रहनुका कारणहरूका रूपमा आमदानी अति कम हुनु र आमदानीको वितरणमा व्यापक असमानता रहनुलाई नै उल्लेख गरेको थियो । गरिवी सम्बन्धी अध्ययन, छलफलको क्रम प्रारम्भ गरिए पनि गरिवी घटाउने स्पष्ट नीति एवं कार्यक्रमहरू छैटौँ योजनासम्म पनि आउन सकेनन् ।

##### (ख) आधारभूत आवश्यकता परिपूर्ति कार्यक्रम :

अन्तर्राष्ट्रिय स्तरमा विकास सिद्धान्त एवं गरिवी निवारणको रणनीतिक विकासक्रम अनुरूप १९७० को दशकमा आएको आधारभूत आवश्यकता परिपूर्ति कार्यक्रम नेपालले पनि सातौँ योजना (१९८५-९०) मा समावेस गर्‍यो । उक्त योजनाका ३ उद्देश्यहरूमध्ये जनताको आधारभूत आवश्यकता परिपूर्ति गर्नु एक प्रमुख थियो । आधारभूत आवश्यकता कार्यक्रम अन्तर्गत जनताका न्यूनतम आधारभूत आवश्यकताहरू (खाद्यान्न, लत्ताकपडा, आवास, स्वास्थ्य, शिक्षा र सुरक्षा) रोजगारीका अवसरहरू सिर्जना गर्दै आय वितरणमा विद्यमान असमानता हटाई १५ वर्षभित्र परिपूर्ति गर्ने लक्ष्य राखिएको थियो । यी प्रत्येक आधारभूत आवश्यकताकालागि मापन गर्ने इकाइ सहितका न्यूनतम स्तर निर्धारण गरिएका थिए । यस अन्तर्गत प्रत्येक परिवारलाई न्यूनतम जीवन यापन गर्न आवश्यक साधनहरू परिपूर्ति गर्न आवश्यक पर्ने आमदानीको अनुमान गर्नुका साथै उक्त आमदानीस्तर भन्दा कम आमदानी भएका गरीब परिवारहरूको अनुमान गरिएको थियो । त्यसैगरी उक्त कार्यक्रममा सन् १९८४/८५ देखि १९९९/२००० सम्म अर्थतन्त्रमा वार्षिक ५.७ प्रतिशतले वृद्धि हासिल गर्ने लक्ष्य राखिएको थियो । यी आधारभूत आवश्यकताका कार्यक्रमहरूमा जनताको माग पक्षमा ध्यान नदिई केवल आपूर्ति पक्षबाट मात्र लक्ष्य निर्धारण गरी कार्यक्रम केन्द्रित गरिएका थिए । यी कार्यक्रमहरूको केही वर्षसम्म उचित अनुगमन तथा मूल्यांकन गरिए पनि पिछ्ल्ला वर्षहरूमा आएर पर्याप्त ध्यान दिन छोडिएकाले कार्यक्रम कार्यान्वयनमा निरन्तरता आउन सकेन । त्यसर्थ, कार्यान्वयनमा प्रतिबद्धताकै अभावमा उक्त कार्यक्रम सफल हुन सकेन ।

(ग) आठौं योजना (१९९२-९७) :

प्रजातान्त्रिक बहुदलीय शासन व्यवस्थाको पुनः स्थापना पछि तर्जुमा भई कार्यान्वयन भएको आठौं योजनाले अंगिकार गरेका ३ वटा मूल उद्देश्य मध्ये गरिवी निवारण एक रहेको थियो । उक्त योजनाले गरिवी निवारणका निमित्त सातौं योजनासम्म भएका प्रयासहरू सैद्धान्तिक रूपमा त्रुटीपूर्ण र कार्यान्वयन पक्ष कमजोर रहेको मूल्यांकन गर्दै त्यतिवेला सरकारबाट उपलब्ध सहूलियतपूर्ण सेवा सुविधाहरू गरीवहरूभन्दा पनि धनी वा गरीवमध्येकै पनि सम्पन्न समुदायले मात्र लिन सकेको मूल्यांकन गर्‍यो (रायोआ २०४९) । गरीवको सजिलो तरिकाले पहिचान गर्ने, उत्पादन साधनमा पहुँच बढाउने, रोजगारी सिर्जना, खाद्य सुरक्षा, उपयुक्त कानुनी व्यवस्था जस्ता गरिवी निवारणसम्बन्धी मुख्य रणनीतिहरू निर्दिष्ट गरेको उक्त योजनाले पनि गरीवलाई लक्षित गरी सोभै कार्यक्रम लैजाने भन्दा पनि समष्टिगत आर्थिक विकास र साधारण आर्थिक सामाजिक विकासलाई नै प्राथमिकता दियो । अर्को शब्दमा उक्त योजनाले पनि संरचनात्मक समायोजन कार्यक्रमलाई नै अवलम्बन गर्दै आर्थिक वृद्धिमा आधारित गरिवी निवारण कार्यक्रमलाई नै जोड दियो ।

संरचनात्मक समायोजन कार्यक्रम अनुरूप सरकारी खर्चहरू घटाउने नाममा सामाजिक सेवाहरूमा दिई आएको सरकारी अनुदान एवं लगानी घटाएको फलस्वरूप महिला, बालबालिका एवं पिछडिएका वर्गलाई अल्पकालीन अवधिमा भन्ने नकारात्मक असर पर्न गयो । त्यसैगरी गरिवहरूलाई लक्षित गरी संचालित कार्यक्रमहरूले थोरै गरीवलाई मात्र समेट्न सकेको, ती कार्यक्रमहरू सरकारी, गैरसरकारी तथा निजी संस्थाहरूको संलग्नतामा संचालित भए तापनि समन्वयको अभावले गर्दा कार्यक्रममा दोहोरोपना आएको, र लक्षित कार्यक्रमहरूको संचालनमा गरीव जनतालाई संलग्न गराइनु पर्नेमा सो हुन नसक्दा ती कार्यक्रमहरूले गरीव परिवारको सामाजिक आर्थिक अवस्थामा अपेक्षित सुधार ल्याउन सकेनन् (रायोआ, २०५५) ।

३.२ दोस्रो अवधि (नवौं योजना प्रारम्भ भएपछि) :

(क) नवौं योजनाको दस्तावेज

आठौं योजनामा लिइएका नीतिहरूबाट खासगरी गैर कृषि क्षेत्रको वृद्धि दर उच्च हुन सकेको भए पनि मुलुकमा व्याप्त गरिवीको समस्या निराकरणमा खासै सुधार हुन सकेन । यसै तथ्यलाई मनन गरी चालू नवौं योजनाले राष्ट्रको विकासक्रमलाई अग्रगति दिँदै लैजाने क्रममा वीस वर्षे दीर्घकालीन विकास अवधारणासँग तादात्म्य कायम गरी राष्ट्रका सामु प्रमुख चुनौतीका रूपमा रहेको गरिवीको समस्यालाई कम गर्न गरिवी निवारणलाई एक मात्र उद्देश्यका रूपमा अंगिकार गरेको छ । यस योजनाले आठौं योजनाको अन्त्यमा रहेको गरिवीको रेखामुनीको जनसंख्या ४२ प्रतिशतलाई आगामी २० वर्षमा १० प्रतिशतमा भार्ने दीर्घकालीन लक्ष्य अनुरूप नवौं योजनावधिमा ३२ मा भार्ने लक्ष्य निर्धारण गरेको छ । यी लक्ष्य हासिल गर्नका निमित्त निम्न बमोजिम तीन मूल रणनीतिहरू निर्धारण गरिएका छन् ।

१. उच्च आर्थिक वृद्धिदर हासिल गर्ने ।
२. प्राथमिक शिक्षा, स्वास्थ्य तथा खानेपानी जस्ता सामाजिक सेवाका क्षेत्रमा लगानी अभिवृद्धि गर्ने र
३. पिछडिएका समुदाय, क्षेत्र एवं व्यक्तिहरूलाई सोभै लक्षित गरी कार्यक्रम संचालन गर्ने ।

उच्च आर्थिक वृद्धि हासिल भएपछि मात्रै रोजगारी, आय आर्जन र आय वृद्धिका अवसरहरू सिर्जना हुन सक्ने भएकाले यसलाई गरिवी निवारणको एक मूल रणनीतिका रूपमा लिइएको हो । यस्तो वृद्धि हासिल गर्न पनि मुलुकको ८० प्रतिशत जनशक्तिलाई आश्रय दिइरहेको एवं राष्ट्रिय आयमा ४० प्रतिशत योगदान गर्ने कृषि क्षेत्रलाई नै प्रथम प्राथमिकता दिइएको छ । कृषि क्षेत्रको विकासले एकैचोटी धेरै जनतालाई असर पार्ने मात्र नभई यसबाट कृषकहरूको आयस्तरमा वृद्धि भई गैरकृषि वस्तुको माग हुन थाल्ने हुँदा सो मागलाई परिपूर्तिका निमित्त त्यस्ता उत्पादनलाई प्रोत्साहन हुन जान्छ । यस योजनाले दीर्घकालीन कृषि योजना अनुरूप रासायनिक मल, सिंचाइ सुविधा, कृषि सडक ग्रामीण विद्युतीकरण आदिलाई एकिकृत प्याकेजका रूपमा लैजाने नीतिगत व्यवस्था गरेको छ । साथै कृषि सामग्रीको आपूर्तिमा निजी क्षेत्रको सहभागिता, वजारीकरण र आयमूलक कृषि उत्पादन आदि पक्षलाई पनि कृषि क्षेत्रको वृद्धि हासिल गर्नकालागि मूल आधार मानी कार्यक्रम तर्जुमा गरेको छ ।

यसैगरी गरिवी निवारणकालागि रोजगारी प्रवर्द्धन एक प्रमुख आवश्यकताका रूपमा यस योजनाले अंगिकार गरेको छ । उच्च आर्थिक वृद्धिदर हासिल हुने क्रममा सिर्जना हुने रोजगारीका अवसरमा गरीव जनताको पहुँच सुनिश्चित गर्न रोजगारीका अवसर अनुरूप तालिमको व्यवस्था, जनशक्ति विकास कार्यक्रमहरू यसमा समाविष्ट छन् । यसै क्रममा गरीवहरूलाई प्रत्यक्ष सहयोग पुऱ्याउन सामाजिक क्षेत्रमा लगानी बढाउने रणनीति लिइएको छ । सामाजिक क्षेत्रभित्र पनि प्राथमिकताका क्षेत्रहरू जस्तै प्राथमिक स्वास्थ्य, साक्षरता एवं प्राथमिक शिक्षा र खानेपानीमा वढी साधन विनियोजन गर्ने नीति रहेको छ । सामाजिक क्षेत्रमा गरिने लगानीले श्रमको उत्पादकत्व बढाउने तथ्यलाई पनि स्वीकार गरिएको छ ।

अर्कोतर्फ उदारीकरण एवं वजारीकरणका क्रममा प्रतिस्पर्धात्मक रूपमा अगाडि आई प्रत्यक्ष फाइदा लिन

नसक्ने तथा यस विकास प्रक्रियाबाट प्रभावित हुन नसक्ने पिछडिएका, विपन्न, कमजोर, महिला, बालबालिका आदिलाई सोझै केन्द्रित गरी विभिन्न लक्षित कार्यक्रम संचालन गर्ने रणनीति पनि यस योजनाले लिएको छ ।

उल्लिखित ३ मूल रणनीतिका अतिरिक्त यस योजनामा राष्ट्रिय विकासमा निजी क्षेत्रको भूमिकालाई दृष्टिगत गरी उनीहरूको सहभागिता बढाउन उपयुक्त वातावरण तयार गर्दै जाने, सरकारको भूमिका पुनः परिभाषित गरी सामाजिक क्षेत्र एवं पूर्वाधार सिर्जनामा लगानी गर्ने तथा अनुगमन, मूल्यांकनमा नै केन्द्रित गर्ने, सुशासन तथा प्रशासनिक सुधार, स्थानीय निकायहरूलाई साधन एवं अधिकार सम्पन्न बनाउन विकेन्द्रीकरण अवधारणालाई व्यवहारिक रूपमा लागू गर्दै जाने, गरिवी निवारणमा गैरसरकारी एवं सामाजिक संस्थाहरूलाई व्यापक रूपमा परिचालन गर्ने र समष्टिगत आर्थिक स्थायित्व एवं आर्थिक तथा वित्तीय अनुशासनसम्बन्धी नीतिगत व्यवस्थाहरू गरिवी निवारणलाई नै केन्द्रित गरी समावेश गरिएका छन् ।

(ग) नेपाल विकास मंचको पेरिस बैठकमा प्रस्तुत गरिवी निवारण रणनीति :

श्री ५ को सरकारले नेपाल विकास मंचको केही समय अघि पेरिसमा सम्पन्न बैठकमा गरिवी निवारण सम्बन्धी नीति एवं रणनीतिहरूलाई अभै प्रभावकारी बनाई गरिवी निवारण सम्बन्धमा थप उपलब्धि हासिल गर्न प्रतिवद्धता जाहेर गरेको छ । गरिवीको स्थिति एवं संचालित लक्षित कार्यक्रमहरूको संक्षिप्त समीक्षा समेत समाविष्ट गरी प्रस्तुत उक्त कार्यपत्रमा केही गरिवी निवारण कार्यक्रमहरूमा सरकारी प्रतिवद्धता दोहोर्याइएको छ ।

उक्त कार्यपत्रमा मुलुकमा विद्यमान गरिवीलाई आक्रमण गर्न विस्तृत एकिकृत गरिवी निवारण रणनीति आवश्यक भएको र यस्तो रणनीति विना गरिव जनतालाई गरिवीको जालबाट मुक्त गराउन गरिने सरकारी एवं दाताहरूका प्रयासहरू प्रभावकारी नहुने यथार्थतालाई स्वीकार गरिएको छ । उक्त कार्यपत्रमा निम्न तालिकामा संक्षेपमा उतारिए अनुरूपका रणनीतिहरू नेपालका निमित्त उपयुक्त हुने कुरा प्रस्तावित छन् ।

**तालिका नं. २**

**पेरिस बैठकमा प्रस्तुत गरिवी निवारण रणनीतिको सारांश**

विवरण	रणनीतिहरू	कार्यक्रम/क्रियाकलापहरू
फराकिलो आधार भएको आर्थिक वृद्धि	<ul style="list-style-type: none"> <li>कृषि क्षेत्रको वृद्धि ४-५ प्रतिशत हासिल गर्ने ।</li> <li>निजी क्षेत्रले अगुवाई गर्ने वृद्धिमा जोड दिने ।</li> </ul>	<ul style="list-style-type: none"> <li>लगानी बढाउने ।</li> <li>APP को योजना अनुरूप सार्वजनिक खर्च छुट्याउने ।</li> <li>कार्यान्वयन पद्धति सुधार गर्ने ।</li> <li>निजी क्षेत्रको सहभागिता बढाउन वातावरण तयार गर्नुका साथै सहजीकरण गर्ने ।</li> </ul>
समष्टिगत आर्थिक स्थायित्व र संरचनागत नीतिहरू	<ul style="list-style-type: none"> <li>स्थिर र अनुमान गर्न सकिने समष्टिगत आर्थिक वातावरण कायम गर्ने ।</li> <li>विश्वव्यापीकरण र उदारीकरणबाट पिछडिएका वर्गमा पार्न सक्ने प्रभाव र आम्दानी असमानतामा हुने वृद्धि विश्लेषण गरी आवश्यक उपाय अपनाउने ।</li> </ul>	<ul style="list-style-type: none"> <li>वजेट घाटा कम गर्ने।</li> <li>मूल्यवृद्धि न्यून गर्ने ।</li> <li>अन्य वित्तीय र बाह्य क्षेत्रका सूचकहरू ।</li> </ul>
सामाजिक क्षेत्र विकास	<ul style="list-style-type: none"> <li>सामाजिक क्षेत्रमा सरकारी लगानी वृद्धिलाई निरन्तरता दिने ।</li> <li>साक्षरता, आधारभूत शिक्षा, प्राथमिक स्वास्थ्य र माग अनुरूपका सीप विकास कार्यक्रम संचालन गर्ने ।</li> <li>विकेन्द्रित व्यवस्थापन ।</li> <li>सामाजिक सेवाको वितरणमा निजी क्षेत्रलाई संलग्न गराउने ।</li> </ul>	

सुशासन	<ul style="list-style-type: none"> <li>● सामाजिक परिचालन</li> <li>● निजामती सेवा सुधार</li> <li>● सार्वजनिक खर्च पुनरावलोकन ।</li> <li>● गैससलाई परिचालन गर्ने ।</li> <li>● लक्षित कार्यक्रमहरू विस्तार गर्ने</li> <li>● लाभान्वित वर्ग पहिचान र लक्षित गर्ने पद्धति विकास गर्ने ।</li> <li>● गरिवी निवारण कोष एकिकृत लक्षित कार्यक्रमका रूपमा ल्याउने ।</li> </ul>	<ul style="list-style-type: none"> <li>● गरिवी निवारणको उद्देश्य हासिल गर्न टेवा दिने आयोजनाहरू</li> </ul>
लक्षित कार्यक्रमहरू	<ul style="list-style-type: none"> <li>● गरिवीका सूचकहरू र नीतिहरूको प्रभावलाई संस्थागत गर्ने ।</li> <li>● तथ्यांक संकलन विश्लेषण ।</li> <li>● जिविसको क्षमता बढाउने ।</li> </ul>	<ul style="list-style-type: none"> <li>● लाभान्वित वर्ग र स्थानीय निकायसँग विचार विमर्श गर्ने ।</li> </ul>
गरिवी विश्लेषण र अनुगमन		<ul style="list-style-type: none"> <li>● NLSS सर्भेको follow-up प्रत्येक ५ वर्षमा गर्ने ।</li> <li>● नीतिगत कार्यक्रमहरूको नियमित अनुगमन गर्ने ।</li> <li>● गरिवी नक्शांकन गर्ने ।</li> </ul>

यस रणनीति पत्रले फराकिलो आधार भएको आर्थिक वृद्धि र समष्टिगत आर्थिक स्थायित्वलाई गरिवी निवारणका निमित्त आवश्यक पूर्वाधारका रूपमा लिएको छ । यसैगरी सुशासन र सामाजिक प्राथमिकता क्षेत्रमा सरकारी लगानी विना उक्त उद्देश्य हासिल गर्न नसकिने कुरा स्वीकार गरी यसकालागि रणनीतिहरू प्रस्तावित गरिएका छन् । साथै लक्षित कार्यक्रमलाई विस्तार गर्ने र यसका निमित्त केन्द्रमा संस्थागत व्यवस्था स्वरूप गरिवी निवारण कोष स्थापना गरी लक्षित कार्यक्रमहरूलाई एउटै छाताभित्र ल्याउने प्रतिवद्धता देखाइएको छ ।

(ग) गरिवी निवारण रणनीति पत्र (Poverty Reduction Strategy Paper – PRSP) :

गरिवी निवारणका सन्दर्भमा पेरिस बैठकमा प्रस्तुत नीतिगत प्रतिवद्धताहरूलाई कार्यक्रम तहमा रूपान्तरण गर्न र विभिन्न नीतिगत व्यवस्थालाई गरिवी निवारणसम्बन्धी प्रयाससँग आवद्ध गराउन श्री ५ को सरकारबाट सहभागितामूलक प्रक्रिया अपनाई गरिवी निवारण रणनीति पत्र (PRSP) तयार गर्ने कार्य भइरहेको छ । यस्तो PRSP मा मुलुकको गरिवी स्थिति विश्लेषणका साथै गरिवी निवारणकालागि सबै क्षेत्रगत कार्यक्रमहरूका उद्देश्यहरू रणनीतिहरू, कार्यक्रमहरू, समय, जिम्मेवार निकाय र अपेक्षित प्रतिफल सहितको कार्यक्रम रूपरेखा (Programme Framework) समाविष्ट हुनु पर्दछ । आगामी करीव एक वर्षमा तयार गरिने लक्ष्य सहित उक्त दस्तावेजको अन्तरिम प्रतिवेदनको मस्यौदा तयार भइरहेको बुझिएको छ । गरिवी निवारणसम्बन्धी रणनीतिको विकासक्रममा यो नै अद्यावधिक दस्तावेज हुनेछ । विभिन्न दातृसंस्थाहरूले विकासोन्मुख मुलुकहरूमा लगानी गर्नकालागि यस्तो PRSP लाई मूल आधारका रूपमा लिने जनाएकाले पनि यस दस्तावेजको महत्व बढेको छ । यस रणनीति पत्र अन्तर्गत लक्षित कार्यक्रमहरूलाई एउटै छाताभित्र संचालन गराउन संस्थागत व्यवस्था स्वरूप एक गरिवी निवारण कोष स्थापना गर्ने लक्ष्य अनुरूप त्यसको अवधारणा पत्र तयार गर्ने कार्य पनि भैरहेको छ ।

४. पछिल्लो गरिवी निवारण रणनीतिको निर्देशक अवधारणा :

गरिवी निवारणका रणनीतिहरूको विकासक्रम सँगै नेपालले चालू नवौं योजनामा नयाँ गरिवी कार्यसूची (New Poverty Agenda) लाई नै आधार मानी फराकिलो आधार भएको आर्थिक वृद्धि, सामाजिक क्षेत्रको विकास र लक्षित कार्यक्रमहरूलाई मूल रणनीतिका रूपमा लिएको छ । यिनै मूल रणनीतिहरूलाई आधार मानी अन्य क्षेत्रगत रणनीतिहरू र कार्यक्रमहरूलाई गरिवी निवारण लक्ष्यसँग आवद्ध गराउने प्रयास भएका छन् । यस सैद्धान्तिक अवधारणाले विगतमा जस्तो आर्थिक वृद्धि मात्र गरिवी निवारणकालागि पनि मूल मन्त्र हुन्छ भने धारणामा परिवर्तन ल्याई फराकिलो आधार भएको वृद्धिसँगै यसको वितरण पक्ष पनि महत्वपूर्ण हुन्छ भन्ने तथ्यलाई स्वीकार गरिएको छ । वितरण पक्षलाई नै सुधार्ने क्रममा सामाजिक सेवाहरूमा गरीवहरूको पहुँच वृद्धि गरी मानवीय विकासलाई सुनिश्चित गर्ने अवधारणा लिइएको छ । सामाजिक क्षेत्रको विकासबाट गरिव जनतालाई उनीहरूको क्षमता पहिचान गराउन र उनीहरूको श्रमको उत्पादकत्व

अभिवृद्धि गरी आर्थिक वृद्धिमार्फत सिर्जना हुने रोजगारीहरूबाट लाभान्वित हुन मद्दत पुऱ्याउँदछ । साथै, आर्थिक विकासको प्रतिफल लिने प्रतिस्पर्धामा उत्रिन नसक्ने एवं सामाजिक, आर्थिक हिसावमा अति पछाडि परेका समूह, वर्ग र व्यक्तिहरूलाई सोभै लक्षित गरी कार्यक्रम संचालन गर्नुलाई अर्को मूल रणनीतिका रूपमा लिई यसकालागि थुप्रै कार्यक्रमहरू प्रस्तावित छन् ।

#### ५. समस्या तथा सुभावहरू :

१. गरिवी निवारण सम्बन्धमा तर्जुमा भई कार्यान्वयनमा आएका रणनीतिहरूमा निरन्तरता एवं एकरूपताको अभाव रहेको छ । कुनै पनि नीतिको कार्यान्वयन पछि पर्याप्त अनुसन्धान गरी त्यसको प्रभावकारिताको आधारमा आवश्यक भए परिमार्जन वा परिवर्तन गर्दै जानुपर्नेमा एकैचोटी फड्को मारी नयाँ रणनीति आउने अवस्थाले कार्यक्रममा निरन्तरता नरहने र अन्ततः मुलुकले अपेक्षा गरे अनुसन्धान जनतामा विद्यमान गरिवी घटन नसक्ने स्थिति रहन्छ । उदाहरणका निमित्त आधारभूत आवश्यकता परिपूर्तिको कार्यक्रममा रहेका शिक्षा, स्वास्थ्य तथा खानेपानी जस्ता प्राथमिकताका क्षेत्रहरूले बीचमा संरचनात्मक समायोजन कार्यक्रमका नाममा निरन्तर उच्च प्राथमिकता नपाए पनि पुनः नवौं योजनामा तिनै विषयलाई विशेष जोड दिइएको छ ।
२. श्री ५ को सरकार अन्तर्गत विकास आयोजना तथा कार्यक्रमहरू अनुगमन तथा मूल्यांकन गर्ने संयन्त्र विद्यमान छ । तर, नीतिहरूको अनुसन्धान, अनुगमन तथा मूल्यांकन गर्ने प्रभावकारी संस्थागत व्यवस्था नहुँदा नीति, रणनीति अनुरूप कार्यक्रम आयोजना बने, नबनेको हेर्न र ती रणनीतिहरूको प्रभाव उपर निरन्तर समीक्षा गरी त्यसमा परिमार्जन गर्ने प्रक्रियाले नियमितता पाउन सकेको छैन । नवौं योजनामा त्यस्तो संयन्त्र विकास गर्ने नीति रहेकाले तदनुसार आवश्यक व्यवस्था हुनु जरुरी देखिएको छ ।
३. विगतमा नीति, रणनीतिहरूको निर्माणमा सहभागितामूलक प्रक्रिया अपनाउन नसकिएको कारणले स्थानीय आवश्यकतालाई प्रतिबिम्बित गर्ने र प्रभावकारी रूपमा कार्यान्वयनमा आउने नीतिहरू तर्जुमा गर्ने कार्यमा कमजोरीहरू देखिएका छन् । अतः दलित, पिछडिएको वर्ग, जनजाति, महिला लगायत अन्य गरीव वर्गको आवाजलाई उचित स्थान दिन तिनीहरूलाई नीति निर्माण प्रक्रियामा संलग्न गराउनु उपयुक्त हुने देखिन्छ ।
४. नीति, रणनीतिहरू विहंगम प्रकृतिका, कार्यान्वयन गर्ने जिम्मेवार निकाय प्रष्ट नतोकिएका, अपेक्षित प्रगति हासिल गर्न आवश्यक कार्यक्रमहरूद्वारा स्पष्ट रूपमा परिभाषित नभएका र अनुगमन तथा मूल्यांकन गर्न उचित सूचकहरूको विकास नभइकनै तर्जुमा हुने गरेकाले तिनीहरूको प्रभावकारिता मूल्यांकन गर्न नसकिने स्थिति रहेको छ । यस स्थितिमा सुधार हुनु जरुरी छ ।
५. अब तर्जुमा हुने गरिवी निवारणको रणनीति पत्रमा निम्न विषयहरूका अतिरिक्त क्षेत्रगत लक्षित कार्यक्रमहरूलाई गरिवी निवारणको साभ्ना लक्ष्य हासिल गर्नेतर्फ समन्वयात्मक रूपमा समाविष्ट गर्नु उपयुक्त हुने देखिन्छ :
  - क्षेत्रगत उद्देश्यहरू हासिल गर्न स्पष्ट रणनीतिहरू निर्दिष्ट गर्दै त्यस अनुसार कार्यक्रम, क्रियाकलापहरू, अपेक्षित प्रतिफल मापन गर्ने सूचकहरू, जिम्मेवार निकाय, समयवधि आदि स्पष्ट उल्लेख गरी कार्यक्रम म्याट्रिक्स (Programme Matrix) रूपमा यो रणनीति पत्र आउनु उपयुक्त हुन्छ ।
  - हालसम्मका विकास प्रयासहरूले अपेक्षित प्रतिफल हासिल गर्न नसक्नुको एक प्रमुख कारण कार्यान्वयन, अनुगमन तथा मूल्यांकन पक्ष कमजोर रहनु नै देखिएको छ । त्यसैले कार्यान्वयन पक्षमा सुधार ल्याउन निर्णय प्रक्रियामा विकेन्द्रीकरण, सुशासन, निजामति सेवा सुधार एवं व्यवस्थापकीय क्षमता अभिवृद्धिकालागि जनशक्ति विकास पक्षलाई ध्यान दिनु जरुरी हुन्छ । त्यसैगरी अनुगमन तथा मूल्यांकन पक्षलाई सुदृढ गरी गरिवी अनुगमन कार्यलाई गाविस तहसम्म विस्तार गर्ने गरी संस्थागत व्यवस्था हुनुपर्ने देखिन्छ ।
  - लक्षित कार्यक्रम सम्बन्धमा प्रमुख समस्या गरीवहरूको पहिचान र कार्यक्रम कार्यान्वयनमा समन्वयको अभाव नै रहेकाले स्थानीय निकायहरूलाई यससम्बन्धी तथ्याकीय आधार विकास गर्न लगाउनु नै प्रमुख समाधानको उपाय हुनसक्ने हुँदा ती निकायहरूको संस्थागत विकासमा ध्यान दिनु जरुरी देखिएको छ ।
  - निश्चयनै उक्त रणनीति पत्रमा सामाजिक प्राथमिकताका क्षेत्रको विकासका सिलसिलामा शिक्षा, स्वास्थ्य तथा खानेपानीमा परिमाण्मात्मक वृद्धिका लक्ष्यहरू समावेस हुने नै छन् । तर, यी क्षेत्रहरूको विकासका क्रममा गुणस्तरको पक्ष पनि उत्तिकै महत्त्वपूर्ण रहेको तथ्यलाई उक्त रणनीति पत्रले विर्सनु हुँदैन ।
  - क्षेत्रगत लक्षित कार्यक्रमहरू तितरवितर अवस्थामा रहेका सरकारी, गैरसरकारी विभिन्न निकायहरूबाट कार्यक्रम कार्यान्वयन भइरहेको र सूचनाको आदानप्रदान एवं समन्वयको अभाव रहेको कारणले अनुगमन तथा मूल्यांकनमा समस्या रहेको छ । यसैगरी सफल लक्षित कार्यक्रमहरू पहिचान गरी विस्तार (Upscale) गर्न, एवं पुनः संचालन (Replicate) गर्न कठिनाई रहेको हुँदा लक्षित कार्यक्रमहरूलाई एउटै छाताभिन्न संचालन गर्न नवौं योजनाले परिकल्पना गरे वमोजिम गरिवी निवारण कोष यथाशिघ्र स्थापना गर्नु उपयुक्त हुने देखिन्छ । यसले उक्त रणनीति पत्रलाई प्रभावकारी रूपमा कार्यान्वयनमा ल्याउन मद्दत पुऱ्याउने देखिन्छ ।

## ६. निष्कर्ष

मुलुकले योजनावद्ध विकास क्रमको प्रारम्भदेखि नै प्रत्यक्ष तथा अप्रत्यक्ष रूपमा गरीव जनताको जीवनस्तरमा सुधार ल्याउन आवश्यक रणनीतिहरू निर्धारण गरी कार्यान्वयनमा ल्याएको देखिन्छ। यी रणनीतिहरू विकास प्रकृषण एवं गरिवी निवारण सम्बन्धमा आइरहेका रणनीतिक परिवर्तन अनुरूप नै तर्जुमा भई कार्यान्वयन भइरहेका छन्। तर, रणनीति अनुरूप कार्यक्रम कार्यान्वयन हुन नसकेको कारणले लक्षित परिमाणमा गरिव जनताको जीवनस्तर सुधार गर्ने कार्यमा सफलता भने हासिल हुन सकेको छैन। यसका पछाडि अन्य थुप्रै कारणहरू रहे पनि गरिवी निवारणसम्बन्धी रणनीतिहरू तर्जुमा गर्दा गरीव जनताको सहभागिता नगराउने प्रक्रियाले उनीहरूको भावनाको प्रतिनिधित्व नहुनु, रणनीतिहरूको नियमित अनुसन्धान, अनुगमन तथा मूल्यांकन हुने व्यवस्था नहुनु र प्रभाव मूल्यांकन विना नै रणनीतिहरू पटक पटक परिवर्तन भइरहनु यस क्षेत्रका प्रमुख समस्याहरूका रूपमा रहेका छन्। यस क्रममा श्री ५ को सरकारबाट तर्जुमा हुन गइरहेको गरिवी निवारण रणनीति पत्रले यी विगतका कमी कमजोरीहरूबाट शिक्षा लिई सहभागितात्मक पद्धति अपनाइ रणनीति तर्जुमा गर्ने र यसको सामयिक मूल्यांकन गर्न सूचकहरूको विकास गर्नुका साथै जिम्मेवार निकायहरू स्पष्ट किटान गर्ने अपेक्षा राखिएको छ। यसो हुन सकेमा नै योजना दस्तावेज अनुरूप गरिवीको रेखामुनीका जनताको जीवनस्तर सुधार गर्ने लक्ष्य हासिल हुन सहयोग पुग्न सक्ने देखिन्छ।

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# राष्ट्रिय जनगणना २०५८ र यसका विविध पक्ष

— राधा कृष्ण जि.सी.\*

सार

जनगणना प्रत्येक दश दश वर्षमा लिइने एक राष्ट्रव्यापी कार्यक्रम हो । संसारको अन्य देशमा जस्तै नेपालमा पनि जनगणना दश दश वर्षमै संचालन गरिन्छ । यस क्रममा श्री ५ को सरकार राष्ट्रिय योजना आयोगको सचिवालय अन्तरगत केन्द्रिय तथ्यांक विभागबाट आगामी २०५८ सालमा संचालन हुने नेपालको दशौँ राष्ट्रिय जनगणना धेरै महत्वपूर्ण रूपमा रहेको छ । राष्ट्रिय जनगणनाको निर्धारित प्रकृया अनुसार निश्चित अवधिमा अधिराज्यमा बसोवास गर्ने सम्पूर्ण परिवारको बारेमा भरपर्दो र वास्तविक जनसांख्यिक, सामाजिक र आर्थिक तथ्याङ्क संकलन गरिन्छ । जनगणनाका तथ्यांकहरू नै विकाश योजनाहरू तर्जुमा कार्यमा आवश्यक पर्ने भएकोले यसबाट प्राप्त हुने सही र भरपर्दो तथ्यांक विकास कार्यक्रमको सफल कार्यान्वयनमा धेरै नै उपयोग हुन जान्छ । त्यसैले नेपालको हालसम्मका आवधिक योजनाले जनगणनाबाट प्राप्त तथ्यांकलाई आधारभूत तथ्यांकको रूपमा लिने गरेको छ । साथै यी तथ्यांकहरू देशको आर्थिक तथा सामाजिक विकासका लागि कार्यरत सबै क्षेत्रको लागि पनि धेरै नै उपयोगी हुने देखिन्छ ।

## १. जनगणनाको एतिहासिक पृष्ठभूमि

अधिराज्यमा बसोवास गर्ने सबै परिवारको घरदैलोमा पुगी निर्धारित समय भित्र परिवार र परिवारका सबै व्यक्तिहरूको सम्बन्धमा जनसांख्यिक, सामाजिक तथा आर्थिक विवरणहरू संकलन, प्रशोधन, सारिणीकरण एवं प्रकाशन गर्ने समष्टिगत प्रक्रिया नै “जनगणना” हो । जनगणनाबाट संकलन भएका तथ्याङ्क देशको सामाजिक तथा आर्थिक विकासका लागि योजना तर्जुमा, अध्ययन, अनुसन्धान गर्न प्रयोग गरिने आधारभूत तथ्यांक भएकाले राष्ट्रिय जनगणनालाई एक महत्वपूर्ण राष्ट्रव्यापी कार्यको रूपमा लिइन्छ । यस्तो अधिराज्यव्यापी बृहद् आयोजना संचालनका लागि आर्थिक श्रोत, जनशक्ति र साधन जुटाउनु पर्ने तथा तयारीको लागि पनि लामो समय लाग्ने भएकाले पनि सबै जसो मुलुकहरूमा जनगणना सामान्यतया प्रत्येक १०/१० वर्षमा गर्ने चलन रहेको छ । नेपालमा वि.सं. १९६८ (इ.सं. १९९१) देखि जनगणना गर्ने काम शुरु भएको देखिन्छ । त्यसपछि लगभग १०।१० वर्ष को अन्तरमा जनगणना संचालन हुँदै आएको छ । यस अनुरूप वि.सं. १९७७ (सन् १९२०), १९८८ (सन् १९३०), १९९८ (सन् १९४९), २००९/११ (सन् १९२०), २०१८ (सन् १९६९), २०२८ (सन् १९७९), २०३८ (सन् १९८९) र २०४८ (सन् १९९९) मा जनगणनाहरू गरी सकिएका छन । बीगतका १९६८ देखि १९९८ सम्म भएका गणनालाई सामान्य व्यक्ति गणना (Head Count) को रूपमा मात्र लिइन्छ । त्यसपछि २००९/११ देखि २०४८ सम्मका जनगणनाहरू बाट जनसंख्या सम्बन्धि विभिन्न तथ्यांक उपलब्ध गरिदै आएको छ । यो राष्ट्रिय जनगणना, २०५८ बाट मौजुदा जनसंख्या, तीनका विभिन्न सामाजिक जनसांख्यिक स्थिति, जनशक्ति र जनसंख्यामा परिवर्तनका सूचकहरू समेत उपलब्ध हुने गरी विशेष प्रकारको तथ्यांक संकलन गर्न सकिने देखिन्छ । जनगणनाका नियम, परिभाषामा एकरूपता कायम हुने भएकाले गणनाबाट प्राप्त हुने परिणाम अरु मुलुकको जनसांख्यिक तथ्यांकसँग समेत तुलना हुन सक्ने देखिन्छ ।

हाल सम्मका जनगणनाहरूबाट प्राप्त नेपालको जनसंख्या तालिका १ मा प्रस्तुत गरिएको छ । चित्र नं १ बाट नेपालको जनसंख्या वृद्धिको गति पनि देख्न सकिन्छ ।

तालिका नं १ : नेपालको जनसंख्या तथा यसको बृद्धिदर, १९६८ देखि २०५८ सालसम्म

वर्ष (वि.सं.)	जनसंख्या (०००)	पुरुष/स्त्री अनुपात	बृद्धि दर (प्रतिशत)
१९६८	५,६३९	.....	.....
१९७७	५,५७४	.....	.....
१९८७	५,५३३	.....	.....
१९९८	६,२८४	.....	.....
२००९-११	८,४७३	९६.८	२.३०
२०१८	९,४९३	९७.३	१.६५
२०२८	११,५५६	१०१.४	२.०७
२०३८	१५,०२३	१०५.०	२.६६

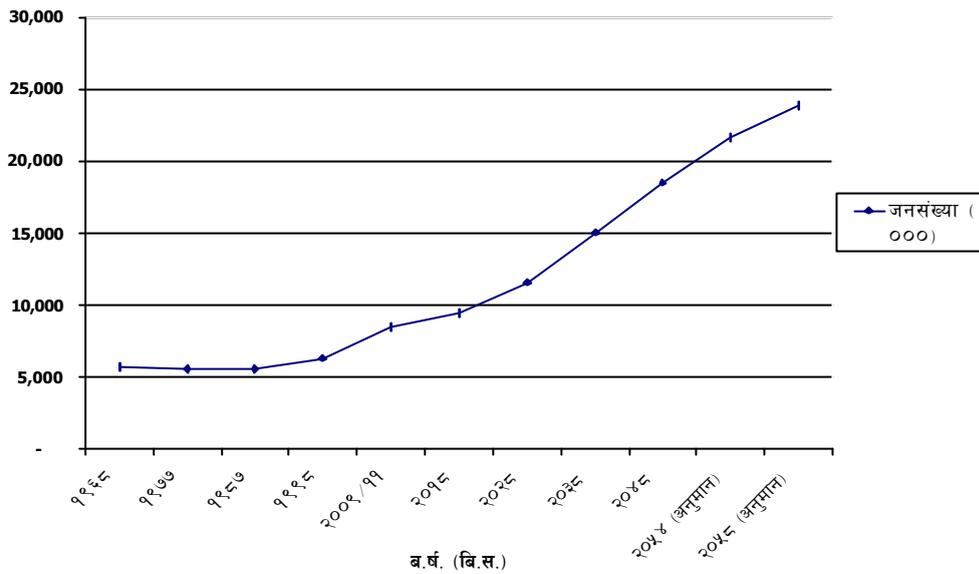
\* उपनिर्देशक, केन्द्रीय तथ्यांक विभाग ।

२०४८	१८,४९१	९९.५	२.०७
२०५७ (अनुमान) **	२२,३६७		२.३०
२०५८ (अनुमान) **	२३,४५३		२.४१

श्रोत : राष्ट्रिय जनगणना (विभिन्न वर्ष ), केन्द्रिय तथ्यांक विभाग

\*\* नेपालको जनसंख्या प्रक्षेपण (१९९८), जनसंख्या तथा वातावरण मन्त्रालय

तालिका नं. १ - नेपालको जनसंख्या तथा यसको बृद्धि १९६८ - २०५४



## २. राष्ट्रिय जनगणना २०५८

आगामी राष्ट्रिय जनगणना २०५८ साल जेष्ठ-आषाढमा गरिने छ। अधिराज्यको प्रत्येक घर परिवारमा गई प्रत्येक व्यक्तिको गणना गरी तीनको विवरण संकलन गर्नु नै जनगणनाको प्रमुख उद्देश्य हो। त्यस्तै जनगणनाको प्रमुख विशेषताको रूपमा सम्पूर्ण देशको सबै ठाउँको ९ग्लष्वभचकवप्तिथ० तथा एकै पटक ९रुगतबलभतथ० गणना गर्नु हो। साथै नेपालको जनगणनामा परिवार तथा व्यक्तिको गणना अक्सर बसोबास गर्ने ठाउँको आधारमा गरिन्छ। अक्सर बसोबास गर्ने ठाउँ भन्नाले मानिसहरू आफ्नो घर भएको ठाउँमा वा काम गर्ने ठाउँमा वा व्यापार गरेर बसेको ठाउँमा वा अध्ययन को सिलसिलामा जहाँ स्थायी रूपमा बसोबास गर्छन त्यसै ठाउँलाई मानिन्छ।

माथि भनिए अनुसार जनगणनाको कार्य निश्चित तोकिएको समय भित्र सम्पन्न गर्नु पर्दछ, अन्यथा जनसंख्या को तथ्यांक ठिक नहुन सक्दछ। यही कुरालाई ध्यानमा राखि करिब १० दिन जेष्ठ २८ गते देखि आषाढ ७ गते सम्म जनगणना गरी सो अर्बधि भित्र जन्म मृत्युको थपघट अन्तिम दिनमा मिलाई २०५८ आषाढ ८ गते तदनुसार (२२ जुन, २००१) लाई जनगणना दीवसको रूपमा मनाउने कार्यक्रम हुन्छ। यसरी जनगणनाले आषाढ ८ गतेको सूर्योदयको समयमा नेपालको जनसंख्या कति रहेछ भनेर देखाउने भएकोले नै सोही दिनलाई जनगणनाको सन्दर्भ दिन (Reference day) मानिन्छ।

## ३. राष्ट्रिय जनगणना २०५८ का विशेषताहरू

विगत २०४८ को जनगणनामा भन्दा हालको जनगणनाका प्रश्नावली तथा बीधिहरूमा केही विशेष भिन्नताहरू रहेका छन्। यसरी यस जनगणनामा प्रत्यक्ष देखिने प्रमुख विशेषता तथा भिन्नता यस प्रकार छन्।

- १. लैङ्गिक समताको मूल प्रवाहीकरण** – यस जनगणनामा लैङ्गिक समतालाई ध्यान दिई सक्दो बढी तथ्याङ्क संकलन गर्ने कार्यक्रम रहेको छ। जसबाट महिला तथा महिला सशक्तिकरण सम्बन्धमा थप जानकारी प्राप्त हुने विश्वास गरिएको छ।
- २. पूर्ण तथा छनौट गणना** – नेपालको विगतका जनगणनाहरू पूर्ण गणना (Complete Enumeration) मा

आधारित थिए । आगामी २०५८ को जनगणनामा केही आधारभूत तथ्याङ्कको बारेमा पूर्ण गणना गरी थप विवरणहरूको बारेमा छनौटको आधारमा गणना (Sample Enumeration) गर्ने कार्यक्रम पनि रहेको छ । यसै आधारमा यस जनगणनामा सम्पूर्ण गणनाको लागि लगत १ छोटो प्रश्नावली (Short form) तथा छनौटको आधारमा गणना गर्न को लागि लामो प्रश्नावली (long form) तयार गरिने भएको छ ।

३. **जनगणनाको थप क्षेत्र** – प्रयोगकर्ताहरूलाई जनसंख्याको आर्थिक, सामाजिक, जनसांख्यिक तथा अन्य तथ्याङ्क उपलब्ध गराउने सिलसिलामा घर तथा घरायसी सुविधा, महिलाको स्वामित्व तथा बालबालिकाको बसोबासको स्थितिहरूको बारेमा समेत यस जनगणनामा थप प्रश्नहरू समावेश गरी जनगणनाको क्षेत्रलाई समेत अझ विस्तृत गरिने भएको छ ।
४. **परिमार्जित बर्गिकरण** – जनगणनामा सोधिने विभिन्न प्रश्नहरू मध्ये यस जनगणनामा जात/जाति, मातृभाषा, वैवाहिक स्थिति तथा पेशा/व्यवसायको बर्गिकरणहरूमा समेत परिमार्जन गर्ने प्रयास गरिएको छ । यसबाट विगतमा भन्दा आगामी जनगणनाबाट थप बर्गिकरणको विवरण प्राप्त हुने अनुमान गरिएको छ ।
५. **नतिजामा विविधिकरण**– जनगणनाबाट प्राप्त हुने नतिजा धेरै प्रयोगकर्ताहरू समक्ष पुग्याउने उद्देश्य राखी नतिजा तालिकाहरू पुस्तिकाको रूपमा प्रकाशित गर्नुको साथै कम्प्युटरमा सजिलै प्रयोग गर्न सकिने हिसाबबाट डिस्कट तथा सिडीमा समेत उपलब्ध गराउने तथा भविष्यमा जनसंख्या तथ्यांक भण्डार (database) र data website को समेत सोच राखिने भएको छ ।
६. **विस्तारित आर्थिक काम सम्बन्धमा** – दाउरा संकलन, पानीको जोरजाम तथा आफ्नै घरको उपभोगको लागि वस्तुहरू उत्पादन गर्ने जस्ता विस्तारित आर्थिक कामहरूको समेत राम्रो अभिलेख राख्ने हिसावले आगामी जनगणनामा यस्ता कामको विवरणहरू राम्ररी सोधी संकलन गरिने भएको छ ।

#### ४. राष्ट्रिय जनगणना २०५८ मा जनशक्तिको आकार

आगामि जनगणना २०५८ मा नेपालको जनसंख्याको आकार विचार गर्दा यस्को क्षेत्रीय कार्य संचालनका लागि गणक देखि अधिकृत सम्म विभिन्न तहका गरी करिब २७,००० व्यक्तिहरू (महिला, पुरुष) संलग्न हुनुपर्ने देखिन्छ । विभिन्न तहका कर्मचारीहरू मध्ये गणक जसले गणनाको फाराममा उत्तरदातासँग प्रत्यक्ष अन्तरवार्ता गरी तथ्यांक संकलन गर्दछन्, एक प्रमुख कर्मचारी हुन् । त्यस्तै गणकको तह भन्दा माथि सुपरिवेक्षक, ईलाका सुपरिवेक्षक तथा अधिकृत हुन्छन् । हाल सम्मको जनगणनाको कार्यक्रम अनुसार शिक्षक, विद्यार्थी तथा कर्मचारीहरू जनगणना कार्यमा संलग्न हुनेछन् । जनगणनाको सम्पूर्ण कार्यमा र विशेषतः सुपरिवेक्षक तथा गणकमा महिला तथा पुरुष दुवैको सहभागिता महत्वपूर्ण रूपमा रहनु राम्रो हुने देखिन्छ । यसरी जनगणनाको कार्यमा प्रत्यक्षरूपमा कर्मचारीहरूको संलग्नता हुनेछ र त्योभन्दा धेरै गुणा बढी अप्रत्यक्षरूपमा सर्वसाधारण जनताको दायित्व रहने देखिन्छ ।

#### ५. जनगणनाको जानकारी

जनगणना अधिराज्यमा बसोबास गरेका, गणनाको परिभाषाले समेट्ने, सबै परिवार र व्यक्तिको सामाजिक, जनसांख्यिकी तथ्य / विवरणहरू संकलन गरिन्छ । यी तथ्यहरू हाम्रो समाज र जनजीवनको उन्नतिका लागि विभिन्न पक्षबाट तयार गरिने योजना, अनुसन्धानको लागि प्रयोग गरिन्छ । जबसम्म हामीलाई हाम्रो समाज, जनजीवनका सामाजिक, आर्थिक, जनसांख्यिकी आदि विषयका विविध पक्षको यथार्थ / तथ्य जानकारी हुदैन, यी विविध पक्षमा हिजो हाम्रो के अवस्था थियो, आज कस्तो अवस्था छ र भोलिको हाम्रो समाजको उन्नतिका लागि हामीले के गर्नु पर्छ भन्ने यथार्थ जानकारी हुन सक्तैन । त्यसैले हामीलाई हाम्रो सामाजिक, आर्थिक, जनसांख्यिकी अवस्थाका विविध पक्षको तथ्य जानकारी हुन आवश्यक छ । जनगणनामा सोधिने प्रश्नहरू यी नै विविध विषयसंग सम्बन्धीत हुन्छन् । गणनामा परिवार र व्यक्तिका सम्बन्धमा तोकिएका प्रश्न सोधि गणकले जवाफ/तथ्य संकलन गर्दछन् । सोधिएका प्रश्नको यथार्थ जवाफ प्राप्त हुन आवश्यक छ ।

सोधिएका प्रश्नको यथार्थ जवाफ प्राप्त हुन गणनामा के के विषयमा प्रश्न सोधिन्छ, भन्ने कुरा उत्तरदातालाई पनि जानकारी हुनु पर्छ । प्रश्न सोध्दा उत्तरदाताले प्रश्नको नबुझे गणकले अर्थ बुझाउनु पर्छ । तर राष्ट्रिय जनगणनामा गणनाको समय कम हुने भएकाले गणकहरू तथ्यांक संकलन गर्न घर, घरमा आउने समय अगावै विभिन्न माध्यमहरूबाट सबै उत्तरदातालाई जनगणना बारे जानकारी गराइ सोधिएका प्रश्नको यथार्थ जवाफ दिइ सहयोग गर्न हुन अनुरोध हुनुपर्ने देखिन्छ । उत्तरदातालाई गणना बारे अग्रिम जानकारी गराउँदा कसैको गणना हुन छुट हुने, दोहोरो गणना हुने सम्भावना न्यून हुने, सोधिएका प्रश्नको यथार्थ जवाफ प्राप्त हुने र गणनाबाट प्राप्त हुने सबै तथ्यांक हामी सबैको लागि आवश्यक हो भन्ने चेतनाको जागरण गराउनु पर्ने हुन्छ । यसबाट गणनाबाट प्राप्त हुने तथ्याङ्क अफबिदी विश्वसनीय हुने अपेक्षा गर्न सकिन्छ । राष्ट्रिय जनगणना २०५८ को प्रचार, प्रसारको मूल अभिप्राय पनि यही नै हुनुपर्छ ।

जुनसुकै खबर, सूचना प्रभावकारी रुपमा सकेसम्म छिटो सम्बन्धीत सबैलाई पुर्याउने कार्यमा विभिन्न संचार माध्यमहरूको रुपमा विशेष महत्व रहेको हुन्छ ।

राष्ट्रिय जनगणना २०५८ को उद्देश्य र गणनामा सोधिने विषयहरू बृहतरुपमा, मुलुकको हिमाली, पहाडी र तराईका सबै ठाउँमा बसोबास गर्ने सबैलाई एकै पटक प्रचार प्रसार गरी जानकारी गराउने अभिप्रायले प्रचार प्रसारका निम्न माध्यमहरू अबलम्बन गरिनु पर्छ ।

१. रेडियो - रेडियो नेपाल र एफ. एम. च्यानलहरू (राष्ट्रिय जनगणना गीत, अन्तरवार्ता, परिसम्बाद र नाराहरू slogans)
२. समाचार पत्र पत्रिका - विभिन्न समाचार पत्र, पत्रिकाहरू (राष्ट्रिय जनगणना सम्बन्धी लेख, अन्तरवार्ता, countdown)
३. टेलिभिजन - केन्द्रीय र क्षेत्रीय प्रसारण (राष्ट्रिय जनगणना गीत, अन्तरवार्ता, परिसम्बाद, slogans)
४. पोस्टर, क्यालेण्डर - राष्ट्रिय जनगणनाको उद्देश्य भल्किने तथा जनगणनाको सन्देश message समेत भएका दुई किसिमका पोस्टरहरू सूचना विभागले तयार गर्ने भित्ते क्यालेण्डर (Calendar) मा जनगणना हुने समय जेष्ठ, आषाढ महिनाको लागि विशेष सामाग्रीको व्यवस्था गरिनु पर्ने ।
५. सिनेमा स्लाइड - जनगणनाको सन्देश तथा लोगो राखी सिनेमा हलहरूमा स्लाइड देखाउनु पर्ने ।
६. हुलाक टिकट - २०५८ राष्ट्रिय जनगणनाको हुलाक टिकट प्रकाशन गर्नु पर्ने ।
७. पाम्पलेट पर्चा - जनगणनाको सन्देश तथा अनुरोध भएको पाम्पलेट पर्चा व्यापक रुपमा गाउँ गाउँमा पुर्‍याउनु पर्ने ।
८. विविध - जनगणनाको फोल्डर, ब्यानर, आदि प्रकाशमा ल्याउनु पर्ने ।

#### ६. जनगणनाको प्रश्नावली तथा सोधिने प्रश्नहरू

बिगतका जनगणनाहरूमा भै राष्ट्रिय जनगणना २०५८ मा पनि दुई किसिमका प्रश्नावलीहरू तयार गरिनु पर्ने र जनगणनाको नियम परिभाषा अनुसार परिवार र परिवारका व्यक्तिहरूको विवरण लिंदा “अक्सर बसोबास गरेको ठाउँ”वाट (Usual Place of Residence) लिनु राम्रो हुन्छ । मुलुकमा बसोबास गरेका अधिकांस परिवारहरूको बसोबास गर्ने ठाउँ साधारणतया निश्चित नै हुन्छ । तर कुनै परिवारको बसोबास गर्ने ठाउँ एक भन्दा बढी हुन सक्तछ वा बसोबासको ठाउँ छुट्याउन दुविधा हुन सक्तछ । बसोबासको स्थान एकभन्दा बढी भएको अवस्थामा जनगणनाको समयमा परिवार तथा व्यक्तिहरू जुन ठाउँमा बसोबास गरेका छन् त्यहीवाट विवरण लिनु उचित हुने देखिन्छ ।

लगत १ मा सबै परिवार र व्यक्तिको विवरण संकलन गरिनु पर्नेछ र लगत २ मा तथ्यांकीय विधिका आधारमा छानिएका परिवार र व्यक्तिका विवरणहरू संकलन गरिनु उचित हुने देखिन्छ ।

#### लगत - १

यस लगतमा परिचयात्मक विवरणहरू पानाको शिर्ष भागमा, पारिवारिक विवरणका लागि प्रश्नहरू बायाँ खण्डमा र व्यक्तिगत विवरणका लागि प्रश्नहरू दायाँ खण्डमा राखिएका छन् । विवरण संकलन गर्दा पहिले परिचयात्मक विवरणका प्रश्नहरू, त्यसपछि पारिवारिक विवरणका प्रश्नहरू र अन्तमा व्यक्तिगत प्रश्नहरू सोधी तथ्य संकलन गरिनु उचित हुनेछ ।

परिचयात्मक विवरणमा गणना गर्न लागिएको स्थान/परिवारको क्षेत्रीय परिचय हुनेछ । पारिवारिक विवरणमा परिवारले सामूहिक रुपमा प्रयोग गरेको घर, उपभोग/चलन गरेको जग्गा, चौपाया, कृषि कार्य बाहेक सानाव्यवसाय चलाएको छ छैन, र परिवारका सदस्य कोही विदेश गएका छन् भने विदेश गएका सबैको विवरण संकलन गरिने छ । व्यक्तिगत विवरण तर्फ परिवारमा भएका सबै व्यक्तिको जनसांखिक एवं सामाजिक विवरण संकलन गरिनु पर्छ ।

परिचयात्मक विवरणमा निम्नानुसार तथ्य लेख्नु पर्दछ - जिल्ला, गाउँ/नगर, वडा नं., गाउँ/बस्ती, घर क्रमसंख्या, परिवारको जम्मा व्यक्ति संख्या, पुरुष, स्त्री ।

परिवार भन्नाले - सामान्यतया एउटै आम्दानी खर्चले घरव्यवहार चलाई एकै भान्सामा खानपीन गरी बसेका व्यक्ति वा व्यक्तिहरूको समूहलाई परिवार भन्दछन् । परिवारमा एकव्यक्ति मात्र वा धेरै व्यक्तिहरू नाता पर्ने वा नाता नपर्ने व्यक्तिहरू हुन सक्तछन् । परिवार छुट्याउन आम्दानी खर्च र भान्साको अवधारणा प्रमुख रहेको छ ।

व्यक्ति भन्नाले - जुनसुकै उमेरका महिला, वा पुरुष वा बालक बालिका बुझाउँछ ।

त्यस प्रकार अहिलेको तथ्यांकीय आवश्यकतालाई मनन गरेर निम्न अनुसार प्रश्नहरू समावेश गरिएको प्रश्नावली केन्द्रीय तथ्यांक विभागबाट तयार भएको छ ।

### पारिवारिक विवरण

यस लगत १ मा सोधिएका परिवारको पारिवारिक विवरणहरू यस प्रकार हुनेछन् ।

प्रश्न नं. १ : परिवारले प्रयोग गरेको घरको प्रकार

प्रश्न नं. २ : परिवारले प्रयोग गरेको घरको स्वामित्व

प्रश्न नं. ३ : परिवारले कृषि प्रयोजनका लागि चलन गरेको जग्गा छ छैन

प्रश्न नं. ४ : (यदि चलन गरेको जग्गा छ भने) जग्गाको क्षेत्रफल कति छ

प्रश्न नं. ५ : परिवारमा कृषि प्रयोजनका लागि पाल्नु चौपाया/पक्षी छन् छैनन्

प्रश्न नं. ६ : यदि छन् भने जम्मा चौपाया र पक्षी कति छन्

प्रश्न नं. ७ : परिवारका महिलाको आफैले चलन गर्न पाउने निम्नानुसारको चल अचल सम्पत्ति छ छैन, भए के के कति कति छ खुलाउने

१. घर (छ छैन ) २. जग्गा (छ छैन ) छ भने क्षेत्रफल ३. पाल्नु चौपाया (छ छैन) छ भने संख्या

प्रश्न नं. ८ : परिवारले कृषि कार्य बाहेक अरु साना व्यवसाय चलाएको छ छैन

प्रश्न नं. ९ : यदि छ भने व्यवसाय कुन हो ?

१. साना उद्योग २. व्यापार ३. यातायात ४. सेवा ५. अन्य .....

प्रश्न नं. १० : परिवारमा अनुपस्थित व्यक्ति विदेश गएका छन् छैनन्

प्रश्न नं. ११ : यदि विदेश गएका भए विदेश जानेहरूको लिंग, उमेर, गएको समय, गएको कारण, गएको देश

### व्यक्तिगत विवरण

लगत १ को परिचयात्मक विवरण र पारिवारिक विवरणहरू संकलन गरी सकेपछि त्यसै प्रश्नावलीमा व्यक्तिगत विवरण संकलन गरिन्छ । निम्नानुसारको व्यक्तिगत विवरणहरू परिवारका प्रत्येक सदस्यहरूको बारेमा परिवारको मूल वा परिवारको जिम्मेवार व्यक्तिसित सोधि क्रमैसंग विवरण लेख्नु पर्छ ।

महल नं. १ : क्र.सं. (क्रम संख्या)

महल नं. २ : परिवारका व्यक्तिको नाम, थर

महल नं. ३ : जात/जाति

महल नं. ४ : लिंग (पुरुष/स्त्री )

महल नं. ५ : उमेर

महल नं. ६ : मूलीको नाता

महल नं. ७ : धर्म

महल नं. ८ : बोल्ने भाषा

महल नं. ९ : नागरिकता

महल नं. १० : अपांगताको स्थिति

### लगत - २

(छनौटमा परेका परिवारहरूका लागि मात्र)

राष्ट्रिय जनगणना २०५८ मा परिवार र व्यक्तिगत विवरण संकलन गर्न दुई प्रकारका लगतहरू प्रयोग गरिएका छन् भन्ने कुरा पहिले नै उल्लेख भएको छ । यस लगत २ मा संकलन गरिने पारिवारिक र व्यक्तिगत विवरण लगत १

को सूचिबाट छानिएका (Sample) परिवारबाट मात्र संकलन गरिने छ। रा.ज.ग. २०५८ को लगत १ (Full Count) मा गणना भएका परिवारको सूची नै छनौटको आधार हुनेछ। यो लगत छनौटमा परेका परिवारहरूको विस्तृत रूपमा आर्थिक, सामाजिक विवरण संकलन गर्ने लगत हो। यो लगतका विवरणहरू लगत १ को गणना पछि, छनौटमा परेका परिवारका व्यक्तिहरूको बारेमा सोधी संकलन गर्नु पर्दछ।

यस लगतमा पनि परिचयात्मक विवरण, पारिवारिक विवरण तथा व्यक्तिगत विवरणका प्रश्नहरू समावेश गरिएका छन्।

छनौटमा परेका परिवारको परिचयात्मक विवरण – जिल्ला, गा. वि. स. \न. पा., वडा नं., गाउँ/बस्ती/टोल, लगत १ को घर क्र. सं., परिवार क्र. सं., र परिवारका मूलको नाम थर मूल गणनाको फारामबाट नै उतार गरिन्छ।

### पारिवारिक विवरण

पारिवारिक विवरणमा परिवारको घरायासी सुविधाको बारेमा प्रश्नावलीमा विभिन्न प्रश्नहरू समावेश गरिएका छन्। पारिवारिक विवरण सम्बन्धि प्रश्नहरू निम्नानुसार रहेका छन्।

प्रश्न नं. १ : परिवारको पिउने पानीको मुख्य श्रोत

प्रश्न नं. २ : परिवारमा खाना पकाउन अक्सर प्रयोग गरिने इन्धन

प्रश्न नं. ३ : परिवारमा बत्ति बाल्न अक्सर के प्रयोग गरिन्छ

प्रश्न नं. ४ : परिवारको चर्पीको व्यवस्था कस्तो छ

प्रश्न नं. ५ : परिवारमा उल्लेखित सुविधाहरू के के छन्

प्रश्न नं. ६ : वितेको १२ महिनामा परिवारमा कसैको मृत्यु भएको छ छैन।

प्रश्न ७ : (यदि मृत्यु भएको भए ) मृत्यु भएका व्यक्तिको लिंग, उमेर, मृत्यु भएको मिति, मृत्यु भएको कारण

### लगत - २

### व्यक्तिगत विवरण

यस लगतको महल १ को क्रम संख्या, २ को परिवारका व्यक्तिको नाम, थर र महल ३ को उमेरको विवरण लगत १ बाट छानिएका परिवारको सम्बन्धीत फारामबाट दुरुस्त उतार गरिन्छ। यस लगतमा परिवारका प्रत्येक व्यक्तिको तल उल्लेख भए अनुसारका विवरणहरू सोधी हरेकको व्यक्तिगत विवरण अलग अलग लेख्नु पर्दछ।

महल १ : क्र.सं. (क्रम संख्या)

लगत १ बाट छानिएका परिवारका व्यक्तिको क्रमसंख्या अनुसार यसमा लेखिएको क्र. सं. मिलाई परिवारका व्यक्तिको नाम, थर महल २ मा लेख्नु पर्दछ।

महल २ : परिवारका व्यक्तिको नाम थर

महल ३ : उमेर

महल ४ : जन्मस्थल

महल ५ : बसोबास गरेको अबधि

(जन्मस्थल अन्यत्र भएका, अर्थात हाल बसोबास गरेको जिल्लामा नभएकालाई मात्र सोध्ने)

महल ६ : बसोबास गर्नुको मुख्य कारण

महल ७ : पाँच वर्ष अघि बसोबासको स्थान

(पाँचवर्ष र सोभन्दा माथिको उमेरकालाई सोध्ने)

महल ८ : लेख पढ को स्थिति

(६ वर्ष र सो भन्दा माथिको उमेरकालाई सोध्ने)

महल ९ : शैक्षिक योग्यता र पढाईको मुख्य क्षेत्र

महल १० : हाल स्कूल जाने गरेको वा नगरेको

(उमेर २५ वर्ष नपुगेका र १० कक्षा उत्तिर्ण नभएकालाई मात्र सोध्ने)

महल ११ : वैवाहिक स्थिति

(१० वर्ष र सो भन्दा माथिको उमेरका सबैलाई सोध्ने)

महल १२ : पहिलो विवाह गर्दा को उमेर

(१० वर्ष र सोभन्दा माथिको उमेरका र एकपटक विवाह भएका सबैलाई सोध्ने)

महल १३ : हालसम्म को जायजन्म (सगै बस्ने, अन्यत्र बस्ने, मरेका तथा जम्मा छोरा छोरीको संख्या)

(एक पटक विवाह भईसकेका १५ देखि ४९ वर्षसम्म उमेरका महिलाहरूलाई मात्र सोध्ने)

महल नं. १४ : वितेको १२ महिनामा जायजन्म भए नभएको ( जायजन्म भए लिङ्ग तथा जन्म मिति)

(एकपटक विवाह भएका १५ देखि ४९ वर्षसम्मको उमेरका महिलालाई मात्र सोध्ने)

महल नं. १५ : वितेको १२ महिनामा अक्सर गरेको काम

(१० वर्ष र सो भन्दा माथिको उमेरका सबैलाई सोध्ने)

महल १६ : वितेको १२ महिनामा काम गरेको अवधि

महल १७ : पेशा

महल १८ : व्यवसाय

महल १९ : काम गर्दाको तह

महल २० : वितेको १२ महिनामा अक्सर काम नगर्नुको कारण

महल २१ : केटाकेटीको बसोबासको स्थिति (कोसंग बसेका छन्)

(१६ वर्ष उमेर नपुगेका सबै केटा-केटीलाई सोध्ने)

### ७. जनगणनामा लैङ्गिक समता

राष्ट्रिय जनगणना २०५८ मा लैङ्गिक समतामूलक तथ्याङ्क संकलन गर्नको लागि विशेष प्रयास गरिएको छ। जनगणनाका प्रश्नावलीहरूमा परिमार्जन, निर्देशिकाहरूमा लैङ्गिक समता सम्बन्धि सान्दर्भिक चित्र सहितका उदाहरणहरू दिइएको छ। त्यस्तै तालिम प्रशिक्षणमा लैङ्गिक समताको विषयमा विषय जोड दिइने छ भने गणना कार्यमा महिला सहभागिता बढाउने उद्देश्यले अन्दाजी २० प्रतिशत महिला गणक नियुक्ति गर्ने लक्ष्य राखिएको देखिन्छ। जनगणना प्रचार प्रसारमा पनि यस विषयलाई विशेष ध्यान दिई प्रचार प्रसारका कार्यक्रमहरूमा तयार गरिएको छ। यसरी महिला सशक्तिकरण तथा लैङ्गिक समताका कार्यमा सहयोग गर्ने खालका आवश्यक तथ्याङ्क यस जनगणनाबाट प्राप्त हुने आशा गर्न सकिन्छ।

त्यस्तै आर्थिक क्रियाकलापमा महिलाहरूको संलग्नता सम्बन्धमा सही तथ्याङ्क संकलन गर्ने उद्देश्यले यस जनगणनाको लगत नं २ मा महिलाहरूले अक्सर गर्ने कार्यहरू जस्तै परिवारको उपभोगको लागि खाद्यान्न प्रशोधन गर्ने, दाउरा संकलन गरी ल्याउने, पानी भरेर ल्याउने, लुगा सिउने, स्वेटर बुन्ने, आदिको गणना गर्न प्रश्नावलीमा व्यवस्था गरिएको छ। यस अनुसार ती सबै कार्यहरू विस्तारित आर्थिक काम अन्तर्गत गणना गरिने भएको छ। यसले गर्दा आर्थिक क्रियाकलाप सम्बन्धि तथ्याङ्कको राम्रो व्यवस्थित प्रकाशन तथा विश्लेषण गर्न नेपालको अर्थव्यवस्था अनुसार अन्तर्राष्ट्रिय स्तरमा दाँज्न पनि मिल्ने गरी पेशा तथा व्यवसायको वर्गीकरण समेत तयार गरिएका छन्।

### ८. जनगणनामा सबैको सहयोगको आवश्यकता

जनगणना एक राष्ट्रिय तथा सवैधानिक महत्त्वको पनि कार्यक्रम हो। नेपाल अधिराज्यको संविधान २०४७ को धारा ४५ को उपधारा २ बमोजिम राष्ट्रिय जनगणनाबाट निश्चित भएको जनसंख्या र जिल्लाबाट प्रतिनिधि सभामा प्रतिनिधित्व गर्ने सांसद संख्याको प्रत्यक्ष सम्बन्ध रहेको छ। यस बाहेक पनि जनगणनाबाट प्राप्त तथ्यांकहरूकै आधारमा अल्पकालिन र दीर्घकालिन योजना तर्जुमा तथा कार्यक्रम निर्धारण गरिन्छ। विभिन्न अध्ययन अनुसन्धानकर्ताले आधार गर्नु पर्ने तथ्यांक भएको तथा राष्ट्रले ठूलो धनराशी र जनशक्ति जुटाई सम्पन्न गर्न लागेको राष्ट्रव्यापी कार्यक्रम भएकोले यसलाई सहयोग गरि सफल बनाउनु सम्पूर्ण सरकारी, गैरसरकारी संघ संस्था र आम नेपाली जनताको कर्तव्य

हो । यसको सफलता सम्पूर्ण नेपालीको गौरव पनि हो । अन्य देशका जनगणनाको इतिहासलाई हेर्दा पनि राष्ट्रिय जनगणनाको सफलता सरकारी, गैरसरकारी संघ संस्था र जनताको ठूलो सहयोग रहेको देखिन्छ ।

राष्ट्रिय जनगणना २०५८ लाई विशेष रूपमा निम्न माध्यम वाट सहयोग गर्न सकिन्छ ।

१. आफूले सहि तथ्यांक दिने तथा छिमेकीलाई पनि दिन लगाएर
२. गणनाको लागी खटिई आउने गणक कर्मचारीलाई आफ्नो क्षेत्रको बारेमा विभिन्न सिमानाहरू तथा बाटोघाटोको बारेमा सही जानकारी दिएर
३. जनगणनाको टोलीले आफ्नो परिवारको लगत लिन छुटाएमा टोली पत्ता लगाई आफ्नो र परिवार बारे सहि विवरण दिएर
४. राष्ट्रिय जनगणनाको बारेमा जानकारी नभएकालाई यसबारेमा आफूले जानेको जानकारी दिएर पनि यसको महत्व बुझाई सहयोग पुर्याउन सकिन्छ ।

## ९. उपसंहार

प्रत्येक दश दश वर्षमा संचालन गरिने आगामी राष्ट्रिय जनगणना २०५८ मा तथ्याङ्क संकलन गर्न व्यापक तयारी कार्यहरू भइरहेको छ । यस महान कार्यलाई सफलतापूर्वक संचालन र सफल पार्नको लागि सम्बन्धित सबै क्षेत्रबाट सकृय सहयोग हुनु अपरिहार्य छ । हाल विद्यमान सूचनाको कमीलाई राष्ट्रिय जनगणनाबाट प्राप्त हुने तथ्यांकले पूर्ति गर्ने आशा गरिएको छ ।

र, अन्तमा -

“जनगणनामा हामी सबैको गणना गराऔं ।  
बाल-बालिका, महिला-पुरुष, बृद्ध-बृद्धा कोही नछुटुनु,  
कोही नदोहोरिउनु”

# राष्ट्रिय विकास प्रक्रियामा सूचना प्रविधिको भूमिका\*

डा. रमेशानन्द वैद्य\*\*

## सार

नेपाल जस्तो भौगोलिक विषमता भएको देशका लागि दुईतर्फी सञ्चारको इन्टरनेट प्रविधि वरदानको रूपमा आएको छ। सूचना प्रविधिले गरीबी निवारणकालागि चालिएका प्रयासहरूको सफलतामा महत्वपूर्ण भूमिका खेल्न सक्छ। सूचना प्रविधिको विकास तथा विस्तार गरी सर्वसाधारण जनतालाई आर्थिक तथा सामाजिक सेवाहरू पुऱ्याउनकालागि ध्यान दिनु पर्ने पक्षहरूका विषयमा राष्ट्रिय योजना आयोगले कार्यपत्रहरू तयार पारेको थियो। ती कार्यपत्रहरूले औल्याएका रणनीतिगत बुँदाहरू (स्ट्राटेजिक पलेसी इम्प्लीकेसन्स) यस लेखमा प्रस्तुत गरिएका छन्।

## भूमिका

राष्ट्रिय विकास रणनीतिको मुख्य उद्देश्य नै नेपाली जनतामा केन्द्रित भई योजना तथा कार्यक्रमहरू बनाउनु हो। नेपाली जनतालाई यसरी केन्द्रित गरेर हेर्दा जनताको गरीबी नै प्रमुख समस्याको रूपमा देखिन आउँछ। तसर्थ, गरीबी निवारण नै विकास-रणनीतिको प्रमुख उद्देश्य हुन आउँछ।

नेपाली जनतालाई उनीहरूको आर्थिक क्रियाकलापमा टेवा पुग्न सक्ने कृषि, घरेलु उद्योगसँग सम्बन्धित सूचना, र उनीहरूलाई चाहिने शिक्षा, स्वास्थ्य जस्ता सामाजिक सेवाहरू सम्बन्धी सूचना प्रवाह गर्न सकेमा उनीहरूको गरीबी घटाउन योगदान हुने थियो। तसर्थ, सर्वसाधारण जनतालाई सूचनाको पहुँच पुऱ्याउनु पनि राष्ट्रिय विकास रणनीतिको उद्देश्यको रूपमा लिन सकिन्छ।

गरीबी निवारणका लागि चालिएका प्रयासहरू सफल हुन ठीक समयमा उपयुक्त सूचना उपलब्ध हुनुपर्छ। देशका सुगम तथा दुर्गम क्षेत्रमा रहेका जनताहरूलाई सूचना दिन सञ्चार माध्यमले निकै महत्वपूर्ण भूमिका खेल्नसक्छ। सूचना प्रवाहको काम रेडियो, टेलिभिजन र पत्रपत्रिकाहरूले केही मात्रामा गरे पनि यी माध्यमहरू एकतर्फी छन्। अहिले आएर सुपथ मूल्यमा दुईतर्फी (टु वे) सञ्चारको इन्टरनेट प्रविधि नेपालजस्तो भौगोलिक विषमता भएको देशका लागि वरदानको रूपमा आएको छ। यस परिप्रेक्ष्यमा सूचना तथा सञ्चार प्रविधि (अथवा, सूचना प्रविधि) ले राष्ट्रको विकास प्रक्रियामा महत्वपूर्ण भूमिका खेल्नसक्छ।

## सूचना तथा सञ्चार प्रविधि विकासको उद्देश्य

नेपालमा सूचना तथा सञ्चार प्रविधि विकासको मुख्य उद्देश्य यस प्रविधिको पहुँच सर्वसाधारण जनतालाई उपलब्ध गराई यसको माध्यमबाट राष्ट्रिय अर्थतन्त्रमा टेवा पुऱ्याउने, सामाजिक सेवाहरू सुलभ गराउने तथा सुशासन कायम गर्ने प्रक्रियालाई अरु गति प्रदान गरी गरीबी निवारणको प्रयासमा सहयोग पुऱ्याउनु रहेकोछ।

सूचना प्रवाह बिना मुलुकको सामाजिक-आर्थिक विकास सम्भव हुँदैन। कम्प्युटर शिक्षालाई विद्यालय तहदेखि नै पाठ्यक्रममा समावेश गरेर, देशका गाउँ विकास समितिहरूमा क्रमशः इन्टरनेट सुविधा उपलब्ध गराएर, सबैलाई कम्प्युटरको शिक्षा दिएर ज्ञानमा आधारित समाज निर्माण गर्न सकिन्छ।

औद्योगिक क्रान्ति र हरित क्रान्तिमा पछाडि परेको नेपालले सबभन्दा पछिल्लो सूचना क्रान्तिबाट लाभ लिन प्रचुर सम्भावना छ। सूचना क्रान्तिको लाभ लिँदै विश्वको सूचना प्रविधि उद्योगमा सक्रिय साभेदार बन्न तथा सूचना प्रविधिजन्य वस्तु तथा सेवाको निकासीबाट अत्यधिक लाभ लिन सूचना प्रविधिमा आधारित उद्योगहरूको स्थापना तथा सेवाहरूको विकास गर्नु आवश्यक हुन्छ। तसर्थ, ज्ञानमा आधारित उद्योगहरू स्थापना गर्ने पनि सूचना तथा सञ्चार प्रविधि विकासका उद्देश्यहरूमध्ये एक रहेको छ।

समग्रमा, सूचना प्रविधिको पहुँच सर्वसाधारणमा पुऱ्याई यसका माध्यमबाट रोजगारीको अभिवृद्धि गर्ने, ज्ञानमा आधारित समाज निर्माण गर्ने र ज्ञानमा आधारित उद्योगहरूको स्थापना गर्ने सूचना प्रविधि विकासको मूलभूत उद्देश्य हुनेछ।

## सूचना तथा सञ्चार प्रविधि रणनीतिका पक्षहरू

\* यो लेख राष्ट्रिय योजना आयोगले भाद्र ८, २०५७ मा आयोजना गरेको सूचना तथा सञ्चार प्रविधि रणनीति तर्जुमा सम्बन्धी गोष्ठीमा प्रस्तुत गरिएको कार्यपत्रमा आधारित छ।

\*\* मा.सदस्य, राष्ट्रिय योजना आयोग।

देशभरका जनतालाई एकैपटक सूचना तथा सञ्चार प्रविधिसम्म पहुँच पुऱ्याउनु सम्भव छैन । त्यसैले शुरूमा सामुदायिक तहमा मात्र सर्वसाधारणलाई पहुँच पुऱ्याइने उद्देश्य लिइएको छ । टेलि-सेन्टरहरू मार्फत् गाउँगाउँका समुदायलाई र संस्थागत रूपमा शिक्षा तथा स्वास्थ्य केन्द्रहरूलाई सूचना प्रविधिमा पहुँच पुऱ्याइने छ । जनताका सूचनासम्बन्धी आवश्यकताहरू बुझी सो पूर्ति गर्न चाहिने पहुँच (एक्सेस) र विषयवस्तु (कन्टेन्ट) को विकास गर्नुपर्ने साथै शिक्षा तथा तालिमका कार्यक्रमहरू पनि अगाडि बढाउनुपर्ने हुन्छ । मुख्यतया तीन पक्षमा ध्यान दिइ सूचना तथा सञ्चार प्रविधिको रणनीति तयार गर्नु पर्ने देखिन्छ :

१. सूचना तथा सञ्चार प्रविधिमा सर्वसाधारणको पहुँच,
२. सूचना तथा सञ्चार प्रविधि अपनाउनलाई चाहिने शिक्षा तथा तालिम, र
३. सूचना तथा सञ्चार प्रविधिको उपयोगबाट पुऱ्याउन सकिने सेवाहरूको पहिचान र विस्तार ।

सूचना प्रविधिसम्बन्धी राष्ट्रिय नीति तयार पार्न माथि उल्लिखित तीनवटा पक्षसँग सम्बन्धित ६ वटा विषयमा राष्ट्रिय योजना आयोगले कार्यपत्रहरू तयार पारेको थियो । सूचनाको पहुँचको विषयलाई लिएर “सूचनामा आमजनताको पहुँच” र “सूचना प्रविधिको पूर्वाधार विकास” शीर्षकका दुईवटा कार्यपत्र तयार गरिएका थिए । शिक्षा र तालिमसँग सम्बन्धित विषयहरू “सूचना प्रविधिको लागि जनशक्ति विकास” र “सूचना प्रविधिमा आधारित उद्योग तथा सेवाहरूको उपयोग” शीर्षकका दुईवटा कार्यपत्र तयार गरिएका थिए । र, सूचना प्रविधिको उपयोग (एप्लिकेशन्स) सँग सम्बन्धित “व्यापार प्रवर्द्धनका लागि ई-कमर्स” र “सार्वजनिक हितका लागि ई-गभर्नेन्स” शीर्षकका दुईवटा कार्यपत्र तयार गरिएका थिए । ती कार्यपत्रहरूले औँल्याएका रणनीतिगत बुँदाहरू (स्ट्राटेजिक पलेसी इम्प्लीकेशन्स) यस प्रकार छन् ।

### **सूचना तथा सञ्चार प्रविधिमा सर्वसाधारणको पहुँच**

सूचना तथा सञ्चार प्रविधिमा सर्वसाधारणको पहुँच कसरी कायम गर्ने भन्ने पक्ष महत्वपूर्ण छ । सूचनामा आमजनताको पहुँचसम्बन्धी कार्यपत्रले नागरिकको सूचनासम्बन्धी आवश्यकता बुझ्न नेपालको विकास क्षेत्रहरूमध्ये विकासको दृष्टिले बीचमा पर्ने पश्चिमाञ्चललाई लिएको छ । सो क्षेत्रभित्रका जिल्लाहरूमध्ये सञ्चार सुविधाको विस्तार गर्न भिन्न भिन्न खालका कठिनाइको सामना गर्नुपर्ने हिमाली, पहाडी र तराई क्षेत्रका एक एक गरी मुस्ताङ, पाल्पा र रूपन्देही जिल्लाहरू छान्नी स्थलगत अध्ययन गरिएको थियो । सो अध्ययनले परम्परागत, आधुनिक तथा अत्याधुनिक सबै प्रविधिमा आधारित सञ्चार प्रणालीहरूलाई सँगसँगै अगाडि बढाई सामुदायिक तहमा सर्वसाधारणको पहुँच पुऱ्याउनेतर्फ सङ्केत गरेको छ ।

यसै परिप्रेक्ष्यमा सो कार्यपत्रले बैकल्पिक सञ्चार माध्यम (अल्टरनेटिभ मिडिया) को अवधारणा अघि सारेको छ । उक्त कार्यपत्रले सर्वसाधारण जनतामा सूचना पुऱ्याउन इन्टरनेट सँगसँगै बैकल्पिक सञ्चार माध्यमलाई प्रोत्साहन दिनुपर्ने सङ्केत गरेको छ । सो अवधारणा अन्तर्गत प्रस्ताव गरिएका उपायहरूमा भित्ते पत्रिका, सामुदायिक अडियो टावर, सुन्ने पत्रिका (क्यासेट म्यागाजिन), एफ्.एम्. प्रसारण र स्थानीय केबल टीभी रहेका छन् । अध्ययन क्षेत्रले समेटेका जिल्लाहरूमा मात्र होइन, विगत केही वर्षयता अन्यत्र पनि बैकल्पिक सञ्चार माध्यमप्रति स्थानीय बासिन्दाहरूको चासो र जागरूकता बढ्नथालेको छ ।

सूचना प्रविधिको पहुँच विस्तार गर्नु भनेको दूरसञ्चारको जालोलाई देशका कुनाकापचासम्म पुऱ्याउनु र नेपाली जनताको समस्या अनुरूप विषयवस्तु (कन्टेन्ट) को पनि विकास गर्नु हो । दूरसञ्चारको क्षेत्रमा विगत दश वर्षमा नेपालले धेरै नै सफलता हासिल गरिसकेको छ । नेपालको स्वीचिङ तथा प्रसारण प्रणाली शतप्रतिशत नै डिजिटल भैसकेको छ र एउटा टाइप “ए” अर्थस्टेशन पनि बनिसकेको छ । नेपालको ३,९९३ गाविसमध्ये ४० प्रतिशत गाविसहरूमा दूरसञ्चार सेवा पुगेको छ । डाटा ट्रान्समिशनको लागि निजी क्षेत्रलाई भीस्याट प्रणाली स्थापना गर्ने अनुमति दिएपछि बान्द्रविथ् उपलब्धता तीसगुणा बढेको छ र इन्टरनेट आक्सेस चार्ज पनि उल्लेखनीय रूपमा घटेको छ । तर टेलिकम आक्सेस चार्ज घटाउन र चाहिने लक्षणहरू मात्र भएको कम्प्युटर सुपथ मूल्यमा उपलब्ध गराउन भारत र अरू विकासोन्मुख मुलुकहरूमा शुरू भएको अनुसन्धान तथा विकासका प्रयासहरू तर्फ पनि ध्यान दिनु पर्ने देखिन्छ ।

कम्प्युटरको उपयोग विस्तार गर्नलाई हालको कम्प्युटरहरूको उच्च मूल्य नै बाधकको रूपमा रहेको छ । तर एम.आइ.टी.का प्रोफेसर नेग्रो पण्टीका अनुसार इन्टरनेट उपयोग गर्न चाहिने गुणहरू मात्र भएको कम्प्युटर २५० अमेरिकी डलर भित्रमा बनाउन सकिन्छ । उनको भनाईमा हालको भन्दा कम कम्प्युटर-मेमोरीमा चल्ने सफ्टवेयरहरू पनि बनाउन सकिन्छ ।

सबै गाविसहरूमा सूचना प्रविधिलाई मिल्दोजुल्दो किसिमको कम्प्युटरको आपूर्ति र दूरसञ्चार पूर्वाधार विकास तथा विस्तार गर्न अरू थप आर्थिक स्रोत जरूरत पर्छ । आर्थिक स्रोत जुटाउन स्वदेशी तथा विदेशी सार्वजनिक तथा निजी क्षेत्रको खोजी गर्नुपर्ने हुन्छ । निजी क्षेत्रको सहभागिताबाट आर्थिक स्रोत परिचालन गरी सेवा विस्तार गर्न

दूरसञ्चार क्षेत्रमा प्रतिस्पर्धात्मक वातावरण सिर्जना भइसकेको छ । हालै जापानमा भएको आठ विकसित मुलुकका राष्ट्रध्यक्षहरूको बैठक पछि प्रकाशित वक्तव्यबाट विकसित मुलुकहरूबाट अतिकम विकसित मुलुकहरूमा सूचना प्रविधि विस्तार गर्न पहुँच तथा शिक्षा क्षेत्रहरूमा सहयोग प्राप्त हुने सम्भावना बढेको छ ।

### **सूचना तथा सञ्चार प्रविधि अपनाउनलाई चाहिने शिक्षा तथा तालिम**

शिक्षाको क्षेत्रमा रणनीति बनाउँदा सूचना प्रविधिको विकासको लागि के कस्ता किसिमका शैक्षिक तालिमहरू विकास गर्ने भन्ने सोचेर मात्र पुग्दैन, यस प्रविधिको उपयोगद्वारा सृजनात्मक र विश्लेषणात्मक विषयवस्तु भएको गुणस्तरीय शिक्षाको विस्तारमा पनि कसरी सहयोग पुऱ्याउन सकिन्छ भनी सोच्नु आवश्यक छ । यसरी एकातिर सूचना प्रविधि र अर्कोतिर शैक्षिक विकासलाई एक अर्काको परिपूरकको रूपमा अगाडि बढाउन सकिएको खण्डमा दुवै क्षेत्रको तीव्र गतिले विकास हुन्छ ।

सूचना प्रविधिसम्बन्धी शिक्षाको गुणस्तर नियन्त्रण गर्नुपर्नेतर्फ सम्बन्धित कार्यपत्रहरूले औँल्याएका छन् । तिनले मुख्यतः “टेस्टिङ” तथा “सर्टिफिकेशन” कार्यक्रम नै अगाडि सार्नुपर्ने कुरालाई प्रस्ताव गरेका छन् । यस्तो कार्यक्रम प्रशासकीय दृष्टिले पनि सहज हुन आउँछ ।

सूचना प्रविधि शिक्षाको मुख्य देन नै सफ्टवेयरको विकाससँग सम्बन्धित रोजगारीको सिर्जना गर्नु हो । हाल नेपालमा एक हजार जति सूचना प्रविधिसम्बन्धी स्नातकहरू कार्यरत भएको र बसेनी डेढ सय जति स्नातकहरू स्वदेशी शिक्षण संस्थाहरूबाटै तयार भइराखेको अनुमान छ । स्वदेशी र विदेशी बजारका लागि सफ्टवेयर उत्पादन गर्न देशभित्र वा बाहिरका मुलुकहरूबाट उच्च तहको सूचना प्रविधि शिक्षाका सुविधाहरू उपलब्ध गराउनुपर्ने हुन्छ । जनशक्ति विकास सँगसँगै स्वदेशी बजारको विस्तार तथा विदेशी बजारको खोजी गर्नु जरूरी छ ।

सफ्टवेयरको विकासका लागि चाहिने बौद्धिक सम्पत्तिसम्बन्धी अधिकारलाई संरक्षण दिनलाई नेपाल तथा अरू विकासोन्मुख मुलुकहरूले विकसित मुलुकहरूसँग सम्झौता गर्नुपर्ने देखिन्छ । सो सम्झौता गर्दा यससम्बन्धी अर्थविद् प्रोफेसर भेरियनले प्रस्ताव गर्नुभएको “भर्सनिङ” अवधारणा अपनाउन सकिन्छ । सो अवधारणामा विभिन्न सफ्टवेयर भर्सनलाई छुट्टाछुट्टै मूल्यमा बेच्ने “डिफरेन्सियल प्राइसिङ” प्रणालीको उपयोग गरिन्छ ।

### **सूचना तथा सञ्चार प्रविधिको उपयोगबाट पुऱ्याउन सकिने सेवाहरूको पहिचान र विस्तार**

अन्ततः सूचना प्रविधिबाट सेवा पुऱ्याउन सकिने क्षेत्रहरू मुख्यतया ई-कमर्स र ई-गभर्नेन्स नै हुन् ।

ई-कमर्सको लागि सूचना प्रविधि मात्रै होइन बजार रणनीति (मार्केटिङ स्ट्रटेजी) को पनि त्यत्तिकै जरूरत पर्छ । नेपालजस्तो विकट भौगोलिक अवस्था रहेको देशमा वस्तुहरू तथा सुविधाहरू देशभित्र पुऱ्याउन तथा देशबाहिर निर्यात गर्न बजार प्रबर्द्धनको लागि एउटा आधुनिक प्रविधिको रूपमा ई-कमर्स आएको छ । तसर्थ, विश्वको कुनाकाप्चामा र नेपालभित्रै पनि विभिन्न ठाउँहरूमा बजार प्रबर्द्धन गर्न सकिने यो बदलिँदो परिप्रेक्ष्यमा अहिले भएका वस्तु तथा सेवाहरूबाहेक नयाँ किसिमका वस्तु तथा सेवाहरू पनि विकास गर्नसकिन्छ । नेपालले पर्यटन, हस्तकला, पश्मिना तथा गार्मेन्टका क्षेत्रहरूमा ई-कमर्सबाट सेवा पुऱ्याई निर्यात बढाउने सम्भावना राम्रो देखिएको छ । केही नेपाली व्यापारीहरूले ई-कमर्सलाई प्रयोगमा ल्याउन थालेका छन्, सीमित मात्रामा भए पनि वेबसाइटहरूमार्फत् नेपाली वस्तु तथा सेवाहरूका बारेमा जानकारी दिन थालिएको छ ।

सूचना प्रविधिमा आधारित सेवाहरूको निकासी गर्ने अवसरहरू पनि धेरै देखिएका छन् । यसमा मुख्यतया मेडिकल ट्रान्सक्रिप्सन जस्ता ईन्फरमेसन प्रोसेसिङ र कल सेन्टर जस्ता सेवाहरूको सम्भावना राम्रो देखिएको छ ।

विदेशमा ई-कमर्सको माध्यमबाट निर्यात गर्दा निर्यातकर्ता तथा आयातकर्ताबीच पारस्परिक विश्वासको वातावरण सिर्जना गर्नु सबभन्दा ठूलो चुनौती भएको हुँदा एउटा प्रमाणीकरण गर्ने निकाय (सर्टिफिकेशन अथोरिटी) खडा हुनुपर्ने देखिन्छ ।

ई-कमर्सका अतिरिक्त सर्वसाधारण जनताले सूचना प्रविधिबाट पाउनसक्ने अर्को प्रमुख फाइदा ई-गभर्नेन्स हो । इन्टरनेटको प्रमुख उपयोग यसैका लागि हुन्छ । यी दुईमा मुख्य फरक सर्वसाधारणसमक्ष सूचनाको पहुँचको विस्तृतता नै हो । निजी क्षेत्रले आफ्ना सेवाहरू सबै नागरिकलाई पुऱ्याउनुपर्ने बाध्यता हुँदैन तर सरकारले आफ्ना ग्राहकहरूलाई भेदभाव गर्न मिल्दैन । त्यसैले सबै उपभोक्ताहरूलाई सेवा पुऱ्याउनुपर्ने हुन्छ ।

ई-गभर्नेन्सको प्रथम चरणमा सरकारका विभिन्न निकायहरूले आफ्नो निकायसम्बन्धी विवरण सर्वसाधारणको जानकारीको लागि वेबसाइटमा हाल्नुपर्ने हुन्छ । दोस्रो चरणमा यी वेबसाइटहरू दुईतर्फि सञ्चारका लागि पनि प्रयोग गरिन्छ । उदाहरणको लागि, सर्वसाधारणले आफूसम्बन्धी विवरण पनि सो वेबसाइटको माध्यमबाट पठाउन सक्छ । तेस्रो चरणमा पासपोर्टको लागि दरखास्त दिनेजस्ता कामहरू पनि सो वेबसाइटमार्फत् गर्न सकिन्छ । अन्तिम चरणमा धेरैजसो सरकारी सेवाहरू उपलब्ध हुने पोर्टलको व्यवस्था हुन्छ ।

ई-गभर्नेन्सको उपयोगद्वारा देशभित्र र मुख्यतया देशबाहिरबाट आयात गर्नुपर्ने विकास निर्माणका सामग्रीहरूको

आयातमा ठूलो सुविधा तथा मूल्यमा कमी हुनसक्छ । तसर्थ, ई-प्रोक्युरमेन्ट एउटा प्रमुख प्रयोगको रूपमा विकास हुनसक्ने देखिन्छ ।

ई-गभर्नेन्सका लागि चाहिने धेरैजसो प्रणालीहरू ई-कमर्समा उपयोग भैसकेका हुनाले पनि ई-गभर्नेन्स त्यति गाह्रो हुँदैन । उदाहरणका लागि “इन्टरप्राइजेज रिसोर्स प्लानिङ,” “कस्टमर रिलेशनसीप म्यानेजमेन्ट,” “सप्लाई चेन म्यानेजमेन्ट” तथा “इन्टरनेट प्रोक्युरमेन्ट” जस्ता कामलाई लिनसकिन्छ । सूचना प्रविधिले निजी क्षेत्रलाई आफ्नो संस्थामा काम गर्ने पद्धति फेर्न लगाएजस्तै ई-गभर्नेन्सले सरकारी क्षेत्रलाई आफ्ना कामगर्ने तरिकाहरूमा परिवर्तन गर्न बाध्य गर्नेछ । फलतः सुधारहरूको क्रम शुरू हुनेछ ।

सारांशमा सूचना तथा सञ्चार प्रविधिमा भएको विकासबाट फाइदा लिएर सर्वसाधारण जनतालाई सूचना सेवाहरूको उपयोग गर्नसक्ने बनाउन र त्यसबाट देशको आर्थिक तथा सामाजिक विकास र सुशासनको लक्ष्य हासिल गर्नका लागि तीन वटा पक्ष – जनशक्ति तयार पार्नको लागि आवश्यक सीप र शिक्षा, सूचना र संचारका साधनहरूमा आम जनताको पहुँच र सर्वसाधारण जनताद्वारा नयाँ प्रविधिको उपयोग – लाई सँगसँगै अगाडि बढाउनु जरूरी छ । शिक्षा क्षेत्रको मात्र विकास हुनादिने, त्यसपछि, पहुँच, अनि त्यसपछि उपयोग क्षेत्रको विकास गर्ने जस्ता सोचाइ राखेर काम थालिएमा नेपाल गन्तव्यमा पुग्न सक्दैन । यसर्थ, नेपालका सामु तीनवटै पक्षलाई सँगसँगै विकास गर्नुपर्ने चुनौती छ । यसो हुनसकेमा मात्र नेपालले सूचना प्रविधि क्षेत्रबाट वास्तविक लाभ हासिल गर्न सक्छ ।

### **सूचना तथा सञ्चार प्रविधि रणनीति तर्जुमा तथा कार्यान्वयन प्रक्रिया**

शिक्षा, पहुँच तथा उपयोगका बारेमा माथि छलफल गरिएका पक्षहरूलाई समेटेर नीति-निर्माण तथा कार्यान्वयन गर्दा सरकारी क्षेत्रले निजी क्षेत्र तथा नागरिक समाजलाई पनि सहभागि बनाउनु पर्छ । जनतामा केन्द्रित विकासको रणनीति बनाउँदा आदेश र नियन्त्रण (कमाण्ड र कन्ट्रोल) को रूपमा नभई सहमतिको आधारमा सूचना तथा सञ्चार प्रविधिको परिकल्पना र कार्य योजना बनाउनुपर्ने हुन्छ । यसो भयो भने यस क्षेत्रको विकासबारे सबैका अवधारणाहरूमा सामञ्जस्य आई लक्ष्य हासिल गर्न सकिन्छ । यस्तो परिस्थिति सिर्जना भएमा सरकारी, निजी क्षेत्र र नागरिक समाजले सूचना तथा सञ्चार प्रविधिका विषयमा आ-आफ्ना हिसाबले क्रियाकलाप गरे पनि स्वतः समन्वित हुने वातावरण बन्छ । यसबाट यस क्षेत्रको विकासको गति अघि बढ्नेछ ।

यसै कुरालाई मनन गरेर सूचना प्रविधि क्षेत्रसँग सम्बन्धित छ वटा भिन्नाभिन्नै विषयमा नेपालका वरिष्ठ व्यक्तिहरूलाई कार्यपत्रहरू लेख्न लगाइएको थियो । ती कार्यपत्रहरूमा स्वदेश तथा विदेशबाट पनि प्रतिक्रिया र सुझावहरू आओस् भन्ने उद्देश्यले वेबसाइट ठेगाना “नेपालन्यूज डट कम” मा पनि राखी सुझाव तथा प्रतिक्रिया मागिएको थियो । कार्यपत्रप्रति स्वदेशी तथा विदेशीहरूद्वारा देखाइएको प्रतिक्रिया सकारात्मक थियो र राम्रा तथा उपयोगी सुझावहरू प्राप्त भएका थिए । कार्यपत्रहरूमाथि केन्द्रित गरेर सार्वजनिक बहस पनि भएको थियो । सार्वजनिक बहसबाट पनि निकै महत्वपूर्ण सुझावहरू प्राप्त भएका थिए । कार्यपत्रहरू, कार्यपत्रमाथि प्राप्त सुझाव तथा सार्वजनिक बहसबाट प्राप्त सुझावसमेतलाई मनन गरेर श्री ५ को सरकारले सूचना प्रविधि नीति, २०५७ तयार गरेको छ ।

### **उपसंहार**

सारांशमा, सूचना तथा सञ्चार प्रविधिमाफत सर्वसाधारण जनताको पहुँच सूचना सेवाहरूमा पुऱ्याई देशको आर्थिक तथा सामाजिक विकास र सुशासनमा सहयोग पुऱ्याउन सूचना प्रविधिसम्बन्धी शिक्षा, सो प्रविधिसम्म पहुँच र यसको उपयोग, तीनै पक्षलाई सँगसँगै विकास गर्नु जरूरी छ । सूचना प्रविधि विकासको उद्देश्य हासिल गर्नका लागि सरकार वा निजी क्षेत्र वा नागरिक समाजमध्ये कुनै एउटा पक्षको मात्र सक्रियता पर्याप्त हुँदैन । सरकारी र निजी क्षेत्र तथा नागरिक समाजको सहमतिको आधारमा यससम्बन्धी रणनीति तर्जुमा तथा कार्यान्वयन प्रक्रियालाई अघि बढाउनु पर्छ ।