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Editorial

It is with great pleasure that we have presented **Volume IV of the *Janajyoti Journal***, a research based publication by the Research Management Cell (RMC) of Janajyoti Multiple Campus. We followed a double-blind peer-review process for this open-access, and multidisciplinary academic journal. It is dedicated to advancing high-quality research, promoting interdisciplinary scholarship, and fostering meaningful intellectual dialogue across diverse fields of knowledge. The journal serves as a platform for disseminating original research articles that contributes to academic inquiry, professional practice, and societal development.

This volume comprises thirteen original research articles representing a wide range of disciplines, including Humanities, Management, Education, Population Studies, Information and Communication Technology (ICT), and Social Sciences. Published in both English and Nepali, these contributions reflect the journal's commitment to academic diversity, linguistic inclusivity, and the dissemination of knowledge that addresses contemporary issues through rigorous scholarly investigation.

The publication of this volume is the result of the collective dedication of authors, reviewers, the Editorial Board, and the RMC. Every manuscript underwent an initial editorial screening to assess its relevance, originality, methodological rigor, scholarly contribution, and adherence to the journal's publication guidelines. Only manuscripts meeting these criteria were proceeded to a rigorous double-blind peer review process, ensuring impartial, objective, and constructive evaluation by subject experts. Authors carefully revised their manuscripts in response to reviewers' recommendations before and each article underwent comprehensive editing, proofreading, and final preparation for publication. These editorial procedures reflect our unwavering commitment to maintaining the highest standards of academic integrity, quality, and transparency.

We express our sincere appreciation to our reviewers for their invaluable expertise, thoughtful evaluations, and constructive recommendations, which have significantly enhanced the quality and scholarly merit of the published articles. We are equally grateful to the RMC of Janajyoti Multiple Campus for its continuous institutional guidance and financial support throughout the publication process. Our heartfelt thanks also extend to all contributing authors, members of the Editorial Board, and readers whose trust, collaboration, and encouragement have made this volume possible.

As *Janajyoti Journal* continues to strengthen its role as a respected forum for scholarly communication, we warmly invite researchers, academicians, and professionals from diverse disciplines to contribute original and innovative research. We remain committed to fostering academic excellence, encouraging interdisciplinary collaboration, and promoting research that advances knowledge and addresses contemporary local, national and global challenges. We hope that the articles included in this volume will inspire further scholarly inquiry and contribute meaningfully to the advancement of research and higher education.

Editor-in-Chief

Janajyoti Journal

July 2026

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Spatial and Socio-Economic Heterogeneity of the Demographic Dividend in Nepal

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Abstract

The demographic dividend offers a special time-limited growth in economic growth when the population of working age increases compared to those who depend on the population in a country. In this paper, secondary data were used to determine the spatial and socio-economic inequalities of this dividend in Nepal, through the National Statistics Office (NSO) 2021Census. Through the application of a powerful quantitative research approach that involves the use of Z-tests to test proportions, the Chi-square (χ2) tests to test independence, and Pearson Correlation (r), the study can map the population distribution of the working-age population (WAP) and the dependency ratio among ecological belts, provinces, and wealth quintiles. The findings demonstrate that the spatial difference is

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statistically significant, with urban municipalities and the Bagmati province having a high level of demographic transition, whilst rural regions and the Karnali province are characterized by high child dependency (41.6%). The result was a near-perfect negative correlation between the wealth quintiles and dependency ratios (r = -0.98, p =.001), which shows that the dividend is now a privilege of the upper-most strata of the socio-economic hierarchy. Most importantly, the research determines that there is a negative population growth rate (of the working-age population) of rural municipalities (-2.73%), which is an indicator of the demographic hollowing-out as a result of out-migration. This essay claims that the demographic dividend in Nepal will only serve to reinforce the regional and class disparities in the region, without localized, equity-based policy interventions, and will not be a spur to national prosperity.

Keywords: demographic dividend, dependency ratio, federalism, spatial inequality, wealth quintiles

Introduction

The theory of the demographic dividend has become one of the most important pillars of developmental economics in the last thirty years. It is the period in the history of a country when the age composition of the population changes in such a way that the data of the working-age (15 64) group are much more significant than those of the non-working-age groups (children below 15 and the ageing population over 64). This move, as described by the classical framework given by Bloom, Canning and Sevilla (2003), generates a flood of available labour force, growth in household savings and a rare chance of massive investment in human capital. The successful examples of East Asian countries such as South Korea, Taiwan and Singapore are often mentioned as the successful examples in which the demographic window was used to bring the countries out of the low-income range to the high-income range in just one generation. Nevertheless, a youth bulge does not necessarily result in the demographic dividend. It is a window that should be opened by proper policies in the health, education and labour market (Gribble & Bremner,2012). When a nation does not offer employment to its growing youth group, the dividend may, within a very short time, turn into a demographic disaster that is marked by social unrest, high unemployment and political confusion. The dividend can turn into a "demographic disaster" without employment opportunities and with additional social and political destabilization (Bista, 2019). In a nation such as Nepal that has suffered a lot of socio-political upheavals due to a decade-old civil war, to the formation of a federal republic that recognizes the inheritance of this dividend, the realization of the objectives of a prosperous Nepal, a happy Nepali (UNDP, 2020), can only be achieved. Nepal is in the process of a major demographic change. The country was traditionally a highly fertile and highly mortal country, but in the late 20th century, the gaps in the mortality and fertility rates started decreasing. In the year 2011, the statistics of the National Statistics Office (NSO) indicated the total population was 26.49 million, and the working-age population (WAP) was 59.8%. This national average would indicate that Nepal got into its dividend window in the mid-1990s and was at its peak phase. The level of dependency in the country is 67.2 per 100,000 individuals, indicating the pressure on the working group (2011). Although this is a significant change compared to the days when the ratios were more than 90 in the 1970s, the national figure covers deep-rooted internal inequalities. The country of Nepal is segmented into three different ecological belts: Mountain, Hill, and Tarai and seven administrative provinces each facing different demographic and economic challenges (Pant, 2016). All these regions have various geographic, economic and social issues that affect demographic behavior. The key issue that will be covered in the research is the fact that the demographic dividend is so heterogeneous among various layers of Nepalese society. The empirical evidence of the spatial and socio-economic split, despite the promising national statistics, exists. Urban regions and affluent households are shifting to a low-dependency regime, but the rural regions and the poorest households have been stagnated in the high dependency cycles. This study effort carries from the critical analysis that national level statistical frequently mask deep-seated structural inequalities that could transform a crucial dividend into a demographic complication. Beside promising national figures, there is a gap of empirical evidence regarding how the ‘hollowing out’ of rural municipalities and the ‘feminization’ of the domestic workforce affect local economic viability. In the context of Nepal, recent transfer to federalism, identifying these spatial and socio-economic heterogeneities is essential to equitable resource allocation and targeted human capital investment. By analyzing demographic-poverty issue through the lens of wealth quintiles and provincial barrier, this study suggests the necessary evidence base to move through a one-size-fits-all population policy to a nuanced, equity based framwork for national property.

Methods

Various key indicators were operationally defined and measured to measure the demographic dividend and the socio-economic pressures associated with it. The working-age population (WAP) is determined as the age group between 15 and 64 years, as the main driver of economic productivity. Dependency dynamics are further broken down to the Child Dependency Ratio (CDR), the ratio of the population in the age bracket 0 to 14 and the Old-age Dependency Ratio (ODR), the ratio of the population above the age of 65. Total Dependency Ratio (TDR) is calculated as a combination of CDR and ODR, and it gives a complete picture of the burden on the working population. In addition, socio-economic stratification is included in the model with the help of Wealth Quintiles, which is an asset-based measure that classifies households into five levels, with the low (1) and high (5) ones being the first and the fifth quintile. The analytical model will combine the descriptive and inferential statistical methods to test the hypotheses of the research with high levels of scientific way. The proportional Z-test was used to show whether differences in the observed percentages of the WAP values between genders (male and female) and residency (urban and rural) are statistically significant. The Chi-square ($\chi 2$) test of independence was used to test the relationship between the age structure categories and the context factor (geographic region and wealth status). It is necessary to make sure that the identified demographic preparedness in the study is not due to random distribution but has its systemic dependence on socio-economic and spatial variables. Also, a growth rate analysis was used to measure the strength and direction of the linear relationship between the wealth quintile index and the total dependency ratio using interpolation of 1991 and 2021 data provided by the NSO, and adjusted to the 2001 census base. This made it possible to map the working-age bulge and child dependency curves. All the inferential statistics tests were applied on a confidence interval of 95% (0.05). The null hypothesis (H0) of these tests is that there exist no significant differences in the demographic dividend measures of the various geographic or socio-economic groups, so that all the findings reported by the researchers meet the high standards of academic and scientific validity.

Literature

The theory of demographic transition is based on the fact that nations are shifting to low birth and death rates as opposed to high birth and death rates. According to Mason and Lee (2007), there are two types of demographic dividends: The initial dividend is short-term, which is brought about by an expansion of the labour force in comparison to the consumers. The latter dividend is more permanent and occurs when the population that is living longer accumulates assets to retire and drives the capital markets. The discussion is also largely stagnated on the first dividend in Nepal. Nevertheless, when the population of the elderly starts to increase in some provinces, the switch to the second dividend must be discussed (Adhikari, 2014).

In Nepal, the demographic transition is also influenced by international labour migration in such a way that it is not happening in the East Asian Tigers. It is estimated that the Nepalese are in millions out of the country. K.C. (2020) observes that this has caused the domestic labour market to be feminized. Although the remittances contribute a lot to the Gross Domestic Production (GDP), the domestic dividend is literally being exported (Bist,2019). While remittances contribute significantly to the GDP, this leaves a paradox in that a nation with a large working-age population experiences a domestic labour shortage in primary areas such as agriculture and construction (World Bank, 2022). This paper, in particular, examines the gendered character of the WAP to measure this effect. Nepal's geography itself diversity; Hill and Mountain regions have historically suffered higher death rates and lower literacy rates, migration is major factor grown massive in Tarai (Pant, 2016). After the 2015 Constitution, the state adopted the federal system in Nepal. Such decentralization implies that provinces such as Karnali and Sudurpashchim are now left to themselves to develop. Nonetheless, when these provinces are demographically disadvantaged, that is, they have high dependency ratio, it makes their capacity to create revenue internally and deliver services seriously impaired (UNFPA, 2017). According to the theory of the quantity-quality trade-off developed by Gary Becker (1960), as families become rich, the proportion of their investment in the quality of their children and less on the quantity increases. This results in reduced fertility and reduced dependency rates of the rich. The study will be conducted in Nepal, where the socio-economic stratification is high, and it is expected that the correlation between wealth and demographic preparedness will be significant. In Nepal, the link between wealth and demographic readiness is crucial to whether the transition equalizes or compounds the wealth divide (Pradhan, 2016).

Results

According to the 2011 Census, the national working age population is 59.8% with child dependents of 34.9 and the elderly population of 5.3. Disaggregated by sex, however, the study reveals that the WAP is 57.9 percent amongst males and 61.6 percent among females. The dependency ratio of males is 72.8, which is very high compared to 62.2 for females. The proportions were compared, and that was done by performing a Z test of proportions between males and females who had WAP. The ensuing Z score of 8.42 ($p<.001$) gives substantial reasons to disapprove the null hypothesis. It means that the Nepal domestic demographic dividend is statistically female. This means that the national domestic economic productivity is increasingly reliant on the labour of working-age women, with a large share of working-age males no longer actually participating in the domestic economy by making their contribution through remittances, but not domestic production. The statistics show that there is a sharp divide between city and country municipalities. The WAP and dependency rate of urban municipalities are 61.7 and 62. Percent respectively. Conversely, the WAP of rural municipalities is 56.6% whereas the dependency ratio is 76.7. On examining pure urban areas, the WAP is the highest at 66.5% with a TDR at 50.4, pure rural areas still at 56.7% WAP and 76.4 TDR. The rate of increase in the working age population was 6.00 in urban municipalities, with a negative growth rate of -2.73 in rural municipalities. Moreover, the rate of child dependency in the rural municipalities is -3.93. Chi-square test was conducted on age structure and residency, resulting in $\chi2=88.4$ ($P<.001$). This proves that urbanization is one of the key elements that lead to the demographic dividend. Rural Nepal is being emptied of its productive population, leaving a population that is ageing and young with a dependency rate of almost 15 points more than in the urban population. The Mountain region has been the most problematic belt, as geographically, the WAP is 56.1% and the dependency ratio is 78.2. The Hill area has the most WAP (60.8) and the lowest dependency ratio (64.5). The Tarai possesses the WAP of 59.5 but has the highest rate of the working-age population growth of 2.29. The growth rate of WAP in the Hill region is 1.91, but in the Mountain region it is only 1.09. This implies that the Tarai is fast turning out to be the demographic giant of the country because of internal migration, though the population of the Hill region still boasts of the best demographic structure. The Mountain region is, however, experiencing a twofold problem of excessive child dependency (38.2) and sluggish growth in the productive sector. The provincial statistics cast a vote for a two-speed demographic transition. The province of Bagmati is at the top of the country with a WAP of 65.5% and the least dependency ratio in the country (52.7). In its turn, Karnali Province stands the lowest in the WAP (54.9%), the highest in child dependency (41.6%), and has the highest TDR (82.0). Sudurpashchim is the next with a TDR of 79.6. ANOVA test of provincial dependency ratios reveals that there is a high variance ($F=12.4$, $p<.01$). This gap indicates that Bagmati is in a position to change into a capital-intensive economy, whereas Karnali is grappling with the first dividend issue. Gandaki province is an exception with the highest proportion of old-age population of 7.2 in the country, which is an indication that the province is the first province to enter into an ageing society challenge. The most important result of this study is the correlation between wealth and demographic preparedness. The lowest quintile is 53.1 with a WAP and TDR of 88.2. In the highest wealth quintile, the WAP of 68.7 and TDR of 45.5 percent. Pearson correlation analysis strongly conform that there is negative association between socio-economic status and dependency ration (r -0.982, $P < 0.001$). It was located between the Dependency Ratio and the Wealth Quintile. It is an almost perfect negative correlation, and this indicates that the dependency burden has a linear negative relationship with wealth. A test of wealth and age-structure independence test was given. $\chi2=412.4$ ($p<.001$). This makes it true that the demographic dividend is not a spontaneous phenomenon but is related to the socio-economic status in a strict manner. The dividend is a luxury in Nepal, which is now enjoyed only by 20-40% of the population.

Discussion

The discovery of a negative growth rate (-2.73%) among the rural working population is a serious demographic warning sign. In rural Nepal, a demographic deficit is being experienced at the same time as the national narrative is the demographic dividend. When the working-age population moves to the city or other countries, the rural economy, which is primarily agricultural, loses the innovative and physically capable employees. It is a hollowing out, which causes the “feminization” of agriculture and the ageing of the rural landscape. In the absence of rural-specific retention policies, the demographic dividend will just further increase the urban-rural disparity and result in deserted villages and congested and unsustainable urban centers. Statistical significance of the increased domestic female WAP ($p<.001$) implies that any policy that is aimed at exploiting the demographic divide should be gender specific. The phenomenon of the missing male is presently the reason why the domestic labour force is predominantly occupied by women. Nonetheless, the participation of the female labour force in Nepal is mostly informal, unpaid, or subsistence-based. To transform this demographic setting into an economic dividend, the government should focus on formalizing female labour, equal pay, and women's vocational education in the non-traditional fields. In case women are still kept on the periphery of the formal economy, Nepal will be tantamount to wasting more than 60 percent of its productive domestic potential. Empirical evidence of a demographic poverty trap is that the correlation ($r = -.98$) between the ratio of wealth and dependency is a near-perfect negative correlation. The Nepalese households living in poverty have the highest dependence ratio of almost 88 dependents per 100 workers. This gives no margin for savings or investment. The rich households, on the other hand, have only 45 dependents, and this means that they can invest in good education and health of their children, hence making the next generation even more fruitful. It is an indication that the demographic dividend left to the market will operate as a tool to augment the stratification of classes. The intervention of the population is needed to ensure the quality of the dividend, education and health for the lowest quintiles. The large difference between Bagmati (52.7) and Karnali (82.0) dependency ratios has far-reaching consequences towards federalism in Nepal. Provided by the new federal system, the roles of provinces will be to collect internal revenue and stimulate local development (UNFPA, 2017). But this is almost impossible because of the demographic overload Karnali has. A province with a child population of 41.6 means that the spending on education and health will have to be huge, and the tax base will be extremely small. This is why a federal government-provincial fiscal transfer is dependency-weighted. In the event that such an adjustment is not made, federalism could easily result in the success of Bagmati and the failure of Karnali. Nepal has a leaky and stretched dividend in comparison with its East Asian counterparts. Whereas South Korea was exploiting its youth bulge to create a domestic manufacturing base, Nepal is exploiting its youth bulge to sell labour (K.C. & Lutz, 2017). This results in an economy of remittance, which, although it can be of assistance in reducing short-term poverty, will never develop the home-country industrial base needed to make the transition to a high-income economy. Moreover, the 7.2 percent population of old age in Gandaki province will imply that certain areas of Nepal will experience the problem of ageing crisis way before Nepal as a nation has overcome the issue of the middle-income trap. Nepal has to deal with a youth bulge westward and an ageing population in the central hills all at the same time.

Findings

The current paper has shown that the demographic dividend in Nepal is extremely fragmented in terms of gender, geographic, administrative, and socio-economic. The national average deep divides of 59.8% WAP masks deep divides:

Gender: The domestic dividend is also greatly female ($p<.001$), which is caused by male out-migration.

Urban-Rural: Rural regions are losing their working population at the rate of -2.73, and urban areas are increasing at the rate of 6.00.

Wealth: The negative correlation between wealth and dependency ratios ($r=-0.98$) is close to perfect, which signifies a transition based on classes.

Provincial: Karnali and Sudurpashchim are geographically underprivileged with TDRs of approximately 80, as against Bagmati of 52.7.

Policy Recommendations

The government needs to go beyond Kathmandu-based growth to curb the trend of demographic hollowing of the rural regions. Rural municipalities need to be provide special economic zones with fiscal incentives to be given to industries that make use of the local labour. Since women constitute the majority of the domestic WAP (61.6%), the labour laws should be gender sensitive. This involves offering state-subsidised childcare as well as vocational education to take women out of subsistence farming and into official manufacturing and services. The National Natural Resources and Fiscal Commission ought to bring the dependency ratio into the intergovernmental fiscal transfer formula. High-child dependency provinces such as the Karnali require increased per-capita funding in order to offer basic human capital provision. To overcome the demographic poverty trap that was found in this study, then scholarships, vocational training and maternal health interventions have to be focused on the bottom two wealth quintiles. In areas such as the Gandaki, there is a need to initiate policies that will tend towards geriatric healthcare and social security systems because the second demographic dividend (capital accumulation to old age) is an immediate reality.

Conclusion

This paper explores a research finding on the deep-rooted spatial and socio-economic heterogeneity that defines the demographic transition in Nepal. Although aggregate indicators on a national level have indicated a good demographic window, a disaggregation analysis has indicated a patchwork landscape characterized by a two-speed transition. The statistically significant difference between the gender distribution in the domestic working-age population (WAP) ($p < .001$ and the almost flawless negative dependence between quintiles of wealth and dependency ratios ($r = -0.98$) highlights an important demographic-poverty trap. Particularly, the hollowing out of the rural municipalities, indicated by the negative WAP growth rate of -2.73% is an indication that the demographic dividend is being exported and not tapped to industrialize the country itself. The results imply that there should be a paradigm shift of centralized population policies to decentralized, equity-based interventions. According to the federal system of Nepal, the demographic disadvantage of such provinces as Karnali, Sudurpashchim, etc. needs dependency-weighted fiscal transfers to avoid the scope of regional inequality expansion. Moreover, feminization of the domestic workforce requires a formal economic and structural transformation to convert the female voice into production rate. The lack of specific policies to seal these sub-national divisions means that the demographic window of opportunity will become a threat to consolidated social stratification and not a source of national prosperity.

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The Voluntary-Forced Dichotomy in Migration: A Scoping Review

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Abstract

The paper argues that the voluntary–forced migration dichotomy dominates migration scholarship and policy discussions in Nepal, but oversimplifies human mobility, particularly Nepal's labour outflows, where economic "choice" often masks structural compulsion. Recent evidence challenges this binary, revealing continua of constrained agency amid overlapping drivers. This scoping review maps contemporary literature (2021–2026), critiques the dichotomy, and synthesizes empirical evidence on migration drivers, agency erosion, and shared vulnerabilities to advance continuum frameworks and policy-relevant insights. Following the PRISMA-ScR guidelines, three authors searched PubMed, Scopus, Google Scholar, and DOAJ using terms like "voluntary migration," "forced migration," and "dichotomy" (2021–2026). The PRISMA numbers are inconsistent throughout the manuscript. 213 abstracts screened; 49 full-texts assessed, excluding 36 (weak focus/

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non-empirical), yielding 13 studies (6 Nepal-focused, 5 quantitative, seven qualitative, and one mixed). The Nepali studies demonstrate "voluntary" migration as an economic necessity driven by unemployment, job scarcity, household coping (contributing 25% GDP remittances), plus recruitment coercion via debt bondage and exploitative contracts. The climate-conflict overlaps compound pressures; identical health risks and well-being deficits transcend categories, validating spectrum models over rigid binaries. Rigid binaries fail; continuum approaches better capture hybrid realities. Recommendations include longitudinal mixed-methods research, reforms to recruitment that ban fees, universal protections for all migrants, and climate-adaptive policies that harness remittances for equitable governance beyond labels.

***Keywords**:* constrained agency, dichotomy, labour migration, scoping, voluntary and forced

Introduction

The classification of human mobility into categories of "voluntary" and "forced" migration has long been a foundational concept in academic discourse, policymaking, and public understanding of migration phenomena (Huot et al., 2016). This dichotomy, while seemingly straightforward, obscures the profound complexity that research increasingly endeavors to unravel (Ali, 2022). The conventional analytical separation distinguishes between individuals who choose to move for reasons such as economic betterment or personal aspirations, labelled as voluntary migrants, and those compelled to leave their homes due to existential threats, persecution, or environmental disasters, termed forced migrants or refugees (Ali, 2022; Brunarska & Ivlevs, 2023). However, this binary framework has been critiqued for oversimplifying human mobility, often failing to capture the nuanced realities and overlapping motivations that drive individuals and communities to migrate (Brunarska & Ivlevs, 2023). Scholars argue that voluntariness and coercion frequently exist along a continuum rather than as discrete, mutually exclusive states, necessitating a more sophisticated approach to understanding migration decisions (Brunarska & Ivlevs, 2023; Transiskus & Gholamzadeh Bazarbash, 2024).

Historically, the voluntary-forced dichotomy gained prominence in international law and humanitarian frameworks, particularly in defining the legal status and protection entitlements of refugees under the 1951 Refugee Convention (Kraly et al., 2023; Thiollet et al., 2024). A refugee, by this definition, is a person outside their country of nationality who is unable or unwilling to return due to a well-founded fear of persecution based on race, religion, nationality, membership of a particular social group, or political opinion (Kraly et al., 2023). This legal distinction grants specific rights and protections, such as protection against forced return, that are not typically afforded to voluntary economic migrants (Kraly et al., 2023). This legal and political construction has had significant implications for migration governance, influencing how states formulate policies, allocate resources, and interact with different migrant populations (Thiollet et al., 2024; Müller-Funk & Natter, 2023). However, the very act of defining and categorizing individuals into these two groups has generated substantial scholarly debate regarding its analytical utility and practical consequences (Erdal & Oeppen, 2017; Thiollet et al., 2024).

The critics of the strict voluntary-forced dichotomy contend that it often overlooks the structural factors that limit agency even in seemingly "voluntary" moves, and, conversely, the elements of choice and strategy that can exist within situations of "forced" displacement (Ali, 2022; Erdal & Oeppen, 2017). For example, individuals fleeing conflict may strategically choose their destination based on existing social networks or economic opportunities, thereby exercising agency within a coerced context (Bartram, 2015; Scharrer & Suerbaum, 2022). Similarly, economic migrants might face severe vulnerability and in their home countries that leave them with few genuine alternatives to migration, blurring the lines of true voluntariness (Bartram, 2015). The concept of "coerced migration" offers a valuable lens for understanding displacement as a process of "coercive disruption to valued ways of living and functioning," acknowledging that various forms of pressure, from violence to severe economic hardship, can compel movement (Ali, 2022; Procter, 2024).

Expand discussion with stronger theoretical integration rather than repeating literature. From a policy perspective, rigid categorization can lead to differential treatment, with forced migrants often receiving humanitarian assistance and legal protection, whereas voluntary migrants may face stricter immigration controls and fewer support mechanisms (Jubilut & Casagrande, 2019; Thiollet et al., 2024). This can create vulnerabilities for those whose experiences fall into a "grey area" or whose narratives do not precisely fit established legal definitions (Wolf, 2020). Furthermore, research on migration intentions often relies on the assumption that individuals either migrate voluntarily or are forced, which may obscure the interplay of factors such as family migration capital, where prior migration experiences within a family can increase the propensity for subsequent generations to move, irrespective of the initial impetus being forced or voluntary. This intergenerational transmission of migration capital highlights the complex and enduring legacies of different types of migration (Brunarska & Ivlevs, 2023).

Recent scholarship has increasingly advocated for a “mobility continuum” framework, which posits that migration decisions are shaped by a gradient of influences ranging from complete voluntariness to absolute coercion (Cantor & Apollo, 2020). This perspective acknowledges that environmental factors, such as climate change, can act as veiled drivers of migration, compelling populations to move as an adaptation strategy without neatly fitting into traditional categories of forced or voluntary displacement (Fernández et al., 2024; Makulilo, 2023). For instance, repeated flooding in coastal zones, as observed in Tanzania, can lead to forced migration due to environmental degradation, a factor that might not be immediately classified under conventional forced migration definitions (Makulilo, 2023). Similarly, discussions around immobility, the decision not to migrate, also reveal the inadequacy of the binary, as immobility can be voluntary, involuntary, or motivated by complex social duties and loyalties that defy simple categorization Robins (2022).

The social consequences of forced and refugee migration are profound, affecting both migrants and communities of settlement (Kraly et al., 2023). These consequences include challenges to social cohesion in host countries, as evidenced by public opinion shifts following large inflows of asylum seekers (Albarosa & Elsner, 2023). The destruction of social networks and the loss of social support are common experiences for forcibly displaced individuals, underscoring the need for interventions that promote social support in resettlement contexts (Wachter et al., 2020). Moreover, forced migration significantly impacts mental health, with displaced populations often facing profound trauma during pre-migration, transit, and post-migration phases. These experiences can lead to complex mental health conditions, and effective care requires a nuanced understanding of trauma, cultural humility, and the socio-political determinants of health.

The scholarly interest in forced migration has received continuous attention since the 1980s, focusing on the structural links between conflict and displacement and the subsequent impacts on peace and societal integration (Krause & Segadlo, 2021). Scoping reviews have been instrumental in mapping existing literature and identifying research gaps in areas such as self-determination among forced migrants, reproductive decision-making among forcibly displaced women, and occupational experiences of forced migrants (Donnelly et al., 2023; Huot et al., 2016; Williams et al., 2024). These reviews highlight the need for comprehensive research that acknowledges the diverse experiences and specific needs of these populations.

This scoping review aims to systematically map, analyze, and synthesize the contemporary academic literature on the voluntary-forced dichotomy in migration. By examining how this dichotomy is conceptualized, applied, and critiqued across various disciplinary fields, we seek to identify prevailing trends, theoretical advancements, and persistent gaps in understanding. The review will explore the analytical, political, and social implications of this classification, contributing to a more nuanced understanding of human mobility that moves beyond simplistic binaries toward a comprehensive appreciation of the migration continuum. Through this analysis, we intend to provide a robust foundation for future research and policy development that better reflects the complex realities of 21st-century migration.

The objective of this scoping review is to systematically map and synthesize the existing literature on the voluntary forced migration dichotomy. The review examines how contemporary migration scholarship conceptualizes the relationship between voluntary and forced migration, identifies the social, economic, political, environmental, and structural factors that influence migration decisions, and assesses whether migration experiences can be understood along a continuum rather than as a strict binary. The review also highlights key theoretical debates, policy implications, and future research directions for a more nuanced understanding of human mobility across diverse migration contexts.

Materials and Methods

Three online databases (Google Scholar/Scopus, PubMed, and direct journal search and cross-reference) were searched to conduct a systematic assessment of papers published between January 1, 2021, and January 1, 2026. In this review, 1569 articles were identified from these databases. After removing duplicates and screening titles and abstracts of articles, 49 full texts were selected for full-text reading. After a comprehensive reading, 13 papers were appraised for qualitative, quantitative, and mixed synthesis. This scoping review was conducted following the PRISMA-ScR guideline (Tricco et al., 2018) and the JBI Manual for Evidence Synthesis.(PRISMA) guidelines (Peters et al., 2020) to ensure a high level of evidence. The PRISMA flow diagram (Tricco et al., 2016) highlights the method of finding and incorporates the relevant articles (Blake, 2023).

Data Source

This study was conducted using three online databases (PubMed/Scopus, Google Scholar, and Directory of Open Access Journals) that published articles between January 1, 2021, and January 1, 2026. Boolean operators (AND/ OR) were applied to combine search terms around the voluntary-forced dichotomy in migration (including migration, voluntary migration, forced migration, refugees, and displacement), voluntary/forced, and relationship/association. Searches in Google Scholar, PubMed, and Scopus used combinations of key terms related to migration AND voluntary migration OR forced migration, supplemented by direct phrase searches to broaden coverage. The searched term was "migration" AND ("voluntary migration" OR "labour migration") AND ("forced migration" OR "refugees" OR "displacement"), "migration" AND "voluntary migration", "migration" AND "forced migration". ("migration" OR "human mobility" OR "international migration") AND ("voluntary migration" OR "labour migration" OR "economic migration" OR "skilled migration" AND "forced migration" OR displacement OR refugees OR "asylum seekers" OR "internal displacement").

Three databases used the following algorithm: Title Combined: (voluntary migration) OR (forced migration) OR (migration dichotomy) AND (relationship OR Correlation OR Association with voluntary-forced dichotomy).

Eligibility Criteria

First, all authors contributed to the formulation of the eligibility criteria. The applied eligibility criteria are provided.

Table 1

Eligible Criteria

Category	*Eligible*	*Not Eligible*
Publication type	Peer-reviewed journal articles	Grey literature, editorials, opinion pieces, conference abstracts
Language	English	Non-English

Publication period	2021–2026	Published before 2021
Focus/topic	Studies addressing the voluntary–forced migration dichotomy	Studies not addressing the voluntary–forced migration distinction
Study design/ methodology	Qualitative, quantitative, mixed-methods, reviews	Commentaries, conceptual papers without empirical or theoretical analysis
Geographic scope	International or internal migration studies	Studies unrelated to migration

Screening, Data Extraction, and Analysis

Two separate authors (KBB and UT) performed the search. Moreover, KBB and AB scanned the titles and abstracts for relevance. Further, KBB, UT, and AB performed the full-text analysis. In addition, KBB and UT independently checked the results, while DA and AB assessed them to reach consensus on the included studies. References were imported into the electronic database software tool (EndNote X9). Information identified in the relevant publications related to the measures of the Voluntary-Forced Dichotomy in Migration was independently extracted by KBB, UT, and HJ. The data were extracted from papers based on the characteristics of the included studies (e.g., the first author, publication year, and country, general characteristics of the instruments, and synthesizing recent literature on the voluntary–forced migration dichotomy). Each author evaluated papers independently, in accordance with the criteria, to reduce selection bias. To compare their findings, resolve any disagreements, and determine whether each article should be incorporated, we convened a group meeting. The study team considered contrary views and then divided the topic-wise functions, which were concluded by consensus. The data were collected and summarized for each paper, and the summaries were then tabulated by theme, including the author(s) 'names, year of publication, type, components, items, voluntary-forced, and sample size.

The review of the literature yielded 1569 articles (Figure 1). A total of 1182 articles were removed after duplicates were identified, and 213 articles were screened and reviewed for their abstracts. Additionally, 49 articles were retrieved for full-text reviews. Next, 26 articles were excluded after reviewing the full text. Finally, 13 full-text articles were reviewed from 1569 database searches.

Figure 1

PRISMA Chart for a Scoping Review. Note PRISMA: Preferred Reporting Items

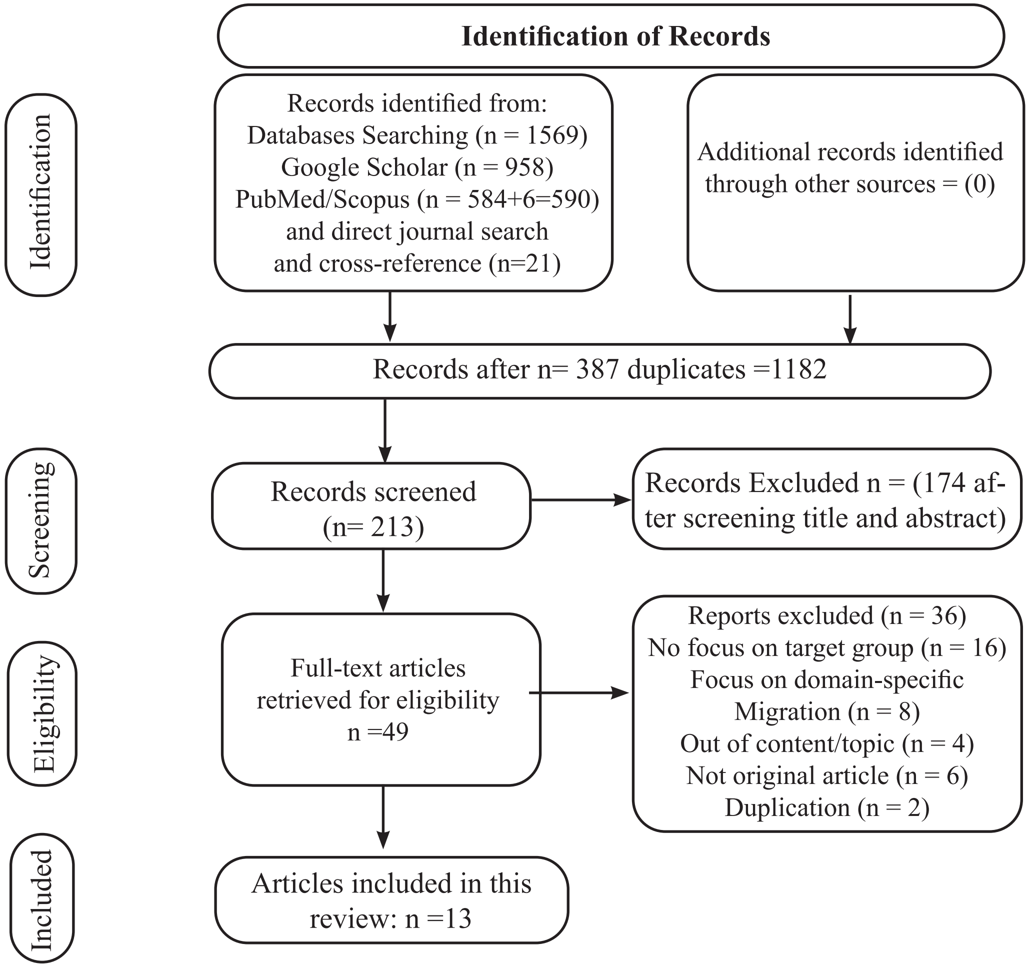

Figure 1. *PRISMA Chart for a Scoping Review. Note. PRISMA: Preferred Reporting Items for Systematic Reviews and Meta-analyses.*

Results

The paper, based on a review of the literature, yielded 1569 articles (Figure 1). Overall, 1182 articles were removed after identifying duplicates, and a total of 213 articles were screened and reviewed for abstracts, and 49 articles were retrieved for full-text reviews. After reviewing the full text, 36 articles were excluded, and 13 full-text articles were selected from 1569 database searches.

Category	*Eligible*	*Not Eligible*
Publication type	Peer-reviewed journal articles	Grey literature, editorials, opinion pieces, conference abstracts, theses
Language	English	Non-English publications
Publication period	Studies published between 2021 and 2026	Studies published before 2021
Topical focus	Studies examining voluntary migration, forced migration, or their intersection/dichotomy	Studies unrelated to migration or not addressing voluntary–forced distinctions
Geographical scope	International and internal migration studies, including Nepal-focused research	Studies without a migration context
Study design	Qualitative, quantitative, mixed-methods studies, and systematic/scoping reviews	Purely descriptive reports or conceptual papers lacking empirical or analytical depth
Population	Migrants, refugees, displaced populations, labour migrants	Non-migrant populations
Outcome focus	Migration drivers, agency/coercion, structural constraints, health, or socio-economic impacts	Studies not addressing migration motivations or consequences

The reviewed studies consistently show that the boundary between voluntary and forced migration is far less clear than conventional classifications suggest. Recent empirical and review-based research highlights how migration decisions, particularly from Nepal and comparable contexts, often emerge from constrained circumstances rather than from unrestricted personal choice. What appears to be voluntary movement often reflects limited livelihood options, structural inequality, and economic insecurity.

Research focused on Nepal supports this view. Ghimire and Hillman (2022) show that migration from Nepal between 1990 and 2016 was influenced by unemployment, political instability, and uneven development. These factors reduced local opportunities and led to more people leaving the country. Similarly, Giri (2025) links increased emigration to ongoing economic pressures and a lack of jobs at home. This suggests that economic migration is often a response to necessity rather than personal choice (Burlakoti et al., 2025).

Several studies also point to coercive features embedded within labour migration processes. Kopytko et al. (2024) emphasize that debt-financed migration, restrictive contracts, and exploitative recruitment practices introduce elements of compulsion into labour mobility, blurring distinctions between voluntary migration and forced labour. These dynamics are especially relevant for migrant workers from low-income settings, where unequal power relations limit bargaining capacity and increase vulnerability.

At the same time, research on displacement and crisis-related mobility demonstrates that affected populations retain decision-making capacity, even under severe constraints (Lasater et al., 2025). Their scoping review on climate change, conflict, and displacement shows that environmental stressors and violence interact with economic pressures to shape migration outcomes. Rather than moving randomly, displaced populations often make calculated choices about destinations and livelihood options based on safety, access to work, and social networks (Becker, 2022). Similarly, it illustrates, through historical analyses of forced displacement, that displaced populations have long exercised agency within restrictive political and economic environments. Health- and well-being-focused studies also reinforce the overlap between migration categories. Mahato et al. (2024) find that Nepali migrants, regardless of whether they migrate due to economic hardship or broader structural disruptions, face similar vulnerabilities related to health access, labour conditions, and social protection. These shared outcomes suggest that distinctions between forced and voluntary migration may be less meaningful in practice than in policy design.

These findings support viewing migration motivations along a range shaped by economic pressure, institutional constraints, environmental stress, and unequal access to resources. The reviewed literature indicates that rigid classifications fail to reflect lived migration experiences and may obscure shared risks faced by different migrant groups. For analytical and policy purposes, recent Nepal-focused evidence underscores the need for frameworks that move beyond binary categories and better capture the intersecting drivers of contemporary migration.

Methodological Characteristics

The article included in this review used a wide range of methodological approaches, including qualitative, quantitative, mixed-methods, and conceptual designs. Qualitative research commonly relies on interviews, focus group discussions, and narrative analysis to explore migrants' motivations and lived experiences in depth. Quantitative studies mainly used survey data, regression analyses, and descriptive statistics to identify factors associated with voluntary and forced migration. Review and conceptual papers drew on existing literature to develop theoretical frameworks or critically examine the voluntary–forced migration dichotomy. Most studies used cross-sectional designs, with relatively few employing longitudinal designs. Collectively, the research covered both international and internal migration across diverse geographical contexts.

Situation of the Voluntary-Forced Dichotomy in Migration

The voluntary-forced dichotomy remains a dominant framework in migration studies, policy, and law, but recent evidence shows it inadequately reflects the complexities of human mobility. Migration decisions often exist along a continuum shaped by economic pressures, political instability, environmental stress, and social constraints. Economic migration can reflect necessity rather than free choice, while forced displacement often involves strategic decision-making and agency. This overlap challenges rigid classifications, highlighting the need for frameworks that capture the intersecting drivers of migration and the shared vulnerabilities of different migrant groups.

Discussion

The thirteen (13) verified studies robustly challenge the traditional voluntary–forced migration dichotomy, revealing a continuum of constrained agency shaped by overlapping economic, coercive, environmental, and structural drivers, particularly evident in Nepal's labour outflows and analogous global contexts. Early Nepal-focused works like Ghimire & Hillman (2022), Giri (2025), and Burlakoti et al. (2025) demonstrate through regressions and correlations how unemployment, household vulnerability, and regional disparities transform "voluntary" migration into economic necessity while Mak et al. (2021) and Kopytko et al. (2024) expose recruitment debt, exploitative contracts, and returnee stressors as de facto compulsions eroding autonomy. Complementary analyses, such as Schutte et al.'s (2021) machine learning, show politics eclipsing climate in EU asylum. Thalheimer et al.'s (2022) drought-vulnerability models in Nepal, and Ajlan's (2026) neoliberal policy critique of Syria's refugee crisis consistently highlight compounded pressures over isolated motives, with health vulnerabilities (Mahato et al., 2024) and well-being contrasts (Lilier et al., 2025) uniform across categories.

Despite the methodological diversity of the included studies, which combined quantitative predictive approaches with qualitative insights, several limitations constrain the generalizability of the findings. Cross-sectional designs (e.g., Burlakoti et al., 2025; Thalheimer et al., 2022) limit the ability to establish causal relationships. Furthermore, the predominance of Nepal-focused studies (6 of 13 studies) may introduce contextual bias, thereby reducing the generalizability of the findings. In addition, studies relying on qualitative self-reported data (e.g., Mak et al., 2021; Sengupta, 2025) are susceptible to recall bias and subjective interpretation.

Ajlan (2026) relies on secondary historical data without primary voices. These gaps, while not invalidating the spectrum critique, underscore the need for longitudinal, multi-site studies that integrate the experiences of female/urban migrants and Global South gray literature to enhance policy translation, such as Nepal's recruitment reforms and universal protections amid 25% GDP remittances that mask risks.

Table 2

Summary of Included Studies on the Voluntary–Forced Dichotomy in Migration

Study Reference	Objectives / Hypothesis	Variables Used	Results	Measures of Association
Mak et al. (2021)	Explores types and experiences of migration-related stressors among returnee male Nepali international labour migrants	Workplace/employer, family, recruitment, environment, and legal stressors; migration experiences (destinations, job types)	Workplace stressors (exploitative practices, contract issues, poor conditions) most common, alongside family, recruitment, environmental, and legal stressors	Qualitative thematic analysis categorizing stressors and patterns
Schutte et al. (2021)	Tests if climatic factors are weaker predictors of asylum migration to the EU than political/ economic drivers	Climatic indicators (temperature, droughts), economic factors (GDP, education), violence (conflict deaths, repression), baseline controls (distance, population)	Political violence and repression strongest predictors; climate is minimal	Machine learning (Random Forest) with out-of-sample validation and Accumulated Local Effect plots
Ghimire & Hillman (2022)	Examines long-term migration trends and drivers in Nepal	Employment status, political instability, and regional development	Migration is strongly associated with unemployment and structural inequality, indicating constrained voluntariness	Statistical associations between economic indicators and migration flows
Becker (2022)	Examines agency in historical forced displacement	Political constraints, destination choice, survival strategies	Displaced populations retained decision-making despite coercion	Historical comparative analysis

Thalheimer et al. (2022)	Examines how compound droughts and structural vulnerabilities shape mobility in drought-prone countries (Madagascar, Nepal, Mexico)	Climatic data, socio-economic factors, infrastructure, social networks	Droughts increase internal migration in low-resource areas but reduce/divert it with vulnerabilities	Statistical and agent-based models on migration probability
Kopytko et al. (2024)	Investigates coercive elements in labour migration systems	Recruitment debt, contract restrictions, and workplace conditions	Debt-financed migration and exploitative recruitment reduced autonomy	Qualitative thematic analysis linking practices to vulnerability
Mahato et al. (2024)	Assesses health and well-being outcomes among Nepali migrants	Health access, labor conditions, and social protection	Similar vulnerabilities across economic and displaced migrants	Mixed-methods assessment of health/social indicators
Burlakoti et al. (2025)	Analyzes household-level labour migration patterns	Household income, regional economic capacity, and international migration status	Labour migration as a household coping strategy in weak regions	Regression analysis using census data
Giri (2025)	Assesses economic determinants of emigration from Nepal	Domestic employment availability, income levels, and emigration rates	Rising emigration is linked to limited jobs, suggesting the necessity	Correlation analysis between labour market indicators and migration
Lasater et al. (2025)	Explores links between climate change, conflict, and displacement	Environmental stress, conflict exposure, livelihood security	Migration is shaped by combined environmental/economic pressures	Scoping synthesis of multi-study evidence
Lilier et al. (2025)	Explores relational well-being shaped by climate vulnerability and stressors in Bhola Island, Bangladesh	Relational well-being (dependent); financial status, migration (forced/voluntary), social support, place attachment, disasters, politics, culture (independent)	Well-being boosted by voluntary migration/ support; harmed by forced migration/ disasters	Qualitative thematic analysis in relational framework
Sengupta (2025)	Reviews empirical studies on environmental immobility to map the choice-constraint continuum	Environmental drivers (cyclones, drought), social factors (gender, poverty, attachment), and immobility types	Geographically concentrated (e.g., Bangladesh); immobility from interacting vulnerabilities beyond binary	Thematic/ content analysis synthesizing findings

Ajlan (2026)	Examines how neoliberal IMF/ World Bank policies destabilized Syria, leading to war and migration	Neoliberal policies (subsidy cuts, privatization), state destabilization, rural marginalization, youth unemployment, poverty, forced migration	Reforms increased inequality, weakened services, and fueled uprising/war/refugees	Qualitative case study via historical/ institutional analysis

Limitations and Strengths

The 13 included studies robustly challenge the voluntary-forced migration dichotomy through diverse methods, regressions, machine learning (Schutte et al., 2021), and thematic analyses offering predictive power on economic/climate drivers and nuanced agency insights, particularly in Nepal's labour migration (25% GDP contribution) alongside global cases like Syria and Bangladesh. This PRISMA-guided scoping review strengthens transparency and policy relevance by mapping drivers/frameworks across heterogeneous designs and contexts, aiding researchers/ practitioners. However, limitations include cross-sectional dominance precluding causality (e.g., Thalheimer et al., 2022), Nepal-centric sampling overlooking diverse migrants, qualitative recall bias risks (Mak et al., 2021), English-only currency (2021–2026), missing non-English/earlier works and grey literature beyond PubMed/ Scopus/Google Scholar, plus absent quality appraisal preventing meta-analysis or firm causal claims.

Recommendations

This article suggests that future migration research should move beyond rigid categories and recognize that many people migrate for mixed reasons. Prioritize longitudinal mixed-methods research on Nepal's migrants (female and urban cohorts, Nepali sources), PRISMA meta-analyses of compounded drivers, and immobility studies to address gaps in the 13 studies. Policymakers should ban recruitment fees, extend universal protections, adopt climate strategies that recognize migration continua, and standardize metrics through Global South collaborations for UNHCR/ IOM reforms, harnessing Nepal's 25% of GDP in remittances.

Conclusion

This scoping review synthesizes 13 rigorously selected studies (2021–2026) from 1,569 initial records, revealing that the voluntary-forced migration dichotomy fundamentally misrepresents human mobility as a spectrum of constrained agency rather than discrete categories. Nepal's dominant evidence (Ghimire & Hillman 2022; Giri 2025; Burlakoti et al. 2025) demonstrates "voluntary" labour outflows as economic necessities amid unemployment and household Vulnerability, contributing 25% to GDP while coercive recruitment (Kopytko et al. 2024; Mak et al. 2021) and compounded climate-conflict pressures (Schutte et al. 2021; Thalheimer et al. 2022; Lasater et al. 2025) erode autonomy across contexts, with uniform health vulnerabilities (Mahato et al. 2024) and well-being contrasts (Lilier et al. 2025) transcending labels.

These multi-method findings from Random Forest predictions and regressions to thematic analyses align with Richmond (1993) and de Haas (2010) continuum models, challenging policy binaries that deny protections to "economic" migrants despite shared risks. This review advances migration scholarship by mapping PRISMA-guided gaps and urging longitudinal mixed-methods research incorporating female/urban/Global South voices, alongside reforms such as recruitment fee bans, universal safeguards, and climate-adaptive frameworks to harness remittances for sustainable development.

Theoretical Implications

The 13 studies advance migration theory by empirically validating continuum models-Richmond's (1993) "proactive-reactive-volition less" spectrum and de Haas's (2010) constrained agency framework over rigid voluntary-forced binaries, demonstrating how economic Vulnerability (Giri, 2025), recruitment coercion (Kopytko, 2024), and climate-policy overlaps (Thalheimer, 2022; Ajlan, 2026) create hybrid mobilities defying categorization. This evidence refines push-pull models (Lee, 1966) to incorporate structural traps, challenging UNHCR/IOM classifications that withhold protections from "voluntary" flows despite shared vulnerabilities (Mahato 2024). Nepal cases illustrate how remittances (25% of GDP) mask compulsion, urging relational theories integrating immobility (Sengupta 2025) for holistic Global South scholarship.

Policy Recommendations

Nepal and similar labour-sending nations should ban recruitment fees and enforce transparent contracts to curb debt bondage, as highlighted in Kopytko et al. (2024). They should also extend universal health, social security, and repatriation protections to all migrants, regardless of voluntary-forced labels, as vulnerabilities converge per Mahato et al. (2024). Governments must integrate climate adaptation into migration planning (Lasater et al. 2025; Thalheimer et al. 2022), channel remittances (25% of Nepal's GDP) into rural resilience funds, and collaborate with UNHCR/IOM to develop continuum-based frameworks that blend asylum rights with regulated labour pathways, transcending binaries for equitable governance.

Research Avenues

Future research requires longitudinal mixed-methods tracking agency in diverse Nepali migrants (female/urban/youth), Nepali sources, PRISMA meta-analyses of compounded drivers, standardized voluntariness metrics, and immobility studies (Sengupta 2025) to advance beyond current limitations.

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Demographic Profile and Migration Trends of Youths in Nepal, Census 2021

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Abstract

Nepal's demographic profile is dynamic, especially regarding youth mobility, with strong implications for sustainable development. The study aims to provide background information on population and migration trends among youth (aged 10-24 years) from the 2021 National Population and Housing Census, examine youth mobility patterns, identify the key drivers of migration, and analyze their implications for human capital formation and rural sustainability. The results show that a significant spatial redistribution of the young population occurs, with higher density in the Tarai lowlands and urban centers. Wage labour is the primary motivation for migration: 65.1% of young migrants move for economic necessity, and this figure rises to around 70% among the 20-24 age group. Educational migration represents 14.2 percent of migration, and 51.7 percent of early adolescents (10–14 years) are migrating with their family unit. Trends show that structural problems in domestic employment are key factors behind youth outmigration. Migration

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has immediate economic advantages in terms of remittances but also has long-term consequences for the retention of human capital and rural economic viability. The study suggests that targeted policy measures, including promoting domestic jobs, investing in vocational skills, and strengthening social protection, can effectively help yield Nepal's demographic dividend.

Keywords**:** demographic analysis, human capital, internal migration, sustainable development, youth migration

Introduction

Adolescence and youth are important stages of development, as they are marked by significant biological, psychological, and social changes that profoundly influence a person's life path and their contribution to society (Kappenko, 2025). This is a demographic dividend period worldwide, a window of opportunity in which a massive working-age population can fuel unprecedented economic growth. This population group, comprising people aged 10-24 years, is a key element of Nepal's socio-economic situation and future development. Knowing their demographic trends and migration patterns is thus crucial to policy-making and resource allocation, given the unique challenges and opportunities in a developing country setting.

The World Health Organization considers the age range of adolescents (10-19 years) as a distinct group of people that accounts for a significant share of the Nepalese population (Poudel et al., 2025). In addition, the larger youth group, usually extending to 24 years in global systems and 40 years in the Nepal National Youth Policy, comprises young adults who are going through their educational, career-building, and family-building stages. The stage is characterized by a greater sense of autonomy, which leads to a desire to take risks in sexual relations and to make serious life decisions, including migration (Nepal et al., 2023). Therefore, the resulting decisions often compromise spatial mobility, both domestic and international, due to a complex interaction between socio-economic forces and desires to live better lives.

The demographic profile of Nepal shows that the population of adolescents and youth is high, with nearly half residing in the southern Tarai belt and less than 7 percent living in mountainous areas (Bhattarai & Conway, 2020). The unequal distribution along geographic lines highlights the disparities in access to resources and opportunities, which significantly shape their migratory choices. According to the 2021 Census, there has been a remarkable change in residency patterns, with the urban population growing to 66.17, mainly due to youth migration to urban centers. This population fact, combined with the lack of jobs in the country, often forces many youths to leave agricultural communities in search of employment elsewhere, both locally and internationally (Sunam et al., 2025).

The statistics also indicate that migration is an institutionalized survival strategy for Nepali families, with more than 2.1 million people reported as missing at home, most of them in the youthful age group (National Statistics Office [NSO], 2023). This mobility is not only a reaction to poverty but is increasingly driven by a mismatch between young people's rising literacy levels and the immobility of the local labour market. With education, the vision of the younger generations has shifted toward the service and industrial sectors, which remain concentrated in urban centers and in other countries such as the Gulf Cooperation Council (GCC) countries and Malaysia (Sharma & Bista, 2025).

The migration situation in Nepal is changing radically. The 2021 Census shows that women's mobility is increasing as young women are pursuing greater economic autonomy and education (NOC, 2024). The resulting shift requires gender-sensitive analysis, as female migrants face heightened risks of protection and social stigma (Meinzen-Dick et al., 2022). Moreover, out-migration led to the feminization of the rural labour force, resulting in teenagers bearing a greater burden at home and fewer mentors (Spangler & Christie, 2020). Within Nepal's federal system, these movements are still justified by the diversification of household incomes and the lack of equal access to education (Sunam et al., 2025).

From a gender perspective in Nepal, migration is a developing phenomenon. Write clearly and link this sentence. Although historical trends were inclined toward male out-migration, the 2021 Census indicates that women's mobility has risen significantly, and it can be assumed that young women are increasingly demanding greater economic independence and higher education (National Statistics Office, 2024). This change requires gender-sensitive research because women migrants are at particular risk of protection and social stigmas (Anjum & Aziz, 2025). Additionally, there has been an effect on the feminization of the rural agricultural labour force, and this has resulted in households left with adolescents who are left behind. In the federal system, these movements are still largely driven by the lack of equal educational opportunities and by strategies to diversify household incomes (Sunam, 2023).

Despite the availability of NPHC 2021 data, gaps remain in the information on the distribution of adolescents and youth aged 10-24 and their experiences with mobility in the post-federalization situation in Nepal (National Statistics Office [NSO], 2023). The current literature pays little attention to the correlation between spatial distribution and youth migration (Shivakoti, 2024). To fill this gap, this paper will investigate the spatial distribution and migration trends of adolescents and youth across ecological zones and Nepal's provinces. The research question that guides the research is as follows: How do processes of distribution and migration among adolescents and youth vary by age, sex, and geography, and what does this tell us about youth in terms of planning and development? The dynamics are also vital for informing the National Youth Policy and for helping Nepal become a middle-income country (UNFPA, 2023).

Statement of the problem

Although Census 2021 data is available, there is little detailed analysis of the spatial distribution of adolescents and youth (10-24 years) and their migration trends at the ecological zone and/or provincial level in Nepal, especially in the post-federal context. Combining age, sex, and geographic dimensions to explain the dynamics of youth mobility is uncommon in existing studies. This deficit prevents evidence-based planning of youth-oriented development policies and regional labour market policies.

Objectives of the study

The spatial distribution of adolescents and youth (10–24 years) across Nepal's ecological zones and provinces, based on Census 2021 data, is examined.

1. To examine the youth migration patterns by age, gender and geographic area.
2. To find out the key drivers and trends of youth migration in Nepal.
3. To evaluate the impact of youth migration on the country's development planning and policy development.

Methodology

The research design used in this study was a cross-sectional, descriptive-analytical study based on secondary data obtained from the National Population and Housing Census. The census method is suitable for assessing population size, age composition, marital status, internal migration, and foreign absenteeism among adolescents and young people at both national and subnational levels.

The sample population consisted of adolescents (10-19 years) and young people (15-24 years), according to the census. To perform the specific analysis of migration and absenteeism, the 10-24 age group was also aggregated in accordance with census reporting requirements. Census data were used, so no sampling method was implemented. Analysis is done through full enumeration (100 percent population coverage); hence, it is highly reliable and representative with no sampling error.

The research used secondary data sources, primarily from the Central Bureau of Statistics. The research tools were the published census report and thematic tables. These consisted of statistics on population distribution by ecological zone and province, marital status by sex, place of birth, population abroad on absenteeism, destination, and the cause of migration. This was achieved through the use of structured census tables, which ensured consistency and comparability across variables.

The most important variables were age group, sex, ecological zone, province, marital status, and place of birth. Migration-related measures involved the absentee population, receiving countries/regions (e.g., India, the Middle East, ASEAN, Europe), and causes of migration, namely employment, study/training, job seeking, and dependency. These variables are common demographic indicators in population and migration research.

Data processing involved tabulating and classifying census tables systematically. The analysis entailed descriptive and comparative statistical tools, such as totals, percentages, and proportional distribution. Comparative analysis of the 2011 and 2021 data was conducted over time to establish trends, especially in marital status and migration. The data has been rearranged in a clear, unambiguous manner without distorting the original numbers. Since the census is a complete count, there was no use of weighting or calculation methods.

The data used was publicly available aggregated data, and there were no individual-level identifiers. Thus, informed consent and ethical approval were not necessary. The study complied with the Central Bureau of Statistics' data use policies by citing all data sources appropriately.

Results and Discussion

Results

This article discusses the demographic profile and migration trends of adolescents and youth in Nepal, based on data from the National Population and Housing Census. Young people and teens make up a large portion of the population and have an important influence on the nation's socio-economic development. The objective of the study will be to examine the population distribution, marital status, and migration patterns by age, sex, and geographic location. It, in particular, aims at determining the difference between internal mobility and international absenteeism among the youth.

Distribution of the population of adolescents and young people in space

The distribution of the adolescent (10–19) and youth (15–24) populations in Nepal by ecological zones and provinces, based on the 2021 Census, is presented in Table 1, showing their population sizes, shares of the total population, and proportions within each age group across different geographic areas.

Table 1 indicates that, according to the 2021 census report, one-fifth of Nepal's total population is adolescents (10-19) and youth (15-24), which is symptomatic of a large youth bulge. The Tarai region is the main center of these age groups, as they are concentrated there, with more than 54 percent of the country's adolescents and youths residing there.

Madhesh Province has the largest total number of youths, but Karnali and Sudurpashchim provinces are the most densely populated, with almost a quarter of their local populations being adolescents. It is also important to note that Bagmati Province has registered an upward trend in the proportion of youth relative to adolescents, which may be attributed to migration to the capital in search of education and employment.

Table 1

Distribution of Adolescent (10–19) and Youth (15–24) Population by Ecological Zone and Province, Nepal, 2021

	Adolescent (10-19)			Youth (15-24)		
Background characteristics	Population aged 10-19	Percent of total population	Percent of total adolescent population	Population aged 15-24	Percent of total population	Percent of total youth population
Nepal	5,876,269	20.1	100	5,749,464	19.7	100
Ecological Zones						
Mountain	387,397	21.9	6.6	349,681	19.7	6.1
Hill	2,290,233	19.5	39	2,316,517	19.7	40.3
Tarai	3,198,639	20.5	54.4	3,083,266	19.7	53.6
Provinces						
Koshi	936,938	18.9	15.9	933,114	18.8	16.2
Madhesh	1,312,371	21.5	22.3	1,196,853	19.6	20.8
Bagmati	1,081,509	17.7	18.4	1,194,179	19.5	20.8
Gandaki	454,060	18.4	7.7	461,115	18.7	8
Lumbini	1,063,978	20.8	18.1	1,037,546	20.3	18
Karnali	405,116	24	6.9	368,005	21.8	6.4
Sudurpashchim	622,297	23.1	10.6	558,652	20.7	9.7

Source: NSO, 2024.

Marital Status Among Nepal's Adolescents and Youth

Table 2 shows the distribution of adolescents and youth in Nepal by marital status and sex in the 2011 and 2021 Censuses. The presentation of patterns of marriage over time shows an increase in the proportion of never-married individuals and a decrease in early marriage among both males and females in adolescent and youth age groups.

According to the National Population and Housing Census data, it is possible to note that the marital status of adolescents (10–19 years) and youth (15-24 years) changed significantly in the last decade.

Table 2

Marital status of adolescents and youth by sex, NPHC 2011-2021

Sex and marital status	Adolescent				Youth			
	2011		2021		2011		2021	%
	N	%	N	%	N	%	N	
Both sexes								
All statuses	6,407,404	100	5,876,269	100	5,290,051	100	5,749,464	100
Never married	5,932,392	92.6	5,595,239	95.2	3,445,661	65.1	4,152,403	72.2
Married	472,730	7.4	278,395	4.7	1,834,200	34.7	1,582,473	27.5
Widow/Widower	720	0	1,386	0.0	3,794	0.1	6,312	0.1
Divorced/Separated	1,562	0	1,249	0.0	6,396	0.1	8,276	0.1
Males								
All statuses	3,207,821	100	2,990,477	100	2,487,172	100	2,795,541	100
Never married	3,097,423	96.6	2,929,367	98.0	1,943,385	78.1	2,332,465	83.4
Married	109,776	3.4	60,280	2.0	540,586	21.7	458,516	16.4
Widower	166	0.0	474	0.0	1,003	0.0	1,744	0.1
Divorced/Separated	456	0.0	356	0.0	2,198	0.1	2,816	0.1
Females								
All statuses	3,199,583	100	2,885,792	100	2,802,879	100	2,953,923	100
Never married	2,834,969	88.6	2,665,872	92.4	1,502,276	53.6	1,819,938	61.6
Married	362,954	11.3	218,115	7.6	1,293,614	46.2	1,123,957	38
Widow	554	0	912	0	2,791	0.1	4,568	0.2
Divorced/Separated	1,106	0	893	0	4,198	0.1	5,460	0.2

Source: NSO,2024.

Table 2 shows that the percentage of adults who had never been married rose among adolescents from 92.6% in 2011 to 95.2% in 2021, indicating a delayed marriage. On the other hand, the number of married adolescents dropped to 4.7 percent out of 7.4 percent, and there was little variation in widowed or divorced/separated. The identical pattern of marital postponement applies to youth: the percentage of never-married youth has increased since 2011 (65.1-72.2) and so has the percentage of married youth (34.7-27.5). This trend is stronger among males: in 2021, 83.4 percent of males aged 15-24 were not married, compared with 78.1 percent in 2011. This trend among youth is slightly lower among females (53.6 to 61.6).

The statistics show that marriage is being postponed among both sexes, especially females, reflecting shifts in social values, prolonged education, and changing economic prospects. The reason why the percentages of widowed and divorced/separated are low and stable is that these marital outcomes are quite rare among this group of people. All in all, the results indicate a shift in demographics toward later marriage, with implications for family formation, fertility, and youth development in Nepal.

Place of Birth and Migration Patterns among Adolescents and Youth in Nepal

Table 3 presents the percentage distribution of adolescents and youth in Nepal by Place of birth, ecological zone and provinces using NPHC 2021 data. It shows the share of people born at the same local level, in other local levels within the same district, in other districts, and in foreign countries. This figure illustrates the spatial mobility patterns and the regional variation in youth migration and place-of-birth diversity.

Table 3

Percentage Distribution of Adolescents and Youth by Place of Birth and Background Characteristics, NPHC 2021

	Adolescents (10–19)					Youth (15–24)				
Background characteristics	Total	Same Local level	Other Local level of the same district	Another district	Foreign country	Total	Same Local level	Other Local level of the same district	Another district	Foreign country
Nepal	5,876,269	83.4	3.9	11.6	1.1	5,749,464	72.3	7.7	18.2	1.8
Male	2,990,477	84.1	3.3	11.6	1	2,795,541	79	3.8	16	1.3
Female	2,885,792	82.6	4.6	11.7	1.1	2,953,923	65.9	11.4	20.4	2.3
Ecological zones										
Mountain	387,397	94.1	3.7	2	0.2	349,681	87	7.4	5.2	0.3
Hill	2,290,233	79.5	4.8	14.8	0.9	2,316,517	67.8	7.4	23.6	1.1
Tarai	3,198,639	84.8	3.3	10.6	1.3	3,083,266	73.9	7.9	15.7	2.5
Provinces										
Koshi	936,938	83	4.4	11.5	1.1	933,114	73.8	7.6	16.6	1.9
Madhesh	1,312,371	93.6	2.9	2.9	0.5	1,196,853	81	9.7	7.2	2
Bagmati	1,081,509	67.6	5.3	25.9	1.2	1,194,179	55.2	6.5	36.9	1.4
Gandaki	454,060	77.3	6.9	14.1	1.7	461,115	67.5	9.8	20.6	2
Lumbini	1,063,978	84.9	3	10.5	1.6	1,037,546	75.6	6.4	15.3	2.6
Karnali	405,116	91.4	3	5.2	0.4	368,005	84.3	6.3	8.9	0.4
Sudurpashchim	622,297	86.2	2.8	9.8	1.2	558,652	77.4	7.2	14.3	1.1

Source: NSO,2024

The NPHC 2021 reports that adolescents (10-19) are highly immobile and 83.4 percent make their home in their local place of birth. On the other hand, young people (15-24) exhibit more internal migration, with only 72.3 percent staying in the place of birth and 18.2 percent born in other districts. Among the youth, sex differentials are high; females (20.4) are more mobile than males (16.0), probably because of marriage and work. The ecologically high local birth retention is held in the Mountain region. The highest level of inter-district migration (36.9% among the youth) is in Bagmati Province, which is the pull of the Kathmandu Valley. By contrast, in Madhesh and Karnali Provinces, local concentrations are high, indicating low mobility. These trends show that migration increases most during the period of entering adulthood, driven by sex-specific factors and the underdeveloped regions of Nepal.

Age-Sex Pattern of Adolescents and Youths Living Abroad in Nepal, 2021

Table 4 shows the number and Percentage of Adolescents and Youth from Nepal Living Abroad by Age Group and Sex, 2021. It shows the distribution of the absentee population across age categories (10–14, 15–19, 20–24), with a higher concentration of migration among older youth, especially males, with almost half of the total young population (10–24) reported to be living outside the country.

Table 4

Number and percentage of adolescents and youth living abroad

Age group	Total absentee	Male	Female	total Percent	Male %	Female %
Total	2,190,592	1,799,675	390,917	–	–	–
10–14	58,832	46,971	11,861	2.7	2.6	3.0
15–19	319,596	268,221	51,375	14.6	14.9	13.1
20–24	655,716	535,082	120,634	29.9	29.7	30.9
Adolescent (10–19)	378,428	315,192	63,236	17.3	17.5	16.2
Youth (15–24)	975,312	803,303	172,009	44.5	44.6	44.0
Young (10–24)	1,034,144	850,274	183,870	47.2	47.2	47.0

Source: NSO, 2024.

The NPHC 2021 indicates that the young population is central to international migration in Nepal, where 47.2 of the 2.19 million absentees are youth. Migration trends are very age-selective, becoming more pronounced as a person becomes an adult. Although the number of adolescents (10-14) accounts for 2.7% of absentees, this value increases to 14.6% among absentees aged 15-19 and reaches its maximum at 29.9% in the 20-24 age group.

The statistics show that the most migration-prone period is late youth, which is mostly motivated by employment and education opportunities in other countries. Moreover, there is still a severe gender gap; about 82 percent of all absentees are male. Finally, Nepalese international migration is male-dominated and highly concentrated among the 20- to 24-year-old age group.

Patterns of Age-specific Adolescent and Youth Absenteeism Destination, Nepal

Table 5. Percentage distribution of adolescent and youth absentees by destination country, NPHC 2021. It finds that India remains the main destination, but Middle Eastern countries are also popular, with notable differences by age group, suggesting that younger migrants are more attracted to India, while older youth are increasingly migrating to the Middle East and other international destinations.

Table 5

Percentage distribution of adolescents and youth absentees by country of destination

Country of Destination	Total	10–14	15–19	20–24	10–19	15–24
Both sexes (=100%)	1,034,144	58,832	319,596	655,716	378,428	975,312
			Percent			
India	38.5	83.1	55.6	26.2	59.9	35.8
SAARC except India	0.3	0.1	0.4	0.3	0.3	0.4
ASEAN countries	8.8	1.2	8	9.9	7	9.3
Middle East countries	31.7	5	19.6	40.1	17.3	33.3
Other Asian countries	6.0	2.3	3.4	7.7	3.3	6.3
EU countries	3.0	1.5	1.8	3.7	1.7	3.1
Other European countries	1.9	2.4	1.9	1.9	2	1.9
North American	3.6	3.1	3.7	3.6	3.6	3.7
African countries	0.2	0.1	0.1	0.2	0.1	0.2
Pacific Ocean Region countries	5.5	1.1	5.1	6	4.5	5.7
Other country	0.2	0.1	0.1	0.2	0.1	0.2
Not Stated	0.2	0.1	0.1	0.2	0.1	0.2

Source: NSO,2024.

The NPHC 2021 suggests that the destination patterns of Nepalese absentees change dramatically with age. The 10-24 age group (38.5%) is, however, still based in India, with the younger age groups (83.1% aged 10-14, 55.6% aged 15-19) taking the lead. This is indicative of the open-border policy that allows family-based and informal movement. On the other hand, the Middle East has the highest number of older youth (15-24), with a cohort of 33.300, peaking at 40.100 in the 20-24 age group, mainly due to labour migration. More countries in the Pacific region (5.5) and ASEAN countries (8.8) are becoming more popular among young and older people for studying and securing skilled jobs. In the meantime, Europe and North America have a small and discriminatory share in higher education. Finally, there is a migration from proximity-based movement as an adolescent to opportunity-based international labour migration as an adult.

Reasons for Absence among Adolescent and Youth Absentees in Nepal

Table 6 presents the percentage distribution of adolescent and youth absentees by reason of absence in Nepal, based on the NPHC 2021. This indicates that the main reason for migration is wage or salary employment, followed by job seeking and education, while dependency migration is especially high among younger adolescents, indicating a clear age-specific transition from dependent mobility to labour-driven migration among older youth.

Table 6

Percentage distribution of adolescents and youth absentees by reason for absence, NPHC 2021

Reason for absence	Total	10–14	15–19	20–24	10–19	15–24
Both sexes	1,034,144	58,832	319,596	655,716	378,428	975,312
			In percent			
Salary/wage, job	65.1	27.7	62.7	69.7	57.2	67.4
Trade/business	0.6	0.0	0.6	0.6	0.5	0.6
Study/training	14.2	11.1	14.8	14.2	14.2	14.4
Seeking job	11.1	6.3	11.7	11.2	10.9	11.4
Dependent	7.4	51.7	8.7	2.8	15.4	4.7
Others	0.7	2.1	0.7	0.6	1.0	0.7
Not stated	0.8	1.1	0.9	0.7	0.9	0.8

Source: NSO, 2024.

The NPHC 2021 shows that the main cause of absence among Nepalese adolescents and youth is employment, and it has a steep age distribution. Although the 10-14-year age group records the lowest emigration rate of 27.7 percent due to salary/wage migration, the rate increases to 69.7 percent in the 20-24-year age group. In general, the 15-24 cohort accounts for 67.4 percent of migrants seeking labour, and thus it is the youth's most significant determinant of migration.

Dependency-related absence, on the other hand, is more clustered among younger teens, dropping to 51.7% (ages 10-14) and then to 2.8% (ages 20-24). Training or study is also a stable secondary cause at 14.2%. These results indicate a shift in family-related movement during early adolescence to labour-related movement during early adulthood.

Discussion

Based on the analysis of the 2021 National Population and Housing Census (NPHC), the overall lack of internationalization among Nepalese adolescents and youth (aged 10-24) is fundamentally driven by economic factors (NSO, 2024). Migration triggers differ across age groups, but the main triggers are salary or wage employment, educational pursuits, and job search. These trends are indicative of structural socio-economic issues that have long been present in Nepal, in which a surging youth demographic is now demanding satisfaction in the global labour market rather than the local one (Joshi & Dahal, 2024).

The Domination of Economic Motivation

The Census figures indicate that 65.1 percent of absent teenagers and youths migrate in search of employment that is based on salaries and wages. This economic drive is strongly felt as age advances; the percentage of the population who migrate to work increases by 27.7% to almost 70% in the 10-14 and 20-24 age groups, respectively. The involvement in wage labour among the youth cohort (15-24) is 67.4%. This confirms that labour migration is the prevailing form of international absence, driven by insufficient opportunities in the homeland and the allure of higher incomes in the foreign land. It is also a normalized career path among young men, akin to a survival mechanism (Rai et al., 2024).

The NEET Dilemma and the International Context

Efforts by Nepal's youth to migrate to foreign countries reflect global migration, in which demographic and labour-market forces drive working-age populations out of their native countries (United Nations, 2024). As emphasized by the World Bank (2022), employment remains the main motivating factor of Nepalese outward migration, especially among persons in the Not in Education, Employment, or Training (NEET) bracket. The high NEET rate in Nepal can be described as a waste of a demographic dividend when human capital is not being used by the local economy (NSO, 2024). As the number of people entering the labour market each year ranges between 400,000 and 500,000 people, the failure of the local market to provide formal-sector jobs has led to a so-called migration culture, where the passage to adulthood is more characterized by a passport than a local appointment letter (ILO, 2021; Islam et al., 2020).

Educational Desires and International Training

Education and training account for 14.2 percent of absenteeism, with this percentage quite consistent across age groups. This is the driver of the second force due to globalization and a sense of irrelevance within domestic higher education. Nepalese young people tend to believe that foreign institutions have greater prestige and that they can go straight into careers abroad (Rao, 2010). Nevertheless, educational migration is often a gateway to long-term residency, leading to brain drain. The census data also indicates that the boundaries between educational and economic migration are becoming more ambiguous, as most students later join the host country's labour market.

Dependency and Family Mobility

The dependent category accounts for 7.4% of absences but shows a different age-related trend. Among the 10–14-year-olds, 51.7 percent are dependents, meaning that younger adolescents migrate as tied migrants who follow their parents or guardians (Adhikari & Shrestha, 2023). This points to the social aspect of mobility, in which family-initiated relocation choices can frequently cost an adolescent his or her local social connectivity and educational path (Mishra, 2024). Finally, the 2021 census highlights an obvious age gradient: dependency-related movement is inherent in early adolescence, whereas a strategic shift towards international labour markets occupies center stage in late adolescence and youth.

Migration based on family ties can also mean a more permanent move to the destination nation than individual labour migration, which is usually circular or temporary (Bhatta, 2025). Such a change in the 2021 census, where young children are living in foreign countries, is a sign that Nepali families are opting to reside in destination countries like the United Kingdom, the United States, and Australia. This is a significant predictor of Nepal's future population growth and the risk of losing the second-generation young people, who may feel no attachment to their native country (Karki, 2024). According to scholars, when migration becomes a family settlement rather than individual labour, the probability of remittances returning to the home country is lower because household funds are allocated to integration and long-term expenses in the host country (KC & Sunam, 2022).

Job Seeking and Transitional Mobility

About 11.1 percent of absentees cite seeking a job as the reason behind their absence. This is a dynamic of the transitional labour market, where young people migrate as they actively seek stable employment, a sign of the general uncertainties and waiting times in Nepal's domestic labour market (Joshi & Dahal, 2024). This group will mostly include people shifting into cities such as Kathmandu or the Tarai belt, as well as those shifting across the open border to India. Mobility is almost always informal and prone to vulnerability because youth in this seeking stage can be deprived of legal protections and security systems that support them, compared to those with job contracts in place.

Ringing with National Trends and Structural Challenges

With these tendencies, there are national trends. The 2021 census indicates that the total number of absent people has increased significantly, and the number of migrants absent abroad is 14% higher than in 2011. The leading factor in work is still observed, followed by employment-seeking and educational motives among young people aged 15 to 24 (UNFPA, 2023). Special reports support the view that the root cause of this labour drain is political instability and structural economic issues that drive them to their homeland rather than keeping them there (Paudel, 2024). It is the unbelief in the domestic political process and the slowness of industrialization that serve as strong push factors, complementing the pull factors of the global North and the Gulf states.

The Brain drain and policy implications

The overwhelming wholeness of the employment as a cause of absence has dire consequences for the national policy. It highlights the desperate need for comprehensive domestic employment policies and economic diversification. A large proportion of youth migration may result in a serious labour deficit within the agricultural sector, which remains the largest proportion of the domestic population. Moreover, brain drain is likely to be detrimental to the long-term growth of human capital, since the most energetic and able members of society are lending their services to the GDP of other countries (Timsina, 2024).

Although remittances offer a critical buffer for the national economy and reduce household poverty, they also create a dependency trap in which the economy is driven by external shocks. There should be a policy change that makes migration a choice rather than an essential need. This involves investing in professional training aligned with the demands of Nepal's new digital and green economies.

The fact that a very high percentage of younger adolescents are dependent and parental absence points to the fact that family separation has social costs, such as mental health and educational issues. To utilize its demographic dividend, Nepal needs to shift from labour export to the use of domestic labour by reforming the labour market and producing education based on skills. The psychosocial effects of youth migration must be addressed to achieve national social cohesion and sustainable development.

Conclusion

Based on data from the National Population and Housing Census, this paper shows that economic limitations are most likely to encourage migration among adolescents and youth in Nepal, with wage employment as the most significant factor, especially among the 20–24 age group. The results show an increasing trend in labour out-migration, as well as in education-related mobility, which is a consequence of a mismatch between the aspirations of an increasingly educated youthful population and limited domestic opportunities. A significant contribution of migration in terms of remittances is associated with concerns about the loss of human capital, changes in rural labour patterns, and the social effects on left-behind families. To overcome these obstacles, policy responses must aim to create jobs in the country, encourage the development of vocational and digital skills, and enhance social protection mechanisms for migrant families. The need to transform migration from a necessity to an option is crucial for Nepal to tap into its demographic potential and achieve sustainable development.

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ICT Laboratory Resources in Community Schools: A Case Study of Lalbandi Municipality, Nepal

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Abstract

Information and communication technology laboratory resources in community schools including computers, software, internet access, and peripherals are essential tools for bridging the digital divide and providing equitable, hands-on digital literacy education to underserved learners. This study examined the status of ICT laboratory resources and their utilization in community schools of Lalbandi Municipality, Sarlahi District, Nepal. Using a descriptive quantitative research design, data were collected through structured questionnaires from 43 teaching and non-teaching staff members across 19 community schools. The study assessed five key dimensions: ICT infrastructure, regularity of ICT laboratory usage, human resources, maintenance and management, and institutional challenges. Findings revealed that while all surveyed schools possessed ICT laboratories with reliable electricity supply (M = 4.30), significant gaps persisted in internet reliability (M = 3.51), educational software availability (M = 3.30), and equipment maintenance (M = 3.35). Teacher training of ICT (M = 3.23)

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emerged as a critical deficiency. ICT laboratories were predominantly concentrated at the secondary level (88.4%), creating equity gaps that exclude primary-level students. Correlation analysis demonstrated strong positive relationships among infrastructure, usage, human resources, and maintenance (r = .573 to .781, p < .01). Despite strong agreement on ICT's positive impact on student engagement (M = 4.33) and teaching effectiveness (M = 4.33), weak correlations between ICT inputs and perceived impact suggested a belief-practice gap. The study concludes that effective ICT integration is constrained by insufficient teacher professional development, inadequate maintenance systems, and institutional challenges, requiring structured interventions for sustainable implementation.

Keywords: community schools, digital literacy, educational technology integration, ICT laboratory resources

Introduction

Information and Communication Technology (ICT) has emerged as a transformative force in contemporary education, reshaping teaching methodologies, expanding access to knowledge, and equipping learners with competencies essential for the twenty-first century. The integration of ICT into school settings is widely acknowledged as a catalyst for improved pedagogical outcomes, enhanced student engagement, and the development of digital literacy skills critical to participation in a technology-driven global economy (Antoninis et al., 2023; PISA, 2021). In developing country contexts, ICT has also been positioned as a mechanism for increases digital divide , particularly in underserved communities where traditional resources are limited (Msambwa et al., 2024; World Bank, 2020).

The Government of Nepal has recognized this potential through successive policy initiatives, including the ICT in Education Master Plan and the School Sector Development Plan 2016–2023, which mandated the establishment of ICT laboratories in community schools nationwide (Government of Nepal, 2016). The new School Education Sector Plan (SESP) 2022–2032 introduces strategic shifts toward post-pandemic institutionalization like the Sikai Chautari portal, curriculum and competency integration, inclusive and interactive digital resources, centralized federal infrastructure, lifelong learning hubs, and federalized e-governance via a strengthened IEMIS for real-time data exchange and expanded e-services (Ministry of Education, 2022). Despite these efforts, empirical evidence consistently reveals a substantial gap between policy intent and implementation reality. Community schools which constitute the backbone of Nepal's public education system continue to face acute challenges including funding shortfalls, inadequate technical support, high teachers' turnover, and limited professional development opportunities (Acharya, 2025; Joshi & Khatiwada, 2024; Phunyal, 2024).

Lalbandi Municipality, located in Sarlahi District of Madhesh Province, exemplifies these broader national challenges within a specific local governance context. The municipality administers 43 community schools serving socio-economically diverse student populations, making it a representative case for understanding how ICT policy translates or fails to translate into effective classroom practice at the sub-national level. Previous assessments suggest considerable variability in ICT laboratory conditions, internet reliability, and teachers' digital competency across these schools (Acharya, 2025), pointing to systemic rather than isolated deficiencies.

Despite growing scholarly attention to ICT integration in education generally, there remains a relative scarcity of rigorous, institution-specific empirical studies examining the micro-level conditions of ICT laboratory resources in Nepalese community schools, particularly at the municipal level. This gap in the evidence base limits the capacity of policymakers, school administrators, and development partners to design targeted, context-appropriate interventions. This study addresses the identified gap by offering a systematic empirical assessment of ICT laboratory resources and their utilization in community schools within Lalbandi Municipality. The present study addresses this gap by providing a systematic empirical assessment of ICT laboratory resources and their utilization in Lalbandi Municipality.

Objectives

This study pursues three specific objectives:

1. To assess the availability and functional status of ICT laboratory infrastructure in community schools of Lalbandi Municipality.
2. To examine the frequency and patterns of ICT laboratory utilization for teaching and learning.
3. To identify the key institutional, human resource, and maintenance-related challenges inhibiting effective ICT integration.

Literature review

The body of literature on ICT in education shows that schools require ICT infrastructure to achieve successful teaching and learning results but this requirement does not guarantee success. The effectiveness of educational programs depends on three crucial factors teacher competency, systematic maintenance and institutional support. This review synthesizes evidence across the five dimensions of the study's conceptual framework ICT Infrastructure Regularity of ICT Lab Usage Human resources maintenance and management and institutional challenges to examine their combined effect on teaching learning effectiveness. The study evaluates developed context research by comparing its results to the actual situation of Nepal's community schools.

ICT Infrastructure: Availability, Functionality, and Equity

A substantial body of global evidence documents the persistence of ICT infrastructure deficits in schools, particularly in developing country contexts. The UNESCO Global Education Monitoring Report, revealed that only 42% of schools in lower-income country contexts had access to computers and 22% to internet connectivity figures that situate Nepal's community school challenges within a broader structural pattern (Antoninis et al., 2023).(Tamayo, 2024) examined ICT resource status in Philippine public schools and found that the majority of facilities suffered from poorly functioning computers, unstable internet, and absent maintenance personnel, rendering nominally available infrastructure functionally inadequate. Similarly, Host et al. (2025) identified unreliable electricity, insufficient laboratory space, and limited networking infrastructure as persistent structural barriers across primary schools in East African contexts.

In the Nepalese context, Acharya (2025) documented wide variation in ICT lab conditions across community schools in Surkhet District, finding that while most schools possessed laboratories, the operational status of equipment, reliability of power supply, and availability of internet access varied substantially. Phunyal (2024) corroborated these findings, reporting that even schools with nominally complete ICT facilities frequently experienced system downtime due to hardware failures and unreliable electricity. These findings are consistent with Kira (2025) observation in Tanzanian secondary schools, where limited computer-to-student ratios created scheduling inequities that denied many students meaningful ICT exposure.

Critically, the literature underscores that infrastructure metrics alone counts of computers or laboratories are poor proxies for actual educational utility. Msambwa et al. (2024) , in a systematic review spanning 47 studies across secondary education systems, concluded that functionality, connectivity reliability, and student-to-device ratios are the infrastructure dimensions most strongly associated with learning outcomes, not mere laboratory presence. This insight directly informs the present study's approach of assessing infrastructure quality across multiple indicators rather than treating laboratory availability as a binary measure.

Regularity of ICT Lab Usage: From Availability to Practice

The transition from ICT availability to regular, pedagogically purposeful use represents a critical and frequently underachieved step in the integration process. Phunyal (2024) found that ICT resources in Nepalese community schools are frequently present but chronically underutilized, attributing this gap to unstable connectivity, power interruptions, scheduling conflicts, and the absence of administrative encouragement for ICT-integrated teaching. These structural barriers produce what Karunakaran et al. (2023) describe as 'resource-practice discontinuity' a condition in which teachers are aware of available tools but face sufficient practical obstacles to discourage consistent use.

Kira (2025) reported that in public secondary schools in Tanzania, many students interacted with ICT tools only a few times per term due to limited computer availability and rigid laboratory scheduling, far below levels required for meaningful skill development. Al Muuti et al. (2025) similarly noted that ICT utilization frequency in community school settings is strongly mediated by teacher digital confidence and the organizational culture surrounding technology adoption. Siena et al. (2023) established empirically that schools with structured ICT usage policies including mandatory curriculum integration and regular teacher accountability achieved significantly higher utilization rates and correspondingly better student outcomes than those relying on voluntary teacher adoption.

The distinction between scheduled ICT access and genuine pedagogical integration is equally important. Mustafa et al. (2024), reviewing technology integration in rural schools across 30 countries, found that even where scheduled lab access was regular, depth of integration varied enormously based on teacher preparedness and curriculum alignment. These findings establish that regularity of use cannot be treated as equivalent to effectiveness of use a distinction with significant implications for both measurement and policy.

Human Resources: Teacher Competency, Confidence, and Continuous Development

Teacher competency is consistently identified across the literature as the single most influential factor determining the quality of ICT integration in schools (Mustafa et al., 2024; Shikomera et al., 2023). Mustafa et al. (2024)conducted a study of ICT integration in Kenyan public primary schools and found a direct, statistically significant relationship between the extent of teacher ICT training and the frequency and pedagogical quality of classroom ICT use. Their core finding that untrained teachers default to non-use regardless of infrastructure quality establishes teacher development as a prerequisite rather than a complement to infrastructure investment.

Phunyal (2024) confirmed this pattern in the Nepalese context, documenting that the absence of structured ICT professional development was the most commonly cited barrier to effective technology use among community school teachers. Kira (2025) added that training programmes in community school contexts tend to be episodic and generically designed, failing to build the subject-specific pedagogical competencies teachers need to integrate ICT meaningfully into subject instruction.

Al Muuti et al. (2025) synthesized evidence across multiple contexts to argue that ICT's educational potential can only be harnessed through concurrent investment in both physical infrastructure and comprehensive, sustained, pedagogically-aligned teacher training. Karunakaran et al. (2023) further documented that teacher confidence a psychological dimension of competence plays a significant mediating role: teachers who lack confidence in ICT tools actively avoid their use even when training has been provided, suggesting that professional development must address attitudinal as well as technical dimensions. These insights collectively position human resource development at the centre of any viable ICT integration strategy.

Maintenance and Management: Sustaining Operational Effectiveness

The maintenance of ICT equipment and the management of laboratory resources constitute a dimension of ICT integration that receives comparatively less scholarly attention yet emerges repeatedly as a critical determinant of sustained utility.Msambwa et al. (2024) identified inadequate maintenance as one of the three most commonly cited barriers to effective ICT integration across their systematic review, noting that the absence of dedicated technical support staff and maintenance budgets created a pattern of progressive equipment degradation that eventually rendered laboratories unusable. Tamayo (2024) documented this trajectory in Philippine public schools, where the absence of technicians meant that hardware failures accumulated over time until functional computer availability fell below minimum thresholds for practical use.

Singun (2025), examining barriers to digital transformation in educational institutions, concluded that organizational planning deficits including inadequate scheduling, unclear accountability for equipment care, and absence of replacement cycles were as damaging as financial constraints in explaining maintenance failures. Host et al. (2025) reinforced this point by finding that schools with dedicated ICT coordinators and explicit laboratory management protocols maintained significantly higher levels of equipment functionality than those relying on informal, ad hoc arrangements. Phunyal (2024) observed that in Nepalese community schools, maintenance responsibilities were frequently assigned to ICT teachers as an informal addition to teaching duties, without allocated time or resources a practice that systematically underinvests in the maintenance function.

The relationship between maintenance quality and utilization frequency is bidirectional: poorly maintained equipment discourages teacher and student use, while low utilization reduces the visibility of maintenance needs and the political justification for maintenance investment. This feedback loop, documented by Msambwa et al. (2024) and consistent with the World Bank (2020) analysis of technology sustainability in low-income school systems, suggests that maintenance must be treated as a continuous programmatic commitment rather than an incidental expense.

Institutional Challenges: Policy, Funding, and Administrative Governance

Institutional factors encompassing policy frameworks, funding mechanisms, administrative leadership, and equity dynamics shape the macro-environment within which individual school-level ICT integration efforts succeed or fail. Joshi and Khatiwada (2024), in a systematic review of ICT integration barriers across South Asian educational systems, identified policy implementation gaps specifically, the absence of clear operational guidelines, monitoring frameworks, and accountability mechanisms as the most pervasive institutional barrier. They found that even well-intentioned national ICT policies frequently failed to translate into school-level change due to weak implementation structures and insufficient resourcing.

Phunyal (2024) documented that community school administrators in Nepal frequently reported receiving policy directives without accompanying financial support or technical guidance, creating mandates without means. Mustafa et al. (2024) similarly found that in rural school contexts across multiple countries, the absence of administrative champions school leaders who actively prioritized and modelled ICT use was a consistent predictor of low integration levels. Singun (2025) argued that institutional leadership commitment is non-negotiable: without it, even well-resourced schools struggle to sustain ICT integration beyond initial implementation phases.

The equity dimension of institutional challenges is particularly salient in the Lalbandi context. Mustafa et al. (2024) demonstrated that socio-economic disparities within school communities translate into unequal ICT access even within the same institution, as students from disadvantaged households are less able to supplement limited school-based ICT exposure with home access. The World Bank (2020) emphasized that sustainable ICT integration requires dedicated maintenance funding streams, monitoring and evaluation mechanisms, and equitable resource distribution protocols none of which can function without robust institutional governance frameworks. Scherer et al. (2019) further identified organizational readiness, including shared vision, leadership support, and collaborative culture, as a prerequisite for technology integration success, underscoring that institutional conditions function as the enabling environment within which all other variables operate.

ICT Impact on Teaching-Learning Effectiveness

Despite the multifaceted barriers documented above, the literature strongly and consistently affirms that effective ICT integration produces measurable improvements in teaching and learning outcomes. Al Muuti et al. (2025) found that ICT-integrated instruction significantly enhanced student interaction, knowledge retention, and motivation compared to traditional teaching methods when supported by adequate infrastructure and teacher training. (PISA, 2021) reported that students in schools with high-quality ICT access and frequent, purposeful use demonstrated stronger reading comprehension and digital literacy skills than peers in low-access schools, although the relationship was moderated by teaching quality and implementation strategy.

A critical tension identified across the literature is what Karunakaran et al. (2023) term the ‘belief-practice gap’: educators’ strong positive attitudes toward ICT frequently coexist with low actual utilization rates, suggesting that attitudinal readiness is necessary but insufficient for implementation. Scherer et al. (2019) identify this gap as a key target for professional development interventions, arguing that closing it requires building not only technical skills but pedagogical confidence and structural support. This paradox high perceived value, moderate actual use emerges as a central finding in the present study and is theorized within the conceptual framework as an implementation gap requiring holistic systemic responses.

Critical Synthesis: Toward an Integrated Framework

The reviewed literature reveals a clear pattern of systemic interdependency among the five dimensions of ICT integration. Infrastructure without trained teachers yields low utilization; trained teachers without maintained equipment cannot sustain practice; functional systems without institutional support lack sustainability; and even well-supported schools can be undermined by broader socio-economic inequities. No single factor is independently sufficient effective ICT integration is an emergent property of the interaction among infrastructure, human capacity, maintenance quality, and institutional (Msambwa et al., 2024; Mustafa et al., 2024).

This synthesis provides the theoretical foundation for the present study's conceptual framework. By operationalizing each of these dimensions as distinct but interrelated independent variables, the framework enables a nuanced empirical assessment of ICT integration conditions in Lalbandi Municipality's community schools one that moves beyond binary presence/absence measures toward a multi-dimensional understanding of what it takes to achieve effective, sustainable ICT-enabled teaching and learning. Crucially, the literature suggests that the relationship between these variables and ICT impact may be non-linear and context-dependent, a possibility that the correlation-based analysis in this study partially addresses, and that future longitudinal research should examine more rigorously.

Conceptual Framework

The conceptual framework of this study is grounded in the theoretical and empirical evidence synthesized in the literature review and is informed by established frameworks in educational technology integration research. Drawing on the Technology Integration Framework proposed by Scherer et al. (2019)Ronny</author><author>Siddiq, Fazilat</author><author>Tondeur, Jo %J Computers</author><author>education</author></authors></contributors><titles><title>The technology acceptance model (TAM and the multi-level implementation model articulated by Msambwa et al. (2024), the framework organizes the determinants of ICT integration effectiveness into five interrelated independent variables that collectively influence the dependent variable: Teaching-Learning Effectiveness Using ICT.

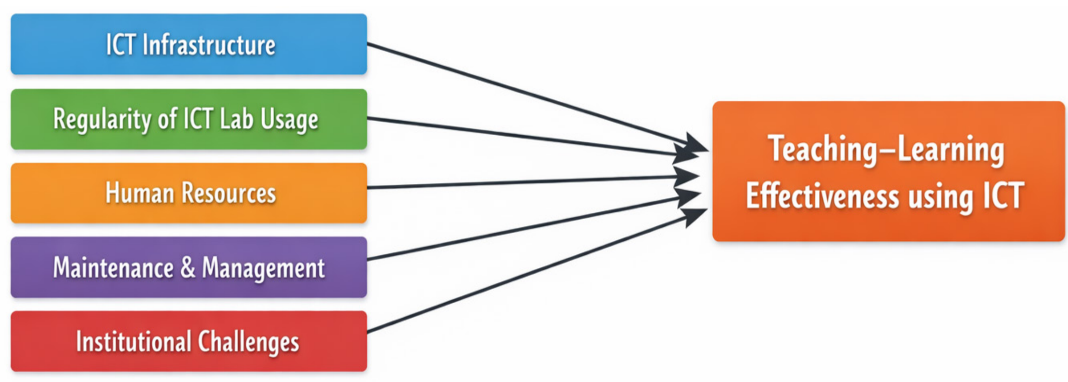

Figure 1: Conceptual framework

Method

This study adopted a descriptive quantitative research design to systematically examine the current situation of ICT laboratory resources in community schools of Lalbandi Municipality, Sarlahi, Nepal. A quantitative approach was selected because the study aims to measure, describe, and establish statistical relationships among defined variables across a specified population objectives well served by structured survey instruments and descriptive and inferential statistical analysis (Creswell & Creswell, 2017). The descriptive component characterizes the status of ICT infrastructure, usage patterns, and challenges; the analytical component employs Pearson correlation to examine relationships among framework variables.

The target population comprised all teaching and non-teaching staff directly engaged with ICT laboratory management and use in the 45 community schools of Lalbandi Municipality. From this population, 25 schools were selected using simple random sampling a probability-based method that ensures each school in the population has an equal probability of selection and minimizes selection bias (Kothari, 2004). From each selected school, all staff members directly involved with ICT laboratory management including head teachers, ICT teachers, lab assistants, and administrative personnel were identified as eligible respondents, constituting purposive sampling within each school (Creswell & Creswell, 2017).

A total of 70 staff members across the 25 schools were identified as eligible. Seventy structured questionnaires were distributed; 43 completed questionnaires were returned from 19 schools within the data collection period from February 13 to March 11, 2026.

A structured questionnaire comprising 42 items was developed to assess the five independent variables and the dependent variable identified in the conceptual framework. Items were scored on a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). The questionnaire was developed through a review of validated instruments from comparable ICT integration studies (Msambwa et al., 2024; Tamayo, 2024) and adapted to the Nepalese community school context. Content validity was established through expert review by two ICT education specialists prior to administration.

Table 1

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.949	.951	33

Source: Field Survey, 2026

The Cronbach's Alpha reliability coefficient for the 33 analytical items was $\alpha = 0.949$ (Table 1), indicating a high level of internal consistency (Nunnally, 1978).

Data were entered and processed using IBM SPSS Statistics Ver. 27 . Descriptive statistics viz. frequency counts, percentages, means, and standard deviations were computed for all Likert-scale items to characterize ICT laboratory conditions across the five framework dimensions. Means were interpreted using the scale: 1.00–1.80 (Strongly Disagree), 1.81–2.60 (Disagree), 2.61–3.40 (Neutral), 3.41–4.20 (Agree), and 4.21–5.00 (Strongly Agree).

Pearson's product-moment correlation coefficients were computed to examine relationships among the five composite variable scores. Pearson correlation is appropriate when variables are measured at the interval level and relationships are expected to be linear conditions met by summed Likert-scale composite scores

(Field, 2024). Given the exploratory nature of the study and the small sample size, correlation results are interpreted conservatively and are used to identify patterns and generate hypotheses rather than to establish causal claims (Pallant, 2020). Composite variable scores were constructed by averaging the item scores within each framework dimension to enable cross-variable comparison.Results and Analysis

The following section presents findings organized by the five dimensions of the conceptual framework, drawing on frequency distributions, descriptive statistics, and correlation analysis.

Table 2

Respondent Role

	Frequency	Percent	Valid Percent	Cumulative Percent
Head Teacher	17	39.5	39.5	39.5
ICT Teacher	20	46.5	46.5	86.0
Lab Assistant	3	7.0	7.0	93.0
Administrator	3	7.0	7.0	100.0
Total	43	100.0	100.0	

Source: Field Survey , 2026

The table 2, data indicates that 46.5 % of respondents are ICT teachers, which represents the largest group in the study. Head teachers present 39.9 %, administrators represent 7.0 %, and lab assistants make up 7.0 % of respondents. This distribution shows that the study includes participants from different roles related to ICT laboratory management and use.

Table 3

Educational Qualification of Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Intermediate	1	2.3	2.3	2.3
Bachelor	18	41.9	41.9	44.2
Master	23	53.5	53.5	97.7
Others	1	2.3	2.3	100.0
Total	43	100.0	100.0	

Source: Field Survey , 2026

The table 3, indicates that the majority of respondents hold a Master's degree 53.5%, followed by those with a Bachelor's degree 41.9%. Only a small number of respondents have Intermediate and Other qualifications, each representing 2.3%. Overall, the data shows that most participants are highly educated, with more than half having postgraduate qualifications.

Table 4

Teaching Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Primary	11	25.6	25.6	25.6
Secondary	32	74.4	74.4	100.0
Total	43	100.0	100.0	

Source: Field Survey , 2026

The table 4, shows that the majority of respondents teach at the secondary level, accounting for 32 participants 74.4%, while 11 respondents 25.6% are from the basic level. This indicates that most of the data is influenced by secondary-level teachers, with comparatively fewer participants from the basic level.

Table 5

ICT Laboratory Availability

	Frequency	Percent	Valid Percent	Cumulative Percent
Primary	5	11.6	11.6	11.6
Secondary	38	88.4	88.4	100.0
Total	43	100.0	100.0	

Source: Field Survey , 2026

The table 5, shows that ICT laboratory availability is reported to be much higher at the secondary level, with 38 respondents 88.4% indicating its presence, compared to only 5 respondents 11.6% at the primary level. This suggests that ICT infrastructure is predominantly concentrated in secondary schools, with limited availability in primary-level institutions.

The findings indicate that all surveyed schools 100% reported having an ICT laboratory. This suggests that ICT laboratory facilities are available in the sampled schools; however, the effectiveness, accessibility, and utilization of these laboratories may vary among institutions.

Table 6

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
School has well-equipped ICT lab	43	2	5	3.95	.785
Computers are sufficient for students	43	2	5	3.60	1.027
Computers are functional.	43	2	5	3.63	.926
Internet available in lab	43	1	5	3.91	1.042
Internet works reliably	43	1	5	3.51	1.099
Electricity supply is reliable	43	2	5	4.30	.773
Projector or smart board available	43	1	5	3.91	.921
Educational software available	43	1	5	3.30	1.013
ICT lab is regularly used	43	2	5	3.65	.997
Students get practical ICT classes	43	1	5	3.58	1.029
Teachers use ICT in teaching	43	2	5	3.74	.790
All classes access ICT lab	43	1	5	3.51	1.099
Lab timetable is managed properly.	43	1	5	3.81	1.029
Qualified ICT teacher available.	43	1	5	3.77	1.130
Teachers are ICT trained.	43	1	5	3.23	1.109
Teachers confidently use ICT	43	2	5	3.60	.877
Technical support staff available	43	1	5	3.33	1.063
Teachers receive regular ICT training.	43	1	5	3.19	1.200
ICT equipment regularly maintained	43	1	5	3.35	.897
Broken equipment repaired quickly	43	1	5	3.35	1.021
Lab resources well managed	43	1	5	3.44	1.098
Maintenance budget allocated	43	1	5	3.44	1.098
Equipment safety maintained	43	2	5	3.53	.855
Budget limits ICT development	43	2	5	3.91	.921
Administrative support insufficient	43	1	5	3.53	1.032
Heavy workload prevents ICT use	43	1	5	3.53	.984
Lack of technical support affects use	43	2	5	3.51	.935
Students lack lab access time	43	1	5	3.65	.997
ICT increases student engagement	43	2	5	4.33	.715
ICT improves teaching effectiveness	43	2	5	4.33	.680
Students understand better using ICT	43	2	5	4.28	.734
ICT improves digital skills	43	2	5	4.26	.848
ICT makes learning interactive	42	2	5	4.29	.708
Valid N (listwise)	42				

Source: Field Survey , 2026

Table 6, presents the descriptive statistics of respondents' perceptions regarding the current status of ICT laboratories in schools. The findings indicate that respondents generally agreed that ICT facilities are available, although some challenges remain.

Regarding ICT infrastructure, respondents reported that schools had relatively well-equipped ICT laboratories (M = 3.95, SD = 0.79). Internet availability (M = 3.91, SD = 1.04) and the presence of projectors or smart boards (M = 3.91, SD = 0.92) were also rated positively. Electricity supply was found to be highly reliable (M = 4.30, SD = 0.77), suggesting that the basic infrastructure necessary for ICT integration is largely available.

In terms of ICT resources and usage, respondents moderately agreed that computers were sufficient (M = 3.60, SD = 1.03) and functional (M = 3.63, SD = 0.93). Teachers' use of ICT in teaching (M = 3.74, SD = 0.79) and regular use of ICT laboratories (M = 3.65, SD = 1.00) were also reported. However, access to ICT labs for all classes (M = 3.51, SD = 1.10) and the availability of educational software (M = 3.30, SD = 1.01) were rated at a moderate level.

With regard to human resources, the availability of qualified ICT teachers was moderately rated (M = 3.77, SD = 1.13). However, teachers' ICT training (M = 3.23, SD = 1.11) and regular training opportunities (M = 3.19, SD = 1.20) were comparatively lower, indicating a need for professional development. Technical support staff availability was also moderate (M = 3.33, SD = 1.06).

In terms of management and maintenance, ICT equipment maintenance (M = 3.35, SD = 0.90), resource management (M = 3.44, SD = 1.10), and maintenance budget allocation (M = 3.44, SD = 1.10) were rated moderately. Similarly, the repair of broken equipment (M = 3.35, SD = 1.02) suggests room for improvement.

Regarding challenges, respondents agreed that budget limitations (M = 3.91, SD = 0.92), administrative support issues (M = 3.53, SD = 1.03), heavy workload (M = 3.53, SD = 0.98), lack of technical support (M = 3.51, SD = 0.94), and limited student access time (M = 3.65, SD = 1.00) affect ICT utilization.

Finally, respondents strongly agreed on the positive impact of ICT on teaching and learning. ICT was found to increase student engagement (M = 4.33, SD = 0.72), improve teaching effectiveness (M = 4.33, SD = 0.68), enhance students' understanding (M = 4.28, SD = 0.73), develop digital skills (M = 4.26, SD = 0.85), and make learning more interactive (M = 4.29, SD = 0.71).

Table 7

Pearson's Correlation Matrix

Variable	1. Infra.	2. Usage	3. HR	4. Maint.	5. Inst.Ch.	6. Impact
1. ICT Infrastructure	—	.594**	.573**	.574**	-.282	.092
2. ICT Lab Usage	.594**	—	.781**	.704**	-.438*	.233
3. Human Resources	.573**	.781**	—	.691**	-.480*	.064
4. Maintenance & Mgmt.	.574**	.704**	.691**	—	-.222	.181
5. Institutional Challenges	-.282	-.438*	-.480*	-.222	—	.177
6. ICT Impact	.092	.233	.064	.181	.177	—

Source: Field Survey , 2026

The Table 7, shows the relationships among ICT infrastructure, ICT lab usage, human resources, maintenance and management, institutional challenges, and ICT impact. The results indicate strong positive correlations among ICT infrastructure, usage, human resources, and maintenance. ICT infrastructure is significantly and positively correlated with ICT lab usage ($r = .594$, $p < .01$), human resources ($r = .573$, $p < .01$), and maintenance ($r = .574$, $p < .01$). Similarly, ICT lab usage has a strong positive relationship with human resources ($r = .781$, $p < .01$) and maintenance ($r = .704$, $p < .01$), suggesting that better staffing and management contribute to increased ICT utilization.

Human resources also show a significant positive correlation with maintenance ($r = .691$, $p < .01$), indicating that the availability of skilled personnel is associated with better management of ICT resources. In contrast, institutional challenges are negatively correlated with ICT lab usage ($r = -.438$, $p < .05$) and human resources ($r = -.480$, $p < .05$), implying that higher challenges hinder effective ICT use and staffing.

However, ICT impact shows weak and non-significant correlations with most variables, including infrastructure ($r = .092$), usage ($r = .233$), human resources ($r = .064$), and maintenance ($r = .181$). This suggests that although ICT resources and practices are interrelated, their direct impact on teaching and learning outcomes may not be strongly evident in this dataset. Overall, the findings highlight strong interconnections among ICT-related factors, while institutional challenges act as a limiting factor.

Discussion

The findings of this study provide a nuanced empirical portrait of ICT laboratory conditions in community schools of Lalbandi Municipality, Sarlahi, Nepal, and invite interpretation against the backdrop of the broader literature on ICT integration in developing country educational systems. The discussion addresses each of the three research questions in turn before examining cross-cutting themes and theoretical implications.

ICT Infrastructure: Mixed Adequacy with Systemic Gaps

The first research question concerned the current status of ICT laboratory infrastructure. Results indicate that all surveyed schools reported the presence of an ICT laboratory, with electricity reliability receiving the highest infrastructure rating (M = 4.30). This finding partially reflects the success of Nepal's ICT in Education Master Plan in establishing baseline laboratory infrastructure (Government of Nepal, 2016). However, the relatively lower ratings for educational software availability (M = 3.30) and internet reliability (M = 3.51) suggest that laboratory presence does not equate to functional quality, echoing the well-documented distinction between nominal and operational availability documented across comparable developing country contexts (Msambwa et al., 2024; Tamayo, 2024).

The pronounced concentration of ICT laboratories at the secondary level (88.4%) compared to the primary level (11.6%) is a particularly significant finding. This disparity implies that younger learners in Lalbandi Municipality's community schools are systematically excluded from early digital literacy experiences, a structural inequity that may compound over time.Kira (2025) reported analogous equity gaps in Tanzanian secondary schools, where limited computer-to-student ratios created scheduling inequities that denied many students meaningful ICT exposure. The Lalbandi Municipality schools data suggest a vertical equity dimension that the existing literature has not fully theorized: namely, the tendency for ICT resource concentration to favour upper educational levels even within the same institutional system. This aligns with the World Bank (2020) warning that sustainable ICT integration requires equitable resource distribution protocols across all levels of schooling.

ICT Laboratory Utilization: The Resource-Practice Discontinuity

The second research question addressed the frequency and effectiveness of ICT laboratory utilization. The moderate mean scores for ICT lab regularity of use (M = 3.65), student practical ICT classes (M = 3.58), and all-class access to the laboratory (M = 3.51) confirm the “resource-practice discontinuity” described by Karunakaran et al. (2023), whereby available resources are not systematically translated into consistent pedagogical practice. This pattern is well established in the literature: Phunyal (2024) documented similar underutilization in Nepalese community schools, attributing it to unstable connectivity, power interruptions, scheduling conflicts, and the absence of administrative encouragement for ICT-integrated teaching.

The strong positive correlation between ICT lab usage and human resources ($r = .781$, $p < .01$) is among the most significant findings of this study. It confirms the centrality of teacher competency a relationship strongly established in the literature (Mustafa et al., 2024; Shikomera et al., 2023) and suggests that utilization rates in Lalbandi schools are primarily constrained by human resource deficits rather than infrastructure absence per se. This interpretation is reinforced by the comparatively lower ratings for teacher ICT training (M = 3.23) and regular training opportunities (M = 3.19), which represent the two lowest-scoring human resource items.

Institutional Challenges and the Belief-Practice Gap

The third research question addressed the primary challenges constraining effective ICT laboratory utilization. Budget limitations (M = 3.91) emerged as the foremost institutional obstacle, consistent with Joshi and Khatiwada (2024) systematic review finding that financial insufficiency is the most pervasive institutional barrier to ICT integration across South Asian educational systems. The negative and statistically significant correlations between institutional challenges and both ICT lab usage ($r = -.438$, $p < .05$) and human resources ($r = -.480$, $p < .05$) provide empirical confirmation of the inhibiting role of institutional factors, aligning with Singun (2025) argument that organizational planning deficits are as damaging as financial constraints in explaining ICT implementation failures.

Perhaps the most theoretically important finding is the paradox of high perceived ICT impact alongside weak statistical correlation between ICT-related variables and actual impact scores. Respondents strongly affirmed that ICT increases student engagement (M = 4.33), improves teaching effectiveness (M = 4.33), and enhances digital skills (M = 4.26); yet none of the infrastructure, usage, human resource, or maintenance variables correlated significantly with the ICT impact composite. This pattern is precisely what Karunakaran et al. (2023) describe as the “belief-practice gap”: educators hold strong positive attitudes toward ICT yet translate these beliefs into practice only partially.(Scherer et al., 2019) identify this gap as a key target for professional development interventions, arguing that closing it requires building not only technical skills but pedagogical confidence and structural support. The Lalbandi municipality schools provide recent contextual evidence for this theoretical construct in a Nepalese municipal school setting, suggesting that attitudinal readiness is necessary but insufficient to drive measurable impact.

Systemic Interdependency: Evidence for the Integrated Framework

The overall pattern of intercorrelations in Table 7 substantiates the conceptual framework’s core proposition of systemic interdependency among ICT integration dimensions. The strong positive correlations among infrastructure, usage, human resources, and maintenance ranging from $r = .573$ to $r = .781$ confirm the integrated nature of the ICT ecosystem in community schools, where deficits in any one dimension tend to be associated with deficits in others. This is consistent with Msambwa et al. (2024) systematic review conclusion that effective ICT integration is an emergent property of the interaction among infrastructure, human capacity, maintenance quality, and institutional governance, rather than the product of any single factor. The maintenance dimension warrants particular attention: its moderate mean scores across all items ($M = 3.35$ to 3.53) and its significant positive correlations with both infrastructure and usage suggest that maintenance represents the weakest link in Lalbandi municipality community schools’ ICT integration chain a finding consistent with Msambwa et al. (2024) identification of inadequate maintenance as one of the three most commonly cited barriers to effective ICT integration globally.

Conclusion

This study set out to provide a systematic empirical assessment of ICT laboratory resources and their utilization in community schools of Lalbandi Municipality, Sarlahi, Nepal. Drawing on structured survey data from 43 staff members across 19 schools, it examined three research questions concerning infrastructure status, utilization patterns, and constraining challenges, organized within a five-dimension conceptual framework informed by established educational technology integration theory (Msambwa et al., 2024; Scherer et al., 2019).

The study yields four principal conclusions. First, while universal laboratory availability has been achieved in the sampled schools, reflecting the partial success of Nepal's national ICT education policy (Government of Nepal, 2016), significant quality gaps persist across internet reliability, educational software, and equipment maintenance particularly in primary-level institutions. Second, ICT laboratory utilization remains moderate and uneven, constrained by insufficient teacher training, scheduling limitations, and inadequate technical support, confirming patterns identified across comparable developing country contexts (Kira, 2025; Phunyal, 2024). Third, the correlation analysis reveals strong systemic interdependency among infrastructure, usage, human resources, and maintenance dimensions, while institutional challenges function as a significant inhibitor of both utilization and human resource development. Fourth, the paradoxically weak statistical relationship between ICT-related input variables and perceived impact despite respondents' strongly positive attitudes toward ICT in teaching and learning points to a structural belief-practice gap requiring targeted professional development and institutional reform (Karunakaran et al., 2023; Scherer et al., 2019)Ronny</author><author>Siddiq, Fazilat</author><author>Tondeur, Jo %J Computers</author><author>education</author></authors></contributors><titles><title>The technology acceptance model (TAM.

Based on these conclusions, this study recommends: (1) the development of a structured, sustained ICT professional development programme for teachers in Lalbandi Municipality's community schools, grounded in pedagogically-aligned, subject-specific competency frameworks; (2) the establishment of dedicated ICT laboratory management roles with clearly defined accountability structures and allocated maintenance budgets; (3) a targeted policy intervention to extend ICT infrastructure to primary-level institutions, addressing the observed secondary-primary equity gap; and (4) the integration of ICT usage requirements into school accountability frameworks to translate high perceived value into consistent pedagogical practice. These recommendations are consistent with best-practice evidence from comparable educational contexts and are designed to address the specific interdependencies identified in the municipality community schools empirical data (Al Muuti et al., 2025; Host et al., 2025; Mustafa et al., 2024).

Further Limitations and Implications

Methodological Limitations

Several methodological limitations must be acknowledged to appropriately bound the scope of interpretation. First, the relatively small effective sample size (n = 43 across 19 schools) limits the statistical power of the Pearson's correlation analysis and may account for the non-significant correlations observed between input variables and ICT impact. As Pallant (2020) notes, small sample studies require conservative interpretation of correlation findings; the relationships identified here should therefore be treated as hypothesis-generating rather than hypothesis-confirming. Field (2024) further cautions that Pearson's correlations computed from Likert-composite scores may underestimate the strength of nonlinear relationships, particularly in small samples where skewness can distort correlation estimates.

Second, the exclusive reliance on self-reported perceptual data introduces social desirability bias: staff respondents may have rated their schools' ICT conditions more favourably than objective observation would confirm. Future research should triangulate survey findings with direct laboratory observation protocols, equipment audits, and student performance data to provide a more complete picture of ICT integration quality (Creswell & Creswell, 2017). Third, the cross-sectional design precludes causal inference; the correlations reported here establish associations among variables at a single point in time and cannot demonstrate the direction or mechanism of causal influence. This is a recognized limitation of descriptive quantitative research in educational technology contexts (Kothari, 2004).

Fourth, the scope of the study is limited to a single municipality within Madhesh Province, and findings should not be uncritically generalized to other districts, provinces, or national-level policy contexts. Lalbandi Municipality presents a specific socio-economic, administrative, and geographic profile that may differ from mountainous, hill, or urban school contexts within Nepal. The relatively high proportion of secondary-level respondents (74.4%) also means that the study's findings disproportionately reflect secondary-level conditions, and primary-level ICT challenges may be more severe than the aggregate data suggest. Sampling was further limited to schools returning completed questionnaires within the data collection window, introducing potential non-response bias if schools with poorer ICT conditions were less likely to participate.

Implications for Policy and Practice

Despite these limitations, the study carries several important implications for policy and practice at the municipal, provincial, and national levels. For the Lalbandi Municipality Education section and the District education office, the findings underscore the need to shift policy focus from infrastructure provisioning largely accomplished to quality assurance, maintenance sustainability, and teacher professional development. The municipality's local governance mandate, strengthened by Nepal's federal restructuring under the 2015 Constitution, provides a governance vehicle through which targeted, context-sensitive ICT integration strategies can be designed and monitored at scale (Government of Nepal, 2016). Singun (2025) argues that local-level institutional leadership commitment is non-negotiable for sustaining ICT integration beyond initial implementation; Lalbandi's administration is thus positioned to exercise precisely this function.

At the national policy level, the findings reinforce the growing consensus that Nepal's successive ICT in education plans must be accompanied by dedicated sub-national implementation frameworks that allocate maintenance budgets, establish teacher training pipelines, and create accountability mechanisms for ICT integration at the school level (Acharya, 2025; Joshi & Khatiwada, 2024). The (PISA, 2021) evidence that students in high-quality ICT access schools demonstrate stronger digital literacy outcomes mediated by teaching quality provides an external benchmark against which Nepal's community school ICT conditions can be evaluated and improved.

Directions for the Future Research

The study points to several productive directions for the future research. First, a longitudinal investigation tracking changes in ICT infrastructure quality, utilization frequency, and student digital literacy outcomes over two or more academic years would substantially strengthen the causal claims that the present cross-sectional design cannot support. Second, a mixed-methods follow-up incorporating classroom observation, in-depth teacher interviews, and student focus groups would provide the contextual depth needed to explain the belief-practice gap identified here, particularly the mechanisms through which institutional challenges translate into reduced ICT usage. Third, comparative studies across multiple municipalities in Madhesh Province or across Nepal's diverse ecological and administrative zones would enable the identification of contextual moderators of ICT integration effectiveness, generating more generalizable theoretical insights (Creswell & Creswell, 2017). Finally, intervention research testing specific professional development models such as mentored peer learning, subject-specific ICT integration modules, or school-based ICT coordinator programmes would contribute directly actionable evidence to the field (Al Muuti et al., 2025; Mustafa et al., 2024).

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Exploring the Use and Impact of Artificial Intelligence Tools Among Higher-Secondary Students

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Abstracts

Artificial Intelligence (AI) tools are rapidly being integrated into education worldwide, yet research on their use among secondary students of Nepalese origin remains lacking. This study addresses that gap with two objectives: (1) to explore the usage patterns of AI tools by higher secondary students, and (2) to analyze the perceived impact of AI tool usage on students' learning performance and creativity. The present study follows a quantitative research paradigm. Data were collected using a structured questionnaire from a sample of 136 higher secondary students. The target population comprised 1,300 students from four schools (two government and two private) in Lalbandi Municipality, Sarlahi district. A purposive sampling method was employed. The findings of the study reveal that the students' awareness of Artificial Intelligence (AI) is remarkably high with 94.1%, along with the usage of AI tools being equally high. Students mainly make use of AI for understanding complex concepts (75.0%), homework (46.1%), and enhancing essays (33.6%). The main reasons for the adoption of AI technology include quality improvement (51.2%)

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and the opportunity for self-pace learning (22.4%). However, there was also an observed challenge, such as the lack of the right training (mean 2.64), the accuracy of the information (mean 2.63), and the privacy of the data (mean 2.90). The study concludes that there is a gap between the adoption of AI technology by students and the availability of such technology, as students are using the technology, but they need formal training, which is not available. The study recommends the formulation of national AI in education guidelines by policymakers and the implementation of formal AI training programs by school administrators and teachers.

Keywords: artificial intelligence, AI tools, chatgpt, digital literacy, higher secondary students, learning performance, student perceptions

Introduction

The development of Artificial Intelligence (AI) is moving very fast, and has impacted the education system worldwide. In the education field, there has been the use of AI, such as the use of smart tutoring systems, automated grading, and the use of chatbots. AI has the ability to assist students in making learning easy, as well as assist teachers in reducing their work burden, as well as providing immediate feedback to students (Duarte et al., 2023; Hubballi et al., 2025). AI has the ability to assist teachers as well as students in the field of teaching and learning, as the students have the ability to learn at their own pace (Boumediene & Bouakkaz, 2024; Soni, 2025).

At the same time, students also use AI for their studies. Students use AI tools such as ChatGPT, Grammarly, and many AI-based learning platforms as a part of their study activities. These AI tools assist students in checking their grammar, generating ideas for their homework, and completing their homework (Saranya & Praveen, 2025; Pirniyazov, 2025). Research findings show that students consider AI tools as helpful for improving their productivity, time management, and quality of work (Ali et al., 2025; Daife & Elharbaoui, 2024). The benefits of AI tools for students include their accessibility for improving their writing skills and personalization of their learning (Arbab et al., 2024; Ahmed et al., 2025).

There are some challenges and problems that have arisen from using AI in education. There are critical issues of concern regarding data privacy and ethical use of AI in education that may have negative effects on critical thinking and honesty skills of the student (Boumediene & Bouakkaz, 2024; Han, 2025). Moreover, there are challenges of digital divide, digital literacy, and unpreparedness of educators in teaching how to use AI effectively that are obstacles to using AI in education. (Narayan & Jauhari, 2025; Asperis, 2025). Ethics is a crucial factor because, although students are aware of AI rules, their practice does not seem to match their knowledge (Shrestha, 2025).

While there is growing research on the use and impact of AI in higher education and among University students, there remains a gap in the research pertaining to higher secondary students. (Typically students in the age group of 16-18 years). Students in these age groups are at a critical period in their lives and developing their critical knowledge and thought processes for the future. Their use and impact on core academic skills such as learning performance and creativity also warrant research. To address this gap, this study conducted a survey of 136 students across four schools in Lalbandi Municipality, analyzing their AI usage patterns, perceived benefits, challenges, and impacts on learning and creativity.

Objectives

Therefore, the objective of this study was to explore the use and impact of AI tools among higher secondary students. The research aimed specifically :

1. To identify the patterns and purposes of AI tool usage among higher secondary students in educational settings.
2. To identify the benefits and impact of AI tool usage among higher secondary students.

Literature Review

Artificial Intelligence in Educational Contexts

The contribution of AI in the contemporary educational sector is well documented as a facilitator of personalization and efficiency. Systematic reviews have noted the contribution of AI tools, such as Intelligent Tutoring System(ITS) and Adaptive Learning(AL), in facilitating the personalization of the learning experience through the provision of feedback and the adaptation of the content to the needs of the students (Duarte et al., 2023; Soni, 2025). These tools analyze the interaction and performance of the students to identify their strengths and weaknesses, thereby facilitating the provision of the most appropriate educational experience (Hubballi et al., 2025). In addition, it must be noted that AI technology can be used in the automation of administrative and grading aspects, thus freeing educators from such tasks and enabling them to concentrate more on teaching and interactions with their pupils (Leong et al., 2025; Alkan, 2024).

Patterns and Purposes of AI Tool Usage by Students

Another set of literature is focused on the adoption of AI among students. Studies using empirical research methods such as surveys and quantitative analysis have found that AI-based applications such as ChatGPT and Grammarly have become an integral part of students' academic lives (Saranya & Praveen, 2025; Pirniyazov, 2025). Studies have found that students use AI-based applications for improving their writing skills, summarizing complex information, generating ideas for their work, and improving their time management skills, which have a positive influence on their academic performance (Arbab et al., 2024; Ali et al., 2025). To cite an example, a study conducted in Uzbekistan found that over 60% of students in universities frequently use AI-based applications for their academic work. Students use AI-based applications as a means for saving time and improving their productivity (Pirniyazov, 2025).

Perceived Benefits and Challenges of AI in Education

AI has been seen to contribute to the improvement of student outcomes through the provision of personalized and adaptive learning, which meets the needs of each student based on their pace and style of learning (Utepbergenova, 2024; Bobro, 2024). It has also improved the efficiency of teaching through the provision of grading and lesson planning, which helps the teacher to make informed decisions based on the results (Ayala-Pazmiño, 2023; Javvaji&Raghavulu, 2024). Moreover, AI technology has been seen to improve student engagement, motivation, and accessibility, making the classroom more student-centered and effective (Ahmed et al., 2025; Alashwal, 2024). On the contrary, considerable challenges to ethical and equitable integration have been a major focus in the literature as well. Challenges identified in the literature include concerns over data privacy and security, the potential to exacerbate algorithmic bias, as well as concerns over equitable access due to infrastructural or economic disparities (Narayan & Jauhari, 2025; Asperis, 2025).

AI in Education: The Nepalese Context and Policy Landscape

The research carried out in the Global South, especially in the context of Nepal, offers an important perspective. Research findings reveal the significant potential AI can offer to the education sector in Nepal in terms of inclusive education and the achievement of Sustainable Development Goal 4: Quality Education (Dhakal et al., 2025; Upadhayay, 2024). AI has also been found to improve the engagement and autonomy of learners in specific fields like English Language Teaching and management education (Dahal & Paudel, 2025; Lawaju et al., 2024). However, the research findings have also highlighted the significant challenges the country is facing in the context of AI implementation, such as policy gaps, technological infrastructure gaps, and AI literacy among teachers and the level of institutional readiness (Dhakal et al., 2025; Sah, 2025).

Gap in the Literature

Although the existing corpus has proven to be beneficial in the sense that it offers valuable insights into the use of AI in higher education institutions as well as among university students, there still remains a gap in the sense that there has been no focus on the use of AI among higher secondary students, a stage of development that is very critical in the sense that the students, at this stage, have a very different perspective on the use of AI tools, which has a very significant impact on the development of their learning skills as well as creativity, a subject that has remained unexplored in the existing corpus, which is the focus of this study.

Methodology

Research Design

A descriptive and quantitative cross-sectional survey study design was used to collect primary data from the participants at a single point of time. This design was chosen because it is appropriate for describing a population and establishing relationships between two or more variables—namely, AI tools use pattern, benefits, challenges, and impact on learning performance and creativity of higher secondary school-going students of Lalbandi Municipality of Sarlahi district of Nepal (Ali et al., 2025).

Study Area and Population

The population of interest included higher secondary students (Grade 11 and 12) studying in the management stream. The research was conducted in four schools (two government and two private): Janajyoti Higher Secondary School (300 students), Janaki Higher Secondary School (200 students), Ideal Academy (400 students), and Everest Academy (400 students), making a total population of 1,300 students.

Sampling Technique and Sample Size

A non-probability, purposive sampling method was used. Schools were purposively selected based on two criteria: (a) location within Lalbandi Municipality, and (b) offering a management course at higher secondary level. Students were then selected purposively from the management stream of these schools.

The sample size was determined using the standard formula to determine the sample size for a finite population at a 95% confidence level and a margin of error of 5%, which gives a minimum sample size of 297. To cover any possible non-response or non-completion of the questionnaire, a buffer of 10% was added to the total sample size, giving a total sample size of 320 students.

Considering various limitations in practice like restricted number of class meetings for data collection and variable level of participant participation, the sample size eventually reached 136 subjects from all four schools. The sample provides appropriate representation of all four selected schools, including government sector (40.4%) and private sector (59.6%). Other researches conducted to examine usage of AI technologies among students had similar or even lower sample sizes (Pirniyazov, 2025, n=120; Ali et al., 2025, n=150).

Data Collection Instrument and Procedure

Data was collected through the use of a structured and self-administered questionnaire. The data collection tool was created based on the results of the review of relevant literature (Saranya & Praveen, 2025; Pirniyazov, 2025).

Data Analysis

For the purpose of data analysis, the collected data was processed using the Statistical Package for Social Sciences (SPSS) software version 25. Frequencies, percentages, means, and standard deviations were computed to create a demographic profile of the respondents, to understand the pattern of AI tool usage, and to identify the benefits and challenges associated with the tools.

Ethical Considerations

The study was conducted following the ethical norms that must be followed while conducting research. The subjects were given the freedom to drop out of the study at any time without any consequences. The subjects were also kept anonymous by not collecting any personal information on the questionnaires. The data collected was used only for this purpose of academic research.

Findings

Demographic Profile of Respondents

A total of 136 students were surveyed from government and private schools of Lalbandi Municipality, Sarlahi District, Nepal. Among the respondents, 33.1% were females, and 66.9% were males, showing that the results were almost equally distributed between the two genders.

Gender Distribution

As shown in Figure 1, the gender distribution was nearly equal, with 91 male respondents (66.9%) and 45 female respondents (33.1%).

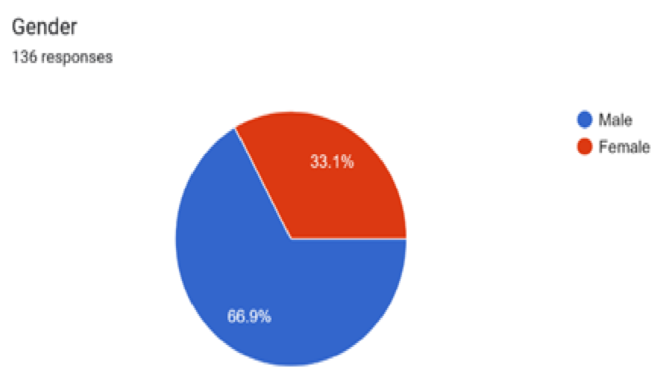

Figure 1: Gender Distribution

Figure 1 presents the gender distribution of the 136 student respondents. Male students constituted the majority, with 91 respondents (66.9%), while female students accounted for 45 respondents (33.1%).

Age Distribution

The respondents varied in age from 16 to 20 years, with the majority falling in the 17-18 age group, which is common among higher secondary students (grades 11 and 12).

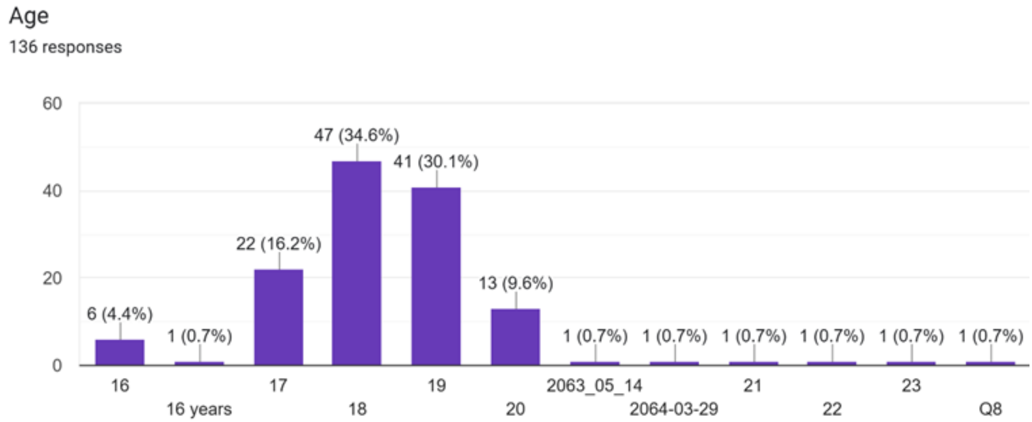

Figure 2: Age Distribution

Figure 2 illustrates the age distribution of the 136 higher secondary students who participated in the study. The respondents ranged in age from 16 to 20 years, with the majority concentrated in the 17–18 age bracket. This age range is typical for students enrolled in Grades 11 and 12, confirming that the sample represents the target higher secondary population.

Grade Level

The sample was composed of a slight majority of Grade 11 students (52.9%) as opposed to Grade 12 students (47.1%), reflecting the two levels of higher secondary education.

Table 1

Distribution by Grade Level

Grade	Frequency	Percentage
Grade 11	72	52.9%
Grade 12	64	47.1%
Total	136	100%

Source: Field Study, 2026.

Table 1 shows the distribution of respondents by grade level. Out of 136 higher secondary students, 72 (52.9%) were enrolled in Grade 11, while 64 (47.1%) were in Grade 12. The nearly even distribution between the two grades suggests that the sample adequately represents both levels of higher secondary education.

School Distribution

The study was successful in achieving the target of equal representation from the chosen schools. The largest number of participants were from Everest Academy, constituting 35.3%, followed by Janajyoti HSS with 25.0%, and Ideal Academy with 24.3%. The remaining 14.7% of the students were from Janki HSS.

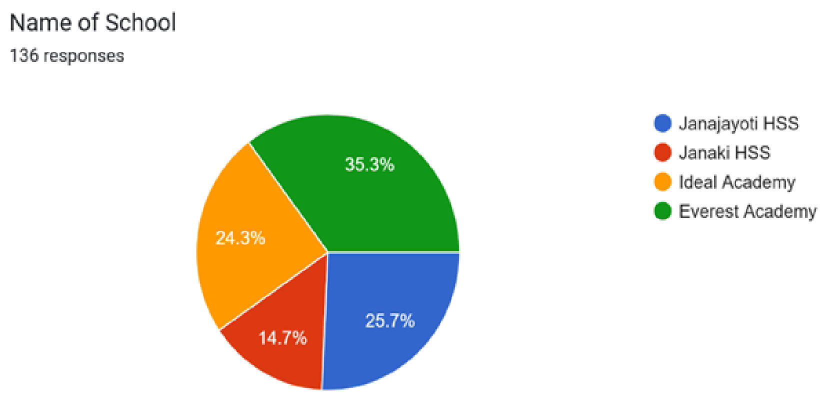

Figure 3: School-wise Distribution

Overall, government schools contributed 55 respondents (40.4%) and private schools contributed 81 respondents (59.6%), as illustrated in Figure 4.

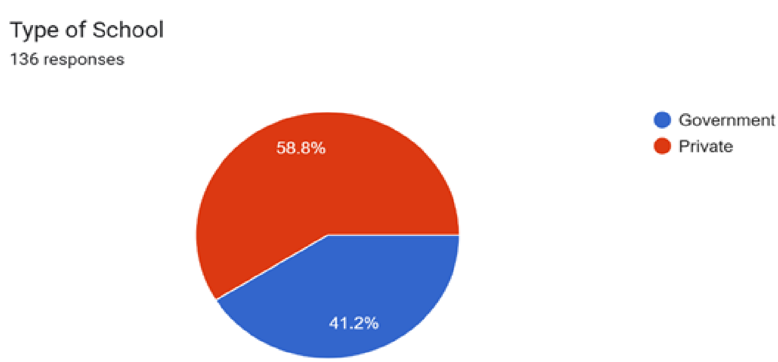

Figure 4: Type of School

Figure 4 illustrates that the sample included a slightly higher proportion of private school students, reflecting the larger enrollment numbers in the private schools selected for the study..

Awareness and Access to AI Tools

Awareness of AI Tools

The fact that 94.1% of the higher secondary students have knowledge of AI tools reveals the exposure to technology that the youth of Lalbandi Municipality enjoy, despite their geographical location away from the major urban centers.

Table 2

Awareness of AI Tools

Response	Frequency	Percentage
Yes	127	94.1%
No	9	5.9%
Total	**136**	**100%**

Source: Field Study, 2026.

Table 2 presents that the high percentage suggests that AI tools have achieved near-ubiquitous recognition among higher secondary students in the study area, even in semi-urban Nepal.

Heard of AI Tools

Students were asked to identify which AI tools they had heard of from a list of common applications.

Table 3

AI Tools Heard Of (Multiple Responses)

AI Tool	Frequency	Percentage of Respondents
ChatGPT / Bing Chat / Google Bard (Gemini)	128	94.1%
Grammarly / QuillBot	24	17.6%
AI tools for making presentations/images (Canva AI, DALL-E)	38	27.9%
AI-powered learning apps (Khan Academy, Duolingo)	43	31.6%
None of the above	6	4.4%
Other	20	14.7%

Source: Field Study, 2026.

ChatGPT and similar tools were found to be the most popular tools, with 94.1% of participants reporting their use. AI learning tools such as Khan Academy and Duolingo were used by 31.6%, while AI tools used for creating presentations or images such as Canva AI and DALL-E were used by 27.9% of participants. Grammarly and QuillBot were used by 17.6% of participants.

AI Tools Personally Used for Studies

When participants were asked about their use of AI tools for their studies, it was found that they personally used the following tools:

Table 4

AI Tools Used for Studies (Multiple Responses)

AI Tool	Frequency	Percentage of Respondents
ChatGPT / Bing Chat / Google Bard (Gemini)	129	94.8%
Grammarly / QuillBot	25	14.1%
AI tools for making presentations/images	19	18.5%
AI-powered learning apps	18	13.3%
I have never used any AI tool for my studies	7	5.2%

Source: Field Study, 2026.

This data indicates that there is a strong correlation between awareness and usage. The data also shows that the most aware students, i.e., the students aware of the existence of ChatGPT, etc., also had the highest usage rate, i.e., 94.8% of the students used the tool for their studies. An interesting point is that 5.2% of the students had never used any AI tool for their studies.

Patterns and Purposes of AI Tool Usage

Frequency of AI Tool Usage

Among students who reported using AI tools, the frequency of usage varied considerably:

Table 5

Frequency of AI Tool Usage

Frequency	Frequency	Percentage
Daily	39	28.9%
Several times a week	30	21.9%
Once a week	6	4.7%
A few times a month	11	7.8%
Never	1	0.8%
Rarely	49	35.9%
Total	136	100%

Source: Field Study, 2026.

This table 5 illustrates the percentage of times an activity is done by the respondents. The highest percentage of respondents, at 35.9% or 49 people, does this

"Rarely," followed by "Daily" at 28.9% or 39 people. "Several times a week" is at 21.9%, or 30 people.

Purposes of AI Tool Usage

Students used AI tools for a variety of academic purposes, as depicted in Table 6:

Table 6

Purposes of AI Tool Usage (Multiple Responses)

Purpose	Frequency	Percentage
To understand difficult concepts or topics	102	75%
To get help with homework or assignments	63	46.1%
To check grammar and spelling	44	32%
To summaries long texts or articles	37	27.3%
To generate ideas for projects or creative work	41	30.5%
To write or improve essays/reports	46	33.6%
To prepare for exams/quizzes	34	25%
To manage my study schedule	32	23.4%
Other	21	15.6%

Source: Field Study, 2026.

Table 6 findings indicate that students primarily rely on AI tools for comprehension and assignment support rather than for administrative tasks like study schedule management (23.4%).

Main Reason for Using AI Tools

When asked about their single most important reason for using AI tools, students responded as follows:

Table 7

Main Reason for Using AI Tools

Main Reason	Frequency	Percentage
To save time	28	20.8%
To improve the quality of my work	70	51.2%
To learn at my own pace	30	22.4%
Because my friends/classmates use them	4	3.2 %
Because teachers encourage it	3	2.4%
Other	1	0%
Total	136	100%

Source: Field Study, 2026.

Time efficiency (20.8%) and quality improvement (51.2%) were found to be the main motivators for the adoption of AI technology. The minimal impact of peer pressure (3.2%) and encouragement by the teacher (2.4%) indicates that the adoption of AI by students is largely intrinsic, i.e., students tend to use AI for its functional benefits.

Gender-Based Differences in AI Usage

Results from chi-square test indicated that there was no statistically significant difference between the number of times AI tools were used by male and female students ($\chi^2 = 4.21$, df = 5, $p = 0.52$). There were, however, notable differences in the uses made of AI. Male students used AI to grasp difficult concepts more often (78.0%) compared to their female counterparts (68.9%). Female students, on the other hand, used AI for grammar correction (37.8%) more than male students (29.7%).

Perceived Benefits of AI Tool Usage

Students rated the level of their agreement with different benefit statements using a 5-point Likert scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). The mean score for each benefit is as follows:

Table 8

Perceived Benefits of AI Tools

Benefit Statement	Mean Score	Standard Deviation
D1.1 Using AI tools helps me learn faster	3.30	1.43
D1.2 AI tools make studying more interesting and engaging	3.21	1.30
D1.3 I get personalized help that I don’t always get in class	2.99	1.33
D1.4 My grades have improved because of using AI tools	2.85	1.28
D1.5 AI tools help me be more creative in my assignments	3.20	1.26
D1.6 I can manage my study time better with AI tools	3.07	1.35

Source: Field Study, 2026.

The highest mean scores were noted in the areas of learning speed (3.30), and engagement (3.21). This implies that the students strongly perceive AI tools to be beneficial to the speed and enjoyment of their study processes. However, the lower grade improvement (2.85) may imply that although the students find AI tools to be beneficial to their studies, they may not find AI tools to be beneficial to their grades.

Perceived Challenges and Concerns

The students also rated their agreement with the statements regarding the challenges and concerns related to the use of AI tools:

Table 9

Perceived Challenges and Concerns

Challenge Statement	Mean Score	Standard Deviation
D2.1 I sometimes rely too much on AI and don't think for myself	2.30	1.29
D2.2 It is difficult to tell if the information from AI is accurate	2.63	1.30
D2.3 Using AI tools for assignments feels like cheating	2.44	1.28
D2.4 I worry about my personal data/privacy when using AI	2.90	1.50
D2.5 My teachers are not comfortable with me using AI tools	2.48	1.31
D2.6 I lack proper training on how to use AI tools effectively	2.64	1.35

Source: Field Study, 2026.

The most pressing concern, with the highest mean score of 2.64, was the lack of proper training in the effective use of AI tools. This shows a strong indication that students recognize the need to be guided and instructed to get the best out of the use of AI tools. Other pressing concerns, such as the accuracy of the information (2.63) and over-reliance (2.30), indicate a deeper understanding of the limitations of using AI tools by the students. The lower score of the cheating concern (2.44) suggests that the students do not see the use of AI tools as unethical in itself, but as a means to an unethical end.

Open-Ended Responses on Benefits and Challenges

Biggest Benefits

Analysis of open-ended questions regarding the "biggest benefit of using the AI tools" revealed the following:

Time Saving: Students emphasized the fact that "AI saves time, which can be utilized to do other activities."

Conceptual Clarity: Students often mentioned the fact that "AI helps to understand concepts that are difficult to comprehend in class."

24/7 Availability: Students appreciated the fact that "AI can be accessed anytime, without the need to wait for teachers."

Language Support: Nepali students, whose medium of instruction was English, appreciated the use of tools such as Grammarly, which helped improve their writing skills.

Idea Generation: Students appreciated the fact that "AI helps to generate new ideas".

Biggest Worries or Problems

The open-ended responses to the question of concerns showed the following patterns:

- **Accuracy of the Information:** The students had concerns that they would receive incorrect information through AI tools.
- **Over-dependence:** The students had concerns that the use of AI would lead to the deterioration of their own thought process.
- **Lack of Training:** All the students had concerns that they did not know how to use AI tools.
- **Cost Barriers:** Some students had concerns that the upgraded versions of AI tools were costly.
- **Attitude of the Teacher:** Some students had concerns that the teachers did not approve of the use of AI tools.

Impact on Learning Performance and Creativity

Impact on Academic Performance

Students were asked to rate the overall impact of AI tools on their academic performance:

Table 10

Impact on Academic Performance

Rating	Frequency	Percentage
Very Negative	4	2.9%
Somewhat Negative	8	5.9%
No Impact	24	17.6%
Somewhat Positive	60	44.1%
Very Positive	40	29.4%
Total	136	100%

Source: Field Study, 2026.

A significant majority of students, 73.5%, affirmed that AI tools have a positive impact on their academic performance by selecting "Somewhat Positive" and "Very Positive" combined responses. Only 8.8% of students perceived a negative impact of AI tools on their academic performance, and 17.6% of students did not perceive any impact of AI tools on their academic performance.

Impact on Creativity and Original Thinking

Students' perceptions of the impact of AI tools on their creativity and original thinking were similar:

Table 11

Impact on Creativity and Original Thinking

Rating	Frequency	Percentage
Very Negative	4	2.9%
Somewhat Negative	12	8.8%
No Impact	28	20.6%
Somewhat Positive	60	44.1%
Very Positive	32	23.5%

Source: Field Study, 2026.

Over two-thirds of the students (67.6%) believed that AI tools have a positive effect on their creativity and original thinking. It is interesting to note that while a lower percentage of students believed that AI tools have a "Very Positive" impact on their creativity and original thinking (23.5%) than on their academic performance (29.4%), a higher percentage of students believed that AI tools have "No Impact" on their creativity and original thinking (20.6%) than on their academic performance (17.6%).

Need for Formal Training

Students were asked whether their school should provide formal training on ethical and effective use of AI tools:

Table 12

Need for Formal AI Training

Response	**Frequency**	**Percentage**
Yes, definitely	63	46.4%
Yes, maybe	42	30.8%
No, it's not necessary	12	8.8%
I don't know	19	13.9%
Total	136	100%

Source: Field Study, 2026.

An overwhelming majority (84.4%) expressed their desire to receive formal training in AI. This figure includes the combined total of students responding with “Yes, definitely” and “Yes, maybe.” This again reinforces the concern identified above regarding the lack of formal training (mean 2.64).

Discussion

The fact that 94.1% of the students in the Lalbandi Municipality are aware of AI tools, as depicted in the study, shows that the penetration of technology in the semi-urban areas of Nepal is remarkably high. The fact that the AI tools such as ChatGPT, among others, are widely used and recognized by 94.8% of the students in the study resonates the global trends as depicted in the study carried out by Saranya and Praveen (2025). The fact that a quarter of the students in the study used AI tools at least several times a week shows that AI is no longer a new phenomenon in the lives of the students. The study resonates the study carried out in Uzbekistan by Pirniyazov (2025); however, the study has extended to the higher secondary students, showing that the penetration of AI in the pre-university students is widespread.

The students also showed significant benefits, and the strongest agreement was with the question of whether AI assists them in learning faster (mean 3.30). The second was whether AI makes studying more engaging (mean 3.21), which also corroborates the findings made by Ahmed et al. (2025) on the beneficial impact of AI on the process of learning. The students also showed significant benefits with the question of whether AI provides them with the perception of personalized help (mean 2.99), especially in the context of the Nepalese education system due to the large sizes of the classes. However, the fact that the grades did not improve (mean 2.85) also shows that the benefits to the students’ learning process might not necessarily translate to the grades they receive, thus also corroborating the fact that there is research needed on the impact of AI.

The main issue was the lack of proper training (mean 2.64), accompanied by the fact that 46.4% of the students had the desire to receive formal training. This echoes the findings by Ali et al. (2025) that most students do not have the skills to apply what they know. The issue concerning the accuracy of the information (mean 2.90) shows the complex awareness students have concerning the limitations of AI. This echoes the findings by Lawaju et al. (2024) in the Nepalese context. The issue concerning the risk of overdependence and the reduction of critical thinking skills echoes the findings by Pirniyazov (2025).

On the whole, the majority of the students, that is, 67.6%, felt that AI had a positive impact on their academic performance, while 23.5% felt that AI had a positive impact on their creativity, which is consistent with the conclusions drawn by Javvaji and Raghavulu (2024) on the efficiency and personalization of AI. The slightly lower percentage of the sample that felt that AI had a positive impact on their creativity reflects the two-edged nature of the relationship between AI and creativity.

These results should be understood with reference to the broader education scenario of Nepal, as identified by Dhakal et al. (2025), which has faced issues with the policy framework and the lack of AI literacy skills for teachers. The students are getting ahead of the schools in terms of adapting to the world of AI, and as a result, they are getting into complicated situations with no one to guide them along the way. The high need for formal learning is both an opportunity and a challenge, thus providing empirical support for the emphasis placed by Dhakal (2025) on the foundations of the policy.

This study, while being aligned with the broader global discourse (Duarte et al., 2023; Utepbergenova, 2024), also brings some fresh perspectives from the underresearched Global South, with an emphasis on high school students as the sample group. The fact that students are already immersing themselves in the world of AI, despite the gaps, shows that the technological revolution is not going to wait for the schools or the policymakers to catch up, thus providing immense challenges for them, as they now need to catch up with the students who got ahead of them.

There were several shortcomings in the study that need to be recognized. Firstly, due to the fact that the study was conducted only in one municipality, there is no possibility of generalizing the results to other areas of Nepal with other economic conditions and infrastructure. Secondly, the lack of a longitudinal research design does not allow us to make conclusions about the possible causality of AI impact on the educational outcomes of children. Thirdly, the use of self-reports leads to the risk of obtaining biased results since respondents may lie out of social pressure. The sample size obtained (n=136) was sufficient for basic analysis but did not meet the calculated value (n=320). This poses problems in terms of statistical power for identifying effect sizes as well as accuracy of population parameters. Generalization of results would only apply to higher secondary schools within Lalbandi Municipality.

Conclusion

This study aimed to investigate the phenomenon of AI tool utilization and its effects among the student population of the Lalbandi Municipality of Nepal, which showed that the utilization of AI tools among the student population is not only a future phenomenon but also a present reality. The results of the study showed that the student population is actively and extensively using AI tools for their academic purposes, particularly to understand complex concepts and to perform their assignments. The results also showed that the student population is experiencing significant benefits from AI tool utilization, particularly in terms of improved learning speed, interest, and personalized support, with a significant majority of the student population experiencing positive effects on their academic performance and creativity.

However, the encouraging trends of AI tool utilization and their effects on the student population have also given rise to serious concerns, which were reflected through the apprehensions of the student population on the reliability of AI tool-generated information, the potential of AI tool utilization to impede their thinking, and, most seriously, the lack of proper training and support from schools on AI tool utilization.

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Digital Payment Adoption and Its Economic Impact on Local Businesses: A Case Study of Lalbandi Municipality, Nepal

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Abstract

Digital payment systems are rapidly transforming financial transactions in Nepal, yet their adoption in semi-urban areas remains uneven. This study aims to examine the extent of digital payment adoption, its determinants, and its economic impact on local businesses in Lalbandi Municipality. Primary data were collected from 120 businesses across sectors such as retail, grocery, restaurants, pharmacies, and services through purposive sampling. This study uses a mixed-method approach using a descriptive and analytical research design; the analysis is conducted using descriptive statistics, cross-tabulation, regression and correlation. The findings indicate that 72.5% of businesses have adopted at least one digital payment system, with QR-based platforms, particularly FonePay, being the most widely used. Businesses using digital payments reported improvements in sales, customer inflow, transaction speed, record-keeping, and reduced cash-handling risks. Key determinants of adoption include digital literacy,

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customer demand, and perceived usefulness. However, challenges such as unreliable internet connectivity, transaction fees, limited customer awareness, and security concerns persist. The study concludes that digital payments are enhancing business performance and facilitating economic transformation in Lalbandi. It recommends policy interventions for BFIs and NRB focusing on digital literacy, infrastructure development, merchant incentives, and institutional collaboration.

Keywords: digital payment systems, economic impact, financial technology (fintech), small and local businesses, semi-urban economy

Introduction

Globally, digital financial transformation system is evolving rapidly, driven by technological innovation, widespread mobile penetration, and consumer preferences are being shifted towards cashless transactions. Digital payment technologies—such as mobile wallets, QR code systems, internet banking, and card-based payments—have expanded significantly across both developed and developing economies, improving transaction efficiency and supporting financial inclusion (UNCTAD, 2022). However, the implications of these technologies remain uneven, particularly in semi-urban and rural contexts where structural and behavioral barriers prevail.

In Nepal, the digital payment systems have grown substantially over the past decade, supported by fintechs such as eSewa, Khalti, and IME Pay, along with bank-integrated systems like FonePay and ConnectIPS. The COVID-19 pandemic further accelerated the adoption of digital financial services as both consumers and businesses shifted toward contactless payment options (Nepal Rastra Bank, 2023). Increasing mobile penetration—exceeding 130%—and expanding internet access have also facilitated this transition (Nepal Telecommunications Authority, 2022). Despite this progress, the extent and impact of digital payment adoption vary considerably across different physical and economic settings.

Lalbandi Municipality, a growing semi-urban market center in Sarlahi district on the East–West Highway, presents a relevant case for examining this variation. This sub-urb hosts a diverse range of businesses, including clothing retailers, restaurants, pharmacies, hardware shops, grocery stores, and other service providers. The increasingly available digital payment options and their adoption are inconsistent and influenced by factors such as digital literacy, perceived usefulness, customer demand, business size, and infrastructural reliability. In many cases, traditional cash-based payment continues to dominate, limiting the full potential of digital financial integration.

Although digital payment systems are often associated with improved business performance through increased sales, better record-keeping, reduced cash-handling risks, and enhanced customer convenience, the empirical evidence from semi-urban markets in Nepal remains limited. The existing studies largely focus on urban centers, leaving a critical gap in understanding how digital payments affect local economies in emerging market hubs like Lalbandi.

The present study investigates and addresses the extent of digital payment adoption, identifies key determinants influencing adoption behavior, and evaluates its economic impact on local businesses in Lalbandi Municipality. This study is based on primary data collected from 120 businesses across multiple sectors, and contributes context-specific insights that are relevant for policymakers, financial institutions and local government authorities aiming to promote inclusive digital financial development.

Objectives of the Study

1. To assess the extent, determinants, economic impact, and challenges of digital payment adoption among local businesses in Lalbandi Municipality, and
2. To recommend strategies for improving uptake in semi-urban markets.

Literature Review

Literature Review Related to International Perspectives of Digital Payment

International literature shows that digital payment adoption has grown significantly due to convenience, technological compatibility, and evolving consumer preferences. In China, the proliferation of Alipay and WeChat Pay has revolutionized retail commerce, with more than 80% of small businesses accepting mobile-based payments (Huang & Wang, 2019). India has undergone a similar transformation, particularly after the introduction of the Unified Payments Interface (UPI) in 2016 and the push toward digitalization following demonetization. Studies indicate that small enterprises in India adopted cashless payments due to improved transaction speed, customer convenience, and government incentives (Raghavan, 2020). The global literature commonly draws upon the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) to explain how perceived usefulness, ease of use, social influence, and facilitating conditions positively shape digital payment adoption (Davis, 1989; Gupta & Arora, 2021).

Across South Asia, digital payments are increasingly integrated into everyday economic activities. Research indicates that South Asian adoption is influenced by digital literacy, availability of smartphones, internet connectivity, and government-led financial inclusion programs (Kumar & Singh, 2021). Studies in Bangladesh and Sri Lanka reveal that semi-urban businesses adopt mobile payment systems primarily because they reduce transaction time, minimize cash-handling risks, and meet rising customer expectations for digital transactions (Rahman, 2021; Islam & Rahman, 2019). Peer influence and competition also play crucial roles, as businesses tend to follow trends adopted by competitors to remain relevant (Chatterjee et al., 2022). These patterns mirror trends in Nepal, where digital payment adoption is growing but remains uneven across different regions.

Digital payments have emerged as one of the most transformative financial innovations of the past decade, fundamentally reshaping how individuals and businesses conduct transactions. The global transition from cash-based payments to digital platforms has been accelerated by rapid technological advancements, increased smartphone penetration, expanded internet access, and policy initiatives promoting cashless economies. Digital payments broadly refer to financial transactions executed through electronic channels and digital interfaces, including mobile phones, computers, digital wallets, QR codes, and POS terminals (World Bank, 2021). These systems replace the need for physical cash and enable faster, more secure and more transparent financial interactions (Rana & Khatri, 2021). In developing economies like Nepal, where a large portion of transactions historically relied on cash, digital payments are increasingly altering business practices and consumer habits (Adhikari, 2022).

In the context of Nepal, digital payment systems have expanded rapidly since 2018 due to improvements in mobile banking infrastructure, regulatory reforms, and growing internet access (NRB, 2023). Major platforms such as eSewa, Khalti, IME Pay, and bank-based QR codes have become widely available across municipalities. The Digital Nepal Framework (2019) further accelerated adoption by emphasizing digital finance as a key pillar of national development. Research demonstrates that Nepali consumers, particularly younger populations, prefer cashless transactions because they are faster, safer, and more convenient (Shrestha, 2021). For businesses, digital payments offer several advantages, including quick settlements, reduced cash-handling errors, and improved financial record keeping (Bhatta, 2022).

Nevertheless, several challenges persist. Poor internet connectivity—especially in semi-urban and rural regions—poses a significant barrier (KC, 2022). Older business owners often lack digital literacy, leading to reluctance or fear of adopting unfamiliar technologies (Sharma, 2020). Concerns regarding fraud, cybersecurity, and delayed settlement of QR payments further hinder adoption (Basnet, 2021). Despite these issues, the overall growth trend remains positive, with QR installations increasing dramatically after the COVID-19 pandemic due to the preference for contactless payments (Koirala & Shakya, 2021).

International and regional studies strongly highlight the economic benefits of digital payments for small and medium enterprises. OECD (2020) reports that digital payments reduce operational inefficiencies, enable automated record keeping, and enhance business transparency. Mobile money systems such as M-Pesa in Kenya illustrate how digital financial services can improve household welfare, business profitability, and economic resilience (Jack & Suri, 2014). Indian research shows that small businesses using UPI and wallet-based payments reported improved sales volume, enhanced business reputation, and easier access to digital credit facilities due to formalized transaction histories (Saxena & Sinha, 2021).

Digital payment systems encompass mobile wallets, QR codes, online banking, debit/credit cards, and point-of-sale transactions. Their adoption has been widely studied across developing countries using frameworks such as the Technology Acceptance Model (Davis, 1989), Diffusion of Innovations Theory (Rogers, 2003), and the Unified Theory of Acceptance and Use of Studies from South Asia—including India, Bangladesh, and Pakistan—show that digital payment adoption improves business efficiency, reduces cash-handling costs, and increases transparency (Hassan, 2020; Islam, 2019). Merchant adoption typically depends on perceived usefulness, ease of use, trust, and customer demand.

Recent studies further emphasize the role of trust, security, and institutional support in shaping digital payment adoption. According to Oliveira et al. (2016), perceived security and trust significantly influence users' intention to adopt mobile payment systems, particularly in developing economies where cyber risks are a concern. Similarly, Venkatesh et al. (2012) highlight that facilitating conditions such as infrastructure availability, technical support, and regulatory frameworks are critical determinants of sustained usage. In the context of small businesses, Dahlberg et al. (2015) argue that digital payments not only improve transaction efficiency but also enable data-driven decision-making through digital records. Furthermore, Asian Development Bank (2021) reports that digital financial services contribute to inclusive economic growth by integrating informal businesses into formal financial systems. These findings reinforce the importance of both technological and institutional factors in accelerating digital payment adoption in semi-urban economies like Nepal.

Literature Review Related to Nepalese Context of Digital Payment

Emerging evidence in Nepal supports these findings. Businesses that use QR codes report reduced risks of theft, improved financial discipline, and increased customer satisfaction (Adhikari & Poudel, 2021). Digital payments help microbusinesses join the formal financial ecosystem, improving their chances of obtaining loans, grants, or credit from banks and cooperatives (Bist & Thapa, 2022). Since many small businesses traditionally keep informal accounts, digital payments create transparent transaction records that strengthen trust with financial institutions.

The semi-urban context provides a particularly interesting setting for studying digital payment adoption. Semi-urban towns such as Lalbandi are characterized by growing markets, transitional consumer behaviours, and increasing influence from nearby urban centers. Literature shows that businesses in semi-urban areas typically adopt digital payment systems to attract younger customers, modernize business practices, and stay competitive (Rai, 2023). Bank agents and payment service providers often conduct promotional campaigns, making QR adoption easier and more appealing for small enterprises. These areas also serve as “transition zones” between rural cash-dominated markets and urban cashless ecosystems, creating unique adoption patterns not fully captured in existing studies.

Nepal’s digital payment sector has expanded due to fintech growth, supportive regulations, and increased smartphone usage (Sharma, 2023). Government initiatives such as the Digital Nepal Framework and NRB’s Payment Systems Roadmap further accelerated the shift (Ministry of Finance, 2021). Studies indicate rising adoption among urban SMEs but note that semi-urban and rural areas still face challenges like low digital literacy and poor internet infrastructure (Karki, 2022)

Research shows that digital payments enhance business performance through improved sales tracking, expanded customer reach, and faster transactions (OECD, 2020; UNCTAD, 2022). Small enterprises benefit from reduced cash risks, easier access to loans, and enhanced financial inclusion (Adhikari, 2021).

Despite increasing interest in digital payment research in Nepal, much of the existing work is concentrated in larger cities such as Kathmandu and Pokhara. There is limited primary data available from semi-urban municipalities, leaving important gaps in understanding how market characteristics, infrastructure conditions, and customer behaviour shape adoption decisions. Moreover, few studies explore the specific economic impacts—such as sales growth, customer footfall, transaction speed, and cost reduction—within small business environments in emerging municipalities. Given that the majority of Nepali enterprises are micro and small businesses operating in semi-urban regions, this constitutes a significant research gap.

This study aims to address these gaps by examining digital payment adoption among **120 local businesses in Lalbandi Municipality**, focusing on factors influencing adoption and the measurable economic impacts on local enterprises. By analyzing primary data from grocery shops, retail stores, restaurants, pharmacies, hardware shops, electronics shops, and micro-service providers, the study contributes new empirical evidence to the growing body of literature on digital financial transformation in Nepal.

Despite the growing body of literature on digital payments in Nepal, existing studies are largely concentrated in urban centers such as Kathmandu and Pokhara, with limited empirical evidence from semi-urban municipalities. Semi-urban areas like Lalbandi represent transitional economies where traditional cash-based practices coexist with emerging digital systems, yet their unique adoption dynamics remain underexplored. Moreover, previous studies have primarily focused on consumer behavior rather than business-level impacts, leaving a gap in understanding how digital payment adoption affects key economic indicators such as sales growth, customer flow, transaction efficiency, and cost reduction among small enterprises. There is also a lack of sector-wise analysis across diverse business types such as retail, grocery, pharmacy, and service providers. Therefore, this study addresses these gaps by using primary data from 120 businesses in Lalbandi Municipality to examine both the determinants of adoption and its measurable economic impacts.

Research Methodology

Research Design

This study uses a mixed-method approach with a descriptive and analytical research design to investigate how local companies in Lalbandi Municipality, Nepal, are affected financially by the introduction of digital payment methods. The descriptive component focuses on determining the degree of digital payment usage, the kinds of platforms that are utilized (such mobile wallets, QR codes, and point-of-sale systems), and the perceived financial results among companies. It facilitates the straightforward presentation of contemporary trends and practices.

The analytical component is utilized to investigate the fundamental elements affecting corporate success and adoption behavior. It makes it possible to determine correlations between factors like perceived utility, client demand, and digital literacy. The study is based on well-known theories of technology adoption, such as the Diffusion of Innovations Theory and the Technology Acceptance Model (TAM). These paradigms highlight social impact, usability, accessibility to technology, and simplicity of use as important adoption drivers.

The study guarantees a thorough understanding of digital payment usage patterns and their economic consequences for small and micro-enterprises in Lalbandi Municipality by combining descriptive and analytical methodologies.

Population and Sample

Both registered and unregistered local companies in Nepal's Lalbandi Municipality make up the study's population. These companies span a wide variety of industries, such as grocery stores, retail and apparel stores, eateries and coffee shops, pharmacies, electronics and mobile stores, hardware stores, and other service-oriented microenterprises.

A total of 120 valid responses were gathered and utilized for analysis from the 150 structured questionnaires that were delivered to the chosen firms. Purposive sampling was used to choose the sample in order to include pertinent company types that are more likely to use digital payment systems.

This sample strategy makes it possible to compare adoption trends across several business categories in a targeted and significant way. Non-probability sampling is suitable for exploratory and context-specific research like this one, even if it may restrict generalizability. By focusing on important respondents with real-world experience, it helps minimize bias.

Data Collection Tools and Techniques

In order to improve contextual knowledge, qualitative insights are added to the study's primary data. A standardized questionnaire sent directly to managers or owners of businesses served as the primary means of gathering data. In order to gather comprehensive data on business attributes including kind, size, and years of operation, the survey had both closed-ended and scaled questions.

Additionally, it documented businesses' awareness of, use of, and adoption of various digital payment methods. The questionnaire also examined perceived economic effects including shifts in sales, customer flow, efficiency, and record-keeping procedures, as well as important influencing factors like digital literacy, client desire, and perceived usefulness.

To enhance data reliability and validity, key informant interviews were conducted with selected business owners and stakeholders. Field observation was also employed to verify actual digital payment practices and understand real transaction environments, ensuring triangulation of data sources.

Tools Used

Statistical tools like Microsoft Excel and SPSS were used to code, input, and analyze the gathered data. Key variables were summarized using descriptive statistics, such as means, standard deviations, percentages, and frequencies. Relationships between categorical variables were examined using chi-square testing and cross-tabulation.

Adoption status (adopter/non-adopter) was the dependent variable in a binary logistic regression model that was used to determine factors influencing the adoption of digital payments. To evaluate changes in company performance metrics, comparison analysis was also carried out. Cronbach's alpha and pre-testing guaranteed data reliability, while triangulation improved total validity.

The logistic regression model estimates the probability of adoption as:

This technique is appropriate because the dependent variable is binary in nature, and it allows identification of statistically significant predictors influencing adoption behavior.

Reliability and Validity

To preserve the accuracy and consistency of the results, the study's validity and reliability were meticulously assessed. The measurement tool's consistency is referred to as reliability. Cronbach's alpha coefficient was used in this study to evaluate the internal consistency of the questionnaire questions, especially for scaled variables like digital literacy, perceived utility, and trust/security perception. Acceptable dependability was shown by a respectable alpha value, which is often more than 0.70. In order to find ambiguities and enhance clarity, a small group of respondents participated in pre-testing, also known as pilot testing, of the questionnaire.

The degree to which an instrument measures what it is supposed to measure is referred to as validity. A thorough analysis of pertinent literature and compatibility with well-known theories like TAM were used to guarantee content validity. By appropriately operationalizing the variables, construct validity was preserved. Additionally, the general validity of the study findings was improved by triangulation using field observation and key informant interviews.

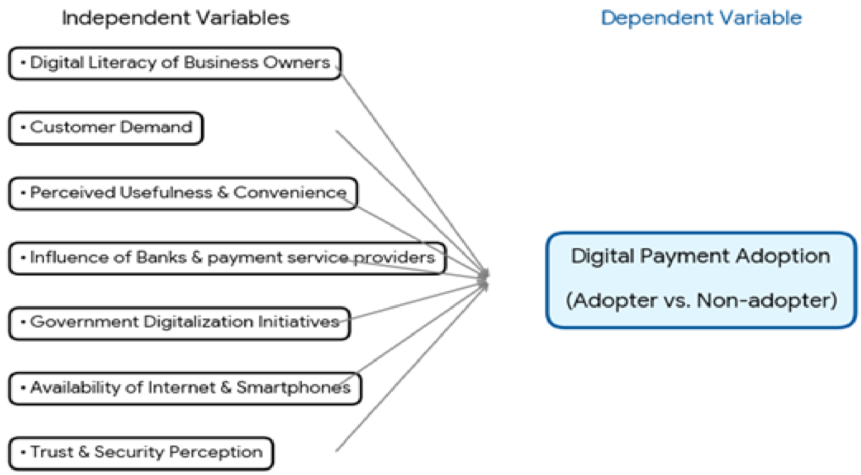
Ethical Considerations

Participation in the study was voluntary, and respondents were informed about the purpose of the research. Confidentiality of business information was maintained, and data were used strictly for academic purposes. Some level of AI tools has also been used in analysis and data processing.

Conceptual Framework

The **dependent variable** of the study is **digital payment adoption** (adopter vs. non-adopter).

The **independent variables** include:



Source: *Literature Review*

To assess business performance outcomes, economic impact indicators such as sales growth, customer footfall, transaction speed, record keeping, and cost reduction were used.

Data Analysis

A total of 120 businesses from Lalbandi Municipality were surveyed. The majority of respondents were business owners (82%), while 18% were managers. The sectoral distributions of the data are presented below:

Table 1

Category-wise Distribution of Sample Businesses (N = 120)

Business Category	Frequency (n)	Percentage (%)
Grocery Shops	36	30.0
Clothing/Retail Stores	24	20.0
Restaurants/Cafés	18	15.0
Pharmacies	12	10.0
Electronics/Mobile Shops	12	10.0
Hardware Stores	12	10.0
Other Service Shops	6	5.0
Total	120	100.0

Source: Questionnaire Survey 2026

The table above shows a diverse business composition with grocery shops representing the largest share 30% followed retails store 20% and restaurant 15% indicating dominance of daily consumption market.

Level of Digital Payment Adoption

The adoption status of digital payment systems is presented in the table below:

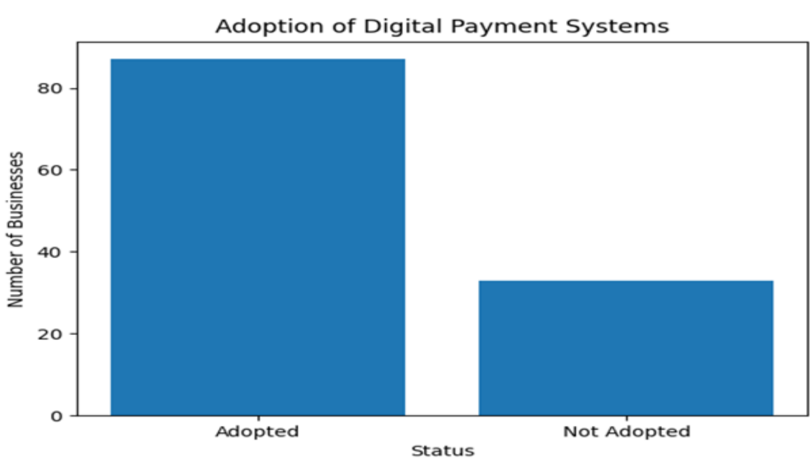
Table 2

Adoption Rate of Digital Payment Systems (N = 120)

Adoption Status	Frequency (n)	Percentage (%)
Adopted Digital Payments	87	72.5
Not Adopted	33	27.5
Total	120	100.0

Source: Questionnaire Survey 2026

The table displays the adoption status of digital payment solutions among surveyed enterprises. Out of 120 firms, 87 (72.5%) used at least one form of digital payment, whereas 33 (27.5%) did not. The high adoption rate reflects the growing acceptance of digital transactions in Lalbandi's transection environment. .



The diagram visually demonstrates that a significant majority of businesses have adopted digital payment systems, confirming the growing shift toward cashless transactions.

Types of Digital Payment Platforms

The types of digital payment platforms used by adopting businesses are presented in Table 3.

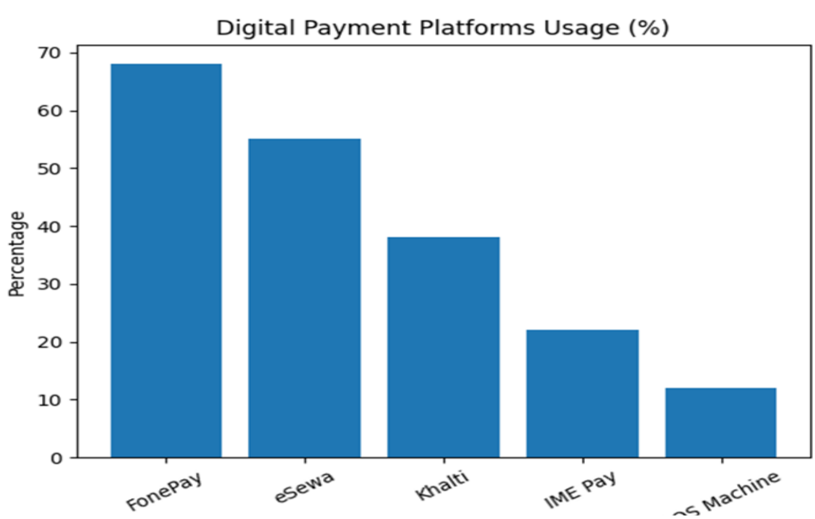
Table 3

Types of Digital Payment Platforms Used by Adopting Businesses (N = 87)

Digital Payment Platform	Percentage of Users (%)
FonePay QR	68.0
eSewa	55.0
Khalti	38.0
IME Pay	22.0
Bank POS Card Machine	12.0

The table above depicts the various types of digital payment systems utilized by organizations that have implemented digital payments. FonePay QR became the most popular platform (68%), followed by eSewa (55%), and Khalti (38%). IME Pay (22%) and bank-based POS card devices (12%) were used by significantly fewer firms. QR-based platforms dominate the digital payment system, with FonePay and eSewa being the most widely used systems.

Note. Multiple responses were allowed; therefore, percentages exceed 100.



The above diagram shows that QR-based and mobile wallet systems are the most preferred digital payment methods among businesses.

Factors Influencing Adoption of Digital Payments

The major factors influencing adoption are summarized:

Table 4

Factors Influencing Digital Payment Adoption among Businesses (N = 120)

Factor	Frequency (n)	Percentage (%)
Customer Demand for Digital Payments	84	70.0
Convenience and Ease of Use	78	65.0
Reduced Cash-Handling Risk	66	55.0
Influence of Banks / PSPs	60	50.0
Government Policies & Digital Nepal Goals	48	40.0
Peer/Competitor Pressure	42	35.0
Low Transaction Fees / Cashback Offers	39	32.5
Trust in Technology & Security	36	30.0
Availability of Smartphones/Internet	30	25.0
Familiarity with Mobile Banking/QR Systems	27	22.5

Source: Questionnaire 2026

The table above illustrates the important factors impacting companies' adoption of digital payments. Customer demand was the most important element (70%), followed by convenience and ease of use (65%), and lower cash-handling risk (55%). Financial organizational influences, such as banks and payment service providers, as well as government digitalization programs, played important roles. Lower-ranked characteristics included technological trust, internet availability, and familiarity with digital systems, indicating that demand-side pressure has a greater impact than technical readiness. Promotional activities by banks and fin tech companies prompted them to sign up for digital payment services.

Note: Multiple responses were permitted.

The Economic Impact of Digital Payment Adoption.

Table 5

Economic Impact of Digital Payment Adoption on Local Businesses (N = 120)

Economic Impact Variable	Frequency (n)	Percentage (%)
Faster Transaction Processing	81	67.5
Improved Record Keeping & Transparency	78	65.0
Increase in Daily Sales Volume	72	60.0
Reduction in Cash-Handling Errors	69	57.5
Increase in Customer Footfall	66	55.0
Improved Business Reputation	63	52.5
Increase in Repeat Customers	57	47.5
Reduction in Operational Costs	48	40.0
Access to Digital Loans/Credit	39	32.5
No Significant Economic Change	18	15.0

Source: Questionnaire Survey 2026

The above table outlines the perceived economic benefits of digital payment usage for local companies. The majority of respondents noted faster transaction processing (67.5%) and better record keeping and transparency (65%). Daily sales volume increased by 60%, as did consumer footfall (55%). However, a small percentage of businesses (15%) reported no substantial economic impact, implying that benefits may differ depending on business type and usage intensity.

Relationship Between Digital Payment Usage and Business Performance

Table 6

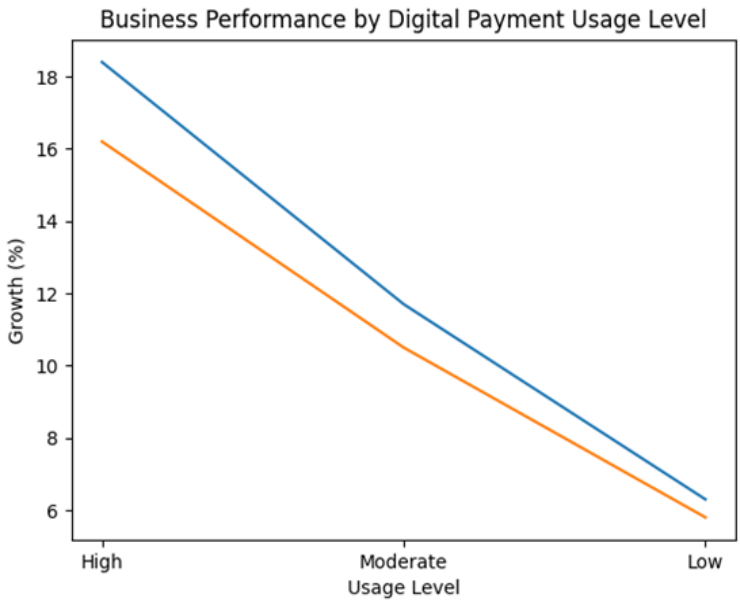
Relationship between Digital Payment Usage Level and Business Performance (N = 120)

Digital Payment Usage Level	Mean Sales Growth (%)	Mean Customer Growth (%)	Number of Businesses (n)
High Users (Daily)	18.4	16.2	40
Moderate Users (Weekly)	11.7	10.5	52
Low Users (Occasional)	6.3	5.8	28

Source: Questionnaire Survey 2026

The table above shows the association between the extent of digital payment usage and business success metrics. Businesses that used digital payments regularly achieved the highest average revenue increase (18.4%) and customer growth (16.2%). Moderate users experienced moderate growth, while occasional users saw the lowest gains. This pattern indicates a favorable correlation between the intensity of digital payment usage and increased business success.

Further presentation in figure:



The figure illustrates that businesses with higher digital payment usage experience significantly greater sales and customer growth compared to moderate and low users.

Statistical Analysis of Digital Payment Usage and Business Performance

To examine the relationship between digital payment usage and business performance, inferential statistical tests were conducted.

A one-way ANOVA test revealed statistically significant differences in mean sales growth across usage levels ($F(2,117) = 18.62$, $p < 0.001$). Similarly, customer growth differed significantly among groups ($F(2,117) = 16.45$, $p < 0.001$), indicating that businesses with higher digital payment usage achieve superior performance.

Furthermore, Pearson correlation analysis shows a positive and significant relationship between digital payment usage and sales growth ($r = 0.58$, $p < 0.01$), as well as customer growth ($r = 0.54$, $p < 0.01$).

A regression analysis further confirms that digital payment usage significantly predicts sales growth ($\beta = 0.58$, $p < 0.001$), explaining 34% of the variation in business performance ($R^2 = 0.34$). Note. Sales and customer growth reflect changes reported over the past 12 months.

Challenges and Barriers to Adoption.

Table 7

Major Challenges Faced After Adopting Digital Payments (N = 120)

Challenges	Frequency (n)	Percentage (%)
Internet Connectivity Problems	69	57.5
Delay in Settlement of Payments	54	45.0
Lack of Customer Awareness	48	40.0
Technical Issues with QR/Apps	45	37.5
High Dependency on Mobile/Internet	42	35.0
Fear of Fraud/Cybersecurity Risks	39	32.5

Source: Questionnaire Survey 2026

The table illustrates the primary obstacles that business firms encounter when using digital payment systems. Internet connectivity issues were the most commonly mentioned (57.5%), followed by payment settlement delays (45%) and a lack of customer awareness (40%). Technical constraints, dependency on mobile and internet connections, and concerns about fraud and cybersecurity were all major challenges. These data suggest that infrastructure and trust constraints continue to impede efficient digital payment usage.

Discussion

This study revealed that business enterprises in Lalbandi Municipality have adopted digital payments at a high rate (72.5%), suggesting a substantial change in semi-urban Nepal towards digital financial practices. This outcome is consistent with recent national trends noted by Nepal Rastra Bank (2023), which emphasizes the quick spread of digital transactions in semi-urbs. The adoption rate in Lalbandi, however, is found to be somewhat lower than in research carried out in urban regions, indicating that even if digitization is expanding, socioeconomic and infrastructural barriers still exist.

The prevalence of QR-based payment methods, especially mobile wallets and FonePay, is in line with research on the uptake of digital payments in developing nations. Low-cost, user-friendly technology tends to spread more quickly among small and medium-sized enterprises (SMEs). In settings with limited resources, QR-based solutions provide a scalable and accessible substitute for point-of-sale systems, which need greater investment and technical capability. This strengthens the more general theoretical claim that cost-effectiveness and usability have a significant impact on technology adoption, as highlighted by the Technology Acceptance Model (TAM).

The study also finds that digital literacy is a crucial factor in adoption, supporting the results of Adhikari (2021) and Paudel (2020), who mentioned that small company owners in Nepal continue to face significant obstacles due to a lack of technology understanding. According to TAM, the findings imply that adoption behavior is greatly influenced by perceived utility and simplicity of use. This study goes beyond earlier studies and shows that digital literacy affects both early adoption and usage intensity, which in turn affects corporate success. This highlights the necessity of knowing use depth rather than just binary adoption metrics.

The adoption of digital payments is mostly driven by demand rather than only supply, as seen by the emergence of customer demand as another important driver. This result is in line with international research (World Bank, 2022) that highlights how consumer behavior fosters the spread of financial technology. Businesses in Lalbandi are under market pressure to use cashless payment methods due to the growing usage of digital wallets by employed persons and households receiving remittances. This signals a mutual match between company practices and customer preferences.

In terms of economic impact, the study offers concrete proof that the use of digital payments has a significant influence on customer expansion and sales growth. In line with research by Suri and Jack (2016) in mobile money situations and Aker and Mbiti (2019) in digital financial services, businesses with higher usage intensity reported better performance outcomes. Increased operational productivity is a result of improved client comfort, less cash-handling mistakes, and improved transaction efficiency. These results provide support to the claim that, especially in semi-urban areas, digital payments might act as a catalyst for micro-level economic development.

According to research on financial inclusion and formalization, better record-keeping and financial transparency were also noted as major advantages

(Demirgüç-Kunt et al., 2021). Better financial management can be made possible by digital transaction records, which also make it easier to generate credibility in financial histories. This suggests that digital payments support small businesses' long-term financial integration in addition to improving their short-term commercial success.

The study lack of confidence in digital systems, and preventing broader use rectifies a number of enduring obstacles in spite of these favorable results. The biggest obstacles are still infrastructure-related issues, namely erratic electricity and internet access. This result is based on the studies conducted in other developing nations (GSMA, 2020), which point out that digital infrastructure is necessary for the effective adoption of fintech. Concerns about transaction stability and cybersecurity also point to a lack of confidence in digital systems, which prevent broader use.

Adoption dynamics are further hindered by customer-side obstacles, such as inadequate digital literacy and a preference for cash transactions. This indicates that the use of technology is influenced by socioeconomic characteristics including age, income, and education. This study emphasizes addressing demand-side restrictions in order to guarantee efficient use of digital payment systems, in contrast to many studies that concentrate largely on supply-side constraints.

Overall, by offering actual data from a semi-urban Nepalese setting, this study adds to the body of literature by demonstrating complexities of institutional, behavioral, and technological variables that influence the acceptance of digital payments. Although the advantages are clear, overcoming structural and sociocultural obstacles is necessary to achieve inclusive and sustainable digital change.

Suggested Strategies for Improving Digital Payment Usage

Businesses suggested a variety of strategies to boost the use of digital payments based on the feedback. The development of structured digital literacy training programs for retailers, prioritizing small and traditional businesses, was the most often mentioned strategy. In order to facilitate smooth and continuous transactions, respondents emphasized the dire need for improved internet infrastructure. Financial incentives were identified as motivators to reduce transaction costs or provide support for digital payment promotion. In order to create a favorable environment for digital payments, businesses also mentioned the necessity for more cooperation between banks, cooperatives, fintech firms, and local governments.

Conclusion

This survey found that a significant majority (72.5%) of local firms are using at least one type of digital transaction. It shows how digital payment systems have grown more and more integrated into Lalbandi Municipality's commercial operations. The prevalence of QR-based systems, especially FonePay, eSewa, and Khalti, indicates the increasing need for affordable, accessible, and user-friendly payment options. The results also show that consumer desire is a major factor in digital adoption, underscoring the significance of demand-side dynamics in accelerating the spread of financial technology locally.

The study offers actual proof that the use of digital payments improves company's performance. Businesses that use digital payment systems claim significant gains in sales volume and consumer engagement, as well as benefits in transaction efficiency, financial record-keeping, and operational correctness. Additionally, companies using digital payments increased revenue and customer growth, demonstrating the financial gains of consistent and intense adoption.

Notwithstanding these positive sides, a number of behavioral and structural issues still prevent digital payments from reaching their full potential. Critical obstacles include poor internet access, transaction settlement delays, low digital literacy among company owners, and worries about fraud and cybersecurity. In semi-urban settings with infrastructure constraints and digital disparities, these difficulties are more noticeable.

In conclusion, even if digital payment systems have substantial chances to improve corporate development, efficiency, and transparency, their long-term effects depend on resolving current issues. Bolstering digital infrastructure, encouraging digital literacy, and guaranteeing safe and dependable transaction platforms can foster equitable and sustainable digital financial growth. The report emphasizes that digital payments are not just a technological advancement, but a revolutionary instrument for promoting local economic growth and financial inclusion in developing nations like Nepal, especially sub-urbs.

Limitations of the Study

The research has some flaws despite its positive aspects. First, because the study was limited to Lalbandi Municipality, its conclusions might not apply to other Nepalese provinces, rural areas, or large cities. Second, the study relies heavily on self-reported data, which might lead to an overestimation of economic benefits or recall bias. Third, long-term or seasonal variations in the use of digital payments are not taken into consideration by the cross-sectional approach, which analyzes adoption behavior at a single point in time. Lastly, although logistic regression was used to identify variables, objective financial data that may have yielded more precise estimates of economic effect was not included in the research.

Policy Implications

The study's conclusions have various significant policy ramifications for encouraging the use of digital payments and boosting local company performance in semi-urban locations like Lalbandi Municipality.

First, there is an urgent need to upgrade digital infrastructure, especially dependable energy and internet access. Internet service provider companies should give top priority to increase high-speed internet access and guarantee network stability in semi-urban and peripheral locations as inadequate connection was found main obstacle to use digital payments. The efficacy of digital payment systems will continue to be restricted if these fundamental limitations are not addressed.

Second, financial organizations ought to prioritize digital literacy for customers and small company owners' capacity-building initiatives. Training programs on mobile wallet usage, QR payment systems, cybersecurity awareness, and digital record-keeping procedures should be organized by banks and fintech firms. Due to their increased doubt to digital payment systems, older and less educated entrepreneurs should get particular attention.

Third, in order to promote broader adoption, financial and regulatory incentives are to be implemented. These might include lessening transaction costs, giving tax advantages for companies that comply with digital regulations, and offering financial incentives for using digital payment methods like POS systems and QR codes. These incentives can encourage micro-enterprises to switch from cash-based to digital transactions by minimizing entrance barriers. Fourth, consumers' understanding and confidence in digital payment methods must be increased. Public awareness efforts should be carried out to inform customers about the security, ease, and advantages of digital transactions as consumer demand is a major factor in adoption. Fears about fraud and cybersecurity threats can be decreased by implementing robust consumer protection measures and formulating transparent regulatory frameworks.

Fifth, financial institutions and payment service providers have to concentrate on enhancing customer experience and system reliability. Enhancing user confidence and promoting continued usage may be achieved by streamlining user interfaces, guaranteeing quicker transaction settlements, and offering attentive customer assistance. Building long-term trust between merchants and customers requires resolving technological challenges and reducing transaction failures.

Finally, a cooperative digital system strategy is required. A favorable environment for digital financial transformation may be established in collaboration with local governments, regulatory agencies, banks, cooperatives, and fintech businesses. The long-term advantages can be increased by combining the promotion of digital payments with more general economic development measures, such as financial inclusion plans and small company assistance programs.

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Behavioral Biases and Investment Decision-Making of Young Investors in Lalbandi, Sarlahi

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Abstract

The classical concept of the behavioral finance assumes that the empirical study the actual practices of world's investors are often influenced by psychological and cognitive biases. The main purpose of study is to examine the impact of psychological and behavioral biases on investing decision making amongst young adults in Lalbandi, Nepal. Quantitative and explanatory research design has been used. The questionnaire were distributed to 420 respondents among them 384 are valid questionnaire were collected and data were analyzed by the helping of SPSS 27 and Structured Equation model using SmartPls. The study found that behavioral factors significantly influence investment decisions, by loss aversion emerging as the highly dominant factors and similarly with representativeness, overconfidence, risk perception, and herding behavior. The result supports the relevance of Prospect theory and boundary theory in explaining investor behavior in emerging and semi-urban markets. The study found that investment-decisions are not completely rational but are shaped by psychological and social influences. It emphasizes the significance

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of incorporating behavioral finance awareness into higher education organizations and policy makers to improve decision quality and support sustainable investment practices among young adult investors in Lalbandi.

Keywords: behavioral biases, investment decision, loss aversion, overconfidence, young investors

Introduction

The traditional concept of finance which claims that empirical evidence suggests that real practices of investors are often impacted by psychological factors and behavioral biases. (Kahneman and Tversky, 1979) and (Shefrin, 2002). These cognitive and behavioral variable lead to deviation from rationality ultimately influence the investment returns. Furthermore overconfidence is the dominant factors which lead to poor market timing where investors exist either enter into the market at sub-optional moments based on misguided expectation. Therefore instead of maximizing returns, these decisions can expose investors to additional risks and potential losses.

The investors' behavior regularly changes from conventional financial model due to inherent psychological tendencies (Shefrin, 2002). One of the most prominent behavioral biases observed in financial markets is overconfidence. Overconfident investor tends to overemphasize their knowledge, skills, and capability to forecast market movements. This inflated self-belief often leads investors to trade more frequently, underestimate risks, and relay excessively on their own judgment rather than objective analysis (Barber et al., 2024)

The understanding of behavioral biases like overconfidence is essential for both individual investors and financial practitioners. It supports in structuring better investment strategies upholding more disciplined decision-making and ultimately improving financial return in increasingly complex and unpredictable market.

In addition, there are other behavioral and social biases innovatively operative in market dynamics. According to Lee and Park (2024) views mental accounting is an individual attributing various funds into separate 'mental accounts' with potential of making irrational decisions on portfolio modification. Thomas and Brown (2024) states anchoring are an attitude of focusing on some standards of references, including the purchase price of stocks, to influence rational assessment of market performance. Smith and Kumar (2024), conceptualizes herding behavior is an imitation of market followers rather than doing independent assessment, with influence reproduced by social media platforms with speed due to technological advancements in market operations.

The above dynamic context indicates the high levels of relevance when it comes to making an assessment of the youthful population and college students in particular relative to the initial stages in developing investment mindsets and behavior formation. The investment decision-making among the youthful generation exhibits unique investment smartness apart from depicting their cognitive dispositions. The proposed research also aims to explore other four behavioral constructs that relevant to differences in herding behavior, overconfidence, risk perception, and loss aversion regarding financial leverage, which serves as an independent variable.

Talking particularly about the Nepalese market or the developing semi urban regions such as Lalbandi, Sarlahi the younger population is increasingly engaging with financial markets through banking channels, mutuals, insurance programs, and developing capital market products. Despite this increased engagement, little research has been conducted to address the behavioral bias aspect affecting their investment choices. Not much research has been conducted so far on the Nepalese market to address behavioral bias affecting investors' choices.

Objectives of the Study

The overall objective of this study is to examine the impact of behavioral biases on young adult investment decisions. The specific objectives of the study are:

1. To examine the level of overconfidence, herding, risk perception, representative, loss aversion, and investment decision.
2. To examine the relationship between overconfidence, herding, risk perception, representative, loss aversion and investment decision.
3. To analyze the effect of behavioral biases variable on investment decisions.

Literature Review and Theoretical Foundation

Theoretical Foundation

Behavioral Finance and Prospect Theory

Kahneman and Tversky, (1979) the theory of finance demonstrating that investors are evaluate outcomes relative to a supportive point and exhibit loss aversion.

Losses are psychologically high impactful than equal gains. This asymmetry explains conservative behavior during downturns of the market and excessive caution arises in un-predictable conditions.

Bounded Rationality and Management Decision Theory

Simon (1957) introduced bounded rationality theory which arguing that decision-makers satisfice rather than optimize due to cognitive constraints. Investment decisions, therefore, reflect managerial heuristics rather than perfect optimization.

Overconfidence Bias

Overconfidence refers to investors' tendency to overemphasize their knowledge, forecasting ability, and control over return. Barber and Odean (2001) demonstrate that overconfident investors' trade excessively, often reducing portfolio performance. In emerging markets, limited analytical training highly optimistic investors amplify overconfidence due to reliance on circumstantial success stories of others.

Herding Behavior

Herding occurs when investors imitate others' actions rather than relying own independent analysis. Bikhchandani and Sharma (2001) argue that herding deepens volatility in emerging markets where informational asymmetry prevails. Social influence theory suggests that conformity and signal effect is particularly strong in collectivist societies.

Risk Perception

Risk perception reflects how individuals interpret uncertainty and potential losses. Slovic (1987) conclude that perceived risk often deviates from objective probabilities. Investment decisions are strongly shaped by subjective interpretations of market volatility.

Representativeness Bias

Representativeness bias arises when individuals generalize the situation from recent trends or small samples. Tversky and Kahneman (1974) found the investor's project the recent performance into the future, leading to momentum-driven decisions.

Empirical Evidence in Emerging Markets

Libi et al. (2025) examined the impact of financial literacy and behavioral biases on stock investment decisions among university students in Nepal. The study found that financial literacy, along with prospect bias and heuristic bias, has a significant and positive influence on investment choices, with financial literacy playing a dominant role.

Satria et al. (2025) reported that behavioral biases such as herding, overconfidence, mental accounting, and loss aversion negatively affect investment decision-making. The study further revealed that demographic factors, including age, gender, educational background, and income, act as mediating variables in this relationship.

Sharma et al. (2025) found that behavioral biases significantly and negatively influence investment satisfaction. Additionally, investment decision-making was found to partially mediate this relationship, indicating that biased decisions reduce optimal investment outcomes. The study emphasizes the importance of integrating behavioral finance concepts into investment education to minimize cognitive biases and improve decision quality.

Utari, Hariyanto, and Safitri (2025) examined the impact of financial literacy, financial behavior, self-efficacy, and availability bias on stock investment decisions in Gen Z in Pontianak City. These findings were strong suggestions that the stock market investment decisions were largely influenced by the region, thereby making the need to develop the stock market investment rationality through greater financial capability and investment awareness.

Pallavi and Thantry Dsa (2025) focus on need for targeted financial education programs and structured involvements to strengthen investment practices. By addressing knowledge gaps, young professionals can enhance their financial capability, cultivate disciplined investment behavior, and achieve sustained financial well-being.

Tansuchat and Thaicharooun (2025) explore the importance of financial literacy in mitigating the adverse effects of psychological bias and improving decision quality. It further emphasizes the role of financial advisors in distinguishing and managing behavioral biases among clients. By drawing attention to selected psychological biases, the study also calls for broader investigation into additional behavioral factors to develop a more comprehensive understanding of the psychological context influencing investor behavior.

Rahmiyati & Somodiharjo (2025) focus on conclusive evidence that both variables significantly contribute to positive investor performance, with financial literacy and decision-making positing stronger effects. The study is an empirical contribution to both behavioral finance and financial education literature, given the emerging market of Indonesia.

Pant and Pant (2025) the study examine in emphasizing the role of social dynamics within investment behavior associated with markets characterized by low financial literacy and poor levels of transparency.

Oktaviani and Mawaddah (2024) explain how, because of higher emotions and a stronger ego, Generation Z investors tend to predominantly display irrational behavior, making rational financial decision-making difficult. This study contributes to behavioral finance, as this topic is covered, discussing how cognitive biases as well as the ego can detract from good investment judgment among inexperienced investors.

Mayora and Lestari (2024) the study highlight that investment behavior among youth is shaped by a complex interaction of psychological factors, underscoring the importance of promoting rational investment awareness among young investors in Indonesia.

Hossain & Siddiqua (2024), finding is that most of the investment choices in the Bangladeshi frontier market are guided through emotions rather than any strict financial theories. Among the emotions, the most prevalent forces are those of risk aversion and perception of risk. These findings verify other studies done where it has been established that real-life investment decisions are often at discrepancy with normative financial models. The authors also highlight a number of limitations. The sample size is relatively small, which limits the generalization effect to the wider population. There is also a threat in the biased responses of some participants, who may not be thoroughly honest or may not reveal their true preferences when describing their behavioral attitudes.

Raja & Messaoudi (2024) adopted a macro perspective from the literature on behavioral finance so as to identify the gaps and the future directions, with a focus on emerging markets. Whereas there have been solid theoretical steps regarding the way people make their investment decisions, comprehensive reviews in the domain of behavioral finance are still few and far between. The authors followed the PRISMA guidelines; they studied 20 peer-reviewed articles published between 2013 and 2023, sourced from major databases such as Web of Science, Scopus, and JSTOR. Their conclusions demonstrated that studies are heavily inclined toward popular biases, such as overconfidence, herding, and disposition effect, while all other biases receive considerably less attention.

De Oliveira Cardoso et al. (2024) conducted a systematic review aimed at investigating how socio-demographic factors influence behavioral biased among individual investors, at assessing the psychometric soundness of measurement tools regarding behavioral biased, and at identifying the primary biases driving investment decisions. This comprehensive synthesis highlights notable gaps in behavioral finance research, particularly the lack of consistent and rigorous measurement approaches, and calls for the development of more robust and standardized assessment frameworks in the field.

Gahlot et al. (2024) examined whether investor decisions in the stock market are driven purely by rational considerations or shaped by behavioral influences. Grounded in behavioral finance theory, the authors argue that investor irrationality and market-specific anomalies play significant roles in explaining stock price movements. This study focused on three prominent cognitive biases—overconfidence, optimism, and illusion of control—and analyzed their effects on financial decision-making across investments in the IT sector, banking, and academia. The findings indicate a strong and positive relationship between overconfidence and financial decision-making, whereas optimism and the illusion of control showed comparatively weaker or insignificant effects.

Tristiyono, Husni, and Adrianto, (2023) examining the relationship between behavioral bias, cognitive abilities, and self-efficacy on stock investment decisions of young contract workers in the Padang Sumatra V River Basin Office, with financial literacy as a moderator. The relationship between behavioral bias and irrational investment decisions was also found to be unaffected by the moderating function of financial literacy. The publication also points to the concern regarding the susceptibility of young contract workers in attempting to harness the capital markets, based on the prospective risk as well as rewards. There is also no moderating effect of financial literacy.

Armansyah et al. (2023) investigated the influence of behavioral finance anomalies and capital market literacy in investments by Gen Z in Indonesia. The results provide evidence that not just capital market literacy but also overconfidence, confirmation bias, and fear of missing out on superior alternatives influence investments. Mental accounting, in this case, did not make an impact. It is evident that informed young investors alike are not exempt from behavioral flaws that impede sound decision-making.

Sharma, Adhikari, and Khatun (2024) the study further observes that younger and less experienced investors dominate the market with relatively low diversification strategies, thereby intensifying the effects of risk and behavioral biases. The authors emphasize the need for enhanced investor education and formal policy guidelines, particularly in developing economies like Nepal, to reduce behavioral distortions and encourage more rational and informed investment behavior.

Suresh (2024) the fact findings heuristic predispositions have more impact than other behavioral predispositions in stock markets. It is important to note that the increase in all behavioral predispositions in stock markets can be influenced by a special element connected with financial literacy competence.

Research Gap in the Nepalese Context

Despite the growing body of literature on behavioral finance in emerging markets, significant gaps remain in the Nepalese context. Existing studies in Nepal, such as those by Libi et al. (2025) and Pant & Pant (2025), primarily focus on financial literacy and general behavioral biases, with limited emphasis on specific cognitive biases like representativeness, risk perception, and bounded rationality in an integrated framework. Moreover, most research is concentrated on student samples or urban investors, which restricts generalizability to semi-urban and rural investors such as those in Lalbandi, Sarlahi. There is also a lack of empirical studies examining the combined effect of multiple behavioral biases on investment decision-making and performance outcomes. Additionally, mediating and moderating variables, such as demographic factors and financial literacy, remain underexplored. Therefore, this study addresses these gaps by providing a comprehensive, context-specific analysis of behavioral biases influencing young investors' decision-making in Nepal.Conceptual Framework

The purpose of conceptual framework is to show that behavioral biases directly influence in investment decision-making.

Figure1. Conceptual Framework

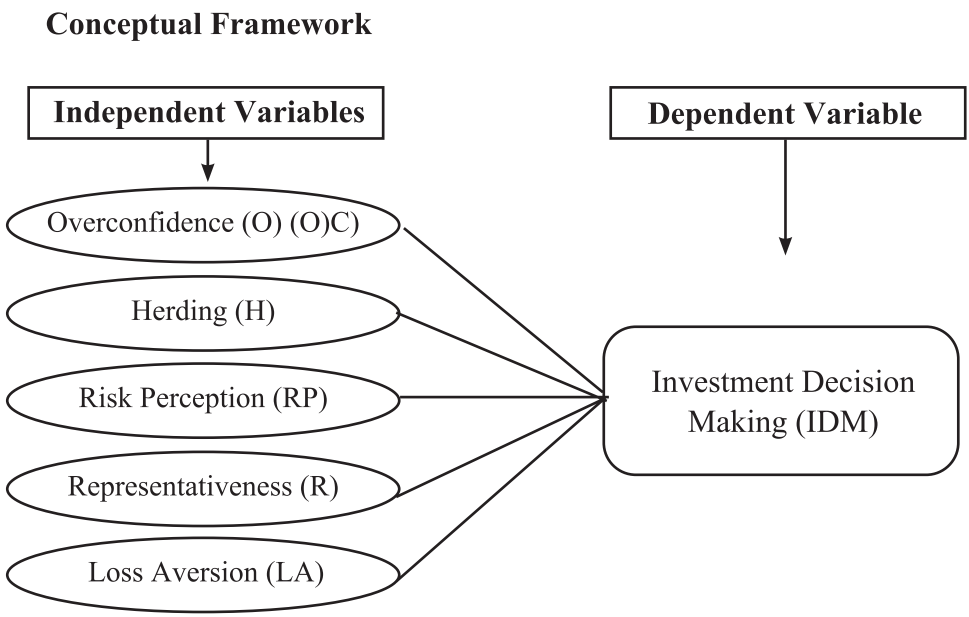

Figure 1: Conceptual Framework (Barberis & Thaler, (2003).

Research Methodology

Research Design

The study adopted a quantitative, explanatory research design to examine the effect of behavioral biases on investment decision-making among young adults. This design was considered appropriate because it enables the analysis of causal relationships between variables and provides empirical evidence based on numerical data. The study followed a cross-sectional approach, where data were collected at a single point in time to capture respondents' current perceptions and behavioral tendencies. The quantitative approach ensured the objectivity and allowed for statistical analysis of the relationships among overconfidence, herding, risk perception, representativeness, loss aversion, and investment decision-making.

Population and Sample

The population of this study consists of young adult investors and individuals with investment experience residing in Lalbandi, Sarlahi, Nepal. A total of 420 questionnaires were distributed, out of which 384 valid responses were collected and used for analysis. The sample was selected using a purposive sampling technique, a non-probability sampling method.

Specifically, the respondents were drawn from BBS and MBS students, as well as other young adult investors who were either currently enrolled in or had completed bachelor's and master's level education. This approach ensured that participants possessed basic financial knowledge and exposure to investment activities, thereby enhancing the reliability and relevance of the data collected.

Data Collection Procedure

Data were collected through a structured questionnaire managed to the selected respondents. The questionnaire was designed based on existing literature and included both demographic and measurement items. The demographic section gathered information such as gender, age, education, occupation, and income, while the measurement section captured responses related to behavioral biases and investment decision-making. Respondents were requested to provide their answers based on a five-point Likert scale ranging from strongly disagree to strongly agree. The questionnaire was distributed and collected within the study area, and responses were recorded for further statistical analysis.

Tools Used

The study utilized both primary data and statistical tools for analysis. The collected data were analyzed using SPSS (Version 27) and SmartPLS software. SPSS was used for descriptive statistics, reliability analysis, and correlation analysis, while SmartPLS was employed for Structural Equation Modeling (SEM) to test the hypothesized relationships between variables. The measurement of constructs was based on established scales adapted from prior studies in behavioral finance to ensure validity and reliability. Cronbach's Alpha was used to assess internal consistency, while SEM was used to evaluate both the measurement model and the structural model, including model fit indices such as CFI, TLI, RMSEA, and SRMR.

Ethical Consideration

Ethical considerations were strictly followed throughout the research process. Participation in the study was entirely voluntary, and respondents were informed about the purpose of the research before data collection. Confidentiality and anonymity of the respondents were maintained, and no personal identification information was disclosed in the study. Respondents were assured that their responses would be used solely for academic purposes. Additionally, the research process incorporated the assistance of AI-based tools such as ChatGPT to improve the clarity, structure, and academic quality of the manuscript. However, all interpretations, analysis, and conclusions were developed and verified by the researcher to ensure originality and academic integrity.

4.6 Measurement Model Results

Reliability and validity were assessed prior to structural testing.

Table 1

Reliability Test

Construct	Cronbach's Alpha	No. of items
O	0.73	4
H	0.72	4
RP	0.77	4
R	0.78	4
LA	0.76	4
IDM	0.82	4

Source: SPSS Output.

The table shows the reliability test result of the variable using Cornbach's Alpha. The values of reliability test range from 0.72 to 0.82, including a accepted level of internal consistency among the measurement items. The construct "O" has an alpha value of 0.73, "H" has 0.72, "RP" has 0.77, "R" has 0.78, and "LA" has 0.76, which all are exceed the acceptable threshold of 0.70. Similarly IDM records the highest reliability coefficient of 0.82 showing the highest consistency among the items. So each construct contains four items, the results confirm that the questionnaire is reliable and suitable for further statistical analysis.

5. Data Analysis

The collected data were analyzed by using appropriate statistical tolls to meet the objectives of the manuscript. Both descriptive and inferential analysis was applied to explain the respondents' information in a clear and meaningful way. The results are presented in systematic from better understanding and further discussion

Table 2

Demographic Profile of Respondents (N = 384)

Variable	Category	Frequency (f)	Percentage (%)
Gender	Male	211	55.0
	Female	173	45.0
Age (Years)	18–22	61	16.0
	23–27	104	27.0
	28–32	127	33.0
	33–35	92	24.0
Educational Qualification	High School	81	21.0
	Bachelor's Degree	165	43.0
	Master's Degree	123	32.0
	Others	15	4.0
Occupation	Student	46	12.0
	Private Sector Employee	216	56.0
	Public Sector Employee	84	22.0
	Self-Employed	38	10.0
Monthly Income (NPR)	Below 20,000	90	23.44
	20,001–40,000	150	39.06
	40,001–60,000	90	23.44
	Above 60,000	54	14.06

Source: *Questionnaire Survey (2025)*

Table 2 presents the consolidated demographic characteristics of 384 young adult respondents surveyed in Lalbandi, Sarlahi. The gender distribution indicates a relatively balanced representation, with males (55%) slightly exceeding females (45%). In terms of age structure, the largest proportion of respondents falls within the 28–32 years category (33%), followed by 23–27 years (27%) and 33–35 years (24%), while the youngest group (18–22 years) constitutes 16% of the sample. This suggests that most participants are in their economically active and decision-making stage of life.

Regarding educational attainment, the majority possess a bachelor's degree (43%), followed by master's degree holders (32%), reflecting a well-educated sample. Occupationally, more than half of the respondents (56%) are employed in the private sector, while 22% work in the public sector, 12% are students, and 10% are self-employed. Income distribution shows that the largest segment (39.06%) earns between NPR 20,001 and 40,000 per month, indicating a predominance of middle-income earners. Overall, the demographic composition reflects economically active and educated young adults, which strengthens the relevance of the study in examining behavioral and investment-related decision-making patterns. The table provides the demographic information including gender, age, group, educational qualification, occupation, and monthly income of the respondents. It helps to understand the background of the respondents and ensures the relevance of the study findings

Table 3

Correlation Matrix

Constructs	OC	H	RP	R	LA	IDM
O	1					
H	0.580**	1				
RP	0.610**	0.570**	1			
R	0.550**	0.590**	0.600**	1		
LA	0.570**	0.610**	0.640**	0.630**	1	
IDM	0.600**	0.580**	0.620**	0.640**	0.680**	1

Table 3 shows the correlation matrix showing the inter-variable relationships for the six variables: Overconfidence (O), Herding (H), Risk Perception (RP), Representativeness (R), Loss avoiders (LA), and Investment Decision-Making (IDM). The table contains the Pearson correlation coefficients with their respective significance levels. This is helping in understanding the correlation of the variables with the results of investment decision-making.

Investment Decision-Making shows positive correlations ($p < 0.01$) with each of the five behavioral biases, which suggests that the more there are indications of overconfidence, driving behavior, risk perception, representativeness, or loss avoid, the more there is deliberate and active Investment Decision-Making.

In specific, IDM has been shown to have the highest correlation with Loss haters ($r = 0.680$, $p < 0.01$), implying that those prone to losses in investments are likely to take informed decisions that are less reckless and more thoughtful in nature. This comes as a closely followed second to its correlation with Representativeness ($r = 0.640$, $p < 0.01$) and Risk Perception ($r = 0.620$, $p < 0.01$).

With respect to the degree of correlation of these variables, moderate-to-strong correlations are established for both Overconfidence ($r = 0.600$, $p < 0.01$) and Herding ($r = 0.580$, $p < 0.01$). These values suggest that the perception of confidence in one's judgment, as well as the impact of group behavior, are slightly secondary significant influencers in the process of decision making for investing.

Regression coefficient

The coefficient of regression analysis is used to examine the relationship between dependent and independent variables in the study. It helps to measure the extent and direction of influence of each predictor variable on the outcome variable.

Table 4

Summary of Model

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.678[a]	.460	.448	2.120

Source: SPSS Output

Table 4 presents the results of the regression analysis used to establish the relationship between the independent variables and the dependent variable. The regression analysis results show the overall goodness of fit of the relationships and the strength of the correlation between the independent and the dependent variables because the R value is 0.678.

The R-value square is 0.460, indicating that about 46.0% of the variation in the response variable is clarified by this model. The Adjusted R Square of 0.448

considers the number of predictors involved and therefore gives a more conservative estimation of the strength of explanation one should expect from the model.

The standard error of the estimate is 2.120, which mean that, on average, a data point lies 2.120 units away from its prediction made by the equation that would reflect the goodness of fit for the model's estimations.

Table 5

Coefficient

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.450	.450		3.222	.001
	O	.230	.050	.183	4.600	.000
	H	.140	.050	.107	2.800	.030
	RP	.155	.059	.119	3.200	.007
	R	.270	.045	.218	6.000	.000
	LA	.420	.050	.330	8.400	.000

Source: SPSS output

Table 5 shows regression coefficients testing that effect of selected behavioral biases on investment decision-making. The results show that all the tested predictors have a significant influence on investment decisions at p-value < 0.05, which underlines their substantial role in the process of investment.

Among the independent variables, Loss Aversion, LA exerts the strongest standardized effect: $\beta = 0.330$, $t = 8.400$, $p < 0.001$. This evidence shows that LA is the most important determinant of investor decision-making behavior.

Representativeness bias also turns out to be a strong predictor, with $\beta = 0.218$, $t = 6.000$, $p < 0.001$, showing that heuristic-based judgments are a significant influence on investment decisions. Lastly, overconfidence enters the model at a β value of 0.183, $t = 4.600$, $p < 0.001$, indicating that investors' inflated self-assessment has a bearing on their choices.

Risk Perception (RP) reveals a highly significant and positive effect on making investment decisions ($\beta = 0.119$, $t = 3.200$, $p = 0.007$), where risk perception significantly impacts investment decisions. Finally, Herding (H), despite revealing a small effect size (β = 0.107, t = 2.800, p = 0.030), demonstrate that it exerts a medium-level influence on making investment decisions.

Thus, the above results can be attributed to the complexity of the process of investment decision, which involves the intervention of both biases as well as certain social aspects, particularly the role of loss aversion and representativeness.

The Model Fit

The following table shows the model fit evaluation results which assess the overall adequacy of the proposed model in explaining the observed data.

Table 6

Model Fit Evaluation

Fit Index	Your Value	Acceptable Threshold	Interpretation
CFI (Comparative Fit Index)	0.94	≥ 0.90 (good), ≥ 0.95 (excellent)	**Good fit**
TLI (Tucker-Lewis Index)	0.93	≥ 0.90 (good)	**Good fit**
RMSEA (Root Mean Square Error of Approximation)	0.052	≤ 0.08 (acceptable), ≤ 0.05 (excellent)	**Very good fit**
SRMR (Standardized Root Mean Square Residual)	0.041	≤ 0.08	**Excellent fit**

Source: Smart PLS

The above table shows the Structural Equation Model is well defined and adequately covers the observed data. The table reveals CFI (0.94) and TLI (0.93) is exceed the recommended threshold of 0.90, demonstrating strong comparative fit. The RMSEA value of 0.055 falls within the acceptable range and close to the ideal cutoff 0.05, pointing the minimal approximate error and the SRMR value of 0.041 is well less than the 0.08 threshold, accepting excellent residual fit. These pointed collectively instruct that the model has good explanatory power and is statistically reliable for interpreting relationships among the behavioral biases and investment decision- making of investors.

Hypothesis Testing

Based on the objectives and conceptual framework, the following hypotheses were formulated and tested using regression and SEM results:

H1: Overconfidence has a significant positive effect on Investment Decision-Making.

Result: Supported

Overconfidence shows a positive and significant effect ($\beta = 0.183$, $p < 0.001$). This indicates that investors with higher confidence in their own judgment are more likely to actively make investment decisions.

H2: Herding behavior has a significant positive effect on Investment Decision-Making.

Result: Supported

Herding behavior also has a significant positive impact ($\beta = 0.107$, $p = 0.030$). This suggests that investors tend to follow others while making investment choices.

H3: Risk Perception has a significant positive effect on Investment Decision-Making.

Result: Supported

Risk perception significantly influences decisions ($\beta = 0.119$, $p = 0.007$), implying that investors' subjective understanding of risk shapes their investment actions.

H4: Representativeness bias has a significant positive effect on Investment Decision-Making.

Result: Supported

Representativeness shows a strong and significant effect ($\beta = 0.218$, $p < 0.001$), indicating reliance on past trends and patterns in decision-making.

H5: Loss Aversion has a significant positive effect on Investment Decision-Making.

Result: Supported

Loss aversion has the strongest influence ($\beta = 0.330$, $p < 0.001$), confirming that fear of loss plays a critical role in shaping investment behavior.

Discussion

The findings of this study reveal that loss aversion is the most influential factor affecting investment decision-making among young investors in Lalbandi Sarlahi, strongly supporting Prospect Theory. Investors tend to fear losses more than they value gains, leading to conservative behavior, especially in a semi-urban context characterized by financial uncertainty. This is consistent with prior studies such as Libi et al. (2025) and Aprilianti et al. (2023).

Herding behavior also significantly influences decisions, indicating that investors rely on peer opinions and social networks. This aligns with Bikhchandani and Sharma (2001) and reflects the importance of informal information sharing in Nepal, as supported by Pant and Pant (2025).

Overconfidence shows a positive effect, suggesting that investors often overestimate their knowledge, which may lead to excessive trading and reduced returns, consistent with Barber and Odean (2001). Similarly, risk perception significantly shapes decisions, supporting Slovic (1987), as investors rely more on subjective judgment than objective risk measures.

Representativeness bias further indicates that investors depend on recent trends, leading to potentially biased expectations, consistent with Tversky and Kahneman (1974) and Suresh (2024).

Overall, the results confirm that investment decisions are influenced by psychological and social factors, supporting bounded rationality, where decisions are satisfactory rather than fully optimal.

Limitation of the Study

1. The study was limited to the young investors of Lalbandi Sarlahi, which may affect generalization to other geographic region.
2. The data were collected at one point of time, so dynamic changes may arise in investment behavior are not capture.
3. Response of respondents may be influenced by social subjective bias.
4. The study only five behavioral factors are examined other relevant factors are not covered.
5. Moderator's factors like financial exposure, financial literacy and personality were not examined.

Implications

The study underscores the need for behavioral awareness in financial literacy programs. Regulatory institutions like NRB, SEBON may incorporate behavioral risk profiling into investor protection frameworks. Educational institutions should integrate behavioral finance into management curricula.

Conclusion

This research demonstrates that behavioral biases significantly influence investment decision-making among young adults in Lalbandi, Nepal. By applying Structural Equation Modeling, the study validates an interdisciplinary framework integrating psychology, sociology, and management theory within an emerging market context. Enhancing behavioral awareness alongside financial literacy is essential for sustainable market development.

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Financial Performance and Sustainability of Rural Cooperatives in Nepal: PEARLS Framework of Janahit Cooperative

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Abstract

Cooperatives play a vital role in economic development. This study investigates the PEARLS monitoring system. The study employed a quantitative method using data from FY 2077/78 to 2081/82. This study shows that the cooperative has strong position in the protection (P) indicators and also reveal that the structural weaknesses, especially in saving mobilization, capital formation, and external borrowings in terms of effective financial structure (E). While Asset quality (A) identifies poor efficiency in assets utilization but significant recovery in final year. The rate of return and cost (R) reflect good profitability and cost efficiency despite underutilization of total assets. Liquidity (L) remains sufficient despite high non-earning liquid assets. Also, Sign of Growth (G) indicates weak and fragile in enhancing the members and assets. Likewise, share capital (SC) demonstrates a strong, significantly positive correlation with loan investment (LI) (r = .932, p = .021) and moderate relation with total assets (TAs) (r = 0.520, p = 0.369), but relation is not significant.

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SC is negatively correlated with net income (NI) (r = -0.095, p = 0.879), which is not significant. TAs are positively correlated with LI (r = 0.772, p = 0.126), although relation is not significant. TAs are moderately negatively correlated with NI (r = -0.588, p = 0.297), but not significantly. Finally, LI is negatively correlated with NI (r = -0.214, p = 0.729), but correlation is insignificant. The study concludes that the cooperative requires a debt-funded expansion to internal equity mobilization for sustainability. This study offers new insight into how PEARLS affect financial condition along with different nexus of SC, TAs, LI, and NI; highlighting weaker relation of SC and LI with NI reflect some self-sufficiency gap. These findings imply that managers, policymakers, and regulators can integrate PEARLS to assess strength and weakness of cooperatives.

Keywords: financial performance, financial sustainability, janahit saccos, lalbandi municipality, rural co-operatives, self-sufficiency gap

Introduction

Cooperative is an association of voluntarily associated persons who are deprived of living economically and want to meet their common economic, social, and cultural needs and aspirations through their mutual ownership and democratic management. It enhances the saving habits and voluntarily mobilizes such savings for each other's' welfare at the time of need at nominal interest rate (ICA, 2026). It has basic view "each for all and all for each" and "self-help for mutual help" and reflect unity is power and strength. It is the social spirit of the coordinating process that paves the path for social development working together for common benefit based on the principles like peacefulness, social justice and equality that has economical provision for social building (Paudel, 2013).

The informal system of self-help practices such as *Dhukuti*, *Parma*, *Dharma Bhakari* and *Guthi* have been the part of traditional cooperative movement in Nepal. However, in-depth research on these traditional practices have not been undertaken yet. Modern age was officially started in 2010 B.S. under the Department of Cooperatives (DOC). In 2013 B.S. Bakhan Multipurpose Cooperative Society was established to provide financial services for resettles, as the government of Nepal has insisted on the cooperative as the third pillar of the national economy. By the start of 2026 A.D., over 34,000 cooperatives are serving more than 7.3 million members (NEFSCUN, 2026).

As the expansion and growth of cooperative is increasing day by day there needs a systematic performance evaluation system to ensure the sustainability and member confidence. World Council of Credit Unions (WOCCU), as a world regulator and assist provider, has brought out its own financial performance mechanism, viz., PEARLS framework, so as to check the financial sustainability of all cooperative societies. PEARLS is an abbreviated form of Protection (P), Effective financial structure (E), Asset quality (A), Rates of return and costs (R), Liquidity (L), and Signs of growth (S). PEARLS was modified as a management tool to monitor the weaknesses and provide relevant solutions as same as CAMELS system in banks. It provides signs as a “prior warning system” that all managers point out problematic areas and ensure required adjustments before facing critical situations (Richardson, 2009). When comparing the “banking system performance system”, PEARLS framework sets more comparative standard for measuring the stability, sustainability and institutional responsibility.

Recent study by Paudel (2024) found that liquidity, leverage, and risk management have a considerable impact on the financial performance of cooperatives in Nepal. This framework offers standard for regulars to supervise the cooperatives. Also, helps to assess the financial performance for making current decision and formulating the strategies. Dawadi and Prasad (2025) highlighted that strong asset quality, sufficient liquidity, and enduring growth enhance cooperative resilience and long-term sustainability. Despite their considerable contribution to the advancement of community development, Savings and Credit Cooperative Organizations (SACCOs) in Nepal encounter formidable internal obstacles. A principal concern is the insufficiency of meticulous record-keeping and deficient financial management, which may obfuscate the actual financial status of the institution and undermine the trust of its members.

Numerous cooperatives grapple with a deficiency in transparency and an inadequacy of professional expertise, resulting in ineffective operational processes and an inability to safeguard the interests of their members (Simkhada, 2017). Moreover, elevated levels of loan delinquency in conjunction with the accumulation of non-productive assets frequently precipitate liquidity crises. Furthermore, members encounter various limitations, such as exorbitant interest rates and an inadequate provision of collateral, which inhibit their capacity to access the essential capital required for the enhancement of their socio-economic conditions (Richardson, 2009). In the absence of a thorough and standardized evaluative framework such as

PEARLS, cooperatives are at risk of entering a condition characterized by "fictitious earnings," where losses may not be adequately acknowledged, thereby threatening long-term sustainability.

Although current empirical researches have primarily studied on inter/national, urban, or district-level entities, in-depth study using the PEARLS in the context of localized rural area like Raniganj, Lalbandi – 17 has not been adequately studied yet. Since, bank and financial institutions limiting their services in urban areas and there exists a significant gap. However in-depth study of localized area is remained underexplored (Mahato, 2025; Paudel, 2024). Based on the research gap, first, the primary objective is to describe the financial status of the sampled cooperative in terms of the PEARLS. This study addresses the question of whether the current financial condition of the cooperative described in terms of 'PEARLS, and how PEARLS analysis show the financial performance and viability. Second, the study examines the multi-variable interrelationships. That means this investigates the interconnected nexus appeared among share capital, total assets, total loan investments, and net income.

This research contributes essential empirical data at academic level, policy level and institutional level. It offers expansion of existing knowledge, provides actionable insights and practical solution to all the stakeholders of cooperatives like managers, regulators, local government, policy makers, students and other researchers at expanding institutional sustainability. It also helps reform its own plan and policies that is consistent with internationally recognized standards to a rural Nepalese context for poverty alleviation. This study starts with introduction. The next section presents the literature review and conceptual framework. The third section explains the methodology. The fourth section shows the results and discussion. Finally, the last section covers the conclusion of the study.

Review

Empirical review

Sami Jaya Cooperatives with better financial structuring performed well than others, though both Sami Jaya and Adiguna Credit Cooperatives have similar weaknesses in asset quality and liquidity management. It is found that PEARLS framework is an effective tool but insufficient for situational analysis (Manafe et al., 2026).

Mahato (2025) highlighted the lower loan portfolio quality, inadequate reserves and systemic financial fragility with Jhapa Cooperatives. Although this research paper did not pay attention to any social and economic context, it was evaluated only the structural problems within organizations. This supports the argument that PEARLS alone is not enough for assessing the total sustainability of a cooperative, since it ignores human quality aspect which relates institutional sustainability coming from outside factors.

Claudia and Amin (2023) stated that the PEARLS method is necessary for institutional recovery and strategic planning in their research of the Indonesian organization KSP Kopkardios Ruteng. The authors studied financial stability of the cooperative since 2020 and concluded that, despite "good" assessments in some aspects, the cooperative struggles to adapt to global standards after the pandemic period. The researchers emphasized the importance of addressing human element of the matter – the necessity of changing the approach from mere survival to professional management. Through incorporation of non-financial measures such as member satisfaction and governance, PEARLS has helped improve the performance evaluation process. These findings clearly indicated that the PEARLS technique has been used extensively for financial evaluation purposes. However, the literature also stressed the need for hybrid methods due to cooperatives' complicated socioeconomic environments; hence, use of PEARLS alone can lead to an insufficient evaluation process (De Fransu et al., 2023).

Paudel (2013) revealed that significant weaknesses in P, as both cooperatives failed to maintain adequate loan loss provisions due to ineffective delinquency management and loan renewal practices, exposing them to financial risk. Under E, although net loan-to-asset ratios were satisfactory, institutional capital remained below PEARLS standards, reflecting weak and fluctuating earnings. The A dimension revealed a high proportion of non-earning assets, primarily resulting from excessive investment in fixed assets, which reduced operational efficiency. While L indicators suggested adequate solvency; the presence of unproductive liquid assets indicated inefficient resource utilization. Furthermore, S showed that total assets grew above inflation; other indicators such as membership and institutional capital exhibited declining trends, highlighting unstable growth patterns. Additionally, the study emphasized structural and managerial inefficiencies within Nepalese cooperatives. However, sample size is limited and reliance on quantitative indicators only.

Baral (2006) examined the financial well-being of a cooperative through the PEARLS technique in Pokhara. Also, enough capital had not been set aside to enable accumulation of institutional capital in preparation for the unforeseen future by members' deposits. Generally, the financial health of the co-operative was poor, primarily owing to its inability to accumulate enough reserves in spite of paying for members' share capital.

Dawadi and Prasad (2025) analyzed PEARLS method using 149 cooperatives and found that E and S were crucial determinants for viability. From their findings, many cooperatives fail to adapt to the changes brought about by the dynamic environment because they lack sufficient institutional capital to hedge themselves from the effects of economic uncertainty. The researcher further stressed that any cooperative organization must take a professional approach for financial sustainability by empowering its stakeholders. Additionally, unique capital structure of cooperative organizations that is not captured by the CAMELS in banks. Richardson (2002) argues that in order to ensure the security and sustainability of cooperative organizations, P and E should precede profit maximization.

Maulana (2022) analyzed the financial condition of the Indonesian women's cooperative Trisula Sejahtera Bersatu with the help of their financial statements, 2017-2019, found that there was a paradox here: while the cooperative had excellent results in terms of net income (R12), the indicators of P and A were very low. This analysis shows a widespread trend among cooperatives all over the world, when the need for growth and service to members prevails over financial security requirements. The authors concluded that failing to provide the required levels of provisions according to PEARLS means, "even successful cooperatives will remain under high-risk levels".

Paudel (2024) examined the health status of cooperatives in Kathmandu in terms of their ability to control liquidity, leverage, and risks by using regression analysis on 10% of all cooperatives in the area under review. The study revealed that efficient liquidity control is associated with profitability (Return on Assets, Return on Equity). At the same time, this research highlighted an alarming problem called "Leverage Risk": the dependence of numerous Nepalese cooperatives on foreign loans instead of accumulating their equity capital. Such a situation adversely affects A and renders the organization susceptible during economic crisis.

Simkhada (2017) compared PEARLS with the CAMELS (Capital adequacy, Asset quality, Management capability, Earnings, Liquidity, and Sensitivity to market risk) framework in order to criticize Nepal's use of international monitoring techniques. The researcher contended that although PEARLS is a great management tool for credit unions, but the lack of a robust second-tier regulating authority and a lack of technical skills among cooperative administrators sometimes hinder its adoption in Nepal. Moreover, professionalized audits and real-time A monitoring are necessary for rural and suburban cooperatives to establish sustainability and avoid the significant delinquency rates that currently affect the industry.

The researcher used PEARLS to assess organizations like Biswashilo and Pragati. According to the study, these institutions had low R because of a large amount of non-earning assets, even though they frequently maintained high liquidity (L1 and L2). According to this study, cooperatives in rural areas frequently put safety (cash on hand) ahead of efficiency (investment), which restricts their capacity to provide members with dividends and interest rates that are comparable with those of their metropolitan rivals (Upadhyay, 2018).

Although the PEARLS framework is a widely accepted and effective tool, several important gaps exists in the context of Nepalese cooperatives. First, most studies primarily focused on quantitative financial indicators only (Claudia & Amin, 2023; Mahato, 2025; Manafe et al., 2026). Second, studies emphasized only on urban areas that are geographically limited (Baral, 2006; Paudel, 2013; Paudel, 2024; Upadhyay, 2018), ignoring the relevance of socio-economic dynamics of the cooperatives operating in rural and semi-urban municipalities. Most of the studies focused on post COVID periods, while some studies lack of evidence regarding the relationship between sources of financial structure and net profitability in rural cooperatives. Therefore, this study focuses on fulfilling these gaps by providing an updated, comprehensive, and context-specific PEARLS and other variables adjusted study.

Conceptual Framework: The PEARLS Monitoring System

This study starts with a conceptual framework of PEARLS monitoring system developed by the World Council of Credit Unions (WOCCU). It is cooperative financial monitoring tool as "PEARLS" framework, a specialized set of financial ratios that evaluates the financial health and operational efficiency of co-operatives (Richardson, 2009). It contains 46 quantitative indicators including six critical areas: PEARLS. And this study employs only 19 key indicators to evaluate the financial performance of cooperatives (Mahato, 2025; Maulana, 2022; Richardson, 2009).

The operational matrices and variables, formulas and standard ratios used in this article are structured below:

Table 1

PEARLS Indicators and its Standard Ratios

Pillars/ Dimensions	Indicators	Operational definitions	Formula	WOCCU Standard Benchmark	Sources
Protection (P)	P1	Measures whether the cooperative has 100% coverage for the riskiest long-term delinquent loans i.e. Allowance for delinquent loan (>12 months)	Allowance for loan losses/ Delinquency>12 months	100%	(Richardson, 2009)
	P2	Measures the adequacy of provisions for mid-term or 1–12 months' delinquency after fully covering long-term defaults.	Net allowance for loan losses/ Total delinquency	35%	
	P3	Ensures the level of protection maintained for the healthy (non-delinquent) loan portfolio to ensure a buffer against unexpected future losses.	Total charge-off of delinquent loans (>12 months).	1%	
Effective financial structure (E)	E1	Assesses the percentage of assets invested in the productive loan portfolio.	Net loans/Total assets.	70-80%	(Mahato, 2025); (Richardson, 2009)
	E5	Calculates amount of assets financed by member savings, indicating financial independence.	Saving deposits/ Total Assets	70-80%	
	E6	Evaluates reliance on external borrowing from other financial institutions.	Borrowed Funds/ Total Assets	Max. 5%	
	E7	Finds out the portion of total assets financed by member shares.	Member shares/ Total assets	Max. 20%	
	E8	it ensures assets financed by undivided, legal, and non-distributable reserves.	Institutional capital/Total assets.	Min. 10%	

Asset Quality (A)	A1	It evaluates total credit risk of institution.	Total loan delinquency/ Total loan portfolio	≤ 5%	(Richardson, 2009)
	A2	shows the assets that do not generate income.	Non-earning assets/Total assets	≤ 5%	
Rates of return and costs	R1	The return on the primary income-generating assets is found out within the standard of Entrepreneurial Market Rate (covers all financial, operating, and provision costs).	Total loan income/Average net loan portfolio	Entrepreneurial Market Rate or Min. 10%	(Mahato, 2025); (Richardson, 2009)
	R5	It calculates the interest rate paid to members to protect the value of their savings.	Financial cost: savings deposits/ Average savings deposits	Market rate > Inflation rate	
	R7	It ensures how competitively the cooperative is paying the dividend or financial cost on member shares to their savings deposits.	Financial cost: Member shares/ Average member shares	Market Rates ≥ Interest Cost on Savings (R5)	
	R9	It assesses operational efficiency.	Operating expenses/ Average total assets	< 10%	
	R12	It evaluates the overall profitability and the capacity.	Net income / Average total assets	> 1%	
Liquidity (L)	L1	It takes measure of how adequacy of liquid reserves satisfies the withdrawals after paying obligations.	(Liquid investments (+) liquid assets (-) short term payables)/Saving deposits	Min. 15%	(Richardson, 2009)
	L3	It quantifies the amount of unused liquid funds that inflicts profitability.	Non-earning liquid assets/ Total assets	< 1%	
Signs of Growth (S)	S10	It tracks growth in members.	Growth in members	≥ 15%	(Richardson, 2009)
	S11	it tracks growth in total assets which establishes asset growth outpaces inflation to maintain the real value of the cooperative.	Growth in total assets	>Inflation rate + 10%	

Figure 1

Conceptual framework of PEARLS Analysis and Financial Condition or Soundness (Descriptive design)

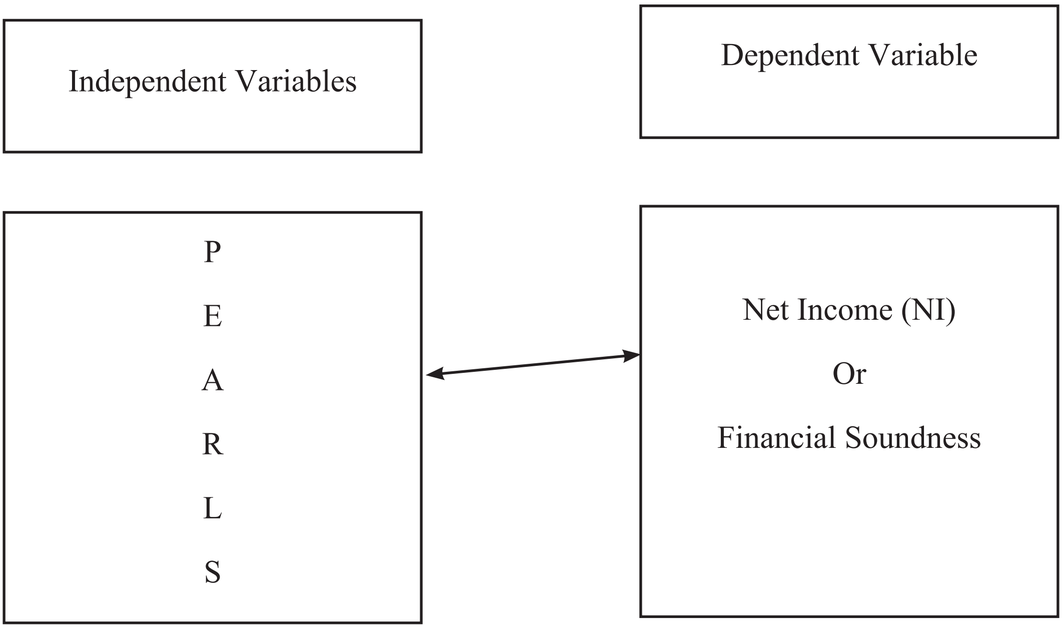
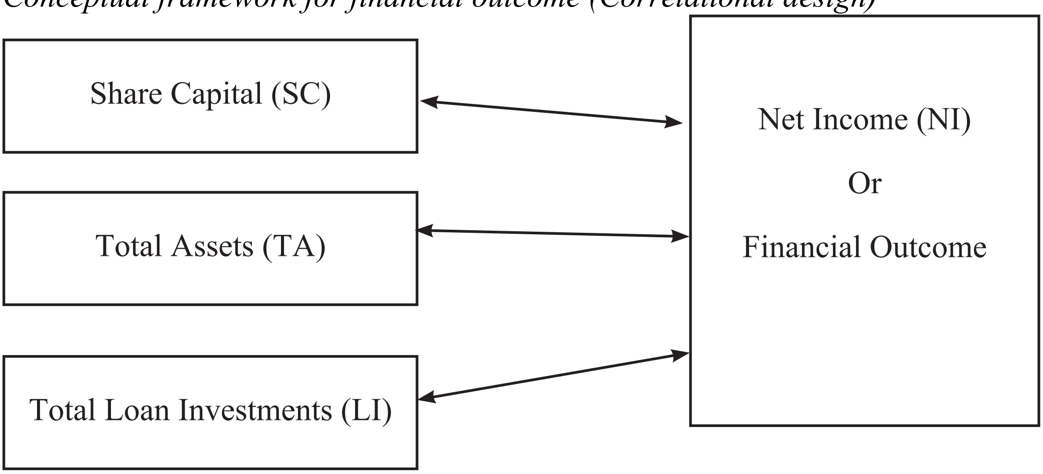


Figure 2

Conceptual framework for financial outcome (Correlational design)



The conceptual framework Figure 1 delivers the descriptive study on the PEARLS framework on the financial soundness of the cooperative. Figure 2 establishes the correlational design to assess the interaction between cooperative's capital structure and net income. This study focuses intentionally on the multi-variable interconnectedness among assets, share capital loan investment and net income that they are dynamically influence each other. Since it is not linear regression analysis to find the cause-and-effect relationships. As a whole, these figures change the focus of the study from the general theoretical analysis of financial sustainability to a specific, empirical assessment of the capacity of Janahit SACCOS to persistent growth

Method

This study adopts a quantitative research approach, applying descriptive and correlational research design to measure the financial performance and sustainability of the cooperative. There are 99 cooperatives registered under the branch of cooperative in Lalbandi Municipality, where only two cooperatives are operating in Lalbandi-17 out of which Janahit SACCOS is selected following purposive sampling method. This study is based on the secondary data extracted from the audited annual reports and CAS software (cooperative data base system) that includes income statements and balance sheets for five-year periods from FY 2077/78 to 2081/82 B.S. This study derives the variables from the WOCCU's PEARLS technical monographs that has six pillars that includes 46 indicators, while 19 major indicators that are relevant for the study have been used. Each pillar reveals the financial soundness of its dimension.

A descriptive research design is used to measure mean, standard deviation to summarize the result as well as to describe the financial condition of cooperative through PEARLS standardized ratios, while correlational research design tests the multi-variable interrelationships and mutual co-movements across the balance sheet key figures such as total assets, share capital, total loan investment and net income. This study calculated inferential statistics using Pearson's correlation for measuring the relationship between above mentioned variables (Kothari, 2004). Furthermore, data processing was conducted and analyzed using Microsoft Excel for tabulation, and IBM SPSS statistics 27 for advanced statistical testing. The mean is calculated to show the financial soundness of cooperative using this formula:

$$\bar{X} = \frac{\sum x_i}{n} \quad \text{.............. Equation 1}$$

Where, $\bar{X}$ = mean value

$\sum$ = Summation of individual i^{th} items or the annual ratios

n = Total numbers of observed items or years

In addition, standard deviation is calculated employing using this formula:

$$\sigma = \sqrt{\frac{\Sigma(X_i - \bar{x})^2}{n-1}} \quad \text{............. Equation 2}$$

Where, σ = standard deviation

Pearson's correlation coefficient (r) was employed to investigate the relationship between capital structure and financial outcomes by the formula

$$r = \frac{n\sum X_i Y_i - \sum X \sum Y}{\sqrt{n\sum X_i^2 - (\sum X)^2 \times n\sum Y_i^2 - (\sum Y)^2}} \quad \text{.................... Equation 3}$$

Where, r = correlation coefficient

X_i, Y_i = i^{th} value of X and Y variable

The multi-variables like share capital, total loan investment, total assets and net income were taken for calculating mutual co-movements among them.

Result and Analysis

This section offers a comprehensive presentation of quantitative data that includes descriptive statistics, correlation analysis among share capital, total assets loan investment and net income and PEARLS indicators and its analysis from the Janahit SACCOS. Aditionally, it considers the study's discussion and conclusion area.

Table 2

Descriptive Statistics of Janahit SACCOS

Variables	N	Mean	Std. Deviation
Share Capital (Rs.)	5	12482640.0000	210120.00857
Total Assets (Rs.)	5	137008830.8320	6070178.08128
Loan Investment (Rs.)	5	100030998.4000	10471556.08182
Net Income (Rs.)	5	1091563.8760	1510698.72809
Valid N (listwise)	5		

Source Annual Report of Janahit SACCOS using SPSS

Table 2 results showed that the mean share capital is Rs. 12,482,640, which is maintained with a relatively low standard deviation of Rs. 210,120. This indicated that the share capital maintained by the cooperative is relatively consistent. The total assets indicate a relatively high mean value of Rs. 137,008,831, which is maintained with a standard deviation of Rs. 6,070,178. This indicates that different levels of total assets are maintained. The mean loan investment is Rs. 100,030,998, which is maintained with a standard deviation of Rs. 10,471,556. This indicates that lenders maintain different practices for making loan investments. The net income is maintained at a mean value of Rs. 1,091,564, which is maintained with a relatively high standard deviation of Rs. 1,510,699. This revealed that the institutions maintain different levels of net income. The share capital maintained by the institutions is similar, whereas the total assets, loan investments, and net incomes maintained by the institutions indicate different levels.

Table 3

Correlation Analysis

Variables		Share Capital (Rs.)	Total Assets (Rs.)	Loan Investment (Rs.)	Net Income (Rs.)
Share Capital (Rs.)	Pearson Correlation	1	.520	.932*	-.095
	Sig. (2-tailed)		.369	.021	.879
	N	5	5	5	5
Total Assets (Rs.)	Pearson Correlation	.520	1	.772	-.588
	Sig. (2-tailed)	.369		.126	.297
	N	5	5	5	5
Loan Investment (Rs.)	Pearson Correlation	.932*	.772	1	-.214
	Sig. (2-tailed)	.021	.126		.729
	N	5	5	5	5
Net Income (Rs.)	Pearson Correlation	-.095	-.588	-.214	1
	Sig. (2-tailed)	.879	.297	.729	
	N	5	5	5	5

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Annual Report of Janahit SACCOS using SPSS

The correlation analysis shown in Table 3 illustrates the Pearson correlation coefficients among share capital, total assets, loan investment, and net income. The analysis reveals a strong positive and statistically significant relationship between share capital and loan investment ($r = .932$, $p = .021$), indicating that an increase in share capital is associated with a corresponding increase in loan investment. The relationship between share capital and total assets is positive and moderate in magnitude ($r = .520$); however, the p-value ($p = .369$) indicates that this relationship is not statistically significant. Likewise, share capital exhibits a very weak negative association with net income ($r = –.095$, $p = .879$), suggesting no meaningful statistical relationship between these variables. Similarly, total assets demonstrate a positive relationship with loan investment ($r = .772$), but the association does not reach statistical significance ($p = .126$). In contrast, total assets show a moderate negative relationship with net income ($r = –.588$), although this relationship is also statistically insignificant ($p = .297$). Furthermore, loan investment has a weak negative correlation with net income ($r = –.214$, $p = .729$), indicating the absence of a significant relationship between these two variables. Overall, among all the variables examined, only the association between share capital and loan investment is found to be statistically significant at the 5 percent level. Nevertheless, the interpretation of these findings should be made carefully because the analysis is based on a limited number of observations ($N = 5$), which may affect the statistical power and generalizability of the results.

Table 4

Protection Analysis table

FY	P1	P1_std	Comment P1	P2	P2_std	Comment P2	P3	P3_std	Comment P3
2077/78	100.00	100.00	Better Provision	35	35	Better Provision	1	1	Better Provision
2078/79	100.00	100.00	Better Provision	35	35	Better Provision	1	1	Better Provision
2079/80	100.00	100.00	Better Provision	35	35	Better Provision	1	1	Better Provision
2080/81	100.00	100.00	Better Provision	35	35	Better Provision	1	1	Better Provision
2081/82	100.00	100.00	Better Provision	35	35	Better Provision	1	1	Better Provision

Source: Annual Report of Janahit SACCOS using SPSS

Table no. 4 demonstrates the protection analysis consistently strong in the financial protection status. The value of the P1 indicator is 100 percent for all fiscal years, which implies that there has been provision against possible losses of the loans, and this is a sign of high security in lending. The value of P2 is also constant at 35 percent that fulfills the standard requirement and revealing enough protection against delinquent loans. Likewise, P3 is constant at 1 percent over study periods this outlines that there is enough provision against delinquent loans. All ratios fully maintained their standard values without any variance. Hence, it reveals that cooperative has implemented sound risk management policies. Moreover, it emphasizes that cooperative has the strong commitment on maintaining secured provision against loan losses to protect its members' deposits.

Table 5

Report

	P1	P1_std	P2	P2_std	P3	P3_std
Mean	100.0000	100.0000	35.00	35.00	1.00	1.00
N	5	5	5	5	5	5
Std. Deviation	.00000	.00000	.000	.000	.000	.000

Source: Annual Report of Janahit SACCOS using SPSS

Table no. 5 shows the case processing summary and report of actual and standard of protection ratios. The total number of cases are 5 though number of observations are 6. The average value of 5 cases is 83.3% and rest 1 is 16.7% which reveal that most of the data is valid and useful for the study. Further, according to the report section, the average value of P1 amounts to 100.00, which is identical to its standard value of 100.00, signifying absolute adherence to the desired benchmark. Likewise, the average value of P2 amounts to 35.00, which also corresponds to its standard value of 35.00, implying satisfactory provision. Likewise, the average value of P3 amounts to 1.00, which is equivalent to its standard value of 1.00, indicating proper coverage. Moreover, N for all the variables is equal to 5, showing consistency with regard to the data set being analyzed. The standard deviation of P1 along with its standard equals to 0.00000, meaning there was no change in the values for the duration of the study. In addition, the standard deviation of P2 along with its standard equals to 0.000, depicting a completely steady value. The standard deviation of P3 along with its standard is equal to 0.000, showing zero fluctuations. Overall, the table demonstrates a completely consistent pattern where all the mean values coincide with their standards.

Table 6

Effective Financial Structure Analysis

FY	E1	E1_std	Comment E1	E5	E5_std	Comment E5	E6	E6_std	Comment E6	E7	E7_std	Comment E7	E8	E8_std	Comment E8
2077/78	64	70 to 80	Not Good	63.83	70 to 80	Not Good	20.80	Max. 5	Weak	9.38	max 20	within limit	4.16	mini 10	Weak
2078/79	79	70 to 80	Best	62.02	70 to 80	Not Good	18.67	Max. 5	Weak	9.11	Max 20	within limit	5.37	Mini 10	Weak
2079/80	75	70 to 80	Best	64.86	70 to 80	Not Good	16.58	Max. 5	Weak	9.38	max 20	within limit	4.11	Mini 10	Weak
2080/81	74	70 to 80	Best	66.04	70 to 80	Not Good	13.56	Max. 5	Weak	9.17	max 20	within limit	4.72	mini 10	Weak
2081/82	74	70 to 80	Best	68.37	70 to 80	Not Good	14.57	Max. 5	Weak	8.56	max 20	within limit	12.27	mini 10	Good

Source: Annual Report of Janahit SACCOS using SPSS

In Table 6, the cooperative's financial situation during the study period is mixed, according to the examination of the Effective Financial Structure indicators (E1, E5, E6, E7, and E8). With the exception of the first year, when it was below the benchmark, the E1 ratio shows progress, staying within the optimal range of 70–80% in most years, suggesting effective usage of assets in income-generating activities. Nonetheless, E5 continuously stays below the recommended range, indicating insufficient member savings mobilization and restricted financial independence. In every year, E6 is far higher than the 5% statutory norm, indicating a strong reliance on outside funding that raises financial risk. Likewise, E7 shows a steady contribution from members and stays within the allowable limit over the course of the time. E8 is weak in the majority of years and stays below the minimal need of 10%, but it has improved in the last year. Overall, the inadequate institutional capital, poor savings mobilization, and efficient loan allocation are highlighted.

Table 7

Report

	E1	**E5**	**E6**	**E7**	**E8**
Mean	73.36	65.0240	16.8360	9.1200	6.1260
N	5	5	5	5	5
Std. Deviation	5.701	2.38246	2.95843	.33593	3.47227

Source: Annual Report of Janahit SACCOS using SPSS

Table no. 7 exhibits that mean value of E1 (73.36) is within standard; thus, adequacy in loan structure exists, whilst values below benchmarks for E5 (65.02), E6 (16.84), E7 (9.12) and E8 (6.13); hence structural inefficiency exists. Standard deviations are also presented for variability among the results, with E1 (5.701) and E8 (3.472) exhibiting moderate variation thus indicating recent improvements, while E5 (2.38), E6 (2.96), and E7 (0.34) suggest relatively steady but consistently poor performance. The cooperative shows advancement in asset allocation but continues to experience challenges in savings mobilization, asset utilization and capital adequacy.

Table 8

Assets Quality Analysis

FY	A1	A1_std	Comment A1	A2	A2_std	Comment A2
2077/78	90.91	up to 5	Weak	5.32	up to 5	Weak
2078/79	62.62	up to 5	Weak	6.82	up to 5	Weak
2079/80	64.43	up to 5	Weak	6.42	up to 5	Weak
2080/81	68.59	up to 5	Weak	6.69	up to 5	Weak
2081/82	0.97	up to 5	Good	0.70	up to 5	Good

Source: Annual Report of Janahit SACCOS using SPSS

In Table 8, A1 and A2 shows mediocre in prior years with substantial improvement shown in most recent years. The value of A1 remained at a very high throughout the year, fluctuating between 62.62%-90.91%, and greatly exceeding the acceptable standard up to 5% as prescribed; indicating that the incremental loans were highly delinquent which exhibits lack of credit risk management. A2 also did not fall under the standard during past fours periods, indicating asset inefficiency and a lack of financial discipline. But a significant progress can be seen in 2081/82 with both A1 (0.97%) & A2 (0.70%) that were able to fit within the acceptable limit, thus enabling them to earn “Good” category which indicates the recovery of asset quality and improvement in management practices.

Table 9

Report

	A1	A2
Mean	57.5040	5.1900
N	5	5
Std. Deviation	33.57490	2.57860

Source: Annual Report of Janahit SACCOS using SPSS

Through Table 9, the mean value of A1 (57.50) indicates a much higher than medium level, hence indicating overall asset quality has remained weak across the study period although recent improvement surpassed historical lows. In a similar fashion, the average of A2 (5.19) is slightly above acceptable levels and illustrates some minor inefficiencies in terms of asset utilization. The values for standard deviation reinforcement show a notable variation, especially for A1 (33.57), revealing that the quality of loans changes significantly over time. Similarly, A2 has a relatively high standard deviation (2.58), which indicates inconsistent performance as well. All summed up, although it is positive to see recent improvements, the cooperative has struggled with serious asset quality issues over a long period of time and will need strong credit risk management and monitoring systems for forward moving.

Table 10

Rate of Return and costs Analysis

FY	R1	R1_std_min	Comment R1	R5	R5_std = inflation rate*	Comment R5	R7	R7 _std	Comment R7	R9	R9_std_max	Comment R9	R12	R12_std	Comment R12
2077/78	**15.12**	**10**	Good	10.21	3.60	Good	5.22	3.60%	Good	2.88	10	Good	1.43	> 1, E8 =minimum 10	Weak
2078/79	**15.47**	**10**	Good	12.39	6.40	Good	6.25	6.40%	Good	3.04	10	Good	1.46	> 1, E8 =minimum 10	Weak
2079/80	**12.62**	**10**	Good	11.94	7.70	Good	1.58	7.70%	Not good	2.84	10	Good	0.14	> 1, E8 =minimum 10	Weak
2080/81	**15.75**	**10**	Good	12.11	5.40	Good	7.35	5.40%	Good	2.95	10	Good	1.84	> 1, E8 =minimum 10	Weak
2081/82	**12.56**	**10**	Good	9.09	4.10	Good	11.63	4.10%	Good	2.55	10	Good	-0.76	> 1, E8 =minimum 10	Weak

Source: Annual Report of Janahit SACCOS using SPSS

Table 10 shows the composite analysis of the rate of return and cost indicators (R1, R5, R7, R9, and R12), generally showing a sound profitability position in each indictor except a weakness in R7 and all in R12. R1 should be higher than the minimum standard of 10% for all years, indicating effective income generation from lending activities. A similar conclusion can be drawn from R5, which exceeded the inflation rate (* = inflation rates retrieved from WorldData.info. (2026) in all years thus indicating that cooperative is able to provide competitive positive returns to its members. However, R7 was also on standard and in line or above benchmark, giving indication of efficient fund used except one period. R9 stayed below the standard limit of 10% during the period, indicating efficient operation and effective administration of costs. Indeed, R12 was still all below standard during all the years and also even turned to negative value at year 2081/82, suggesting insufficient accumulation of capital and that those institutions may not be sustainable.

Table 11

Report

	R1	R5	R7	R9	R12
Mean	14.3040	11.1480	6.4060	2.8520	.8220
N	5	5	5	5	5
Std. Deviation	1.58064	1.43270	3.63671	.18512	1.09326

Source: Annual Report of Janahit SACCOS using SPSS

Table 11 shows that the mean values of R1 (14.30), R5 (11.15), R7 (6.41), and R9 (2.85) reached their standards, proving high overall profitability cost by valuation Table results across all categories of cost and revenue to confirm strong profitability; In this regard, however, the average of R12 (0.82) remains below the minimum cut-off point, suggesting weak institutional growth. Additionally, the moderate standard deviation of R7 (3.64) indicates variation in cost of funds; all other indicators reflect reasonable stability. So overall, the cooperative represents good but of not very strong earning capacity and good cost management however it has challenges and weaknesses in strengthening its capital base for long term sustainability.

Table 12

Liquidity analysis

FY	L1	L1_std	Comment L1	L3	L3_std	Comment L3
2077/78	45.91	minimum 15	Good	0.81	<1	Good
2078/79	16.32	minimum 15	Good	0.66	<1	Good
2079/80	23.29	minimum 15	Good	1.02	<1	Weak
2080/81	23.22	minimum 15	Good	1.16	<1	Weak
2081/82	27.20	minimum 15	Good	2.52	<1	Weak

Source: Annual Report of Janahit SACCOS using SPSS

As shown in table 12, L1 was consistently above the minimum standard of 15% for all years, ranging from 16.32% to 45.91%, indicating adequate ability of the cooperative to meet its obligations in the short term. This implies that the institution kept adequate liquidity buffers during the entire period of time covered by this study. But L3 is trending down in terms of performance. Although the ratio was below 1 in the first two years, therefore was within the limit; its value was above this rate from 2079/80 onwards and reached up to 2.52 in the year of 2081/82 depicting an inefficient use of liquid resources where continuously rising stagnant cashes are observed. The aggregate analysis of liquidity indicators (L1 and L3) shows a broad sufficient liquidity position with signs for the emerging weaknesses over last fiscal years.

Table 13

Report

	L1	L3
Mean	27.1880	1.2340
N	5	5
Std. Deviation	11.17549	.74403

Source: Annual Report of Janahit SACCOS using SPSS

Table no. 13 indicates that L1 value (27.19) far exceeds the standard and confirms overall liquidity adequacy. On the other hand, L3 has a high mean of 1.23 which is above the acceptable range and denotes inefficiency in liquid asset management. L1 (11.18) having a larger standard deviation represents high variability, meaning the level of liquidity changes significantly year-on-year, while L3 (0.74) shows moderate variability. The overall position is adequate, but the placing of liquid assets has been suboptimal, which calls for better liquidity management.

Table 14

Sign of growth Analysis

F.Y.	S10	S10_std	Comment S10	S11	S11_std	Comment S11
2077/78	8.40	> 15	Weak	49.69	> inflation rate + 10	Good
2078/79	5.56	> 15	Weak	7.44	> inflation rate + 10	Weak
2079/80	3.89	> 15	Weak	-3.23	> inflation rate + 10	Weak
2080/81	4.07	> 15	Weak	1.64	> inflation rate + 10	Weak
2081/82	1.84	> 15	Weak	6.71	> inflation rate +10	Weak

Source: Annual Report of Janahit SACCOS using SPSS

The above Table 14 reveals weak and inconsistent performance of cooperative derived from the aggregated analysis of signs of growth indicators (S10 and S11). S10 was significantly below the desirable standard of greater than 15% for each year, with a range from 1.84% to 8.40%, and consistently classified "Weak". This indicated that cooperative is not able to attract the desirable members and retain its existing members to stay in future. However, S11 performs relatively better meeting the benchmark of inflation rate plus 10% in 2077/78 (49.69%) but still recorded negative growth (-3.23%) from achieving this limit threshold in 2079/80 and categorized as "Weak" in rest years. This fluctuation revealed instable growth in assets and may be challenging in sustainable growth and expansion of cooperative. This fluctuation highlights the inconsistency in utilizing assets, even with some positive trends in alternate years.

Table 15

Report

	S10	S11
Mean	4.7520	12.4500
N	5	5
Std. Deviation	2.43150	21.25784

Source: Annual Report of Janahit SACCOS using SPSS

Table 15 reveals S10 mean escape velocity (4.75), the required standard is above this. This conclusion once again shows weak asset growth overall. The average of S11 (12.45) implies average performance, and yet points to variability in meeting the benchmark. S10 has low variation (SD = 2.43) and consistently poor performance, while S11 performs well on average (S11 has high SD = 21.26), but performance varies greatly over time suggesting very fluctuant saving growth. On aggregate, the cooperative show weak and volatile growth performance, indicating a room for improvement in expansion strategies and savings mobilization.

Discussion

The data supports the descriptive path that have already sketched in conceptual framework (Figure 1). In Particular, the P indicators are consistent with the international standards and demonstrates that the institution has incorporated sound risk management practice. This connects with the conceptual framework, describing the cooperative as delegated monitors that reduce transaction cost and safeguard the members' savings and investments. On the other hand, it contradicts with the findings of Paudel (2013) and Upadhyay (2018) who found that the Nepalese cooperative sectors often fails to maintain sufficient provisions against loan losses. The result is mixed that is partially aligned with the conceptual framework (Figure 2). It demonstrates that it fails to connect to the path from growth to profitability. The share capital and loan investment have consistency and strong success path in relationship ($r = .932$, $p = .021$), whereas the paths involving net income fails to reach statistical significance. This inconsistency suggests investing loan from the share capital does not increase the profitability as revealed the conceptual framework (Figure 2). This failed path to net income because of high reliance on external borrowing (E6), which increases financial costs, and the rising volume of "idle cash" or non-earning liquid assets (L3), which suppresses potential earnings. These structural weaknesses in savings mobilization (E5) and institutional capital (E8) align with the findings by Baral (2006), Mahato (2025), and Simkhada (2017), who suggested the systemic capital inadequacy in various regional cooperatives across Nepal.

The findings by Dawadi and Prasad (2025) is aligned to the dramatic recovery in the financial year 2081/82 B.S. This refers to the potential for financial resilience through professional management. Though, S is consistently weak throughout the study periods, indicating a growth gap that threatens long-term viability. The PEARLS monitoring toolkit by Richardson (2009) describes it as an early warning system that suggests the cooperative should have member- driven equity rather than debt-funded expansion. For achieving long term sustainability and viability, Janahit SACCOS should apply the complementary governance indicators proposed by Mahato (2025). In conclusion, the findings suggest that Janahit SACCOS requires a strategic structural rebalancing to get the pathways to financial sustainability.

Conclusions

The empirical findings showed that the cooperative's primary strength was its commitment to Protection (P), maintaining 100% coverage for delinquent loans which is fully aligned with international benchmarks and Janahit SACCOS has established a secure shield for members' deposits. However, the study identifies that this safety was undermined by weaknesses in the Effective Financial Structure (E), specifically an over-reliance on external debt and a consistent failure to meet institutional capital benchmarks.

The conceptual framework employed in this research verifies that institutional health is not merely a product of profitability, but a delicate balance between risk protection and efficient capital structuring and effective financial intermediation. While the correlation analysis shows there is positive association between Share Capital and Loan Investment (r= 0.932, p= 0.021) that reinforces the view of cooperatives as member-funded intermediaries, where accumulating member equity directly boosts productive loan activities. The results also indicate that while Janahit SACCOS reveals institutional growth through asset and loan growth, higher internal capital formation, operational efficiency, and efficient management of non-earning liquidity are necessary to maintain long-term financial sustainability. Consequently, this research concludes that the PEARLS framework remains a powerful diagnostic tool that Janahit SACCOS must apply the structural rebalancing from debt-funded expansion to internal equity mobilization and attentive resource management are crucial to sustainable cooperative performance as financial growth.

This research contributes to the academic discourse by integrating the PEARLS with Financial Sustainability Theory. It demonstrates that in a rural sub-urban economy, the “pathway” to sustainability is often blocked by high liquidity preferences and external debt dependencies. The study provides empirical evidence that expands to theorize the framework, showing that “growth” does not automatically translate into “net surplus” without institutional efficiency. The practical and policy Implications at the institutional level, management should prioritize aggressive savings mobilization (E5) and the retention of net income to bolster institutional capital (E8). At the policy level, cooperative regulators and local governments should promote the regular adoption of the PEARLS and provide financial management training to ensure the productive utilization of liquid assets (L3) and faster loan recovery procedures.

The study was based on secondary data of single cooperative, the accuracy of the findings depended on the reliability of the cooperative’s five-year audited reports. Additionally, being a case study of a specific cooperative, the findings may offer limited generalizability to large-scale urban cooperatives. Moreover, the study applied the quantitative methods of the PEARLS framework and excluded qualitative variables such as leadership styles, member participation, good governance and quality standard of living. Future research will focus on expanding the samples across different regions of Nepal. Future research will explore the use of digitalization in managing the growth gap.

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Critical Cosmopolitan Literacies of Korean University Students Interacting with Mongolian Teachers

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Abstract

In South Korea, as in the rest of today's interconnected world, it is more important than ever to understand how students, the global citizens of the future, connect and communicate across differences of all kinds. Situated in a sociocultural perspective, this ethnographic case study examines intercultural engagement through the framework of critical cosmopolitanism. Specifically, it investigates how a group of Korean university students practiced critical cosmopolitan literacies—that is, how they demonstrated hospitality and critical reflection—while acting as cultural guides for visiting educators from Mongolia. Participating students received surveys both before and after the exchange. Supplemented by my own informal observations over the course of the exchange and focusing on the core tenets of critical cosmopolitanism, ethics of care and criticality, a thematic analysis of the students' responses was conducted. The imposed themes reflect the diverse ways students sought to establish an inclusive environment, including by building relationships, positioning themselves

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as responsive interlocutors, and accommodating their counterparts' perspectives. I also found they gained distance from their own enculturated beliefs, including by recognizing the limitations of their own perspectives and questioning norms and assumptions. Points of friction included limitations in the students' cosmopolitan imagination, while positive emotions facilitated the students' cosmopolitan interactions. This study takes an asset-oriented approach that explores students' demonstrated critical cosmopolitan literacies and points of friction/facilitation in order to provide practical recommendations for enhancing future intercultural programs in Asia, with the ultimate purpose of cultivating more compassionate, critical global citizens and creating a more just and welcoming world.

Keywords: critical cosmopolitanism, cross-cultural communication, ethics of care, intercultural exchange, teacher training

Introduction

Today's increasingly interconnected world brings many advantages and opportunities, such as the rich variety of perspectives and insights contributed by diverse populations (Hong & Page, 2004); simultaneously, however, not all people equally welcome such diversity. Intolerance and insularity seem endemic as vulnerable groups worldwide face prejudice and precarity (United Nations, n.d.), making it more urgent than ever to cultivate responsive, critical and compassionate global citizens.

Cosmopolitan education, which is oriented around encouraging such open, reflective dispositions in students (Hansen, 2013; Hawkins, 2014; Hull & Stornaiuolo, 2014), has been posited as one possible response to the prejudice and division in today's global society. A majority of work in this area, however, has primarily been from Western perspectives, with a noted lack of research in Asia (Delanty, 2009, 2014). This absence, combined with the highly situated nature of cosmopolitanism (Corpus Ong, 2009; Delanty, 2014; Vasudevan, 2014) and a rising demand for international education offerings in the region (Yoo, 2024), suggests a strong need to better understand how cosmopolitanism manifests in Asian contexts. This study attempts to begin to fill this gap by exploring cosmopolitan literacies displayed by university students—specifically, pre-service elementary school teachers—participating in an in-person intercultural exchange program in South Korea (hereafter *Korea*).

Statement of the Problem

As of 2024, foreigners comprise nearly 5% of Korea's population of 50+ million people, and that number is rapidly rising (Park, 2024). In response, there have been government efforts to support inclusive (but assimilative) multiculturalism (Hu, 2016) as well as revisions to the national curriculum aimed at cultivating global citizenship (So, Lee, Park, & Kang, 2014). Still, minorities of all kinds face prejudice and discrimination (Bureau of Democracy, Human Rights and Labor, 2021), a situation aggravated by a notable absence of anti-discrimination laws (Lee, 2018). In 2018, the National Human Rights Commission of Korea declared Korea to have a "serious racism problem," noting in particular a rise in xenophobia in the media (Lee, 2018).

At the same time, Korea has a long history of cosmopolitan openness, evident in the country's delight in adopting and adapting global trends to local tastes. For example, Korea's most popular religions, from Buddhism and Christianity to the philosophy of Confucianism, all came from outside Korea but find local expression tinged with traditional shamanism (Korea Information Service, 2001), while the global sensation of K-pop is a combination of Western sounds and Korean aesthetic, with collaborations between American and Korean artists now commonplace (Park, 2013).

These tensions offer up rich ground for an exploration of how Korean university students negotiated difference and came to better understandings of both themselves and others as they participated in an intercultural exchange with in-service teachers from Mongolia. This qualitative, ethnographic case study included only a limited number of participants, but it offers intriguing insights into cosmopolitan practices in Korea, with practical ramifications for future intercultural exchange programs and their potential to encourage cosmopolitan dispositions—and ultimately, to help craft a better world.

Objective

This study seeks to better understand the critical cosmopolitan literacies practiced by university students participating in an in-person intercultural exchange program in Korea. By gaining more insight into the varied ways such literacies can manifest in different contexts and better understanding the elements that facilitated or hindered the practice of these literacies, the study contributes an under-represented, asset-oriented Asian perspective to the extant body of knowledge on critical cosmopolitan literacies. Drawing on the findings, the study further seeks to make practical recommendations for creating intercultural exchange environments conducive to cultivating critical cosmopolitan literacies and encouraging participants' growth as global citizens.

Literature Review

Defining Cosmopolitanism

Cosmopolitanism is a framework embraced by a variety of fields, from anthropology to social sciences. It has been described as openness and receptiveness to difference (Hannerz, 1990); empathy and forgiveness (Ahn, 2010); trust (Hirose, 2019) and belonging (Vasudevan, 2014); and solidarity, mutuality, and connectedness (Sobré-Denton & Bardhan, 2013), all underpinned by an ethics of care often referred to as *hospitality* (Derrida, 1997/2001).

Critical cosmopolitanism, meanwhile, involves self-reflexivity, a recognition of limitations in perspective, questioning norms, and self-problematization. This aspect emphasizes plurality, the idea that "[w]e hope and expect that different people and different societies will embody different values" (Appiah, 2006, loc. 2108), and fallibilism, the notion that "[o]ur knowledge is imperfect, provisional, subject to revision in the face of new evidence" (Appiah, 2006, loc. 2108). It is inherently a process of change; our conceptions of self, other, and the possibilities of the world are made and remade through encounters with difference (Delanty, 2009; Hansen, 2014).

Cosmopolitanism exists at the intersection of global and local but also encompasses differences of all kinds. It is, as David Hansen (2010) writes, a process of reflective growth and transformation, "a name for the ever-shifting, ever-vibrant space in which persons fuse openness to the new with loyalty to the known" (p. 159). When we encounter difference, we gain a greater sense of possibilities in the world and achieve sufficient distance from our own enculturated norms and beliefs—our "primary Discourse," James Gee (1989) calls it—to recognize and value many different ways of *being* in the world. Critical cosmopolitanism is, at its heart, about the compassion, comprehension, and critical reassessment that can emerge from our "efforts to understand one another in relation to each other—to locate, reflect, represent, and engage self/world/other" (Hull & Stornaiuolo, 2014, p. 24).

Cosmopolitanism in the Classroom

Empirical studies in classrooms have identified a variety of cosmopolitan orientations in students, depending on definitions of cosmopolitanism. Some (e.g., Damico & Baildon, 2011; Dunkerly-Bean, Bean, & Alnajjar, 2014) have defined cosmopolitanism as simply thinking beyond the self/local and related it to global citizenship, yet this does not adequately distinguish it from other social justice-oriented frameworks. Other studies have focused more on cosmopolitanism's potential for embodied engagement and transcendence. Wahlström (2014), for instance, identified curiosity and wonder as cosmopolitan attitudes; she suggests educators can use "aesthetic-reflective experiences" to provide a break from routinized practice and engage "inner feelings, imagination and self-reflexivity" (p. 125) as part of cosmopolitan meaning-making. Similarly, David Hansen (2014) suggests "wonder, triggered by substantive encounters with the new" can cause people to "gain reflective distance from [their prejudices] and begin to grasp difference as well as similarity," ultimately recognizing "the limitations in their knowledge and understanding of self, other, and world" (p. 9). In a similar vein, Margaret Hawkins (2014), in her study of an online intercultural exchange between students in the U.S. and Uganda, explained how her students' perspectives were changed through encounters with the new, filtered through the lens of their own interests and experiences: "As everyday notions of familiar life…are ruptured, differences become visible, and can then be springboards for discussion and dialogue across difference" (p. 106). In contrast to Wahlström, though, Hawkins argued that cosmopolitanism necessarily includes a "moral and ethical imperative to engage in and sustain equitable and just relations" (p. 97).

Other recent empirical work also emphasizes more strongly the critical and ethical imperatives inherent in the framework and defines cosmopolitanism's characteristics accordingly. In one early study, Hull, Stornaiuolu, and Sahni (2010) identified a variety of "cosmopolitan gestures" (p. 340) they observed in an online exchange involving students in four countries. Among the cosmopolitan gestures described, the researchers highlighted students' "self-conscious self-representation" (p. 344); design choices that represented outward-oriented imaginings of their audience's reactions; open, hospitable reception of their counterparts' stories; and other small indications of considerate interactions that "helped young participants to imagine and enact morally and ethically alert selves" (p. 358). Hull and Stornaiuolo

(2014) later clarified and codified these "gestures" into three "cosmopolitan orientations" defined by how students positioned themselves rhetorically in relation to their imagined audience: (a) a proximal stance, in which students "build connections or create boundaries" (p. 29); (b) a reflexive stance, in which students take "a critical and reflective perspective" that "[assumes] the best possible motives for one's interlocutors, giving them the benefit of the doubt and remaining open to further dialog" (p. 33); and (c) a reciprocal stance, an open, "listening stance that indicates to potential audiences that one is willing to engage further" (p. 37).

Despite these promising studies, there is a notable dearth of cosmopolitan educational research in Asian contexts (Delanty, 2009; Sobré-Denton & Bardhan, 2013), especially asset-oriented studies that consider how cosmopolitan literacies manifest in authentic interaction situations. This study seeks to fill these gaps and begin to flesh out our understandings of critical cosmopolitanism in Asia.

Research Questions

This study takes a critical sociocultural orientation (Lewis, Enciso, & Moje, 2007) in order to understand students' actions and impressions in a particular nexus of practice (Scollon & Scollon, 2004; Wohlwend, 2021), shaped by their personal experiences and expectations in a particular context. My overarching research question was *How do Korean university students practice critical cosmopolitan literacies during an in-person intercultural exchange?* To focus on the defining aspects of critical cosmopolitanism, understand their manifestations in this particular nexus of practice, and identify practical suggestions for future exchanges, these sub-questions guided my investigation:

1. How do students create a shared space of belonging in the nexus of an in-person intercultural exchange?
2. How do students demonstrate critical reflection in the nexus of this exchange?
3. How do points of friction and/or facilitation mediate and complicate students' participation in this intercultural exchange?

The first question seeks to understand the hospitality/openness/ethics of care aspect of critical cosmopolitanism. It includes practices that facilitate and invite participation (Silverstone, 2006); signal belonging, solidarity, or care (Vasudevan, 2014); or demonstrate engagement as open, responsive interlocutors (Hull & Stornaiuolo, 2014). The second question highlights the *critical* aspect of critical cosmopolitanism and focuses on self-problematization (Delanty, 2009), a troubling of norms and questioning of assumptions. The third question seeks to understand the aspects of the exchange that helped or hindered students' practice of critical cosmopolitan literacies.

Methods

This study adopted a qualitative, ethnographic case-study approach (Armstrong et al., 2019), which was appropriate for deeply exploring of the nuances of this particular context. Simultaneously, though, this work seeks to "extend [the case] across space, time and institutional structures and practices" by connecting it to the larger body of theoretical and empirical work on cosmopolitanism (Ó Rian, 2009, p. 304).

Research Context & Participants

This study took place at an international TEFL training summer program held at a national teachers college in a liberal-leaning region of South Korea. Twenty Mongolian in-service teachers participated in the two-week training program, which included daily English language lessons, TEFL training sessions, and cultural workshops taught by eight Korean university students. In addition, multiple opportunities for intercultural discussion and exchange were built into the schedule.

The Training Program

The program started with a bus trip to a park in the town of Namwon, where traditional Korean life and characters from a famous Korean love story are re-created, followed by lunch and a visit to a traditional hanok village in Jeonju, and concluding with dinner. The Korean students were intended to serve as guides throughout the day, explaining the food, the love story, and Korean traditional life; helping the Mongolian participants try on traditional Korean garb (hanbok), if they wished; and generally assisting with navigating, negotiating, and communicating, all while connecting in small groups. The second day of the program included an opening ceremony, lunch with the university president, and an academic exchange featuring presentations about each country's education system and guided small-group discussions. The remaining days of the program generally fell into a busy routine: English lessons in the morning (taught by me), lunch in the university cafeteria, three hours of professional development workshops facilitated by invited presenters, two hours of cultural experience workshops led by the university students in pairs, and then dinner.

The university's international office was very involved in the training program, helping to coordinate the special events (the opening ceremony, lunch with the university president, and closing ceremony), space for the training sessions, use of the university's bus for the daytrip, the selection and preparation of the student participants, and more.

Participants

This particular analysis focuses on the experiences of the Korean university students, all first- through third-year students training to be elementary school teachers. The group included three men and five women (ages 20-23; one 30-year-old). The students had all previously participated in university-sponsored exchange programs (2 in a 2-week program in Australia, 2 in a 2-week program in Japan, and 4 in a month-long program in Vietnam). They had been selected for the university-sponsored exchanges based mainly on their English ability level, a sample lesson plan and English-language teaching demonstration, and an interview. The university international office selected students for this current program based on their availability, suggesting this opportunity to past exchange participants and confirming those who accepted the invitation.

The students' responsibilities included serving as a guide during the daytrip on the first day; participating in Day 2 activities (opening ceremony, lunch, academic exchange); designing and serving as the lead teacher on a 100-minute culture lesson, with support from a partner; and serving as the support teacher on their partner's 100-minute lesson. The teaching pairs were also invited to join the Mongolian participants for dinner following their culture lessons, and most (but not all) accepted. Pre-program preparation included two meetings with me for feedback on their lesson plans plus one meeting with me and a university liaison to finalize organizational details.

The twenty Mongolian participants were in-service English teachers instructing a variety of levels in various regions of Mongolia, and most were in their forties or fifties with limited overseas experience (though a few had been to Korea before). All of the Mongolian participants were women.

Finally, I, too, was a part of the program as a participant-researcher. I designed the training program; taught the English lessons and some of the TEFL workshops;

helped to prepare the Korean students; and typically accompanied the participants all day, every day, from the beginning of class until the end of dinner. All aspects of the present study, including the framing, analysis, and interpretation, are filtered through my lens as an American who has been living and teaching in Korea for more than twenty years—someone who has embarked on her own cosmopolitan journey over the years as she navigates the eddies of culture clashes and the exigencies of being an expat in Korea.

Data Sources & Data Collection

The data for this study came from three sources: a pre-program survey a post-program survey and my personal, informal observations throughout the process of preparing for and facilitating the program. The pre-program survey, sent as a link to the Korean students' group chat five days before the start of the program, was short and simple, primarily aiming to make explicit a rough snapshot of the students' pre-program mindsets and generate some initial reflections, which I hoped the students would return to at the conclusion of the program. (We ultimately lacked time to coordinate formal follow-up reflections, though.) The survey consisted of six questions total: three Likert scale questions and three open-ended reflection questions. All eight student participants responded to the pre-program survey.

The post-program survey was more extensive and was sent to students after the completion of the final culture workshop of the program. There were 26 questions total: 13 Likert-scale questions, 11 open-ended reflection questions, and 1 multiple-choice question paired with 1 follow-up question that asked students to explain their answer. Only five of the eight students submitted a response despite multiple reminders. The surveys were designed with the students' reflections and program improvements in mind, not explicitly for the purpose of research; thus, not all the questions were directly relevant to my research interests. A few of the Likert responses are included in the results below for triangulation purposes; the responses that were less interesting or not clearly related to my research interests are omitted.

Research Ethics

Both surveys were administered via Google Forms, with no identifying information collected. The responses to the surveys were completely anonymous, and the results are stored in a secure online location (Google Drive). Students were provided with a brief version of informed consent in the second (post-exchange) survey. This survey included the option for students to approve (or not) my use of their anonymous words. All respondents approved my use of their quotations for potential research and reporting purposes. There was minimal risk for participants to participate anonymously in this study.

Data Analysis

The process of thematic analysis began with analytical notes and integrative memos as I combed through the data multiple times looking for anything surprising, intriguing, or disturbing (Sunstein & Chiseri-Strater, 2012). My thematic analysis was iterative and guided by Creswell and Poth (2018): I began with initial codes, which I then clarified into expanded codes designed to capture nuances, and I finally consolidated the codes into categories and themes as I identified patterns related to students' practice of critical cosmopolitan literacies.

Results

Themes Suggesting a Cosmopolitan Ethics of Care

Themes that I categorized as "ethics of care" encompassed codes reflecting hospitality, connection, solidarity, emotional engagement, and the creation of a welcoming space. (Note: Throughout the results section, all responses are exactly transcribed and might include minor errors, in order to accurately and precisely share students' responses.)

Building Relationships

In the pre-program survey, the students were very excited about the prospect of meeting teachers from another country and creating positive relationships with them. I coded multiple answers as *hope for building relationships*; for example, in response to the question, "What do you hope to gain from participating in this program," a quarter of the students explicitly mentioned relationships or connections to Mongolian teachers (e.g., "I want to have a meaningful relationship with mongolian teachers"). Students also evinced what I coded as *anticipation of shared interests* (e.g., "To meet people who share my interest in education is exciting").

In the post-program survey, meanwhile, a few students expressed what I coded as friendships/closeness (e.g., when asked about the "most helpful thing" from the program, one student replied, "Chance for everyone on the tour to meet and build friendships.") or remarked upon personal connections or commonalities (e.g., the academic exchange "was not only a private story but also an education that was in common with each other"). In addition, I noticed the students smiling and offering praise to the Mongolian teachers during the culture lessons, which I coded as an attempt to build rapport with their learners.

Positioning Self as a Responsive Interlocutor

Another theme I imposed encompassed the manifold ways the students positioned themselves as responsive interlocutors (Hull & Stornaiuolo, 2014), seeking to share and understand—to represent themselves clearly while listening carefully. This theme includes several different codes I imposed on the pre-program survey responses: *Concern about communication barriers* (all eight students listed their English ability as the thing they were most worried about, suggesting a keen interest in representing their perspectives clearly); *open to new ideas* (e.g., "I hope to…develop a better understanding of multicultural perspectives…."), *excited about cross-cultural encounter* (e.g., "It seems interesting to see a Mongolian person that I have never seen before"; "I think it's exciting to meet people from other countries") and *wish to represent own culture well* (e.g., one mentioned a "need for a deep understanding of culture" in order to teach the Mongolian visitors about Korean culture).

The post-program survey and my personal observations substantiated the students' desire to represent themselves and their culture well. In the post-program survey, it was clear some students had done *additional research to represent their own culture well* (e.g., "I studied lots of cultural background to explain our culture"). Similarly, I noticed they were very *open to feedback to improve their lesson*; while preparing for the exchange, the students seemed very receptive to input and unhesitatingly adjusted their topics, activities, and activity order to maximize interest and impact.

Hospitality and Accommodation

During and after the program, it was clear that students had strived to imagine their counterparts' nexus of practice in order to accommodate their audience and effectively communicate across difference. In the post-program survey, for example, multiple students noted their personal efforts to *create a positive environment* (e.g., "I worked hard to find and compare the tools that would make the class more interesting and enjoyable"; "I do my best"). In addition, I noticed as we planned the Jeonju daytrip the students were very anxious about creating a positive experience for their guests. I coded their concerns about our visitors' ability to eat spicy food and to endure the Korean summer heat as *concern about anticipated discomforts*. Finally, several students attempted to make their Korean culture lesson more accessible by referencing K-pop or the Netflix series *Squid Game* during the workshop, highlighting their efforts to communicate across difference by *imagining shared understandings*.

Themes Reflecting Cosmopolitan Criticality

The data to a small extent appeared to reveal an expanding critical consciousness and increasing awareness of the situated nature of "normal." When coding for cosmopolitan criticality, I focused on hints at reflexivity, awareness of limitations in perspective, questioning of assumptions or norms, self-problematization, and potential transformations in perspectives. I imposed several themes related to these aspects of critical cosmopolitanism.

Recognizing Limitations in Understanding

In order to teach their Mongolian counterparts about Korean culture, the students had to think carefully about how to explain their culture—a process that naturally highlighted aspects the students took for granted as "normal." Across all three data types, students demonstrated criticality by *recognizing limitations in understanding of own culture*. In the pre-program survey, one Likert question was helpful in revealing this; in response to the question, "How well do you understand the cultural aspect you're teaching," with 1=*not much* and 5=*I totally understand it*, the responses ranged from 2 to 5 with a mean and median of 3.5, possibly hinting at a growing self-reflection and distance from their primary Discourse (Gee, 1989).

The post-program survey similarly revealed students' growing realization that their understandings of Korean culture (especially in relation to the world) were too limited, making evident the socially constructed, situated nature of norms and culture. In the survey, every student strongly agreed with the statement, "This program has improved my knowledge of KOREAN culture," and a few students noted a recognition that cultural understanding is not innate, even when one is born to it. As one student noted, living in a culture is different from explaining it: "I was disappointed with my ability to explain culture. I felt that I did not know much about Korean culture and lacked the ability to convey it." Another wrote, "[Next time] I will study the things I am in charge of in advance." The students' recognition of their own limitations in understanding was also supported by my observations; many of these student teachers were very willing to admit when they did not know something—the first step toward noticing and then questioning social norms and assumptions.

One additional code under this theme was *wider, more global perspectives.* The students' post-program survey responses generally pointed to an awareness of their lack of knowledge about Mongolia and a concomitant (slight) increase in intercultural awareness and interest. One student mentioned the academic exchange was the most helpful aspect of the program because they "learned more about each other's educational environment," while another student admitted "I wasn't interested in Mongolia at all, but through this activity, I learned a lot about it." This code was only applied a few times, though; while all respondents agreed or strongly agreed with the survey statement, "This program has improved my knowledge of MONGOLIAN culture," few elucidated their new understandings or listed this new intercultural awareness as an advantage of the program. I was initially surprised by this revelation, but it certainly reveals a limitation of intercultural exchange: interaction, alone, is not necessarily enough to make a substantial impact. I will return to this in my discussion of practical implications and recommendations for future exchanges.

Questioning Norms and Assumptions

As described above, the students' post-program survey responses appeared to reflect a growing awareness of the contextual, constructed nature of "normal" as they began to note gaps in their understanding of their own culture. I also observed them taking tentative steps toward questioning norms, as they were all very responsive when I pointed out taken-for-granted ideas that were likely to be unfamiliar to their audience (e.g., what and when the Goryeo dynasty was; the contents and melody of the Korean traditional song "Arirang," etc.). The post-program survey also featured a few comments that I have interpreted as challenging social beliefs/values; under the code *moving beyond the myth of "perfect English*," I noted a few students shedding a common fear of using imperfect English, shifting instead toward a more authentic, communicative approach (e.g., "Talking about Korean traditional culture and educational terms in English was the most difficult. However, by using examples and explaining them, I was able to solve the difficulty"). Small though it is, I count this as a rebuke of the test-focused, grammar-oriented English instruction that has prevailed and been prioritized in Korea for decades.

Themes Related to Points of Friction and Facilitation

Friction: Limitations in the Cosmopolitan Imagination

The primary point of friction I identified as a theme was limitations in the cosmopolitan imagination of my students, which came in a variety of forms. In the pre-program survey, I noticed students were concerned about their *limited experience overcoming communication barriers* ("I'm really worried about my English skills, especially my communication skills. So, I feel very nervous about my class."), which indicated a very restrictive perspective on what constituted effective communication. (As the *questioning norms* theme above suggests, though, I believe the students overcame this hesitancy as they experienced successful interactions and realized they had broader semiotic repertoires than they had believed.)

Another point of friction I coded was students' sense of *inadequate preparation.* In the pre-program survey, this was reflected by relatively low scores in response to the questions *How confident do you feel about your ability to explain your culture in English?* (1=*not at all*; 5=*very confident*; range: 1-4; mean: 2.6; median: 3) and *How confident do you feel about your ability to teach your cultural lesson?* (range: 2-4; mean: 2.8; median: 3). The students' post-program surveys suggested a similar feeling of inadequate preparation (e.g., "I needed to study Chunhyangjeon in Namwon. It was difficult because I had to deliver Korean literature to foreigners in English."), while my personal observations noted several students' tendency not to trust themselves (which I coded as *English worries*); they read Wikipedia entries during their culture workshop presentations instead of trusting their own ability to interpret and express the ideas. I have grouped these codes into this theme because these anxieties could have been avoided with some additional advance preparation and some creative thinking about communication.

Most of the codes that I ascribed to this theme came from my personal observations. I noticed, for example, a *reification of boundaries* as students were inclined to sit together during whole-group activities (e.g., lunch in Jeonju) instead of mixing with the Mongolians. This could, perhaps, be attributed to cultural norms (e.g., age and experience gaps) or maybe even politeness (e.g., not wanting to intrude on Mongolian participants' socializing), but it also limited the bridges that could be built between the two groups. This hesitation to take advantage of various opportunities for interaction suggests to me a kind of myopia in imagining the benefits of cosmopolitan connections.

I also noticed a few *gaps in imagination of Mongolian teachers' nexus.* In order to communicate effectively, we must imagine the nexus of our audience so we can make appropriate choices from our semiotic repertoire (Stein, 2008); however, a couple of students clearly had not considered their counterparts' perspectives and awareness. A few students' PowerPoint slides included unnecessary or confusing details (e.g., the technical names of Korean traditional fans); one student insisted on teaching a difficult version of "Arirang" instead of a simpler version with a more familiar tune; one student had an initial plan for the Mongolian teachers to make themselves Korean names, without considering that they would need to teach Korean letters first.

There were a few other times when the students could have questioned their own assumptions and expectations—could have asked the Mongolian teachers for input, for instance. One code I added here was *stereotypes*: the students, striving to be considerate hosts, were very concerned that Korean food would be too spicy or the weather too hot for the Mongolian visitors. While I admire the ethics of care this evinces, the hospitality is rooted in circulating national discourses about what "foreigners" are like. Another code I added here was *hubris*—though to be fair, it was just a student taking her "expert" role too far. This student's culture lesson focused on the Korean Lunar New Year, and she tried to draw parallels to the Mongolian holiday Tsagaan Sar—but she opted to lecture instead of inquire, which led to the Mongolian participants disputing several of her points. These codes reinforce the importance of inviting self-representation and questioning assumptions as key aspects of critical cosmopolitanism and the cosmopolitan imagination.

Facilitation: Embodied Cosmopolitanism: Positive Emotions

In contrast to the points of resistance and friction identified above, there were also many factors that appeared to facilitate students' cosmopolitan practices and built bridges, all of which I have grouped into the theme *Embodied cosmopolitanism: Positive emotions*. First, students' pre-program survey reflected excitement that I coded as s*hared interests, new people,* and *trying out new roles (teacher & expert)* (e.g.,"To meet people who share my interest in education is exciting but even more thrilled to interact with other countries Also trying out a lesson that I've designed myself is exciting."). The post-program survey highlighted the ways students were able to challenge themselves to communicate in new ways, *expanding their semiotic* *repertoire*. In my own observations, I also coded students' *desire to craft an engaging lesson* (e.g., questions during our preparation weeks), and, relatedly, *appreciation for appreciation* (e.g., "Communicating is hard but they interested in Korea and asking lots of thing, so I'm happy to be with them and impressed."), the warm satisfaction of reciprocal interest and being a responsive interlocutor. In my own observations, I noted *smiles during interactions* between the students and the Mongolian teachers—joy, wonder, happiness, and friendliness that I interpreted as evidence of positive emotions and embodied cosmopolitanism.

Discussion

Overall, the students' critical cosmopolitan literacies were evident throughout the course of this exchange as they created a positive space of belonging through their openness, reciprocity, and concern, while the need to explain their own culture prompted them to reflect more carefully on their own understandings and norms.

In response to RQ1, which focused on the ethics of care aspect of cosmopolitanism, I found evidence of students' efforts at hospitality and accommodation, much as previous researchers did (Hull & Stornaiuolo, 2014; Hull, Stornaiuolo, & Sahni, 2010). The students worked to create a positive experience; sought to increase accessibility through shared knowledge or referents in explanations of their own culture (Herron, 2026); and anticipated possible discomforts for our guests-though these ideas tended to be based on stereotypes about "foreigners," adding support for this tension identified in some previous work in Korea (Herron, 2026) but largely unmentioned in work in Western contexts. The students also showed a keen interest in building relationships. They were excited about discovering shared interests and commonalities and stated their interest in connection and friendship, supporting previous incarnations of cosmopolitanism as belonging (Vasudevan, 2014). The students also positioned themselves as active, responsive interlocutors, as has been identified in other work (Hull & Stornaiuolo, 2014; Hull, Stornaiuolo, & Sahni, 2010). They expressed a desire to represent their own culture well while learning about others'; they were interested in meeting new people; they were concerned about communication barriers limiting their interactions and hindering self-representation; and they were open to feedback to improve their lessons' accessibility and appeal, offering support for previous findings but in a different context (Asia) and with different embodied roles (cultural guides/teachers).

In response to RQ2, which inquired about students' criticality, I found some evidence of questioning norms and changes in perspective. First, a few students recognized their limitations in understanding, an admission of fallibility (Appiah, 2006) that made evident norms previously taken for granted and highlighted the constructed and situated nature of culture. Similarly, there was some questioning of assumptions and values; for example, a few students realized perfect English was not necessary for communication, and they were generally responsive to feedback when I pointed out norms that might not be "normal" to their audience, supporting other theorizations of how disjuncture makes visible enculturated beliefs in a particular nexus (Scollon & Scollon, 2004; Wohlwend, 2021). Students also commented on their more global perspectives, including an increased interest in and knowledge of Mongolia (though no student elaborated on this) and especially a deeper awareness of similarities and differences in "educational environments." This focus on "ontologies of place" (Hawkins, 2014) specific to students' personal lives and interests also illustrates previous literature describing the way students "agentively investigate domains and scales of difference, and the impact of these on their and others' lives" (Hawkins, 2014, p. 109).

As for RQ3, there were also points of tension and friction hindering students' cosmopolitan practices, which I attributed primarily to gaps in students' cosmopolitan imagination. As mentioned, there was some evidence of an ethics of care based in stereotypes, as well as an overestimation of understanding while not inviting self-representation (e.g., Lunar New Year vs. Tsagaan Sar)—a shortcoming of previous cosmopolitan empirical work (e.g., Dunkerly-Bean, Bean, & Alnajjar, 2014) and underscoring Silverstone's (2006) construction of ethics of care as a space that requires the "other" to represent themselves. Similarly, there were a few inappropriate lesson choices (e.g., "Make a Korean name"; teaching a difficult and unfamiliar version of "Arirang"), which suggested to me an incomplete imagining of their counterparts' nexus of practice (Scollon & Scollon, 2004; Wohlwend, 2021) commensurate with other work in Korea (Herron, 2026). In addition, students seemed to feel inadequately prepared to be guides at times yet did not take the steps necessary to remedy this, and they appeared not to trust their English skills or their ability to teach Korean culture (evident in a couple of students' choice to simply read Wikipedia verbatim). Finally, there was a reification of boundaries as the Mongolian teachers and Korean students rarely intermingled, possibly due to role (teacher vs. student), age (40s and 50s vs. 20s), and/or culture differences. These latter two friction points have not been sufficiently addressed in empirical work from the West. Ultimately, these friction points suggested the transformational potential described by Delanty (2009) was perhaps not fully realized in this exchange; additional time for preparation, interaction, and reflection would have been helpful.

There were also facilitating factors that smoothed the way for these cosmopolitan practices. I found embodied cosmopolitanism evinced through positive emotions such as engagement, excitement (about new people, new ideas, new roles), appreciation, and a desire to share and engender positive emotions by preparing effective and engaging lessons, similar to Vasudevan's (2014) work but with more disparate participants. The students also were able to overcome their own reticence by expanding their semiotic repertoire to communicate more effectively and confidently (Stein, 2008), contributing to a more positive experience for everyone involved. Though the divisions between the Mongolian and Korean participants remained throughout the program, it was evident that the students sought to create a positive and welcoming space of belonging (Vasudevan, 2014). They also appear to have had an opportunity for the beginnings of their own "aesthetic-reflective experience" (Wahlström, 2014, p. 125), feeling a sense of wonder at these new experiences and new potential in the world.

Practical Lessons for Future Exchanges

This study revealed both the strengths and shortcomings of this two-week summer program, especially in terms of the program's potential to elicit cosmopolitan practices. This was our first time designing a training program such as this, and there are certainly areas that could be improved. Based on my findings, there are a few changes and recommendations I would make for future intercultural exchanges:

1. Make sure there is enough time! The points of friction identified in this study suggest the students could have benefited from more time for additional research, more feedback on their presentations and their new roles (especially their assumptions and cultural blind spots), chances to invite Mongolian participants to represent themselves, and time for guided reflection both before and after the program. The points of facilitation identified here would also be supported by adding time for more conversations, connections, and opportunities for students to practice expanding their semiotic repertoires. Advice for future programs thus includes building into the schedule sufficient time for everything: time before the program for reflection, lesson feedback,

preparation, and practice; time during the program to interact, connect, and communicate; and time after the program to debrief and reflect together.

2. 2. Design activities to encourage points of connection. The students and teachers in this program tended to remain segregated by role, age, and/or culture; however, one of the highlights according to the students was the academic exchange, which afforded an opportunity to connect via shared passions and similar experiences. Designing additional activities that allow the two disparate groups to find common interests and shared identities might allow more chances to blur borders and reshape belonging.
3. 3. Provide opportunities for shared joy. One of the reported strengths of this program was the rapport and positive emotions generated, which contributed to a sense of cosmopolitan welcome. Future programs could build on this by providing more chances for delight and wonder—especially via boundary- and role-shifting, equitable, and reciprocal engagement. Perhaps inter-mixed groups could take turns presenting about a common passion, or the teachers and students could take turns presenting beloved games and traditions. In this case, the culture presentations were lopsided; though the Mongolian teachers shared their passions with me during our English and TEFL lessons (for example, by singing and dancing), the Korean students had little opportunity to experience Mongolian culture or to learn from these teachers.
4. Invite self-representation and be wary of generalizations. This generally is a good idea in education, especially in culture education. Just as the Korean students in this program several times made assumptions about the Mongolian teachers based on what they had been taught about "foreigners," it is easy to slip into stereotypes when explaining cultures and traditions. Creating space for people to represent themselves is thus key to true critical cosmopolitan connection.

Conclusion

More work is needed, and this is only one small case-study, but this work provides an asset-oriented perspective on critical cosmopolitan literacies based on actual behavior, experiences, and self-reported perceptions. This study adds nuance to our understandings of how critical cosmopolitanism can manifest in Asian contexts, and it offers some practical evidence and suggestions for intercultural exchanges, especially short-term international teacher-training programs. For our next iteration of this program, I intend to include more opportunities for group reflection, feedback on PowerPoint slides, and more opportunities for students to connect with their Mongolian counterparts, including a more equitable schedule for cultural sharing (e.g., presentations about Mongolian culture from Mongolian participants).

The implications of this study include a few key details that could merit further investigation in the future. First, it suggests that intercultural exchange, alone, is not necessarily sufficient to elicit or cultivate critical cosmopolitan literacies; adding time and multiple opportunities for equitable, joyful exchange and connection could be beneficial for boundary-shifting and belonging. Second, feedback seems helpful in identifying cultural assumptions and generalizations, but it is also worth identifying activities and reflection practices that could guide self-problematization to highlight norms and blind-spots. Finally, support for students' multiliteracies and multimodal repertoires could help encourage students to question traditional norms regarding "correct English," which in turn could help them communicate across difference with confidence; it could be worth exploring the types of activities and practices that effectively support students' confidence and intercultural communication skills.

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English Language Teachers' Experiences and Perceptions on the Effectiveness of TPD Training: A Narrative Inquiry

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Abstract

Teachers' professional development is one of the major factors in enhancing the quality of second or foreign language (English) teaching. In the context of Nepal, Teachers Professional Development training is provided by the government; however, it's effectiveness from the teachers' perspective and experiences is not well explored. So, this study aims to explore English language teachers' perceptions and experiences with using training skills and techniques in the everyday classroom. I employed narrative inquiry as a research method. Four English teachers from Kathmandu Metropolitan City were interviewed to explore their lived experiences and perceptions. The findings showed that teachers perceived training skills as a source that helps them understand the shift from traditional to modern teaching and become familiar with information Communication Technology and modern tools and techniques. Similarly, when training was transformed into a classroom setting, teachers felt more motivated and confident. The study also highlighted that practical application of training

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skills in the classroom can create a more effective learning environment and enhance the quality of education. The study recommends continuing the training program and conducting strong monitoring and evaluation after its completion. Effectiveness of training, experiences of teachers, perceptions ,TPD training

***Keywords**:* classroom implementation, english language teaching (ELT), narrative inquiry, teacher professional development (TPD), teachers' perceptions and experiences

Introduction

Teachers' development and teacher professional development (TPD) are closely linked to the quality of education and the overall development of the education system. According to Poudel (2022), the quality of education is directly related to the teachers' professional upliftment. He believes that the quality of education is equally dependent on the institutional infrastructure and the development of the teachers. TPD is an evolving process in which teachers develop their professional and personal lives (Richards & Farrell, 2005). In professional life, they upgrade themselves with new and updated teaching methods, techniques, and strategies. TPD is associated with quality education as it provides teachers with knowledge, skills, and effective pedagogical practices necessary for effective teaching. Similarly, it provides opportunities to connect theoretical ideas to classroom practices in the local context. Head and Tyler (1997) emphasize that TPD supports teachers in advancing diverse professional competencies through ongoing learning. Thus, TPD is accepted as an important tool for enhancing the quality of teachers and ultimately the quality of education.

Drawing on my own experience as a secondary-level English teacher working in various community institutions in Nepal, as a novice teacher, I have encountered numerous professional challenges. Due to the lack of classroom management techniques, I was unable to handle the large classes; students were not motivated in my class, and it was always noisy. The unproductive noise in the class was demotivating me from pursuing a career in the teaching profession. Then, I realized that the teaching profession requires specific skills and updated knowledge to effectively engage the young learners that is supported by Darling-Hammond et al. (2017) who says that continuous professional growth is necessary to respond to evolving trends and content demands in the teaching profession. From the bitter experiences of teaching without training, I began to seek ways to foster my professional growth. Initially, I became involved in professional organizations, such as NELTA, and attended their annual conferences, which helped me stay up-to-date on recent pedagogical developments. Furthermore, participation in programs like Teaching Excellence and Achievement Program in the USA, alongside completion of all phases of TPD training, significantly enhanced my classroom delivery and teaching efficacy. However, Bhandari and Bhandari (2024) report that, although teachers are provided with numerous trainings in Nepal, in real classroom practices, they have not been able to transfer the training. In this regard, the motto of quality enhancement through teacher training has not been fulfilled. Although TPD is considered one of the best means of quality education (Wang, 2024), many language teachers are reluctant to transfer their knowledge into the classroom, as they face numerous challenges (Ranjit, 2022). Similarly, there are context-specific gaps that also create challenges for implementing training in the real classroom. In this context, understanding the relevance, applicability, and sustainability of training from the teachers' perspectives is very crucial (K.C., 2021). That's why I chose this topic to explore the perceptions of other teachers regarding the impact and support of TPD training in their professional development.

Based on my observations, I (as a headteacher of a public school) have sent many teachers to attend TPD training and many other workshops. I am aware that teaching requires continuous development through various trainings and workshops. However, when the teachers return from their training, they seem reluctant to apply the skills and knowledge acquired from the training in the classroom. The teachers do not prefer me to observe their classes after they return from training, as they cannot implement the changes they have learned during the training. All the training and post-training activities remained ritual rather than transformative. The Government of Nepal mandates TPD training and has invested a significant number of resources; however, classroom practices have not changed substantially after training, as reported by Kshetree (2021). This raises critical questions regarding teachers' reluctance or inability to integrate newly acquired skills into their classrooms.

Teacher professional development (TPD) is regarded as an essential component for improving and reforming the competency of teachers. To make our teachers more competent and skilled, continuous TPD opportunities must be provided. In this regard, Kshetree (2021) stated that the students' learning outcomes are not satisfactory, despite a significant investment in teacher training programs. Several studies have been conducted in this area, highlighting the role and responsibilities of TPD in students' learning and teachers' professional development. Dhungana's (2016) study advocated for the role of TPD in enhancing classroom management, language teaching skills, and pedagogical practices. Similarly, Bhandari (2019) stated that the TPD is crucial for the development of teaching materials, the adoption of student-centered teaching pedagogies, and the transformation of classroom dynamics. The study further highlighted that teachers with proper training appear to possess a higher level of skills in classroom management, school culture, and student engagement in the learning process. In the role of TPD in transforming teachers from traditional to innovative, Chhetri (2022) highlighted that, despite having a mother tongue or the first language influence, after training, teachers are able to maintain a learning environment. He further enforced the advancement of training with ICT and digital content in the sessions delivered. The studies highlighted the importance of TPD in teaching, learning, and teacher development. Although many studies have been conducted in this area, no study has been found that examines the perceptions and experiences of teachers regarding the effectiveness of TPD training. So, this study is regarded as one of the essential areas to be explored. This study aims to explore English language teachers' perceptions and experiences in using training skills and techniques in the everyday classroom. To achieve the study's aim, I formulated two research questions: 'How do English language teachers perceive TPD training in terms of its effectiveness in classroom practice?' and 'What kinds of experiences do the teachers have after participating in the TPD training?'

Teacher, Teaching, and Teacher Training

A teacher is someone who delivers an educational program, assesses student participation, and provides consistent and substantial leadership. Teaching is a very creative and challenging job in the field of education. It is a system of providing knowledge and skills to individuals through classroom teaching. To be competent in the associated field, any teacher needs training that helps them to sharpen their skills and knowledge of the related field. According to Dori (2016), teacher training refers to the policies and procedures designed to equip prospective teachers with the knowledge, attitudes, behaviors, and skills required to perform their tasks effectively in the classroom. In this regard, training is considered a powerful tool for enhancing the professional growth of teachers.

According to Paul (2014), the term teacher training is generally used to describe the courses and qualifications that teachers undertake and receive at the outset of their careers, which are designed with an immediate purpose in mind. Training is essential for every teacher, as they are the foundation of quality education; therefore, teacher professional development (TPD) is a top priority in the national education system. TPD is the first step toward quality education and is a continuous process. In the words of Richards and Farrell (2010), training refers to activities directly focused on a teacher's present responsibilities. They further state that training helps to understand basic concepts and principles, which are prerequisites for applying them to teaching, as well as the ability to demonstrate these principles and practices in the classroom. It means that teacher training is designed to fulfill teachers' short-term goals, which make them competent to apply and demonstrate skills in the relevant field. Bhandari (2013) supports the idea by saying that professionally qualified teachers deliver quality education in the national education system. Generally, teacher training programs are categorized into two types: pre-service and in-service. Pre-service training is considered mandatory for entry into the teaching profession, and in-service training is provided throughout the professional journey to develop teaching expertise and facilitate continuous professional development.

Teachers Professional Development Training in Nepal

Nepal's educational policies, like the School Sector Reform Plan (SSRP, 2009-15), the School Sector Development Plan (SSDP, 2016-21), and the School Education Sector Plan (SESP 2022-2031), over the last two decades have given a high priority for Teacher Professional Development. School Sector Reform Plan (2009) had emphasized a mandatory 30-day in-service TPD program for all teachers (Ministry of Education [MoE], 2009, 2016; Ministry of Education, Science & Technology [MoEST], 2022). The role of the National Centre for Educational Development (NCED) in monitoring the implementation of the training programs was highlighted in the policy. It conceptualized career paths for teachers as beginner, experienced, master, and expert, and linked them to career progression. Similarly, pre-service and in-service professional development courses were provided in the School Sector Development Plan (SSDP, 2016), which was based on a teacher competency framework. It was more demand-driven, context-specific, and approaches and efforts to enhance equity, inclusion, and ICT skills. Nepal's National Education Policy (2019) focused on strengthening teacher selection and preparation, mandated the development of national teacher competency standards, and prioritized continual professional development, especially in multi-grade, ICT, and emergency teaching modalities.

Furthermore, the School Education Sector Plan (2021) has recommended updating the Teacher Competency Framework (2015) and TPD (2015), promoting ICT-based training, school-based professional support networks, and revising the TPD curriculum to include disaster response, inclusion, and digital skills. The policy document offered 10 days of training to the teachers. These policies indicate a systematic commitment to improving teacher performance and student's learning by institutionalizing TPD as a regular and essential part of a teacher's professional journey, making teacher training competency-based, aligning it with national competency standards, and expanding themes such as pedagogical skills, subject knowledge, ICT, and emergent crisis response.

Regarding the practice, TPD training has not been as effective as envisioned by different plans and policies. There are no follow-ups or support for teachers. Monitoring and mentorship are weak. Training content lacks contextual relevance, certification is prioritized rather than teacher practice and student achievement, which is aligned with the view of (Kshetree, 2021) too. Upon examining the existing studies, it becomes clear that TPD is theoretically presented but lacks practical application (Khanal, 2020). Similarly, training without proper mentoring is always less effective and a waste of time and effort (Bhandari, 2021). Similarly, Pokharel and Behera (2022) also stated that many teachers frequently experience a mismatch between policy and practice. Several studies have explored teachers' experiences with narrative inquiry in various parts of the nation. However, the teachers' experiences their stories in urban areas like Kathmandu are not well explored.

Methods

Based on the aim of this study, I employed narrative inquiry, which enabled me to explore the multiple lived experiences of teacher training and their implications in the classroom through the use of stories. I adopted a specific perspective informed by experience, drawing on narrative inquiry (Connelly & Clandinin, 2000) to inform the topic being studied. Stories are regarded as a good source of information and also a means of knowledge transformation. I employed narrative inquiry to explore the narratives, which enabled me to analyze the contextual experiences of teachers related to the study's topic (Clandinin et al., 2007). This approach enabled me to work with a smaller number of participants (Riessman, 1993).

I purposively selected four English language teachers from four different public schools of Kathmandu Metropolitan City. To maintain the gender parity, I selected two male and two female teachers as my participants. TPD training was mandatory for all teachers teaching in public schools, so I found these schools and teachers appropriate for the study. Similarly, since my issue is in the field of English language teaching, I purposefully chose teachers who teach English at the secondary level. I used pseudonyms Rita, Mahesh, Prakash, and Sujana to maintain anonymity.

Initially, I met the participant teachers in person at their respective schools to obtain their consent for the interviews. I used in-depth interviews to collect the data from the participants. The time was set based on the preferences and availability of the participants. In-depth interview allowed me to recount events, reflect on meaning, and construct knowledge from narratives. Similarly, in-depth interviews provide a flexible and open environment for participants to express their authentic voices (Riessman, 2008). I used Saldana's (2016) analysis model of narrative inquiry. I coded the collected data from the interview, then organized it into categories, and finally created themes. These themes were discussed in the analysis section. This allowed me to prolong engagement in playing with data for meaning-making.

Results and Discussion

This section presents the results of thematic data analysis, which connect with literature and prior knowledge. This section reports the findings derived from the study. Themes are generated based on the aims of the study and described thoroughly. The open interviews with the teachers explored their perceptions and experiences of the effectiveness of TPD training in their classrooms.

Need for Continuous Professional Growth and Support

The very first wish of the teachers was to continue the opportunities of TPD over time so that they could update themselves with culture of language teaching, professional growth, uplifting pedagogical practices and personal development. In the same line, Rita pointed out, "TPD should be provided to all the teachers in their respective schools each year. The trainers should teach the students in front of the trainee teachers for at least a month. It should not be limited to one-time certification training." (Rita, May 5, 2024)

Research supported the idea that ongoing professional development was crucial for maintaining effective teaching practices and adapting to evolving educational standards (Bhattarai & Pandey, 2018).

In her perception the TPD training was really practical, constructive and inspirational. It was essential for the teachers since it facilitated them in teaching learning activities to bring improvement in the existing standard of learners' achievement. She personally liked the TPD training very much, as real life experiences were brought into the training which sharpened their teaching and learning activities. TPD Training was very effective for them as it provided them with an opportunity to become accustomed to innovative teaching and learning techniques and trends. She found herself more engaged and active in her classroom with the students. Students were more motivated and interested in her class after she had taken TPD training.

Prakash also opined that training was essential for teachers to get updated and stay connected with like-minded people. He further said that it helped to enhance the professional capacity of the teachers as well as supported classroom delivery techniques. So, it should have been provided in certain time intervals to keep the teachers always refreshed.

Sujana was also in favor of TPD training as she said,

"TPD is regarded as a formal training too. In my view I have seen some positive aspects about it. I got it in the beginning of my teaching career. The most important thing I want to mention here about TPD training is that we have a group of trainees which always updates us on different issues. We collaborate with each other and share our problems and ideas. It should be given frequently and not to be limited on certification only."(Sujana, May 11, 2024).

These excerpts from the participants show the need of TPD training for their continuous growth and professional support.

Importance of Monitoring and Evaluation

For the complete implementation of TPD training in the classroom, there is the need of continuous monitoring and evaluation from the concerned authorities, but the teachers felt a lack of this system in the current TPD model. They suggested for the continuous supervision and constructive feedback to ensure the effective transfer of training in the classroom. When Mahesh was asked about his perception regarding TPD training, he pointed the need for a strong evaluation system. He said

“One of the drawbacks of the program is that there is no monitoring and evaluation system. So strong mechanism of supervision should be developed.” (Mahesh, (May 24, 2024)

The view of Mahesh is for the strong supervision which is supported by other studies too. According to Timperley et al. (2007) and Parajuli (2020), effective monitoring and evaluation systems are essential for assessing the impact of professional development and guiding ongoing improvement. Mahesh further said,

> “The positive aspect of the training is that it covered issues like classroom management, formative assessment system, pedagogical skills and ICT integration in teaching. Training becomes fruitful for teachers if they are provided in certain time intervals.”(Mahesh, May 24, 2024)

The narrative of Mahesh indicates that the teachers need training at certain time intervals which further motivates them. Monitoring and evaluating their classroom performance and keeping a record of the progress should be made mandatory. He further adds that TPD training should not be limited to one time only.

In the same way, the next participant, Sujana put forward her views and said,

> *“In my perception, training should be mandatory for all. Regarding the training package, it should be ICT based, interesting as well as motivating. It should be continuous not one time only. Trainers should be friendly and overall training should energize the teachers to be more dedicated towards their profession.” (May 11, 2024),*

From the narratives of Sujana it can be inferred that if the training packages are need-based, interesting and motivating, it can have a positive impact on teachers’ perceptions. The climate of the training center, nature of the trainers and content of the training play a significant role in the effectiveness of the training program and its impacts on the learning outcomes of the students. In her view, the training should be provided in a certain time interval and should be mandatory for all.

When Prakash was asked about his perceptions regarding the effectiveness of TPD training, he said:

> *“Frankly speaking, I am very positive regarding this training. Including ICT in the training package is a very good aspect of the training that I had attended. I want to emphasize the need for supervision of the trainees from authentic persons and provide constructive feedback. It should be provided annually at the beginning of the session. It should be practical*

rather than theoretical which should give hands-on experiences to the teachers." (Prakash, May 11, 2024)

Regarding the perceptions of the TPD, teachers were motivated and interested to take the training regularly, however their foremost demand was that there should be regular monitoring and evaluation of post-training activities from the concerned authorities.

Professional as well as Personal Empowerment

The main aim of providing TPD training to the teachers is for their continuous professional growth. After training teachers are expected to be more energized and active in their classroom performance. In this regard, during the interview the participant teachers narrated that TPD training had empowered them both personally and professionally. They were provided them with new tools and techniques to implement them in classroom teaching. Their ability to innovate new ideas in teaching and addressing the classroom challenges effectively was boosted. Rita expressed:

> *"The first training I attended was the TPD training which was conducted for 10 days. There was one madam who had taught us minutely about the importance of lesson plans and its major parts. It was a kind of motivating training for the teachers. The trainer had shared different ideas related to classroom performance and student motivation techniques with us. We had to fill up the worksheet also. It was very much engaging training. Only after this training I was empowered with different techniques and skills. It supported me a lot in my professional as well as personal development. (Rita, May 5, 2024)*

Empowerment for teachers is very important factor for teacher development. This fact is supported by studies too. Guskey, (2002) has also highlighted the role of training for professional development which enhances the skills and confidence of teachers. Teachers frequently cited that practical and hands-on training was more effective than theoretical one. Teachers always were in favor of interactive training sessions so that it could help them to practice and refine their teaching skills.

Prakash also emphasized the need for activity-based practical training. He said:

> "*Training should be practical rather than theoretical, giving hands-on experiences to the teachers. The training that I got was really impressive*

and useful to improve my teaching. When I learnt some hands-on activities for classroom management and student engagement, I found myself more confident in classroom delivery. When a teacher can handle the classes skillfully, that’s the part of professionalism. My self-esteem was increased and I was empowered after training.” (Prakash, May 11, 2024).

This view of Prakash aligns with the research of (Bhandari, 2021; Borko, 2004), which suggests that for effective classroom application, experiential learning in TPD is crucial. If a training is inductive, learner-centered and activity-oriented, teachers actively engage in learning activities.

Similarly, Mahesh also found himself empowered after training. During the conversation he expressed his positive thoughts regarding TPD training. When he was asked about his perception, he said,

“*Certainly it helped develop the confidence in the teacher. We got some new techniques and skills to activate as well as to motivate the students in the classroom. We got ourselves motivated and energized to reflect on our existing practices and we found the space for improvement. I found myself different from the past.”* (Mahesh, May 24, 2024).

Overall expression of the teachers towards TPD training were positive. They felt energized and empowered after participating in the training. So, it was found that teachers were feeling more professional and confident after they attended the TPD training.

Shift from Teacher-Centered to Students-Centered Approaches

The TPD has impacted positively to the participant teachers**.** Training indeed provided refreshment to the teachers and they learnt some new techniques and tools to imply in their classroom teaching which helped the teachers change their conventional teaching methods into innovative ones. In this regard, Rita, one of the participants, said that her classroom teaching efficiency was improved after she participated the TPD training.

When she was asked to explain the difference in her classroom delivery after she had participated the training, she replied,

“I have found a vast difference. Before I attended the training, I would explain the entire text to the students, and the class was under my control. The students didn’t have any chance to think or complete a task independently.

However, I now motivate and engage students more in various tasks. I ask them to read the text, explain the meaning, and ask many questions. In the past, I used to provide answers to the students, but now I don't. I help them to find the answer." (Rita May 5, 2024)

Rita's narrative indicated that TPD training and the skills and techniques she learned there helped her engage learners in different activities and encouraged to become independent learners. The role of the teacher was transformed from a dominant teacher to a facilitator. It supported her in analyzing students' performance, identifying areas of improvement, and applying diagnostic teaching to provide targeted support where necessary. As mentioned by Gusky (2002), the primary objective of the TPD program is to refresh, strengthen, and update the knowledge and skills of teachers, thereby promoting visible changes in the classroom and contributing to improved learning outcomes. Furthermore, she said that training skills helped her to deliver the content effectively in the classroom. She became familiar with recent teaching and learning techniques, and her pedagogical skills were enhanced, which ultimately supported the improvement of her students' learning outcomes.

In informal sharing, she reported, *"TPD played life-changing role in my profession. I learned updated pedagogical practices, updated techniques, and methods of teaching language in diverse classrooms. It taught what, when, and how I should teach.*" Her sharing clearly stated that the TPD is a life-changing tool for teachers teaching in public schools of Nepal, especially English language teachers.

When Prakash was asked to share his experience regarding the impact of TPD training in his classroom delivery, he excitedly said,

"There is a vast difference between having training and not having the training. When I first attended the training, I found that I had kept the students in complete darkness. I had done an injustice to them by not teaching properly. I realized that I had kept the students in a state of suspended animation by merely creating an illusion in the classroom. I had not provided them with any exposure. No activities, no games, no warm-up, just conventional delivery of bookish knowledge. However, after the training, I began to engage the students in practical learning by dividing them into different groups and assigning tasks. I used different teaching materials, which motivated the students in their learning. I found myself in a comfort zone while using student-centered methods in the classroom." (Prakash, May 11, 2024)

When he was further asked to share one example, he said,

> *"I want to share one skill that I learnt from the training. When teaching writing skills to students, such as sentence writing or paragraph writing, we can write sample sentences on chart paper or paste them on the classroom wall. Then ask each student to go outside and read one sentence. When they return to the classroom, they can share it with their group. In this way, they can write complete paragraphs based on the activity and learn actively. They start to feel that time has passed so quickly. Learner engagement is the main part that should be captured by the training syllabus*."

A similar experience was shared by another participant, Sujana. She said, "*I learnt some gaming techniques as well as warm-up activities to motivate the students at the beginning of the class. I made the students feel that English can be learnt with fun. It's not a boring subject.*"

The experiences of Prakash and Sujana also suggest that TPD training helped them shift from a teacher-centered to a student-centered approach to teaching, which ultimately enhanced student engagement in their learning.

ICT Integration and Use of New Techniques

One of the most significant outcomes of TPD training was the increased ability of teachers to integrate ICT in their teaching. Teachers who participated in TPD training acquired practical skills in using ICT tools, were able to teach effectively, and their classroom management was also found to be enhanced compared to before. When Mahesh was asked about the effective skill he learnt from training, he emphasized that it was the integration of ICT tools in his teaching: In his words:

> "*I have completed two phases of TPD training. The most important thing I learned in the training was the effective use of ICT tools in the classroom to teach various language skills. Besides these, I also learnt some techniques like effective management of the classroom, techniques of formative assessment, and learner engagement techniques."(Mahesh, May 24, 2024)*

Mahesh's experience is also supported by other studies. Such integration of ICT training enables teachers to incorporate technology more effectively into their teaching practices, leading to improved student engagement and enhanced professional development (Sharma, 2022; Tondeur et al., 2016).

When he was further asked about the effectiveness of the training. He added,

> *I found the trainers very competent. The training was need-based, and most of the classroom issues were addressed. The training helped to improve my teaching. No training is ineffective if we engage in learning and use it in the classroom. It was very useful to me. I learned many skills that helped enhance teaching and learning activities in the classroom. Students' engagement techniques were more focused in the training module. I have been really transformed into an experienced and skilled teacher after I got training." (Mahesh, May 24, 2024)*

His experiences indicated that the TPD training provided teachers with new experiences. It helped enhance their teaching skills and ultimately increased the learning outcomes of the students. Training helped them transform themselves into experienced and efficient teachers from novice ones, which also aligns with Merizow's theory.

Prakash also excitedly shared his experience of learning ICT-integrated teaching skills. He said,

"I remember one thing related to teaching poems in the classroom. I had no idea that we could find the poem recited on YouTube. One of the trainers taught the poem by showing a video from YouTube. I was so fascinated by this technique that I promptly used it in my classroom. Not only I, but also students found the difference in the classroom. I found myself more energized, and students become more motivated." (Prakash, May 11, 2024)

Similar experience from Sujana also came when she was asked:

> "*The most important thing I want to mention here about TPD training is that we have a group of trainees which always updates us on different issues. We collaborate with each other, sharing our problems and ideas. ICT was the major part of the TPD training that I had attended. It was a very motivating training for professional growth. TPD was the first training that prepared me based on ICT. It is a great platform for the teachers." (Sujana, May 11, 2024)*

The excerpts from Sujana and Prakash also show that ICT was the major part that the teachers learnt, enjoyed, and applied in the classroom. Teachers were enabled to integrate ICT into their teaching, which transformed both the teaching and learning of the students.

Increased Confidence and Motivation

Training has been found to be highly beneficial for teachers, as it has enhanced their confidence. The new techniques and strategies that the teachers learnt in training had boosted their motivation. They were more energized, and their teaching efficacy was improved, which enhanced their ability to address classroom challenges. In this regard, Sujana shared her experience and said,

> "*Certainly, TPD training was very helpful in developing confidence in my teaching career. I acquired numerous new techniques and skills to engage and motivate students in the classroom. The gaming and warm-up techniques were found to be very effective in engaging the learners. Not only were my students, but I was also motivated and energized after I attended the training."* (Sujana, May 11, 2024)

This experience aligns with other studies, which suggest that teacher training increases teachers' confidence and efficacy, ultimately improving classroom dynamics (Desimone & Garet, 2015). Sujana's story suggests that TPD training helps improve teachers' practices by providing innovative ideas to combat classroom challenges. Motivating others and self-motivation are important factors in a teaching career, which was the main focus of the training.

When Rita was asked about her experience, she explained that TPD helped her transfer the knowledge and skills in the classroom, which made teaching easy and increased her confidence. Besides the positive aspects, she also discussed some limitations when asked about factors that hindered the transfer of training to the classroom. She said,

> *Despite the improvement of training skills, there are some challenges to applying those skills in the classroom.* Due to the *classroom structure and the diverse backgrounds of the students, time management is a particularly challenging aspect, as we must complete the course on time. There are many holidays in Nepal. We must be concerned about the exam and focus on the results. So we are compelled to throw the training skills and apply traditional methods to finish the course in time*." (Rita, May 5, 2024)

Similarly, Prakash also had experienced the positive impact of the training. He highlighted the effectiveness of training *by saying, "I was highly impressed when I learnt some warm-up activities and gaming techniques to use in the classroom. I found them to be effective icebreakers to break the monotony in the classroom. It* *made the students motivated, and my confidence increased to deliver the lessons effectively." (Prakash,* May 11, 2024*)*

Based on the narratives of all participants, the findings indicate that teachers expressed a sense of empowerment and an enhancement in their teaching skills after receiving TPD training. They said the training was very effective and helped them transform into experienced teachers. They were boosted and energized as the training provided them with refreshment. It significantly supported them in integrating ICT skills into the classroom, which in turn enhanced student engagement and motivation in teaching and learning activities. Therefore, TPD training is considered a crucial aspect for enhancing students' learning outcomes. Motivated teachers are the foundation for creating a better learning environment in the classroom.

Conclusion

The study explored the perception and experiences of English Language Teachers on the effectiveness of TPD training and its transfer into the classroom. The finding revealed that regarding the teachers' perceptions, similar types of feelings were found among all the teachers. Teachers perceive that TPD training is essential for all teachers to enhance their teaching skills; however, they highly demanded the need of its continuation in their professional journey. The study also explored the teachers' lived experiences of their feelings about TPD, emphasizing the positive impact of training sessions, what they learned, and how that helped them in their everyday classroom practices for enhancing student learning and quality education. The study further highlighted that although there are numerous benefits and positive effects of TPD training, teachers felt the lack effective monitoring and evaluation of TPD training from the concerned authorities. So, they demanded the follow up activities with constructive feedback for the intended outcomes.

The study further highlighted the practice part of the TPD. Through the lens of participants' narratives, the study yields findings that ICT integration in teaching is highly effective. It has also addressed the major issues of the classroom, including both pedagogical and managerial skills. The findings highlighted that teachers experienced TPD training as one of the most effective ways to enhance their professional skills. Similarly, it has been found that teachers with proper TPD training can effectively manage large classes and maintain a conducive learning environment. TPD not only equips teachers with pedagogical skills but also provides a huge amount of confidence and motivation in teaching. The significant effect of TPD felt by the teachers was the shift from the traditional teacher-centered method to the modern student-centered method of teaching. Although the study is significant for teachers, stakeholders, and policymakers, it has limitations, including its focus on a single urban area with a small number of participants, and the data were gathered through narratives. Due to these limitations, the study's findings cannot be widely generalized. Despite some limitations, this study can serve as a milestone for policymakers and stakeholders in maintaining a robust monitoring and evaluation system and enhance the quality of training. Ultimately, this study can serve as a valuable source of literature for the future research.

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Techniques of Cultural Translation: An Analysis of Mountain Painted with Turmeric

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Abstract

This article analyzes the techniques employed in translating culturally specific terms from the Nepali novel Basain into its English translation, Mountain Painted with Turmeric. The research identifies the strategies adopted by the translator to mediate between source text and target text focusing on the translation of culture specific words. Through textual analysis of ecological, material, social, organizational, and gestural terms, the article examines the application of various translation procedures including transference, neutralization, functional equivalence, adaptation, and deletion. It has analyzed the terms with proposive sampling in data collection and has thematic anlysis. The findings reveal that the employed techniques occasionally distort the original meaning in the translated text. Moreover, the study emphasizes the inherent challenges in cultural translation and emphasizes the necessity for nuanced, context-sensitive approaches to preserve the integrity of sociocultural meaning in translation.

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Keywords: adaptation, cultural translation, equivalence, mountain painted with turmeric Nepali literature techniques, transference

Introduction

This paper is based on translation of Lil Bahadur Chettri's Nepali novel *Basain* into English by Michael J. Hutt titled *Mountain Painted with Turmeric*. It posits a significant place in description of country life highly dense with cultural terms. It emphasizes the effort done by low class people who are suppressed by economically sound people. It stressed on socio-cultural aspects of eastern hill. The novel is rich in peculiar cultural practices, tradition and world views setting that make it a fabulous text for examining the techniques used in minimizing the complexities of literary translation. The study posits itself within the challenges that hike when such culturally rich work is translated into a target language. It highlights on how the translator navigates the representation of these peculiar cultural terms for English speaking audience. The researcher's main engagement with the topic during his higher study provided the foundational understanding and scholarly motivation for additional investigation of culture specific terms in the specific text. Digging up that groundwork, the research aims to examine the techniques and strategic tools used in translation process of cultural terms form original Nepali text into English. It analyzes the basic techniques applied in translating different cultural vocabulary and observes the effectiveness of these techniques applied in preserving original meaning of the source text. The proper translation of source language meaning in target language text proves the exceptionally challenging as cultural divergent differs in the context of distinct language. Apter (2013), highlights the challenges of a translator, "leave certain term untranslated of their cultural specificity" (p. 38).The study consequently examines how cultural fidelity is maintained or compromised when Nepali cultural terms are translated into English. Translation institutes a linguistic activity in its foundation. The utility of translation goes above linguistic replacement. Parajuli (2021) intellectualizes translation as a semiotic practice with its extensive development of linguistic items including phonemes, morphemes and semiotic structures. Having different linguistic dimensions, translation of cultural terms posits remarkable challenges in the process of translation. Munday (2004) stresses that translation does not only represent a linguistic activities but also has a compromise with several worldviews, practices and historical importance of different terminologies. In real sense, the translation practices of cultural terms embeds with noticeable barriers or obstruction leads to mistranslation on absence of proper equivalence between Source Langauge (SL) text and Target Langauge (TL) text. In fact, the translation of culture specific words undergoes with remarkable barriers or hindrance, resulting mistranslation or absence of proper equivalence between SL text and TL text. The translated text provides a captivating case for examining how cultural meanings are transferred, adapted, or lost in the translation process. As Newmark (1988) observes culture encompasses "the way of life and its manifestations peculiar to a community" (p. 94), rendering its translation a delicate and inherently complex endeavor. He opines that culture is directly associated with the different way of living. It intersects between peularity to generality. It moves form the personal experience to general acceptance of society.

Statement of the Problem

Language is associated with cultural practices. The linguistic components differ when they are embedded with culture. The translation is not only the process of transfering words from one language to another. It even transfers the culture, values, beliefs and ways of living. Culture terms generally holds the meaning embedded in particular society and often lack proper equivalent words in TL text. As a result, the translators face challenges in finding the essence of SL text for making it understandable in TL readers.

Lil Bahadur Chhetri's *Basain* posits culturally rich terms which portrays the social live customs, traditions and every day experience of people living in eastern hill of Nepal. It is rich in numerous culture-specific terms related to ecological material, social, organizational and gestural terms. While translating these terns in English,there is possibility that the meanings, cultural association and contextual relevance may be altered, or changed.

Though Michael Hutt's English translation *Mountain Painted with Turmeric* has played a remarkable contribution in introducing Nepali literature to the glabal readers, there is not sufficient research on how Nepali cultural terms are transferred and what techniques have been used in translation process. Existing literature on the novel generaaly focus on linguistic equivalence or other issues on translation, while the strategies employed to transfer the culturally embedded meaning in the text remain insufficiently explored. Additionally, it is not clear about the techniques used in culture-specific terms. This lack of systematic anlaysis creates the a gap in understanding what sorts of techniques used to negotiate between Nepali and English in literary translation.

In this regard, the present study seeks to investigate the techniques used in transfering cultural terms form *Basain* into *Mountain Painted with Turmeric*. It aims to contribute the boarder sense of techniaue used in transfering cultural terms.

Research Objectives

- The article aims to identify and categorize the techniques used in translation of culture specific terms form *Basain* into its English translation as *Mountain Painted with Turmeric.*
- The specific purpose of the research is to identify the techniques used in translation process of cultural terms and categorize the different techniques used by the translator in transferring Nepali cultural terms into English

Literature Review

The theoretical aspect of research is highly connected with different translators theorists, and critics. The scholars' definition regarding culture and translation have been reviewed to explore the different terminologies and ideas. The thorough reading and in-depth analysis of article and book helps to foreground the research.

Culture and Definition

Culture is a rigorous traditional practices done by people in different historical and cultural setting in relation to time and space. There are several different factors to set the culture. It is highly dense with time, space ethnicity and geo-political scenario. It is concerned with a basic dimension of human existence which is directly connected with customs, traditions and ways of living. Spenser-Oatey and Kadar (2021) define culture as an "ambiguous set of ideologies which can shared basic assumption of meaning of the people's behaviors" (p. 4). They view culture functions and exists with the shared interpretive framework that guides how individuals find meaning from their social behaviors. As it highlights the assumption, the shared assumption may be the same in different spatio-temporal setting or geo-political scenario. Hence, it posits the difference in different locality. Likewise, Newmark (1988) defines culture as "the way of life and its manifestation that are peculiar to a community that uses peculiar language as its means of expression" (p. 94). His definition indicates interconnectedness in between specific culture and linguistic expression. As language covers with cultural practices, it differs along with differences in practices, leads towards challenges in transferring process lacking the replacement of equivalent cultural terms in different cultural settings of languages.

Ayruch (2020) conceptualizes culture as a "toolkit of symbols" (p.1), enables and focuses on shared individual and collective activities. As he emphasizes expression linked with symbolic aspects, there would be the chance to differ in finding the equivalence as attributed symbols are identically different to catch the same essence of the words and their meanings. Hence, the deeper understanding is a requirement to cope with the cultural terms from one language into another. The one approach of translation is not liable to transfer the meaning of SL text into TL text. The translators need to manage several approaches to translate the cultural specific terms. Similarly, culture is defined as "learned and innate" (Hofstede. 2020, p.15) He emphasizes culture as the process of acquiring rather than biologically determined. As we know, learning process cannot be fixed with single approach. It goes with several aspects and dimensions. One approach may not fit to another. Innate learning also differs from person to person. In the case of cultural understanding the innate process also differs. Therefore, the procedures of cultural translation would not be the same in different cultural setting embedded with different linguistic background. The translators need to consider the differences in translating process. Hence, single strategy cannot handle text in different languages. The empirical perspective on culture demands the experience based findings that necessarily differ across communities, suggesting the inherent difficulties of translating cultural terms in different linguistic domain. House (2010) opines culture as 'anthropological sense' (p. 36), emphasizes shared learning and collective human behaviors that remains contextual and situational. As it is deeply connected with humanistic sense, it has the chances to differ in different context and content. Additionally, culture is defined as " a network of knowledge" (Chiu and Hong, 2019, p. 2). They connect culture with feelings and emotions that shape the intellectual understanding. Likewise, Goodenough (1964) proposes influential formulation of culture. He asserts the culture is not a material phenomenon. It is a form of things that people have in mind or institutional aspect perceiving, relating and otherwise interpreting them (p. 36). Culture, therefore, fundamentally concerns meaning making in relation to human behaviors and practices. It is inseparably connected with human behaviors that differ across communities. As linguistic behavior differs across languages, cultural translation inevitably encounters substantial difficulties.

Translation of Cultural Terms

The translation of cultural terms goes beyond linguistic activities. It encompasses the translation of meaning, practice, behavior and way of living. It doesnot merely deal with linguistic decorum. The essential care should be taken by translators while translating cultural terms. Bielsa (2020) has viewed complexities of cultural translation as "transformation and adaptation" (p. 176), emphasizing the continuous negotiation between source and target culture. The translation of cultural terms needs rational shifting of meaning and accepting the terms does not necessarily always have adequate equivalence. So, translation process does not only relate linguistic phenomenon rather the formation of intercultural understanding which inevitably involves power dynamics of social and political context. As the interconnectedness between socio-political negotiations, it is not easy to translate cultural terms. A translator has to bear complexities in transferring process.Similarly, Bassnett (2018) opines cultural translation as "active negotiation of text and context' (p. 3). He posits translators as active agents whose socio-linguistic practices assure relation between different aspects associated with the meaning of living and cultural boundaries. It frequently dissects the text with contexts, lives with meaning and practices with beliefs. In the same line, Cronin (2021) conceptualizes cultural translation as moving from "interlingual to interrogate the intersections of language" (p. 116), emphasizing the contradictory alignment with languages. He conceptualizes cultural translation dichotomizes multilingual interplay of text, context and content.

The translator critics have believed that the culture-specific terms can have proper equivalent words in trnasfering the words form SL text into TL text. However, some theorists have raised their concern about practicability of cultural translation highlighting the untranslatability of typical culture specific terms. Pym (2020) posits that cultural translation sometimes "mystifies rather than clarifies" (p. 178), emphasizing the possible difficulties encountered in translating cultural terms. He postulates for rational and directive selection of target language equivalence. Sakal and Soler (2019) also raise voice on the applicability of translation in translating process of culturally embedded content. The article uses the techniques proposed by Peter Newmark, Lawrence Venutti and other translation theorists to analyze the strategies deployed in cultural word translation.

Research Methods

This study employs an English Translation of Lil Bahadur Chhetri's novel *Basain* as *Mountain Painted with Turmeric* for the analysis of techniques used in translating Nepali cultural terms. Descriptive analysis approach is used to examine the translation of culture specific terms. Nguyen and Hoa (2022) defines descriptive approaches as a method accompanied by qualitative and quantitative approaches used to give a detail description of textual meaning. However, the researcher has only employed qualitative approach. The researcher has selected a purposive sample of words found in different part of the text where some culture specific words are found. These words are used for the analysis. The words are categorized into five distinct groups, ecological, material, social, organizational and gestural terms.

It focuses on identifying techniques used in cultural word translation from source text into target text. The collected data were examined through close reading comparison and interpretive analysis to dig out how cultural meanings are preserved using different techniques of translation.

The analysis was organized under five thematic categories based on type of cultural expression found in the text. These themes emerged from data and correspond to major domain of culture embodied in narrative. The themes are ecological terms, the word related to natural environment, landscapes,; material terms, terms related to physical objects; socio-cultural, expression related to social relation; organizational, words related to institutional structures and social occupation and gestural, action embedded on habit and behaviors. Each theme is analyzed in relation to its source terms and its translation. It even explores the technique used in trnslating process. The analysis is supported by its theoretical ground. It observes how translator balance cultural preservation and reader accessibility.

Findings and Discussion

The data collected from *Mountain Painted with Turmeric*, an English translated novel of Lil Bahadur Chhetri's *Basain*, translated by Hutt was analyzed using qualitative textual analysis.

Ecological Terms

Ecological terms refers to the words that represents natural environment, landscape, etc. They often reflect the environmental knowledge and ecological practices embedded in culture. In literary text, ecological terms describe natural surroundings.

The ecological terms examined from Chhettri's (2074 B.S.) *Basain* include: *chuche dhungo* (p. 6), *chhahare dharo* (p. 6), *khasi* (p. 15), *naagi* (p. 17), *baabiyo* (p. 28), *bilaun* (p. 28), *manlaai birakto paarne* (p. 40), and *dudhilo khaadaina ki kaso?* (p. 41). In the translated text *Mountain Painted with Turmeric* (Chhettri, 2018), these terms appear as: "pointed rock" (p. 11), "waterfall spring" (p. 11), "khasi" (p. 28), "pasture" (p. 33), "tall grasses" (p. 51), "chilaune" (p. 51), "made her feel alone and cut off" (p. 74), and "Do the animals eat dudhilo?" (p. 76) respectively.

The term *chuche dhungo* (p. 6) is rendered as "pointed rock" (p. 11). The translator employs neutralization, which Newmark (1988) defines as "adaptation of SL word to the normal morphology of TL" (p. 82).While *chuche* finds approximate morphological correspondence in "pointed", the rendering of *dhungo* as "rock" may not fully capture the same morphological relationship, suggesting functional equivalence as an additional operative technique. The use of such word can help the English readers to get the meaning of the words. It is just like she is cooking vegetable as for Nepali readers who can understand what she is doing despite the fact that the word cooking does not possess the cooking process of vegetable in English speaking domain. I, the researcher, believe that the use of neutralization helped the target readers to understand the meaning of source text.

The phrase *chhahare dharo* (p. 6) is translated as "waterfall spring" (p. 11) through functional equivalence. House (2022) explains that functional equivalence "triggers the same functional effect in the target culture as the source text did in the source culture" (p. 8). The term *chhahare* denotes a waterfall-fed spring, and the English rendering captures this meaning, producing comparable cultural resonant. The word *khasi* (p. 15) is retained as "khasi" (p. 28) in the target text, exemplifying retention. Trivedi (2007) describes retention as preserving "original terms to assert cultural identity" (p. 113). Apter (2013) alternatively characterizes such practice as non-translation, "leaving certain terms untranslated to highlight their cultural specificity" (p. 58). This technique preserves the original cultural meaning intact in the translated text.

The term *naagi* (p. 17) becomes "pasture" (p.33) through neutralization. Newmark (1988) defines neutralization as adapting "SL word to normal morphology of the TL" (p. 82). Although *naagi* specifically denotes hillside grazing land while "pasture" encompasses any grazing area, the rendering conveys approximate meaning while sacrificing precise cultural specificity.

Baabiyo (p. 28) is translated as "tall grasses" (p. 51), again employing neutralization. While this rendering conveys literal sense, it cannot fully capture the cultural connotations embedded in the original Nepali term. Nevertheless, readers may grasp the essential meaning intended in the source text.

The phrase *manlaai birakto paarne* (p. 40) becomes "made her feel alone and cut off" (p. 74) through literal translation. Newmark (1988) characterizes literal translation as "word to word... sentence to sentence... , preserving grammatical and pragmatic components" to maintain meaning between source and target texts (pp. 68-69).

Finally, *dudhilo khaadaina ki kaso?* (p. 41) is rendered as "do the animals eat dudhilo?" (p. 76), employing domestication. Venuti (1995) describes domestication as "reduction of SL text to TL text [through] translator›s invisibility" (p. 20), rendering the foreign text accessible to target readers.

The comparative analysis of ecological terminology in Chhettri's *Basain* (2074 B.S.) and its English translation, *Mountain Painted with Turmeric* (2018), reveals a strategic and pluralistic approach to translation. The translator navigates the inherent challenges of rendering culturally specific lexicons not through adherence to a single methodology, but through a context-sensitive application of multiple techniques, each carrying distinct implications for the preservation of cultural meaning and reader accessibility.

The translation demonstrates a predominant use of functional equivalence and neutralization to get the ecological features to the target audience. The translation of *chhahare dharo* as 'water fall' serves as an example of functional equivalence. House (2022), successfully renders the source text's denotative meaning and its environmental character within the target culture. Likewise, the translation of *naagi* as 'pasture' and *baabiyo* as 'tall grass' exemplify neutralization. These choices facilitate immediate cognitive domain of target readers. They require a sematic reduction. The terms lose their topographic specificity. The word *naagi* denotes the hillside pasture. The word *baabiyo* a particular grass has subsumed under generalization thereby diminishes the text's ecological particularity.

Conversely, the translation of the term *khasi* operates as a deliberate strategy of cultural retention. The refusal of rendering the term, the text enhances a site of cultural preservation, establishes the notion of irreducible cultural specificity. It establishes the notion of acknowledging the limits of linguistic substitution in translation. The translation of *manalaai birakta paarne* as 'made her feel alone and cut off' indicates the efficacy of literal translation. The naturalization of the term preserves the semantic core.

Material Cultural Terms

Material cultural terms refers to physical objects, tools, ornaments, clothing, etc. that are the part of everyday life. These words reflect the material practices. It needs descriptive rendering, neutralization or adaptation because the object may not exist in the target culture making direct lexical equivalence difficult.

The material cultural term *theki* (p. 1) is omitted entirely from the target text. Baker (2018) defines omission as removal of "redundant or untranslatable" elements (p. 40), employed when translators encounter terms defying adequate rendering. Pym (2010) similarly characterizes omission as "elimination of cultural references" (p. 94) necessitated by translational constraints. The word *theki* is a typical term of Nepali culture that may not have proper lexical equivalence in target language. So, the translator has omitted the word in translation. *Khaabo* (p. 2) is translated as "post" (p. 4) through functional equivalence. Newmark (1988) explains functional equivalence as terms carrying "different meaning but fulfilling the same function" (p. 83). House (2023) adds that functional equivalence involves "cognitive frames sidelining ethical responsibility" (p. 88), suggesting potential trade-offs in this approach.

Kholma (p. 4) undergoes deletion in translation. Laviosa (2021) defines deletion as "syntactic simplification and leveling out of idiosyncratic source text" (p. 77), employed to streamline target text readability.

Bulaaki (p. 7) becomes "little ring on nostril" (p. 12), utilizing neutralization. Díaz-Cintas (2020) characterizes such neutralization as "a strategic flattening of cultural specificities to fit" target reader expectations (p. 45). Similarly, *pwaanlo* (p. 7) is translated as "coral" (p. 12), again employing neutralization. *Haat* (p. 17) is rendered as "foot" (p. 33), representing a neutralization that may reflect contextual interpretation rather than strict lexical correspondence. *Koteraa* (p. 23) becomes "stall" (p. 47), though this rendering may constitute functionally inadequate translation.

Nord (2018) critically examines such instances as "functionally inadequate" (p. 28), failing to achieve appropriate equivalence. *Osyieko dhoda* (p. 25) is translated as "fresh maize stalks" (p. 47), potentially representing improper translation that loses cultural specificity. *Siru* (p. 29) becomes "grass" (p. 51) through neutralization, exemplifying Díaz-Cintas›s (2020) "strategic flattening of cultural specificities" (p. 45). *PanchapaaTro* (p. 7) becomes "religious implements" (p. 13), exemplifying generalization. Jiménez-Crespo (2023) defines generalization as "a necessary optimization for cognitive load and usability across diverse user bases" (p. 212), sacrificing specificity for accessibility.

The translation of material cultural terms reveals remarkable deletion of cultural terms using omission, deletion, neutralization and functional equivalence. The complete omission of *theki* and *kholmaa* exemplify the how translator omits the words as the part of lacking the technicality of laps in the meaning. It eliminates the cultural references. Functional equivalence reduces *khaabo* as 'post'. It preserves the structural function while lacks the cultural connotation of craft, tradition and specific cultural practice. Neutralization operates more descriptive when the word bulaaki translated as 'little ring on nostril', but loses the cultural aspects. The translation of *pwaalo* and *siru* maintain the shapes but flattens the cultural significance. Inadequate translation of terms falsifies the readers. *Koteraa* as 'stall' lacks addressing the real cultural aspect of source text in translated text. The translation of osiyeko dhoda as 'fresh maize stalks', inverts the source term's core meaning. It renders the fatal error in translation process.

Socio-cultural Terms

Socio-cultural terms denote the expression that represents social relation, customs, rituals, religious practices, caste-based interactions within community. These terms are deeply emended in social norms and cultural values, often carrying the meanings that extend beyond the literal definitions. Transferring these terms require careful negotiation between cultures.

The term *chhuwaachhuT* (p. 3) is translated as "touchability" (p. 4), which may constitute improper translation. Nord (2018) categorizes such rendering as "functionally inadequate" (p. 28), failing to capture the complex socioreligious connotations of untouchability practices. *Nanda* (p. 9) is rendered as "husband›s sister" (p. 19) through adaptation. Desjardins (2023) characterizes adaptation as "replacing SL culture elements with functionally similar TL culture equivalent maintaining narrative coherence" (p. 12), enabling target readers to comprehend kinship relationships. *jaaTo* (p. 11) undergoes omission. Pokorn and Chibej (2023) view such deletion as removing elements "deemed non-essential to plot development" (p. 232), prioritizing narrative flow over complete cultural rendering. *Teej* and *Sorah shraddha* (p. 12) are retained as "Teej" and "Sorah shraddha" (p. 22) through adaptation, preserving these culturally specific festival names. *Rote ping* (p. 22) becomes "swing" (p. 37) through neutralization, exemplifying Díaz-Cintas›s (2020) flattening of cultural specificities.

The translator has used a range of techniques like omission, adaptation, generalization and retention, neutralization and functional equivalence in translating process of socio- cultural terms. They each have distinct applicability for representation of culture specific terms of source text in translated text. The translator has used strategic orientation in total effect in translation process. The omission of *jaaTo* evidences the word is not so remarkable in plot development. The narrative flow sustains in translation process. The word refers the social engineering. It is not significantly visible in social structure of target culture. The target readers can get the flow of the plot in relation to characterization. The organization laps in translation functions as cultural laps. Translation of *nanda* as husband's sister exemplifies the adaptation. The replacing of source text cultural elements with similar functional word of target culture ensures the same connotation. It maintains the same narrative connotation. The translator has used adaptation techniques which provide the readers necessary comprehension to understand the kinship. It maintains the relationship despite it renders some loses in the knowledge of culture specificity.

It optimizes the cognitive load and usability in diverse uses. Though it sacrifices the culture specificity as it identifies peculiar utensil used in Nepali religiosity, the target readers can have the sense that it as items used in religious activities of source text the culture. The single generic category enables immediate comprehension of the flow of the plot in the target text. The use of generalization produces what might be termed as ritual transparency for target readers.

The retention of the word such as *teej* and *shorah Shraddha* represents a remarkable departure and demands neutralization. The word denoting festival preserve in original form as cultural markers. It takes the target readers into culture specific terrain. It advocates certain words demand reduction. It invites the target readers to engage with unfamiliar terms through cultural cues. Translation of *rote ping* as 'swing' exemplifies neutralization in its more straight forward form. It is a strategic flattening form. It is a specific traditional swing made in source culture. It directly connects the festive mood of source culture. The word swing preserves the object though it lacks it socio-cultural reference. The target readers can grasp the sense and its function despite lacking the essence of cultural specificity. It enhances the flow in the plot to dig out the meaning of source text in target text. The word touch-ability for *chhuwaachhuT* represents functionally inadequate. The production of neologism that captures the denotative meaning that embodies experience of caste-based untouchability fails to grasp the essence of the meaning and lacks to convey the cultural reality.

Organizational Cultural Terms

Organizational cultural terms denote institutional structures, economic relations, administrative practices and social systems within a culture. The words are associated with governance, labor arrangements agreements taxations land use or military organization. These words represent organizational framework which society regulates social and economic activities. It undergoes with neutralization techniques or functional equivalence to make them comprehensible.

Armal (p. 5) is translated as “fine” (p. 10) through neutralization (Díaz-Cintas, 2020, p. 45). *Tamaasuk* (p. 4) becomes “agreement” (p. 4) through naturalization, which Newmark (1988) describes as adaptation to “normal morphology” (p. 82). *Rikute* (p. 10) is rendered as “army” (p. 18) through neutralization. *Haatko chheuma* (p. 17) becomes “on the side of the path” (p. 33), potentially representing improper translation that Nord (2018) would deem “functionally inadequate” (p. 28). *KuT* (p. 28) is translated as “rent” (p. 50), and *mol* (p. 58) as “sell” (p. 104). Both renderings constitute improper translation, failing to capture the precise economic relationships embedded in the original terms.

The translator has used neutralization, naturalization and also has inadequate translation to translate the organizational cultural terms. Translation of *armal* as ‘fine’ exemplifies neutralization. The word *armal* is not exactly represented by fine in target text. Neutralization process maintains the flow of source text in target text. It captures the operation performed. Similarly, *rikute,* as ‘army’, also has the similar notion of neutralization. The word *rikute,* has peculiar cultural specificity in source text, which cannot be replaced by term army of target text. The readers understand the flow of the plot though it lacks specificity of cultural aspects, Likewise, the translator has used naturalization as a translation technique to translate some organizational cultural terms. The word *tamaasuk* has been translated as ‘agreement’. It employs naturalization technique in translating process. The word agreement maintains a similar functional concept of source text in target text. Despite having several techniques to meet the requirement of cultural translation, we can also observe some inadequate translation of cultural terms. The word *haatko chheuma* has been translated as ‘on the side of the path’, fails to maintain the same meaning in translation process. The word *kuT* as ‘rent’ fails the same aspect of meaning of source text into target text.

Gestural and Habitual Terms

Gestrual and habitual terms refer the culturally embedded action, behavioral ecpressions habits and bodily gestures that denote the meaning within everyday interactions. These terms are highly associated with practices and emotional expressions connected with particular community. In translating process, such expression have the chance for omission or paraphrased in literal translation because their meaning often rely on contextual cultural understanding.

Ekpalta (p. 2), *halsarao* (p. 14), and *chukchusk* (p. 14) are omitted entirely from the translation. *Muntinchhe* (p. 21) becomes “fall on her head” (p. 38) through literal translation (Newmark, 1988, pp. 68-69). *Swadesi bhojan* (p. 2) is rendered as “nutritious food” (p. 38), potentially representing improper translation that Nord (2018) consider “functionally inadequate” (p. 28). Finally, *kin Jhuma khattopiroma balgarchhe* (p. 39) becomes “why Jhuma had lost her taste for spicy food” (p. 71), again potentially constituting improper translation that loses the specific cultural connotations of the original.

The translator has deleted some words in translation process. The word as *ekpalta, halsaaro*, c*hhukchhuke* from source text have been omitted in target text. Pokorn and Chibej’s (2023) framing of omission as removing elements “deemed non-essential to plot development” (p. 232) provides a partial explanation, but the clustering of three omitted terms within close proximity suggests a more systematic threshold of translatability.

The translator has used literal translation in translating process of some words. The word *muntinchhe* as ‘fall on her head’ reflects the literal translation process. It has employed the notion of Newmark(1988) who has discussed as word to word translation. Translation of *swadeshi bhojan* as "nutritious food" lacks the same functional equivalence in translation process. Nord's (2018) concept of "functional inadequacy" (p. 28) precisely captures what has occurred. The translation fails to achieve the communicative function required of it. A reader encountering "nutritious food" will interpret the passage within frameworks of health discourse, perhaps assuming the character is concerned with vitamins or balanced diet. The source text's concern with cultural authenticity, with the meaning of eating food from one's own land, remains entirely inaccessible. The functional inadequacy here is not a matter of lost connotation but of fundamentally misdirected denotation.

The translation of *kin Jhuma khattopiroma balgarchhe* (p. 39) as "why Jhuma had lost her taste for spicy food" (p. 71) presents a similar problematic case. The source phrase references khattopiro—a specific taste combination of sour and pungent, sour and spicy, that characterizes much South Asian cuisine. This is not merely a matter of spice level but of a particular flavor profile, a specific aesthetic of taste deeply embedded in food culture. "Lost her taste for spicy food" generalizes to a much broader category-any spicy food anywhere-while losing the specific sour-spicy combination that *khattopiro* denotes.

Conclusion

The textual analysis of cultural terms of translated text *Mountain Painted with Turmeric*, by Hutt, which has been written by Lil Bahadur Chhetri as *Basain,* reveals difficulty of translating cultural specific terms across languages. The study examines different culture specific terms based on ecological, material. Social, organizational and gestural terms to understand how a translator uses different techniques to maintain the flow and meaning in target language text. The finding presents that the translator employs a variety for tranaltion techniques: neutralization, functional equivalence, adaptation, retention, omission, literal translation and domestication. These strategies are applied selectively depending on the demand of culture specific terms and semantic complexities for source terms. The use of techniques, such as neutralization and functional equivalence, make the flow of the text as they capture the original plot. However, the use of these techniques sometimes reduces the cultural richness and ecological specificity embedded in original text. The use of retention and literal translation sometimes preserves the significance of cultural terms. Nevertheless, the analysis also reveals cases of omission and functionally inadequate translation where cultural aspects and contextual meaning are lost or changed in the target text.

Overall, the translation reflects a strategic balance between cultural preservation and readers' accessibility. The translator has used several techniques or approaches of translation to negotiate between fidelity to the source culture and readability along with comprehensibility for the target audience. The study highlights the challenges in translating cultural terms and applicability of using different techniques in rendering culture specific terms from one language to another.

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समाजशास्त्रीय दृष्टिमा 'कर्तव्य' कथा

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लेखसार

प्रस्तुत लेख गुरुप्रसाद मैनालीद्वारा रचित 'कर्तव्य' कथामा प्रतिबिम्बित सामाजिक यथार्थ र दृष्टिकोणको विश्लेषणमा आधारित छ । यस कथामा समाजमा घट्ने यथार्थ घटनालाई चित्रण गरी पैतृक सम्पत्तिका कारणले दाजुभाइबिचको विभाजनले नेपाली ग्रामीण समाजमा पारेको प्रभावलाई यसमा उजागर गरिएको छ । नैतिक आदर आत्मसात गर्ने पुरानो पुस्ता र प्रगतिशील भन्ने नयाँ पुस्ताबिचको वर्गीय द्वन्द्वलाई प्रस्तुत गर्दै नेपाली ग्रामीण समाजमा घटेको घटनालाई यथार्थवादी दृष्टिकोणबाट प्रस्तुत गर्दै समाजमा रहेको दुई वर्ग वा समुदायको वा दुई पुस्ता यहाँ प्रस्तुत भएको छ । आदर्शोन्मुख यथार्थवादी धाराका प्रवर्तक मैनालीले यस कथामा ग्रामीण नेपाली समाजको पारिवारिक संरचना, दाजुभाइबिचको सम्बन्ध र व्यक्तिगत स्वार्थमाथि सामाजिक उत्तरदायित्वको विजयलाई चित्रण गरेका छन् । 'कर्तव्य' कथामा अन्तर्निहित सामाजिक मूल्य र नैतिक चेतनाको विश्लेषण गर्नु यस आलेखको मुख्य उद्देश्य रहेको छ । यस अध्ययनले गुणात्मक विधिलाई अवलम्बन गरी कथाभित्रका सामाजिक द्वन्द्व, पितृसत्तात्मक मर्यादा र नैतिक मूल्यहरूको समाजशास्त्रीय व्याख्या गरेको छ । प्रकार्यवादी सिद्धान्त र सामाजिक अन्तर्क्रियावादलाई सैद्धान्तिक आधार मानेर यस कथालाई विश्लेषण गरिएको छ । पितृसत्तात्मक दृष्टिकोण, भाइचाराको सम्वन्ध र त्यागको संस्कृतिलाई प्राप्तिका रूपमा

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लिइएको यस कथाले व्यक्तिगत स्वतन्त्रताभन्दा सामाजिक सद्भाव र कर्तव्य पालना नै सुखी समाजको आधार हो भन्ने दृष्टिकोण अघि सारेर साहित्यका समाजशास्त्रीय दृष्टिलाई मात्र मूल आधार बनाएर विश्लेषण गरेको छ ।

मुख्य शब्दावलीहरू : आदर्शोन्मुख यथार्थवाद, कर्तव्यनिष्ठा, नैतिक मूल्य, पारिवारिक विग्रह, पितृसत्ता, वर्गीय द्वन्द्व ।

Abstract

The present article is based on the analysis of the social reality and perspective reflected in the short story Kartavya (Duty) written by Guruprasad Mainali. The story portrays real-life social events and highlights the impact of the division among brothers over ancestral property on Nepali rural society. By presenting the class conflict between the older generation, which internalized moral values and respect, and the younger generation, which considers itself progressive, the story realistically depicts social events occurring in rural Nepal and presents two distinct classes, communities, or generations within society. As a pioneer of ideal-oriented realism, Mainali illustrates in this story the family structure of rural Nepali society, the relationship between brothers, and the triumph of social responsibility over personal interests. The main objective of this article is to analyze the social values and moral consciousness embedded in the story Kartavya. Adopting a qualitative research approach, the study provides a sociological interpretation of the social conflicts, patriarchal norms, and moral values reflected in the story. The story has been analyzed by taking functionalist theory and symbolic interactionism as its theoretical foundations. Considering the patriarchal perspective, brotherhood, and the culture of sacrifice as its major findings, the story advances the view that social harmony and the fulfillment of duties, rather than individual freedom alone, form the foundation of a happy society. The analysis is primarily based on the sociological perspective of literature.

Keywords: idealistic realism, conscientiousness, moral values, family idolatry, patriarchy, class conflict

पृष्ठभूमि

नेपाली कथाको आधुनिक कालखण्डमा गुरुप्रसाद मैनाली (१८५७-२०५८) एक युगान्तकारी व्यक्तित्व हुन् । उनले १९८६ देखि नै कथा लेख्न थाले पनि १९९२ सालमा शारदा पत्रिकामा प्रकाशित 'नासो' उनको पहिलो प्रकाशित कथा हो । उनको 'नासो' कथा सङ्ग्रहले नेपाली ग्रामीण जीवनको जीवन्त प्रतिनिधित्व गर्दछ । नेपाली समाजको यथार्थ तथा वास्तविकतालाई मुख्य विषयवस्तु बनाई कथा लेख्ने कथाकार मैनालीका विभिन्न समयमा विभिन्न पत्रपत्रिकामा प्रकाशित भएका एघारओटा कथाहरू ताना शर्माको सम्पादनमा पहिलो पटक नासो कथासङ्ग्रह (२०२६) मा सङ्ग्रहित गरिएका छन् । ती कथाहरू क्रमशः नासो (१९९२), छिमेकी (१९९३), प्रायश्चित (१९९३), बिदा (१९९५), परालको आगो (१९९५), पापको परिणाम (२००२), सहिद (२००८), प्रत्यागमन (२०10), कर्तव्य (२०२०), अभागी (२०२०), चिताको ज्वाला (२०२०) हुन् । माध्यमिककालीन कथा प्रवृत्तिभन्दा भिन्न किसिमका कथा सिर्जनाद्वारा आधुनिकताको सूत्रपात गर्ने मैनालीका कथाहरू सङ्ख्यात्मक रूपमा कम भए पनि गुणाात्मकताका दृष्टिले विशेष महत्त्वका रहेका छन् । सामाजिक विषयवस्तुमा रचित एघार कथाहरूको सङ्कलन गरिएको 'नासो' (२०२०) सङ्ग्रहमा प्रकाशित चर्चित कथाहरूमध्ये एक 'कर्तव्य' विभिन्न सन्दर्भहरूको युक्तिपूर्ण संयोजन गरिएको कथा हो । सामाजिक यथार्थवादी विषयवस्तु र आदर्शोन्मुख यथार्थवादी भावाभिव्यक्तिका कथाकार मैनालीका कथामा सामाजिक मूल्यमान्यता, पारिवारिक समस्या, सामाजिक-आर्थिक द्वन्द्व आदिजस्ता सन्दर्भहरूको प्रभावकारी चित्रण गरिएको छ । प्रस्तुत कथाले मूलतः नेपाली ग्रामीण समाजको परिवेशमा संरचित पारिवारिक द्वन्द्व, सामाजिक, सांस्कृतिक सन्दर्भलाई अत्यन्त सटिक र मार्मिक रूपमा प्रस्तुत गरको छ । यस कथाले नेपाली समाज र सन्दर्भलाई विषयवस्तु, चरित्र, घटना र परिवेशका माध्यमबाट विविध अर्थ सन्दर्भहरूको सशक्त उद्घाटन गरेको छ । सामाजिक सम्बन्ध र सन्दर्भको निर्माण, दाजुभाइबिचको सम्बन्ध, पिताको सेखपछि जिउनी अंशबण्डाको झैझगडा र त्यसको परिणति, सामाजिक मर्यादा, कुलइज्जतको रक्षाका लागि परिवारको अभिभावकले निर्वाह गर्नुपर्ने कर्तव्य र दायित्वबोध आदिजस्ता घटना, सहभागीका क्रियाकलाप, पात्रका संवाद र परिवशका माध्यमले कथामा विभिन्न परिस्थितिगत सन्दर्भहरूको सिर्जना भएको छ भने ती सन्दर्भहरूले पाठमा सान्दर्भिक अर्थ प्रदान गरेका छन् । यसरी वैयक्तिक, पारिवारिक, सामाजिक, सांस्कृतिक तथा मानसिक परिवेशका विविध सन्दर्भहरू उल्लेख भएका कारणले 'कर्तव्य' कथाको सन्दर्भपरक विश्लेषण गर्नु उपयुक्त रहेको छ ।

मैनालीका यी कथाले मध्ययुगीन भावुक आदर्शवादी प्रवृत्तिको पूर्ण परित्याग गरी नेपाली समाज, जीवन र परिवेशलाई आत्मसात् गर्ने नवीन मूल्य र मान्यतालाई अवलम्बन गरेको देखिन्छ । त्यसैले मैनालीलाई आधुनिक नेपाली कथाका प्रवर्तक तथा प्रथम नेपाली आधुनिक कथाकार पनि भनिन्छ । मैनालीका अधिकांश कथामा उनले देखेको तथा निकटबाट सुनेको ग्रामीण तथा सहरिया नेपाली सामाजिक जीवनको अवलोकन तथा पर्यवेक्षण पाइन्छ । उनका यी कथाको विभिन्न दृष्टिकोणबाट

अध्ययन गरिएको र गर्न सकिने भए तापनि यस अध्ययनमा कर्तव्य कथालाई समाजशास्त्रीय दृष्टिकोणबाट अध्ययन गरिएको छ ।

कर्तव्य कथा नासो कथासङ्ग्रहमा सङगृहित एक उत्कृष्ट कथा हो । प्रस्तुत आलेखमा साहित्यकार समाजशास्त्रीय व्याख्याता लुसिएँ गोल्डमानका विश्वदृष्टि, म्याक्स वेबरका समाजशास्त्रीय सिद्धान्त र इमाइल दुर्खिमको 'सामाजिक ऐक्यबद्धता' को सिद्धान्तसम्बन्धी मान्यतालाई आधार बनाएर त्यसै कोणबाट यस कथाको विश्लेषण गरिएको छ । यसर्थ यो एक प्रकारले कर्तव्य कथाको समाजशास्त्रीय र सामाजिक ऐक्यबद्धताको विश्लेषण पनि हो । समाजशास्त्रीय अध्ययनका विभिन्न मोडेल छन् र गोल्डमानकै सन्दर्भमा पनि आख्यानको समाजशास्त्रीय अध्ययनका विभिन्न पक्ष र आधार रहेका छन् ।

नासो कथा सङ्ग्रहमा सङ्ग्रहित 'कर्तव्य' कथा विशेष गरी दाजुभाइबिचको पैतृक सम्पत्ति मोह र त्यसले उत्पन्न गर्ने सामाजिक दूरीमा आधारित छ । समाजशास्त्रीय दृष्टिले हेर्दा, मानिस एक सामाजिक प्राणी हो र उसका प्रत्येक क्रियाकलाप समाजको मूल्यमान्यताद्वारा निर्देशित हुन्छन् (मैनाली, २०७१) । यस लेखमा कथामा व्यक्त सामाजिक चेतना र त्यसको सान्दर्भिकताको खोजी गरेको सन्दर्भलाई समाजशास्त्रीय दृष्टिकोणबाट हेरिएको छ ।

समस्याकथन

नेपाली ग्रामीण समाजको यथार्थ चित्रण गर्न सिद्धहस्त कथाकार गुरुप्रसाद मैनालीको 'कर्तव्य' कथाले मानवीय मूल्य, नैतिकता र सामाजिक उत्तरदायित्वको द्वन्द्वलाई प्रस्तुत गरेको छ । यस कथामा मुख्य समस्याका रूपमा "व्यक्तिगत स्वार्थ र सामाजिक कर्तव्यबिचको टकराब" लाई देखाइएको छ । समाजमा मानिसले आफ्नो नातागोता वा व्यक्तिगत सम्बन्धभन्दा माथि उठेर सामाजिक न्याय र कर्तव्यलाई कसरी पालन गर्नुपर्छ भन्ने प्रश्न कथाको केन्द्रीय पक्ष हो । विशेषगरी, ग्रामीण समाजमा देखिने कलह, जमिनसम्बन्धी विवाद र न्यायका लागि सत्यको पक्ष लिनुपर्दा आइपर्ने व्यावहारिक कठिनाइहरूलाई यस अध्ययनमा समस्याका रूपमा उठाइएको छ। के आधुनिक समाजमा पनि मैनालीले देखाएको जस्तो निस्वार्थ कर्तव्यबोध जीवित छ ? वा सामाजिक संरचनाले मानिसलाई कर्तव्यच्युत बनाउँदै लगेको छ ? भन्ने विषय नै यस अध्ययनको मुख्य समस्या हो ।

अध्ययनका उद्देश्यहरू

प्रस्तुत अध्ययनको मुख्य उद्देश्य गुरुप्रसाद मैनालीको 'कर्तव्य' कथामा अन्तर्निहित सामाजिक मूल्य र नैतिक चेतनाको विश्लेषण गर्नु रहेको छ । ग्रामीण परिवेशमा घटेका घटनाक्रमहरूले मानवीय कर्तव्यलाई कसरी परिभाषित गर्छन् भन्ने पक्षलाई उजागर गर्नु यस अध्ययनको ध्येय रहेको छ । यस अध्ययनका विशिष्ट उद्देश्यहरू निम्नबमोजिम रहेका छन् :

- कर्तव्य' कथामा चित्रण गरिएको तत्कालीन नेपाली ग्रामीण समाजको सामाजिक संरचना र वर्गीय स्वरूपको पहिचान गर्नु ।

- कथाका पात्रहरूको माध्यमबाट व्यक्तिगत स्वार्थ र सामाजिक न्याय बिचको द्वन्द्वलाई केलाउनु ।
- कथाकारले स्थापित गर्न खोजेको आदर्शोन्मुख यथार्थवाद र नैतिक मूल्यको सान्दर्भिकता पुष्टि गर्नु ।

अध्ययन विधि

प्रस्तुत आलेख तयार पार्नका लागि गुणात्मक अनुसन्धान पद्धति अवलम्बन गरिएको छ । यस अध्ययनमा प्राथमिक स्रोतका रूपमा गुरुप्रसाद मैनालीको 'कर्तव्य' कथाको मूल पाठलाई गहन रूपमा पठन र विश्लेषण गरिएको छ। अध्ययनलाई व्यवस्थित बनाउन समाजशास्त्रीय आलोचनात्मक पद्धतिको प्रयोग गरिएको छ । यसले कथामा चित्रित तत्कालीन नेपाली समाजको वर्ग, जात र नैतिक मूल्यको अध्ययन गर्दछ । समग्रमा सामग्री सङ्कलनार्थ पुस्तकालय कार्य र इन्टरनेटको माध्यमलाई अपनाइएको छ। कथासँग सम्बन्धित पूर्वकार्य र समालोचनाहरूको अध्ययन गरी कथामा व्यक्त आदर्श र यथार्थतालाई सामाजिक दृष्टिकोणबाट विश्लेषण गरी निष्कर्ष निकालिएको छ ।

साहित्यको पुनरावलोकन

साहित्य र समाजको सम्बन्धलाई बुझ्न विभिन्न अनुसन्धानकर्ता र समालोचकका दृष्टिकोणहरू महत्त्वपूर्ण मानिन्छन् । उनको 'कर्तव्य' कथाका सम्बन्धमा विभिन्न समालोचकहरूले फरक-फरक दृष्टिकोणबाट विमर्श गरेका छन् । विशेष गरी आदर्शोन्मुख यथार्थवादको कसीमा यस कथालाई बढी व्याख्या गरेको पाइन्छ ।

उप्रेती (२०६८) का अनुसार साहित्यिक सिद्धान्तहरूले समाज र राजनीतिका विविध आयामलाई सैद्धान्तिक रूपमा स्पष्ट पार्छन् । उनको यो भनाइ 'कर्तव्य' कथामा दुरुस्तै मेल खान्छ । कथामा जेठा भाइ मुरलीधर र कान्छा भाइ श्रीधरबीचको अंशबन्डाको झगडा केवल पारिवारिक कलह मात्र होइन । यसले समाजमा कानुनी र राजनीतिक पहुँचका आधारमा कसरी शक्तिको नयाँ खेल सुरु हुँदै थियो भन्ने कुरालाई देखाउँछ । श्रीधरले अदालतको सहारा लिएर दाजुलाई अन्याय गर्नुले समाजको यही बदलिँदो शक्ति संरचनालाई स्पष्ट पारेको छ ।

क्षेत्री (२०६४) ले आख्यानको समाजशास्त्रीय अध्ययनमा सामाजिक यथार्थको भूमिका माथि प्रकाश पारेका छन् । 'कर्तव्य' कथा काल्पनिक नभएर तत्कालीन नेपाली ग्रामीण समाजको एउटा जीवन्त ऐना हो । कथामा देखाइएको जिउनी प्रथा, संयुक्त परिवार फुट्ने अवस्था र सम्पत्तिको लोभले नेपाली समाजको तत्कालीन वास्तविक धरातललाई हुबहु प्रस्तुत गरेको छ। क्षेत्रीले भने झैं, मैनालीका पात्रहरूले समाजकै यथार्थ सोच र व्यवहारलाई प्रतिनिधित्व गरेका छन् ।

जैन (१९९२) ले साहित्यको समाजशास्त्रीय चिन्तनमा पाश्चात्य सिद्धान्तहरूको सान्दर्भिकता उल्लेख गरेकी छिन् । पाश्चात्य सामाजिक सिद्धान्तहरूले समाजलाई जोड्ने नैतिक मूल्य र नियमहरूको

खोजी गरे झैं 'कर्तव्य' कथाले पनि समाजको त्यही पाटोलाई समातेको छ । कथाको अन्त्यमा श्रीधर बिरामी पर्दा मुरलीधरले आफ्नो रिसराग भुलेर भाइको सेवा गर्छ । यसले समाजमा कानुनी जितभन्दा मानवीय नाता र सामाजिक 'कर्तव्य' नै सधैँ माथि हुन्छ भन्ने सन्देश दिएर समाजमा एकता पुनर्स्थापित गरेको देखिन्छ ।

समालोचक शर्मा (२०६५) का अनुसार मैनालीका कथाहरूमा नेपाली गाउँघरको सुगन्ध र त्यहाँका मानिसहरूको स्वाभाविक चित्रण पाइन्छ । 'कर्तव्य' कथामा पनि ग्रामीण समाजमा व्याप्त मुक्केबाजी, इख र रिसरागलाई यथार्थपरक ढङ्गले देखाइएको छ । यद्यपि मैनालीले कथाको अन्त्यमा पात्रहरूको हृदय परिवर्तन गराएर आदर्शको स्थापना गरेका छन् । यसलाई शर्माले मैनालीको मौलिक विशेषता मानेका छन् ।

त्रिपाठी (२०४८) ले मैनालीका कथामा पाइने मानवीय संवेदना र नैतिक चेतनामा जोड दिएका छन् । उनका अनुसार 'कर्तव्य' कथाको मुख्य सन्देश नै मानिसले आफ्नो सङ्कीर्ण स्वार्थ र नातावादबाट माथि उठेर सत्यको पक्ष लिनु हो । यस कथामा वर्णित कानुनी झमेला र साक्षी बस्दाको द्वन्द्वले तत्कालीन नेपाली समाजको कानुनी साक्षरता र नैतिक धरातललाई उजागर गरेको देखिन्छ ।

पौडेल (सन् १९२१) का अनुसार आधुनिक कथाका प्रणेता गुरुप्रसाद मैनालीद्वारा लिखित कर्तव्य कथा सामाजिक यथार्थवादी र आदर्शोनमुख दृष्टिकोणल भरिएको एत्कृष्ट रचना हो । यस कथामा तत्कालीन नेपाली ग्रामीण समाजको सजीव चित्रण गर्दै मानवीय मूल्य र कर्तव्यको महत्त्वलाई प्रष्ट पारेका छन् ।

लुइँटेल (२०६०) का अनुसार मैनालीका कथाहरू नेपाली ग्रामीण समाजका जीवन्त दस्तावेज हुन् । 'कर्तव्य' कथामा तत्कालीन नेपाली समाजको वास्तविक स्वरूप, त्यहाँको गरिबी र मानिसहरूका आपसी सम्बन्धलाई यथार्थपरक ढङ्गलाई चित्रण गरेका छन् ।

अन्य समालोचकीय दृष्टिकोणबाट हेर्दा बन्धु (२०६२) ले यस कथालाई सामाजिक सद्भावको कसीमा राखेर हेरेका छन् । उनले मैनालीका पात्रहरूमा पाप र धर्म बिचको द्वन्द्व चल्ने र अन्ततः धर्म वा कर्तव्यकै विजय हुने कुरा उल्लेख गरेका छन् । 'कर्तव्य' कथामा पनि एक पात्रले आफ्नो शत्रु भए पनि सत्यको रक्षाका लागि अदालतमा सही बयान दिनुलाई बन्धुले उच्च मानवीय चरित्रको पराकाष्ठा मानेका छन् ।

यसरी पूर्ववर्ती साहित्यको अध्ययन गर्दा के कुरा स्पष्ट हुन्छ भने 'कर्तव्य' कथा केवल एउटा घटनाको वर्णन मात्र नभई यो सामाजिक न्याय र व्यक्तिगत नैतिकताबिचको एउटा गहन दार्शनिक बहस पनि हो । अधिकांश अध्ययनहरूले यसलाई नैतिकता र आदर्शको पाटोबाट मात्र हेरेको देखिन्छ । प्रस्तुत अध्ययनमार्फत यस कथाले तत्कालीन र वर्तमान नेपाली समाजको न्यायिक चेतना र सामाजिक सम्बन्धको संरचनामा पार्ने प्रभावलाई थप विस्तृत रूपमा केलाउने प्रयास गरेको छ ।

सैद्धान्तिक आधार

लुसिएँ गोल्डमान (सन् १९१३-१९७१) नवमार्क्सवादी फ्रान्सेली चिन्तक हुन् । मार्क्सवादका विचार तथा सिद्धान्तबाट प्रभावित भएर उनले मार्क्सवादको वर्गसङ्घर्ष र वर्गचेतनासम्बन्धी मान्यतामा फरक दृष्टि राख्दै उनले आफ्ना साहित्यसम्बन्धी चिन्तनलाई समाजशास्त्रीय स्वरूप दिने काम गरेका छन् । गोल्डमान (सन् १९७५) का अनुसार साहित्यिक कृतिले तत्कालीन समाजको मानसिक वा वैचारिक संरचनालाई प्रस्तुत गर्दछ । यसै दृष्टिबाट हेर्दा 'कर्तव्य' कथाका पात्रहरूले देखाउने द्वन्द्व र तिनीहरूको सामाजिक दायित्वबोध तत्कालीन वर्ग-सम्बन्ध र परम्परागत नेपाली समाजको सामाजिक मूल्य-मान्यताको उपज हो भन्न सकिन्छ । यसै परिप्रेक्ष्यमा उनलाई साहित्यिक समाजशास्त्री वा साहित्यको समाजशास्त्रका व्याख्याताका रूपमा चिनिन्छ । उनको सिद्धान्तलाई उत्पत्तिमूलक संरचनावाद भनिन्छ । यसभित्र साहित्य विश्लेषणका विभिन्न आधार छन् तर तीमध्ये विश्वदृष्टि उनको सबैभन्दा प्रमुख मान्यता हो । उनी के मान्छन् भने प्रत्येक कृति लेखकको सिर्जना हो र त्यसले लेखकका विचार तथा अनुभूतिलाई व्यक्त गर्छ तर त्यो लेखकको नितान्त आफ्ना हुँदैन । ऊ समाज तथा वर्गका अन्यव्यक्तिको चिन्तनबाट प्रभावित हुन्छ । तिनलाई लेखकले आफ्ना वर्ग/समुदाय/समूह र समाजका अन्य व्यक्तिहरूका विचार र भावसँग जोडेर प्रस्तुत गर्छ । साहित्यिक कृतिले सामूहिक चेतना वा परावैयक्तिक चेतनालाई अभिव्यक्त गर्छ । त्यो लेखकको निजी निर्मिति होइन अपितु त्यस वर्ग वा समुदायका अन्य व्यक्ति पनि त्यस विश्वदृष्टिमा सहभागी हुन्छन् र एउटा वर्ग/समुदायको पूर्णतम सम्भावित चेतनाबाटै विश्वदृष्टिको निर्माण हुन्छ । विश्वदृष्टिको यो धारणा गोल्डमानको समाजशास्त्रको मूलभूत पक्ष हो ।

समाजशास्त्रीय 'प्रकार्यवाद' को सिद्धान्तअनुसार समाजका प्रत्येक एकाइले निश्चित भूमिका निर्वाह गर्दा मात्र सामाजिक सन्तुलन कायम रहन्छ । 'कर्तव्य' कथामा परिवारलाई एउटा सानो सामाजिक एकाइका रूपमा हेरिएको छ । यहाँ जेठो दाजु (नारायण) र भाइ (वासुदेव) का आआफ्नै सामाजिक भूमिकाहरू छन् । वासुदेवले आफ्नो व्यक्तिगत चाहना र अंशको खोजी गरेपछि परिवारको परम्परागत संरचनामा विचलन आउँछ । यद्यपि, कथाको अन्त्यमा वासुदेवले आफ्नो कर्तव्यबोध गरी दाजुको संरक्षणमा फर्कनुले समाजमा पुनः सन्तुलन र स्थिरता ल्याउने कार्य गर्दछ । यसलाई प्रकार्यवादीहरूले सामाजिक व्यवस्थाको निरन्तरता मान्दछन् (पाण्डे, २०७८) ।

इमाइल दुर्खिमको 'सामाजिक ऐक्यबद्धता' को सिद्धान्त यस कथाको विश्लेषणका लागि अर्को बलियो आधार हो । ग्रामीण समाजमा मानिसहरू धर्म, परम्परा र रगतको नाताले बाँधिएका हुन्छन्, जसलाई दुर्खिमले 'यान्त्रिक ऐक्यबद्धता' भनेका छन् । श्रीधरले दाजुसँग अलग्गिने निर्णय गर्दा उनलाई कानुनी अधिकार भए तापनि समाजको 'सामूहिक चेतना' ले उनलाई नैतिक रूपमा दबाब दिन्छ । समाजमा एउटा भाइले दाजुको आज्ञा उल्लङ्घन गर्नुलाई सामाजिक अपराधका रूपमा हेरिन्छ । त्यसैले श्रीधरको पश्चात्ताप केवल व्यक्तिगत भावना मात्र नभई सामाजिक ऐक्यबद्धता कायम राख्ने एउटा मनोवैज्ञानिक औजार हो (श्रेष्ठ, २०७५) ।

म्याक्स वेबरको समाजशास्त्रीय सिद्धान्तअनुसार मानिसका क्रियाकलापहरू 'सामाजिक क्रिया' का रूपमा आएपछि मात्रै अन्य व्यक्तिहरूको व्यवहारबाट प्रभावित हुन्छन् र अर्थपूर्ण हुन्छन् । 'कर्तव्य' कथाका मुख्य पात्र वासुदेवको सुरुवाती व्यवहारलाई वेबरको 'मूल्य-तार्किक क्रिया' र 'परम्परागत क्रिया' बिचको द्वन्द्वका रूपमा हेर्न सकिन्छ । वासुदेवले आफ्नो अंश खोज्नुमा व्यक्तिगत स्वार्थ र आधुनिक व्यक्तिवादी चेत देखिन्छ तर अन्त्यमा उनले गर्ने पश्चात्ताप र दाजुको शरणमा जाने निर्णय वेबरले भने झैँ समाजको 'नैतिक मूल्य' र 'परम्परा' द्वारा निर्देशित छ । वासुदेवले आफ्नो क्रियालाई समाजले कसरी हेर्छ भन्ने कुरालाई महसुस गरेपछि मात्र उनको व्यवहारमा परिवर्तन आउँछ । यसले नेपाली समाजमा व्यक्तिभन्दा सामाजिक मूल्य प्रणाली शक्तिशाली हुन्छ भन्ने वेबरको मान्यतालाई पुष्टि गर्दछ (मैनाली, १९७१; सुवेदी, सन् २०१५) ।

कथामा देखिने दाजुभाइबिचको विवादलाई समाजशास्त्रीय 'द्वन्द्व सिद्धान्त' को कोणबाट पनि हेर्न सकिन्छ । यसले स्रोत र साधन (सम्पत्ति) को बाँडफाँडले सम्बन्धमा दरार उत्पन्न गर्दछ तर मैनालीले यस्तो द्वन्द्वलाई कानुनी लडाइँ (औपचारिक नियन्त्रण) बाट भन्दा पनि सामाजिक र नैतिक मूल्य (अनौपचारिक नियन्त्रण) बाट समाधान गरेका छन् । नेपाली समाजमा कानुनभन्दा 'इज्जत' र 'मर्यादा' ले व्यक्तिको व्यवहारलाई बढी नियन्त्रण गर्छ भन्ने तथ्यलाई कथाले पुष्टि गरेको छ । मुरलीधरले भाइलाई अंश दिएर पनि उसको संरक्षण गर्नुले नेपाली समाजको संरक्षकवादी चरित्रलाई उजागर गर्दछ (गौतम, सन् २०२१) ।

नतिजागत समीक्षा

सामाजिक संरचनाको सन्दर्भ

गुरुप्रसाद मैनालीको 'कर्तव्य' कथा सामाजिक यथार्थवादी विषयवस्तुका सन्दर्भहरूमा संरचित सङ्कथन पाठ हो । धेरै दशकअघिको ग्रामीण परिवेशको नेपाली सामाजिक, वैयक्तिक, सांस्कृतिक सन्दर्भमा निर्मित यस कथाले समाजको एक प्रतिष्ठित पारिवारिक घटना र चरित्रलाई प्रतिनिधि बनाएको छ । वि.सं. २००७ सालको क्रान्ति एवम् परिवर्तनपछिको समाज र सन्दर्भलाई आधार बनाइएको कथाले सङ्क्रमणकालीन समय र परिवेशको चित्र प्रस्तुत गरको छ । यस कथामा समाख्याताले नेपालको ग्रामीण जनजीवनको भौगोलिक परिस्थिति/परिवेशगत सन्दर्भलाई चित्रण गर्दै त्यसबाट विविध संज्ञान सन्दर्भको निर्माण गरिएको छ । गंगाधरका क्रियाकलापका प्रसङ्गबाट सामाजिक वैयक्तिक सन्दर्भ तथा दाजुभाइबिचको सम्बन्धका विविध उतारचढावका प्रसङ्गले वैयक्तिक सन्दर्भको सङ्केत गरको छ भने समस्या समाधान गर्न वा झैझगडा मिलाउन पञ्चभलादमी राख्ने र अड्डामा मुद्दामामिला गर्ने, डिठ्ठा बिचारी, ऐन, कानुन आदिको प्रसङ्ग उल्लेखले न्यायिक सन्दर्भलाई प्रस्तुत गरिएको छ । राजनीतिक पार्टीको सदस्य, चुनाव लडेर प्रधानपञ्च हुनु, आफूलाई प्रगतिवादी सम्झनु, चन्दा उठाउँदै हिड्ने घटना, जनक्रान्ति आदिको उल्लेखबाट कथाले राजनीतिक परिवेशको सन्दर्भ, जन्म, मृत्यु, कुटुम्ब, बिहेबारी,

दुलहादुलही, मण्डप, जन्ती, खेतीपाती, पूजापाठ, सरसहयोग आदिले सामाजिक सांस्कृतिक सन्दर्भको निर्माण गरेका छन् । ती सन्दर्भहरूले कार्यकारण सम्बन्धको आधारमा विविध परिवेशको सङ्केत गर्दै सन्दर्भअनुसार सूचना र अर्थप्रवाह गरेका छन् । त्यसैले कर्तव्य कथाको रचना सन्दर्भको उद्देश्य वैयक्तिक, पारिवारिक, सामाजिक, सांस्कृतिक र मानसिक परिवेशबाट संज्ञानात्मक कर्तव्यबोधको महिमासहित आदर्शलाई विशिष्टीकृत गर्नु रहको छ ।

कथागत सन्दर्भ

प्रस्तुत कर्तव्य कथामा मुख्य सन्दर्भ र विभिन्न आश्रित सन्दर्भको संयोजन गरिएको छ । यस कथामा दाजुभाइबिचको सम्बन्ध मुख्य सन्दर्भका रूपमा आएको छ भने घरायसी व्यवहार, पारिवारिक झैझगडाका साथै अन्य रूपमा भौतिक सन्दर्भहरूमा स्थानगत र समयगत सन्दर्भ सूचकहरू सङ्कथन विशेष उल्लेखनीय रहेका छन् । भाषिक सङ्कथनमा सम्बोधक र सम्बोधितसँग सम्बद्ध वा पात्रसम्बद्ध बाबुछोरा, दाजुभाइ, श्रीमान्श्रीमती, दुलहादुलही, काकाभतिज, सम्धीकुटुम्ब आदिजस्ता विभिन्न सम्बन्धपरक सन्दर्भहरू रहेका छन् । यसका साथै पाठबाट प्राप्त हुने विशिष्ट ज्ञान, चिन्तन, विचार, दृष्टिकोण आदि पक्षसँग सम्बन्ध राख्ने विभिन्न संज्ञानात्मक सन्दर्भहरू पनि कर्तव्य कथामा प्रयुक्त भएका छन् । यस्ता संज्ञानात्मक सन्दर्भमा आएका विविध वैयक्तिक, सामाजिक तथा सांस्कृतिक परिवेशगत सन्दर्भहरूका माध्यमबाट कर्तव्य कथाको संज्ञान निहितार्थ प्रभावकारी ढङ्गले संयोजन गरिएको छ । गाउँका एक सम्भ्रान्त मुखिया व्यक्तित्व गंगाधरको केही दिनको बिरामीपश्चात् भएको मृत्युको सन्दर्भबाट कथा आरम्भ भएको छ । उनी सम्पन्नशाली, लोकप्रिय समाजसेवी र दानवीर थिए भन्ने कुरा गाउँघरमा उनले गरेका मानवीय कर्म र उनको निधनपछि गाउँलेले असहाय महसुस गरेका विविध स्मरणसन्दर्भको उल्लेख गरिएको छ ।

नेपाली समाजको प्रचलनअनुसार बाबुआमाको शेषपछि बचेको पैत्रिक सम्पत्तिमा छोराहरूको हक कायम हुन्छ भने जिउनी सम्पत्तिका सन्दर्भले विवाद उत्पन्न भएको छ । कर्तव्य कथामा गंगाधरका दुई भाइ छोरा मुरलीधर र श्रीधरका बिचमा जिउनीको विषयलाई लिएर भएको पारिवारिक विवादले जटिल मुद्दामामिलाको सन्दर्भ हुँदै उनीहरूको बोलचाल बन्द र पानी बारम्बारको चरमोत्कर्ष अवस्थामा पुगेको छ । 'कर्तव्य' कथाको निहितार्थलाई संज्ञानात्मक मोड दिन अर्को घटनाक्रमको विकास गरिएको छ । भाइले छोराको बिहेमा दाजुका परिवार कसैलाई पनि निम्ता नगरेको सन्दर्भले अंशको झगडा वंश रहेसम्म भन्ने नेपाली समाजमा परम्परित रूपमा प्रचलित उक्तिसन्दर्भलाई सङ्केत गरेको देखिन्छ । विवाहमा बहेलाको बाबु श्रीधर बिरामी परेर ओछ्यानमा लडेको अवस्थामा अल्लारे उमेरका उरन्ठेउला युवाहरूको जमातमात्र जन्ती हिँडेको परिदृश्यले दाजु मुरलीधरको विचलित मानसिकतामा पूर्वस्मृतिका रूपमा विविध सन्दर्भहरू आएका छन् । परिवारको महत्त्वपूर्ण बिहे कार्यमा बुज्रुक व्यक्तिको उपस्थिति र हनुपर्ने मान्यता र उरन्ठउेला भनेर सामाजिक जिम्मेवारीमा परिपक्व नभएका उमेरका मानिसहरूप्रति अविश्वासको सन्दर्भ तथा पिताको गौरवमय विगत स्मृतिले विचित्रको मानसिक द्वन्द्वात्मक स्थितिको निर्माण भएको छ । तत्कालीन गाउँसमाजमा बाउबाजेको विरासतबाट प्राप्त सामाजिक प्रतिष्ठाको ख्याल

गर्दै मुरलीधरले कुलघरानाको इज्जतका खातिर जेठोछोरो भएका नाताले त्यसलाई जोगाउने आफ्नो अभिभावकीय जिम्मेवारी महसुस गरेका छन् । बिहेमा निम्तोबिना नै सुटुक्क जग्गेमा पुगेर बहेलाको बाबुले गर्नुपर्ने कर्मकाण्ड वा विधिविधान पूरा गरेर कुलकुटुम्बका अगाडि उनले कायम राखेको आदर्श नैतिक व्यावहारिक सन्दर्भका रूपमा आएको छ ।

कथामा प्रस्तुत अर्थगत सन्दर्भको पक्षलाई हेर्दा यसमा आदर्शवादी/परम्परावादीको जित र परिवर्तनवादीको हार हुनेजस्तो द्वन्द्वात्मक परिवशेको निर्माण पनि भएको छ । यिनै वैयक्तिक, सामाजिक सांस्कृतिक तथा मानसिक परिवेशबाट संज्ञानात्मक सन्दर्भहरूको परस्पर संयोजन गरी कर्तव्य कथाको सङ्कथन संरचना तयार भएको छ ।

वैयक्तिक सन्दर्भ

कुनै पनि पाठमा आउने पात्रहरूका माध्यमबाट व्यक्तिनिष्ठ सन्दर्भ सिर्जित हुन्छ । मूलतः पात्रको स्थिति, मनस्थिति, मनोदशा, विचार आदिमा आधारित सन्दर्भलाई वैयक्तिक सन्दर्भ भनिन्छ । प्रस्तुत कर्तव्य कथामा घटनालाई सन्दर्भित गर्ने विभिन्न पात्रहरूको प्रयोग भएको छ । तिनै पात्रहरूको सहभागिता, भूमिका र विविध भावपरिमण्डल वा मनोदशाबाट सिर्जित परिवेशका कारण विषयको मूलभावले सान्दर्भिकता र सार्थकता प्राप्त गरेको छ । नेपाली सामाजिक संरचनाको पारिवारिक विषयवस्तुमा सिर्जित कथामा बाबु गंगाधरको निधन भइसकेको सन्दर्भ उल्लेख गरिए पनि उनका व्यक्तिगत चरित्र एवम् कार्यहरूको प्रसङ्गले कथानक विकासका लागि आवश्यक विभिन्न सामाजिक, सांस्कृतिक सन्दर्भहरूको निर्माण पनि गरेका छन् । नेपाली हिन्दू आर्य संस्कृतिमा निर्मित पारिवारिक संरचनाको सन्दर्भ यस कथाको मूल आधार हो जसमा प्रयुक्त सहभागीहरू उनकै दुई सन्तान मुरलीधर र श्रीधरबिच सहोदर दाजुभाइको रगतको नाता छ । पारिवारिक रक्तसम्बन्धको अटुट साइनो भएका दाजुभाइ मुरलीधर र श्रीधरबिच पुर्ख्यौली भौतिक सम्पत्तिका निम्ति दुस्मनीपूर्ण व्यक्तिगत सम्बन्ध बनेको छ । प्रस्तुत 'कर्तव्य' कथामा प्रयुक्त चरित्रहरूको व्यक्तिगत सम्बन्ध र संज्ञानात्मक अर्थ प्रस्ट्याउने विभिन्न सन्दर्भ सूचनाहरू रहेका छन् । प्रस्तुत कथामा कथाकारले कर्तव्यनिष्ठा र त्यसको आदर्श स्वरूपलाई पारिवारिक सम्वन्धका सन्दर्भमा प्रस्तुत गरेका छन् (भट्ट, २०६०, पृ. १३०) । कुनै पनि मानिसको पहिचान उसको कर्तव्यबोधले गराउँछ । यसैका कारण मानिसको जित हुन्छ र समाजमा पनि सधैँभरि प्रतिष्ठा रहिरहन्छ ।

सामाजिक सांस्कृतिक सन्दर्भको निर्माणका लागि व्यक्तिगत सन्दर्भ महत्त्वपूर्ण कडी बन्न सक्दछ भन्ने साक्ष्यहरूमध्ये अंशको किचलोले छुट्टिएर बसेका दाजुभाइमध्ये श्रीधर बिरामी भएर आफ्नै छोरोको बिहेमा उपस्थित भई पिताको भूमिका निर्वाह गर्न नसक्दाको विवशताले कारूणिक परिवेश सृजित भएको छ । भतिजोको बिहेमा परिपक्व अभिभावकको अभाव र अल्लारे जन्तीहरू देखेर मुरलीधरको मनस्थिति द्वन्द्वपूर्ण देखिनु, बिहमा निम्ता नगरे पनि कर्तव्यबोधले सहभागी हुने कुरामा उनकी श्रीमतीले विमति जनाउँदा पनि मुरलीधरले परिवारको इज्जत र कर्तव्य सम्झेर बिहेमा सम्धीको भूमिका निर्वाह गरेको

सन्दर्भले पात्रका विभिन्न मानसिकताको प्रस्तुत 'कर्तव्य' कथामा प्रयुक्त चरित्रहरूको व्यक्तिगत सम्बन्ध र संज्ञानात्मक अर्थ प्रस्ट्याउने विभिन्न सन्दर्भ सूचनाहरू रहेका छन् ।

संज्ञानात्मक सन्दर्भ

पाठकले पाठ पढेर जे बुझ्छ अनि जे निष्कर्ष निकाल्छ । त्यही नै पाठको संज्ञानात्मक अर्थ हो भने यो प्रयोक्तको आशयको खोजीको समग्र निष्कर्ष वा पाठ सुनेर, पढेर प्राप्त हुने समग्रार्थ पनि हो । 'कर्तव्य' कथाको संज्ञानात्मक अर्थ दाजुभाइको वैयक्तिक सम्बन्धमा अनेक किसिमका झैझमेला तिक्तताहरू आउँछन् तर जतिसुकै मनमोटाव भए पनि हरेक सुखदुःखमा पारिवारिक सम्बन्धमा आफ्नो कर्तव्य पूरा गर्न पछि हट्नु हुँदैन भन्ने संज्ञान मूल रूपमा आएको छ । दैनिक व्यवहारमा प्रयोग हुने एउटै सन्दर्भसम्बद्ध कार्यले पनि फरकफरक संज्ञान/अर्थ दिन्छन् । सामाजिक, सांस्कृतिक र भाषिक समुदायद्वारा संज्ञान नियमित प्रक्रियाका रूपमा पूर्वकल्पना वा अनुमानको रूपमा स्वीकार गरिएको हुन्छ ।

संज्ञानात्मक सन्दर्भ मानिसको संज्ञानात्मक अवधारणासँग जोडिएको हुन्छ र संज्ञान प्राकृतिक वा औपचारिक भाषामा अभिव्यक्त गरिने विचार वाक्यका रूपमा व्याख्या गरिएका हुन्छन् । कथामा प्रयोग भएका वाक्यहरूका बिचमा हुने पारस्परिक सम्बद्धताले सन्दर्भ सिर्जना गर्दछ भने ती सन्दर्भहरूद्वारा प्रस्तुत हुने विशिष्ट अर्थलाई संज्ञानात्मक अर्थ भनिन्छ (ह्यालिडे र हसन, १९७६, पृ. २३-२७) । भौतिक परिवेश, सहभागीको उपस्थिति, अन्तर्क्रिया, सामाजिक सम्बन्ध, सांस्कृतिक, जातीय, लैङ्गिक परिचयका साथै अन्य विविध पक्षहरू सन्दर्भअन्तर्गत पर्दछन् । सङ्कथन पाठ विश्लेषणमा त्यसभित्र अन्तर्निहित भएका विभिन्न परिस्थितिगत सन्दर्भहरूलाई खोजी त्यसकै आधारमा संज्ञान पत्ता लगाइन्छ । कथामा घटनावस्तु, सहभागी पात्रका क्रियाकलाप, भाषिक प्रयोग वा संवाद आदिबाट परिस्थितिगत सन्दर्भको सिर्जना हुन्छ ।

सांस्कृतिक सन्दर्भ

कुनै पनि समाजमा व्यक्ति, समाज र संस्कृति एकअर्काका परिपूरक वा अन्योनयाश्रित सम्बन्धमा बाँधिएका छन् । त्यसैले सङ्कथन पाठमा प्रयोग भएको भाषा र सन्दर्भको स्वतः स्वाभाविक रूपमा व्यक्ति वा समुदायले सहज प्रयोग गरिरहेका हुन्छन् भने तिनको अर्थ ग्रहणयुक्ति र समुदायको चेतना नै यही भाषिक सङ्कथनको सांस्कृतिक मोडेल मानिन्छ । मानिसका जीवनपद्धति, सोचविचार, क्रियाकलाप, रहनसहन, व्यवहार आदिले सांस्कृतिक झलक दिन्छन् र तिनमा अन्तरनिहित सूचनाले संज्ञानात्मक अर्थ प्रकट पनि गर्दछन् । 'कर्तव्य' कथाले नेपाली हिन्दू समाजको आर्यसंस्कृतिलाई प्रस्तुत गरेको छ जसमा जीवनका महत्त्वपूर्ण जन्म, बिहे, मृत्युसंस्कारदेखि गरिब असहायलाई गरिने दानधर्म, बेमेल, मुद्दामामिला आदिको सन्दर्भ चर्चा गरिएको छ : "उनको जीवनकालमा कसैको बिहा-बर्तुंन, क्रिया-श्राद्ध, दसैँतिहार अड्केन" (मैनाली, २०७१, पृ. ७८) । नेपाली समाजमा छोरीलाई अंश र वंशको हकदार नमान्ने प्रचलन सांस्कृतिक सन्दर्भका रूपमा रहको छ "मुरलीधरका दुई छोरी मात्र थिए । उनका छोरा थिएनन् ।" भन्ने समाख्याताको टिप्पणीले 'मरेपछि खाने तिनै हुन्' भनेर मुरलीधरले भाइभतिजालाई सङ्केत गर्दै भनेको

प्रसङ्गले पनि यसै पितृसत्तात्मक संस्कृतिलाई पुष्टि गरेको छ । "आज एकादशी भनेर पण्डित बाजेले केही पनि खानु भएन, भोकै आउनु भो" भन्ने कथनले हिन्दू धार्मिक संस्कारको सन्दर्भ सङ्केत गरेको छ (मैनाली, २०७१, पृ. ७९) । कथाको पृष्ठभूमिमा गंगाधरको परोपकारी व्यक्तित्व सन्दर्भको चर्चाले सामाजका अगुवा आशामुखी आश्रित समुदायलाई गर्ने विभिन्न सरसहयोग, आडभरोसा, हरेविचार र समाजसेवाको संस्कृति, त्यसबाट आर्जित सामाजिक मानप्रतिष्ठाले बढाएको मानवीय व्यवहारका विविध भूमिकाहरू नै कथामा प्रस्तुत सांस्कृतिक सन्दर्भ हुन् ।

मुख्य विश्लेषण

आदर्शवादी पात्र गंगाधरका र उनको परिवारको घटनालाई प्रस्तुत गर्दै गाउँलेको सामाजिक आकाङ्क्षा केकस्ता हुन्छन् भन्ने देखाइएको छ । कथामा यथार्थमाथि प्रकाश पार्नका लागि ग्रामीण घटनाका आधारमा गंगाधर, मुरलीधर, श्रीधर, शशीधर तथा गाउँलेजस्ता पात्र खडा गरेका छन् । यिनै गंगाधर मुरलीधर र श्रीधरकाबिच पैतृक सम्पत्तिको भागवण्डामा देखिएको कटुतालाई विषयवस्तु बनाएर लेखिएको कथा हो । मुरलीधर र श्रीधरको विवादमा बाँडिएको वर्ग वा समुदायलाई प्रस्तुत कथाले विभाजनका रूपमा प्रस्तुत गरेको छ । एकथरी गाउँलेहरू मुरलीधरका पक्षमा उत्रेका छन् भने अर्काथरी गाउँले श्रीधरका समर्थनमा लागेको देखिन्छ ।

पारिवारिक विघटन र आर्थिक पक्ष : नेपाली समाजमा 'अंशबन्डा' केवल सम्पत्तिको बाँडफाँड मात्र नभई यो भावनात्मक सम्बन्धको विच्छेद पनि हो । वासुदेवले आफ्नो अंश खोज्नु र दाजुसँग अलग हुनुले तत्कालीन समाजमा बढ्दै गएको व्यक्तिवादी सोचलाई देखाउँछ । "आर्थिक स्वार्थले रगतको नातालाई ओझेलमा पार्ने प्रवृत्ति नेपाली ग्रामीण समाजको एउटा तितो यथार्थ हो (पौडेल, सन् २०२१, पृ. ४५) ।"

साहित्य र समाजको अन्तरसम्बन्ध : साहित्य समाजको ऐना मात्र नभएर यो समाज सुधारको माध्यम पनि हो । मैनालीका कथाहरूमा "जस्तो छ त्यस्तै" (यथार्थ) चित्रण गरिए पनि अन्त्यमा "जस्तो हुनुपर्छ" (आदर्श) भन्ने दृष्टिकोण प्रस्तुत गरिएको छ । 'कर्तव्य' कथामा वासुदेवको विद्रोह यथार्थ हो भने नारायणको क्षमाशीलता आदर्श हो ।

पितृसत्तात्मक संरचना र जेठोको भूमिका : कथामा नारायण (दाजु) ले निभाएको भूमिकाले नेपाली समाजको परम्परागत मर्यादालाई कायम राखेको छ । समाजले जेठो दाजुलाई पितापछिको अभिभावक स्वीकार गर्दछ । नारायणले भाइको गल्तीलाई सामाजिक प्रतिष्ठाका लागि लुकाउनु र भाइलाई पुनः अँगाल्नुले सामाजिक एकताको पक्षपोषण गर्दछ ।

लैङ्गिक दृष्टिकोण : कथामा महिला पात्रहरूको भूमिका सहायक भए पनि उनीहरूलाई पारिवारिक कलहको आधारका रूपमा प्रस्तुत गरिएको छ । ललिता (वासुदेवकी पत्नी) र नारायणकी पत्नीबिचको सम्बन्धले समाजमा महिलाहरूबिचको आपसी ईर्ष्याले कसरी घर फुट्छ भन्ने परम्परागत सामाजिक बुझाइलाई प्रतिबिम्बित गर्छ (श्रेष्ठ, २०७५) ।

सामाजिक द्वन्द्व र समाधानको प्रक्रिया : कथामा द्वन्द्वको सुरुवात 'स्वार्थ' बाट हुन्छ र अन्त्य 'कर्तव्य' मा पुगेर टुङ्गिन्छ । समाजशास्त्रीय दृष्टिकोणबाट यो एक प्रकारको सामाजिक पुनर्गठन हो । द्वन्द्वका कारक सामाजिक प्रभाव समाधानको सूत्र सम्पत्ति मोह (अंश) पारिवारिक विग्रह, क्षमा र उदारता व्यक्तिगत अहङ्कार, सामाजिक एक्लोपन, कर्तव्यबोध, कानुनी लडाइँ, आर्थिक क्षति र मेलमिलाप आदिलाई लिइएको देखिन्छ ।

कर्तव्य कथामा विश्वदृष्टि

प्रस्तुत कथा नेपाली ग्रामीण समाजको दाजुभाइबिचमा पैतृक सम्पत्तिको झगडाको केन्द्रको पृष्ठभूमिमा आधारित कथा हो । पैतृक सम्पत्तिमाथि कसको कति हकअधिकार लाग्ने बाबुआमाको जिउनी कानुनतः कसले पाउने, व्यावहारिक रूपमा कसरी विभाजन गर्ने भन्ने असमान व्यवहारका कारण समाजमा दुईओटा धारमा विभक्त भएको देखिन्छ । एउटा धार, धर्म, संस्कृति र कलाको पक्षधर मा पुरातनवादी सोच भएका वृद्धवृद्धाको समूह वा समुदाय र अर्कोधार नवीन विचार विश्वको बदलिँदो परिवेशसँग समेटिन खोज्दै युवा विचारलाई प्रतिनिधित्व गर्ने समूह वा वर्गको रूपमा विभक्त देखिन्छ । आफ्ना कर्तव्य कसैगरी पनि भुल्नु हुँदैन, ईश्वरको चिन्तन सद्विचार र सद्भावभन्दा जीवनमा ठूलो उपलब्धि केही छैनन् भन्ने धारणा यो वर्ग वा समुदायको विश्वदृष्टिका रूपमा आएको देखिन्छ ।

कथामा गंगाधर पात्रको रूपमा आदर्श वाक्य बोल्दै यसरी प्रस्तुत भएका छन् उनी एक महान् पुरुष थिए । आफ्ना विपुल सम्पत्तिलाई उनी सधैँ जनताको थैली भन्थे र आफूलाई त्यस सम्पत्तिको केवल एउटा सञ्चालक मात्र सम्झन्थे । गरिबको चुलोमा आगो नचलेको र सुत्केरी भोको रहेको समाचार सुन्नेबित्तिकै बोलाएर चाहिँदो अन्न पैसा दिई पठाउँथे । कसैले तिर्ने भाका सोध्यो भने सके तिर्नु नसके तिमीहरूकै हो भन्ने जवाफ दिन्थे (मैनाली, २०७१, पृ. ८९) । गंगाधर आदर्श र उदारवादी देखिएता पनि उनी आफ्ना सत्ता टिकाउन वा समाजको नजरमा सदासर्वदा राम्रो हुन वा हैकम चलाउन यस्ता प्रपञ्च रचेका हुन् भन्ने विश्वदृष्टि पनि देख्न सकिन्छ । गरिबका चुल्होमा आगो नबल्दा, सुत्केरी महिलाले खान नपाउँदा आफूले सकेको सहयोग गर्नु भनेको उनको आफ्ना सत्ता टिकाउने जुक्ति हो भन्न सकिन्छ ।

यहाँ कथाकारले कथामा आदर्श पात्र जो समाजको सधैँ हितमा लागेका छन् । सहयोग गर्नु उनको धर्म हो भन्ने विचारधारालाई प्रस्तुत गरेका छन् । कथामा कथाकार मात्र नभई उनीसँग गंगाधर, मुरलीधर तथा अन्य बुज्रुक व्यक्तित्वहरू यो वर्ग वा समुदायमा देखिएका छन् । उनीहरूको विश्वदृष्टि धर्म, संस्कृति र कलाको जगेर्नाबाट समाज चल्नुपर्छ । नैतिक आदर्शलाई आत्मसात् गर्दै सभ्यसमाज निर्माण गरिनुपर्छ भन्ने रहेको छ । कथाकार पनि यही विश्वदृष्टिमा सामेल भएका छन् ।

'कर्तव्य' कथाको समाजशास्त्रीय विश्लेषण

सामाजिक पृष्ठभूमि : गुरुप्रसाद मैनालीको 'कर्तव्य' कथा नेपाली ग्रामीण समाजको सामाजिक बनोट र पारिवारिक सम्बन्धको एक जीवन्त प्रतिविम्ब हो । समाजशास्त्रीय दृष्टिकोणले साहित्यलाई समाजको उत्पादन मानिन्छ, जहाँ कथाका पात्रहरूले समाजका प्रचलित मूल्य र मान्यतालाई बोकेका हुन्छन् । यस कथामा तत्कालीन नेपाली समाजको संयुक्त परिवार प्रणाली, अंशबन्डाको कानुनी प्रक्रिया र भ्रातृत्वको नैतिक बन्धनलाई मुख्य विषय बनाइएको छ । मैनालीले आदर्शोन्मुख यथार्थवादमार्फत व्यक्ति र समाजबिचको द्वन्द्वलाई चित्रण गर्दै व्यक्तिको 'स्वार्थ' भन्दा समाजको 'मर्यादा' उच्च हुन्छ भन्ने कुरालाई स्थापित गरेका छन् (मैनाली, १९७१) ।

सामाजिक यथार्थ र आदर्शको सन्तुलन : नेपाली साहित्यका विशिष्ट समालोचक लक्ष्मणप्रसाद गौतमका अनुसार गुरुप्रसाद मैनालीका कथाहरूले केवल समस्या मात्र देखाउँदैनन्, समाधानको मार्ग पनि प्रस्तुत गर्छन् । उनले 'कर्तव्य' कथाको सन्दर्भमा उल्लेख गरेका छन्, "मैनालीका पात्रहरू सामाजिक द्वन्द्वको भूमरीमा परेर पनि अन्ततः नैतिक मूल्यको धरातलमा ओर्लिन्छन्, जसले गर्दा समाज विखण्डन हुनबाट जोगिन्छ (गौतम, सन् २०२१) ।" यसले के पुष्टि गर्छ भने, श्रीधरको पश्चात्ताप केवल एउटा भाइको व्यक्तिगत भावना मात्र नभई सामाजिक मर्यादा जोगाउने एक अनिवार्य सर्त हो ।

पारिवारिक विघटन र आर्थिक आधार : समाजशास्त्रीय दृष्टिकोणबाट नेपाली साहित्यको अध्ययन गर्ने अभि सुवेदीले नेपाली कथामा सम्पत्ति र सम्बन्धको द्वन्द्वलाई मिहिन ढङ्गले केलाउनुभएको छ । सुवेदी (सन् २०१५) का अनुसार, "नेपाली ग्रामीण मध्यम वर्गीय समाजमा 'अंश' नै सबैभन्दा ठुलो सामाजिक र पारिवारिक कलहको बिउ हो । यसले रगतको नातालाई समेत कानुनी कठघरामा उभ्याउँछ ।" 'कर्तव्य' कथामा वासुदेवले अंशको माग गर्नुले तत्कालीन समाजको यही आर्थिक यथार्थलाई प्रतिबिम्बित गर्दछ ।

पितृसत्ता र सामाजिक मर्यादा : समाज र साहित्यको अन्तरसम्बन्धका व्याख्याता केशवराज पाण्डेले मैनालीका कथामा पितृसत्तात्मक संरचनाको प्रभावलाई जोड दिएका छन् । पाण्डे (२०७८) का अनुसार, "नेपाली समाजमा जेठो दाजु केवल परिवारको सदस्य मात्र नभएर एउटा 'संस्था' हो । जसको निर्णय र क्षमाशीलताले समाजको परम्परागत मर्यादालाई जीवित राख्छ ।" मुरलीधरले श्रीधरलाई माफ गर्नुलाई पाण्डेले सोही परम्परागत प्राधिकारको निरन्तरताका रूपमा हेरेका छन् ।

यथार्थवाद र सुधारवादी दृष्टिकोण : समालोचक मतिप्रसाद श्रेष्ठले मैनालीका कथाहरूमा पाइने 'आदर्शोन्मुख यथार्थवाद' को चर्चा गर्दै 'कर्तव्य' कथालाई एक सुधारवादी औजारका रूपमा व्याख्या गरेका छन् । श्रेष्ठ (२०७५) का अनुसार, "मैनालीले समाजमा विद्यमान खराब पक्ष (यथार्थ) लाई देखाएर त्यसलाई मानवीय प्रेम र कर्तव्य (आदर्श) द्वारा सुधार्न सकिन्छ भन्ने सन्देश दिएका छन् ।" यसले समाजलाई स्थिरता र एकतातर्फ लैजान मद्दत गर्दछ ।

सामाजिक सन्देश

गुरुप्रसाद मैनालीको 'कर्तव्य' कथाले नेपाली सामाजिक जीवनका बहुआयामिक पक्षहरूलाई उजागर गर्दै एक उच्च नैतिक सन्देश प्रवाह गरेको छ । यस कथाको मुख्य सन्देश "नातावाद र व्यक्तिगत स्वार्थभन्दा सत्य र सामाजिक न्याय सर्वोपरि हुन्छ (त्रिपाठी, २०४८) ।" नेपाली समाजमा आफ्नो मान्छेलाई बचाउनका लागि सत्यलाई तोडमोड गर्ने वा मौन बस्ने जुन प्रवृत्ति छ, त्यसलाई यो कथाले कडा चुनौती दिएर चिरफार गरेको छ। कथाकारले आफ्नै नातेदार वा मित्रको विरुद्धमा उभिएर भए पनि न्यायको रक्षा गर्नु नै वास्तविक 'कर्तव्य' हो भन्ने आदर्श स्थापित गरेका छन्। यसले समाजमा 'आफ्नो' र 'विरानु' भन्दा माथि उठेर विवेकपूर्ण निर्णय लिन प्रेरित गरेको देखिन्छ। यसका साथै, कथाले ग्रामीण समाजमा विद्यमान ससाना कलह, जमिनसम्बन्धी विवाद र इखले निम्त्याउने विनासकारी परिणामप्रति पनि सचेत गराएको छ। एउटा सामान्य अहम्ले कसरी दुई परिवारबिच शत्रुता पैदा गर्छ र त्यसले न्यायिक झमेला निम्त्याउँछ भन्ने यथार्थलाई कथाले प्रस्तुत गरेको छ । तर, मैनालीले यहाँ केवल समस्या मात्र देखाएका छैनन्, बरु 'हृदय परिवर्तन' मार्फत समाधानको बाटो पनि देखाएका छन्। मानिस जतिसुकै इखालु भए पनि उसको भित्री विवेक मरेको हुँदैन र यदि त्यो विवेक जागृत भयो भने समाजमा साँचो अर्थमा मेलमिलाप सम्भव हुन्छ भन्ने सन्देश यसले सम्प्रेषण गरेको छ ।

प्रस्तुत आलेखमा गुरुप्रसाद मैनालीको 'कर्तव्य' कथाको सामाजिक दृष्टिकोणबाट अध्ययन गर्दा यसले तत्कालीन नेपाली ग्रामीण समाजको संरचना, नैतिक मूल्य र मानवीय संमवेदनालाई उजागर गरेको छ । कथामा व्यक्तिगत अहङ्कार र पारिवारिक कलहभन्दा माथि उठेर सामाजिक उत्तरदायित्व र मानवीय धर्मलाई प्राथमिकता दिइएको देखिन्छ। यसले मैनालीको आदर्शोनमुख चिन्तनलाई पुष्टि गर्दछ। समाजशास्त्रीय दृष्टिले हेर्दा पात्रहरूले सङ्कटको समयमा देखाएको क्षमाशीलता र सहयोगको भावनाले सामूहिकतावादी चरित्रलाई झल्काउँछ। यसबाट के स्पष्ट हुन्छ भने समाजमा व्यक्तिगत स्वतन्त्रताभन्दा सामाजिक मर्यादा र कर्तव्यबोध बलियो हुन्छ भन्ने तथ्यलाई देखाएको छ । अन्ततः यो कथाले कानुनी न्यायभन्दा हृदयको न्याय र नैतिक विजयलाई ठूलो मान्दै सामाजिक सद्भाव कायम राख्न व्यक्तिले आफ्नो स्वार्थ त्यागनुपर्ने सन्देश दिएको देखिन्छ।

निष्कर्ष

निष्कर्षतः गुरुप्रसाद मैनालीको 'कर्तव्य' कथा नेपाली समाजको एक जीवन्त सामाजिक र नैतिक दस्तावेज हो । यस कथामा सामाजिक मर्यादा र व्यक्तिगत नाताबिचको द्वन्द्वलाई अत्यन्तै मार्मिक ढङ्गले चित्रण गरिएको छ। समाजमा सत्य र न्यायको रक्षा गर्नु नै व्यक्तिको परम कर्तव्य हो भन्ने कुरालाई यसले स्थापित गरेको छ । कथाले तत्कालीन ग्रामीण परिवेशलाई आधार बनाए पनि यसले दिएको निष्पक्षता र नैतिक साहसको सन्देश आजको आधुनिक समाजमा झन् बढी सान्दर्भिक देखिन्छ। अन्ततः व्यक्तिगत स्वार्थ र पारिवारिक मोहबाट माथि उठेर समाज र न्यायको हितमा काम गर्नु नै सभ्य समाज निर्माणको आधार हो भन्ने पुष्टि गर्दै यो कथाले आदर्शोन्मुख यथार्थवादी चेत

फैलाएको छ । कर्तव्य कथाले नेपाली समाजको शाश्वत मूल्य र मान्यतालाई समाजशास्त्रीय कसीमा उतारेको छ । समाजको यथार्थ चित्रण गरिएको यो सामाजिक कथाको रूपमा देखिएको छ । पैतृक सम्पत्तिका कारणले दाजुभाइका बिचको वैमनस्यता र वर्गविभाजनले नेपाली ग्रामीण समाजमा घटेका घटनासँग समानधर्मिता राख्दछ । नैतिक आदर्श र मर्यादालाई आत्सात गर्ने पुरानो पुस्ता र प्रगतिशील भन्ने नयाँ पुस्ताबिचको वर्गीय द्वन्द्वलाई प्रस्तुत गर्दै वर्तमान समयसम्म आइपुग्दासमेत यस्ता घटनाहरू समाजमा घट्दै गइरहेका कारण नेपाली समाजको वास्तविकतालाई कथाले उठान गरेको छ । नेपाली ग्रामीण समाजमा घटेको घटनालाई यथार्थवादी दृष्टिकोणबाट प्रस्तुत गर्दै समाजमा रहेका दुई वर्ग वा दुई पुस्ताको विश्वदृष्टि यहाँ प्रस्तुत भएको छ । समग्रमा व्यक्तिवादी सोचभन्दा सामूहिक र पारिवारिक हितलाई प्राथमिकता दिने समाजको वकालत यस कथाले गरेको छ । मैनालीको दृष्टिकोण सुधारवादी छ, जसले समाजमा विघटन होइन, बरु एकता र मेलमिलापको आवश्यकतालाई जोड दिएको पाइन्छ । कर्तव्यबोधले मानिसलाई समाजसँग जोड्छ र यही नै एक सभ्य समाजको आधारभूत सर्त हो भन्ने निष्कर्ष यस कथाले दिएको छ ।

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