

“विकासको लागि योजना”

विकास VIKAS

[A Journal of Development]

REQUEST TO CONTRIBUTORS

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

Vol. 35	२०७० पौष/2014 JAN	No. 1
सम्पादक मण्डल	नेपालमा सामाजिक संरक्षण प्रयास : एक भलक विकास र जनसहभागिता	ज्ञानेन्द्रकुमार श्रेष्ठ १
अध्यक्ष	विकासको बाधकको रूपमा निहित स्वार्थको द्वन्द्व	गंगादत्त नेपाल/रमेश सुवेदी १९
पुरुषोत्तम घिमिरे	नेपालमा जलक्रिडा (यात्रा) पर्यटन	डा. माधव अधिकारी २५
सदस्यहरू	Ethical Considerations while Doing Development Research	डा. प्रेम शर्मा २५
पुष्पलाल शाक्य		Rajkumar Adhikari 43
गोपीनाथ मैनाली	Measuring the Efficiency of District Public Hospitals in Nepal: An Application of Data Envelopment Analysis	Prabha Baral 51
सागर आचार्य	Poverty Identity Card Distribution: A Theoretical Analysis	Dipesh Ghimire 64
सदस्य-सचिव	Strengthening Food Security through Commercial Agriculture and Improved Extension System	Niraj Prasad Koirala 75
नारायण तिमिल्सिना	Climate Change Adaptation and Sustainable Development in Nepal	Kabi Prasad Pokhrel 90
डिजाइन/ब्लेटिङ	Inclusion, Financial Growth and Financial Deepening in Nepal	Dr. Bama Dev Sigdel 106
धुव खनाल	Functional Structure and Development of Urban Centers along the Siddharatha Highway (A Case Study of Tansen and Butwal Urban Centers)	Gopi Krishna Pandey 131
प्रकाशक	Is Micro-finance an Effective Tool to Achieve MDGs? A Case of Nepal	Bharat Ram Dhungana 146
राष्ट्रिय योजना	Trade Policy, Liberalization and Customs	Dr. Suman Kumar Regmi 164
आयोगको सचिवालय		
सिंहदरबार, काठमाडौं		

विकास

VIKAS

[A Journal of Development]

Vol. 35

No. 1

2070 Paush (January 2014)
National Planning Commission Secretariat
Nepal

E-mail: vikas@npc.gov.np
URL: <http://www.npc.gov.np>

Rs. 50 .00

**(Opinions expressed in the articles are those of the authors and do not
in any manner represent that of National Planning Commission
Secretariat)**

सम्पादकीय

देशको समग्र विकासको लागि योजनावद्ध विकासमा करिव छ दशकको समय व्यतित गरिसकेका छौं । यस अवधिमा तर्जुमा भएका नौवटा पञ्चवर्षिय र तीनवटा त्रीवर्षिय योजनाबाट देशमा भौतिक , आर्थिक तथा सामाजिक पूर्वाधार निर्माण गर्ने तर्फ केही ठोस उपलब्धि हासिल भएका छन् । पछिल्लो राजनैतिक परिवेशका बावजुत तेह्रौं योजनाको आधारपत्र तर्जुमा सम्पन्न भैसकेको स्थिति छ । देशमा संविधानसभाको ऐतिहासिक दोस्रो निर्वाचन सफलतापूर्वक सम्पन्न भैसकेको तथा संविधानसभाले पूर्णता प्राप्त गर्ने क्रममा रहेको अवस्थामा आगामी सरकारबाट यस तेह्रौं योजनाको आधारपत्रले सम्बोधन गरेका समावेशी आर्थिक तथा सामाजिक विकासका अवधारणालाई लागु गर्न आवश्यक कदम चाल्ने अपेक्षा हामी सवैको छ ।

आर्थिक योजना, विज्ञान तथा व्यवस्थापनमा विविध पक्षहरुलाई समेटेर राष्ट्रिय योजना आयोगको सचिवालयले विगत लामो समय देखि "विकास" पत्रिका नियमित प्रकाशन गर्दै आएको छ । यस पत्रिकालाई ३५ औं अंक सम्म ल्याइपुऱ्याउन यहाँहरुले गर्नु भएको सहयोग र दर्शानुभएको मायाप्रति हामी आभार व्यक्त गर्न चाहन्छौं । यस अंकमा आफ्ना अमूल्य लेख रचनाहरु उपलब्ध गराई सहयोग पुऱ्याउनु हुने विद्वान लेखकहरुलाई सम्पादक मण्डल हार्दिक धन्यवाद ज्ञापन गर्दछ । साथै अगामी अड्कहरुमा पनि योजना र विकास लगायतका पक्षलाई सम्बोधन गर्ने लेख रचना उपलब्ध गराई सहयोगको सिलसिला जारी राख्नु हुने छ भन्ने विश्वास लिएका छौं । अन्त्यमा यस पत्रिकाको सम्पादनको क्रममा सम्पादन मण्डललाई सहयोग प्रदान गरिदिनुहुने श्री अर्जन बहादुर कुमालजीलाई विशेष धन्यवाद प्रदान गर्दछौं ।

२०७० पौष

सम्पादक मण्डल

नेपालमा सामाजिक संरक्षण प्रयास : एक भ्रूलक

ज्ञानेन्द्रकुमार श्रेष्ठ*

१. पृष्ठभूमि - अवधारणा र ऐतिहासिक पृष्ठभूमि

क. अवधारणा

सामाजिक सुरक्षा (Social security) राज्यले नागरिकहरू र उनीहरूको आश्रित व्यक्तिहरूका लागि आधारभूत सेवा तथा आर्थिक सुरक्षा प्रदान गर्न गरेको सहयोग व्यवस्था हो । सामाजिक सुरक्षण (Social protection) राज्य वा निजी क्षेत्रले नागरिकको भलाइका लागि समान उद्देश्यले सहयोग गर्न विकास गरिएको व्यवस्था तथा कार्यहरू हुन् - जस्तै, आपसी सामाजिक लाभ र पेशागत निवृत्तिभरणसम्बन्धी व्यवस्था । सामाजिक सुरक्षण नागरिकको भलाइलाई नकारात्मक रूपमा प्रभाव पार्ने स्थितिको रोकथाम, न्यूनीकरण वा व्यवस्थापनसंग सम्बन्धित हुन्छ । *संयुक्त राष्ट्रसंघको सामाजिक विकास अध्ययन केन्द्रका* अनुसार सामाजिक सुरक्षणले बेरोजगार, बञ्चितकरण, विरामी, अपाङ्गता र बुढापामा हुने सामाजिक तथा आर्थिक जोखिम व्यवस्थापन गर्न उनीहरूको क्षमता अभिवृद्धि गर्न, व्यक्तिहरूको उक्त जोखिम कम गर्न र श्रम बजारको दक्षता अभिवृद्धि गर्न तर्जुमा गरिएको नीति तथा कार्यक्रमहरू समावेश गर्दछ । सामाजिक सुरक्षण पद्धति तथा कार्यक्रम राज्य र नागरिकबीचको सम्बन्ध मजबुत गर्ने, प्रकोप व्यवस्थापन गर्ने, सामाजिक न्याय र समावेशी सुधार गर्ने, समाजका कमजोर व्यक्ति वा समुहका लागि आयको पुनर्वितरण गर्ने माध्यम पनि हो । *राष्ट्रिय निर्देशक समितिले बनाउँदै गरेको मस्यौदा सामाजिक सुरक्षण खाकासम्बन्धी दस्तावेज* अनुसार सामाजिक सुरक्षा जालो (Social Safely Net) सामाजिक सुरक्षा र सामाजिक संरक्षण तीनैवटा शब्दहरू कहिलेकाहीं उस्तै कामचुराका लागि प्रयोग गरिन्छन् र यी सबै गरीव र जोखिममा रहेका र रहन सक्ने व्यक्ति वा समुहको सेवासुविधामा केन्द्रित रहन्छन् ।

सामाजिक सुरक्षणको बदलिँदो अवस्था/परिधि - सामाजिक सुरक्षा कार्यक्रम शुरुमा राज्यहरूले समाजका कमजोर तथा जोखिममा पर्न सक्ने व्यक्तिहरूलाई सहयोग गर्ने गरी कल्याणकारी अवधारणामा थालनी भएको थियो । विस्तार विस्तार सामाजिक सुरक्षाको धारणाबाट सामाजिक सुरक्षणको धारणामा सुधार भयो, जसमा राज्य र निजी क्षेत्र दुवैको समान उद्देश्यका योगदान तथा कार्यहरू समावेश हुन्छन् । सामान्यतः सन् १९९० दशकको शुरुदेखि खासगरी अति गरीव र विकासशील मुलुकको सर्वाङ्गीण विकासमा सहयोग हुने उद्देश्यले सामाजिक समावेशी र बहिस्करणको सवालहरू अझ सशक्त रूपमा अगाडी आएको छ भने सहस्राब्दीको शुरुआतसंगै समावेशी विकासका सवालहरूलाई भन्नु गहन रूपमा लिइएको छ । सामान्यतः सामाजिक सुरक्षा र सामाजिक सुरक्षणले कमजोर तथा जोखिममा

* लेखक राष्ट्रिय योजना आयोगमा UNDP को कार्यक्रम अन्तर्गत संचालित SNPMC परियोजनामा राष्ट्रिय परियोजना प्रबन्धक हुनुहुन्छ ।

पर्न सक्ने व्यक्ति र समुदायको सहयोग कार्यमा बढी जोड दिन्छ, भने समावेशी विकासले सीमान्तकृत समुह वा समुदायको विकास प्रक्रियामा दीर्घकालीन समतामूलक पहुँच र विकासका सवाललाई बढी जोड दिन्छ।

ख. सामाजिक सुरक्षाको ऐतिहासिक पृष्ठभूमी

सामाजिक सुरक्षा र सुरक्षाको विषय सताब्दियौदेखि सरकारी, गैरसरकारी, निजी र धार्मिक संस्थाहरूले आत्मसात गरी एकीकृत रूपमा सञ्चालन गरेको कार्य हो। औपचारिक रूपमा सामाजिक सुरक्षा कार्यक्रम विश्वमा नै सबभन्दा पहिला जर्मनीले सन् १८८० को दशकदेखि विरामी कामदारको स्वास्थ्य बीमाबाट, फ्रान्सले सन् १९०५ देखि बेरोजगारी भत्ता व्यवस्थाबाट, बेलायतले सन् १९११ देखि स्वास्थ्य बीमा, बेरोजगारी भत्ता र जेष्ठ नागरिकको बीमा वा भत्ता कार्यक्रमबाट र तत्कालिन सोभियत संघले सन् १९२२ देखि बृहत सामाजिक सुरक्षाको व्यवस्था शुरु गरेको पाइन्छ। यसैगरी अमेरिकाले सन् १९३५ मा बेरोजगार, बृद्धबृद्धा र निवृत्त कर्मचारीका लागि भत्ता वा बीमाको व्यवस्थाबाट र करिव त्यसैबेलादेखि नेपालमा पनि प्रथम विश्वयुद्धबाट फकेका घाइते सैनिकको सहयोगको लागि वार्षिक एकमुष्ट रकमको सहयोग गर्ने गरेको पाइन्छ। (सामाजिक सुरक्षा कार्यक्रमको मुल्याङ्कन, २०६८/६९, राष्ट्रिय योजना आयोग)। त्यस बेलादेखि देशको क्षमता अनुसार अपाङ्गता भएका व्यक्ति, बृद्धबृद्धा, बालबालिका, गर्भवती, निवृत्त कर्मचारी, सीमान्तीकृत व्यक्ति तथा समुदायका लागि विविध सहयोग जस्ता सामाजिक सुरक्षाका कार्यक्रमहरूलाई सुधार गर्दै ल्याइएको छ।

सामाजिक सुरक्षाको सवाललाई संयुक्त राष्ट्रसंघ तथा अन्य अन्तर्राष्ट्रियस्तरका विभिन्न घोषणाहरूले सम्बोधन गरिरहेका छन् जसमा खासगरी संयुक्त राष्ट्रसंघको सन् १९४८ को मानव अधिकारसम्बन्धी विश्वव्यापी घोषणा, सन् १९६५ को जातजातिविरुद्धका सबै किसिमका भेदभाव निर्मूलनसम्बन्धी घोषणा, सन् १९६६ को आर्थिक, सामाजिक र सांस्कृतिक अधिकारसम्बन्धी घोषणा, सन् १९७९ को महिलाविरुद्ध हुने सबै किसिमका भेदभाव निर्मूलनसम्बन्धी घोषणा, सन् १९८९ को बालअधिकारसम्बन्धी घोषणा, सन् २००० को सहस्राब्दी घोषणा, सन् २००६ को अपाङ्गता भएका व्यक्तिको अधिकारसम्बन्धी घोषणालगायत अन्य सम्बन्धित इच्छाधिन आलेखहरू छन्। अचेल विश्वका प्रायः सबै देशहरूमा कुनै न कुनै किसिमका सामाजिक सुरक्षाका कार्यक्रमहरू सञ्चालनमा रहको पाइन्छ।

२. नेपालमा सामाजिक सुरक्षा तथा सुरक्षा कार्यक्रम - चुनौती तथा अवसरहरू

क. पृष्ठभूमी

वि.सं. १९९१ तिर प्रथम विश्वयुद्धबाट फकेका घाइते नेपाली सैनिकहरूलाई वार्षिक एकमुष्ट रकम उपलब्ध गराउने कार्यसंगै नेपालमा सामाजिक सुरक्षाको प्रयास शुरु भएको भनिन्छ। त्यसपछि

वि.सं. १९९८ (सन् १९४१/४२) तिर सेवा निवृत्त सैनिक र त्यसको एक वर्षपछि सेवा निवृत्त सरकारी कर्मचारीलाई निवृत्तभरण प्रदान गर्ने कार्य शुरु भएको बुझिन्छ, (सामाजिक सुरक्षा कार्यक्रमको मुल्याङ्कन, २०६८/६९, राष्ट्रिय योजना आयोग)। अति जोखिममा रहेका व्यक्तिहरूका लागि हुण्डीको व्यवस्था पनि रहेको बुझिन्छ। हालसम्ममा सामाजिक सुरक्षा र सुरक्षणको कार्यक्रमको निकै सुधार र विस्तार भएको पाइन्छ र यसता कार्यक्रमहरूका खास लाभान्वित व्यक्ति तथा समुदायमा मूलतः जेष्ठ नागरिक, बालबालिका, बेरोजगार तथा अर्धबेरोजगार युवा, विविध किसिमका हिंसा पीडित, एकल, गर्भवती र सुत्केरी महिला, अपाङ्गता भएका व्यक्ति, गरीब र भूमिहीन व्यक्ति, सीमान्तीकृत समुह र क्षेत्र, द्वन्द पीडित तथा प्रभावित व्यक्ति/परिवार, लोपोन्मुख र अति सीमान्तीकृत व्यक्ति/समुह, दलित, जनजाति र अल्पसंख्यक धार्मिक समुह, तेस्रो लिङ्गी व्यक्ति तथा समुदाय, इत्यादि पर्दछन्।

ख. सामाजिक सुरक्षासम्बन्धी नीति, ऐन तथा नियम

नेपालमा व्यवस्थित योजना विकासको प्रक्रिया वि.सं. २०१३ सालदेखि (प्रथम योजना) भएको हो। त्यसपछिदेखि नेपालमा सामाजिक सुरक्षाका कार्यहरू अझ व्यवस्थित रूपमा सञ्चालन आएको पाइन्छ। खासगरी गरीब र सीमान्तीकृत समुहको सवालमा विशेषगरी छैठौँ योजनादेखि ध्यान दिइ आधारभूत आवश्यकतालाई केन्द्रित गरी योजना तर्जुमा गरेको देखिन्छ भने अपाङ्गता भएका व्यक्ति, महिला, बालबालिका तथा गरीबको सवाललाई योजनामा अझ प्राथमिकता दिदै आठौँ योजनामा गैरसरकारी संस्थाहरूलाई विकासको साभेदारको रूपमा स्थापित गरेको पाइन्छ। हालसम्मको योजनामा आइपुग्दा सामाजिक सुरक्षा तथा सुरक्षणको सवाललाई योजनाले अझ प्राथमिकता राखेको देखिन्छ।

यस अतिरिक्त, सबैका लागि शिक्षा, शिक्षा क्षेत्र सुधार कार्यक्रम, स्वास्थ्य क्षेत्रको योजना तथा नीति तथा कार्ययोजना जस्ता विषय क्षेत्रगत र उप-क्षेत्रगत नीति तथा रणनीति र महिला सशक्तीकरण, बालअधिकार, बहुक्षेत्रगत पोषण, प्रकोप रणनीति, अपाङ्गता जस्ता विषयहरूको राष्ट्रिय कार्ययोजना कार्यान्वयनमा रहेका छन्। सामाजिक सुरक्षासम्बन्धी नीति पनि तर्जुमा हुँदैछ।

नेपालमा पनि सामाजिक सुरक्षाको सवाललाई मानव अधिकारको रूपमा स्थापित गरिसकेको छ भने नेपालको संविधान २०६३ मा सामाजिक सुरक्षाको प्रावधान रहेको छ। यसले गरीब, दूर्गम क्षेत्र, बालबालिका, महिला विशेष गरी एकल महिला, बृद्धबृद्धा, अपाङ्गता भएका व्यक्ति, लोपोन्मुख जातजाति जस्ता कठिनपरिस्थितिमा रहेका र रहने जोखिम भएका व्यक्ति वा समुहको हकअधिकारको संरक्षण र सम्बर्द्धन पक्रियामा थप ध्यान मिल्ने देखिन्छ।

स्थानीय स्वायत्त शासन ऐन २०५५ अन्तर्गत सामाजिक सुरक्षा कार्यक्रम (सञ्चालन कार्यविधि) २०६५ कार्यान्वयनमा रहेको छ। अन्य प्रमुख ऐन नियमहरूमा श्रम ऐन २०४८ र यसको नियमावली २०४८, निजामती सेवा ऐन २०४९ र यसको नियमावली २०५०, व्यापार संघ ऐन २०४९, समाज कल्याण ऐन २०४९ र २०६३ रहेका छन्। यसबाहेक अन्य धेरै ऐन नियमहरूले सामाजिक

सुरक्षाका सवालहरूसंग सम्बन्धित रहेका छन् । यस अतिरिक्त विभिन्न ऐन, नियम, कार्यविधि, निर्देशिकाहरू कमैया तथा पत्रकारलगायतका समुहहरूको हकहित संरक्षण तथा सम्बर्द्धनका लागि कार्यान्वयनमा आएका छन् । सामाजिक सुरक्षा कार्यक्रमसम्बन्धी नीतिमा आ.व. २०६५/६६ मा केही सुधार गरिएको छ जसले भत्ताको रकम बढाइएको छ भने जेष्ठ नागरिक र एकल महिलाको भत्ता पाउन योग्य हुने उमेरको सीमा घटाएको छ ।

ग. प्रमुख संस्थागत व्यवस्था

सरकारी, अर्धसरकारी, गैरसरकारी र निजी क्षेत्र सबैले आ-आफ्नोतर्फबाट सामाजिक सुरक्षा र संरक्षणसम्बन्धी केही न केही कार्यक्रम सञ्चालन गरिरहेका छन् । सरकारी क्षेत्रमा खासगरी शिक्षा, स्वास्थ्य तथा जनसंख्या, स्थानीय विकास तथा संघीय मामिला, गृह, महिला, बालबालिका तथा समाज कल्याण मन्त्रालयहरू र जिविस, नगरपालिका तथा गाविस रहेका छन् । आयोगहरूमा राष्ट्रिय मानवअधिकार आयोग, राष्ट्रिय महिला आयोग, राष्ट्रिय दलित आयोग, तथा समाज कल्याण परिषद्का साथै विविध समितिहरू कार्यरत रहेका छन् । यसैगरी अन्तर्राष्ट्रिय तथा राष्ट्रिय गैरसरकारी संस्थाहरूले गरीब, महिला, जनजाति, दलित, एकल महिला, बालबालिका, अपाङ्गता, सीमान्तीकृत समुह तथा समुदायका लागि नीतिगत सुधारका लागि पैरवी गर्ने, चेतना जागरण गर्ने तथा विविध खालका सहयोग गर्ने कार्यहरू गरिरहेका छन् । विस्तार विस्तार निजी, सामुदायिक एवं नागरिका समाजबाट पनि यस्ता कार्यहरू हुँदै आएको पाइन्छ ।

घ. सामाजिक सुरक्षासम्बन्धी प्रमुख औपचारिक कार्यहरू

हालसम्म सञ्चालनमा रहेका सामाजिक सुरक्षासम्बन्धी कार्यक्रमहरू देहायानुसारका समुहमा प्रशस्त गरिन्छ । यी कार्यक्रमहरू मुख्यतः *राष्ट्रिय निर्देशक समितिले बनाउँदै गरेको मस्यौदा सामाजिक सुरक्षण खाकासम्बन्धी दस्तावेजमा* आधारित छ ।

१. नगद हस्तान्तरण

- जेष्ठ नागरिक भत्ता - २०५१ पुस ११ गते तत्कालिन प्रधानमन्त्री श्री मनमोहन अधिकारीले ७५ वर्ष पुगेका जेष्ठ नागरिकलाई मासिक रु.१०० का दरले भत्ता दिने नीतिको घोषणा गरी २०५२ साल श्रावण महिनादेखि ६ महिनाको लागि पाँच विकास क्षेत्रको पाँचवटा जिल्लामा प्रयोग गरी सोही आ.व.देखि देशभर लागू गरेको हो । आ.व. २०६५/६६ देखि यो भत्ता ७० वर्षमाथिका सबै व्यक्तिलाई मासिक रु ५०० प्रदान गरिएको छ भने दलित र कर्णालीबासीका लागि उमेरको सीमा ६० वर्षमा झारिएको छ ।

- एकल महिला भत्ता - आ.ब. २०५३/५४ देखि ६० वर्षमाथिका असहाय सबै विधवालाई मासिक रु. १०० का दरले भत्ता प्रदान गरिएको यो भत्ता आ.ब. २०६५/६६ देखि रु. ५०० गरिएको छ र विधवाका लागि उमेरको सीमा हटाइएको छ।
- अपाङ्गता भत्ता - आ.ब. २०५३/५४ देखि मासिक रु. १०० का दरले प्रदान गरिएको यो भत्ता आ.ब. २०६५/६६ देखि पूर्ण अपाङ्गता भएका व्यक्तिलाई मासिक रु १००० र आंशिक अपाङ्गता भएका व्यक्तिलाई मासिक रु ३०० प्रदान गर्ने गरिएको छ।
- बाल संरक्षण अनुदान - आ.ब. २०६६/६७ देखि पाँचवर्षसम्मका बालबालिका र एकै परिवारका दुइजनासम्मलाई (सबै दलित र कर्णाली बासीलाई) मासिक रु २०० का दरले अनुदान प्रदान गरिँदैछ।
- लोपोन्मुख जातजाति भत्ता - आ.ब. २०६६/६७ देखि सबै लोपोन्मुख व्यक्तिलाई मासिक रु ५०० र विशेषगरी राउटे जातिलाई रु १००० प्रदान गरिँदै आएको छ।
- छात्रवृत्ति - छात्रा, अपाङ्गता भएका, लक्षित जनजाति, दलित, सहिदका छोराछोरी, कमलरी, द्वन्द्व प्रभावित, लोपोन्मुख जातजाति, अति सीमान्तीकृत, मुक्त कर्मैया आदि।
- सेवा निवृत्त कर्मचारीहरुका लागि निवृत्तभरण तथा अनुदान सुविधा उपलब्ध छ।
- कर्मचारीका लागि स्वास्थ्य सुविधा, संचय कोषलगायतका सुविधा उपलब्ध छ।
- सुत्केरी भत्ता - संस्थामा सुत्केरी गराउनेलाई हिमाली भेकमा रु. १५००, पहाडी भेकमा रु. १००० र तराइ भेकमा रु. ५०० यातायात खर्च, सुत्केरी गराउने स्वास्थ्यकर्मीलाई प्रति सुत्केरी रु. ३०० र स्वास्थ्य संस्थालाई प्रति सुत्केरी रु. १००० प्रदान गर्ने गरिएको छ।
- जेष्ठ नागरिक स्वास्थ्य उपचार खर्च - ६५ वर्षमाथिकालाई खर्च रकम शोधभर्ना दिने प्रावधान छ।
- सहिदका परिवारलाई जीवनयापन र १८ वर्षसम्मका ३ जनासम्मका बालबालिकालाई अध्ययन खर्च प्रदान गर्ने व्यवस्था छ।
- प्राकृतिक प्रकोप राहत - नगद तथा सरसामान सहयोग उपलब्ध गराउने व्यवस्था छ।
- द्वन्द्व पीडित तथा घाइतेका लागि एकमुष्ट आर्थिक सहयोग प्रदान गरिएको छ।

२. जिन्सी हस्तान्तरण र जीवनयापन कार्यक्रम

- खाद्यसामान अभाव हुने जिल्लाहरुमा खाद्यसामान भण्डारण र वितरणका साथै सुपथ मुल्यमा सामान उपलब्ध गराउने व्यवस्था छ।
- विद्यालय खाजा र पोषण कार्यक्रम सञ्चालनमा रहेको छ।
- सुपथ मुल्यमा आयोजिनयुक्त नुन आपूर्ति गर्ने गरिएको छ।

- अतिआवश्यक विविध सेवा र सामानमा छुटको व्यवस्था छ ।
- दलित, गरीव र कमैया परिवारका लागि पशुपालनलगायत आयमूलक कार्यक्रम सञ्चालनमा छ ।
- तराइका पाँच जिल्लाहरुमा कमैया र हलिया सहयोग तथा पुनर्स्थापन कार्यक्रम सञ्चालनमा छ ।
- सामुदायिक र कबुलियत बन कार्यक्रम प्रभावकारी रुपमा चलिरहेको छ ।
- लोपोन्मुख, सीमान्तीकृत, जनजाति, चेपाङ्ग, दलित, सीमान्तीकृत मधेशी, मुस्लिमलगायत अन्य लक्षित कार्यक्रमहरु सञ्चालन भइरहेका छन् ।

३. सेवासुविधामा पहुँच

- निःशुल्क विद्यालय शिक्षाको व्यवस्था गरिएको छ ।
- उच्चशिक्षाका लागि छात्रवृत्ति प्रदान गर्ने गरिएको छ ।
- निःशुल्क स्वास्थ्य सेवा सुविधा - उपस्वास्थ्य चौकी, स्वास्थ्य चौकी र प्राथमिक स्वास्थ्य उपचार केन्द्रमा निश्चित औषधी र सेवाका साथै जिल्ला अस्पतालमा निश्चित व्यक्ति वा समुहलाई निःशुल्क स्वास्थ्य सेवा तथा अन्य सरकारी अस्पतालहरुमा निश्चित गरीव तथा अन्य बिरामीका लागि निःशुल्क वा सहूलियत दरमा सेवा सुविधा, एवम् भिटामिन ए र विविध खोप सेवाहरु उपलब्ध गरिएको छ ।
- अति गरीव र लोपोन्मुख परिवारका लागि आवास कार्यक्रम सञ्चालनमा रहेको छ ।

४. सामाजिक बीमा

- कम्तिमा २० वर्ष स्थायी सेवा गरेका विविध सेवाका कर्मचारी तथा शिक्षकहरुलाई पेन्सनको व्यवस्था छ ।
- कर्मचारी संचय कोष र नागरिक लगानी कोषको व्यवस्था छ ।
- सेवामा रहँदासम्म स्वास्थ्य बीमा तथा स्वास्थ्य सेवासुविधा उपलब्ध गर्ने गरिएको छ ।
- कम्तिमा ३ वर्ष काम गर्ने कर्मचारी तथा कामदारलाई सेवाबाट बाहिरिँदा उपदानको व्यवस्था छ ।
- बाली र पशु बीमा कार्यक्रमको शुरु गरिएको छ ।

५. सार्वजनिक निर्माण, रोजगार, गरिबी न्यूनीकरण, सीपमूलक तालिम

- ग्रामीण भौतिक पूर्वाधार निर्माणमा ५०-७० दिनसम्मको कार्यमा नगद/जिन्सी प्रदान गर्ने गरिएको छ ।
- युवा स्वरोजगार तथा रोजगार कार्यक्रम सञ्चालनमा रहेको छ ।

- कर्णाली रोजगार कार्यक्रम - उक्त क्षेत्रमा सञ्चालन गरिने निर्माण कार्यमा कम्तिमा १०० दिनको वार्षिक रोजगारको व्यवस्था गरिने गरिएको छ ।
- गरिवी निवारण कोष - खासगरी गरीब र सीमान्तीकृत व्यक्ति तथा समुहका लागि तालिम, आयमूलक कार्यक्रम सञ्चालनमा रहेको छ ।
- गरीब, दलित तथा अपाङ्गता भएका व्यक्तिहरुका लागि प्राविधिक शिक्षा र व्यावसायिक तालिम प्रदान गर्ने गरिएको छ ।

ड. सामाजिक सुरक्षा कार्यक्रमको बजेट अवस्था

नेपाल सरकारले जेष्ठ नागरिक, विधवा र अपाङ्गता भएका व्यक्तिका लागि आर्थिक वर्ष २०५१/५२ देखि भत्ता दिने घोषणा गर्‍यो । आर्थिक वर्ष २०६५/६६ देखि यो कार्यक्रम एकल महिला, लोपोन्मुख जातजातिका लागि पनि लागू गर्‍यो भने दलित र कर्णालीवासीहरुका लागि उमेरको सीमा घटायो ।

तथ्याङ्क अनुसार जेष्ठ नागरिक, विधवा, अपाङ्गता भएका व्यक्ति, एकल महिला र लोपोन्मुख जातजातिका भत्ता पाइरहेका व्यक्तिहरुको कूल संख्या आर्थिक वर्ष २०६६/६७ मा करिब ९.१७ लाख भएको र आर्थिक वर्ष २०६७/६८ मा यो संख्या १०.१६ पुगेको आर्थिक वर्ष २०६८/६९ मा १६.६२ लाख पुगेको अनुमान छ । यो संख्या प्रत्येक वर्ष निकै बढ्ने गरेको छ । यो संख्यामा निवृत्तभरण पाइरहेका सबै सेवा वा समुहका व्यक्तिहरु, सहिदका परिवार, द्वन्द प्रवाहित, सुत्केरीसम्बन्धी सेवा सुविधा पाएका, रोजगारसम्बन्धी सुविधा पाएका, आवास अनुदान पाएका, स्वास्थ्य बीमा पाएका, बाली तथा पशुजन्य बीमा पाएका, प्रकोपको राहत पाएका, निःशुल्क शिक्षा र छात्रवृत्ति पाएका, बाल संरक्षण अनुदान पाएका जस्ताको संख्या समावेश भएको छैन ।

जेष्ठ नागरिक, विधवा, अपाङ्गता भएका व्यक्ति, एकल महिला र लोपोन्मुख जातजातिका व्यक्तिहरुले मात्र पाएका भत्ताको सामान्य विवरण निम्नानुसार रहेको पाइएको छ :

(रु. अर्बमा)

आ.व.	१९९५/९६	१९९८/९९	२००३/०४	२००६/०७	२००८/०९	२००९/१०	२०११/१२	२०१२/१३	२०१३/१४
							संशोधित	अनुमान	
सामाजिक सुरक्षा	०.२८	०.४०	०.५८	१.०४	४.२७	७.२५	९.६२	११.३१	१२.९९
छात्रवृत्ति							१.९७	१.९५	२.१४
									अनुदान

			१.३१
पेन्सन	१८.५५	२४.१७	२७.११
	जम्मा	३०.१४	३७.४३
	कूल बजेट	३३९.१७	३७०.१३
			५१७.२४

स्रोतः विभिन्न वर्षको वार्षिक बजेटको रातो किताब र आ.व. २०७०/७१ को बजेट वक्तव्य, अर्थ मन्त्रालय ।

माथिको तालिकाबाट सामाजिक सुरक्षा शिर्षकको भत्ताको रकम करिव १८ वर्षको अन्तरालमा सालाखाला ४६ र १५ वर्षको अन्तरालमा २२.४० गुणाले बढेको देखिन्छ । यो बजेट प्रत्येक वर्ष निकै बृद्धि हुँदै गइ आर्थिक वर्ष २०७०/७१ मा करिव रु १३ अर्ब पुगेको छ । सामाजिक सुरक्षाको भत्ता, छात्रवृत्ति र विभिन्न सेवा तथा समुहका निवृत्त कर्मचारीहरूले पाउने पेन्सनसमेत गर्दा यस आर्थिक वर्षमा रु. ४२ अर्ब, २४ करोडको बजेट अनुमान गरेको देखिन्छ । यो रकम देशको कूल वार्षिक बजेटको ८.१७ प्रतिशत रहेको छ ।

यी कार्यक्रमहरूबाहेक निगमका कर्मचारीहरूले पाउने पेन्सन तथा सुविधा र विभिन्न कोष तथा राहत कोष, साना ऋण तथा बचत, सामाजिक समावेशी अनुदान, नगद अनुदान (subsidy), निःशुल्क शिक्षा, स्वास्थ्यलगायतका खर्च, सीपमूलक तालिम र रोजगारसम्बन्धी अन्य कार्यक्रम यसमा समावेश गर्न सकिएको छैन । निजामती सेवाबाहेक अन्य सबै सेवाहरूबाट निवृत्त कर्मचारीहरूका लागि प्रदान गरिने निवृत्तभरण रकमको बढ्दो आकारको विश्लेषण गर्ने हो भने यसको भार राष्ट्रिय बजेटमा निकै पर्ने देखिन आउनेछ । सामाजिक सुरक्षा र सुरक्षणसम्बन्धी कार्य र खर्चबारेमा बृहत अध्ययन र विश्लेषण गर्न जरुरी देखिन्छ ।

च. सामाजिक सुरक्षा र सुरक्षण कार्यक्रमको उपलब्धी

सामान्यतया सामाजिक सुरक्षा र सुरक्षणसम्बन्धी कार्यहरूबाट लक्षित व्यक्ति तथा समुह मानसिक, सामाजिक र आर्थिक रूपबाट लाभान्वित भएको देखिन्छ । यस कार्यक्रमबाट लक्षित व्यक्तिहरूले आफु राज्यबाट गणना तथा संरक्षित भएको अनुभव गर्दछ । उनीहरूको जीवन निर्वाह केही हदसम्म सहज र घरायसी सानातिना खर्चमा सहयोगसमेत गर्न सक्ने हुन्छन् । अझ महत्वपूर्ण कुरा चाहिँ उनीहरूसंग केही पैसा भएपछि छरछिमेक तथा समुदायमा हुने सामाजिक कार्यकलापमासमेत सम्मिलित हुन हौसल्ला मिल्दछ । अर्कोतर्फ, सामाजिक संरक्षण तथा विकासका कार्यहरूबाट (खासगरी शिक्षा, तालिम, ऋण तथा अनुदान, स्वास्थ्य, रोजगार सहयोग, आदि) लक्षित व्यक्तिहरूको क्षमता विकास

गर्न, आत्म विश्वास अभिवृद्धि गर्न तथा समग्रमा सशक्त हुन सहयोग पुग्दछ । यस्ता प्रयासबाट सामाजिक र आर्थिक जोखिम कम गर्न योगदान पुगेको अनुमान हुन्छ ।

राष्ट्रिय योजना आयोगको आ.व. २०६८/६९ को सामाजिक सुरक्षा कार्यक्रमको मुल्याङ्कन अध्ययनबाट जेष्ठ नागरिक, एकल महिला, अपाङ्गता भएका व्यक्ति तथा लोपोन्मुख जातजातिलाई प्रदान गरिएको सामाजिक सुरक्षा भत्ता कार्यक्रमबाट देहायको नतिजाहरु प्राप्त भएका छन् :

राज्यबाट सम्मान गरेको अनुभूति - सरकारले सामाजिक सुरक्षा भत्ता प्रदान गर्ने गरेको हुनाले खासगरी मासिक भत्ता पाउने लाभान्वित व्यक्तिहरुले आफुलाई राज्यले सम्मान गरेको महसुस गरेको पाइन्छ । यो अनुभूति नागरिकका लागि ज्यादै महत्वपूर्ण हुन्छ ।

आर्थिक सुविधा - सामाजिक सुरक्षा भत्ता पाइने हुनाले लाभान्वित व्यक्तिहरु आफ्ना सामान्य आवश्यकता पूरा गर्न परिवारमा भर पर्न नपर्ने, घरायसी सानातिना आवश्यकता पूरा गर्न सहयोग गर्न सक्ने र केही रकम बचत गर्न सक्नेसमेत भएको पाइन्छ । भत्ता पाएका व्यक्तिहरुले आफुले पाएको रकम बढीभन्दा बढी औषधीउपचारमा खर्चेको पाइन्छ भने खानपिन, लत्ताकपडा, चाडपर्व, यातायात, बच्चाहरुका लागि कलमकपी, फोन जस्ता कुराहरु उपभोग गर्न सहयोग पुगेको पाइन्छ ।

घरायसी सरसल्लाह र निर्णय - लाभान्वित व्यक्तिहरुसंग केही पैसा हुने तथा थोरै भएपनि नियमित आम्दानीको स्रोत हुने भएकोले उनीहरुको सामान्य खर्च र कहिलेकहिँ घरायसी कार्यमा खर्च गर्नसमेत सहयोग हुने हुनाले परिवारमा आइपरेका विभिन्न सुखदुखका कुराहरुमा उनीहरुसंग सरसल्लाह तथा कुराकानी गर्ने गरिन्छ र पारिवारिक निर्णयमासमेत सहभागी हुन पाउँछन् । साथै आफुसंग भएको पैसाबाट पूरा गर्न सकिने कुराहरुमा आफै निर्णयसमेत गर्न पाउँछन् । यसबाट भत्ता पाएका व्यक्तिहरुको महत्व बढ्न गएको पाइन्छ ।

आत्म-सम्मान तथा आदर - भत्ताबाट लाभान्वित व्यक्तिहरु परिवारमा सानातिना खर्चको लागि भर पर्नु नपर्ने तथा चाडपर्व र घरायसी सानातिना खर्चसमेत गर्न सक्ने भएकाले आत्म विश्वास तथा परिवार पनि केही सम्मान बढेको पाइएकोछ ।

सामाजिक तथा धार्मिक कार्यहरुमा सहभागी - केही खर्च गर्न सक्ने क्षमता बढेको र आत्मविश्वास पनि बढेको हुनाले भत्ता पाएका व्यक्तिहरु घरबाहिरका सामाजिक र धार्मिक कार्यमा समेत सहभागी हुन पाएका छन् । साथै उक्त कार्यहरुमा केही पैसा खर्च गर्न सक्ने भएका छन् । यसबाट उनीहरु मानसिक रुपबाट सशक्त भएका र समुदायबाट इज्जत पाएको अनुभव गर्न सक्ने भएका छन् ।

सबै किसिमका सामाजिक सुरक्षा, संरक्षण तथा विकासका कार्यहरुबाट लक्षित लाभान्वितहरुको मानसिक, सामाजिक र आर्थिक जोखिम कम गर्न र केही हदसम्म गरिवी न्यूनीकरणमा सहयोग पुग्दछ । यसैगरी जनसांख्यिक र सामाजिक सूचकहरु (औषत आयु, शिशु तथा बाल मृत्युदर, मातृ मृत्युदर,

पोषण, विद्यालयमा खूद भर्नादर, साक्षरता दर तथा अन्य विविध सेवा सुविधाको उपयोग) को सुधारमा र मानवीय क्षमता अभिवृद्धिमा पनि योगदान पुग्न सक्दछ।

छ. मुख्य समस्या तथा चुनौती

समस्या तथा चुनौती खासगरी नगद र जिन्सी हस्तान्तरण, सेवामा पहुँच जस्ता सवालहरूमा केन्द्रित रहेका छन्।

समस्या

- गाविस, विद्यालय, स्वास्थ्य संस्था तथा अन्य सम्बद्ध सेवा केन्द्रहरूमा मानव स्रोत, आर्थिक स्रोत, आवश्यक सरसामान तथा उपकरणलगायत तालिमको कमीले गर्दाखेरी सूचना प्रणाली कमजोर भएको छ। त्यस कारण लाभान्वितहरूको तथ्याङ्क तथा भत्ता, छात्रवृत्ति, राहत रकम जस्ता आर्थिक सहयोग स्पष्ट तथा अध्यावधिक हुन सकेको छैन।
- सामाजिक सुरक्षाको भत्ता तथा सहयोग जस्ता कुराहरू कमजोर, जोखिममा वा आपतमा परेका व्यक्ति तथा समुहलाई प्रदान गर्ने भएकोले यस्ता सहयोग तथा सेवाहरू समयमामै प्रदान गर्नु पर्दछ। तर व्यवहारमा केही गाविस, विद्यालय र अन्य सेवा केन्द्रले समयमा नै सेवा प्रदान नगरेको थुप्रै अवस्थाहरू रहेका छन्।
- खासगरी अति बृद्धबृद्धा, विरामी तथा अपाङ्गता भएका व्यक्तिहरूलाई भत्ता लिन टाढा गा.वि.स. कार्यालय तथा सेवा केन्द्रसम्म पुग्न निकै कठिन भएको पाइन्छ र घरदैलोमा यसतो सेवा पुऱ्याउने भन्ने नीति भएपनि नियमित हुन सकेको छैन।
- सेवा प्रदायक केन्द्रमा खासगरी गाविसमा जनशक्तिको कमी रहेको छ र गा.वि.स. सचिव पनि विविध कामको र राजनीतिक अस्थिरताको कारणले नियमित रूपमा कार्यालयमा भेटिन गाह्रो हुन्छ।
- सम्भावित सेवाग्राहीहरूमा दर्ताका लागि आवश्यक कागजात जुटाउने, के कस्ता सेवासुविधा पाउने, कहाँ कसरी दर्ता प्रक्रिया गर्ने भन्ने जानकारीको कमी रहेको पाइन्छ। यसता सवालहरूमा सहयोग गर्ने सहजकर्ताको अभाव रहेको छ भने सेवाग्राहीहरूको संजाल नहुँदा आवश्यक अनुभवको आदान-प्रदान गर्न समेत कठिनाई भएको पाइन्छ।
- सामाजिक सुरक्षाका धेरैजसो कार्यक्रमहरू राजनीतिक निर्णयहरूबाट आर्थिक भार तथा दिगोपना, मानव स्रोत साधनको आवश्यकता, प्रशासनिक क्षमता जस्ता सवालहरूमा गहन अध्ययन तथा विश्लेषण नगरिकन नै शुरु गरिएको देखिन्छ। यसबाट कार्यक्रम शुरु गरिसकेपछि त्यसलाई सरल तरिकाले नियमित र पारदर्शी रूपमा बिना अवरोध सञ्चालन हुन कठिनाई भएको देखिन्छ।

- सामाजिक सुरक्षा कार्यक्रम सामान्यतः कल्याणकारी सोचबाट शुरु गरेको अनुभव गरिन्छ । शायद यसैले होला, सेवा तथा सुविधाको गुणस्तर र प्रदान गर्ने प्रक्रियामा सेवा प्रदायकको सोच/व्यवहार सेवाग्राही-मैत्री हुन सकिरहेको कम्पै पाइन्छ ।

मुख्य स्रोतः सामाजिक सुरक्षा कार्यक्रमको मुल्याङ्कन, २०६८/६९, राष्ट्रिय योजना आयोग ।

चुनौती

सामाजिक सुरक्षा तथा सुरक्षणका विविध कार्यक्रमहरूको प्रभावकारी व्यवस्थापनमा देखिएका केही प्रमुख चुनौतीहरू देहायानुसार प्रस्तुत गरिन्छ :

- सामाजिक सुरक्षा तथा सुरक्षणका विविध कार्यक्रमहरू विभिन्न रूपमा छरिएका छन् र विभिन्न संस्था तथा केन्द्रबाट सञ्चालन भैरहेको पाइन्छ । तसर्थ सरकारलाई ती सबै प्रयासहरूलाई समन्वय गर्नु, सहकार्य गर्नु र एकीकृत रूपमा सञ्चालन गर्नु ठूलो चुनौती भएको देखिन्छ ।
- सामाजिक सुरक्षा तथा सुरक्षणका कार्यक्रमहरू खासगरी भत्ता र छात्रवृत्तिको वितरण न्यूनतम मापडण्ड पुगेका सबैलाई वितरण गर्ने गरिन्छ । त्यसैले लाभान्वितहरूको संख्या प्रत्येक वर्ष अत्यधिक बढी रहेको छ र लक्षित समुह स्पष्ट गर्ने कार्य चुनौती नै रहेको पाइन्छ ।
- गाविस, विद्यालय, स्वास्थ्य संस्था, अन्य सेवा केन्द्रबाट प्रदान गर्ने सेवासुविधा सही तरिकाबाट समयमै प्रदान गर्न उक्त निकायहरूमा आर्थिक र मानव स्रोतसाधन र तालिमको कमी पनि देखिएको छ । यसबाट तथ्याङ्क व्यवस्थापन क्षमता अभिवृद्धि गरी सेवा र खर्च पारदर्शी बनाउनु एवम् विश्वसनीय बनाउनु अर्थात् भ्रुठा सूचना तथा तथ्याङ्क नियन्त्रण गर्न सम्बद्ध निकायहरूमा प्रभावकारी सूचना व्यवस्थापन प्रणालीको विकास गर्नु चुनौतीपूर्ण रहेको छ ।
- सबै नागरिकको आधारभूत आवश्यकता पूरा गर्ने, रोगजार सिर्जना गर्ने, सामाजिक उत्तरदायित्व अभिवृद्धि गर्ने जस्ता कार्यहरूमा सार्वजनिक तथा निजी सहकार्य बढाउनु पनि चुनौतीपूर्ण नै देखिन्छ ।
- स्वास्थ्य बीमा, कृषि तथा पशु बीमा, गरिवी, बेरोजगार भत्ता आदि जस्ता विविध कार्यक्रमहरूको माग बढ्दै गए अनुसार कार्यक्रम वा सेवाहरू विस्तार गर्नु अर्को चुनौतीपूर्ण कार्य हो ।
- सामाजिक सुरक्षा तथा सुरक्षणका विविध कार्यक्रमहरू प्रशासनिक र आर्थिक रूपबाट दिगो बनाउनु प्रमुख चुनौतीको रूपमा लिन सकिन्छ । प्रत्येक वर्ष सामाजिक सुरक्षाको रकम अत्यधिक रूपमा बढीरहेको छ ।

अवसर

- नेपाल सरकारले मानव अधिकारसम्बन्धी संयुक्त राष्ट्रसंघ र अन्तर्राष्ट्रियस्तरका अधिकांश महासन्धि तथा घोषणाहरूमा हस्ताक्षर गरी कार्यान्वयनको प्रतिबद्धता देखाइसकेको छ ।

- नेपाल सरकारले सामाजिक सुरक्षा, सामाजिक सुरक्षण, सामाजिक समावेशी र समावेशी विकास जस्ता सवालहरू सम्बोधन गर्न विविध किसिमका प्रयासहरू पनि गरेको छ ।
- सरकारी, बैदेशिक सहायता, विकासका साभेदार, निजी, गैरसरकारी, नागरिक समाज जस्ता क्षेत्रहरूको स्रोतसाधन सामाजिक सुरक्षा र सामाजिक संरक्षण प्रयासतर्फ उन्मुख भएको र अभि विस्तार भइ रहेको छ ।
- विकासका साभेदारहरू खासगरी संयुक्त राष्ट्रसंघीय निकायहरू, द्विपक्षीय तथा बहु-पक्षीय दातृ निकायहरू, अन्तर्राष्ट्रिय र राष्ट्रिय गैरसरकारी निकायहरू एवम् विविध किसिमका नागरिक समाजहरू सामाजिक सुरक्षाको आवश्यक पर्ने व्यक्ति तथा समुदायको अधिकार संरक्षण र सम्बर्द्धन गर्न पैरवी गरिरहेका छन् भने सरकारी तथा गैरसरकारी क्षेत्रलाई सहयोग गर्न उत्सुक वा तत्पर रहेको अवस्था छ ।

३. निष्कर्ष तथा सुझाव

निष्कर्ष

सामाजिक सुरक्षा तथा सुरक्षणका कार्यक्रमहरूबाट समाजका कमजोर व्यक्ति तथा समुहले भत्ता वा सहयोगको मात्रा धेरथोर जे भएपनि आफु केही हदसम्म सुरक्षित भएको महसुस गर्न सक्दछ । यसबाट व्यक्ति वा समुहलाई पर्ने विविध किसिमका जोखिम तथा समस्या कम गर्न सहयोग पुग्दछ ।

सामाजिक सुरक्षा तथा सुरक्षणका सवालहरू मानव अधिकारको रूपमा स्थापित भैसकेकोले यसता कार्यक्रमहरूको सञ्चालनमा सरकार परिवर्तनले खासै असर अब नपर्न सक्छ । तर खासगरी गरीब र विकासशील मुलुकका लागि सामाजिक सुरक्षा जस्ता कार्यक्रमले निकै ठूलो आर्थिक जिम्मेवारी बहन गर्नुपर्ने हुन जान्छ ।

सामाजिक सुरक्षा कार्यक्रम विशेषगरी नगद/जिन्सी हस्तान्तरण मात्र भएकोले यसता सुविधा पाउन सेवाग्राहीले केही योगदान दिन नपर्ने र उत्पादनशील काम गर्नु पर्ने जरुरी देखिंदैन । सामाजिक सुरक्षा कार्यक्रम समाजका कमजोर व्यक्ति वा समुहलाई विशेषगरी आर्थिक समस्याको जोखिमबाट संरक्षण गर्ने उपाय हो । यसता कार्यहरूको गरिवीन्यूनीकरणको प्रयासका लागि ज्यादै न्यून योगदान रहन्छ । तर सामाजिक सुरक्षणका विविध कार्यक्रमहरू जस्तै शिक्षा, तालिम, आयमूलक तथा रोजगारमूलक कार्य जस्ता प्रयासहरूले भने आर्थिक जोखिम कम गर्न र गरिवी न्यूनीकरण गर्न निकै सहयोग पुग्दछ ।

देशमा आय वितरण गर्ने व्यवस्थित प्रणालीबाट आयको असमानता र गरिवी घटाउन निकै सहयोग पुग्दछ तर आयको पुनर्वितरण व्यवस्था उत्पादनशीलमूलक नहुने भएपनि आर्थिक तथा प्राकृतिक रूपबाट हुने संकटबाट हुने असर कम गर्नका लागि सहयोग पुग्न जान्छ ।

सामाजिक सुरक्षा र सामाजिक संरक्षणका प्रयासलाई समग्र तरिकाबाट लिँदा सेवाको अति आवश्यक हुने तथा अति गरीब व्यक्ति एवम् समुह सेवा सुविधाबाट छुट्न सक्ने र यसता सेवा सुविधाको आवश्यकता नपर्न सक्ने व्यक्ति एवम् समुह सेवा सुविधामा समावेश हुने अवस्था रहन सक्छ ।

सामाजिक सुरक्षा तथा सुरक्षण कार्यक्रमको सम्पादन अझ राम्रो गर्न र दिगो गर्नको लागि उपयुक्त नीति तथा कार्यान्वयन व्यवस्था गर्नको लागि गहन अध्ययन र विश्लेषण गर्न जरुरी देखिन्छ ।

नीतिगत सुझाव

- राज्यको उत्पादन र वितरणमुखी भूमिकाबीच सन्तुलन ल्याउन जरुरी छ ।
- सम्भावित सेवाग्राहीको नाम दर्ता र परिचय-पत्र नवीकरण गर्ने व्यवस्था सरल र वर्षमा दुइ पटक हुन आवश्यक देखिन्छ ।
- जिल्ला विकास समितिले सामाजिक सुरक्षा कार्यक्रमको नियमित अनुगमन गर्ने व्यवस्था गर्नु पर्दछ ।
- स्थानीय सेवा प्रदायकलाई सामाजिक सुरक्षा तथा सुरक्षणको कार्य सञ्चालन प्रभावकारी रूपमा गर्नको लागि तालिम प्रदान गर्नु पर्ने देखिन्छ ।
- देशका विभिन्न क्षेत्र र व्यक्ति वा समुहबीच भएको उमेरको सीमावारे थप विश्लेषण गर्नु पर्दछ ।
- सूचना व्यवस्थापन प्रणाली खासगरी गाउँ र जिल्लास्तरमा प्रभावकारी बनाउनु पर्दछ । यसका लागि आर्थिक र मानव स्रोत तथा तालिम र निर्देशिकाको व्यवस्था गर्नु पर्ने हुन्छ ।
- खासगरी जिल्ला तथा गाउँस्तरमा विभिन्न सरोकारवालाहरूको अनुगमन टोली वा समितिको व्यवस्था हुन आवश्यक हुन्छ, जसबाट नियमित अनुगमन सम्भव भइ कार्यक्रम सम्पादन अझ बढी पारदर्शी र नतिजामूलक हुन सहयोग पुग्दछ ।
- सामाजिक सुरक्षा तथा सुरक्षणका लागि सरकारले खर्च गर्नु पर्ने रकम निकै ठूलो र वर्षेनी निकै बढ्दै जाने देखिएकोले बैकल्पिक रणनीतिक उपायहरूका बारेमा थप विश्लेषण हुनु पर्ने देखिन्छ ।

सन्दर्भ सूची:

- नेपाल सरकार, स्थानीय सुशासन ऐन, २०५५
- नेपाल सरकार, नेपालको अन्तरिम संविधान, २०६३
- अर्थ मन्त्रालय, आर्थिक सर्वेक्षण, आ.ब. २०६७/६८ र आ.ब. २०६८/६९ तथा बजेट भाषण आ.ब. २०७०/७१
- संमास्थावि मन्त्रालय, सामाजिक सुरक्षा कार्यक्रम कार्य सञ्चालन कार्यविधि, २०६४
- संमास्थावि मन्त्रालय, सामाजिक सुरक्षाकार्यक्रमसम्बन्धी प्रतिवेदन, २०६६
- रायोआ, सामाजिक सुरक्षा भत्ता कार्यक्रमको मुल्याङ्कन, २०६८/६९
- रायोआ, आठौँदेखि तेह्रौँ योजना
- सामाजिक सुरक्षासम्बन्धी अन्य प्रश्रुतीकरणका सामग्रीहरू

विकास र जनसहभागिता

- गंगादत्त नेपाल/रमेश सुवेदी*

विकासको अर्थ (Meaning of Development):

विकास (Development) एउटा व्यापक (Comprehensive) तथा प्रचलित अवधारणा (paradigm) हो। विकास भन्नाले आर्थिक विकास मात्र नभई सामाजिक, राजनीतिक, वैज्ञानिक आदि सबै क्षेत्रको विकास भने बुझिन्छ। यसरी विकासले समग्र विश्व(Universe) को विकासलाई समेटेको हुन्छ। यो एउटा बृहत्धारणा (Macro Concept) हो। आज विकास (Development) शब्द हरेक ठाउँमा हरेक व्यक्ति, समूह र संघ-संस्थाहरूले सहज रूपमा प्रयोग गरेको देखिन्छ। विकास शब्द सर्वसाधारण देखि विभिन्न विद्वान, नीति निर्माता, विकासविद, राजनीतिज्ञ, अर्थशास्त्री तथा समाजशास्त्री/मानवशास्त्रीहरूले जति सजिलैसँग प्रयोग गर्दछन् सायद यसको अवधारणा बुझ्न त्यति सजिलो छैन। विकास (Development) शब्द अत्यन्त मूल्यवान र संभवतः एउटा प्रभावकारी अवधारणा हो। यसरी विकास एक बहुआयामिक विषय भएको सन्दर्भमा यसलाई अर्थ्याउन गाह्रो हुने सन्दर्भमा गरिने विकासका विभिन्न परिभाषाहरूमध्ये Todaro को परिभाषा पनि प्रचलित परिभाषाको रूपमा लिने गरिन्छ। उनको अनुसार

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

- Raising people's living standards.
- Creating conditions conducive to the growth of establishments of social, political and economic systems and institutions with promote human dignity.
- Increasing people's freedom to choose by enlarging the range of their choice variable eg. Increasing varieties of consumer goods and services.” (Todaro, 1993)

विकासका विभिन्न पक्षहरू हुन्छन्, तर पनि यसमा दुइवटा पक्षलाई महत्वपूर्ण रूपमा लिन सकिन्छ। ती हुन्, सामाजिक र आर्थिक विकास (Social and Economic Development) सैद्धान्तिक रूपमा यी दुईलाई छुट्याउन सकिन्छ तर व्यवहारिक रूपमा भने एकलाई अर्कोबाट अलग गर्न सकिदैन। यसरी विकासलाई सामाजिक, आर्थिक, राजनीतिक आदिको उन्नतिलाई वृद्धि (Growth), प्रगति (Progress) र सुधार (Reform) आदिको रूपमा हेरिए तापनि पछाडि १९४० को अन्त्य तथा १९५० को सुरुमा बढी प्रचलनमा ल्याएको देखिन्छ। विश्वको सन्दर्भमा १९५० देखि अगाडिको समय

* लेखकहरू हाल खानेपानी विभागमा शाखा अधिकृतको रूपमा कार्यरत हुनुहुन्छ।

विकासको अवधारणाले समेटिएको देखिन्छ। युरोप (Europe) तथा उत्तर अमेरिका (North America) मा भएको विकास प्रारूप (Development Model) प्रविधि प्रसारण (Transfer of Technology) १९५० पछाडि विकासोन्मुख मुलुकहरू (Underdeveloped Country) मा प्रवेश गर्‍यो। खासमा विकास भन्ने शब्दले समुदायमा यसले ल्याउने परिवर्तन वा परिणामहरूलाई बुझाउँछ, अर्थात् कुनै पनि यथास्थितिमा आउने परिवर्तन भन्ने बुझाउँछ।

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

समग्रमा आधुनिक सन्दर्भमा विकास प्रक्रियामा निम्न लिखित तथ्यहरू समाविष्ट गरिएको पाईन्छ। अर्थात् आजको विकासले तल उल्लेखित कुराहरूको लागि भूमिका खेल्नुपर्ने हुन्छ। साथै यी विकासका सूचकहरूसँग सम्बन्धित पनि छन्।

- न्यून जनसंख्या बृद्धिदर (Low Population Growth Rate)
- बेरोजगारीमा कमी (Reducing Unemployment)
- आर्थिक विकास र उन्नती (Economic Development and Progress)
- सार्वजनिक प्रशासनमा परिवर्तन (Change in Public Administration)
- राजनीतिक सक्षमता (Political Capability)
- उत्पादन प्रणालीमा परिवर्तन (Change in Production System)
- नयाँ वैज्ञानिक प्रविधिको व्यवस्थापन (Management of new Scientific Technology)
- उत्पादनमा ठूलो लगानी (Large Investment in Production)
- सम्पत्तिको समान वितरण (Equal Distribution of Property)
- राष्ट्रिय आयको समान वितरण (Equal Distribution of National Income)

यसरी अध्ययन गर्दा विकास वास्तविक अर्थमा कुनै एक पक्षसँग मात्र सम्बद्ध छैन। आर्थिक विकास, सामाजिक विकास र राजनीतिक विकास यी सबै विकासका पक्ष मात्र हुन् र एक अर्काका परिपूरक हुन्। वास्तविक अर्थमा विकास एउटा मानवीय समस्या हो। यो जटिलका साथसाथै गतिशील पनि छ। अर्कोतर्फ सीमित साधन र स्रोतबाट निर्देशित तथा योजनाबद्ध परिचालनको माध्यमबाट निश्चित राष्ट्रिय लक्ष्य तथा उद्देश्य प्राप्त गर्नु नै विकास हो। राष्ट्र संघले दिएको विकास सम्बन्धी परिभाषामा विकासलाई मुलुकका सर्वसाधारण जनतालाई जन-आकांक्षा पूर्तिको निमित्त स्वयं प्रोत्साहित गराई राष्ट्रिय निर्माणमा क्रियाशील गर्न मौका दिनुहो भनिएको पाईन्छ। विद्वानद्वय कोल्म र गेजरले विकासलाई परिवर्तनको संज्ञा दिएका छन् र यसलाई प्रगतिमूलक परिवर्तनको रूपमा स्वीकारेका छन्। फ्रेडरिक्सले यसलाई सामाजिक प्रणालीको विशिष्टकरण र विकल्प पहिचान गर्ने शक्ति एवं क्षमताको

वृद्धिको रूपमा लिएको पाइन्छ । प्रसिद्ध अर्थशास्त्री श्री गुनार मेडलले विकासलाई अविकसित अर्थात्, गरिबी र पछौटेपनबाट मुक्तहुने एउटा प्रकृयाको संज्ञा दिएका छन् । यसर्थ यथार्थमा विकास भन्नु नै सकारात्मक परिवर्तन हो । विकास नीति तर्जुमा गर्दा जनताले जनताको निम्ति र जनताद्वारा तर्जुमा गर्नुपर्दछ । उनीहरू अशिक्षित भएपनि उनीहरूको ज्ञानलाई ध्यान दिनुपर्दछ, सामुदायिक विकासको नीति तर्जुमा गरी जनतालाई स्ववलम्बी र स्वनिर्भर बनाउनुपर्दछ । जनताको आर्थिक तथा सामाजिक पक्षमा जोड दिई गुणस्तरीय जीवनस्तरको वृद्धिलाई जोड दिने, स्थानीय स्रोत र साधनको परिचालन गरी आयमूलक तथा रोजगारी मूलक कार्यक्रम सञ्चालन गर्नुपर्दछ ।

विकासका उद्देश्यहरू (Objectives of Development)

विकास (Development) व्यापक र बहुआयामिक (Comprehensive and Multidimensional) अवधारणा भएकोले स्वभावतः विकासले आर्थिक विकास मात्र नभई समग्र विश्वको विकासलाई समेटेको हुन्छ । तथापि देशगत रूपमा गरिने विकासको उद्देश्यमा भिन्नता पनि अवश्य रहन सक्छ । त्यसो भएता पनि हालको विश्वव्यापीकरण (Globalization) को युगमा संसारै एउटा साँगुरो घरमा परिणत भईसकेको अवस्थामा यसको प्रकृतिमा स्थान अनुसार खासै भिन्नता नदेखिएको अवस्था पनि छ । तसर्थ समग्रमा विकासका उद्देश्यहरूलाई निम्नानुसार बुँदागत रूपमा प्रस्तुत गर्न सकिन्छ ।

- दैनिक आवश्यकताको परिपूर्ति (Fulfillment of Daily Needs/Basic Needs)
- प्रतिव्यक्ति आयमा वृद्धि (Increase in per Capital Income)
- दिगो आर्थिक वृद्धि (Sustainable Economic Growth)
- गरिबी निवारण (Poverty Alleviation)
- भौतिक पूर्वाधारको विकास (Development of Physical Infrastructure)
- जीवन यापनको गुणस्तर (Condition of Life Standard)
- औसत आयुमा वृद्धि (Increase in Life Expectancy)
- व्यापार (आयात निर्यातको स्थिति (Trade-Import Export Situation)
- पुँजीको पवाह (Flow of Capital)
- वित्तीय संस्थाको विकास (Development of Financial Institution)
- उद्योग धन्दाको विकास (Development of Industry)
- उत्पादनको अवस्था (Production Situation)
- प्राकृतिक साधनको उपयोग (Utilization of Natural Resources)
- रोजगारीको अवसर सिर्जना (Generation of Employment Opportunities)

- मनव अधिकारको सुनिश्चितता (Guarantee of Human Right)
- वातावरणीय सुरक्षा (Environmental Security)
- आर्थिक समानता (Economic Equality)
- सामाजिक सौहार्दता(Social Harmony)
- समानता र समता(Equality and Equity)
- सामाजिक समावेशीकरण (Social Inclusion)
- राजनैतिक स्वतन्त्रता(Political Freedom)
- शिक्षा, स्वास्थ्य, सरसफाई (Education, Health and Sanitation)
- जीवन यापनको अवस्था (Condition of Life Standard)
- सामाजिक कल्याण (Social Welfare)
- शान्ति र सुरक्षा(Peace and Security)
- सशक्तिकरण (Empowerment)
- मातृ तथा शिशु मृत्युदरमा कमी (Low Maternal and Infant Mortality Rate)
- जनचेतना (Awareness)
- सामाजिक न्याय (Social Justice)
- आत्मसम्मानको सुनिश्चितता (Guarantee of Self Esteem)

जनसहभागिता (Peoples Participation)

नेपालमा विकासको लागि आवश्यकताको पहिचान देखि विकासबाट प्राप्त लाभांसको वितरण सम्म नै जनताको सक्रिय सहभागिताको प्रयास भईरहेता पनि यसको पूर्ण रुपमा लागू नभईरहेको आजको यथार्थ हो । हामीले नेपाली समाजको सामाजिक संरचनालाई सावधानीपूर्वक दृष्टिगत गर्नु भन्ने आजपर्यन्त यहाँका धेरै जनजाति तथा प्रजातिका समूहहरु प्राचिन अवस्थाकै विभिन्न अवस्थामा रहेका पाउँछौ । राउटे चेपाङ, कुसुण्डाहरु को अवस्था कतिपयले हाम्रै आफ्नै आँखाले देखेका छौ भन्ने कतिपयले सुनेका छौ । यसरी केही हुनेखाने सभ्रान्त वर्ग र केही अभै पनि पछाडि परेका जातजातीहरुको बीचको गहिरो खाडल पुर्न नसकिरहेको अवस्थामा विकास निर्माणको कार्यमा साँच्चिकै सक्रिय तथा अर्थपूर्ण सहभागिताको लागि त्यति सहज नभईरहेको आज सम्मको यथार्थ हो । यसै परिप्रेक्ष्यमा नेपालका नीति निर्माता (Policy Makers), योजनाविद् (Planners) तथा विकासविद्हरु (Development Experts) अबको योजनालाई २० वर्षे विकास दृष्टिकोणबाट प्रारम्भ गर्ने सोचमा रहेको बुझिन्छ । अर्को तर्फ विकसित तथा विकासोन्मुख (Developing) देशहरुको पनि अत्यन्तै फराकिलो ग्यापको अवस्थामा प्राकृतरुपमा गम्भिर प्रश्न उब्जिन्छन् कि के सबै खाले समाजमा एउटै विकासको रणनीति

(Uniform Development Strategy) उपयुक्त हुन्छ त ? यदि हुदैन भने कुन चाँही रणनीति कस्तो खाले समाजको लागि निर्विकल्प रुपमा उपर्युक्त वा उचितहुने हो ? नेपालमा गरिबी निवारण (Poverty Alleviation) वा अनेकतामा एकता (Unity in Diversity) कायम गर्नका लागि राज्यको सशक्त भूमिका रहनुपर्दछ भनी वकालत गर्नेहरु पनि यहाँ छन् भने अर्कोथरी बजार (Market) को भूमिकालाई सशक्त बनाउनुपर्ने कुरामा जोड दिंदैछन् । यसरी नै कोही गैरसरकारी संस्था (NGO) ले देशको विकासमा भूमिका खेल्न सक्दछ भन्नेमा विश्वस्त छन् भने कोही जनता वा समुदाय (People/Community) मा आधारित रणनीतिलाई अगाडि सार्दछन् । समग्र यी सबै नीति तथा रणनीतिको उद्देश्य जनताको साझा समस्या समाधान गर्नु नै हो । तर विकासका जे जस्ता सिद्धान्त र मोडेलको प्रयोग गरिएता पनि ती सबैमा जनताको सक्रिय सहभागिताको भने विकल्प देखिदैन ।

यसर्थ जेसुकै वा जस्तो सुकै अवस्थामा गाउँलाई विकासको केन्द्रविन्दु तथा जनतालाई विकासमा लक्षित गरी विकास निर्माणका कार्यहरु व्यापक रुपमा गर्न गाउँबाट नै वा जनताबाट नै प्रारम्भ गर्नुपर्ने जुन परिकल्पना गरिएको छ, त्यसलाई मुर्त रुप दिन जनताको सक्रिय सहभागिता अपरिहार्य हुनजान्छ । अभू अधिकारमा आधारित विकास, समावेशी विकास जस्ता विकासमा आएका पछिल्ला अवधारणाहरु त अभू जनताको सक्रिय सहभागिताको अपेक्षा गरिएको हुन्छ । तर विगतमा प्राप्त जनसहभागिता (People's Participation) केवल नाम मात्रको रुपमा परिणत हुनगएको कटू अनुभवलाई पनि दृष्टिगत गर्न सकिन्छ । जनसहभागितालाई व्यवस्थित, न्यायपूर्ण र योजनाबद्ध तरिकाले परिचालन गर्ने सन्दर्भमा योजनाबद्ध विकासको इतिहासमा सर्वप्रथम छैटौँ पञ्चवर्षीय योजनामा विकासमा जनसहभागिता बढाउने नीतिलाई राष्ट्रियस्तरको नीतिमा समावेश गर्ने गरेको पाइन्छ । पछिका सातौँ र आठौँ योजनामा जनसहभागितालाई खासै महत्व दिएको नपाईएता पनि नवौँ योजनामा पूनः यसलाई महत्व दिएको पाइन्छ । यसरी नै दशौँ पञ्चवर्षीय योजना (२०५९-२०६४) मा होस् वा तत्पश्चातका अन्तरिम योजनाहरुमा होस् सक्रिय तथा अर्थपूर्ण जनसहभागितालाई विशेष प्राथमिकता दिएको देखिन्छ । योजनामा जनसहभागितामा जोड दिएता पनि योजना कार्यान्वयनमा जनसहभागिता कतिको कार्यान्वयन भए वा भएनन् त्यसको लेखाजोखा महत्वपूर्ण सवाल हो ।

पछिल्लो चरणमा प्रत्येक विकास निर्माणमा जनताको सहभागिता बढीभन्दा बढी जुटाउन उपभोक्ता समितिहरु निर्माण गर्दा सबै तहका जनता महिला/पुरुष, दलित, जनजातिको समुचित सहभागिता गराउने लक्ष्य लिईएको पाइन्छ । यसै अनुरूप हाल आएर मुख्यरुपमा जनता केन्द्रित विकास निर्माणहरु जस्तै: खानेपानी तथा सरसफाई, सिंचाइ, सामुदायिक वन, ग्रामिण सडकहरुमा जनताबाट नै योजनाहरु छनौट गर्न लगाउने परिपाटी (Demand Driven Approach) अगाडि सारिएको छ । यसरी अगाडि बढाइएको विकास प्रक्रियामा जनताको योजना प्रति आफ्नो पनको सोचाई (Ownership Feeling)

हुने भएकाले यस्ता योजनाहरू सफल र दिगो हुने गरेका पनि छन् नै । तरपनि आफ्नो लागि भईरहेको विकास निर्माणका क्रियाकलापहरूमा सबै जनताहरूको सक्रिय तथा अर्थपूर्ण सहभागिता अभै बढाउनु पर्ने चाँही देखिन्छ नै । यसको लागि सामाजिक, आर्थिक,संरचनात्मक प्रकृतिका सबैखाले सरकारी वा गैरसरकारी क्षेत्रबाट गरिने नीति ,रणनीति ,योजना, आयोजना, कार्ययोजना निर्माण लगायतका यावत कुराहरूमा विभिन्न खाले उपभोक्ता तथा सरोकारवालाहरूको प्रत्येक्ष तथा सक्रिय सहभागिता नितान्त जरुरी छ ।

विकासको बाधकको रूपमा निहित स्वार्थको द्वन्द्व

डा. माधव अधिकारी*

सारांश

परिवर्तित राजनीतिक सन्दर्भमा कानूनको शासन र दिगो विकास राज्यको प्रस्थान बिन्दु हो भने नेपाल र नेपालीको भलाईको लागि राज्यका सबै संयन्त्रहरू भ्रष्टाचार नियन्त्रण गर्नका लागि गम्भीर हुनु आवश्यक छ। निश्चय पनि भ्रष्टाचार नियन्त्रण गरी सुशासनको बहाली गर्न भ्रष्टाचार नियन्त्रण गर्ने पुनित उद्देश्यका साथ गठन भएका राज्य संयन्त्रहरूले नेतृत्वदायी भूमिका निर्वाह गर्ने बेला आएको छ। मुलुकमा भ्रष्टाचार नियन्त्रण गर्ने हो भने सम्पूर्ण पद्धतिमा सुधारको खाँचो छ। यसका लागि राष्ट्रिय सदाचार पद्धतिको स्थापना गरी राजनैतिक, सामाजिक र आर्थिक संरचनामा प्रणालीगत सुधार ल्याई यसका विरुद्ध सशक्त अभियान चलाउन सरकारी क्षेत्र, निजी क्षेत्र र नागरिक समाजबाट हातेमालो र सहकार्य गर्न पनि त्यतिकै अपरिहार्य छ। भ्रष्टाचारको विरुद्ध सशक्त अभियान चलाउने हो भने समाजमा निहित स्वार्थको द्वन्द्वका कारण र दुष्प्रभावहरूबारे सर्वसाधारणलाई जागृत बनाई यसका विरुद्ध जनमत सिर्जना गर्न नितान्त जरुरी देखिन्छ। वास्तवमा सरकारमा नेतृत्व लिनेहरू, नीति निर्माताहरू, कानूनवेत्ताहरू, निर्णयकर्ताहरू र सरोकारवालाहरू सबैले भ्रष्टाचारको नियन्त्रणका लागि हाम्रो सामाजिक-सांस्कृतिक र राजनैतिक-आर्थिक वृत्तमा देखिने निहित स्वार्थ द्वन्द्वका अवशेषहरूलाई भत्काई चेतनाका नयाँ मूल्य मान्यताहरूलाई निर्माण गर्न ध्यान दिनु पर्ने बेला आएको छ। सार्वजनिक हितका लागि राजनैतिक र प्रशासनिक संगठनहरूमा असल शासन पद्धतिलाई बढावा दिनुका साथै राज्यका सबै प्रमुख अङ्गहरूमा नैतिकता र सदाचारका मान्यताहरू स्थापित गर्दै पारदर्शिता र जिम्मेवारीपूर्ण व्यवहार प्रदर्शन गर्नु आजको प्रमुख आवश्यकताको विषय बनेको छ। निहित स्वार्थको द्वन्द्व रहने विषयहरूमा गहिरो अध्ययन गरी यसलाई निरुत्साहित पार्न सरकारी क्षेत्र, निजी क्षेत्र र नागरिक समाज सबै एकजुट भई सामाजिक र सांस्कृतिक मान्यताहरूको परिमार्जनका लागि नीतिगत तथा कानुनी उपायहरू अवलम्बन गर्दै जान त्यतिकै आवश्यक देखिएको छ। नेपाल र नेपालीको विकासको बाधकको रूपमा रहेको निहित स्वार्थको द्वन्द्वका अवशेषहरूलाई उल्मुलन गरी नयाँ नेपालको सपनालाई विपना बनाउनु आजको आवश्यकता हो।

विषय प्रवेश

सार्वजनिक पद धारण गर्ने अधिकारी वा अख्तियारवाला व्यक्तिले पदीय जिम्मेवारी वहन गर्ने सिलसिलामा वा सार्वजनिक विषयबारे निर्णय गर्ने प्रक्रियामा अरूको प्रभावमा पर्नु (influence

peddling), आफ्नो कर्तव्य पालनमा बेइमानी गर्नु अथवा विश्वासघात गर्नु, भित्री साँठगाँठ राख्नु (insider dealing) वा निहित स्वार्थको द्वन्द्व राख्नु (conflict of interest), अरूलाई घूस खाउने, धम्कीपूर्ण व्यवहार गर्नेजस्ता जालसाजीपूर्ण व्यवहार गरी प्रभावमा पार्नु, प्रत्यक्ष या अप्रत्यक्षरूपले नाजायज ढङ्गबाट कुनै किसिमको रिसवत लिनुदिनु या लिनदिन मञ्जुर गर्नु आदिजस्ता कार्यहरूलाई भ्रष्टाचारजन्य कार्यका रूपमा लिने गरेको देखिन्छ।

विश्वका प्रायः सबै मुलुकहरूमा भ्रष्टाचारको समस्यामध्ये निहित स्वार्थको द्वन्द्व एक जटिल समस्याका रूपमा रहने गरेको पाइन्छ। तर विशेषतया विकासोन्मुख राष्ट्रहरूमा यो समस्या असभ्य समाजको संरचनागत कमजोरी भल्किने गरी भ्रष्टाचारको एक जटिल विषय बनिरहेको छ। यो विषय सामाजिक-सांस्कृतिक, राजनैतिक र प्रशासनिकलगायत विभिन्न विधामा गाँजिएर रहेको नितान्त व्यक्तिगत स्वार्थका कारण उत्पन्न भ्रष्टाचारको सबैभन्दा गम्भीर समस्या हो। यदि सार्वजनिक जिम्मेवारी पाएका पदाधिकारीहरूले समाजमा मूल्य मान्यताको संस्कृतिलाई बढावा दिने क्षमता राख्दैनन् भने तिनीहरू निजी स्वार्थबाट अभिप्रेरित हुँदै जान्छन् र सार्वजनिक हितको संरक्षण गर्नुपर्छ भन्ने विवेकबाट विमुख हुन थाल्दछन्।

निहित स्वार्थको द्वन्द्वका कारण राज्य संयन्त्रको नीति निर्माण तह र निर्णय गर्ने तहमा रहेका राजनैतिक वा प्रशासनिक पदाधिकारीहरूले आफूले पाएको अधिकारको दुरुपयोग गरी सामाजिक आर्थिक विकासका नीति, कार्यक्रम र परियोजनाहरूमा हस्तक्षेप गर्नुजस्ता कार्यहरू अहिले धेरै चलनचल्तीमा आइरहेका छन्। कुनै व्यक्ति वा समूह वा दलका लागि फाइदा पुग्ने गरी निहित स्वार्थ राखी राजनैतिक र प्रशासनिक अधिकारको दुरुपयोग गरिने जस्ता व्यवहारले सार्वजनिक तथा निजी क्षेत्रका संस्थागत संरचनाहरू, आम नागरिक र सिङ्गो मुलुकलाई हानि भइरहेको हुन्छ। यस्तो किसिमको विचलित व्यवहारले वर्तमानलाई मात्र पीडा दिने होइन, मुलुकको सामाजिक आर्थिक रूपान्तरणको अभियानमा दीर्घकालीन दीगो आर्थिक विकासको लक्ष र भविष्यका सम्भावनाहरूलाई समेत चकनाचुर बनाउँछ।

यसै परिप्रेक्ष्यमा नेपालको राजनैतिक र प्रशासनिक वृत्तमा पनि अन्य विकासशील मुलुकहरूमा भैं भ्रष्टाचारको खैरो रूप (Grey Corruption) भनी चिनिने निहित स्वार्थको द्वन्द्व सबैभन्दा जटिल समस्याको रूपमा रहेको देखिन्छ। नेपालमा राजनैतिक र प्रशासनिक पदाधिकारीहरूमा निहित स्वार्थको द्वन्द्वको अवस्था रहुञ्जेल भ्रष्टाचार नियन्त्रणको अभियानलाई सही दिशामा निर्देश गर्न सकिन्न। हाल नेपालमा निहित स्वार्थको द्वन्द्वको विशाक्त रक्त सञ्चार राजनैतिक र प्रशासनिक वृत्तमा व्यापक छ। सो कारणबाट नेपाल र नेपालीको अस्तित्व नै खतरामा परेको छ।

विश्व बैकले प्रकाशित गरेको नेपालको सुशासनसम्बन्धी सूचकाङ्क पनि सकारात्मक दिशातर्फ उन्मुख भएको देखिँदैन। पद र जिम्मेवारी, राजनीतिक स्थायित्व, सरकारको प्रभावकारिता, नियमनको गुणस्तर,

* Author : adhikariphd@yahoo.com

विधिको शासन र भ्रष्टाचार नियन्त्रणलाई सुशासनको मापकको रूपमा लिइएकोमा अघिल्ला वर्षहरूको तुलनामा पछिल्ला वर्षहरूका प्राप्ताङ्क ऋणात्मक हुँदै गइरहेको देखाइएको छ । त्यस्तै सन् २००६ देखि Global Integrity Index मा नेपालको नाम पनि समावेश हुने गरेकोमा सो Integrity Scorecard मा नेपालको औसत प्राप्ताङ्क ५० देखाइएको छ । गत १० वर्षको अवधिमा भ्रष्टाचारविरुद्धको राष्ट्रिय नीति तथा सम्पादन भएका कामकारवाहीहरूको मूल्याङ्कन गरी तयार पारिएको ४० मुलुकहरूको सूचकाङ्कमा नेपालले हासिल गरेको अंक र स्थान त्यति सम्मानजनक स्थितिमा रहेको देखिँदैन । यो अङ्कलाई धेरै खराब भनी संज्ञा दिइएको छ ।

नेपालमा विगतको लामो कलह र द्वन्द्वको एउटा मुख्य कारण मुलुकको राजनीतिक र आर्थिक संरचनामा व्याप्त भ्रष्टाचार पनि हो भन्नुमा अतिसयोक्ति नहोला । भनिएको छ - "Corruption, illicit trade and money-laundering contribute to State weakness, impede economic growth and undermine democracy. These activities thus create a permissive environment for civil conflict." भ्रष्टाचारले राज्यको वैधानिकता र क्षमताकै अवमूल्यन गर्दछ । अनि कानूनको शासन हराउँदै जान्छ । परिणामस्वरूप समाजमा असमानता र भेदभाव बढ्दै गई जनतामा असन्तुष्टि व्यापक हुन जान्छ । अनि कलहलाई रोक्न र थाम्न सकिन्न । द्वन्द्व चर्किन्छ । नेपालमा पनि त्यही भइरहेको छ । मुलुकमा अब सशस्त्र द्वन्द्वले विश्राम लिएको छ । नेपाल सरकार र नेकपा (माओवादी) बीच सम्पन्न १२ बुँदे समझदारी, ८ बुँदे सहमति, २५ बुँदे आचारसंहिता र यसअघि सम्पन्न साभा सहमति र संयुक्त राष्ट्रसंघलाई प्रेषित समान धारणाप्रति प्रतिबद्धताको पुनर्पुष्टि गर्दै २०६३ मंसिर ५ गते विस्तृत शान्ति सम्झौता पनि भयो । सो सम्झौताको एउटा बुँदामा "विश्वव्यापीरूपमा स्वीकृत आधारभूत मानव अधिकार, बहुदलीय प्रतिस्पर्धात्मक लोकतान्त्रिक प्रणाली, जनतामा निहित सार्वभौमसत्ता र सामाजिक न्याय र समानता, स्वतन्त्र न्यायपालिका, आवधिक निर्वाचन, नागरिक समाजको अनुगमन, पूर्ण प्रेसस्वतन्त्रता, जनताको सूचनाको अधिकार, राजनीतिक दलहरूका क्रियाकलाहरूमा पारदर्शिता र जावफदेहिता, जनसहभागिता, निष्पक्ष, सक्षम तथा स्वच्छ प्रशासनतन्त्रका अवधारणाहरूको पूर्ण परिपालना गर्ने राजनीतिक प्रणाली अवलम्बन गर्ने र भ्रष्टाचार तथा दण्डहीनताको अन्त्य गर्दै सुशासन कायम गर्ने" भनी प्रतिबद्धता जाहेर गरिएको पाइन्छ । यसै गरी अन्तरिम सरकार र संविधानसभा चुनाव पछिको माओवादी नेतृत्वको सरकार र हाल एमाले नेतृत्वको सरकार गठन भएपछि विगतमा विभिन्न राजनीतिक दलका बीचमा भएका सहमति र शान्ति सम्झौताअनुरूप तय गरिएको साभा सहमतिको न्यूनतम कार्यक्रममा भ्रष्टाचार नियन्त्रण गरी असल शासनको बहाली गर्नेबारे प्रतिबद्धता अभिव्यक्त भएता पनि त्यसको पूर्ण आभास नेपाली जनताले अनुभव गर्न नपाई सो को असरबाट जीवनस्तर कष्टकर बनेको सबैमा ज्ञात नै छ । राजनैतिक नेताहरू यथार्थ भन्दा नक्कली सपनामा छन् । एउटा जादूको फूमन्तर गरेर गरीबीको रेखामुनिका नेपालीलाई धनीको रेखामुनि पारी दिने सपना बाँड्दै छन् ।

नेपाल जस्तो भौगोलिक र सामाजिक अवस्था भएको मुलुकमा नीति, योजना र कार्यक्रम बिनाको उदेकलाग्दो निहित स्वार्थको राजनीति भईरहेकोछ । राष्ट्रले त आफ्ना नागरिकलाई मेहनत, परिश्रम गर्नु, अनुशासित बन्ने, स्वावलम्बी हुने, गुणस्तरीय शिक्षा, सीप, ज्ञान आर्जन गर्न र उनीहरूको प्रतिभा विकास गर्न सहयोग, अनुकूल वातावरण र अवसरहरू श्रृजना गरी योग्य जनशक्ति विदेश पलायनबाट रोकी देश निर्माणमा लगाउनु पर्ने तर नेपालमा खोई त्यस्ता कार्यक्रम ? आजपनि प्रष्ट देखिन्छ, निहित स्वार्थको द्वन्द । उदाहरणको रूपमा राम्रो मान्छे होइन हाप्रो मान्छे, विकासको संकट छ । बिना योग्यता मान्छे ठूलो दर्जामा पुग्ने सहज, सरल र सुलभ सपना देखेका छन् । बेरोजगारीको लागि पनि राजनीति रोजगारी भएको छ । अतः नेपालमा सरकार आज पनि कमजोर, एकलो र निरीह छ किनभने सत्ताधारी र उनका सरकारले निहित स्वार्थपूर्ण द्वन्दको विशाक्त वातावरणबाट छुटकारा लिन सकेको छैन । नेपाली समाजले निहित स्वार्थको द्वन्द त्यागी राजनैतिक, सामाजिक, आर्थिक, कृषि, शिक्षा, स्वास्थ्य आदि सबै क्षेत्रमा परिवर्तन चाहेको छ । नेपाली जनता त्यसको निमित्त आतुर छन् ।

यो संक्रमणको अवस्थामा राज्यसत्ता सञ्चालनमा जिम्मेवार पदाधिकारीहरूको काम गर्ने शैलीले आम जनताको भ्रष्टाचारप्रतिको दृष्टिकोण र अनुभूतिमा राज्य संयन्त्र भ्रष्टाचारका लागि समाधान हो वा समस्या भन्ने द्विविधाको अवधारणा बनाउने काम गर्नेछ । Madalene O'Donnell को विचारमा- "Corruption undermines both state effectiveness (the ability to govern) and state legitimacy (the recognition of the right to govern). While effectiveness may matter over time, legitimacy is essential for sustaining fragile states that are not yet effective. While corruption hampers development in the long run, it also has a real and immediate political salience as well."

मानव समाजमा विद्यमान् भ्रष्टाचारका अनेक नाम र रूपहरू छन् । जस्तै : घुस लिनुदिनु, हिनामिना, जालसाजी, जोरजुलुम, अधिकार दुरुपयोग, निहित स्वार्थको द्वन्द, भित्री साँठगाँठ, नातावाद, कृपावाद आदि । भ्रष्टाचार विरुद्धको रणनीति निर्माण गर्दा यसले ती नाम रूपहरूका साथै यसका प्रकृति र आयामहरू समेतलाई सम्बोधन गर्न सक्ने गरी निर्माण गर्नेतर्फ ध्यान दिनु जरुरी छ । सिद्धान्ततः रणनीति निर्माण गर्दा ख्याल राख्नुपर्ने बुँदाहरू हुन् : भ्रष्टाचारको अर्थ र परिभाषा, भ्रष्टाचारका कारणहरू, भ्रष्टाचारले समाजमा पारेको असर र प्रभावहरू, भ्रष्टाचार हुनुको परिवेश वा वातावरण र सम्बोधन गरिनुपर्ने भ्रष्टाचारको किसिम ।

“भ्रष्टाचार” र “निहित स्वार्थको द्वन्द” एक आपसमा मेल नखाने अलग वा भिन्न अवधारणा हुन् कि एउटै प्रकृतिका समस्या हुन् भन्ने बारे धेरैलाई द्विविधा उत्पन्न भएको हुन सक्दछ । वास्तवमा “भ्रष्टाचार” सबैले बुझ्ने बोलीचालीको भाषामा व्यापक अर्थमा प्रयोग हुने शब्द हो भने “निहित

स्वार्थको द्वन्द्व” केही सीमित व्यक्तिले मात्र बुझ्ने र बोलीचालीको भाषामा कम मात्र प्रयोगमा आउने शब्दावली हो । तर सार्वजनिक सेवामा व्यवहारमा “निहित स्वार्थको द्वन्द्व” भने सर्वव्यापक छ । सबै किसिमका भ्रष्टाचार, अनियमितता र अनुचित कार्यमा “निहित स्वार्थको द्वन्द्व” संलग्न रहेकै हुन्छ, भने सबै प्रकारका “निहित स्वार्थको द्वन्द्व” लाई भ्रष्टाचार, अनियमितता र अनुचित कार्य मान्न सकिदैन । तर सभ्य समाजमा कुनै पनि प्रकारका “निहित स्वार्थको द्वन्द्व” लाई ग्राह्य मानिदैन । यसको सम्बोधन हुनु जरुरी छ । यसको निराकरणका लागि दुइ वटा उपायहरू छन् : (१) धर्म, संस्कृति र परम्परालाई आधार मानेर सार्वजनिक पदमा आशिन अधिकारीहरू स्वमर्यादामा रहने आचरण कायम राख्नु र विवेकपूर्ण निर्णय गर्नु । यसलाई मर्यादा उपागम भनिन्छ । (२) पदीय आचरणलाई कानूनद्वारा व्यवस्थित गरी आचरण उल्लंघन गर्ने पदाधिकारीहरूमाथि कानूनी कारवाही गर्नु । यसलाई इस्तिहार उपागम भनिन्छ ।

मानव समाजमा व्यक्तिगत स्वार्थको स्वरूप सानो आकारको हुँदा त्यसलाई समाजले सहजरूपमा ग्रहण गर्ने परिपाटीबाटै पछि गएर भ्रष्टाचारको रूपमा राज्यको स्रोत साधनको ब्रह्मलुट गर्ने हृदयसम्म फैलिने खतरा रहन्छ । राजनैतिक वा नीतिगत तहको भ्रष्टाचार भनेको पनि व्यक्तिगत लालसा र स्वार्थबाटै व्यापकता पाएको व्यक्तिमा निहित स्वार्थको सबैभन्दा डरलाग्दो रूप हो । भ्रष्टाचारविरुद्ध सञ्चालन गरिने अभियानले ती साना ठूला, आकल भुक्ल हुने, संगठित ढङ्गबाट हुने वा प्रणालीगत रूपमा हुने, माग पक्षमा हुने वा आपूर्ति पक्षमा हुने यथार्थ निहित स्वार्थको द्वन्द्व, अवलोकित/अभिव्यक्त निहित स्वार्थको द्वन्द्व वा संभावित निहित स्वार्थको द्वन्द्व, आर्थिक स्वार्थ भएको वा गैरआर्थिक स्वार्थ रहेको सबै किसिमका निहित स्वार्थको द्वन्द्व लगायतका भ्रष्टाचारको समस्यालाई सम्बोधन गर्न जरुरी छ । त्यस्तै पदाधिकारीहरूको संलग्नता रहने दृष्टिकोणबाट निम्न प्रकारका निहित स्वार्थको द्वन्द्वलाई पनि वेलैमा नियन्त्रण गरिएन भने यसले भ्रष्टाचारको समस्यालाई जटिल र विकराल बनाउँछ ।

- पदाधिकारीहरू आर्थिक कारोवारमा स्वयम संलग्न हुने,
- अतिरिक्त लाभ वा उपहार ग्रहण गर्ने,
- पदीय रवाफ र प्रभाव जमाउने,
- रोजगारदाताको सम्पत्ति निजी फाइदाका लागि प्रयोग गर्ने,
- बाह्य रोजगारी वा लुकीचोरी काममा संलग्न हुने,
- निवृत्त अवस्थाको रोजगारीलाई सोचेर कसैलाई नाजायज फाइदा दिलाउने ।

निहित स्वार्थको द्वन्द्व सम्बन्धमा सतर्कता अपनाउनु पर्ने क्षेत्रहरू :

सार्वजनिक निकायहरूमा पदाधिकारीहरूद्वारा निहित स्वार्थको द्वन्द्व वारे सतर्कता अपनाउन जरुरी क्षेत्रहरू निम्न अनुसार छन् :

पदीय दायीत्व निर्वाहका क्रममा व्यक्तिगत आचरण,

- १ कार्यालयका लागि वस्तु तथा सेवाको खरिद,
- २ व्यक्तिगत कामका लागि सार्वजनिक साधनस्रोतको उपयोग ।

समाधानका लागि सैद्धान्तिक उपायहरू :

सैद्धान्तिक तवरमा निहित स्वार्थको द्वन्द्वका विभिन्न चरणहरू हुन्छन् भनि औल्याइएको छ । ती चरणहरूलाई समयमै पहिचान गरी समस्याको सानो रूप हुँदा नै त्यसलाई नियन्त्रण गर्ने प्रयास गरिएमा यो समस्या समाधान गर्न सहज हुने विश्वास गरिन्छ । यो समस्यालाई समाधान गर्ने बारे निम्न विषयहरूमा विशेष ध्यान पुऱ्याउनुपर्ने सुझाव प्रस्तुत गरिन्छ :

१ निहित स्वार्थको द्वन्द्व नै हुन नदिने (Avoid Conflict of Interest) :

- निहित स्वार्थको द्वन्द्व हुनसक्ने अवस्था आइपर्न नदिने,
- निहित स्वार्थको द्वन्द्वबारे संलग्न पदाधिकारीलाई अग्रिम सचेत गराउने,

२ निहित स्वार्थको द्वन्द्वको व्यवस्थापन गर्ने (Manage Conflict of Interest) :

- सार्वजनिक पदाधिकारीको सम्पत्ति सार्वजनिक गर्ने,
- सार्वजनिक पदाधिकारीको संलग्नता र पारिवारिक रुचिको अनुगमन र मूल्याङ्कन गर्ने,
- सार्वजनिक पदाधिकारीको जीवन शैलीको जाँच गर्ने,

३ निहित स्वार्थको द्वन्द्वको समस्या हल गर्ने (Resolve Conflict of Interest) :

- आचार संहिता तयार गरी लागू गर्ने,
- दण्डसजायको प्रभावकारी व्यवस्था गर्ने,
- निहित स्वार्थको द्वन्द्वलाई प्रत्यक्ष सम्बोधन गर्ने कानुनी प्रावधान तय गर्ने ।

महत्वपूर्ण विषयहरू :

एशिया र प्रशान्त क्षेत्रका विभिन्न मुलुकहरूको व्यवहार र प्रचलनलाई समेत मध्यनजर गर्दा सार्वजनिक निकायमा विद्यमान निहित स्वार्थको द्वन्द्वको समस्यालाई समाधान गर्न देहायका विषयहरूमा विशेष ध्यान पुऱ्याउनुपर्ने हुन्छ :

(क) निहित स्वार्थको द्वन्द्व सम्बन्धी कानून र कार्यालयगत आचारसंहिता

- राजनैतिक तथा प्रशासनिक पदाधिकारीहरूका लागि आचारसंहिता,
- निहित स्वार्थको द्वन्द्व नियन्त्रणका लागि विशेष कानून,
- सार्वजनिक सेवा सम्बन्धी नियमहरू,
- सार्वजनिक कर्मचारीहरूको आचरण सम्बन्धी नियम,

- सार्वजनिक तथा निजी क्षेत्रमा आचारसंहिता अद्यावधिक गर्ने र कार्य चयन गर्ने, कार्यमा भ्रष्टाचार नियन्त्रणका लागि स्थापित निकायहरूको संलग्नता,
- आचारसंहितामा सारभूत रूपमा सुधारका लागि थप प्रयास ।

(ख) आर्थिक र राजनैतिक गतिविधि सञ्चालनमा देखिने निहित स्वार्थको व्यवस्थापन

- सार्वजनिक सेवाका कर्मचारीहरू राजनैतिक गतिविधिमा संलग्न हुन नपाउने व्यवस्था,
- सार्वजनिक सेवाका कर्मचारीहरूले निजी क्षेत्रको उद्योग वा व्यवसायमा संलग्न हुन नपाउने व्यवस्था,
- कुनै कम्पनीको शेयर खरिद वा निर्देशक हुन विभागीय प्रमुखको पूर्व स्वीकृति लिनुपर्ने व्यवस्था,
- सार्वजनिक दायित्वसँग सम्बद्ध व्यवसायमा लगानी गर्ने वा आबद्ध हुनबाट प्रतिबन्ध लगाउने व्यवस्था,
- कार्यरत रहेको कार्यालयमा आफू नजिकका नातेदारको जागिर भएमा सूचना दिनुपर्ने बाध्यता,
- कुनै कम्पनीका शेयरधनी सार्वजनिक सेवामा बहाल रहेको अवधिभर Trust governance मा शेयर नामसारी गर्नुपर्ने व्यवस्था ।

(ग) दान उपहार सम्बन्धी कानुनी व्यवस्था

- कुन हदसम्म दान उपहार लिन पाइने वा नपाइने भन्ने कानुनी बन्देज, दान उपहार लिन माथिल्लो अधिकारीलाई जानकारी गराउनुपर्ने व्यवस्था ।

(घ) सेवा निवृत्त जीवनको रोजगारीबाट देखिने निहित स्वार्थको द्वन्द्व

- सेवा निवृत्त भएको २ वर्षमा अन्य कुनै स्थानमा रोजगारी गर्न सरकारको पूर्व स्वीकृति लिनुपर्ने व्यवस्था,
- सेवा निवृत्त पछि कुन निहित स्वार्थको द्वन्द्व देखिने विषय हो भनी निर्देशित गर्ने व्यवस्था ।

(ङ) नैतिक आचरण र भ्रष्टाचारको जोखिमबारे निर्देशन र तालिम

- निहित स्वार्थको द्वन्द्वलाई कसरी निपटारा गर्ने भन्नेबारे विस्तृत रूपमा ब्रोसर र वेभसाइट मार्फत व्यावहारिक ज्ञान दिलाउने व्यवस्था,
- भ्रष्टाचार विरुद्ध तालिम कार्यक्रम सञ्चालन गरी कर्मचारीहरूलाई नियमित तवरमा सचेत गराउने व्यवस्था ।

(च) आचारसंहिताको परिपालना

- तोकिएको आचारसंहिताको पालना र सो नगरेको खण्डमा सेवाबाट अवकाश लगायत दण्ड व्यवस्था,
- अख्तियार दुरुपयोग गरेमा वा आचारसंहिता पालना नगरेमा बहुवा रोक्कागर्ने, महत्वपूर्ण जिम्मेवारीको पदमा नियुक्ति नदिने, तलब सुविधा रोक्का राख्ने व्यवस्था ।

(छ) सम्पत्ति विवरण

- सम्पत्ति विवरण अद्यावधिक रूपमा बुझाउने र अनुगमन गर्ने व्यवस्था,
- पदाधिकारीका परिवारका नाममा रहेको सम्पत्ति समेत छानबिन गर्ने व्यवस्था ।

निष्कर्ष र नीतिगत सुझावहरू

निहित स्वार्थको द्वन्द्वको बहुआयामिक स्वरूपलाई दृष्टिगत गरी यसको निराकरणको लागि यसलाई समयमै सम्बोधन गर्नुको विकल्प छैन । निहित स्वार्थको द्वन्द्वलाई सम्बोधन गर्ने गरी स्पष्ट राष्ट्रिय नीति तथा कानून निर्माण हुनु जरुरी छ ।

- १ कुनै पनि सार्वजनिक निकायमा गरिने नियुक्ति प्रक्रियालाई दक्षता र क्षमताको आधारमा प्रतिस्पर्धात्मक प्रणालीअन्तर्गत ल्याउनुपर्दछ ।
- २ सरकारी निकायहरू सबैमा निहित स्वार्थको द्वन्द्वबारे स्पष्ट नीति हुनुपर्दछ ।
- ३ सरकारी निकायमा कार्यरत सबै तहका पदाधिकारीहरू र सर्वसाधारणलाई समेत निहित स्वार्थको द्वन्द्वबारे जानकारी हुनु आवश्यक छ ।
- ४ निहित स्वार्थको द्वन्द्वको समस्या उत्पन्न भएमा आचरणगत सवालहरू समेतमा सल्लाह र परामर्श दिने अधिकारीसम्म सरकारी निकायमा कार्यरत पदाधिकारीहरू र सर्वसाधारणको सहज पहुँच हुन जरुरी छ ।
- ५ शासकीय प्रणाली र सामाजिक मान्यतामा विरोधाभासपूर्ण तौरतरिका रहेको खण्डमा सार्वजनिक हित हुने गरी त्यस्ता विवादका विषयहरू समाधान गर्ने परिपाटी बसाल्नु जरुरी छ ।
- ६ सेवा निवृत्तिपछि कुनकुन पदाधिकारीहरूले पुनः रोजगारीको अवसर लिन पाउने हो या होइन, वा कुनै व्यवसायमा संलग्न हुन पाउने हो या होइन नियम कानूनद्वारा व्यवस्थित बनाउनु आवश्यक छ । यसबाट पदमा रहँदा हुनसक्ने निहित स्वार्थको द्वन्द्व घटाई भ्रष्टाचार नियन्त्रणमा समेत उपयोगी हुने देखिन्छ ।

नेपाल जस्तो सामाजिक सांस्कृतिक बनावट भएको देशको हकमा निहित स्वार्थको द्वन्द्वलाई घटाउने नीतिगत र कार्यान्वयन पक्षलाई संगसंगै लैजानुपर्ने देखिन्छ । यसका लागि निम्न बुँदाहरूमा केन्द्रित रही समस्याको समाधान खोज्नु वाञ्छनीय हुने देखिन्छ :

- १ भ्रष्टाचार विरुद्ध संयुक्त राष्ट्र संघीय महासन्धीको भावना अनुरूप सबै प्रकारका निहित स्वार्थको द्वन्द्वलाई सम्बोधन हुनसक्ने गरी एकीकृत कानून निर्माण गर्ने,
- २ सबै सार्वजनिक निकायहरूमा विषयगत क्षेत्रको आवश्यकता अनुरूप के गर्न हुने र के गर्न नहुने भनि आचार संहिता निर्माण गर्ने,

- ३ निहित स्वार्थको द्वन्द्वलाई सम्बोधन गर्ने हेतुले निर्मित कानून र आचार संहिताको पालना बारे पदाधिकारीहरूलाई प्रशिक्षण दिई अनुगमन र निगरानी गर्ने । यो कार्यमा भ्रष्टाचार नियन्त्रणका लागि स्थापना भएका केन्द्रले सहयोग र समन्वय गर्ने,
- ४ सबै सार्वजनिक निकायहरूमा पदाधिकारीहरूबाट राख्न सक्ने निहित स्वार्थको द्वन्द्व बारे निगरानी राख्न र सतर्क गराउन भ्रष्टाचार नियन्त्रणका लागि कार्यरत निकायबाट सतर्कता अधिकृत (Vigilance Officer) को व्यवस्था गर्ने,
- ५ निहित स्वार्थको द्वन्द्व बारे सबै क्षेत्रमा सबै दर्जा र तहका सार्वजनिक पदाधिकारीहरूलाई प्रशिक्षण दिने,
- ६ निहित स्वार्थको द्वन्द्व देखिने विषयहरूमा राय परामर्श दिन र तनावमा रहने पदाधिकारीहरूलाई सर-सल्लाह दिन सबै निकायहरूमा आवश्यकता अनुसार सल्लाहकार सेवा प्रदान गर्ने,
- ७ कानून र आचार संहिताको उल्लंघनको अवस्थाहरू र त्यसबाट उत्पन्न हुने परिणाम बारे सचेत र सजग गराउने,
- ८ सार्वजनिक पदाधिकारीले आफूले आर्जन गरेको सम्पत्ति सार्वजनिक गर्नु पर्ने परिपाटिलाई निरन्तरता दिने । सम्पत्ति विवरणलाई वैज्ञानिक र व्यवहारिक बनाउन निम्न विषयलाई पनि ध्यानमा राख्ने :
 - अचल सम्पत्ति
 - शेयर लगानी
 - व्यवसायिक कारोवार
 - साभेदारीका कामकारवाही
 - अन्य लगानी
 - गुठीमा संलग्नता
 - सहकारीमा संलग्नता
 - उपहार/दानदातव्य
 - प्रायोजित भ्रमण/आतिथ्य
 - दायित्वहरू
 - अन्य आमदानी
१. सम्पत्ति विवरणको अनुगमन व्यवस्थालाई राष्ट्रिय सतर्कता केन्द्रले नेतृत्वदायी भूमिका निर्वाह गर्ने ।
२. परिवारको रुचि र संलग्नताको क्षेत्र समेत सार्वजनिक गर्ने,

३. सामयिक रूपमा सम्पत्ति सार्वजनिक गर्ने गरी अवधि तोकि निर्धारित समयमा सम्पत्ति विवरण नबुझाउने पदाधिकारीहरूलाई कारवाहीको दायरामा ल्याउने ।

सन्दर्भ सामग्री

१. अख्तियार दुरुपयोग अनुसन्धान आयोग, भ्रष्टाचारविरुद्ध संयुक्त राष्ट्रसंघीय महासन्धि (नेपाली अनुवाद), काठमाडौं, २०६२
२. अख्तियार दुरुपयोग अनुसन्धान आयोग, वैदेशिक सहायतासम्बन्धी अध्ययन प्रतिवेदन, २०६०
३. उच्च स्तरिय प्रशासन सुधार आयोगको प्रतिवेदन, २०४९
४. कान्तिपुर, वर्ष १६, अंक १३४, काठमाडौं, मंगलवार १७ असार २०६५
५. गाल्टन, योहान, भावान्तरण तथा रूपान्तरण : द्वन्द्व कार्य सम्बन्धी परिचय, (ट्रान्सेन्डको नेपालीमा अनुवाद), द्वन्द्व अभ्ययन केन्द्र, पुरानो बानेश्वर, काठमाण्डौ, २००८
६. ट्रान्सपरेन्सी इन्टरनेशनल नेपाल, भ्रष्टाचारविरुद्ध प्रशिक्षण पुस्तिका, काठमाडौं, २०६३
७. निजामती सेवा ऐन, २०४९
८. निजामती सेवा नियमावली, २०५०
९. नेपालको अन्तरिम संविधान, २०६३
१०. भ्रष्टाचार निवारण ऐन, २०५९
११. राष्ट्रिय सतर्कता केन्द्र, निहित स्वार्थको द्वन्द्वसम्बन्धी अध्ययन प्रतिवेदन, २०६४
१२. समाज कल्याण ऐन, २०४९
१३. सार्वजनिक खरिद ऐन, २०६३
१४. Adhikari, Madhab, *Role of NGOs and INGOs in Health Population and Environment education for Quality Life in Nepal, Ph D Thesis*; M L Sukhadia University, Udaipur, India, 2005.
१५. डा. माधव अधिकारी आमन्त्रीत प्राध्यापक लोकमान्य तिलक टिचर टेडिङ्ग कलेज डबक उदयपुर राजस्थान भारत

नेपालमा जलक्रिडा (यात्रा) पर्यटन

डा.प्रेम शर्मा*

शिर्षक: नेपालमा ज्याफ्टीङ्ग

संक्षिप्त सार: नेपालको पर्यटन बहुआयमिक संवदाहकोले भरीपूर्ण छ। प्राकृतिक, मानव निर्मित र जैविक विविधताले सपन्न गन्तव्यहरू देशभरी छरिएर रहेका छन्। जलक्रिडा/यात्रा नेपालको दुई दर्जन भन्दा बढी नदीहरूमा संचालन हुन सक्ने संभावना मध्ये हाल सुनकोशी, भोटेकोशी र त्रिशुली नदीहरूमा विगत दुई दशक पहिलेबाट बाह्य तथा आन्तरीक पर्यटनहरू मार्फत घनीभूत रूपमा संचालनमा छन्। यी नदीहरूमा विश्वमा प्रचलित हवाई वाटर ज्याफ्टीङ्गका नामबाट परिचित छन्। यी नदीहरूमा ज्यापिड एक (I) देखि ज्यापिड छ (VI) सम्म (कल्लास I (class I) देखि कल्लास ६ (class VI) सम्म भेटिन्छन्। हाल नारा नेपालको पहलमा यी नदीहरूमा व्यवसायीक एंव प्रचारात्मक यात्राहश्र संचालन गर्दै आई रहेकाछन्। काली गण्डकी, कर्णाली र म्याङ्गी बाह्य पर्यटकहरू सहासी जलक्रिडा गर्दै आईरहेका छन् तर यी क्षेत्र नदीनालाहरूको ज्याटीङ्ग, कायाकिङ्ग र केनोइङ्ग लगायत बन्जी सम्म समेत गराउन सकिने प्रचुर संभावनाहरूलाई प्रचारप्रसार र उपयोगमा ल्याउन र त्यस क्षेत्रको जीविकोपार्जन माथि उठाउन नेपाल सरकार नीजिक्षेत्र र पर्यटन व्यवसायीकहरूको सामुयिक प्रयास आवश्यक छ।

विषय प्रवेश

नेपाल पर्यटकीय दृष्टिकोणले अपार संभावना भएको मुलुक हो। जल सम्पदा पछि दोस्रो स्थानमा पर्यटन सम्पदालाई राज्यको आय आर्जन र राष्ट्रिय स्रोतको रूपमा लिने गरेको छ। त्यसैले जलस्रोत र पर्यटनलाई साथ पर्यटनका बहुआयामिक विद्याहरू हुन्छन्। प्राकृतिक मनोरम दृश्यावलोकन, जैविक विविधता, पर्यवरणीय, मानव निर्मित सृजित संस्कृति र सांस्कृतिक (कलाकौशल) सम्पदाहरू साहसी पैदलयात्रा, साहसीक (माउण्टेन) खेलकुद, नभोपचार (प्याराग्लाईडिङ), स्काई डाईभ, कानुनी टूफी (वन्यजन्तु सिकार) हन्टीङ लगायतका नदी, ताल तलैया र समुन्द्रमा खेल्ने थुप्रै खेलहरू मध्ये नेपालको नदीमा गरिने जलक्रिडा (यात्रा) विश्वमा धेरै लोकप्रिय र सहज मानिन्छ। नेपालमा यो पर्यटकीय वस्तु (Tourism Product) विश्व कै उच्च स्तरमा अर्थात ३ नम्बरमा साहसिक गन्तव्यको रूपमा गणना हुने गरेको छ। तर नेपालका ६००० हजार खोला नाला र नदीहरूको सम्भाव्यतालाई अनुसारको गन्तव्यको रूपमा लिने हो भने भन्डै १ नम्बर गन्तव्यको रूपमा लिन सकिन्छ। उदाहरण स्वरुप वर्षाद (मनसुन) मा काठमाण्डौ उपत्यका भित्रको वाग्मतीमा समेत ज्याफ्टीङ्ग संचालन गर्न सकिन्छ (न्यौपाने, २०७०)। जलयात्रा मात्रैलाई गणना गर्ने हो भने ज्याफ्टीङ्ग, कायाकिङ्ग क्यानोनिङ्ग, बन्जी जम्पिङ्ग, रक क्लाइम्बीङ्ग समेतलाई जोड्न सकिन्छ (NTB, 2011)। किन भने यी खेलहरू पानीको भर (माध्यम)मा गरिने

* त्रिभुवन विश्वविद्यालय, ग्रामिण विकास विभाग, त्रि. वि. कीर्तिपुर

क्रियाकलाप नदी, खोंच, गल्छी र भीरपाखाहरूसंग सम्बन्धीत छन् । तर पानीको भरमा मात्रै गरिने क्रियाकलापहरूमा नौका विहार ज्याफ्टङ्ग, कायाकिङ्ग, क्यानोनङ्ग, फिसङ्ग र हाईडो स्विड आदि पर्दछन् ।

जलयाना (ज्याफ्टङ्ग)

जलक्रिडा मात्रै भन्दा पौडी, जुन घर आगनमा पनि सम्पादन गर्न सकिन्छ, लगायत थुप्रै रोमाञ्चकारी खेलहरू पर्दछन् । तर आज यहाँ चर्चा गर्न खोजिएको विषयवस्तु व्यापारिक खास गरी पर्यटन व्यवसाय, दृष्टिकोणबाट सम्पन्न हुने/गरिने अति रोमाञ्चकारी एवं साहसीपूर्ण जलयानालाई संकेत गर्न खोजिएको हो । नेपालमा जलयानाको व्यापारिक/व्यवसायको दृष्टिकोणले संचालनमा ल्याईएको इतिहास ३ दशक भन्दा धेरै लामो छैन । तर व्यक्ति विशेष र केहि ट्राभल एजेन्स र पर्यटन व्यवसायिले आफु खुसी पर्यटकको माग र उनीहरूसंग उपलब्ध रहेको स्रोत र साधनहरूको प्रयोग गरेर काठमाण्डौ उपत्यकाबाट नजिकै पर्ने नदीहरू खास गरी भोटेकोसी र त्रिशुली नदीमा ज्याफ्टङ्ग गर्ने गराउने गर्दथे । जव यो व्यवसाय नाफा मुखी देखियो र पर्यटकहरूको माग बढ्यो तब विधिवत निजि व्यक्ति कै पहलमा सन १९८९ मा उद्योग व्यवसाय अर्न्तगत दर्ता भई विधिवत संचालन भईरहेको छ । नेपालमा जल यात्रा संचालन निर्देशिका २०६३ अनुसार हाल दर्ता भई संचालनमा रहेका ४ दर्जन भन्दा बढी एजेन्टहरू त्यतिकै संख्यामा ऐन आउनु भन्दा पहिले दर्ता भई नविकरण नभई संचालनमा रहेका एजेन्टहरू भएता पनि यस क्षेत्रको विकास खासै सन्तोष जनक छैन । खास गरी ज्याफ्टङ्ग (जल यात्रा) के हो त ? मानव सभ्यताको क्रममा नदी, ताल तलैया, साना समुन्द्रहरू पारगर्न काठका मुडाहरूको प्रयोग र पछि डुङ्गाको रूपमा विकास हुँदै भास्कोडीगामा, कोलम्बस आदिले समुन्द्रको सफल यात्रा गरी विश्वका नयाँ मुलुकहरू- अमेरीका, एशिया-भारत देशहरू लगायत टापुहरू पता लगाए । धन्य छ ती साहसी जलयानीहरूलाई जससले ज्यानको जोखिम राखेर नयाँ गन्तव्य र मानव वस्तीहरू पत्ता लगाउने पहल कदमी गरे । त्यसैको निरन्तरताले आज मानिस फुर्सदमा पानीलाई आफ्नो खेलौनाको रूपमा प्रयोग गर्ने गर्छ र पानीले मानिसलाई सम्भवत सबै भन्दा फाईदा र सभ्यताको उच्च स्थान (प्रथम श्रेणी)मा राख्न सफल भएको छ र पानीको उपयोग प्राण धान्न (पिउन र जिउन) मात्र नभएर सबै भन्दा आय आर्जन गर्ने स्रोत/माध्यम हो र विश्वमा चमत्कारी मानिसले केही गरेर देखाएको छ भने त्यो पानीको प्रयोग (विद्युतीय शक्ति) भन्दा अन्य स्रोतबाट भएको गरेको छैन होला । त्यसैले पानीको उपयोग पिउने, सिचाई, विद्युतिय शक्ति उत्पादन गर्ने मात्रै नभएर वैज्ञानिक आविष्कारक वस्तु मात्र नभएर मनोरञ्जन र क्रिडा गर्ने खेलौना भएको छ । अझ भविष्यमा पानीको प्रयोग वैज्ञानिकहरूले अत्याधुनिक रूपमा गर्ने छन् त्यो हेर्न बाँकी छ । वार्षिक ४२,००० मेघावाट विद्युत उत्पादन गर्न सकिने क्षमतामा हाल सम्म नेपालले ७५० मेघावाट मात्र उत्पादन गर्नु दुर्भाग्य हो (अधिकारी, २०७०) । यति ठुलो शक्ति र सम्पतीको स्रोतलाई हाल सम्म नेपालले नै २ (१.८) प्रतिशत भन्दा कमै प्रयोग गरेको छ ।

यसको सम्भाव्यता अथाहअ र अपार छ । नेपालका नदी नालाको मुहान १२ महिना नै हिउले ढाकिएका पहाडहरु (हिमाल) भएका कारण अटुट पानी वगिरहने हुँदा भरपर्दो र दिगो रूपमा उपयोग गर्न सकिन्छ । पर्यटन नीति २०६५ ४) जलयात्रा भन्छ:

क) जलयात्रालाई बढी व्यवस्थित, ब्यबसायिक र बाताबरण मैत्री तुल्याई नेपाल लाई एउटा आकर्षण जलयात्रा गन्तव्यको क्षेत्रका रूपमा विकास र विस्तार गरिनेछ/

ख) जलयात्राका लागि सम्भाव्य नदि तथा नदिखंदहरुलाई क्रमसः खुला गर्दै लैजाने नीति लिनेछ/

ग) इजजत्पत्रप्रप्ता जलयात्रा व्यवसयी मार्फत तोकियाका नदीमा मात्र जलयात्रा गतिविदी संचालन गर्न पउने गरि कानुनी व्यवस्था मिलाइनेछ।

घ) जलयात्रा क्रियाकलाप लाई सुरक्षित र भरपर्दो बनौनुकसत्है निजि क्षेत्रसंग समन्वय गरि आपतकालीन उद्धार र सुरक्षको लागि उपयुक्त संयन्त्र बनाइनेछ ।

हिजो आज आधुनिक उपलब्ध उपकरण अर्थात रवरको डुङ्गा जसमा हावा भरेर ८/१० जना गमना(प्याडल)को स्टेरिङ्गमा केही ठाडा नदीहरुमा यात्रा गर्ने कार्यलाई च्याफिटङ्ग भनिन्छ । विगतमा यसको ईतिहास बाँस वा काठको मुढाहरु बाँधेर (हिजो आज केही नदीहरुमा जस्तै सप्तकाशीको बराह क्षेत्र र राप्ती नदीहरुमा) यात्रा गर्ने, आय आर्जन (बोटे-माभीद्वारा ढुवानी गर्ने), मानिस तार्ने, माछा मार्ने काम माभी जातीहरु नदी र तालहरु छेउ छाउका मानिसहरुले गर्ने गर्दथे र केही ठाउहरुमा अझै त्यो पेशा गर्ने गरेको पाईन्छ । पोखराको फेवा तालमा समेत यो कार्य (आधुनिक डुङ्गा) परम्परागत सिमलको मुंडा खोपेर तयार पारेको डुङ्गाहरु २०३०/३१ साल सम्म संचालन थिए , र त्यहा संचालन हुने ती डुङ्गाहरु व्यवसायिक प्रयोजनमा खासै थिएनन् । त्यसैले नेपालको जलयात्रा र जलउपयोग पर्यटन क्षेत्रमा हाल सम्म प्रारम्भिक अवस्थामा छ भन्नु पर्दछ । यसमा सरकारसंग स्पष्ट धारणा, सोच र योजना पनि छैन । र निजि क्षेत्रको संलग्नता पनि मौका/अवसरको रूपमा अधि बढाईको स्थिति छ । अन्यथा यसमा राख्नुको एउटा बृहत सोच, गुरुयोजना, राष्ट्रिय निति, योजना, परियोजना र सम्बद्ध सरोकार अंशियार क्षेत्रलाई समेटने गरी नीति ऐन, नियम र कानुनहरु बन्न सकेका छैनन् । कस्तुरीको विना आफ्नै शरीरमा छ भन्ने ज्ञान नै नभए सरह यो क्षेत्र ओभ्केलमा छ । पर्यटन व्यवसाय एउटा व्यापार हो जसमा सरकारले सहज र सफल व्यावहारिक निति बनाई उपयुक्त वातावरण बनाउन सक्छ तर यसको प्रत्यक्ष फईदा लिने कार्य निति क्षेत्र र स्थानीय सरोकार जनसमुदायको हुन्छ । दुवै पक्षहरु अस्पष्ट छन्- निजि क्षेत्र सरकारले धेरै गरिदियोस हामीले फाइदा पाउनु/लिनुपर्छ भन्ने मानसकितामा छन् भने सरकार निजि क्षेत्रकै पहलमा सबै कार्य हुनुपर्छ /गरोस भन्ने असमर्थतामा देखापर्छ । दुवै तर्फबाट धेरै कार्यहरु सम्पादन गर्न बाँकीछन् । यस कार्यमा आज सम्म सप्लाई साईड (सरकार पत्र) बाट भन्दा डिमान्ड साईट (लामतीत समुह) बाट पहिले र अग्रसरता भएको पाईन्छ । जुन सकरात्क पा हो । किन भने सन्

१९८९ मा केही उत्साही पर्यटन व्यवसायी मिलेर विधिवत यस क्षेत्रको संस्थागत प्रतिनिधित्व गर्ने कामको भावना (नाराको स्थापना)लाई सम्बद्ध पक्षले स्यावासी दिनु पर्दछ । आज यसको परिणाम ढ निर्वाचित समितिहरूको (नारा कार्यालय दस्तावेजहरू) सक्रियतामा साढे दूई दशक पार गरी 'नारा सजत जयन्ती' जल र थलमा धुमधामका साथ मनाईदै छ ।

नेपालमा न्याफिटङ्गको संभावना र वर्तमान अवस्था

नेपालमा कति नदीहरूमा कति समय/मौसम र दैनिक, माशिक, वार्षिक कति पर्यटकहरूलाई जलक्रिडा गराउन सकिन्छ, र त्यस व्यवसायमा के कति व्यवसायीहरू संलग्न हुन सक्ने र प्रत्यक्ष अनि अप्रत्यक्ष रूपमा के कति मानिसलाई रोजगारीको अवसर मिलाउन सकिन्छ, र राज्यले राजस्व स्वरूप वार्षिक कति आम्दानी गर्न सक्छ, यी आदि विषयमा कुनै आंकलन, अध्ययन, अनुसन्धान र चर्चा पनि भएको छैन । यो हुनु जरुरी छ । भविष्यमा होला । तर स्वतःस्फूर्त रूपमा केही नदीहरूमा न्याफिटङ्ग क्रियाकलापहरू संचालनमा आएपछि, नेपालको १३ नदीहरू भित्र १६ गन्तव्यहरू तोकेर एक देखि छ, स्तर (र्यापिड)का (१-६ ग्रेड)न्याफिटङ्ग संचालन गर्न नेपाल सरकारले अनुमति दिईएको छ (NTB 2011) । तर यसमा आवश्यक पूर्वाधार (नीतिगत, भौतिक तालिम सीप, तथा भौतिक संरचनाहरू) अनुगमन, रेखदेख र प्रवर्द्धन गर्ने तर्फ सोच र दृष्टि सरकारको पुगेको छैन । त्यसैले यो कलमकार पुनः दोहोर्‍याउछ, नेपालको पर्यटकीय जलयात्रा व्यवसाय प्रारम्भिक क्षणमा गुञ्जिरहेको छ, अर्थात गुजाराभय अवस्थामा छ ।

निजी क्षेत्र र विदेशी लगानी भित्र्याउने स्पष्ट नीतिको अभाव छ । यस बारे गृहकार्य गर्न सोच र पहल पनि खासै देखिदैन, जे जति भएको छ ती केही व्यवसायीहरूले संचालन गरेका छन् । त्यो नितान्त उनीहरूकै व्यवस्थापन र तजविजमा देखिन्छ । आज आश्चर्य लाग्दो बाह्य पर्यटकहरू भन्दा आन्तरिक र क्षेत्रिय पर्यटकहरूको संख्या बढ्दो छ, तर सरोकारवाला निकाय मौन छ । अर्थात सरकार र व्यवसायिहरूसंग खासै योजना र कार्यक्रम लागानीको अभाव छ र ध्यान पनि कम पुगेको अवस्था छ । पर्यटन नीति २०६५ पनि यो विधामा स्पष्ट र योजनागत रूपमा अगाडि देखा परेको छैन (पर्यटन मन्त्रालय २०६५)। स्थानीय स्वायत्त हासन ऐन २०५५मा वार्षिक र आवधिक योजनामा पर्यटनलाई समावेश गर्नुपर्छ भन्ने प्रावधान कतै पनि प्रभावकारी र यी विषयहरूसंग संलग्न गराउन नसकेको अवस्था छ । हुन त हिजो आज केहि जिविसहरूले धमाधम पर्यटन गुरु योजना बनाउदै छन् । यो थालनी राम्रो हो । भौतिक पूर्वाधार बारे चर्चा गर्नु पर्दा नदीहरू सम्म पुग्ने मोटर बाटोहरू, पैदल घोडेटो, गोरेटो बाटाहरूको अभाव छ । न्याफिटङ्ग कर्मीहरू विसाउने विचसाईड, क्याम्प साईड, शौचालय, ड्रेस चेन्ज रुम, मनोरञ्जन साईट क्याफे, होमस्टे (नेपाल सरकार २०६७), रेष्टुरेण्ट, होटल, लज, पिउने पानी आदि सरसुविधाहरू भण्डै शून्य छन् । यस अवस्थामा पर्यटकको खल्तीको पैसा कसरी बाढी आउछ/आउला ? मनको खुल्लुली र तृष्णा मेटाउने चाहना र ईच्छा एउटा धनाढ्य पर्यटकको कहा कहिले र कसरी पुरा हुन्छ । अनि स्थानीयले/व्यवसायीले पैसा कमाउने ? के यस्तो रूखो (Dry travelling) ले पर्यटन

व्यवसायको उद्देश्य पुरा होला ? भारतको बम्बई, कलकत्ता, थाईल्याण्ड र व्यङ्ककको पर्यटन व्यवसाय फस्टाउनुको कारण र शिक्षा तर्फ एकपटक फर्केर, बुझेर हेर्ने प्रयास पनि गर्ने कि नगर्ने ? भोला र कन्तुरमा बोकेर लगेको सन्याक र खाजाले के पैसा कमाउने/कमाईएला ? त्रिशुली र भोटेकोसीमा श्रम गरिने क्याटरिङ्ग र अस्थाई क्याम्पसाईडहरुले पर्यटकको मन कसरी लोभ्याउला ? थाकेको बेला होस वा कौतुहल आनन्द आएको बेला, विश्राम स्थलहरुमा स्थानीय परिकारहरुले स्वागत सत्कार र मुस्कानका साथ स्थानीय अर्गानिक खानपान र संस्कृतिक सभ्याताले आनन्द दिन सकिदैन भने च्याफ्टिङ्ग व्यवसायीले सीफ च्याफ्टिङ्ग गराउने शुल्कमा मात्र सिमित रहनु पर्ने हुन्छ । त्यो खाले व्यवसाय पर्यटन व्यवसाय नै होईन । यो व्यवसाय विशुद्ध व्यापार हो जहा अपार आम्दानीको सम्भावनाहरु छन् । सरोकारवालाहरुले अर्थ नै नबुझेको जस्तो छ । मानिसका ५ ज्ञानिन्द्रियहरु हुन्छन् । त्यसैगरी व्यक्तिमा फरक फरक ईच्छा र चाहानाहरु हुन्छन् । सबैलाई एउटै इन्द्रियको तृष्णा र ईच्छा हुँदैन । कसैलाई आखाको, कसैलाई स्वादको, कसैलाई बास्नाको, कसैलाई स्पर्शको ईच्छा हुनसक्छ । त्यसैले एउटा पर्यटक व्यवसायी र प्रवर्द्धकले जुनसुकै ईच्छा राख्ने पर्यटक उसको आतिथ्यतामा पुग्दा चोईस गर्ने र रमाउने वातावरण र साधन स्रोतको उपलब्धता हुनु पर्दछ । यहां जे छ त्यो खा, त्यो गर, चित्त बुझा भनेर व्यवसाय फस्टाउन सक्दैन । आलु छ त हरेक परिकार बन्नु पन्यो । तरकारीमा मिसाउने मात्र होईन । रांगाको मासु छ त नेवारको भोजमा भै १७ थरी परिकार बनाईदिनु पन्यो । मानिसमा कला छ त रुवाउने र हँसाउने हुनु पन्यो । आत्मा छ त सबैको सहानुभूति लुट्ने व्यवहार व्यक्तगर्न सक्नु पन्यो । उही एक लोक गीतको भाव भै 'मेरो माया सबैलाई पुग्छ जाले रुमाल (एक लाई बाहेक) पुग्दैन' भने भै आतायी सत्कार गर्ने व्यक्तिले सबै खाले ईच्छा राख्ने पर्यटकको लागि कृत्रिम अभावलाई पुरा गर्ने क्षमता हुनुपन्यो । यो कलामा हामी नेपालीहरु धेरै टाढा छौं । सिक्न र सिकाउन धेरै बाकीछन् ।

के भै दिए राम्रो

जुन सुकै विकासका क्षेत्रहरु एकै चोटी पूर्ण र सम्पन्न हुन सक्दैन । समय सापेक्ष परिवर्तन र सुधारउन्मुख हुन्छन् । तर केही नयाँ कार्यको थालनी हुँदा केही आधारभुत तत्व र व्यवस्थापकीय संरचनाहरु संबन्धित निकाय र सरोकार राख्ने अंशीयारहरु द्वारा तय गरिनु पर्दछ । त्यसैले माथि उल्लेख गरिएका भौतिक पूर्वाधारहरुको व्यवस्था गर्न साभेदारी सरकार, निजी क्षेत्र र जनसमुदायको सहकार्य हुनु पर्दछ । त्यसैगरी मानवीय पुजीको तयारी र परिचालन अग्रस्थानमा आउछ । अर्थात विकास मानिसका लागि, मानिसद्वारा, मानिसको दिमागको उपज हुनु पर्दछ । त्यसैले यो व्यवसाय (जलक्रिडा) मा संलग्न हुने व्यक्तिले थाहा पाउनु पन्यो कि यो व्यवसाय के हो र कसरी हुन्छ, सम्भाव्यता कतिको छ, के गर्दा यो वस्तुलाई वजारीकरण गर्न सकिन्छ ? व्यवसायलाई सफल बनाउने तत्वहरु के-के हुन, को को बाट ती उपलब्ध हुन सक्दछन र यसका उपभोक्ताहरु को को हुन, कसरी व्यवसायलाई कति लगानी र क्षमतामा अधि बढाउने हो, ईत्यादी कुराहरुको विचार विमर्श र तयारीका साथ संलग्न हुनु

पच्यो । नेपालमा अध्ययन अनुसन्धान भन्दा देखासिकि बढी गर्ने, छोटो सोच र क्षणिक स्वार्थमा उत्प्रेरित हुने चलन छ । सरकारको नीति, योजना, प्रथामिकताको कार्यक्रम के-के छ, के के हुन बाँकी छ, हुने सम्भावनाहरु छन् छैनन, कसरी तय हुन सक्छन् आदि वातावरण सिर्जना गर्ने तर्फ लाग्नु पर्दछ । व्यवसाय संचालनको लागि आवश्यक जनशक्ति, तालिम, सीपमुलक जनशक्ति छन् की छैनन, भने सम्बन्धित निकायबाट गर्ने/गर्न लगाउने, व्यवसायमा परिआउने सम्भाव्य खतरा, चुनौतिहरु के-के हुन र कसरी सामना गर्ने (रणनीती) आदि बारे तर्फ पनि सोच्नु पर्ने हो । तर आज सम्म यस बारे कम सोचिएको भेटिन्छ । नाथम, तारा गाउ विकास समिति मार्फत केही तालिमहरु संचालन गरेको त्यो पनि विषय क्षेत्र भित्र सिमित नभई ज्यादै जनरल हुने गरेको बताईन्छ । आजसम्म नाराद्वारा तय गरी तालिम दिईएका जनशक्ति विदेश पलायन हुने गरेको, पर्यटन प्रवर्द्धन गर्ने संघ-संस्थासंग पर्याप्त बजेट अभाव हुनेगरेको र तालिम प्राप्त जनशक्ति पनि सिजनल काम पाउने गरेको र लामो समय सम्म बेरोजगार, अर्धबेरोजगार हुने गरेकाले पेशामा धेरै उत्साहजनक निजी क्षेत्रहरु संलग्न नरहेको बताईन्छ । यस क्षेत्रको सम्भाव्यता बारे राष्ट्रिय क्षेत्रिय र अन्तराष्ट्रिय रुपमा प्रचार प्रसार अर्थात बजारीकरण गर्न नसकिएको अवस्था हो । चिनिया उपविदेश मन्त्रि भन्नु हुन्छ "नेपाल चिनिया हरुको अपार गन्तब्य थलो हुन्छ तर नेपालका संभावना हरु बारे कम थाहा छ" । अर्थात् प्रचार प्रसारको अभाव छ (रेपुब्लिका २०७० भर्दा २१) । यी समस्याहरु समाधान गर्ने सरकारी नीति, योजना, कार्यक्रम र कार्ययोजनाहरु हुनुपर्छ (का. कि. बया. स. २०५६) । निजी क्षेत्रको सक्रिय सहभागिता र संलग्नताले यो क्षेत्र अगाडि आउने भएकोले सबै सरोकार (व्यक्ति, संघ संस्थाहरु, स्थानीय सरकारहरु)को प्रत्यक्ष भूमिका यसमा देखिन्छ/हुनुपर्छ । धेरै ठाउँमा होम्स्तय हरु संचालनमा आयकछान् तर रफतरंग संचालन हुने ठाउँहरुमा यसलाई लिंक गर्न सकिएको छैन (NTB, 2067) ।

चुनौति र डर

यो व्यवसाय प्रारम्भिक चरण र अवस्थामा रहेकाले यस क्षेत्रमा धेरै चुनौति र डरहरु पनि छन् । अवसरहरुको तुलनामा यी समस्याहरु खासै केही होइनन । जनसंख्या वृद्धिका कारण नदी प्रदुषण, जनचेतनाको अभावले यस्ता प्रकृतिक देनहरु माथि अनाधित अतिक्रमण, स्रोतसाधनको दुरुपयोग र संरक्षण सम्बर्द्धनको अभाव छ । सरकारी नीति व्यापक प्रभावकारी नहुनु र भएको नीति फितलो, अनुगमन र नियन्त्रणको अभाव छ । अस्वस्थ प्रतिस्पर्धाले सेवागृहीलाई सेवा प्रवाहमा गुणस्तरीय सेवा दिन नसक्दा पर्यटकमा नकारात्मक खबर/संदेश (Message Pass) प्रवाह/जानु (नानी काजी थापा अन्तरबार्ता २०७० भद्र) ठुला जल विद्युतिय परियोजनाहरुले न्याफिटमा खण्डीकरण ल्याएको र वन्द गर्नु पर्ने बाध्यता जस्तै: उपल्लो सुनकोसी (भोटेकोसी) जलविद्युत आयोजना, कालीगण्डकी ए ले मिरमी भन्दा तल राप्ती सम्म वन्द गर्नु परेको लगायत भविष्यमा आई पर्ने यस्ता थुप्रै समस्याहरु छन् (मेघ

आले अन्तरबार्ता २०७० भद्र) । नेपाल सरकारको संवन्धित विभाग, कार्यलय दर्ता नभई गैर कानुनी रुपमा संचालन भईरहने केही व्यवसायीहरुको अनाधिकृत र गैरकानुनी कृयाकलाप र गुणस्तरमा हास आएको र राजस्वमा समेत असरपर्ने गम्भिर चुनौतिहरु देखापरेका छन् । स्थानीय सरकार (१२ वर्षसम्म) नहुनु वा कमजोर हुनु र राजनीतिक दलका कार्यकर्ताद्वारा व्यवसायीहरुलाई सहयोग र प्रोत्साहन पुऱ्याउने कार्य भन्दा हतोत्साहि, प्रहार, बाधा अड्चन, चन्दा, फिरौति, हड्ताल, वन्द आदि कार्यहरुले व्यवसायी र पर्यटकहरुलाई धेरै समस्या भैल्लु पर्ने र व्यवसायीहरु पनि दुरुत्साही हुनु पर्ने र कानुनी उपचारको अभाव समेत हुने गरेको कुरा यो व्यवसायका अगुवा मेघ आल र नानीकाजी थापा लगायत धेरैले बताउनु हुन्छ । यस परिस्थितिमा विदेशी लगानी भित्र्याउने वातावरणको अभाव छ । निजी क्षेत्र पनि सरकारको अस्थिरता र राजनीतिक दलहरुको दलिय स्वार्थले गर्दा व्यवसायीहरुलाई आफनो पेशामा शान्तिपूर्ण रुपमा व्यवसाय संचालन गर्न नपाएको गुनासाहरु गर्दछन् । उता यो व्यवसायबाट खासै राजस्व संकलनमा ठुलो सहयोग नपुगेको कुरा मन्त्रालयका कर्मचारीहरु बताउछन् । तर विभिन्न समस्या र चुनौतिका बावजुत यो पेसाको भविष्य सुन्दर र सुनिश्चित छ । किनभने हाम्रा दुई तर्फ रहेका दुई छिमेकी मुलुकका पाहुनाहरुलाई यो क्षेत्रमा आकर्षण गराउन सक्ने सम्भावना प्रचुर छ । भन्डै ४ दर्जन नदी र खोला (Rivers and Streams) मा बाह्रै महिना प्याफिटङ्ग व्यवसाय संचालन गर्न सकिन्छ । आज आन्तरिक पर्यटकहरुको संख्या बढदो छ । देश भित्रको रकम आफनै ढुकुटीमा जम्मा पार्न सके पर्यटनको दिगो विकास हुने कुरा पक्का छ । त्यसैले यसमा धेरै पक्षका व्यक्तिहरु ट्राभल एण्ड टुर, होटल, लज, स्थानिय कृषक समुदाय, उद्योग व्यवसायीहरु लगायत ज्याला मजदुरी गर्ने व्यक्तिहरु संलग्न रहने सम्भावना रहेका कारण एउटा व्यवहारिक, वैज्ञानिक र व्यवसायीक नीति, योजना, कार्यक्रम निकट भविष्यमा आउनु अति आवश्यक छ ।

अन्तमा जलस्रोत (सम्पदा)को धनी देश नेपालको भविष्य जल सम्पदाबाटै बढी सम्भावनाहरु देखिन्छ । त्यसैले विद्युत उत्पादन होस् वा जलक्रिडालाई पर्यटनसंग सम्बद्ध गराएर राष्ट्रिय योजनाहरु तय गरी प्राथमिकताका साथ कार्ययोजनाहरु अगाडि बढाइनु पर्दछ । यसको सम्भावना सरकारी लगानी भन्दा निजिक्षेत्रको लगानी र भुमिका सर्वोपरी देखिन्छ । पर्यटन उद्योग एउटा व्यापारी उद्यमशिलता भएकाले स्वदेशी एवं विदेशी पूंजी परिचालन हुने नीति र व्यवसाय सञ्चालन मैत्री वातावरणको पूर्वाधार सरकारले बनाउने र स्वदेश मै रोजगारीका अवसरहरु सिर्जना गर्न सबै विदेश पलायन युवा शक्ति एवं पूंजीलाई रोक्न सकिन्छ । विकट गाउ पाखा र नदी छेउछाउका गरीब बस्ती र जनसमुदायको स्थानीय उत्पादन र श्रमलाई उपयोग गर्न सकिन्छ । त्यसैले सम्बद्ध सरोकार (सरकार र पर्यटन व्यवसायी) हरुले एउटा व्यवहारिक र वैज्ञान सोच एवं योजना सहित अगाडि आउनु आवश्यक देखिन्छ ।

सन्दर्भ सामग्रीहरू:

- नेपाल सरकार नागरिक उड्यान तथा पर्यटन मन्त्रालय, (२०६५), **पर्यटन नीति २०६५**, काठमाण्डौ: पर्यटन मन्त्रालय ।
- नेपाल सरकार (२०६७), **होमस्टे संचालन कार्यविधि २०६७**, काठमाण्डौ: नेपाल सरकार ।
- NTB, (2011). **Rafting in Nepal** (booklet), Kathmandu: NTB.
- कानून किताब व्यवस्था समिति (२०५६), **स्थानीय स्वायत्त शासन ऐन २०५५**, काठमाण्डौ: का. कि. व्य.समिति ।
- अधिकारी, कृष्ण, "जल विद्युत लगानी बैठक र अपेक्षा", **गोरखापत्र**, भाद्र ८, २०७० ।
- न्यौपाने, अन्नजना, "बागमतिमा राफ्टिंग", **गोरखापत्र**, ८ भद्र २०७० ।
- **Republica**, 6 Sept. 2013.
- नाराका सभापि लगायत अन्य पदाधिकारीहरूसंगको **अन्तर्बर्ता बि सं २०७०** ।
- नेपाल सरकार नागरिक उड्यान तथा पर्यटन मन्त्रालय २०६३, **जलयात्रा संचालन ऐन २०६३**, काठमाण्डौ : नेपाल: सरकार नागरिक उड्यान तथा पर्यटन मन्त्रालय ।

Ethical Considerations while Doing Development Research

- *Rajkumar Adhikari*^{*}

Abstract

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

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

Introduction

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

^{*} Mr. Adhikari works at National Planning Commission Secretariat as a Planning Officer.

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

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

Ethical issues considered from the sponsor perspective

Sponsors are those who provide financial support for the research project. Matters of funding and funders sometimes become crucial while doing development research. Even where we are undertaking academic research that we conceive to be unbiased and concerned with the real issues on the ground, unless the results we write up and publish are in line with the views of sponsors...if our results conflict with the source's ideologies and principles, then we are unlikely either to get further funding, or any facilities for the wide dissemination of our work. This poses an immediate dilemma for us: do we 'publish and be damned', conveniently forget about the aspects of the research that are going to cause us problem, or do we manage to fudge the results so that the problematic data are no longer a problem (B. Lynne, 2006, p.27). Some sponsors intend to undertake research without revealing themselves. They reserve some rights of confidentiality i.e. non disclosure about the sponsor, non disclosure of purpose etc. Some probable unethical conducts of the sponsor are as follows:

1. There may be certain interest either positive or negative behind making such investment the sponsor is likely to:

- force for changing interpretation and result
- force for changing or fabricating the data in a biased way, and
- making recommendations beyond the scope of the data collected

2. Sponsor non-disclosure

3. Purpose non-disclosure

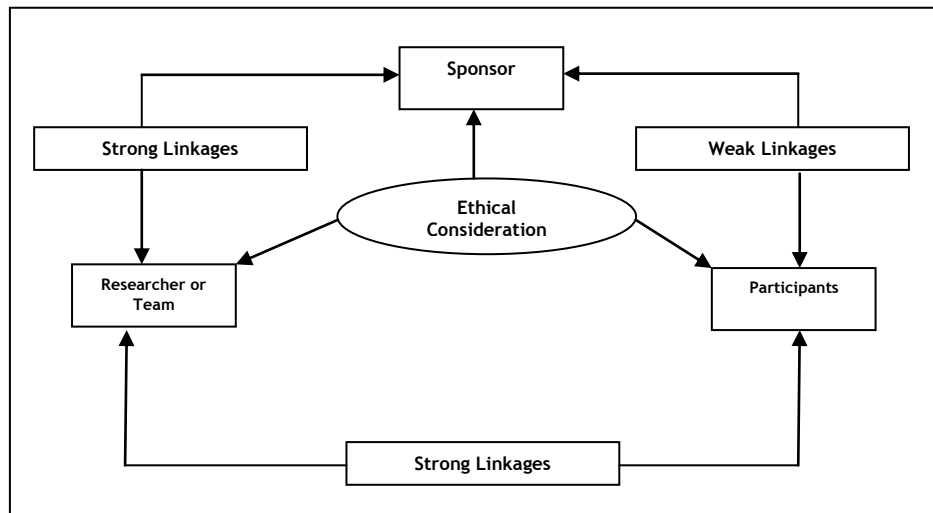


Fig shows ethical consideration triad and their linkages

4. Force or put pressure on the participants, researchers or enumerators to grant access to information
5. Altering real data to make the research look better

Ethical issues considered from their researcher perspective

Most of the ethical conducts found to be bounded and concerned with researcher and their team. It is obvious that researcher plays crucial role in overall research process. Researcher or enumerator directly related with participants or respondents,

hence researcher or research team requires fulfilling the ethical obligation at its higher degree compared to other. Some ethical aspects have to be considered by researcher or research team is mentioned below:

Ethical principles According to Shamoo and Resnik (2003):

- ▶ *Honesty*
- ▶ *Objectivity*
- ▶ *Integrity*
- ▶ *Carefulness*
- ▶ *Legality*
- ▶ *Non-discrimination*

1. Be responsive and complete the overall research by adopting pre set methods and techniques carefully.
2. Maintain congenial relation with sponsor and drive the research towards the direction of attaining real, valid and reliable conclusion.
3. Respect towards the rights of individual participants
 - Right to voluntary participation
 - Right to anonymity
 - Right to well informed (Research purpose, possible harm etc)
 - Right to Confidentiality
 - No participation at the risk of harm
 - Right to no physical harm
 - No harm to self-esteem
4. Respect to socio-cultural values and norms of research areas
5. No faulty report of field data
6. Respect to intellectual property right

Ethical Issues considered from Participant Perspective

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

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

Ethical conducts are critical aspect of every research. Thus ethics are considered as inner state of mind, conduct, manner and behavior within the accepted range of standard. It is mandatory that individual or team who conducts research is genuinely

concerned with others regarding the impacts induced by their activities performed during the course of doing research. Some common ethical conducts are explained below:

1. Plagiarism

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

2. Invasion of Privacy

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

3. Fabrication and Falsification

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

4. Deception

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

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

Informed consent statements contain the following:	
1	A brief description of the purpose and procedure of the research, including the expected duration of the study
2	A statement of any risks or discomfort associated with participation
3	A guarantee of anonymity and the confidentiality of records
4	The identification of the researcher and of where to receive information about subjects' right or questions about the study
5	A statement that participation is completely voluntary and can be terminated at any time without penalty
6	A statement of alternative procedures that may be used
7	A statement of any benefits or compensation provided to subjects and the number of subjects involved
8	An offer to provide a summary of findings

Source: Neuman, 2006, p.136

5. Dignity towards cultural and social norms and value

As we earlier discussed that social and cultural values and norms differ accordingly with difference in study area. Diverse and multidimensional nature of society and

culture reflects specific considerations of ethical issues while doing research. Hence every researcher have to be well known and well informed about the social and cultural values, norms, behavior and practices of study area at first before visiting the field. Prior consideration of non cause of socio-cultural harm is prime concern of ethical consideration while doing field based research.

6. Non-publication of data

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

7. No physical harm, psychological abuse and legal jeopardy

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

As we earlier discussed various ethical concerns and principles but its responsibility majorly rests on the nature, behave and inner sense of individual researcher. Creating coercion, force or pressure, stress and anxiety is never acceptable while doing research. Ethical concerns primarily focused to researcher and their team but it is equally important to sponsor and to some extend it is equally important for participant too.

References:

- Adhikari, R.K. (2010). *Research methodology (2nd ed.)*. Kathmandu: Januka Publication.
- Ahuja, R. (2002). *Research methods*. New Delhi: Rawat Publication.
- Baily, K.D.(1982). *Methods of social research*. New York: Free Press.
- Brydon, L. (2006). *Ethical practices in doing development research*, in Desai, V., & Potter, R.B. (Eds), *Doing development research*. New Delhi: Vistar Publications.
- Banskota, S. (2009). *Research methodology (2nd ed.)*. Kirtipur: New Hira Books Enterprises.
- Chambers, R. (1983). *Rural development: Putting the last first*. New York : Longman Group Limited.
- Desai, V. & Potter, R. B. (Eds.). (2006). *Doing development research*. New Delhi: Vistar Publications.
- Kerlinger, F.N. (1983). *Foundation of behavioural research(2nd ed.)*. Delhi: Surjeet Publication.
- Kothari, C.R. (2004). *Research methodology methods and techniques (2nd ed.)*. New Delhi: New Age International (P) Limited, Publishers.
- Neuman, W.L. (2006). *Social research methods: Qualitative and quantitative approaches (6th ed.)*. New Delhi: Pearson Education Inc.
- Panta, P.R. (2009). *Social science research and thesis writing (5th ed.)*. Kathmandu: Buddha Publication.
- Shamboo, A.E. & Resnik, D.B. (2003). *Responsible conduct of research*. New York: Oxford University Press.

Measuring the Efficiency of District Public Hospitals in Nepal: An Application of Data Envelopment Analysis

Prabha Baral*

Abstract

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

1. Introduction

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

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

* Mrs. Baral works at National Planning Commission Secretariat as a Statistical Officer

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

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

The basic concept of efficiency:

Economic efficiency is a product of technical efficiency and allocative efficiency. Technical efficiency reflects the ability of a firm to obtain maximum of output from a given set of input and allocative efficiency reflects the ability of a firm to use the input in optimal proportions, given their respective prices (Coelli T.J., 1996). Modern efficiency measurement begins with Farrell (1957) who drew upon the work of Derbren

(1951) and Koopmans (1951) to define a simple measure of firm efficiency. Efficiency in general is defined as the absence of waste.

Methods to access efficiency:

There are several methods to evaluate efficiency. Some of them are listed below;

- Ratio Analysis (RA)
- Least- Square econometrics model (LS)
- Total factor Productivity (TFP)
- Stochastic frontier model (SF)
- Data envelopment analysis (DEA)

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

Data Envelopment Analysis (DEA):

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

Data and Methods

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

Input and output variables for DEA

Input (Four input mix)	Definition
Number of beds	Total number of functioning beds (capital input)
Physicians	Including temporary and permanent (Labor input)
Nurses	all level including ANM, Staff nurses (Labor input)
Other technical staff	Including Health Assistant, Auxillary Health Worker, Lab tec./Lab ass., Radiographer (Labor input)
Output (Four output mix)	
Total outpatients visits	Total number of OPD visits
Total inpatient days	Total number of IPD days
No. of emergency	Total number of emergency cases
No. of deliveries	Total number of deliveries conducted in hospitals

Results

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

Table 1 : Descriptive Statistics of Output and Input Variables

Variables	2009				2010			
	Mean	SD	Min	Max	Mean	SD	Min	Max
Out patient Visits	15482.5	205.76	1889	39945	17720	8413	122	40262
Inpatient stay days	3559.39	320.04	6	10346	3650.04	2402.6	58	11492
No.of emergency no. of deliveries	3047	771.57	128	17647	4034.04	3568.8	58	19045
No. of beds	19.20	.02	7	50	19.89	7.31	7	50
No.of Doctors	2.86	.36	1	7	3.30	1.56	1	9
No.of Nurses	4.99	2.03	2	15	5.04	1.83	1	13
No.of other technical staff	4.85	1.42	2	9	4.98	1.45	3	10

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

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

Efficiency result from DEA model

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

Table 2: Descriptive Statistics of TE and SE scores

Descriptive Statistics	2009		2010	
	TE	SE	TE	SE
<i>SE</i>				
<i>Mean</i> <i>0.78</i>	<i>0.895</i>	<i>0.850</i>	<i>0.904</i>	
<i>SD</i> <i>0.223</i>	<i>0.131</i>	<i>0.193</i>	<i>0.124</i>	
<i>Max</i> <i>1</i>	<i>1</i>	<i>1</i>	<i>1</i>	
<i>Min</i> <i>0.642</i> <i>0.290</i>	<i>0.554</i>	<i>0.104</i>		
<i>Mean of inefficient</i> <i>0.612</i>	<i>0.796</i>	<i>0.728</i>	<i>0.814</i>	

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

On the other hand, the average scale efficiency score in sample hospitals are 0.850 in 2009 and decline to 0.781 in 2010. The average scale efficiency score among inefficient hospitals are 0.728 in 2009 and 0.612 in 2010. This implies that the scale inefficient hospital could increase output by 28% and 39% with current inputs level during two year respectively to become scale efficient.

In 2009, out of the 56 hospitals, 27 (48.21) % were technically efficient since they had a relative technical efficiency (TE) score of 100%. The remaining 29 (51.79%) had a TE score of less than 100%, which means that they were run inefficiently in 2009. Similarly in 2010, of the 56 hospitals, 26 (46.43%) were technically efficient as they had relative efficiency score of 1.00 therefore lies on the efficiency frontier and the remaining had a efficiency score less than one. It was clearly seen that no. of hospital located in efficiency frontier decline but average efficiency level is improve during the study period. However there has been not significant change. The VRS model technical and scale efficiency scores for individual hospitals are contained in Table 5. All the scale-efficient hospitals displayed constant returns to scale (CRS), implying thereby that they were operating at their most productive scale sizes.

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

2009		2010					
S.N.	Hospital name	TE	SE	TE	SE	TE	SE
1	Bhojpur	0.814	0.841	irs	0.750	0.728	irs
2	Dhankuta	0.896	1	-	0.892	0.988	drs
3	Ilam	0.879	0.820	irs	1	0.922	irs
4	Khotang	0.886	0.960	drs	1	0.965	irs
5	Rangeli	1	0.925	irs	0.873	0.650	irs
6	Panchthar	1	1	-	1	1	-
7	Sankhuwasabha	0.999	0.962	irs	0.730	0.976	irs
8	Siraha	1	0.840	irs	0.877	0.704	irs
9	Solukhumbu	0.590	0.214	irs	0.788	0.365	irs
10	Sunsari	1	1	-	1	1	-
11	Taplejung	1	1	-	1	1	-
12	Tehrathum	0.782	0.684	irs	0.659	0.744	irs
13	Udayapur	1	1	-	0.951	0.788	irs
14	Kalैया	1	1	-	1	1	-

15	Dhading	1	1	-	0.969	0.871	irs
16	Mahottari	0.912	0.954	drs	0.664	0.830	irs
17	Hetauda	1	1	-	1	1	-
18	Trishuli	1	1	-	1	1	-
19	Rasuwa	0.601	0.330	irs	0.800	0.239	irs
20	Gaur	1	1	-	1	1	-
21	Sarlahi	0.779	0.832	irs	1	1	-
22	Sindhuli	0.883	0.824	irs	0.860	0.676	irs
23	Sindhupalchowk	0.944	0.915	irs	1	0.718	irs
24	Argakhanchi	0.726	0.588	irs	0.643	0.534	irs
25	Baglung	0.658	0.993	irs	0.771	0.977	irs
26	Gorkha	0.970	0.976	irs	1	1	-
27	Tamghans	0.757	0.638	irs	1	1	-
28	Kapilbastu	1	1	-	0.971	0.844	irs
29	Manang	1	0.52	irs	1	0.104	irs
30	Mustang	1	0.613	irs	1	0.360	irs
31	Beni	0.745	0.942	irs	0.806	0.911	irs
32	Nawalparasi	0.947	0.888	irs	0.761	0.677	Irs
33	Palpa	0.642	0.761	irs	0.672	0.479	Irs
34	Parbat	1	0.880	irs	0.969	0.718	irs
35	Bhairahawa	0.642	0.843	irs	0.554	0.853	irs
36	Syangja	0.816	0.814	irs	0.987	0.704	irs
37	Damauli	0.760	0.999	drs	0.863	0.852	drs
38	Bardiya	0.749	0.975	irs	1	1	-
39	Dailekh	0.830	0.952	irs	0.680	0.967	irs
40	Dolpa	1	1	-	1	0.352	irs
41	Humla	1	0.876	irs	1	1	-
42	Jajarkot	1	1	-	0.888	0.636	irs
43	Jumla	1	0.882	irs	1	0.753	irs
44	Kalikot	1	1	-	1	0.832	irs
45	Mugu	0.911	0.822	irs	1	0.655	irs

46	Pyuthan	1	0.975	irs	0.905	0.958	irs
47	Rolpa	1	0.901	irs	1	1	-
48	Rukum	1	1	-	1	1	-
49	Salyan	0.788	0.767	irs	0.81	0.597	irs
50	Achham	1	0.992	irs	0.994	0.917	irs
51	Baitadi	1	1	-	0.859	0.720	irs
52	Bajhang	1	0.290	irs	0.908	0.589	irs
53	Bajura	1	0.714	irs	1	0.580	irs
54	Dadeldhura	0.742	0.797	irs	1	0.846	irs
55	Darchula	0.809	0.560	irs	1	0.726	irs
56	Doti	0.651	0.566	irs	0.770	0.494	irs
Mean		0.895 0.850			0.904 0.781		

In 2009 and 2010, out of 56 hospitals analyzed, sixteen (28.6%) and fourteen (28.6%) hospitals displayed constant return to scale, which means that they had the most productive size for that particular input-output mix. Increasing return to scale (IRS) was found during the two year in 37 (66%) and 40 (71.43) hospitals, respectively. Three and two hospitals manifested decreasing return to scale (DRS).

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

Input Savings

Table 4 gives the summary of excess inputs for actual output or shortfall output for current level of inputs.

Table 4 : Total input reductions needed to make inefficient public hospitals efficient

Variables	2009		2010	
	Actual	Exces	Actual	Excess
No. of Beds		1075	18 1114	10
No. of Doctor	160	18	185	15
Nurses	280	27	82	12
Other technical staff	272	12	279	11

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

Conclusion

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

The inefficiency levels observed suggest a substantial amount of input savings, which could go a long way in injecting additional resources to the health system to address the backlog of inequities and/or further improve the quality of the available health care. The study further reveals that the prevalent scale inefficiency is increasing returns to

scale. In the presence of increasing returns to scale, expansion of outputs reduces unit costs. However, increasing the level of outputs requires an increase in the demand for health care, which is beyond the control of the hospital management.

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

Policy Implications

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

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

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

References

- Banker, R.D., Charnes, A. and Cooper, W.W. (1984). *Some models for estimating technical and scale inefficiencies in Data Envelopment Analysis*. Management Science 30, 1078-1092.
- Coelli, T.J. (1996). *A guide to DEAP version 2.1: A data envelopment analysis (computer) programme*. CEAP working papers, Department of Econometric, University of New England, Australia.
- Chang, H., Chang, W.J., Das, S. and Li, S.H. (2004). *Health care regulation and the operating efficiency of hospitals: evidence from Taiwan*. Journal of Accounting and Public Policy 23, 483–510.
- Chang, H. H. (1998). Determinants of hospitals efficiency: The case of central government-owned hospitals in Taiwan. *Omega, Int. Journal of Mgmt Sci.* 26, 2:307-317.
- Coelli, T., Rao, D.S., and Battese, G.E (1998). *An introduction to efficiency and productivity analysis*. Boston Kluwer Academic Publisher.
- Department of Health Service Nepal (2009). *Annual report. Ministry of Health and Population*, Department of Health Service Nepal.
- Dash, U., Vaishnavi, S., and Muralidharan, V. (2010). *Technical Efficiency and Scale Efficiency of District Hospitals: A case study*. Journal of Health Management (SAGE) 12, 231-248.
- Ferrier, G., and Valdmanis, V. (1996). *Rural Hospital Performance and its Correlates*. The Journal of Productivity Analysis 7, 63-80. R
- Farell, M.J. (1957). The measurement of productive efficiency. Journal of the Royal Statistical Society 120, 253–90.
- Grosskopf, S. and Valdmanis, V. (1987). Measuring hospital performance: A nonparametric approach. Journal of Health Economics 6, 89-107.
- Kirigia J.M, Emrouznejad, A. and Sambo, L. (2002). Measurement of technical efficiency of public hospitals in Kenya: using data envelop analysis. Journal of Medical System 26, 39-45
- Karki, D.K. (2007). *Evaluation study of cost recovery of hospital development committee in Nepal*. Nepal health Research Council, 1-12
- Ministry of Health and population Nepal and GTZ, (2009). *Free health care in Nepal: Finding of a rapid assessment*.
- Ministry of health and Population, (2007). *Second long term health plan (1997-2017)*.
- Ministry of Health and Population, (2003). *Strategic plan for human resource for health (2003-2017)*.

- Pongsa Pornchaiwiseskul. (2005). *Measuring hospital Efficiency: DEA and Stochastic Frontier approach* . In International Symposium on Health Care Systems in Asia, 107-122. Hitotsubashi University, Tokyo
- RTI, International (2009). *Cost and equity implications of public financing for health services at district hospitals in Nepal*. Health Sector Reform Support Programme, Ministry of Health and Population.
- Sodani, P.R., and Madnani G.M.K. (2008). *Measuring hospital performance through data envelopment analysis: Understanding basic concepts to help novice researcher*. Journal of Health Management 10, 129-142.
- Osei, D. et al (2005). *Technical efficiency of public district hospitals and health centers in Ghana: A pilot study*. Cost Effectiveness and Resource Allocation 3:9,1-13
- Sherman, H.D. (1994). *Hospital Efficiency measurement and evaluation: Empirical test of a new technique*. Medical Care 22, 922-938.
- World Health Organization,(2007). *Health system in nepal: Challenges and strategic option*. WHO country office for Nepal.
- Zere, E. et al. (2006). *Technical efficiency of district hospitals: Evidence from Namibia using Data Envelopment Analysis*. Cost effectiveness and Resource Allocation.

Poverty Identity Card Distribution: A Theoretical Analysis

Dipesh Ghimire*

Abstract

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

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

1. Background

Government of Nepal launched ambitious program- 'poor household identification and distribution of poverty identity card'-in September 2012. The main aim of this task was to identify the poor all over the country, distribute identity cards and distribute subsidy packages to them. Poverty Alleviation Fund (PAF) is the implementing agency of this program. It has been executing its first phase of program in 25 districts¹ having the highest poor population.

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

* Ghimire is doing Mphil in Sociology from TU. He is associated with GoGo Foundation, Nepal

¹ 25 districts from where the distribution has started include Achham, Bajhang, Bajura, Kailali, Jumla, Humla, Mugu, Dolpa, Kalikot, Bardiya, Rukum, Rolpa, Pyuthan, Arghakhanchi, Kapilbastu, Tanahu, Baglung, Gorkha, Ramechhap, Sindhuli, Rautahat, Siraha, Khotang, and Bhojpur . Kathmandu Post 17 September 2012.

This article discusses the arguments of both sides. I have sketched the implications of the program from a sociological viewpoint. I am also trying to critically examine the challenges of the program and suggest better ways to identify the poor and help them effectively.

2. Sociology of poverty

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

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

Second, the capability approach rejects monetary income as its measure of well-being, and instead focuses on indicators of the freedom to live a valued life. In this framework, poverty is defined as deprivation in the space of capability approach, or failure to achieve certain minimal or basic capabilities, where 'basic capabilities' are

'the ability to satisfy certain crucially important functioning up to certain minimally adequate levels' (Sen, 1993). The capability approach constitutes an alternative way of conceptualizing individual behavior, assessing well-being and identifying policy objectives, based on the rejection of utilitarianism as the measure of welfare and of utility maximization as a behavioral assumption (ibid).

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

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

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

Similarly, the multidimensional poverty indicator developed by Oxford University has become an important and more efficient approach for the measurement and

determination of poverty. This measures poverty on the basis of three different facets. These three facets are Living standard, education and health. Living standard is seen on the basis of six aspects via asset, the ground of home, fuel for cooking, drinking water, sewage disposal and facility of electricity. Similarly, education is measured on the basis of sent to school or not and admitted to school or not. Health includes nutrition and child death (Alkire and Santos 2010).

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

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

3. Situation of poverty in Nepal

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

There are different patterns of poverty such as based on occupation, region, gender, caste and ethnicity and access to facilities. Urban hill is the least poor region with a

poverty rate of 9 percent. The depth and severity of poverty is also the lowest for this region. Within urban areas, poverty ranges from 9 percent in urban hills to 22 percent in urban Tarai. Within rural hills, poverty ranges from 16 percent in Eastern region to 37 percent in mid and Far Western region. Within rural Tarai, poverty range from 21 percent in Eastern region to 31 percent in mid and Far Western region.

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

4. Challenges of identity card distribution

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

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

Discrimination, weak infrastructural economy, limited production basis, low productivity, weak governance, exclusion, and weak redistribution process and moreover the inefficient programmes aimed are some problems which increases the state of Poverty in Nepal (*National Planning Commission, 2067*). In Nepal it is not meaningful to analyze poverty according to class of people. In Nepal, women, Dalits, Janajati, Madhesi, people from rural areas, physically disabled, linguistically, religious and rulturally back people are also poor (*Ibid*). Thus if those who are poor in terms of

gender, region, class are identified as poor just with respect to the income and consumption capacity the poverty identitycard distribution work cannot be effective.

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

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

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

Source: Neaupane 2005; UNDP 2009.

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

The above data figures out that the representation of people in different regions is affected by castes and regions. According to this data, people from terai, *Dalits* and *Janajati* are mostly excluded. The social, educational, financial and health condition of these excluded is vulnerable. Due to various culture and tradition in different castes, their situation is very weak inspite of having standard income. Though people from rural areas earn a minimum of 19 thousand 2 hundred 43 rupees yearly, they are

deprived of minimum health service. They are not able to send their children to school. These issues cannot be addressed with income and consumption approach alone.

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

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

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

effectively due to various reasons. In this situation the income based poverty measurement cannot give the actual and justifiable data.

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

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

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

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

² On the basis of talk held with the economist Prof. Dr. Bishwombher Pyakurel.

important in itself. But the poor identity card distribution, based on the primitive values and concept and based on unclear theory has following challenges:

- This march was started without being clear about the terms and conditions of poverty. According to vicechairman of Poverty Alleviation Fund, the condition for poverty measurement is based on consumption capacity and various expenditures in a family. This monetary approach for poverty measurement is incomplete and isolated in itself. This approach which has got failure in the early 1970s is not suitable for today's world. There is possibility that it increases more problems in the Nepalese society. This is an important challenge.
- The condition of social exclusion is more vigorous in Nepal. In spite of having proper income, the people from minor class, caste and *Adhibasi Janajati* are vulnerable due to various reasons. Social exclusion is itself a reason for poverty. Neglecting this issues and problems arising from this in the measurement of poverty is not good.
- The study carried out by Oxford University of Britain for UNDP has published that 65 percent of Nepalese people are under the poverty line while National Planning Commission is claiming this to be only 25.4 percent. Oxford University developed Multidimensional poverty indicator when consumption capacity and expenditure could not show the actual data of poverty and worked on the basis of that indicator all over the world. National Planning Commission also proposed about this but has not still presented its clear and solid concept for that. Distributing poverty identity card to only 25.4 percent of Nepalese people while the publicity of fact that 65 percent of Nepalese are poor, on the basis of living standard, health and education is being carried out proves for incompleteness and cheap political publicity only. This is next challenge.
- For identification and alleviation of poverty, the related body has not carried out any study neither it has collected data for this. The poverty alleviation fund has started to distribute the identity card assuming that about 70 lakh of Nepalese people is poor on the basis of data from Central Bureau of Statistics. How realistic is this? This is also a challenge in itself.
- The distribution of poverty identity card has been started with an aim of completing this within 9 months. Due to this the work is incomplete in itself.

5. Conclusion

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

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

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

Bibliography

- Atkinson, A.B. 1998. 'Social exclusion, poverty and unemployment'. Exclusion, Employment and Opportunity. A.B. Atkinson and J. Hills. London, London School of Economics. CASE Paper 4, Centre for Analysis of Social Exclusion.
- Alkire Sabina and Maria Emma Santos.2010 July.Multidimensional Poverty Index.Oxford Poverty & Human Development Initiative: UK: University of Oxford.
- Booth, D., J. Holland, J. Hentschel, P. Lanjouw, A. Herbert. 1998. Participation and Combined Methods in African Poverty Assessments: Renewing the Agenda. London: DFID Social Development Division Africa Division.
- Chambers, R. 1997. 'Whose Reality Counts? Putting the First Last'. London: Intermediate Technology Publications.
- European, Foundation.1995. Public Welfare Services and Social Exclusion: the Development of Consumer Oriented Initiatives in the European Union. Dublin, the European Foundation.
- Laderchi, Caterina Ruggeri, Ruhi Aith and Frances Stewart. 2003. Does it matter that we don't agree on the definition of poverty? A comparison of four approaches. Working Paper Number 107. Queen Elizabeth House: University of Oxford.
- National Planning Commission. 2067. Baseline of Three years interm plan. Kathmandu.
- Neupane, Gobinda .2005. The Caste and Ethnicity Question: Caste and Ethnicity Structure and Possibility of Partnership.Kathmandu, Nepal: Center for Development Studies.
- CBS 2010/11 Poverty in Nepal: A short Report based on Nepal Living Standards Survey 2010-11 prepared by Secretariat of National Planning Commission,.
- Sen, A.K. 1993. 'Capability and Well-Being'. The Quality of Life. M. C. Nussbaum and A. K. Sen (eds) pp 30-53. Oxford: Clarendon Press.

Strengthening Food Security through Commercial Agriculture and Improved Extension System

Niraj Prasad Koirala*

Abstract

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

Key Words: MDGs, Universities, Extension

Introduction

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

* Mr. Koirala has published this report on Internship at the National Planning Commission (24/02/2013 - 29/03/2013) and he is from the Institute of Agriculture and Animal Science, Chitwan, Nepal, he can be reached at nirajprasad_koirala@yahoo.com

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

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

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

Current State of Agricultural System in Nepal

Nepal is an agricultural country where 88 percentage of the total population reside in rural areas and 78 percentage of adult rural population are engaged in agriculture (MOAC, 2008). Nepal has 3.09 million hectares of cultivated land and additional 1.3 million hectares of cultivable land (AICC, 2070). Similarly the area of irrigated lands in Nepal is 1.25 million hectares up to 2010/11. In addition to this, the average land holdings of a household are 0.7 ha. Due to this statistics, it becomes easy to interpret that agriculture in Nepal is mainly subsistence in nature. It is important to know that the size of land holding is critical issue in productivity and equity distribution (CSRC, 2009).

Nepalese agriculture is based on low-input and low-output fashion. Lack of fertilizers in planting time, lack of proper irrigation infrastructures, highly improved varieties of crop seeds and lack of endogenous agricultural strategies in policy level, have marred the farmers. As a result, the productivity of crops in Nepal is very low in comparison to other South Asian Countries. The productivity of major cereal crops i.e. rice, wheat and maize are respectively 3.3 ton/ha, 2.3 ton/ha & 2.5 ton/ha which are very low in comparison to other South Asian nations. Similarly the growth rate of cereal production is least in Nepal while comparing to other South Asian countries and is equal to 1.7 percentages. In case of developing nations like Nepal, the production of cereal crops possess greater importance in enhancing food security as majority of the population take cereal crops as source of staple food. Therefore, proper consideration must be given to the domestic production of food crops. For achieving that, government of Nepal needs to focus towards competitive agricultural market and consequently should prepare its extension men power ready for competitive agriculture.

Food Security Status in Nepal

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

below the age of five years are short of age and 16 percentage are severely stunted. Stunting is the result of inadequacy of food over an extended period of time. Highest rate of hunger are found in hill and mountain areas of Nepal where about half of the population are stunted and more than one third are under weighted.

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

It is necessary to understand food security from socio-economic perspective also. Food security is not only prevalent in the hills and mountain region of mid and far-western region. Moreover food insecurity is prevalent severely in the marginal people and so called low caste people in those districts in Terai which is the food basket of Nepal. The reason is that those people are little known of safe food, nutrition and sanitation and is fueled by the low purchasing power. According to the observation of World Food Program, the income inequality is higher in Terai region in comparison to other region (WFP, 2007). Due to this fact the marginal people who include Tharus, Kamayas and Terai Dalits are subjected to vulnerability and consequently Terai region is recognized by high wasting levels often higher than emergency level (Shively et al., 2011).

In this way, food insecurity in Nepal is very complex process and is not a result of only one factor. There are several factors which together are determining the food security condition. Access to resources, ecological setting, accessibility, marketing opportunities, availability of common property resources, family size and composition, ethnicity, gender, social network, education and political assertiveness are regarded as the key determinants of food security condition in Nepal (Adhikari & Bohle, 1999). However more importance should be given to family size, operational land holdings and livestock holdings (Joshi et al., 2012). Due to improper access to the food insecure zone, foods from Terai region are not sold in Mountainous and hilly regions due to probable high investment. Instead the commodities are sold to India or Bangladesh.

Economics of Food Security in Nepal

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

In domestic market, food prices are increasing at rapid rate than prices of general commodities. The food price index (FDI) has been gradually increasing the consumer price index (CPI) whose annual derivation gives the inflation rate. According to the CIA world factbook, the inflation of Nepal in 2012 was estimated to be 8.3% and is in 180th position in the world ranking. Nepal does not produce sufficient food required to feed its citizens, as a result it has to import food from other countries to meet domestic food deficit. During the last 7 months of the 2012/2013 fiscal year, Nepal imported food grains equivalent to 11.62 billion rupees which is double of the import money incurred during the same period in the last year. In figurative scale, Nepal faced food deficit equivalent to 316,000 metric ton in 2010. In 2009 the agricultural trade deficit was equivalent to \$270 million. In this way Nepal is spending heavy money to import

food, which has been hindering growths and development in other sectors. Consequently necessity to import foods from other nations, is creating foreign exchange burden to nation. The exporting items from Nepal are limited to fewer in number. Mostly the exported agricultural items are tea, coffee and large cardamom. Due to limitation in exportable agricultural crops accompanied with trade deficit, there is necessary to diversify the national economy (TPR, 2012).

Commercialization of Agriculture in Relevance to Nepal

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

For improving the food security and family income of marginal subsistence farmers, the Government should provide support so that those farmers can produce crops not for themselves but for market as well. Diversification as a strategy for commercialisation, in the cropping pattern is choice and necessity among the vulnerable farmers (Ellis, 2000). The household endowments together with the infrastructure are the key factors for commercialisation of agriculture. Household infrastructures means the production factors like land, labor and capital while infrastructures include the road connection,

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

Role of Extension System in Harnessing Food Security

Major aim of the agricultural extension is to transfer knowledge from the global base and from local research to farmers so that the farmers can do better decisions enabling them to define own goals and exploring opportunities. In other word, the agricultural extension is a self-help process which makes farmers conscious what is wrong and what is right. There are different agricultural extension modalities across the nations. In case of Nepal, the agricultural extension system is represented by the governmental officials and governmental extension system is often criticized for being biased towards wealthy farmers, good market access and controlled environmental conditions.

However it needs to be understood that the extension education is demanded by those who have market access and capital for inputs and outputs. Therefore here it is new challenge to make extension system poor oriented in maintaining local food security. The extension system can help the farmers in designing diversified agriculture in their own farm so that commercialization can be done even at household level. The basis for food security from commercialization rests on the economic approach of value addition of the local products. Therefore the extension system needs to focus on the value addition of the goods to achieve food security in household and community level together with increase in income.

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

Agricultural extension is more than an educational phenomenon. It is concerned with leadership development and technology transfer. Agricultural extension can help in harnessing local food security with transferring the technology needed for local environment. Inability to access the market for agricultural commodities has also been a source of loss in agricultural crops in Nepal. That ultimately increases the post-harvest loss affecting the food availability and farm income. Minimizing post-harvest loss, which is high in developing nations, is essential and more sustainable than producing extra new amounts of foods (Kader, 2004). Therefore agricultural extension can play significant role in establishment of marketing co-operatives where cost seems unaffordable for individual farmer to access the market. In addition the agricultural

extension system may help farmers by providing knowledge about handling post-harvest loss, processing, storage, value addition and storage in those areas where the basis for commercial and co-operatives framings are set up. However agricultural extension is not a panacea to retain food security in the nation. Moreover the extension education needs to be empowered accordingly to meet the changing demands of farmers. It is often challenged to make extension workers skillful and resourceful in our nation where they have little resources to initiate commercialization in their area as accompanied by top-down extension approach. Therefore extension in the nation needs to be modified and needs to integrate the research plus academic in farming communities so that food security and competencies can be gained in agriculture.

Policy Recommendations

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

The issue of land productiveness is the main factor related to food security. Therefore, development of agricultural production structure which ensures full use of land, light and temperature, should be included in policies. The media of such structures may be agricultural cultivation model which include vertical cultivation model, green fertilizer, dry soil rice cultivation and mulching which all guarantee the fertile structure of soil (Sandrey & Edinger, 2009). Land fragmentation is another factor which is limiting the

agricultural yield in the nation. In the national level, the average number of parcels has been decreasing which eventually means the decreasing the size of agricultural holdings (CBS,2002). The inherited trend of land ownership is helping the defragmentation of land across the nation. What makes the Nepalese agriculture problematic is that the average land holding size in Terai area is decreasing rapidly in comparison to mountains. Actually land fragmentation has been leading to sub-optimal use of factor inputs lowering the overall returns to the land. In addition, availability of tiny parcels resists the technological innovation. Therefore the agricultural and land reform policies should focus on checking the land fragmentation practices. Market based and incentive based sustainable land management practices can be of great benefit to minimize the haphazard land fragmentation in the vulnerable parts. The principles of such program should be increasing net return with the decrement in land fragmentation. Compensation can include direct monetary and technical supports.

Irrigation is another aspect that must be improved for increasing the productivity from lands. Despite of richness in water resources, the agriculture in Nepal is predominately rain fed in nature. Till the 2011/12 fiscal year, only 40.6 percentage of the farmers have access to the irrigation. However marginal and small farmers often face problem in accessing the irrigation. Therefore alternative sources of irrigation should also be explored. For irrigation in marginal farming communities, small water conservation can be effective. It mainly depends upon community cooperation and labor forces. Therefore, the maintenance problem could be solved and lessened due to cooperation among farmers. Water harvesting in small reservoirs can also serve the purpose of irrigation. Terrace cropping on dry land, water preserving, no tillage with mulch and crop-green manure rotation, would also meet the water needs of the crops. Similarly, deficit irrigation technology has been one of the promising irrigation technologies and can be targeted for arid region of Nepal. In fact, deficit irrigation is known as an optimization technology in which irrigation is applied during drought sensitive growth stages of crops. Together with the need to explore alternative ideas for irrigation, the uniform distribution of existing irrigation water and irrigation induced income inequality, also need to be focused. Different studies have suggested that surface irrigation has resulted into high income inequalities among the farmers than lift irrigation (Sampath, 1990). The effect of unequal irrigation benefits becomes severe when it is

combined with higher land fragmentation (Bhattraï et al., 2002). Improving irrigation system across the nation requires policy and institutional reform in the nation which should not be seen as isolated from other sectors of economy. Pro-poor institutional reform in irrigation targeting the competitive agriculture and food security, won't be effective if only operational rules are improved. However it needs institutional shake up in large scale which may include reforming irrigation governance through public, private, co-operatives and empowerment of poor farmers who are lacking resources. By doing that, the common national goal in irrigation can be identified which may ultimately help in development of larger irrigation infrastructures opening the door of public investment in the irrigation sector.

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

the nation, will be quite important if the problem is to be analysed from multi-dimensional approach.

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

The success of any agricultural reform policies, lies on the extension system and how well are the extension workers capable of providing the farmers with solutions, understanding the needs of farmers. Extension system in Nepal should be changed accordingly to meet the food demands in the vulnerable districts. Currently the post harvest losses in Nepal is 15-20 percentage in durable crops while the same is 20-30 percentage in case of vegetables. Extension system can include: a) Use of prevalent knowledge for improving the handling systems b) Encouraging vertical integration among producers and marketers of the crops c) Facillitating the infrastructure and market development by suggesting the Government to bring public investment oriented

schemes and d) By fostering R&D in local level. Besides this, the success of extension system in Nepal can not be the sole responsibility of the Ministry of agriculture and development and the inability of the governmental extension system, is often felt. Therefore in order to increase the access of farmers from across the nation on extension system, the other two agencies i.e. universities and NARC should also be given the mandate of extension. In doing so the governmental expenditures in extension can decrease as the institutes can afford the system by their internal income provided good governance is needed within such organizations also. In addition, the success of university extension depends entirely upon how well the nearby farmers in the area are benefited by the university. In order to teach the farmers about modern agricultural technologies, grading, packaging, value addition, short term trainings or education can be arranged for farmers targeting the goal of food security. In addition, the use of college or university radio will be very helpful for agricultural reform in Nepal where the fresh ideas and innovation of graduate students can directly reach to the farmers and vice versa.

Conclusion

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

universities, will yield positive result for enhancing food security. Therefore these factors must be considered while formulating policies so that the nation can proceed towards industrialization on the basis of agriculture development.

References

- Adhikari, J. & Bohle, H.G. (1999). *Food Crisis in Nepal: how mountain farmers cope*. Delhi: Adroit Press.
- Agricultural Information and Communication Centre. (2070). *Agricultural Diary*. Harihar Bhawan, Lalitpur, Nepal.
- Bhattra, M., Shaktivadivel, R., & Hussain, I. (2002). Irrigation impacts on income inequality and poverty alleviation: Policy issues and options for improved management of irrigation systems. Working Paper 39. Colombo, Sri Lanka: International Water Management Institute.
- CBS (Central Bureau of Statistics). 2002. Statistical Pocket Book, Nepal 2002. CBS, Kathmandu.
- Christoplos, I. (2010). *Mobilizing the potential of rural and agricultural extension*. Food and Agricultural Organization of the United Nations, Office of the Knowledge Exchange, Research and Extension, Rome, Italy.
- CSRC. (2009). Land and Land Tenure Security in Nepal: Country Study of Nepal. Community Self-reliance Program, Indrapuri Residency, Dhapasi-8. Kathmandu, Nepal.
- Ellis, F. (2000). *Rural Livelihoods and Diversity in Developing Countries*. Oxford: Oxford University Press.
- FAO/WFP. (2007). *Special report: FAO/WFP food security assessment mission to Nepal*. Rome: Food and Agriculture Organization of the United Nations.
- FAO. (June, 2010). *Assessment of Food Security and Nutrition Situation in Nepal: An Input for the preparation of NMPTF for FAO in Nepal*. Food and Agriculture Organization of the United Nations, UN Complex, Pulchowk, Nepal.
- Hazell, P., Poulton, C., Wiggins, S., Dorward, A. (2007). *The future of small farms for poverty reduction and growth*. IFPRI 2020 Discussion paper 42, May 2007. Washington DC:IFPRI.
- Hollema, S., & Bishokarma, M. (2009). *A sub-regional hunger index for Nepal*. Kathmandu: World Food Programme, Nepal food Security Monitoring System (NeKSAP).
- Joshi, K.D., Conroy, C., & Witcombe, J.R. (December 2012). Agriculture, seed, and innovation in Nepal: Industry and policy issues for the future. Project Paper. International Food Policy Research Institute.
- Joshi, N.P., Maharjan, K.L., Piya, L. (2010). *Poverty and Food Insecurity in Nepal: A review*. Journal of International Development and Co-operation, Vol. 16, No. 2, pp. 1-19.

- Kader, A.A. (2005). *Increasing Food Availability by Reducing Postharvest Losses of Fresh Produce*. Proceeding: 5th International Postharvest Symposium, Verona, Italy, June 6-11, 2004.
- Lerman, Z. (2001). *Institutions and Technologies for Subsistence Agriculture: How to Increase Commercialization*. IAMO- Seminar “Subsistence Agriculture in Central and Eastern Europe: How to Break the Vicious Circle?”, Halle (Saale), Germany, May 6-8, 2001.
- Mathijs, E. & Noev, N. (2002). *Commercial and Subsistence in Transition Agriculture: Empirical Evidence from Albania, Bulgaria, Hungary and Romania*. Contributed Paper, 10th EAAE Congress: “Exploring Diversity in European Agri-food System” Zaragoza, Spain, August 28-31, 2002.
- MOAD. (2008). *Seed Production Guidelines: District Seed Self Sufficiency Program (DISSPRO) and Norms of Crop Development Programmes*. Lalitpur, Nepal: Ministry of Agriculture and Cooperatives, Department of Agriculture, Crop Development Directorate.
- National Planning Commission. (1980). *The sixth plan (1980-1985)*. Kathmandu, Nepal: National Planning Commission, His Majesty’s Government of Nepal.
- Nepal Demographic and Health Survey. (2011). *Preliminary Report*. Population Division, Ministry of Health and Population, Ramshahpath, Kathmandu, Nepal.
- Pyakuryal, B., Thapa, Y.B., & Roy, D. (2005). *Trade liberalization and food security in Nepal*. MTID discussion paper no. 88. Washington DC, USA: IFPRI.
- Raut, D.B., Castellanos, I.V., & Sahoo, P. (2010). *Commercialization of Agriculture in the Himalayas*. Discussion paper no. 265. Institute of Development Economics.
- Sampath, R. K. (1990). *On some aspects of irrigation distribution in India*. Land Economics 66(4): 448-463.
- Sandrey, R., & Edinger, H. (2009). *The relevance of Chinese agricultural technologies for African smallholder farmers: Agricultural technology research in China*. Center for Chinese studies, University of Stellenbosch, Stellenbosch.
- Shively, G., Gars, J., & Sununtasuk, S. (September 28, 2011). *A Review of Food Security and Nutrition Issues in Nepal*. Working paper #11-5. Department of Agricultural Economics, Purdue University, West Lafayette, USA.
- Trade Policy Review. (2012). Report by the Government of Nepal.
- World Bank. (2008). World Development Report. *Agriculture for Development*. Washington DC, USA.

Climate Change Adaptation and Sustainable Development in Nepal

*Kabi Prasad Pokhrel, Phd (BHU)**

Abstract

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

Conceptual Issues

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

* Research Coordinator, Research Division, TU, Email: drkabipokhrel@gmail.com,

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

Method and Materials

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

Climate Change Issues and Options

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

Foregoing discussions reveals that the environmental and economic conditions of developing countries reach at critical point due to the direct effect of conventional approach to development. This view inevitably results in the elitist form of development where the rich and super rich are the major beneficiaries of development in the developing countries while the wretched of the earth remain in the poverty and degradations. Pokhrel (2013) viewed that indigenous markets of developing countries turn into foreign markets for the products and the pattern of development that has been set by an export-led growth strategy and by only small reach minority in developing world working hand in glove with foreign capital. This form of the development has resulted in increased inequalities in incomes and wealth has also increased the ecological cost of development. In this situation global initiatives for the sustainable development and social change have to been reviewed in order to map out the positive-negative impacts of globalizing process of development and also point out the major achievements of climate change adaptations that recorded at UN. The present iniquity is to point out the achievements, options, actions challenges in the course of climate change adaptations and mitigate the adverse effects of climate change induced hazards in developing countries like Nepal using secondary sources of data.

The dynamics of globalization have strong spatial implications and geographic dimensions in recognition of the complexity of the rapid changing world through the forces of globalization, environmental change and population dynamics. As we embark on our journey through the twenty first century, conflicts, terrorism, climate change induced disasters are actively shaping the geopolitical relationships all over the world. Environmental problems and natural disasters therefore know no political boundaries. Ecosystem healing requires the participation of countries, nations, and communities from many political, economic, and social origins. In light of the realities of globalization and global warming, many prior understandings of the world have to change for achieving better international and intercultural understanding, with all its implications in order to appropriately address economic, natural resource, and other social and political issues that are rising day by day. At this critical time of the world history, the need is great for more integrative as well as multidisciplinary approaches to research and education to apply knowledge and innovation to the growing challenges (Gallopín, 2006; Lecocq & Shalizi, 2007). This can generate many fruitful opportunities for the integrative problem-solving capabilities at community level by applying indigenous knowledge and appropriate technology.

Achievements and Options on Climate Change Adaptation

United Nations conferences on Environment and Development (UNCED) at earth summated in Rio de Janiero acknowledged the importance of socio-ecological system at the global scale by focusing on: Generating and strengthening knowledge about ecology and sustainable development of an ecosystem and promoting integrated watershed management (development) and link to livelihood opportunities. Onward Rio Earth Summit, many specific initiatives have been taken by national government, international institutional, civil society and scientific communities. Yet over the decades, many issues related to sustainable livelihood improvement, natural resources conservation, infrastructures development did not address adequately. There is also lacking to appreciate recognition and value of services and benefits of local and traditional ecosystems or socio-ecological structures. World summit on sustainable development in Johannesburg in 2002 emphasized to promote and facilitate closer collaboration between government, civil society intergovernmental organizations,

scientific communities and private sector. Sustainable development agenda further prioritized by the Millennium Development Goals (MDGs), Millennium Ecosystems Assessment (MA), Sustainable Livelihood and Poverty Reduction (SLRP) model and Poverty Reduction strategy Papers (PRSP) which were largely implemented as national schemes but not considering eco-region (Smith,2002). Concrete measures and policies proposals need to be proposed in the frame of United Nations Framework Convention on Climate change (UNFCCC) from local, national, regional and global perspectives. Still there is lack of sustainable knowledge from the scientific point of view and uncoordinated by developed and developing countries which are major diverse of Climate change (IPCC, 2007; Adger&Barnett,2009; Moser&Ekstrom,2010). Climate change peaces central attentions in Nepal due to the growing biophysical fragility and socio-economic vulnerability, growing demands for freshwater, hydro energy and continuity of traditional ecosystem services. All these have led to recognition of the need for integrated visions to address upstream-downstream interdependencies through integrated basin-wide management and climate change adaptations by applying eco-region specific development agenda. Receding glaciers and growing glacial lakes create new vulnerabilities and all these issues of physical geography are under researched in the Himalayan region (ICIMOD, 2010).

Mainstreaming climate change by the support and consciousness of civil society, inter-governmental, non-governmental organizations, private sectors, research institutes, universities need to recognize climate change as hot issue and it has to put into the centre of policy frame with a view to take action and place a special emphasis on the conservation of socio-ecological system, to fund research and to reduce existing knowledge gaps and to respond to the specific needs of the local communities in the time of rapidly changing climate and socio-economic circumstances. Therefore, effective location-specific policies have to be designed in order to address the challenges that appear in biophysical fragility, socio-economic vulnerability and political marginalization. Existing regional or local climate change adaptation measures and models are seen insufficient to predict the high degree of uncertainty about climate change trends and impacts. In this situation a comprehensive networks of climate change has to be established with respect to sharing research experience and

information as well as, transfer of knowledge in the field of meteorology, hydrology, cryosphere land use sciences, forestry, energy migration and conflict. It reveals that adaptation and mitigation of climate change need to mix up modern techniques with traditional knowledge for coping and adaptive mechanism to environmental change which further requires better understand of community people. Beside the appreciation of modern technology and traditional knowledge, accepting and executing the challenges that currently faced by local community from climate change as well as other drivers of change. Thus, community people need to a strong common voice and to be in a position to defend their needs, capacities and potentialities. Climate change issues are transboundary in nature so that international research partnerships need to be established for effective knowledge and data transfer.

Nepalese Efforts

Nepal is in hotspot of climate change effects due to its geographical location, biophysical characteristics and cultural adaptation. Ice sheet in high mountain and greenery in low land both are going to be decreased and whole parts of the country gradually losses its biological productivity. Deforestation, desertification and droughts are appeared to increase in every successive year. Nepalese life style, economic condition social dynamism and natural resources as well as countries' environment have been directly affected by climate change and global warming trends since long. It was first time government of Nepal had taken official initiations in climate change mitigation adaptation when Nepal signed in United Nations Framework Convention on Climate Change (UNFCCC) on 1992 and became a party it in 1994. In the same year initial national communication was prepared and Ministry of Science, Technology and Environment (MoSTE) designed as focal point to implement the provisions of the UNFCCC. As a Designated National Authority (DNA) MOSTE proposed Clean Development Mechanism (CDM). Under sustainable development agenda, millennium development goals initiatives were incorporated in the issues of climate change and implemented as the major focus of the planned development. For implementing UNFCCC, Nepal has prepared action plan for capacity building, issued CDM project with its approval and procedures to benefit from the provision of the Kyoto protocol, prepared National Adaptation Program of Action (NAPA) and Local Adaptation Plans

of Action (LAPA), and formed Multi- stakeholder Climate Change Initiatives Coordination Committee (MCCICC) formed to coordinate climate change adaptation and to implement collaborative programs. Climate change resilient planning tools have also been prepared by National Planning Commission of Nepal (MOE, 2011). In the course of implementing these efforts made by government of Nepal for the climate change adaptation and mitigation of adverse effects of climate change induced natural hazards and social vulnerabilities many challenges are apparent and targeted goals and aims could not achieved. Major challenges and issues that faced at the in implementation level reveal that all of the developing countries including Nepal failed to halt the adverse effects of climate change due to complications in policy implementation where local communities are not seriously involved in climate change adaptation activities. Further, developing countries have not included the issues and themes of climate change adaptation into the main stream of development plan. Some issues and challenges that faced in implementing process are discussed with a view to frame the concrete policy mended for this burning issue of the globe.

Challenged Faced in Climate Change Adaptation Policy Implementation

Number of challenges has been apparent in recent days to the implementation of climate change policies and plan strategies. Most importantly, there is a lack of success in the implementation of the climate change adaptation policies and programs related to the capacity building of community people and mitigation measures framed at the policy making level. The detailed study and scientific evaluation initiatives are lacking on the impact of climate change on land resource based human activities like farming practice, management and mobilization of water and forest resources, public health, disaster incidence and tourism at geographical, ecological and development sectors. Biodiversity and climate change are the core issues of two related international policy agreements. However the obvious links between biodiversity and climate change are increasingly justifying the need for greater synergies between the UNFCCC and CBD processes and implementation activities. Human induced climate change impacts on biodiversity. Biodiversity can reduce the impacts of climate change on species and ecosystems. One aspect of this link is the role of the forestry sector in contributing to and fighting climate change and the opportunities for reducing greenhouse gas

emissions from deforestation and forest degradation in developing countries – REDD. However, developing countries like Nepal have not succeeded to link these two components of ecological stability. This challenge is directly related to the institutional problems which lie at the heart of failures to examine and monitor climate change from the perspectives of science and technology. Action programs for climate change adaptation require measurable means of implementation where institutions are not only a necessary component in problem resolution and in development but also an important factor that hinders both. Thus, institutional issues are too relevant to the adaptation strategy. It has been recognized that climate change is having a disproportionate effect on vulnerable communities, including indigenous communities. REDD related activities can present both opportunities and risks for the rights of indigenous peoples. However, international discussions surrounding REDD are yet to adequately consider the interests of indigenous peoples (Eisenack et al. 2011). The climate change related activities currently being undertaken at the institutional level therefore need to explore these links between climate change and indigenous peoples, climate change and biodiversity. This exploration includes policy research, collation and dissemination of knowledge and experience of indigenous communities, provision of information resources and bringing together various communities which often tackle the issues successfully.

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

sense a beautiful theory of development is destroyed by above discussed miserable facts due to the over dominance of trickle-down theory of development. This further leads to the thought that institutional initiations directly linked to political power for corruption and misuse of national resources.

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

Foregoing discussion reveals that both of climate change adaptation and continuity of ecosystem services can be achieved at the community level by applying the principles

of sustainable development in daily life activities by each individual. So that the sustainable lifestyle and climate change adaptation policies have to be linked in daily life business. However, the concept of sustainable development is over politicized by the developed countries for their economic security and politics of resource exploitation in developing world.

Sustainable Development

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

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

consumption and technology. But the current situation of materialistic and money worshipping society put emphasis on economic development and current serious impacts on ecology and environment like to a sharp fall in ethical and moral values.

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

In case of developing countries like Nepal, sustainability is not related to consumption of their people but they help to maintain consumption levels in the north (developed) countries. Thus, the concept of sustainability is anti-south, anti-poor and anti-ecological. In real sense, it should be taken pro-poor and self-reliance as anti- rich development process. For this, eco-development approach is an option for the satisfaction of basic needs in an environmentally sound production system. Though

number of voluminous literatures on environment favor to the political and economic significance of the western and north. Hence, environment has been a political auditorium to give a moral talk to public for a way thinking that did not envisage any change in fundamental structures of society. Most of the literatures stress on population growth in the south, there by paying no attention to the non-sustainable resource production system of the north and its implications for environment. The positivity of eco-development was subverted in the subsequent actions by weakening the component of self-reliance. Self-reliance considered too political and would have tilted the balance of international power structure in favor of south which was dependent on multinational companies. Thus, self-reliance in south meant losing the dominance. World Commission on Environment and Development (WCED) brought out a report entitled *Our Common Future* as a resolution of environment and development perspective to the twenty first century. In our context, the concept of sustainable development has to focus to improve the quality of life through education, health and social security to access to basic freedom and spiritual welfare with state policy that make development achievements last well into the future which has cyclical relationship as poverty decreases environmental balance and improvement of livelihood (Pelling&High, 2005; Fussel, 2007). This evinces that the destination of sustainable development is green growth. Post-global economic crisis agenda of the twenty first century is legislative action and ethical area of environmental sustainability, climate change, land use replan, use of alternative energy sources, and biodiversity conservation. It is scorching field, reducing water level, depleting natural resources base, fast melting of Himalayan glaciers with risks of out burst and rise of sea level. Solution to these required to take consideration of resource efficiency, low carbon emission, sustainable production system and restoration of ecosystem services. Ecosystem services are in cyclical order, the waste of one become foodstuff and fodder for the other. In this context, mitigation of climate change effects requires capacity building, technology and resources transformation for adaptation of new and indigenous technologies. Thus, we have to rebuild plan frame to emphasis in green economy by promoting the management methods of watersheds, water resources forestry, and biodiversity and engage in disaster preparedness. It is because the economy of coming days will have to be compatible with nature, culture, society and

life style which will further demand more social solidarity of international community. Generally, crisis in the world history has occurred and occurs at a time of big technological change as majority of citizens can not take its benefits due to its selective application by elite form of development. Thus, change in nature of political economy from divide and rule, command and control of downtrodden to participation, communication and coordination has to focus on policy measures (Dahal, 2011).

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

Conclusions

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

References

- Adger, W. N; & Barnett, J. (2009). Four reasons for concern about adaptation to climate change. *Env Plan Vol.* 41:2800 –2805
- Carter, T. R; Parry, M. L; Harasawa, H; & Nishioka, S.(1994). *Technical Guidelines for Assessing Climate Change Impacts and Adaptations*. London: Department of Geography, University College .
- Dahal, D.R.(2011). *Shaping tomorrows' economy challenges and choices for Nepal. Vikas (A journal of Development)* Vol.32(1):42-62
- Eisenack K, Stecker R, Reckien D, & Hoffmann E.(2011). *Adaptation to climate change in the transport sector: a review. PIK Report 122*. Potsdam: Institute for Climate Impact Research
- Füssel H M .(2007). Adaptation planning for climate change: concepts, assessment approaches, and key lessons. *Sustainability Science*, Vol.II: 265-275

- Gallopin G.(2006).Linkages between vulnerability, resilience and adaptive capacity.
Global Environ Chaneg, Vol. 16 (3):293-303
- ICIMOD.(2010).*Mountains of the world- ecosystem services in a time of global and climate change: seizing opportunities- meeting challenges*. Kathmandu: ICIMOD
- IPCC.(2007).*Climate change 2007: impacts, adaptation and vulnerability. contribution of working group II to the fourth assessment report of the intergovernmental panel on climate change*. Cambridge (UK): Cambridge University Press
- Kerry Turner,R.(1993).*Sustainable environmental economics and management*. London: Belhaven Press.
- Lecocq F, & Shalizi Z. (2007).*Balancing expenditures on mitigation and adaptation to climate change: an exploration of issues relevant to developing countries*. Policy Research Working Paper 4299, World Bank
- MOE.(2011). *Climate change policy, 2011*. Kathmandu: Ministry of Environment/ government of Nepal.
- Moser S C, &Ekstrom J A. (2010). A framework to diagnose barriers to climate change adaptation. *PNAS*, Vol 107 (51) 22026-22031
- Munasinghe,M.(2000). Development, equity and sustainability (DES) in the context of climate change, in Munasinghe,M.& Swart,S.(eds.)*Climate change and its linkages with development, equity and sustainability*. Proceedings of the IPCC Expert meeting. Colombo: IPCC
- OECD. (2012). *Enabling local green growth: addressing climate change effects on employment and local development*. Paris: Organization for Economic Cooperation and Development
- Olive-Smith,A.(2004). Theorizing vulnerability in a globalized world: A political ecological perspective. In Bankoff,G.G.;Frerks,D.& Hilhorst(eds.)*Mapping vulnerability: disaster, development and people*. London: Earthscan
- Pearce,D.W.(1993). *World without end: environment, economics and sustainable development*.London: Oxford University Press.
- Pelling M, & High C. (2005). Understanding adaptation: What can social capital offer assessments of adaptive capacity? *Global Environ Change* 15: 308–319
- Pokhrel,K.P.(2013). *Linking research, education and extension: strategy for university research*. Kathmandu: *TU Bulletin Special 2013-14*:92-99
- Sanderson; &Islam, SMN.(2009).*Climate change and economic development-SEA regional modeling and analysis*. Basingstoke (UK): Palgrave Macmillan
- Schipper, E.L.(2004) *Exploring adaptation to climate change: A development*

perspective. Unpublished Ph.D. Thesis, School of Development Studies,
University of East Anglia

Smith, D. (2002). *Predicted impact of global climate change on poverty and sustainable achievement of the millennium development goals*. Environmental Resource Management prepared for Department of international Development. London:

UNEP.(2011). *Green agriculture: investing in natural capital*. New York: United Nations Environment Program.

UNEP/WCMC.(2002). *Mountain watch: environmental change and sustainable development in mountains*. Nairobi: UNEP www.unep-wcmc.org/mountains/mountainwatchreport/(accessed 22 June 2010)

Inclusion, Financial Growth and Financial Deepening in Nepal

*Dr. Bama Dev Sigdel**

Abstract

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

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

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

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

1. Introduction:

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

* Dr. Sigdel, Director NRB/ Visiting Professor, Management Development Campus, Kathmandu
Author would like to acknowledge Mr. Madhav Ram Dangol, Asst. Director/NRB for layout and typing of the original manuscript and Ms. Anadyr Subedi, Asst. Director/NRB for her help and support.
E-mail: bdsigdel@nrb.org.np

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

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

It has been argued that lack of access of finance is one of the causes of poverty. Because of high cost of small scale lending and other imperfections; the poor can not borrow against future earnings to investment (Singh, and Yifei; 2006, 3-5). Despite various endeavors in the past, the formal financial sector in most of the developing countries serves only a minority, say often not more than 20-30 percent of the population (Fornando, 2007, VI). Most households still do not have access to even basic services. Presence of financial institutions in developing countries is either low or majority of people who are living in rural areas/country sites are found to be

underserved. The findings indicate that there is yet much to be done in the financial inclusion arena. Fifty six percent of adults in the world do not have access to formal financial services. The situation is even worse in developing world with 64 percent of adult un-banked (Ardic (et.al), 2011, 16-17). It has been found that financial services are used by a section of the population. There is demand for these services but it has not been provided. The excluded regions are rural, poor regions and also those living in harsh conditions where it is difficult to provide the financial services. The excluded population then has to rely on informal sector for availing finance that is usually at exorbitant rates. This leads to vicious cycle. First, high cost of finance. Second, the major portion of the earnings is paid to the money lenders and the person can never come out of poverty.

2. Literature Review (Theoretical and Nepalese Perspective):

2.1 Theoretical Perspective:

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

Various studies demonstrate that rapid and sustainable poverty reduction depends upon interaction of a wide range of policy measures and interaction at macro, meso and micro levels. The availability of microfinance, broadly defined as the provision of financial services such as savings and credit to the poor households, is necessary but out of sufficient condition for poverty reduction (Ahmed, 2008, 206-207). The study of Levene, Beck and Kunt find that the financial development alleviates poverty and reduces income inequalities. Financial development exerts a disproportionately positive influence on poor. There are three key findings; i) Even when controlling for real per capita GDP growth, financial development boosts the growth rate of the poorest

quintiles income, ii) Financial development includes a drop in an Gini-coefficient measure of income inequality, and iii) Financial development reduces the fraction of the population living on less than \$ 1 a day and it lowers the property gap (Beck, (et.al); 2004, 5-6). Murinde, Mullineux and Quach (2004) reveal that access of credit has a long term positive and significant impact on household welfare at the one percent level of significance, in terms of per capita expenditure, per capita food expenditure, per capita non-food expenditure and household poverty status. The study of Greenwood and Jovanovich (2007) reveal that financial development fosters economic development, which inturn facilitates necessary investment in infrastructure too. Development theory has proved the existence of a line between financial services and economic development. By transforming informal savings into formal financial sector, access to financial services help in increasing aggregate saving and investment, thus stimulating economic development. The other empirical analysis provides evidence on the positive role of banking sector in enhancing growth through more efficient resources allocation, but less emphasis has put on the structure of banking (Maksimovic, V; (et.al), 2004, 1-2).

In developing countries growth and welfare situation have been found to be retarded, sluggish and less satisfactory. Financial exclusion is one of the causes for such situation. Financial exclusion means the inability to access necessary financial services in an appropriate form (Sinclair, 2002). Carbos et.al (2005) have defined financial exclusion as broadly the inability of some societal groups to access the financial system. According to Mohan (2006) financial exclusion signifies the lack of access by certain segment of society to appropriate, low cost, fair and safe financial products and services from the mainstream providers. World's smaller and less matured economies, the financial exclusion rates reach exorbitant levels-approximately 88 percent of the financially excluded live in Latin America, Asia or Africa (AFI, 2010, 6-7). A deeper and more inclusive financial system benefits poor people both indirectly, through increased growth, and directly as they gain access to needed services. When financial institutions are effective, they mobilize savings for investment, facilitate and encourage inflow of foreign capital too; and ensure that capital goes to its most productive use. All these effects lead to higher levels of economic growth. Growth in turn supports reduce on in overall poverty in developing countries.

2.2 Nepalese Perspective:

Economic transformation of poor and deprived population lies on the shift thrust put forward on economic activities, and its backward linkages that determine largely the saving, and thereby investment capacity basically of the rural population. The majorities of Nepal's rural household members earn less, saving less and investing less. There is the widening gap between savings and investment, especially covering rural economy. The growing demand of rural credit channeled especially rural economy has not been fulfilled by the financial institutions, MFIs, FINGOs, INGOs, NGOs, etc. The phenomenon indicates that the majority of rural population still relies on merchants, money lenders, friends, relatives, traditional cooperatives, etc; for undertaking financial actions on socio-economic activities by paying astronomical interest rate (Sigdel, 2009, 156-157). Informal finance is likely to be widespread in rural/remote areas. Because an informal financial activity is not systematically reported, its importance is likely to be significantly underestimated. Furthermore, stories about unscrupulous money lenders are likely to predominate, rather than the attractiveness of informal finance to the users because of its low transaction cost in spite of high interest rates (Vogel, 2002).

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

also obstructed to have more access of finance in the region (Research Department/NRB, 2010, 33-34).

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

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

Financial inclusion cannot be addressed by a single product or technological innovation, and therefore policy makers are focusing on a set of solutions best fitting to their national context in pursuit of increased financial access for poorer population. There is not a single predetermined recipe for improving financial inclusion and developing country policy makers are in the best position to evaluate their unique institutional, socio-economic, financial and political circumstances, and pursue the strategy that best fits.

It is revealed that half of the world is un-banked. A total of approximately 2.75 billion adults around the world are predicted to be un-banked, out of which 138 million live in high-income countries and some 2.61 billion live in developing countries. "Overall, 56 percent of the world is un-banked, with 17 percent adults un-banked in high income countries and 64 percent in developing countries.... Low income countries show the highest rate of growth in the number of branches, ATMs, and POs terminals which is another sign of improved access to financial securities (Ardic, O, Piar, op.cit; 4-6)." While strong economic growth has benefited hundreds of millions of Asian and lifted many out of poverty growth alone has not been enough. Across Asia today, over 900 million people live on a less than \$1.25 a day. Furthermore, growing inequalities accentuates poverty incidence.

Table No. 1

Indicators of Outreach of Financial Services in Selected SAARC Member Countries

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

Source: WB, *Microfinance in South Asia-Towards Financial Inclusion of the Poor*, World Bank, Washington, D.C., 2008

Table No. 2

Access to Finance Scenario of Selected SAARC Countries

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

Source: WB, *Getting Finance in South Asia - Phase IV*, World Bank, Washington, D.C., 2008

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

are 317 bank accounts per 1,000 adults, compared with 635 bank accounts per 1,000 adults in developing countries. Likewise, in South Asia, there are 38 bank loans per 1,000 adults compared with 245 bank loans per thousand adults in developing countries (CGAP, 2010).

4. Financial Inclusions and Financial Deepening Situation in Nepal:

Table No. 3

Financial Institutions Growth (1990-2011)

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

*Mid April Figures

Source: Nepal Rastra Bank, 2012

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

Central bank (Nepal Rastra Bank) regulates and provides licenses to these financial institutions.

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

Despite the presence of various financial institutions; they have failed to serve more population of Nepal. Financial service provision particularly in rural/remote hills and mountain is still insufficient. About one fifth of the national population is not financially served at all and more than a quarter has only access to informal financial entities, such as, family members, money lenders, shopkeepers or landlords (Jpras, Ulrike, 2009, 21-22). Indeed, while the remote/rural areas and poor people can be considered "under banked", competition between financial providers in the market segment of the wealthy in the urban areas particularly in Kathmandu Valley is high due to the steady increase in the number of financial intermediaries. The formal financial system is not that much successful to serve large part of national population; which would be essential support for inclusive growth, job creation, lessening of poverty and risk management. Cumbersome and long widened bureaucratic procedure in obtaining loan, inflexible loan schemes, and collateral requirement make the formal financial intermediaries incredible for most of the loan takers.

Table No. 4

Outreach of Financial Services in Nepal

Type		Saving Clients				Loan Clients			
		2007	2008	2009	2010	2007	2008	2009	2010
i	Community based	655,220	821,073	861,456	982,821	332,253	400,304	568,042	642,029
ii	Savings & Credit Cooperatives	524,761	677,111	715,667	22,398	209,905	270,845	429,400	493,439
iii	Small Farmers Cooperatives Ltd.	130,459	143,962	145,789	160,423	122,348	129,459	138,642	148,590
iv	Commercial Oriented	697,961	845,401	1,011,658	1,126,250	562,310	655,266	748,404	829,511
v	Commercial Banks/ Development Banks	199,500	89,700	83,213	92,815	119,500	89,700	83,213	92,815
vi	Microfinance Development Banks	392,761	456,382	547,000	613,090	322,741	372,034	418,559	464,912
vii	Grameen Bikas Banks	174,664	170,598	176,400	177,590	159,834	153,520	159,982	160,979
viii	Private Micro Finance Development Banks	218,700	285,784	370,510	435,500	162,907	218,514	258,577	309,933
ix	Financial NGOs	185,700	299,319	381,445	420,345	120,069	193,532	246,632	271,784
Total		1,353,181	166,474	1,873,114	2,109,071	894,562	1,055,569	1,316,446	1,471,540

* As of July

Source: Dhakal, Narahari, Financial Inclusion: State of Art in Nepal, CGAP, Gateway to Microfinance, Washington D.C., 2011, pp 4-5.

The main financial service providers in Nepal are; commercial banks, development banks, savings and credit cooperatives, small farmer's cooperatives, microfinance development banks, grameen bikas banks, private microfinance development banks,

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

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

Nepal's difficult topography, inadequate legal regulations, problems in state owned commercial banks making it difficult for the meaningful financial intermediaries to serve the market. Liquidity, however, does not seem to be a problem for the banking system, also due to deprived sector lending policy, refinance policies and provision of central bank (Nepal Rastra Bank); remittance has facilitated further the banking sector to have needed liquidity.

Table No. 5

Financial Expansion and Depth of Commercial Banks

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

Source: Economic Surveys (GON)/Nepal Rastra Bank.

Table No. 6

Branches of Financial Institutions (FIs) in Nepal

Development	Commercial Banks	Development Banks	Finance Company	Total
EDR	178	48	24	250
CDR	500	140	169	809
WDR	174	126	63	383
MWDR	66	31	8	105
FWDR	48	13	1	62
Total	966	358	265	1,589

Source: Nepal Rastra Bank, Kathmandu, 2011

The data shows that commercial banks branch expanded rapidly over the years. In 2007 there were 546 commercial bank branches throughout the country that increased up to 1215 in Mid April 2011. Similarly, the outreach of commercial bank seems to be

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

Table No. 7

Financial Deepening Status of Nepal

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

Source: i) GON/MOF Economic Surveys; NRB/RD, Monetary Policy for FY 2011/12, Research Department (NRB), Kathmandu, July, 2011.
ii) Self-calculation.

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

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

5. Reviews on the Policies Related to Financial Sector:

Legal system plays pivot role in the operation of financial market. They ensure the efficient intermediation of capital flows and domestic savings. Bank and other financial institutions hold claims on borrowers, the value of which is depend upon the certainly of legal rights and the predictability and speed of their fair and impartial enforcement (WB, 2005, 1-2). The new NRB Act - 2002 in it's preamble has spelled out maintaining

and achieving price stability through the execution of an appropriate monetary and foreign exchange policies, promoting stability in the banking and financial sector through establishing regulations, inspections and supervisions; developing a secured, healthy and efficient payment system; and promoting trust and credibility towards a financial system, are the new objectives of NRB. Nepal Rastra Bank (Central Bank) is authorized to regulate, control and develop the banking system, license new banks and financial institutions. It is also mandated to supervise, regulate and monitor commercial banks, development banks, microfinance development banks, as well as, licensed financial NGOs and cooperatives involve with microfinance activities.

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

supervision/ monitoring of entire MFIs would be made accordingly" (NRB/MFD, 2007/08, 2-3).

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

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

6. Constraints and Future of Financial Inclusion Vs Financial Growth of Nepal:

Nepal's topographical condition and remoteness has been hindering on financial inclusion drive. Underdevelopment is one of the major causes for having low presence of bank and financial institutions especially in remote hills, mountains of Western and Far- Western Development Regions of Nepal. Physical and electronic connectivity and information availability, indicated by road network, telephone and use of ATM/Internet also play positive role on enhancing financial inclusion. This is found to be lagging in the case of Nepal. Nepal has the pace of connection of road network particularly through mid and southern belts but it lags north-south linking road network. East West highway via hills and mountains plays crucial role on the drive of connecting development regions, districts and zones. Additionally, country is not yet electrified; this situation is further poor in rural/remote parts. Nepal is poor performer on social inclusion front too. That is why Nepal has low per capita income; nearly 25 percent population fall on absolute poverty line. Poverty incidence in mountain is high (42.27 percent) followed by hill (24.32 percent) and plain (23.44 percent). Illiteracy is rampant in remote mountain and hills regions. However, the literary status in urban areas, valleys and terai belt is comparatively better in this respect. The literacy rate has stood at 54.1 percent among the population of which some 42.8 percent females are found to be illiterate (CBS, 2010, 5-6). Low pace of urbanization has been hindering on the penetration of bank and financial institutions including MFIs. Majority of poor rural people are still not amalgamated with financial institutions and their branches. Over reliance on agriculture and its underdeveloped situation has also hindered on the financial inclusion process. Additionally, sluggish growth of industry and commerce sector is also responsible for having less access of finance. Over concentration of various financial institutions in the plains and accessible places forbids the flow of finance in the rural/remote hills and mountain regions, where there is dire need of seed money for running heterogeneous self-employment income generating activities. Likewise, high transaction costs of using formal financial services available at commercial banks and their branches has also limited the access of finance to the low income people of rural/remote areas.

The pace of financial inclusion in Nepal became slow in the past because of less commitment of GON on rural sector's growth through its investment programmes on basic overheads as road, airport, expansion of communication network and the provision of health, education; etc. Mountain/hill regions are always bypassed; that is why Nepal failed to have meaningful inclusion (socio-economic) through which it could obtain satisfied degree of growth targeted under its past plans and programmes. Finding solutions to encourage greater financial inclusion has not typically been a core activity of central banks and financial system regulators. But, the widespread realization that financial inclusion is critical for poverty lessening, balanced growth and economic stability has resulted in growing leadership and ownership of the issue by policy makers.

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

work jointly through policies, programmes and advocacies. Additionally, key elements of financial infrastructure such as credit information system, enforcement of collateral and functioning payments, remittances and securities settlement systems are vital to facilitating greater access of finance, improving transparency and governance, as well as safeguarding financial stability (Stein, 2010, 18-19).

7. Conclusion and Recommendations:

7.1 Conclusion:

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

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

The prime financial service providers in Nepal are; commercial banks, development banks, savings and credit cooperatives, small farmers cooperatives, microfinance development banks, FINGOs, community based institutions, etc. The saving clients of these financial services providers (FSPs) were 1,353,181 persons in 2007, which

increased to 2,109,071 persons in 2010. The loan clients were 894,562 persons in 2007, which rose up to 1,471,540 persons in 2010. It is estimated that some 30-35 percent Nepal's households have loan account in formal financial institutions. Financially excluded household are higher in remote hills and mountain i.e.; 80 percent households. Exclusive reliance on informal lending is more common particularly in western region of Nepal.

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

The data reveals that there witnessed rapid expansion of commercial bank branches from 2007 onward. With this expansion the outreach figure changed over the years. For example, in 2007 47,120 populations had access to one commercial bank branch, which decreased to 23,800 populations per commercial bank branch in 2011. Both per capita deposit and loan increased in the period of 2007-2011. This supports for the expansion and increment in the debt of financial activities in Nepal. It is also found that despite of the growth of financial activities of commercial banks over the years, their activities are basically clustered in and around accessible areas; remote and rural areas are bypassed from commercial banks activities. Additionally, financial deepening status of Nepal improved over the years. M_2 /GDP percent, private credit to M_2 percent, private credit to GDP percent, total borrowing to GDP percent, total deposit to GDP percent were 53.8, 60.2, 27.3, 23.2 and 21.8 in 2003 which increased to 60.8, 69.8, 55.0, 31.2 and 15.4 percent respectively in 2010; the indication of an improvement in the financial deepening status of Nepal.

Nepal also committed on financial liberalization vs deepening drive through various policies/plans and programmes. Nepal Rastra Bank Act, 2002, Bank and Financial Institutions Ordinance 2006, Financial Intermediary Act, 1998 (Amendment in 2002), Microfinance Policy 2007, Monetary Policy 2012 and Three Year Nepal's Plan (2010 -

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

7.2 Recommendations:

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

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

Majority of MFIs have been found to be clustered either in urban or in accessible areas. There is a duplicating practice among MFIs which has obstructed the balanced financial inclusion practices. Such practices should be lessened by MFIs. Meaningful penetration of MFIs in rural areas with production-oriented schemes could work well on the poverty lessening drive through the assurance of heterogeneous self-employment programmes. Government should promote introduction of basic banking-relevance,

service, merits as a topic in secondary and higher secondary classes in all educational institutions. Likewise, banks should also design and organize aggressive education cum promotion campaigns in un-banked rural/remote areas to enhance financial literacy and awareness. Financial inclusion process could deepen further with the launch of such activities in remote/rural areas by bank and financial institution.

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

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

References

- ADB/RFSA, Nepal: Rural Finance Sector Cluster Programme (Sub Programme), Asian Development Bank, Manila, 2010.
- AFI. 2010. The AFI Survey on Financial Inclusion Policy in Developing Countries: Preliminary Findings, Alliance for Financial Inclusion.
- Ahmad, Salehuddin. 2008. Microcredit and Poverty: New Realities and New Issues, in Syed Saad A (et.al) "The Bangladesh Economy: Diagnoses and Perception", *University Press*, Dhaka.
- Ardic Oya, Piar (et.al). 2011. Access to Financial Services and Financial Inclusion Agenda Around the World, *WB/CGAP Working Paper*.

- _____. 2011. Nepal Living Standard Survey-III (2010/11), Central Bureau of Statistics, Kathmandu, Nepal.
- Beck, J, (et.al). 2000. Finance and Source of Growth, "The Journal of Financial Economics", WI 58.
- Carbo, S; Gardener, E and Molynavx, P. 2005. Financial Exclusion, Macmillan, Palgrave.
- CECI, Effectiveness of Microfinance Programme in Western Hills of Nepal, Centre for International Studies and Cooperation, Kathmandu, November, 2007.
- Chenery, H; Strout, A. 1966. Foreign Economic Assistance and Economic Development, *American Economic Review; Vol.4, No.1.*
- Dhakal, Narahari. 2011. Financial Inclusion: State of Art in Nepal. Published in CGAP/Gateway to Microfinance, Washington D.C.
- _____. 2011. *Nepal in Figures-2010*, Central Bureau of Statistics, Kathmandu.
- Fernando, Nimal, A. 2007. Low Income Household's Access to Finance Services, Asian Development Bank, *EARD Special Studies*, Manila.
- Ferrari, Aurora (et.al). 2007. Access to Financial Services in Nepal, The World Bank, Washington D.C.
- Greenwood, J; and Jovanovich, B. 2005. Financial Development, Growth and the Distribution of Income, *Journal of Political Economy, No. 98, Vol. 5.*
- Hanning, Alfred and Jansen, Stefen. 2010. Financial Inclusion and Financial Stability: Current Policy Issues, *ADB Working Papers Series No. 259*, Manila.
- _____. 2010. Access 2010: South Asian Fact Sheet, CGAP/World Bank, Washington, D.C.
- Jaras, Ulrike. 2009. Financial Peace building Impact of the Nepalese Conflict on the Financial Sector, Swiss Peace, *Working Paper 3.*
- Levinek (et.al). 2004. Finance, Inequality and Poverty, World Bank, Washington, D.C.
- Maksimovic, V (et.al). 2004. Bank Competition and Access to Finance: International Evidence, *Journal of Money, Credit and Banking, Ohio State Univeristy Press, USA.*
- Mohan, Rakesh. 2006. Economic Growth, Financial Deepening and Financial Inclusion, Address At the Annual Banker's Conference, 2006, Hyderabad on November. Available at: <<http://rbidecs.rbi.org.in/rdocs/speeches/PDFs/73697.pdf>>
- Murinde (et.al). 2004. Rural Credit and Household Poverty Reduction in Vietnam, The University of Birmingham, Edgbaston.
- _____. 2010. *Unified Directives*, (BFIRD) Nepal Rastra Bank. Available at: www.nrb.org.np
- National Planning Commission. 2011. *Three Year Plan (2010-13)*, Kathmandu.
- Nepal Rastra Bank. 2007. A Policy Research Report on Optimal Number Determination on Regulatory Reform, Financial Institutions Division/Research Department (NRB).

- Nepal Rastra Bank. 2010. A Study on the Characteristics of Financial Institutions (FIs) with the Focus of Microfinance Institutions (MFIs) in FWDR, (Final Draft).
- Nepal Rastra Bank, 2011. *Microfinance Authority Act (Unpublished) – 2007*.
- Nepal Rastra Bank, 2011. *Monetary Policy for Fiscal Year 2011/12*. Available at www.nrb.org.np
- Schumpeter, J. 1961. *The Theory of Economic Development*, Oxford University Press, London.
- Sen, Kaul. 2010. Towards Inclusive Financial Development for Achieving the MDGs in Asia and Pacific, *APPD Working Papers, WP/10/07*, ESCAP, Thailand.
- Sharma, Mandira and Pais, Jesim. 2008. Financial Inclusion and Development; A Cross Country Analysis, Preliminary Draft for Annual Conference of Human Development and Capacity Association, New Delhi.
- Sigdel, Bama Dev. 2008. Poverty/Inequality, Growth and Poverty Reduction Through MF in Nepal, in "*Byavasthapan (Journal of Management)*.", Year 27, Vol.27.
- Sigdel, Bama Dev. 2010. Dimensions of Nepalese Economy, Human Actions for Rapid Development.
- Sigdel, Bama Dev. Microfinance vs Poverty Lessening Efforts in Nepal, in Socio-Economic Development Panorama, *HARD/Pro Con, Kathmandu, Vol.1, No.4*.
- Sinclair, S.P. 2005. *Financial Exclusion: An Introductory Survey*, Report of Centre for Research in Socially Inclusive Services, Heriot-Watt University, Edinburgh.
- Singh, Raju J; and Huang, Yiefei. 2008. Financial Deepening, Property Rights and Poverty: Evidence from Sub-Saharan Africa, *IMF Working Paper/WP/11/196*.
- Stein, Peer. 2010. *Inclusive Finance (Draft)*, presented at Korea World Bank High Level Conference on Post Crisis Growth and Development, Korea.
- Swain, Pranaya K; (et.al). 2008. Financial Inclusion of Rural Markets: Understanding the Current Indian Framework. *Indian Institute of Management, Working Paper Series No. 630*.
- Vogel, Robert C. 2002. Measuring the Role of Financial Institutions in Poverty Reduction, January, June 2009, Asian Development Bank, Manila.
- _____. 2008. Microfinancing Towards Empowerment of Disadvantaged Group in Nepal: Innovation and Practices, Centre for International Studies and Cooperation/Microfinance Department (NRB), Kathmandu.
- World Bank. March 2005. Nepal: The Legal and Judicial Environment for Financial Sector Development: A Review.
- World Bank. 2006. CGAP, Good Practices Guidelines for Funders of Microfinance, Consultative Group to Assist the Poor.

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

*GOPI KRISHNA PANDEY (PH.D)**

Abstract:

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

* Associate Professor, Department of Geography, Padma Kanya Multiple College, Bagbazar, Kathmandu

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

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

I. Introduction

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

Tansen is along the Siddhartha Highway in the Palpa district. It is known as historically important town and also a tertiary getaway town. And it performs a variety of functions; conversely, small size centers hold less number and less types of functions

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

II. Methods and materials

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

of each of the selected urban centers has been selected for interview. Stratified random sampling method was used.

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

III. Study Area

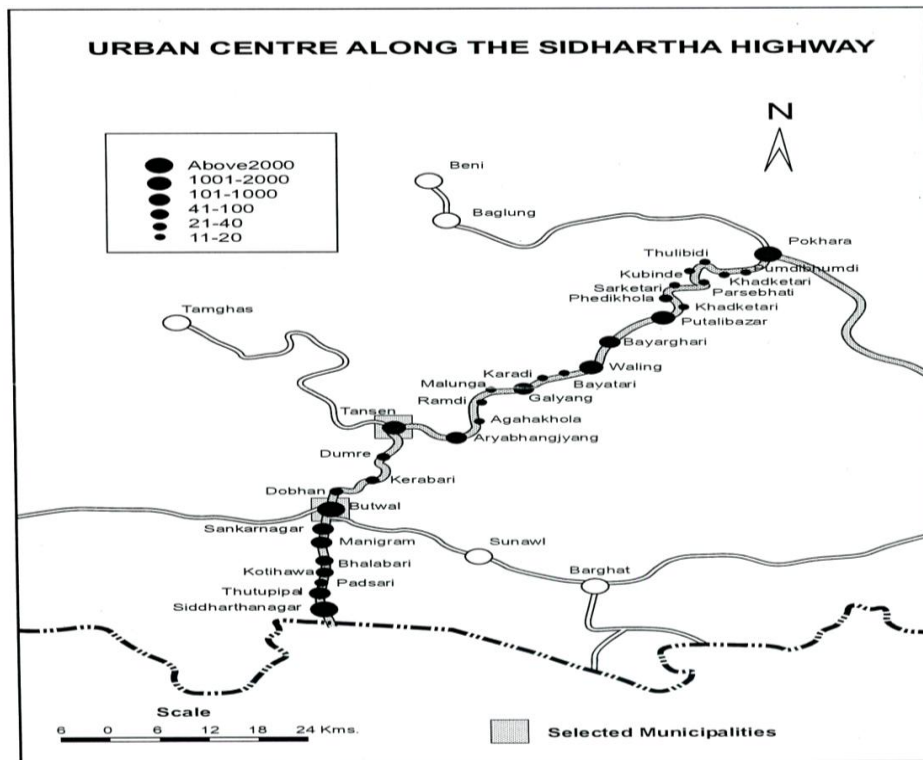
There are twenty-nine urban centers with different sizes along the Siddhartha Highway. Tansen and Butwal urban centers are the most important urban centers than other urban centers in locational strategic and functional structure point of view. Therefore, these urban centers have also been chosen to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

Tansen is the Headquarter of Palpa district and it lies in Lumbini zone in Western Development Region of Nepal. Geographically, Tansen is located at 83⁰35' East longitude and 27⁰23' North latitude and lies on the southern gentle slope of the Mahabharat Lekh (Range) (which is locally known as Shrinagar danda) at an altitude of about 1372 meters above the sea level. The town has covered an area of 3979 hectares. It is surrounded by Brangadi and Chapapain VDC in the north, Chirtungdhara VDC in the east, Telgha VDC in the west and Madanpokhara VDC in the south (Map 1.1). The study area of Tansen is located 300 km west from Kathmandu, the capital city of Nepal and 39 km north from Butwal. Tansen and Butwal have play the important role in economic, social and cultural development of many surrounding villages. Tansen is along the Siddhartha Highway in the Palpa district. It is known as historically important town and also a tertiary getaway town. It has functional linkage and integration with their surrounding areas due to the facilities of road connection. The accessibility factor is important to determine the extent of relationship between urban centers and hinterland areas. And it performs a large number and variety of functions; conversely, small size centers hold less number and less types of functions. All these important

components of Tansen are crucial to determine the effectiveness of their functions for rural development. Therefore, this urban center is selected in the study.

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

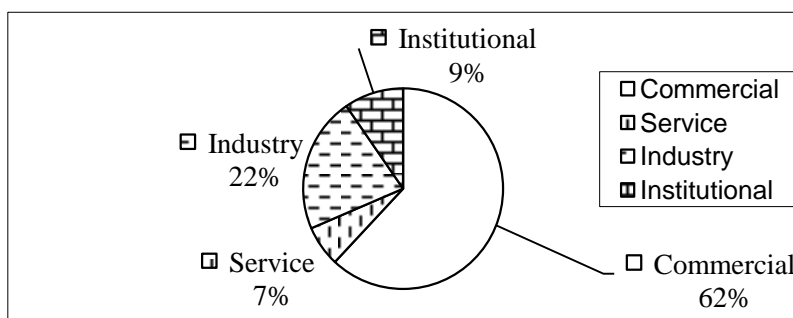
Map 1.1



	Commercial				Service			Industry			Institutional					All Total
	Retailing	wholesaling	Catering	Commercial Total	Personal	Professional	Service Total	Retail Service industry	Industry	Industry Total	Financial service	Social service	Religious Service	Other govt. services	Institutional Total	
Tansen	491	26	327	844	23	53	76	112	187	299	17	80	19	30	146	1365
%	-	-	-	61	-	-	7	-	-	22	-	-	-	-	10	100
Butwal	1286	190	332	1808	64	189	253	635	474	1109	41	82	33	73	229	3419
%	-	-	-	53	-	-	8	-	-	32	-	-	-	-	7	100

Table 1.1 Functional Structures of Tansen and Butwal Urban Centers
Source: Field Survey, 2005

Figure: 1.1
Functional Structure of Tansen



Source: Field Survey, 2005.

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

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

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

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

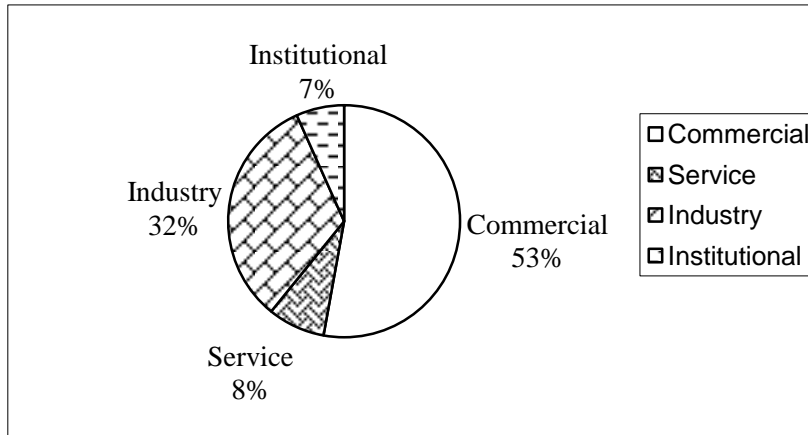
Butwal is the next important selected town. The functional structure of Butwal town is different from functional structure of Tansen. It has large numbers of functional units. Commercial function accounts for 52.9 percent. Among the commercial functions retailing is the most important function in Butwal.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

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

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

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

Figure: 1.2
Functional Structure of Butwal



Source: Field Survey, 2005.

IV Functional Range

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

In order to analyze the functional range of urban centers along the Siddharatha Highway fifteen types of functional units are identified. These includes: retailing, wholesaling, catering, personal service, professional service, retail service industry, industries and mills, entertainment, extension service, education, health and other government institutions as well as religious and cultural functions. Table 1.2 shows the distribution of market centers by the range of functions. On an average market centers along the Siddharatha Highway provide 6 types of functions. Functions or services offered by all centers include retailing and catering. Table 1.2 indicates that centers with more than 10 functional types accounts for 20.7 percent. The most notable centers with more range of functions are Butwal Tansen and Waling. Butwal has the highest

range of functions followed by Tansen, Putalibazar and Waling. The centers with less the 5 functional ranges is more in number. It account for 10.4 percent. The centers with entertainment, industries, veterinary financial institution and personal services are very low in number. The six centers like Karadi, Malunga, Kerabari, Jhumsa, Pumdivumdi and Khadakhola do not have educational institutions.

Table: 1.2
Distribution of Urban Centers along the Siddharatha Highway by Functional Range

S.No.	Centers with functional range	Distribution		Name of urban Centers
		Number	Percent	
1.	5 or less	11	38.0	Karadi, Bayatari, Khadketari, Sarketari, Parsebhati, Kubendi, Thulibidi, Malunga, Khadakhola, Pumdivumdi, Kerabari
2.	6-7	5	17.2	Anghakhola, Ramdi, Jumsha, Dumre, Phedikhola
3.	8-9	4	13.7	Padsari, Kothihawa, Valbari, Arebhyanjayang
4.	10	3	10.4	Manigram, Shankarnagar, Thutepipal
5.	> 10	6	20.7	Butwal, Tansen, Walling, Putalibazar, Bayarghari, Galyang
Total		29	100	

Source: Field survey, 2005.

V. Functional Magnitude

Functional magnitude refers to the total functional units of the urban centers. It indicates relative importance of urban centers. Generally; it is assumed that centers of importance have higher functional magnitude. In other wards, small market centers accommodate lower number of functions where as large market centers accommodate higher number of functional units. This measures the relative size of the urban centers prevailing in the Siddharatha Highway. There are more urban centers with less than 100 functional units. Number of such urban centers is 19. They are Padsari, Kothihawa,

Valbari, Jhumsa and Kerabari etc (Table 1.3). Four urban centers like, Thutepipal, Manigram, Shankarnagar and Arebhanjayang have to 100-200 functional units. Two urban centers Bayarghari and Galyang are have more than 300 functional units. Among them, Butwal is the largest with 3,419 functional units with commercial as the dominant functions. Butwal municipality with 3,419 functional units is the largest urban center along the Siddharatha Highway. Kubende, Thulibidi and Bayatari hold 11 functional units. The table 1.3 shows the distribution of functional magnitude of the urban centers along the Siddharatha Highwa

Table: 1.3

Distribution of Urban Centers by Functional Magnitude

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

Source: Field Survey, 2005.

VI. Growth of Shopping Units in Tansen and Butwal

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

Table: 1.4
Growth of shops Tansen and Butwal

Urban Centers	Opening of Shops by Traders							Total
	Before 1950	1950-1960	1960-1970	1970-1980	1980-1990	1990-2000	After 2000	
Tansen	6	8	11	11	14	16	11	77
%	7.8	10.3	14.3	14.3	18.2	20.8	14.3	100
Butwal	12	16	24	31	37	45	56	221
%	5.4	7.2	10.9	14.1	16.7	20.4	25.3	100

Source: Field Survey, 2005.

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

VII. Flow of Trader in Tansen and Butwal

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

Table: 1 .5 Flow of Traders in Tansen and Butwal

S.No.	Source Places	Number of Sample traders			
		Tansen		Butwal	
		No.	%	No.	%
1.	Local	50	64.9	82	37.1
2.	Neighbouring VDCs	21	27.3	96	43.4
3.	Large urban centers	6	7.8	43	19.5
Total		77	100	221	100

Source: Field Survey, 2005.

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

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

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

Table: 1.6
Flow of Traders in Different Periods

Urban Center	Year							Total
	Before 1950	1950-1960	1960-1970	1970-1980	1980-1990	1990-2000	After 2000	
Tansen	5.4%	8.1%	13.5%	10.8%	16.2%	27.1%	18.9%	100%
Butwal	5.8%	7.9%	10.1%	12.6%	16.9%	20.8%	25.9%	100%

Source: Field Survey 2005

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

IX. Reasons for Coming to the Selected Urban Centers

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

Table: 1.7
Reasons for Coming to the Selected Urban Centers

Urban Centers	Parental Business	Road accessibility	Lack of employment	More Profitable	Others	Total
Tansen	29.6%	18.5%	11.1%	33.3%	7.5%	100%
Butwal	14.4%	21.6%	12.9%	41.1%	10.0%	100%

Source: Field Survey 2005

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

Table 1.7 shows that about 33 percent and 41 percent of sample traders have come in Tansen and Butwal because business is profitable respectively. About 29 percent and 14 percent of business entrepreneurs have agreed that parental business

have been more attractive for business. These are the second largest reasons for coming to Tansen and Butwal for business.

Conclusion

On the basis of above discussion it may be concluded that the construction of Siddharatha Highway has brought about significant changes in the location of urban centers. The growth and evolution of urban centers is related to the development of transport system. There are twenty nine urban centers along the Siddharatha highway. All these twenty nine urban centers are not of equal importance. Some play important roles in the hinterland while other develops services as local shopping center only. Of the twenty nine urban centers along the Siddharatha highway some urban centers were originated and developed before the construction of Siddharatha highway and some of the urban centers were originated and developed after the completion of Siddharatha highway. Butwal, Tansen, Waling and Putlibazar are traditionally important urban centers. Most of the urban centers were emerged between 1970- 1980. Among the twenty nine urban centers Ramdi, Jhumsa, Aryabhanjyang are also old urban centers. Tansen and Butwal urban centers have existed there before the construction of Siddharatha Highway. Tansen was incorporated as municipality in 1961 A.D with a total population 20,431 in 2001 and 1365 functional units in 2005. Butwal was incorporated as municipality in 1972 A.D and had a total population of 75,384 and 3,419 functional units. Functional magnitude is the most important criteria to measure the relative importance of urban centers. Butwal municipality with 3,419 functional units is the largest urban centers along the Siddharatha Highway, Kubendi, Bayatari and Thulibidi are small urban centers with less function. Urban centers with larger numbers of functional units tend to have greater range of functions. There are four broad categories of urban functions. They are commercial functions, service functions, industrial functions and institutional functions. In Tansen and Butwal towns commercial functions appear to be the most important functions. It accounts for 62.0 percent in Tansen and 53 percent in Butwal. The wholesale functions accounts for 2 percent only in Tansen. The wholesale function covers 5.6 percent in Butwal. The establishment of shops in different period shows the growth of urban centers. The development trend of the two selected urban centers along the Siddharatha highway is

shown on the basis of flow of business entrepreneurs (shopkeepers) into them. The origin place of shopkeepers presents a number of spatial flows. The flows of shopkeepers have been categorized into three major sources like local, neighboring villages and traditional or large centers. The most shopkeepers are local in Tansen. It accounts for 65 percent. In case of Butwal about 37 percent of shopkeepers are local. The second source areas are neighboring VDCs of the same district. From neighboring VDCs the flow of shopkeepers in Tansen and Butwal account for 27 and 43 percent respectively. Personnel, professional and entertainment services are the service functions. Industrial functions cover retail service and repairing service and manufacturing. Institutional function includes health, education, police service, Bank, and cooperative service and other government administrations services.

References

CEDA (Centre for Economic Development and Administration). (1989). "***Inter and Intra Regional Flows in Nepal***", A Report Submitted to National Planning Commission, Kathmandu, Nepal : CEDA.

CDG (Central Department of Geography). (1994-98). ***Identification of Small Towns and Market Centers: Case Studies of Different Districts of Nepal***, Kathmandu : Central Department of Geography.

_____. (1994). "***Action oriented Assessment of Market Towns Selected Mountain Areas of the Hindukush Himalays: A case of Dang District, Nepal***", A Research Project, and Kathmandu : Department of Geography, Tribhuvan University

Manandhar, M.S. and Ranjitkar, Nanda Gopal. (1981). "Change in Land Value in Kathmandu city", ***The Himalayan Review***, Vol. 13, p.72-83.

Pradhan P.K. 2004 ***Rural Urban relations with particular reference Nepal***. Kathmandu: Rural Urban partnership programme, Ministry of Local Development| UNDP.

Poudel, P.C. 2008: " Pokhara town and its linkage with rural areas" ***The Geographical Journal of Nepal***.

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

*Bharat Ram Dhungana**

Abstract

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

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

Background

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

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

* Ph .D. Research Scholar, BHU, Varanasi, India and Lecturer, School of Business, Pokhara University, Lekhnath, Kaski, Nepal. Corresponding address: dhunganabharat.pu@gmail.com

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

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

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

Data and Methodology

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

MF and MDGs: Empirical Evidences

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

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

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

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

A study commissioned by USAID-AIMS, reported that clients in the FOCCAS microfinance program in Uganda, who received health care instructions on breastfeeding, preventive health, and family planning, had much better health-care practices than non-clients. 95 percent of clients engaged in some improved health and nutrition practices for their children compared to 72 percent of non-clients. Thirty-two

percent of clients had tried at least one AIDS-prevention practice compared to 18 percent for non-clients (Barnes, Gary and Richard, 2001).

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

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

Micro-finance has positive relationship with poverty reduction (Goal 1) through asset accumulation like land, house, livestock, household utensils and tools/machines; attainment of primary education for the children (Goal 2) through change in expenditure pattern on food, clothing health care and children's education; promotion of gender equality and women's empowerment(Goal 3) through gender equity promotion. The health target (Goal 4, 5 and 6) has also been affected indirectly as client group seem more conscious about their health, better nutrition and health post visit at the time they fell sick and management of environmental resources as forests (Goal 7) through change in household energy types and future plan by the clients (Bashyal, 2006).

Micro-finance has a positive impact on most borrowers' lives and shows that establishing micro-enterprises and increasing productivity through micro-loans is an efficient way to develop human resources and eradicate hardcore poverty in the remote areas. The findings provide evidence that small loans can encourage the development of rural enterprises, skills and confidence in rural women and the social standing of rural women. The study made by Chan and Ghani, 2011 concludes that micro-finance is an empowering tool in vulnerable remote areas.

Millennium Development Goals (MDGs)

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

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

MDGs and Human Development Index (HDI) in South Asia

The number of people living in extreme poverty and poverty rates fell in every developing region including in sub-Saharan Africa, where rates are highest. The percentage of people living less than \$ 1.25 in South Asia is 51 percent in 1990 where as this has been decreasing trend in each period. In 2005 it is 38 percent and in 2008 it is 34 percent. The target of eradicating extreme poverty and hunger between 1990 and

2015 the proportion of people whose income is less than \$ 1 a day by halve. This situation in the context of developing region is 47 percent, 27 percent and 24 percent respectively in the year of 1990, 2005 and 2008. The number of extreme poor in the developing regions fell from over 2 billion in 1990 to less than 1.4 billion in 2008 (MDGs Report, 2012).

Table 1: HDI in South Asian Nations in 2012

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

Source: Human Development Report, 2013

* 2011

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

The Status of MDGs of Nepal

Nepal lies in the low human development country and lies in second lower rank in South Asia in terms of HDI. The GNI per capita is very low and the economic growth

of the country is also very low as compared to the other nations of the South Asia. Economic growth is the single most important factor for poverty reduction. The status of MDGs of Nepal since 1990 to 2010 and its target has been highlighted through the following table:

Table 2: The Status of MDGs of Nepal

Goals	Indicators	1990 Status	1995 Status	2000 Status	2005 Status	2010 Status	2015 Target
1.	Percentage of population below \$ 1 a day	33.5	NA	37.7	24.1	19.7	17
	Percentage of population below national poverty line	42	NA	38	31	25.4	21
	Percentage of population below minimum level of dietary energy consumption	49	NA	47	NA	36.1	25
2.	Net enrollment rate in primary education (%)	64	69	81	87	93.7	100
	Literacy rate of 15-24 years old (%)	49.6	56.2	70.1	73	86.5	100
3.	Ratio of girls to boys at primary level	0.56	0.66	0.79	0.90	1.00	1
	Ratio of girls to boys at secondary level	0.43	0.56	0.70	0.82	0.93	1
	Ratio of women to men at tertiary level	0.32	NA	0.28	NA	0.83	1
4.	Under five mortality rate	162	118	91	61	50	54
	Proportion of one-year olds immunized against	42	57	71	85	85.6	>90

	measles						
5.	Maternal mortality rate	515	539	415	281*	229	213
6.	Age group between 15-49 with HIV/AIDS Infection (%)	NA	NA	NA	NA	0.49	0.35
7.	Proportion of population with sustainable access to an improved water source	46	70	73	81	80.4	73
	Proportion of population with sustainable access to improved sanitation	6	22	30	39	43	53

Source: Human Development Report, MDGs Progress Report and Economic Survey of Various Issues

NA: Not Available *2006

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

The child mortality rate and maternal mortality rate reduction goal have been near to the target and it shows better performance. The reduction of HIV/AIDS infections is a challenging goal and government has prioritized to control within its plan of action. There is high level commitment to control the spread of HIV/AIDS infections to the target. Finally, environmental sustainability remains to be a major challenge and deforestation continues to be a serious local problem. The growing population has

posed a great challenge to provide safe drinking water and sanitation services in both the urban and rural areas. The achievement of this goal is also complex and challenging.

The Status of MF in Nepal

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

Table 3: Growth and Development of Micro-finance Institutions in Nepal

Micro-finance Institutions	Mid July									
	1980	1985	1990	1995	2000	2005	2010	2011	2012	2013*
MFDB	0	0	0	4	7	11	18	21	24	28
SCC	0	0	0	6	19	20	15	16	16	16
FINGOs	0	0	0	0	7	47	45	38	36	33
Total	0	0	0	0	33	78	78	75	76	77

Source: Banking and Financial Statistics, NRB, Various Issues

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

SCC means Saving and Credit Cooperatives (Limited banking activities)

FINGOs means NGOs (Financial Intermediaries)

*April

The Outreach of Nepalese Micro-finance Industry

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

Table 4: Outreach of MFIs in Nepal

S N	Type of MFIs	No. of MFIs	DC	No. of Branches	No. of Members	No. of Borrowers	LD (Rs Million)	MSB (Rs Million)
1.	GIMFIs	5	60 (52)	165	185,151	135,616	34,922.86	997.05
2.	PIMFIs	20	---	424	709,213	506,906	72,651.44	5,411.36
3.	WLMFIs	3	---	10	269,274	206,462	21,938.51	0.00
4.	Total	28	---	599	1,163,638	848,984	129,512.8	6,408.41

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

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

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

The private initiated MFIs (PIMFIs) are in the form of wholesale and retail lending. The RMDC, Sanakisan and First Micro-finance are the three wholesale lending MFIs and they have a target of providing intermediary financial services to the all districts of Nepal but till the date RMDC has 67, Sanakisan has 49 and First Micro-finance has 36 districts coverage of financial services. These institutions have only 10 branches and

269,274 members. Moreover, it has 206,462 borrowers and loan disbursement amount is Rs. 21,938.51 million.

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

Performance of Micro-finance Institutions in Nepal

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

Table 5: Performance of MFIs in Nepal

Rs. Million						
S N	Type of MFIs	AIE	AEE	AOOE	AI	ANP(AN L)
1.	GIMFIs	38.10	29.33	5.80	72.02	(1.56)
2.	PIMFIs	37.07	29.36	8.59	85.11	18.24
3.	WLMFIs	66.44	10.98	7.57	186.35	59.17
Total		141.61	69.67	21.96	343.48	75.84

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

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

The GIMFIs have negative average net profit (Rs. 1.56 million) and PMFIs and WLMFIs have generated high amount of average net profit. The PUGBB and SPGGBB are operating at loss and rest GBBs has positive average net profit. The PIMFIs have

average net profit is Rs. 18.24 million, out of which Chhimek, Nirdhan and Deproc MFIs have Rs. 109.11 million; Rs. 94.95 million and Rs. 70.72 million respectively. The WLMFIs has the highest amount of average net profit among the MFIs, out of which RMDC has the highest (Rs. 107.86 million) and the First Micro-finance has the lowest (Rs. 10.72 million).

Role of MF for Attaining the MDGs in Nepal

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

Micro-finance Policies

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

- Enhance the supply of micro-finance services to the rural and urban poor to suit to their geographical, social and economic diversity.
- Improve for the smooth flow of micro-finance services with or without collateral (group guarantee) to the poor and the destitute by establishing a standard procedure for identifying the target groups.

- The government will provide necessary help to the micro-finance institutions for social mobilization, capacity development, organizational development, restructuring, and also will encourage wholesale micro-credit providers both from public as well as private sectors.
- The government will also integrate micro-finance with various poverty alleviation programs and projects and implement these in a coordinated manner.
- The government will coordinate its activities with the institutions responsible for micro-enterprise development and assist the targeted poor people for their enterprise development.
- The government will establish relations with micro-finance service providing institutions (MFIs) such as Community Organizations (COs), and Savings and Credit Groups (SCGs), by making a legal provision to easily recognize these MFIs.

Government Policies

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

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

The government and regulatory authority are responsible for institutional arrangement, legal framework, support services provision, regulation and supervision for wider expansion of MF services to the target people. The MF services should be focused to

the target people who are really excluded by the formal commercial institutions. The government should develop basic infrastructure and create an appropriate environment to attract private investors to expand their financial services to the remote areas. The government should have a supportive and promotional role to enhance the MF industry that helps to reach financial services to the marginalized and disadvantaged people.

Concluding Remarks

MDGs are complex, multidimensional and ambitious common goals that created special attention to the all developing as well as developed nations for managing the required resources, developing strategy and implementing the project. The MDGs of poverty reduction to the maternal mortality reduction in the context of Nepal have been expected to meet the target till 2015, however, there is high degree of commitment and efforts need to be continued. The sixth and seven MDGs are quite complex and challenging to fulfill.

There is no single intervention program adequate for the achievement of MDGs. Among many intervention programs for achieving MDGs, micro-finance services are one of the best alternatives of financial inclusion and poverty reduction in Nepal. The GIMFIs and PIMFIs have been providing greater access of micro-finance services to the people who have been excluded by the formal financial services. Moreover, they are providing employment opportunities, empowering women and enhancing socio-economic status of the people. Micro-finance intervention programs have been playing supportive role for the achievement of millennium development goals especially reducing poverty and hunger, universal primary education and women empowerment program. So, the government should promote the MF industry for the effective expansion of financial services to the marginalized and disadvantaged people.

References

- Barnes, C., Gary, G., and Richard, K. (2001). Impact of Three Microfinance Programs in Uganda. USAID-AIMS Paper. Washington, D.C.: Management of Systems International.
- Bashyal, R. (2006). Role of Micro-finance in Attaining Millennium Development Goals, The Economic Journal of Nepal, Central Department of Economics, Tribhuvan University, Kathmandu, 29(4), pp. 231-238

- Chan, S. H. and Ghani, M. A. (2011). The Impact of Microloans in Vulnerable Remote Areas: Evidence from Malaysia. *Asia Pacific Business Review*, 17(1), pp. 45-66.
- Cheston, S., and Lisa K. (2002). *Empowering Women through Microfinance*. New York: UNIFEM.
- Hashemi, S., Sidney S., and Ann R. (1996). Rural Credit Programs and Women's Empowerment in Bangladesh. *World Development* 24 (4), pp. 635-53.
- Khandker, S. (1996). Grameen Bank: Impact, Costs and Program Sustainability. *Asian Development Review*, 14 (1), pp. 97-130.
- Khandker, S. (2001). Does Microfinance Really Benefit the Poor? Evidence from Bangladesh. Paper Delivered at Asia and Pacific forum on Poverty: Reforming Policies and Institutions for Poverty Reduction held by the Asian Development Bank, Manila, 5-9 February. Available from: <http://www.adb.org/poverty/forum/pdf/khandker.pdf>.
- McGuire, P. B. and Conroy, J. D. (2000). The Micro-finance Phenomenon. *Asia-Pacific Review*, 7(1), pp. 90-108.
- Ministry of Finance. Economic Survey. Various Issues. Kathmandu: Ministry of Finance.
- Morduch, J. and Haley, B. (2001). Analysis of the Effects of Micro-finance on Poverty Reduction, Canadian International Development Agency. Available from: http://pdf.wri.org/ref/morduch_02_analysis_effects.pdf.
- Mustafa, S., I. Ara, D. Banu, A. Hossain, A. Kabir, M. Moshin, A. Ysuf, and S. Jahan (1996). *Beacon of Hope: An Impact Assessment of BRAC's Rural Development Programme*. Dhaka, Bangladesh: BRAC.
- Nepal Rastra Bank. *Banking and Financial Statistics*. Various Issues. Kathmandu.
- Nepal Rastra Bank (2012). Monetary Policy for Fiscal Year 2012/13.
- Nepal Rastra Bank (2013). *Banking and Financial Statistics*. Monthly Statistics. April, Kathmandu.
- RMDC (2009). State of Micro-finance in Nepal.
- Sebstad, J. and Cohen, M. (2000). Micro-finance, Risk Management and Poverty. Available from: http://www.microfinancegateway.org/files/2468_file_02468.pdf.
- Simanowitz, A. and Walter, A. (2002). Ensuring Impact: Reaching the Poorest while Building Financially Self-sufficient Institutions and Showing Improvement in the Lives of the Poorest Women and their Families. Available from: <http://www.microfinancegateway.org/content/article/detail/3564>.
- United Nations. Human Development Report, Various Issues, New York.
- United Nations. The Millennium Development Goals Report, Various Issues, New York.
- Wright, G. A. N. (2000). *Micro-finance Systems: Designing Quality Financial Services for the Poor*. London: Zed Books.
- Zaman, H. (2000). Assessing the Poverty and Vulnerability Impact of Micro-credit in Bangladesh: A Case Study Of BRAC, World Bank. Available from: www.worldbank.org/html/dec/publications/workpapers/wps2000series/wps2145.pdf.

Appendix 1: Outreach of Nepalese MFIs

S N	Name of MFIs	Number of Districts Covered	Number of Branches	Number of Members	Number of Borrowers	Loan Disbursement (Rs Million)	Members Savings Balance (Rs Million)
1.	PUGBB	6 (6)	31	36,270	30,777	9,357.1 9	85.82
2.	SPGBB	9 (8)	21	19,026	8,830	1,691.4 5	57.84
3.	PAGBB	16 (14)	44	61,932	39,454	11,665. 47	326.15
4.	MPGBB	15 (10)	30	29,979	19,777	5,079.2 4	258.28
5.	MGBB	14 (14)	39	37,944	36,778	7,129.5 1	268.96
GBB Total		60 (52)	165	185,151	135,616	34,922. 86	997.05
6.	Nirdhan	40 (40)	105	187,382	121,860	20,141. 55	1,179.57
7.	Deprosc	25 (25)	54	77,230	56,690	7,665.3 3	393.18
8.	Chhimek	75 (34)	61	171,940	135,220	16,890. 75	2,123.48
9.	Swablam ban	43 (43)	102	155,119	106,071	18,936. 12	1,114.76
10	Nerude	15 (15)	39	65,810	50,423	6,177.0 8	358.59
11	Naya Nepal	5 (5)	6	3,847	3,383	357.36	29.72
12	Summit	10 (4)	8	11,306	9,164	830.17	76.21

13	Sworojgar	3 (3)	8	11,599	8,866	614.79	58.60
14	Nagbeli	3 (2)	4	4,731	3382	297.46	19.87
15	Kalika	5 (5)	8	5,731	3530	267.66	25.03
16	Mirmire	10 (3)	3	2,313	1452	57.49	3.50
17	Janautthan	10 (5)	3	2,868	1491	90.02	9.00
18	Mithila	3 (3)	3	1,977	1904	188.20	7.11
19	Womi	11 (2)	3	854	556	12.22	1.68
20	Lax	9 (9)	9	3,683	1728	60.71	7.13
21	ILFCO	10 (2)	1	934	850	48.75	3.93
22	Mahila	2 (2)	1	234	29	1.01	NA
23	Vijaya	4 (4)	4	222	10	0.36	NA
24	Kissan	10 (1)	1	1,401	286	13.68	NA
25	Clean Village	10 (1)	1	32	11	0.73	NA
Private MF Banks		---	424	709,213	506,906	72,651.44	5,411.36
26	RMDC	75 (67)	1	0	77	8,083.67	0.00
27	Sanakisan	75 (49)	8	269,274	206,308	12,633.	0.00

.						04	
28	First MF	75 (36)	1	0	77	1,221.8	0.00
.						0	
Wholesale Lending		---	10	269,274	206,462	21,938.	0.00
Total		---	599	1,163,638	848,984	129,512	6,408.41
						.8	

Source: Banking and Financial Statistics, NRB, Monthly Statistics, April 2013

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

NA means not available.

Trade policy, Liberalization and Customs

*Dr. Suman Kumar Regmi**

Abstract

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

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

Introduction

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

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

* The writer is associated with Trade and Export Promotion Centre-ED

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

Trade taxes and customs duties in world context

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

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

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

It is remarkable that one clear effect of the lower tariffs resulting from the WTO has been to lower tax revenues. Taxes on trade and customs duty are particularly important in the least developed countries. A change in trade policy does not reduce the need for

revenues in the countries. A significant problem of trade liberalization in many countries has thus been how to recover from other sources the tax revenues lost from tariff reform.

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

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

Trade liberalization and customs

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

The new roles of area can be: reliance on protection based on duties levied on ad valorem basis requires customs authorities to strengthen their valuation activities;

facilitating trade through liberalization means a curtailment in physical inspection; regional integration arrangements make it unstable to initiate inspections based on origins of imports; and thorough reduction of exemptions often leads to a increment in false use of expectation regimes such as, bonded transit and warehousing, making critical to strengthen the monitoring and supervision of provisions.

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

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

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

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

and more trade liberalization becomes a global harmonization through global and regional basis.

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

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

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

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

It is recommended to minimize the tariff structure, in particular reduce average tariffs, limit the number of different tariff levels and avoid tariff peaks.

Customs provisions in Trade policy 2009 and NTIS 2010

Customs Provisions in trade policy

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

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

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

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

Customs Provisions in Nepal Trade Integration Strategy (NITS) 2010

Building a successful competitive export sector in Nepal will require addressing ensuring proper market access and building domestic support institutions. Ensuring proper market access will require Nepalese negotiators to address issues related to non-tariff barriers(NTBs) and related regulatory and business environment issues that may affect Nepalese exports in importing markets. The importance of tariff

negotiations will continue to decline as tariffs shrink for goods and lose their relevance for fast growing service exports. Building domestic support institutions that can create a more friendly business environment and help Nepalese exporters address the challenges of NTBs.

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

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

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

Recommendations and conclusion for tax reform

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

The policies advice in the areas of fiscal, trade, industry and other areas implications of trade and economy liberalization stresses the use of other taxes as a compensating measure.

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

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

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

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

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

References

- Campo,S.S; Simplification of customs procedures; ADB; Nov 1999
- Das,Dilip. K; The SAFTA: Evolution and challenges, MIT international review ,Spring2008 issue
- Dhungana, B.; Indirect Taxation in Nepal; CEDA; Kathamandu; April 1980
- Ebril, L ; Revenue implications of trade liberalization, IMF occasional paper; 1999
- Fox, W.F and Melntyne; Globalization and tax design in developing countries; Draft 03/ 26/03
- Gill J.B; Developing an integrated strategy to tackle corruption in customs
- IUCN; Nepal's Flora and Fauna in the current CITES lists; Nepal 1995
- Keen, Michael(Editor); Changing customs, challenges, and strategies for the reform of customs administration ; IMF 2003
- Khanal,D.R; Fiscal impact of Nepal's WTO membership from human development perspective; Report submitted to multilateral trade integration and human development in Nepal;Dec.2004
- Khadka, R; The Nepalese Tax system; Sajha Prakashan;Lalitpur; Nepal;2000
- Mikuriya, .K; Trade and transport facilitation –building a secure and efficient environment for trade; UNCTAD XI Brazil, june 2004
- Ministry of Finance; Budget speech of different years; Kathamndu
- Ministry of Finance; Economic Survey of different years;Kathmandu
- Minstry of industry.commerce and Supplies; Nepal Trade Competitveness study ; March 29, 2004
- Ministry of Commerce and supplies; Trade Policy ;2009; Kathmandu, Nepal
- Ministry of commerce and Supplies; Nepal Trade Integration Strategy 2010; Kathmandu
- Nepal Gazette; Customs Act and Regulation ; Kathamndu
- Rajkamikar , P.R; Implementation of the WTO customs valuation agreement in Nepal Revenue Administration Training Centre; Different issues of Rajswa(The Nepalese journals of Public Finance and Development); Kathmandu
- Shrestha, P.M; Trade facilitation initiatives in Nepal; Ministry of Industry, Commerce and Supplies; Nepal
- Singh R.M; For effective customs administration ; The Rising Nepal, 26,Jan.1999; Kathmandu

Websites

- www.southasia.oneworld.net/article/view
- www.cbec.gov.in/customs/csmanual
- www.commerce.gov.pk/safta
- www.cuts-international.org
- www.fiscalreform.net
- www.globaltariff.com/aboutthetariff
- www.globaltariff.com/importanceofclassification
- and other web sites