Dibyajyoti Journal

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Bardaghat-2, Chisapani, Nawalparasi

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Editorial ...

The concept of writing journal is an intellectual strife in the realm of academia. When the very concept of writing Dibya Jyoti Journal was brought out for the first time in its history it was the day of recently born constitution of Nepal ever written according to the wish and aspirations of Nepalese people for the first time in Nepalese constructional history of Nepal. The voice of voiceless started to be heard. Even though we had to march our steps with a great effort of careful endeavour and tremendous courage. We accomplished that and made the journey of the journal possible as one of the requirement of QAA programme of Tribhuvan University and an academic achievement of this campus. This academic journal is not only academic part of this campus but it is the voice of our intellectual life also. This journal has become a means of ventilating our voice. Dibya Jyoti Journal has attempted to perform a small role of messenger to instutionalize stable political system in the country. It has become a mouthpiece of intellectual circle.

It is widely accepted that body without soul or lamp without light is worthless. In the same context academic institution without journal is just like a body without soul, jungle without trees, garden without flowers. Keeping these feelings into our mind we had taken the challenge of running an academic journal with the name as it is. From the journey of academic journal writing what experience we have gathered is that bringing out an academic journal is not an easy task as we think. In its earlier days it faced the obstacle of non availability of research based articles. Because of this obstacle we were not in the position of publishing writings of renowned authors who have enlisted their name in the world of academic life. Even though we tried our best to publish this research based journal in the present form. We would like to hope that readers would receive this journal welcoming hand.

As we know that we are heading towards the direction of New Nepal. We are fully hopeful that New Nepal would be New Nepal not only in the speeches of political leaders and the words of constitution but also in the daily life of common people which could ensure food, shelter, clothing, health, education and employment of common people. New Nepal would be progressive and equitable which could throw the light of development in all nooks and corner the country. In a way our journey is on the path of progress, prosperity and development; it is a journey towards enlightenment from ignorance, journey of light from darkness, journey of freedom from the chain of slavery. More importantly, it is a journey towards emancipation started centuries back.

It is an era of science and technology along with information technology. We are in the process of transformation. The most challenging task in the project of transformation is self transformation. The bitter reality is that we are prepared to change everything save ourselves not to our family, society, nation and the whole world.

Bardaghat is on the lap of Daunne Devi, source of spiritual inspiration of the people of this area. We feel proud of our being in the land of Tribeni Dham, meditation centre of ancient sages. It means that our land is one of the oldest religious and cultural hub. We got this inspiration from our golden past. We can endorse our past to serve the present. What is in our hand is the present. It is present which indicates reality. We have reference of past and the vision of the future. Living in the present should be fruitful, creative, innovative, not just simply taking air in and taking air out. It would be praiseworthy to say that we should believe in life with the flavour of lifelong art. So we should believe in the deeds we have done rather than the years we have passed. Writing is a source of living, catalyst of creativity. Lets join our hand, move with the same pace of steps, bring unity among diversified ideas for the holistic vision of this institution.

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CONSUMERS' BEHAVIOR TOWARDS GENERAL INSURANCE PRODUCTS: with special reference to Kathmandu Valley.

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Abstract

Consumer behavior involves the psychological processes that consumers go through in recognizing needs, finding ways to solve these needs, making purchase decisions, interpret information, make plans, and implement these plans. This study generally analyzes the buyer's behavior towards the product of general insurance product in the context of Kathmandu Valley. This study followed analytical and descriptive research design. Information has been collected through questionnaires and interview. Percentage and mean have also been used to make proper analysis. It has been found that factors affecting for buying decision of customers to the insurance product are contact, service of company, price and media. The majority of customers' respondents those who take loan by putting insurable collateral necessary for insurance according to the bank or Financial institutions' provision for investment secure.

KEY WORDS: *Insurance, Consumer Behaviour, collateral, Marketing Management*

Background

Consumer is the main artist of the marketing activities. Consumer starts and ends with marketing process. Marketing starts with the identification of a specific name on the part of the consumer and ends with the satisfaction of that needs. Thus, the consumer is found both at the beginning and the end of marketing process. Therefore, the Consumer is the sovereign power in the modern business world. The success and failure of business depends upon the consumer reaction towards company's marketing action of marketing mix.

So, Consumer behavior is an integral part of marketing. The basic philosophy of marketing is to achieve organizational success through consumer satisfaction in the dynamic competitive environment. Not only this but even consumers satisfaction depends upon the degree of satisfying various categories of need such as stated needs, unstated needs, real needs, secret needs, delighted needs. Consumer satisfaction can be referred as the difference between consumers spent for what he or she gets. What he or she gets is the utility derived from the product or service he or she uses. Marketers, therefore, must have to study and analyze consumer behavior so that, they will be able to exploit the prevailing opportunities and shoulder the threats and challenges. In course of that they have to find out behavioral conduct of consumers that they show during pre-buying phase, buying phase, post-buying phase. Keeping all these into consideration, consumers' behavior can be understood as acquiring, using and disposing of products and services.

In recent years, the international business environment has been marked by far-reaching changes. In the last few years, the business environment of Nepal too, has been changed drastically. So, business has become more complex and competitive. To survive in such a changing and competitive business environment, all activities of the business must be focused on the consumer. In reality, the consumer is sovereign in decision whether to accept or reject a product on the basis of whether or not it meets perceived needs desires. To meet perceived need and desires of the consumers the market should understand the buying behavior of consumers. But, understanding of consumer buying behavior is complex and difficult task as it is influenced by many factors, especially person-specific, psychological and socio-culture. In addition, consumer behavior is a changing phenomenon. Consumer's needs and desired undergo change from time to time. In order to adapt business with changing pace of consumer's needs and desires, it is essential for marketers to conduct research continuously on consumers. Realizing this fact, business enterprises of advanced countries have carried out a series of researchers on buying behavior. But, such practices of studying consumer buying behavior are rare in our country. Here, an attempt has been made to study the behavior toward general insurance product in Kathmandu Valley.

Human advancement brings not only prosperity and development but also many risk and natural disasters. Risk are not of some kind and predictable. Risks are like Riots Strike Damage, Malicious Damage, Terrorism, Hurricane, Fire, Flood, Earthquake and other natural disasters. People losses their life and property by these disasters. To avoid from these factors people need to bear much expenditure to protect their property and life security. By the single effort is not possible. To share such burden insurance is the best median. Insurance reduces such risk by providing economic compensation to the people. Insurance encourage business man for their secure investment. It keeps secure from losses by bearing compensation. Without coverage against any economic loss our lives and livelihoods would be far less secure and far more expensive.

Human being feels relived with assurance. If not assured people become mentally disturbed. They cannot be in state of peace, if they are in assumption of any unforeseeable risk. On the other hand if the people are assured of compensation against any such risk and hence losses occurred as a result of such damages they feel relieved and take of deep breath of satisfaction. Assurance for such an unpredictable risk is insurance.

The study is focused on behavior toward product of General Insurance Company by taking a case of Kathmandu Valley. Relating to buyer behavior it also comprises major buyers and their basic features, most selective insurance product, factor affecting buying decision, impact of claim settlement, status of insurable value and expenditure. Insurance companies are playing vital role for people and risk management in the development of national economy. So, it is very beneficial to the customers. Insurance provides economic compensation by bearing uncertain risk.

The study tried to find out the following research problems.

i. Who are the main buyers and their basic features?

ii. Which types of insurance product is more selected by buyers?

iii. What are the major factor affecting of buying decision?

iv. What is the practices of claim settlement to the buyers?

Objectives of the Study

This study generally analyzes the buyer's behavior towards the product of general insurance company in the context of Kathmandu Valley. Moreover study focuses on the views of the customers in selecting the particular insurance service.

The specific objectives of the study are listed below:

i. To examine the main buyers and their features.

ii. To analyze most selective insurance product type.

iii. To evaluate major factor affecting of buying decision.

iv. To analyze the practices of claim settlement.

REVIEW OF LITERATURE

Insurance is related with risk. Risk is the main source of loss and insurance is the mechanism of covering such losses. Risk adverse people are interested to cover such loss through certain mechanism. The easiest way of handling risk is insurance. Insurance is an instrument to spread the losses caused by a particular risk over a number of people or distribution of risk among various people who are interested to accept risk for certain return.

According to Atheam (2011) 'Insurance is created by an insurer, which is a professional risk bearer, assumers the financial aspect of risk transferred to it by insured. As a device for handling the financial aspect of risk, insurance is feasible because insurance are able to combine the risks of individuals into a group and pay losses with funds collected from its members.

In the modern marketing era, every marketer should understand the consumer's satisfaction which creates the behavior of consumer. In an era of cut-throat competition, successful marketing of the products demands a thorough understanding of consumers taste, choice, preference, loyalty or say consumer behavior (Pant, 1992).

Buying behavior is the decision process and acts to customers involved in buying and using products (Kotler, 2013).

Although these five stages models are useful for examining purchase decision, the process is not always as straight forward. The consumer can withdraw any stage prior to actual purchase if the need diminishes or no satisfactory alternatives are available. The stages usually are of different lengths, may overlap, and some may even skipped. The consumer is often involved in several different buying decisions simultaneously, and the outcome of one affects the others (Etzel, Walker and Stanton, 2001)

Kotler (2013), in his book marketing management, states that the five stages process captures the full range of considerations that arises when a consumer faces a highly involving new purchase. The buying process starts when the buyer recognizes the problem or need. The need can be triggered by internal (hunger, thirst, sex rises to threshold level) or external stimuli. An aroused consumer will be inclined to search for information. Consumer information sources fall into four groups: personal, sources, commercial sources, public sources, and experimental sources. The relative amount and influence of these information sources vary with product category and the buyers' characteristic. Through gathering information, the consumer learns about competing brands and their features.

Satisfaction is a function of performance and expectations. It is the customer's perceived performance from a product in relation to the expectations. Organizations should aim for total customer satisfaction. Customer satisfaction is the goal of marketing concept. It is post purchase outcome (Agrawal, 2001:152)

Boop (2013) has written an article regarding product liability insurance protects the business from claims related to the manufacture or sale of products, food medicines or other goods to the public. It covers the manufacture's or seller's liability for losses or injuries to a buyer, user or bystander caused by a defect or malfunction of the product, and, in some instances, a defective design or a failure to warn. When it is part of a commercial general liability policy, the coverage is sometimes called products-completed operations insurance.

Brophy (2013) has prepared an article about adding value to insurance products. Brophy mentioned while competition within car and home insurance increases through more players and also unfamiliar entrants to the market (supermarkets), the purpose of this paper is to report on a study of one large insurer in Ireland which attempts to differentiate itself from its peers. The paper does this through a literature review of the insurance market and customer relationship management, and a detailed study of the company loyalty programme and its application to its customers. The loyalty programme employed suits the particular sector in terms of purchase intention and also gives the customer of the insurance brand a sense of belonging and relevance where they canavail themselves of savings on related products.

Batajoo (2007) have conducted a research entitled "Consumer Behavior towards Buying cars in Kathmandu Valley". The objectives of the study was to understand the consumer behavior towards buying cars in Kathmandu valley, where to examine the market segmentation, to analyze factors and features influencing buying decisions, to study buying process and to find out brand awareness, customer satisfaction levels, effectiveness of promotional effects with the help of primary data and access the views of the customers about the buying behavior. The major findings of the study were Car buying decision influenced by friends and family, source of fund and different types of media and Television, Newspaper, previous user experience and radio/F.M. are main motivational factors for buyers.

Pokheral (2007) have conducted a research entitled "A Survey on status of the insured of life insurance in Birgunj city. The objective of the study was average annual income of insured, economic condition of insured's family like occupation, housing facilities, academic qualification of the insured and the relationship between the educational status and economic conditions of the insured. He conducted survey on Birgunj city to find out his objectives and major findings of the study were most of the male and married people have done life insurance.

Dahal (2011) study entitled topic "patterns of consumer decision making process while purchasing high involvement goods in Nepal". The main objectives of the study were to examine the pattern of consumer decision-making process for high involvement goods (risky and expensive) in Nepal. Motorcycle and scooter is chosen as the sample product. Sample size of 300 recent buyer of Kathmandu was taken from 3619 populations for the study. The major findings of the study were follows: the Nepalese motorcycle buyers undertake information with greater emphasis upon dealer and interpersonal sources of information. He also found that Nepalese motorcycle buyers used fine types of sources namely browsers, test drives advertisements, interpersonal sources and dealer visits.

Aryal (2012) study entitled "A study on the personal computers buyer behavior". The basic objective of this study was to examine the personal computer buyer's behavior among the individual, household, corporate house and business organization. 50 units of samples are considered form Kathmandu valley for the study. The major findings of the study were follows:

i. Educated people are prominent buyers of personal computers.

ii. The main purpose of buying computer is for personal or family use.

iii. The major factor affecting buying decision is quality.

Lamichhane (2014) conducted research entitled "A research on family influence in buying decision". The main objective of the study was to examine the nature and dynamics of family influence in making purchase decision in the context of urban areas or Nepal. The main findings of the study were as follows:

i. Wife is an influential person in initiating the need and inn collecting information.

ii. Most of the families have gathered information from family discussion, different dealers and their neighbors.

iii. The joint decision takes place in the evaluation and final decision stage of buying high involvement products.

Sherpa (2015) submitted a thesis, on the topic "a study on consumer decision making process under high involvement purchase situation". The major objective of this study was to examine the consumer decision-making process for high-involvement goods in Kathmandu Valley. T.V. is chosen as the sample product. Sample of 120 recent television buyers of Kathmandu Valley was taken for the study. The major findings of the study were :Twelve brands of T.V. are found to have purchased but the large majority of respondents have found to purchase renowned brands of T.V. ,Most of the Nepalese T.V. buyers recognize the need for buying T.V. by them and among different sources of need recognition, own experience and product importance are those sources through which majority of respondents recognized the T.V. buying need.

RESEARCH METHODOLOGY

Considering the objective of the study analytical and descriptive to show and state the buyers' behavior toward General Insurance Product. The customer's information has been obtained from structure questionnaire. All the general insurance company and insurance product buyer (insured) are the population of the study. For the direct method, the sample respondents (insured) have been conveniently selected trying to include all the possible range. The data and sources used on this research are both primary and secondary. The final sources of the primary data are collected through questionnaire and direct interview with the consumer (insured) and the employees of the insurance company. Presentation has been made in the form of table and suitable statistical diagrams and percentage.

DATA PRESENTATION AND ANALYSIS

Customer opinion

The first part of the questionnaires was based on respondents' profile to obtain information relating to the types of customer their income level, education and profession, purchase types of product, purpose and many more. The data is collected from Kathmandu Valley on the basis of structured questionnaire. Respondents are selected on the basis of stratified sampling method. The respondents profile participated in this research are presented below.

Types of insurance policy purchased by customers

Table no:1

[redacted]

Source: field survey, 2017

Factors affecting for buying decision of insurance product:

The researcher took four factors which affects buying decision of respondents relating to the insurance product. The table below shows their affecting status.

Factors affection buying decision

Table no:2

[redacted]

When opinion survey was taken from many types of respondents, the researcher found that most of the respondents insure through contract which is 48%. The service of company affects 46%. The customer affected by media for their buying decision is 4% and price factor affect only 2%. From this, the buying decision of customer is mainly affected contact and service of company. Contact concern with the relationship between customer and insurance marketer.

Purpose of insurance:

According to the survey researcher found that the purpose of insurance is different. 'Banking purpose' means customers do not want to insure themselves but by the force able provision Bank or Financial institutions. This is the provision to secure their investment. 'Own security and Banking secure' means who are conscious and also use loan from Bank or Financial institutions, they have need to do insurance. In 'entirely for my own security', means they are conscious about security of their property. Given table shows the survey results.

Purpose of insurance

Table no:3

[redacted]

Source: Field Survey, 2017.

From above table, out of 100 samples, 61% respondents fall into largest group for insurance purpose for 'their own security and Banking provision'. 24% respondents are conscious about insurance and they do insurance themselves for their 'own security of their property' and 15% respondents do the insurance by the trap of 'Banking provision' but not willingly. The tendency towards the insurance is increasing not much willingly but forcibly.

Decision maker for buying insurance policy:

Table no:4

[redacted]

Source: Field Survey, 2017.

This survey was conducted to identify the customers buying decision. 53% respondents decide themselves, 36% respondents decide not willingly buy by Bank or Financial institutions, 9% decide through friends and among them 2% consult with family members and decide. Largest group of customers decide themselves and second through Bank and Financial institutions when they take out loan.

Customer's view about importance of insurance on the basis of rank

Table no:5

[redacted]

Source: Field Survey, 2017.

Customers have given rank wise importance of insurance. Out of 100, 89 respondents have given first rank to 'security and safety', 64 respondents have given second rank to 'security for loss', 59 respondents have given third rank to 'settlement of compensation' and 69 have given fourth rank to the 'purpose of bank or financial institution (for loan)'. Form the survey, we found that customer have given priority for their 'security and safety' and second is 'security for loss'. Loan purpose that means they have to insure before taking loan by the compulsory provision.

Customer's preference to the insurance company:

The researcher has been taken the opinion of customer about their preference about insurance company, which is shown below

Customer's preference to the insurance company

Table no: 6

[redacted]

Source: Field survey, 2017.

From the above table out of 100 respondents give their opinion about the preference to select insurance company. Largest group of respondents fall in to 'relationship', 44% fall in this group, 23% respondents preferred on the basis of 'Bank of Financial institutions' when they took loan. 20% respondents preferred based on 'Good Service' of Company, 8% respondents preferred by their 'good service and relationship' and rest of them 1% respondents prefer them by their 'good service of company' and 'goodwill of the company'. According to this opinion we obtained conclusion that most of the respondents select by their relationship with insurance companies marketing staff or agent.

Expectation from insurance company:

Customers expect insurance related service from insurance company. Related factors for this are given below.

Expectation from insurance company

Table no: 7

[redacted]

Source: Field Survey, 2017.

From the above table out of 100 samples, most of the respondents expect 'effective service' concerned with quick claim settlement, low premium, easily available policy which covers 53%. 25% respondents expect all given options which is 'cheaper price', 'quick claim settlement', 'efficient service' and 'friendly behavior'. 19% respondents expect 'quick claim settlement' concern with compensation. 2% respondents expect 'friendly behavior' and rest 1% respondents expect 'cheaper price'. From this observation customer main expectation is 'efficient service' and then 'quick claim settlement' for compensation.

Customers' transaction period of insurance:

From this survey results, respondents have different time duration of insurance. In general insurance all the Policy cover risk for one year and if customer want to continue, they have to renew the Policy and their valid coverage time duration also be added for one year. Given table shows the transaction period of insurance.

Customers transactions period of insurance

Table no: 8

[redacted]

Source: Field Survey, 2017.

According to the table out of 100 respondents, It can found that 51% or 51 customers insured their property from last 3 years, secondly 27% insured from last year, 19% were insured from last 6 years and 3% were insured from last 6 years and above. From these facts majority of customers insured from last 3 years.

Claim made or not for compensation:

Table no: 9

[redacted]

Source: Field Survey, 2017.

From above table out of 100 samples, 37% respondents fall in to claim and largest group of respondents 63% do not fall into claim. Therefore all the insured do not fall in claim but only few number of customers bear loss from any risk because to achieved compensation.

Experience of customer during claim settlement procedure:

Table no:10

[redacted]

Source: Field Survey, 2017.

According to the survey result out of 100 respondents only 37 respondents claimed in insurance company for achieve compensation. The largest number of respondents experienced easy claim settlement procedure which is 75.68%. 13.51% feel uneasy and only 10.81% respondents feel very easy. Hence it can be concluded that the claim settlement procedure is easy and few numbers of respondents experienced uneasy.

Period of claim settlement:

Table no: 11

[redacted]

Source: Field Survey, 2017.

From the above table which shows claim settlement period. It can be seen that for 37.84% respondents took it 30 days to 45 days, for 29.73% respondents it took 15 days to 30 days. For 29.73% respondents it took above 45 days and only 2.705 respondents settled within 15 days. Hence it can be concluded that normally claim settlement takes time 30-45 days. This period varies per claim.

Respondent's satisfaction level of claim settlement procedure:

When the respondents fulfill the claim settlement, they have taken compensation provided by the insurance company. The survey results given table shows their level of satisfaction.

Satisfaction level of claim settlement procedure

Table no: 12

[redacted]

Source: Field Survey, 2017.

In the above table, there level of satisfaction are given. Most of the respondents are satisfied which is 78.38%, 13.51% are dissatisfied and rest 8.11% are highly satisfied. From this observation the most of the customers are satisfied.

Customers view about compensation:

Insurance company are compensate when the customer claim. Customer view of compensation according to survey results is as follows.

Table no: 13

[redacted]

Source: Field Survey, 2017.

From the survey result, respondents had given their view about compensation whey they claim for their loss of property.70.27% respondents got the compensation 'below the actual loss' which is the largest group. 18.92% respondents got the compensation for 'fair and complete settlement' and rest 10.81% respondents got 'far below the actual loss'. So, it can be concluded that respondents normally compensated 'below the actual loss' and marginal loss bears by themselves.

Discussion and Conclusion

Business organizations must understand the consumer buying behavior for their long term survival in today's changing and competitive business environment. But, understanding consumers' behavior has become more complicated. It requires regular efforts of investigation and exploration about consumers. But in Nepalese business organizations, investigations and exploration about consumer behavior are rare and absent.

The major findings of the study from the analysis are as follows.

i. Individual customer have different profession. The majority is of businessman which cover 47.17% and then service holder which cover 39.62%.

ii. Out of 100 samples, 78% customers use loan form Bank or Financial institutions by using of insurable collateral and only 22% do not use. Loan users are mover motivated for buying insurance product.

iii. Factors affecting for buying decision of customers to the insurance product are contact, service of company, price and media. Among them many customer insured by contact (48%) and then by service of company (46%).

iv. Most of the respondents decide themselves for insurance. And for his Bank of Financial institutions also play role.

v. The majority of respondents feel, the importance of insurance is 'security and safety' and second majority is 'security against loss', third majority is the 'purpose of Bank or Financial institution' to take out the loan form them. Last important factor is settlement of compensation.

vi. The majority of the customers prefer is through relationship with the insurance companies and Bank or Financial Institutions also. Other factors do not play much significant role.

vii. Different customers have different experience during claim settlement procedure but majority of them feel easy and few number of respondents experienced uneasy.

viii. When the customers claimed, the normal time for claim settlement is 30 days to 45 days.

ix. The majority of customers' satisfaction level is satisfied. Some customers are highly satisfied and some are dissatisfied.

x. The expectation of the customers towards the insurance is their efficient service. Other expectations are claim settlement, cheaper price, friendly behavior from customer.

Recommendation for Future Researchers

This study has some recommendations for future researchers which is as follows:

i. It can be done by increased the sample size that may give the real information and product of General insurance derived may not be applicable to other insurance in the market.

ii. The behavior of buyers and product can be influenced by several external factors which excluded on the report so it may be taken others external factors .

iii. The study is limited to the General insurance of Kathmandu Valley only so it can be taken from out of valley.

iv. In addition, a step further, Structural Equation Modeling approach of data analysis may be taken into account to moderating or mediating factors.

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Community forest management policy, practice and problems in Nepal: A case of Nawalparasi

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Abstract

This paper attempts to discuss the forest management practice and policy of community forestry in the context of Nepal in general and Nawaparasi district in particular. Nawalparasi district was selected as the study area for the paper because of its unique physical and ecological characteristics. The present study based on both primary as well as secondary information. Field observation, focus group discussion, key informant interview were used for primary information. Similarly, secondary sources of information have also been used for reviewing published and unpublished documents including policies, legal provisions of the concerned theme and general information. Among 110 community forest user groups in Nawalparasi district, a total of 42 community forests were selected for this paper. The size of the total number of CFUGs selected for this study was determined using stratified sampling. Focus group discussion and key informants comprises local academic person, political leaders, social worker, forester, and districts forest officer, representation of INGOs and NGOs stakeholders. The paper concludes that forest policies management for the community forest are designed to increase forest cover and timber production and enhance environmental conservation. However, there are many constraints in the forest policies and these are likely to affect the income and employment of rural people.

KEY WORDS: *Community forestry, indigenous, resource management , deforestation, livelihood, conservation and protection.*

Introduction

Community-based forest management by the local people has a long history especially in the hills of Nepal. In many parts of the country, local people have established their own indigenous systems of forest management although there was not any government institutional and policy support in those days (Gilmour and Fisher, 1991). The management of forest resources in Nepal has always been interconnected with the political changes in the country. The political changes (1990) are the driving forces to evolve forest policy. Similarly, the long trend of indigenous forest management system has a crucial role to introduce community forestry in Nepal (Paudel, 2015) .

During the Lichchhavi period, (465-880) the royal orders were issued allowing people to harvest trees and other non- timber forests products for domestic purposes, and to settle matters related to the use of forest (Bhattarai, 2001). According to the historical record in the Chagu Narayan Temple (Oldest religious Temple of Nepal), one of the king of Lichchhavi Dynasty Shiva Dev (late in the sixth Century A.D.) had arranged a very generous people's participatory system of forest management for the welfare of his subjects. Every household was allowed to harvest pine trees free of charge in given interval of time to be used as basic construction materials and for making charcoal for domestic purposes (Tiwari, 1990). Similarly, in the Malla period, (881-1769) forests were also used for strategic purposes. For instance, Royal orders were issued to protect forest in areas like Kirtipur, Soyambhu, Balaju, Changu etc. as Ban Gadh (forest moats) and the people in these areas were prevented from cutting trees. The policy of strategic use of forest was continued during the time of Prithvi Narayan Shah and afterwards as well (Bhattarai, 2001). Before the unification in 1769, Nepal was divided into many small kingdoms, the rulers of that period had arranged several different system of forest management. All the forests were state owned in those days. People were allowed to collect forest products to fulfill their needs free of charge within certain rule and regulations.

Since 1769 to 1845, there was no policy for forest management at government level, but temples, religious sites, sources of drinking water areas, irrigation canals and rest places (Chautara) were the common properties and forests were used to manage through common efforts (Maharjan, 2001).

During the Rana period (1846 to 1951), the management systems of some parts of Terai region were influenced by the colonial forestry of India. The large part of the forest land was under the control of powerful Rana families. Ranas extensively exploited the Terai forest for export to India especially for railway sleepers to appease the British colony in India, gain revenue and secure political autonomy later on (Regmi, 1978 cited in Ojha et al., 2008).

Forest resource in Nepal has experienced many ups and downs due to the unclear government policy in the past. Government ruler and bureaucrats tried to make policy to keep people in the shadow about their rights as users of local forest resources. In this context, the then government recognized the need for public welfare (social welfare) and private forests were nationalized. The Forest Act 1957, strictly prohibited local people from entering the forest to collect grass, firewood, fodder or timber. The local people in those days, however, did not protect and manage the forest. Due to the lack of protection, conservation and management, the forests were destroyed and degraded in large scale.

After the down fall of the Rana regime in 1951, the democratic government introduced major policy changes and legislation to manage forests and agricultural lands of the country. In the same way, different political movements in the country caused deforestation, particularly the political changes of 1979/80 and 1989/90 (Mahat, 1998). Nepal was one of the first countries to introduce a people-focused forestry policy (ICIMOD, 1996). The country has also earned international credibility for her achievements in community forestry development. The concept of community forestry is more popular in Hills as compared to Terai (Bampton, et al., 2007). However, in the case of Terai only barren forest land, shrub land, and small parcels to the Forest Users Groups (FUGs) were handed to be developed, conserved, managed and utilized as community forestry (Bhattarai, 2001). Community forestry today forms one of the central themes of almost all rural development programs in Nepal.

The reality is that there are success and failure of different modalities of forest management system in the country. The Panchayat forest rules and protected forest rules were formulated in 1978. Under these rules, the provision of community forestry was incorporated in such a way that a community could request limited areas of forest lands for management by the community. The initial focus of community forestry was to reduce ecological degradation and to increase the supply of basic forest products for subsistence through people's participation. Assistance from the World Bank and elsewhere in community forestry projects began in hills and in some pockets of Terai districts in the late 1970s (Mahat,1998; Dhakal, 2005). In 1978, the World Bank carried out a review of the forestry sector in Nepal that endorsed the prevalent theory of Himalayan degradation and recommended that the rural energy crisis and 'ecological crisis' facing Nepal could be halted through massive afforestation programs (World Bank, 1978). The Government of Nepal first declared forestry sector policy in the sixth five year plan (1981-1985), which emphasized community participation in the management, conservation and use of forest resources.

The preparation of Master Plan for Forestry Sector (MPFS), the first national level workshop on community forestry was held in 1987, which reviewed the forest management issues, forest policies and institutions. This workshop contributed to give legal recognition to community forest user groups (CFUGs), which made an important contribution in the development of Master Plan for Forestry Sector (MPFS) and lay the foundation for the formulation of the Forest Act 1993. The second national workshop on community forestry was organized in 1993 which focused on the issues of organizational structure of Department of Forest, bottom up planning, training and extension, CFUG networking and the involvement of NGOs. This workshop emphasized post formation support to CFUG and provided inputs to the formulation of Forest regulation 1995 (Acharya et al., 1998).

The third national workshop on community forestry was organized in October 1998 with the participation of all stakeholders. It had supported the mission for community forestry in four areas such as institutional capacity growth; forest, environment and bio-diversity; community resources management; and social, political and cultural aspects of community forestry (Acharya et al., 1998).

The Master Plan for Forestry Sector (MPFS) is the main document guiding the community forestry program for policy development and implementation. In 1989, the government approved 25 years (1986-2010) Master Plan for Forestry Sector (MPFS) with long term and short term objectives.

The Master Plan (1989) put forward the highest priority to community and private forestry program. The government then decided to handover accessible hill forests to the local communities to the extent that they were able to and willing to manage. The intervening period of experience undoubtedly also created the realization that the state control approach was never likely to be very effective, especially in remote and inaccessible areas.

The government introduced policy had two turning points in the forest management history of Nepal. The first turning point was Panchayat Forest (PF) and Panchayat Protected Forest (PPF) regulation under party less Panchayat Political regime in 1978. The concept of community forestry was incorporated in the First National Forestry Plan-1976 (Mahat, 1998). The forest regulations of 1978/79 tried to incorporate the concept of community forestry (ICIMOD & FAO, 1995). The Government of Nepal initiated the community based Natural Resource Management since 1978. But it did not make formal policy.

The second turning point of community forestry development in Nepal started in 1993 with an enactment of Forest Act under multiparty political regime. Since then, forest policy is continuously focused on the people oriented approach. The Forest Act 1993 and Forest Regulation 1995 are the prime examples of people oriented policy that are directly affecting community forestry in Nepal (Tiwari & Balla, 2006; Pradhan & Pradhan, 2006). This new Forest Act 1993 was enacted by the government and categorized all forests into government, community, religious, private and leasehold forest. As per the new forest act, the people who benefitted from the forest could help the government in forest management.

The Forest Act 1993 and the Regulation 1995 have made provisions suitable as per the needs of forest users. The forest Act 1993 defined the FUG as a registered group of concerned forest users for developing and conserving forest and using forest products for collective benefits. The community forest management goals are to protect, conserve forest and sustain its utilization for generating forests products. Forest User Groups (FUGs) are authorized to protect, develop, manage, conserve and use forest and to sell and distribute forest products freely by fixing their prices according to the operational plan. Each FUGs must be registered with District Forest Office according to the rules. The District Forest Officer has been provided authority to hand over any part of a national forest to the FUGs.

The Ninth five- year plan (1997-2002) stated the goal of decentralization and local development for conducting the role of developing the planning process at the local level and resource mobilization to the local level to expand people's participation in the balance and equitable distribution of the fruits of development.

The Forest Act amended in 1999 provides absolute discretion to FUGs to allocate 25 percent of their annual income to the development of their community forest resources and the rest of the income to their community development activities. The Act has also given full authority to the FUGs to mobilize their funds for their community forest development activities. The Forestry Sector Coordination in its latest meeting has identified three second generation issues in community forestry. These issues are: governance, livelihood and sustainable forest management. It is anticipated that by resolving these issues, community forestry can contribute directly to poverty alleviation, environmental sustainability through global partnership for development, promotion of universal primary education and gender equity and empowerment of women.

Forests are not only an asset for environmental protection but also have huge potential for job creation, income generation and tourism promotion. Nepal has not fully used the potential of its forest resources. Therefore, the Sustainable Development Goals (SDGs) should consider forestry as a productive sector that enables employment, enterprise and economice growth. Forest is strongly linked with livelihoods, landuse and development is one area where Nepal can share best practices with the global community (GoN, 2015).

The main goals of the tenth five years plan (2002-2007) were to increase employment for poor people and to reduce poverty through increasing people's participation for sustainable management of forest. However, the contribution of community forestry to Nepal's economy is not well recognized by the national accounting system. It seems to have failed to understand the linkage between the community forestry sub-sector and the National Planning Commission.

The three year Interim Plan (2007-2010) is the continuation of the tenth five year plan and emphasizes the promotion of forestry and forest based industry. This plan focuses on regular supply of forest based products in order to develop internal market promote exports and generate employment through the promotion of forestry and forest based industry.

Nepal represents diverse ecological regions, specially, mountains, the middle hills and the low-lying Terai. These regions are characterized by diverse cultural and ethnic compositions, and with different local livelihood strategies. However, Nepal has designed various policies and programs with the different modalities of forest management. The forests of the country was categorized as the community forest (CF), leasehold forest (LHF), collaborative forest management (CFM), religious forest (RF), private forest (PF), national and government managed forest (Ojha et al.,2008). Amongst these, community forest appears to be the pioneering and most widely known approach, which has also influenced other community based project modalities in Nepal.

Middle Hills is characterized by the largest numbers of FUGs followed by High Mountain (16 percent), Terai and Inner Terai. Similarly, the Middle Hill has covered two-thirds of the total area of community forest in Nepal leaving only one-third area for two other regions. The size of the beneficiary household of community forestry is similar as the CF area covered by the eco-region e.g. 65 percent in the hills, 22 percent in Inner Terai and Terai and only 13 percent in the mountain ecological region (DoF, 2013).

Methods and materials

The study adopts integrated approach and uses several methods for the generation of qualitative and quantitative data. The paper applies on primary data, and secondarey sources of information. Observation methods, focus group discussion, Key Informant Interview (KII) were also used to assess the quality of community forestry in terms of the members of CFUGs and behavior of leadership capacity for general members at general assembly was also observed during the group meetings. Similarly, secondary sources of information have also been used for reviewing published and unpublished documents including policies, legal provisions of the concerned theme and general information regarding the study area.

As there are 110 community forest user groups in Nawalparasi district, it was not possible to cover all community forests in the present study. So, attempt was made to select representative community forests for detailed study. Among 110 community forest user groups, 42 of them were selected for the study. The size of the total number of CFUGs selected for this study was determined using stratified sampling. So, the number was equally divided into three strata i.e. 14 CFUGs in each strata (ecological zone). Hence, 14 CFUGs were selected from each strata based on the list of CFUGs in each strata using random sampling (Daniel, and Terrel, 1995). Focus group discussion and key informant interview were carried out in order to generate qualitative data to explore the indigenous knowledge of forest resources management practice and its use among the forest user group members. For this, FGDs and KII comprise local academic person, political leaders, social worker, forester, and districts forest officer, representation of INGOs and NGOs stakeholders.

Study area

Nawalparasi district was selected as the study area. The district is located in the southern part of western development region of Nepal and lies within three physiographic zones of Nepal i.e. Terai, Inner Terai and Middle Hills. The rationale behind selecting the district as the study area lies in the typical physical characteristics and the long experience of the district in the field of forest resource management and the district where three ecological regions i.e. Terai, Inner Terai and Middle Hill exist which is often known as three storied district in nature. It is in the context, stated above, Nawalparasi district was selected as the study area for this paper.

Results and discussions

Development of community forest in Nawalparasi

Harpur Jain Amanigury Baksipur CFUGs was the first registered community forestry in the history of Nawalparasi. It started Sissoo (Dalbergia sissoo) plantation along both sides of the Gandak canal with the help of Department of Forest in 1987. Although, there had been no community participation in afforestation program until 1990, the plantation was handed over to the community, to a group formed by the forest ranger (ODG, 2003). It was established before the implementation of forest Act 1993, but it was not active to protect the planted area, despite its existence. Before the implementation of Forest Act 1993, no activities were seen in the conservation and management of forest though various types of institutions were formed in the name of forest protection. These institutions did not play an acitve role in the management of forest throughout those years. The Department of Forest could not succeed in that situation. Particularly, the forest area of Kawaswoti, Bardaghat, Gaidakot and Sunwal had been destructed in large scale. There were no such institutions to protect and manage the forest besides the DoF. However, after the implementation of Forest Act 1993 and Forest Regulation 1995, community forest related activities have increased rapidly in this district. In the new context, community forests were established in Dhuseri in Rajahar, Maulahakali in Gaidakot, Kharkatti in Sunwal and Hariali community forest in Tilakpur VDC. Among them Dhuseri and Hariali community forest continued to work and play active role in the management, protection and utilization of forest in this area. Thus, Dhuseri community forests located in inner Terai and Hariali community forestry located in the Terai are considered as the model community forests in Nawalparasi district. At present, Sundari community forest is one of the best community forest located in the middle part of the inner Terai (Field survey, 2011). In the course of the development of community forest in Nawalparasi district, twenty CFUGs in 927.37 hectares of land and 2050 users household were established in 1996 (Joshi, 1998). Similarly by 2010, almost 110 community forest user groups were active in the development and management of community forest (LFP, 2009). The table 1 below shows the trend of community forest development in Nawalparasi.

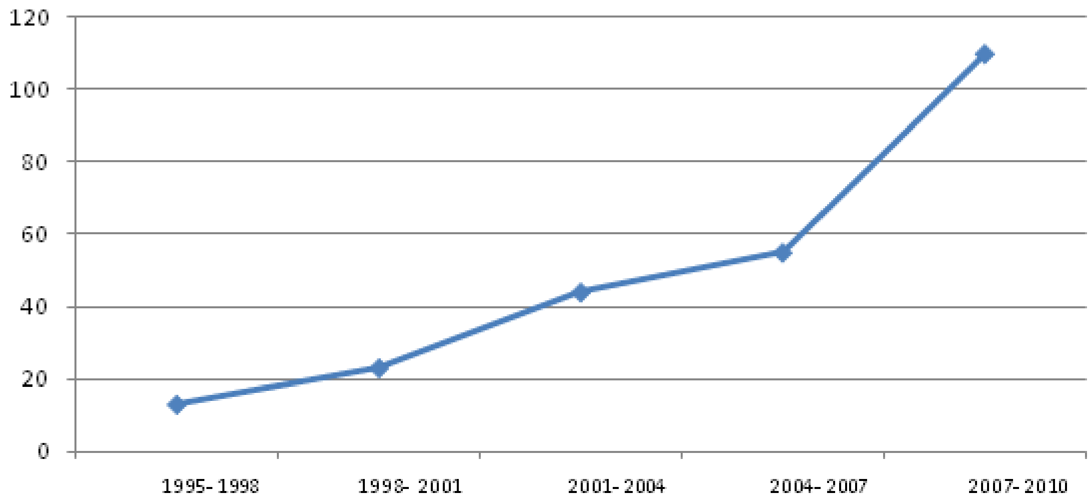
Table 1:

Trend of community forest in Nawalparasi district

[redacted]

Source: District Forest Office, Nawalparasi, 2013

Figure 1: Trend line of community forest in Nawalparasi district



The table 1 and Figure 1 show the trends of community forest in Nawalparasi district during the last fifteen years (1995-2010). This indicates the rising trend of community forest in different years. The community forest began to be registered at the beginning of 1995 in this district. Only thirteen CFUGs were registered during the period of 1995-1998 in which 8375 households participated and the community forest covered 1437 hectares of land. The noticeable increase took place in the period of 2007-2010 with 55 registered community forest users group with the involvement of 5591 households covering 2817 hectares of land.

Forest management practices in Nawalparasi district

Although, Nawalparasi district often represents a valuable and productive timber resource area, yet the complex issues such as cross border smuggling, high population pressure, relatively easy access, and conflicts between indigenous and recently settled population have made it complex to support extensive handing over of community forest.

The development of community forest in Nawalparasi district took place only after the development of community forestry program in the Terai region. The large parts of forest areas were destructed before and after the democracy movement of 1990 in the country. After the endorsement of Forest Act 1993, the community forest handing over program seem to have started and continue till today. Forest management practices of Nawalparasi district can be categorized into two stages on the basis of its development; i.e. controlled period of Timber Corporation of Nepal (TCN) and community forest development.

In the past, the TCN used to collect forest products and supply to market centres. The continued exploitation of forest product for commercial use resulted deforestation and degradation of forest resources in the district. TCN was made responsible to manage the forest. TCN also started afforestation programs upon request and pressure of Department of Forest, for the compensation of destructed forest. The forest conservation, protection and utilization have been done from the Department of Forest (DoF) and through its entities. Some works such as fencing (iron wire) and afforestation program in the area were done by the TCN. Local people, labours of TCN and others were mobilised to participate in afforestation program. Some participants of the programme also benefitted economically from this program. The people who participated in the afforestation programs felt the continuity of the program. As a result, with the help of local people and leaders, the afforestation program was conducted in the encroached area of the district and some programmes for the conservation and protection of forest were also launched. It can be said that the afforestation program is considered exemplary in the participation of local people's participation in this district.

Forest management problems in Nawalparasi

Most community forests have faced problems, such as lack of forest management skill, conflicts between and among users, insufficient community forest area, encroachment of forest land, corruption, illegal timber trading, leadership crisis or elite class leadership and restrictive government policies. The focus group reported that most CFUGs have been affected by various hindering factors to the effective forest management. Especially, forest management problem often are seen in the Terai CFUGs, Dharmadevi, Hariyali, Kushma, Harpur Jain, Daunnedevi CFUGs are the best example of poor management of community forest. The CFUGs members and members of group discussion accepted that they were unable to manage and control the forest properly because of the lack of awareness among local people in the Terai. Arkhala and Gijantar CFUGs faced the boundary conflict between two community forests in the middle hills. Binayi and Pahelibhitta CFUGs in the Inner Terai, and Gorakhnath CFUGs suffered from soil erosion problem since the time of establishment. Chisapani, Kushma, Harpur Jain, and Namuna CFUGs do not have sufficient forest land to fulfill the needs as per people's demands. Illegal timber trading is done by the Committee member themselves in Dharma Devi CFUGs in the Terai and Gorakhnath CFUGs in the Middle hills. Elite class leadership is considered as problematic according to the poor forest users in the study area.

Table 2

Number and percent of CFUGs members reporting management problem

[redacted]

Source: Field Survey, 2011

Table 2 shows that the lack of forest management skill as one of the most significant obstacle for the effective management of community forests in the study area. More than nine percent CFUGs members reported in the Middle hills and Terai, while only seven percent in the Inner Terai this as a problem. It indicates that forests management skill training is needed in the study area. The next significant obstacle is restrictive government policy- more than twenty three percent CFUGs members are not satisfied with government policies in the Terai, followed by more than nineteen percent and nine percent in the Middle hills, and Inner Terai respectively. Similarly, elite class leadership is recognized as a hinderance, more than thirty one percent CFUGs members noted as a problem in the Inner Terai, followed by more than sixteen and fourteen percent in the Middle hills and Terai respectively. Smuggling of woods is taken as another problem in the study area. More than twenty six percent CF users reported that smuggling is the major problem in the Terai, followed by more than twenty one and nineteen percent in the Middle hill and Inner Terai respectively. There is some conflict among CFUGs regarding the boundary in the study area as well. More than nineteen percent CFUGs member reported the conflict between and among the CFUGs in the Terai, followed by more than fourteen and seven percent in the Middle hills and Inner Terai.

The focus group discussion found that the Government was supportive to the activities CFUGs of southern belt in the development of forests whether a community forest or collaborative one. In contrast to this, the CFUGs of northern belt have reported that the government's role was not as helpful as it was in the case of the southern belt in the development of community. It was interesting to note that the lower class users, dalit and some user group members were against the idea of collaborative forest . It has helped to emerge the conflict deeply among forest users now. Similarly, CFUGs reported that the land encroachment, soil erosion and insufficient of community forest area was one of the major causes to increase the conflict between and among users. Political instability has also hindered in the development of community forest management. More than twenty six percent CFUGs member reported that political instability was also the problem of effective management of community forest in Inner Terai, followed by more than nineteen and seven percent in Middle hills and Terai respectively.

Boundary and land disputes

There were two forms of boundary conflicts; those within the CFUGs and those between FUGs and the outsider, especially in the Middle hills. Boundary conflicts within the FUG generally concerned to forest encroachment before the formation of the FUGs. Especially, Arkhala CFUGs and Gijantar CFUGs have been found suffering from the boundary and land dispute conflicts in the Middle hills. Similarly, Chitrepani, Devchuli and Tikhechuli community forest user groups have faced boundary and control over forest resources between and among each other FUGs for many years in the Middle hills.

Table 3

Number and types of boundary and land disputes

[redacted]

Source: Focus Group Discussion, 2011

The table 3 shows the conflict situation in CFUGs by different ecological regions. Boundary and land disputes are the major conflict of the study area. More than 7 percent CFUGs have suffered from conflict within CFUGs in the Middle Hill and Inner Terai whereas it is only 9 percent in the Terai. Similarly, more than 9 percent CFUGs have suffered from conflict between the CFUGs in Middle hills and Inner Terai where as it is only 4.8 percent in the Terai. Likewise, 9.52, 11.9 and 9.52 percent CFUGs have suffered from conflicts among the CFUGs in the Middle hill, Inner Terai and Terai respectively. More than 30 percent CFUGs have not faced any types of conflicts in the study area. The field survey reveals varieties of community forestry related conflicts in the three ecological regions.

Conclusion

Community forest management system can play an important role in improving forest condition by adopting better forest management measures. The development of community forest in Nepal has been facing ups and down situation before and after the Rana period. Community participation was involving local bodies in earlier stage of Panchayat system. After the restoration of democracy, community forest was empowered all over the country. Forest policies management guidelines for the community forest were designed to increase forest cover and timber production and enhance environmental conservation. There are still many constraints in the forest policies and these are likely to affect the forest based income and employment of rural people. The government of Nepal has made several attempts to manage the community forest properly through the amendment of policies and management prescription.

It was found that the development of community forestry in Nawalparasi district was only initiated after the development concept of community forestry programs in the Terai region. After the implementation of forest Act 1993 and Forest Regulation 1995, community based forest related activities have increased rapidly in this district, which has resulted the formation of more than one hundred community forests users groups in the development and management of community forest within the district. It was found that the majority of key posts were held by elite classes in most CFUGs of the study area. Most community forest user groups have faced problems such as conflicts between and among the forest users, lack of forest management skill, insufficient community forest area, encroachment of forest land, illegal timber trading and leadership crisis. In context of changing situation of Nepal, local body should play a responsible and powerful role to manage forest resources in the days ahead.

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Remittances and Their Uses: A Study of Nawalparasi District of Nepal

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Abstract

Remittances occupy a significant chunk of Nepalese economy. This paper endeavors to analyze remittances in Nepalese context, especially using the survey of 300 households from Ramnagar Village Development Committee of Nawalparasi district. The study considers the trend, means of sending remittances along with their use in aggregate form and country region-wise. The empirical result reveals that remittances are mainly used for domestic purposes.

KEY WORDS: *Remittances, Emigrant, Workers, Households*

Background

Remittance defined by International Monetary Fund (IMF, 2009) as cash or kind received in the name of compensation transferred by migrants to resident households in the country of origin. The concept covers the flow of remittance from international migrants who work in different countries beyond their country of origin. It is the portion of international migrant workers' earning sent back from the country of employment to the country of origin (Puri & Ritzema, 1999). Though, IMF (2009) classifies remittance into three types of remittance, compensation of employees, and migrants' transfer of capital, this study which is based on IMF (2010) follows the concept of labors' remittance as transfers from migrant workers who are considered labor of the host country to recipients in the workers' country of origin.

Remittance has become a crucial element in socio-economic life of the Nepalese society. According to living standard survey (2010/11), about 56 percent of all the households receiving remittances in Nepal and the average income transferred in the form of remittances is Rs 80,436 (in nominal terms) per recipient household. Per capita nominal remittance, when the whole population is considered, stands at NRs. 9,245. About two in three households in the Terai receive remittances, while the proportion for both the hills and the mountains is roughly one in two households. The annual remittance contribution to GDP has been increasing since 2011. It represents a 25.7 per cent share in 2012/013 and a 29.1 per cent share during the first eight months of 2013/014 (Ministry of Finance, 2014).

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Due to the decade long political insurgency and instability prevailing in the county, many Nepalese regard foreign employment as their only feasible option. Further, scarcity of economic opportunities at home and rising employment prospects aboard have also attracted Nepalese to seek employment abroad (Seddon, 2005). As a result, there has been a dramatic growth in international and internal migration, especially from rural areas to urban centers and foreign countries such as Gulf, Asia, Europe, USA, and other countries including India (Gautam, 2008). Moreover, it has brought forward the issue of labor permits for foreign employment. A total of 2,226,152 labor permits were issued over the six-year period, representing a staggering 137 per cent increase between 2008/09 and 20013/14, which represents about 8 percent of Nepal's total population. Of the more than 2.2 million labor permits issued over the past six years, 1,729,252 of them were arranged through a recruitment agency. The receivers represented all 75 districts of Nepal, with Dhanusa, Mahottari, Jhapa, Morang, Siraha, Nawalparasi, Saptari, Sunsari, Sarlahi, and Rupandehi being the top-ten districts (Labor Migration Report, 2013/14).

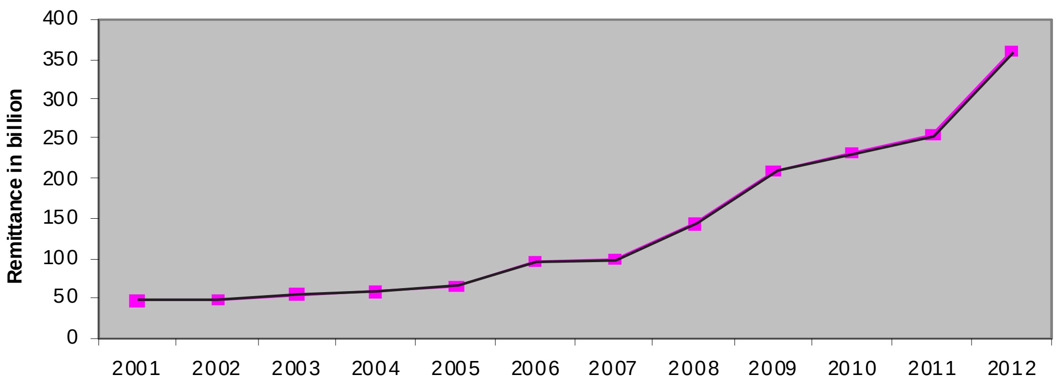
In the past decade (2001-2009), Nepal experienced a mass inflow of remittance, but the Nepalese export declined whereas the import increased (Ministry of Finance, 2010). What this indicates is that remittances have not been utilized in productive sectors to achieve international competitiveness (Thangunna and Acharya, 2013). Instead, the money coming in from work being done outside the country has led to an explosion in consumer demand and is being spent on products that were manufactured outside the country a trend that does not really contribute to the country's economy. As a result, the so-called phenomenon of "Dutch Diseases" might be in play as the influx of foreign currency in the form of remittance leads to the appreciation of the local currency. In recent debates, policy makers and researchers have argued that the long term impact of migration remittances on economic development will depend on the end use of remittances in the country of origin (Osili, 2007). So, this paper endeavors to analyze the remittances in the Nepalese context, using the household survey of 300 households from Ramnagar Village Development Committee of Nawalparasi District.

Remittance and National Economy

Flow of international migration and remittances stimulate economic growth of the country, improve well-being of the citizen, and reduce poverty directly and indirectly (de Haas, 2007). Inflows of international remittances have direct, immediate and far reaching benefit to the migrants and their countries of origin. They are greater sources of income to the least developed country like Nepal than official development assistance, foreign direct investment and other private flows. Remittance can generate a positive effect on the economy through various channels such as savings, investment, growth, consumption and income distribution. At the national level, remittances contribute significantly to GDP. Remittances can also contribute to stability by lowering the probability of current account reversals. As they are a cheap and stable source of foreign currencies, remittances are likely to stem investor panic when international reserves are taking a downward trend or external debt is rising. It also creates multiplier effects in the domestic economy, producing employment opportunities and spurring new economic and social infrastructure and services. However, the contradictory ideas that remittances are initially spent on consumption, housing and land, and are not used for direct productive investment and often taken as a loss of resources for promoting long-term growth and development are also true. Some studies have illustrated that remittances can have a deleterious impact on national economic growth in the medium and long term. Remittances can fuel inflation, disadvantage the tradable sector by appreciating the real exchange rate, and reduce labor market participation rates as receiving households opt to live off of migrants' transfers rather than by working. Moreover, remittances' contribution to growth and poverty might reduce the incentives for implementing sound macroeconomic policy or to institute any needed structural reforms. Remittance also encourages dependency and accelerates the pace of spending on non-productive assets.

Nepalese economy is often characterized as remittance economy which is ranked as top five remittance receiving countries. The share of the remittance to GDP is 22.9% (World Bank, 2011) and has been recorded as RS. 359.5 billion For the fiscal year 2011/12 with annual growth rate of 41.8% during 2010/11. The estimated volume of inflow of remittance is different by sources because of the channels used for remittances formal or informal. Using the NLSS data Garner and Seddon claim that the official banking system only record about 55 percent of all remittances sent to Nepal (Garner & Seddon, 2004), which indicates that other informal channels are used by the migrant laborers. Though a large magnitude of remittance flows from informal channels like hundi, the inflow of remittance is increasing by formal channels day by day. The time series data of workers remittance in Nepal during 2000 to 2012 (see the figure 1) have increased by manifold. Generally, the volume of remittances from overseas employment depends on the volume of overseas employee and, till 2012; Nepalese government has issued 2,465,000 labor permits.

Fig 1: Workers Remittance, Nepal, 2000-2012



A household survey conducted by Nepal Rastra Bank (2008) reveals that remittances were used largely to buy land and a house (49 per cent of respondents), followed by repayment of the debt (25 per cent), savings in a bank (11 per cent), education, health and others (9 per cent), social work (3 per cent) and other investment (2 per cent). The survey further discloses that medium of transfer of remittances that 43.8 percent of remittances were sent through money transfer, followed by hundi (28.9 per cent), bank (21.7 per cent) and other (5.6 per cent). The survey's findings also indicate that the inflow of remittances through official channels is smaller than through informal channels. Similarly, another study in Nepalese context by Thangunna and Acharya (2013) shows that remittances have more causality on the consumption pattern as well as the import pattern and less on investment. Likewise, in South Asian context, remittance does lead to economic growth, for example, in Bangladesh. In India, there seems to be no casual relationship between growth in remittances and economic growth but in Sri Lanka a two-way directional causality is found, namely economic growth influence growth in remittances and vice-versa (Siddique, Selvanathan and Selvanathan, 2010).

Migrant remittance is now recognized as an important source of development. There are increasing evidences that international remittances have considerable impact on development (Tevera and Chikanda, 2009). Moreover, the contribution of remittances to the GDP of many developing countries is significant and has shown a steady increase over the past decade. Further, many studies have empathized that migrants' remittances can function as investment capital in the country of origin (Woodruff and Zentino, 2002; Dustmann and Kirchamp, 2002; Mesnard, 2004; Glinskaya, et al.; 2005). Using two rounds of nationally representative household survey data in this study, the authors measure the impact of local and international migration for work on poverty in Nepal. They apply instrumental variable approach to deal with non-random selection of migrants and stimulate various scenarios for the different levels of work-related migration of migrants and simulate various scenarios for the different levels of work-related migration. They also compare observed and counterfactual household expenditure distribution. The results indicate that one-fifth of the poverty reduction in Nepal occurring between 1995 and 2005 can be attributed to the increased levels of work-related migration and remittances sent home. The authors also show that while the increase in work migration abroad was the leading cause of this poverty reduction, internal migration also played an important role. The findings show that strategies for economic growth and poverty reduction in Nepal should consider aspects of the dynamics of domestic and international migration.

The share of remittance on GDP, which was around 10.7 % in 2001, has almost doubled within ten years. It reached 21.2 % in 2011, a figure which ranks among top five countries receiving remittance as share to GDP (World Bank, 2011). A study of Nepal Rastra Bank of Nepal reports that only 44 % of the total remittance is transferred though formal money transfer agents. Even though informal money transfer is illegal, it accounts for 29% of total transfer basically from Hundi (NRB, 2008).

When the Central Bank of Nepal issued money transfer license to private sector from 2002, the use of informal channel for money transfer is gradually declining. The impact of remittances has been widely documented (Puri, 1999; Piesse & Caroline; 2003, Garner & Seddon, 2004). While the impact of remittance at the individual and household level has been established, its impact at the national level remains inconclusive. Nepal Leaving Standard Survey 2010/11 (CBS, 2011) has come up with very interesting result which is that the share of remittance in the household income remains at 31 percent. The survey results further reveals that the percentage of household receiving remittances has increased from 33 percent in 2003/04 to 56 percent 2010/11. The average income transfer in the form of remittance in nominal terms is estimated at Rs 80,436 per recipient household. The per capita nominal remittance of the whole population has reached to Rs 9245 in 2011 from merely Rs 625 some 15 years back. According to the survey, the total amount of remittance in the country is estimated at Rs 259 billion. The decline in the absolute poverty figure from 31.5 in 2003/04 to 25 in 2010/11 is also attributed to the remittance income.

Objective and Rationale

The literature on remittances brings to the fore two main motives for migrants' act of sending remittances to their families. The first motive is to maintain a good connection and standing with their household members (Stack, 1991). The second motive is to make productive capital investments, especially as an insurance measure to prepare for migrants' return in the future (Ahlburg and Brown, 1998; Amuedo-Dorantes and Pozo, 2006). It is likely that the spending behavior of remittances-receiving households depends largely on the motives of remitting and the economic standing of the families. Therefore, the primary objective of this study is to answer, focusing on education, health, food and other household expenditures and productive sector such as doing business, the question how remittances receipts are used in Nepal. Further, this paper also analyzes the demographic situation of household and the remitter's trend of remitting money and goods as a means of sending remittances. Finally, the paper includes country and region-wise analysis of remittances.

Methodology

The mobilization of remittances in the Nepalese context, with the spotlight on education, health, food and other household expenditures by the household survey of 300 household from Ramnagar Village Development Committee of Nawalparasi District, covers the scope of the study. Although this survey is too small to draw statistically valid conclusions, the characteristics of remittance-senders to Nepal and their level of remittances are instructive. The 300 households surveyed were selected from personal networks, including neighbors, friends and associates, by utilizing the snowball sampling methodology. As this study revolves around the receipt and mobilization of remittance, its crucial aspect is how the remittances transfer is defined and measured. Each household that is recorded as receiving remittances is assumed exactly the amount of remittances measured by the survey in each year. Since no data are available on remittances, each household that is recorded as being remittance receipt household is assumed to be receiving from one remitter (Simiyu, 2013). Due to the limitation of the data, the focus throughout this study is on remittance recipient households rather than the type of sending remittances. Additionally, all remittances in this study include both cash and kind.

The study is based on the collection of the primary data. Questionnaire method has been adopted to explore the mobilization of remittances in the Nepalese context. Respondents have been requested to respond to a total 57 statements comprising of 20 tick mark questions with multiple choice options designed to know about the overall periphery of respondent, remitter, availability of remittance (cash and non-cash), 29 open-ended questions developed to identify the mobilization of remittance in the business sector, 10 personal questions to know the demographic characters of the respondent, and the rest being multiple choices questions. The content of variables in the questionnaires has been identified through review of literature and consultation with academicians and experts. Valid questionnaires have been developed keeping in mind the objectives of the study. Moreover, the required secondary data have been collected from the publication and web pages of Central Bureau of Statistics, Ministry of Finance, Ministry of Labor and Employment and Nepal Rastra Bank, etc. Mean, standard deviation, frequencies of each general (common) variables have been used as statistical tools. For statistical analysis, SPSS version 19 and Microsoft Excel have been used. The population for the study comprises of a total number of the households of Ramnagar Village Development Committee (VDC) of Nawalparasi District. Questionnaires, distributed to 300 households, have attracted 260 usable responses (105 male and 155 female), which is an overall response rate of 86.87 percent summarized in the following table.

Table 1: Response rate of questionnaire survey

This table contains information on the response rate of the respondents.

[redacted] and analysis processes. For the logical analysis of the data, this section uses various statistical tools as mentioned in the earlier section.

Descriptive statistics

The descriptive statistics include demographic information of the respondent such as gender, age, caste, ethnicity, family composition, and the main occupation of family, etc. Demographic characteristics of the respondents are presented in the following table.

Table 2:
Profile of Individual Respondent Based on Personal Characteristics

This table provides information on the number and percentage of individual respondent across different personal characteristics such as gender, age group, caste, ethnicity, and the main occupation of the family of the respondent.

[redacted]

Table 2 shows the disaggregated nature of the respondents based on gender, age group, caste, ethnicity, and the main occupation of the family. The table reflects the composition of the personal characteristics of individual respondents. Of the total respondents from individual category, 40.38 percent are male while 59.62 percent are female. Similarly, the age group of the respondent has been classified into four categories. Total 5 percent of households are below the age of 20 years, 26 percent are under the age group of 20-40, the age group of 41-59 contain 65 percent of the respondent and 4 % have age group of 60 and above. The majority of the respondents fall under the age group of 41-59, which indicates that the parents heading towards old age, is in charge of the family and their young ones are in foreign employment. Furthermore, respondents have been classified on the basis of their caste and ethnicity which consist of three groups namely Brahmin, Ethnic group and Dalit and they have 52%, 42% and 6% participation in foreign employment respectively. The result, in addition, suggests that traditionally the so-called lower caste Dalit are still out of main stream of economic activities. Finally, respondents have been classified on the basis of the main occupation of the family. Under this category, the respondents have been segmented in four groups: traditional agriculture, government job, Private Job, own business and others. Most of the respondents are from the traditional agriculture (75%) while 13.50 %, 6.50%, 3% and 2% are from private job, government job, own business and others respectively. This classification indicates that the most unskilled manpower is in foreign employment as they are from traditional agriculture.

Status of Remitters

The status of remitters not only affects the amount they send to their home county but it also has significant impact on their safety. So, from this perspective, it would be reasonable to have a glance on the status of the remitters. The following table summarizes some of the personal aspects of the remitters.

Table 3:
Status of Remitters

[redacted]

[redacted]

The above table divulges the information about the remitter relating to aspects such as gender, formal educational level, primary job in foreign country, and sources of the job. As per the response of the respondents, 82 percent male and 18 percent female are engaged in foreign employment. Empirical evidences reveal a wide variation in the male and female workers. For example, so far as the formal educational levels of the employees are concerned, the majority (40%) of the remitters have higher secondary level of education while a few of them (4%) hold Master's degrees or above. The remaining ones have educational level of primary, secondary and bachelor with respective percentage of 30, 20 and 6. Moreover, the survey reveals that most of the respondents (52%) are involved in unskilled job while only a little minority, i.e., 2 percent are involved in the white-collar job. The semi-skilled and skilled workers occupy the second and third positions with a respective percentage of 40 and 6.Similarly, employment agency seems to be the most promising (68%) source of the job in the foreign land for the Nepalese people. The field survey further shows that friends and neighbor, self search, relatives and others are respectively second, third, fourth and fifth sources of job with a corresponding percentage of 12,10, 7 and 3.

The trend of receiving remittances

In the present scenario remittance is not only a major part of Nepalese households' income but it also occupies a chunk of national income for Nepal. Statistically, it covers twenty nine percent of national income. So, this section analyzes trend of receiving remittances.

Table 4
Trend of receiving remittances

[redacted]

[redacted]

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Table 4:
Trend of receiving remittances

[redacted]

Table 4 displays information on sending frequency and volume of remittances in the last 12 months period. The survey result reveals that most of the remitters (39.23) send money once a year whereas minority (2.31%) sends five times and more. The second, third and fourth largest group like to send money two, three and four times with respective percentage of 33, 22.31 and 3.46. The table further represents the amount received in the last twelve months. Most of the respondents (39.23%) receive remittances between Rs. 50,000 to Rs. 100,000. Similarly, regarding the goods received during the last twelve months the most preferred range of goods is between Rs. 10,000 to 20,000.

The means of receiving money

There are various channels of receiving remittances, particularly the formal one such as the electric wire and the informal one such as cash or commodity carried across borders. This section summarizes the means of sending money by the immigrant workers.

Table 5
The means of receiving remittances

[redacted]

Table 5 describes the means of sending money by the Nepalese migrant workers. Empirical evidences indicate that remittances-service-providing institutions are the most popular among the Nepalese with the highest variation in its use. The second most important consideration is for the use of own bank account with the second highest variation in the frequency of use. Cash with friends and family is in the third position. In the same way, someone's bank account and self are considered as the fourth and fifth popular means of sending remittances. Further table also depicts the other means of sending remittances.

Remittances investment

Efficient mobilization of available resources is the key to success of any organization and country, even though Nepal is receiving remittances from the different corners of the world but real economic condition is not satisfactory.

Table 6:
Use of remittances

[redacted]

Table 6 reflects the uses of remittances by Nepalese households. The survey result shows that household expenses get the priority. Similarly, the second most preferred area of expenditure is paying off loan. Other areas, which include entertainment activities like partying and touring occupies the third position in respect of the use of remittances. Further, land or house purchase gets the position followed by donation and social, which are in the fifth position. Finally, doing business stands at the last ladder of the use of the remittances. Empirical results suggest that remittances occupy a significant position in the Nepalese GDP but fail to get mobilized in the productive sector like starting business.

Region-/Country-wise Analysis

This section includes the analysis of respondents' response on the basis of country or region of migration. The migration area has been divided into four categories namely Gulf Countries, other Asian Countries, European Countries, and others. The category "other Asian countries" represents countries of Asia other than Gulf countries like South Korea, Macau, Taiwan, Hong Kong, Thailand, and the others. The following table summarizes country- region-wise migration of the Nepalese workers.

Table 7:
Region-/Country-wise migration

[redacted]

Table 7 contains information on regions/ countries of migration. Empirical evidences reveals that Gulf countries are the most popular destinations of migration for Nepalese workers at the second rung of popularity is Asian countries. The third position is occupied by "others group", which includes the countries like Brazil, Mexico, USA and the result further indicates that European countries are less favored destinations.

Table 8:
Region-/Country -trend of receiving remittances in the last 12 months

[redacted]

Table 8 gives us an idea about the information on the frequency of sending remittances from various destinations of migration-hotspots, in the order of preference like Gulf countries, Asian countries, USA, Europe, and others regions.

Table 9:
Region/Country-wise amount received in the last 12 months

[redacted]

Table nine represents the view on receiving remittances region-/country-wise in last twelve months. The common range of money sent home by a majority of them migrant workers is in between Rs. 50,000 to Rs. 100,000.

Table 10
Region/Country-wise goods received in the last 12 months

[redacted]

Table 10 displays information on goods received during the last twelve months by the immigrant workers. Evidences suggest that workers from Asian countries send goods priced below Rs. 10,000 to 20,000 in a year whereas workers from other countries send goods between the range of 20,001 to 30,000.

Table 11
Region/Country-wise means of receiving remittances

[redacted]

Table 11 represents the respondents view on means of sending remittances. The analysis of the responses reveals that most of the immigrant workers from all the countries/regions send money through a formal channel like remittance-service-providing institutions. An informal channel such as Hundi is used by the workers of Gulf, Asian and other countries.

Table 12
Region/Country wise use of remittances

[redacted]

Table 12 shows the view of respondents on the use of remittances by the households. The survey results indicate that most of the respondents from all most all the countries/regions except from European countries use remittances for household expenses. The study further shows that there is less preference for the mobilization of remittances in the productive sector such as doing business.

Moreover, the analysis of responses on open-ended section of the questionnaire reveals that a few households have started small scale business in their own localities and nearby cities. Although, most of them have a little bit of experiences of the venture but the most of them do not have a business plan. Most of the respondents feel the difficulty arising from the lack of a business-oriented training and capacity enhancement session to properly launch and boost up their venture. Further, their opinion is that government policy on collateral free small loans at minimum cost of capital can give a fillip to the promotion and development of other small scale enterprises in their community.

Conclusion

The empirical study attempted to analyze remittances in Nepalese context, especially in the case of 300 households of Ramnagar in VDC of Nawalparasi District, reveals through the descriptive statistics, that nearly sixty percent households are female with average age of 20-40. Although Brahmin/Chhetri and other ethnic group have significant participation in income generating foreign employment but still Dalits (the so-called lower caste) have the least participation, which indicate that they are very from being in the mainstream. The traditional agriculture remains the main occupation of the households. The demographic features of the remitters show that there is less participation of female in foreign job. This may be due to the traditional male dominated societal beliefs. Most of the remitters having a primary level of education are employed in unskilled job. For them, employment agencies seem to be the most preferred source offer getting foreign employment.

The survey further shows that most of Nepalese remitters send money once a year with average an amount of Rs. 50,000 to 100,000 and goods in the range of Rs. 10,000 to 20,000. Empirical evidences indicate that formal channel (such as remittances-service-institutions) is popular among Nepalese immigrants for sending money to the country of origin, which is at odds with the earlier findings of Nepal Rastra Bank (2010) regarding the use of channel of sending money. Empirical evidences of country-/region-wise indicate that Nepalese workers are concentrated mostly in Gulf countries followed by Asian countries. Similarly regarding the frequency of sending money, workers from Gulf countries, Asian countries, USA and other regions prefer to send money once in a year. The common range of money sent home by a majority of them migrant workers is in between Rs. 50,000 to Rs. 100,000, but there is no established range for sending goods. The workers from Asian countries send goods priced below Rs. 10,000 in a year. Similarly, migrant workers in Gulf and European countries send remittances between the ranges of Rs. 10,000 to 20,000 whereas immigrants in the USA generally send goods in three different, particularly Rs. 10,000 to 20,000, 20,001 to 30,000 and 50,000 and above. Nepali migrant workers in other countries send goods between the ranges of 20,001 to 30,000. Empirical result further indicates that the majority of the emigrant workers from all regions/countries use the channel to send money. Finally, most of the households manage their household activities with the remittance money.

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FACTORS AFFECTING THE JOB SATISFACTION OF EMPLOYEES IN SELECTED SACCOS IN NAWALPARASI

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Abstract

Satisfaction towards job has been explored elsewhere. These studies aimed to find out the employees' job satisfaction level and associated factors at selected SACCOS of Nawalparasi. . Duty time, promotion strategy, and improvement of working environment are recommended to increase employees' job satisfaction. Employees' job satisfaction is one of the important factors should be considered. Satisfaction should be assessed in a periodic basis in these SACCOS. This study analyze the relationship between employees' job satisfactions and organizational variables and the factors associated to job satisfaction. Flexibility in duty time, promotion strategy in a periodic basis and improvement in working environment should be the factors or variables to enhance employees' job satisfaction. It was also observed that the performance based promotion and secure reward and benefit not given by organization also important factor of job dissatisfaction.

KEY WORDS: *SACCOS, job satisfaction, employee' performance*

1.Introduction

Job satisfaction has been defined in many different ways. Some believe it is simply how content an individual with his or her job. In other words, whether or not they like the job or individual aspects or factors of jobs, such as a nature of work or supervision. Others believe it is not simplistic as this definition suggests and instead that multi dimensional psychological responses to one's job are involved. With the same regards, one of the widely used definitions, job satisfaction as a pleasurable or positive emotional state resulting from the appraisal of one's job or job's experience(Rafaeli & Sutton, 1987).

Job satisfaction is the main problem of the employees everywhere as they have been not well paid as per their work load and service. So there are so many definitions regarding job satisfaction. Job satisfaction includes multidimensional psychological responses to an individual's job, and that these personal responses have cognitive (evaluative) affective (or emotional), and behavioral components (Hulin & Judge 2003). Job satisfaction is an individual's reaction to the job experience. There are various components that are to be considered to be the vital to the job satisfaction. These variables are important because they all influence the way a feels about his or her job. Every individual is self- guided, motivated, committed and well dedicated to his or her job person.

Saving and credit Cooperatives(SACCOS) are financial institutions which can play significant role to develop Economic situation of the developing countries like Nepal. A Cooperative is an association of persons usually of limited means who have voluntarily joined together to achieve a common economic end through the information of a democratically controlled business organization, making equitable contributions to the capital required and accepting a fair share of the risks and benefits of the undertaking. Cooperatives, as economic enterprises and as self-help organizations, play a meaningful role in uplifting the socio-economic conditions of their members and their local communities. Over the years, cooperative enterprises have successfully operated locally-owned people-centered businesses while also serving as catalysts for social organization and unity. With their concern for their members and communities, they represent a model of economic enterprise that places high regard for democratic and human values and respect for the environment. As the world today faces unstable financial systems, increased insecurity of food supply, growing inequality worldwide, rapid climate change and increased environmental degradation, it is increasingly compelling to consider the model of economic enterprise that cooperatives offer. The cooperative sector, especially in developing countries, also presents itself as an important element that can contribute to the realization of the Millennium Development Goals

In Nawalparasi district ,there are altogether 488 cooperatives providing direct employment to 1574 person including 850 females and 724 male among them 240 are saving and credit cooperatives (saccos).employment on saccos is important basically in rural area like Nawal parasi.

Benefits and rewards system of various SACCOS in Nawalparasi has increased their job satisfaction. As deliberated above, it is seen that rewards relates to human behavior in regards to performance and productivity of the SACCOS. Job satisfaction is a result of employees' perception of how well their job provides those things that are viewed as important. Job satisfaction is often determined by how well outcomes meet or exceed expectation. For example, if SACCOS participants feel that they are working much harder than others, they will probably have a negative attitude towards their boardof directors. They will be dissatisfied which will lead to poor productivity. Similarly, explains as the dependence between job satisfaction and pay for performance according to the theory of expectations. In general, this approach assumes that people have their own needs and own view of the works. Base on their view, people decide how to behave, and work so that result of work meets their needs.

The concept to working environment is an actual comprehensive on including the physical, psychological and social aspects the mark of the working condition. Work environment performs to have both positive and negative effects on the psychological and welfare of the entire staffs. The working environment can be described as the environment in which people are working. Such as, it is very wide category incorporates the physical scenery and the fundamentals of the job itself. However, the aspects of the work environment are correspondingly significant or indeed appropriate when considered job satisfaction and also affects the welfare of the staffs. The elements of work environment can be divided into three broad components: Physical Environment: ventilation and temperature, noise, infrastructure and interior and amenities. Mental Environment: fatigue, boredom, monotony, attitude and behavior of supervisor and colleagues. Social Environment: Social environment denotes to the cluster to which a managers to be appropriate. Thus, to use the employeess at best level is to maintain cordial and cozy environment inside as well as outside the hospitals. The active and prodyiujm j.i;. juctivity performance can only be realized and shown when there is easy and friendly working environment.

Promotion results in a employees taking on responsibility for managing or overseeing the work of other employees. Decision-making authority tends to rise with a promotion as well. Unlike in a lateral move, the promotion can be result in more status within the SACCOS. But along with the authority and status conveyed with the new position title, comes additional responsibility, accountability, and expended expectations for contribution .

Conceptual framework:

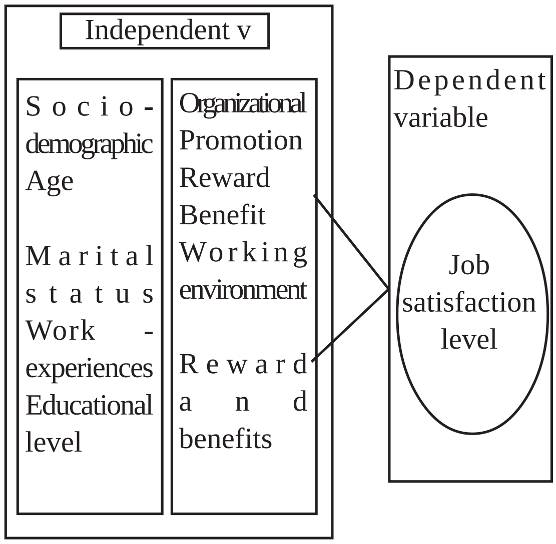

Figure - 1.1
Figure Name- Conceptual framework

Source: Modified Paul E. Spector's Job Satisfaction Survey Tool and McCloskey/ Mueller Satisfaction Scale.

The study was conducted to describe the job satisfaction of employees at three levels and the associations of various socio-demographic and organizational factors influencing them.

2. Objectives of the study

Working environment contributed to job dissatisfaction. Performance based promotion and secure reward and benefit not given by organization also important factor of job dissatisfaction. So, Dissatisfaction creates the poor services and entire organizational reputation. The findings of this study might be useful to explore the existing situation of job dissatisfaction among employees, which may help for the future studies as baseline information, and also sensitize the SACCOS management regarding the consequences.

Analysis of all socio demographic and organizational factors directly or indirectly related with employees job satisfaction. Job satisfaction is to get physical, psychological and social satisfaction from job. If any employee dissatisfied from their job they were lose their performance and create the dissatisfaction, dissatisfaction creates weak performance and reputation so, analysis from their related socio demographic and organizational factors thesis get that their satisfaction according to age, marital status, working experiences, educational qualification, address, position, involved department, duty time as well as promotion status, working environment, reward and benefits.

Hence, the objectives of the study is to analyze the job satisfaction levels and associated factors of employees in selected SACCOS of Nawalparasi. More specially it analyze the relationship between employees' job satisfactions and organizational variables and the factors associated to job satisfaction.

3.Research Design and Methodology

Research design used in the study was descriptive survey . Different SACCOS in Nawalparasi were selected as study area. Convenience sampling technique was obtained. This study presents the opinions collected from the employees working in 15 SACCOS .A total of 85 questionnaires were distributed for all SACCOS however, only 75 returned the filled-up questionnaire (with the response rate of 88.23 %).Finally 63 filled in questionnaire were selected for this study and 12 questionnaires were rejected for various reasons like errors, incompleteness and inadequate information. The questionnaire comprised of socio-demographic information, organizational information and job satisfaction related questions. Socio-demographic information includes 8 questions. i.e., age, sex, marital status, address, educational level, position status, works experiences, working department, duty time. Organizational information included 6 questions. i.e., promotion information, information related to working environment and system of reward and benefits information. No harm from this study and the confidentiality of the information was assured. Written consent was taken from all of the participants. Verbal permission was taken from all SACCOS. Data analysis was done based on the response from the respondents of the SACCOS taken as sample.

4. Analysis and Finding

4.1. Level of job satisfaction according to socio-demographic variable

[redacted]

Data shows that job satisfaction level according to socio-demographic variable. That is age, marital status, education level, position, working experiences, duty time, involved department, permanent residence.

Table - 4.1

Name of Table - Level of job satisfaction according to age

[redacted]

Table 4.1 shows that the total number of employees are 42(15, 15 and 12) i.e.35.7%;35.7%and28.6% respectively least, moderate and highly satisfaction level) in 35 years and below range and 21(8, 10 and 3)i.e.38%;47.6%and14.3% respectively least, moderate and highly satisfaction level) employees are in above 35 year range out of 63.

Table - 4.2

Name of Table - Level of job satisfaction according to marital status

[redacted]

Table 4.2 represent the marital status of managers, categorize into two ; unmarried were 38 (11, 15 and 12) i.e.29%;39.5%and31.6% were least, moderate and highly satisfied respectively) and another married were 25 (12,10 and 3) i.e.48%;40%and12% were least, moderate and highly satisfied respectively).

Table - 4.3

Name of Table - Level of job satisfaction according to working experiences

[redacted]

Table 4.3 represent the working experiences of employees, categorize into two i.e. 5 years and below working experiences holder were 47 (18, 17 and 12) i.e.38.3%;36.2%and25.5% were least, moderate and highly satisfied respectively) and another above 5 years working experiences holder were 16 (8, 5 and 3) i.e.50 %;31.3 %and18.7 % were least, moderate and highly satisfied respectively).

Table - 4.4

Name of Table - Level of job satisfaction according to level of education

[redacted]

Table 4.4 represent the education level of employees, categorize into two i.e. and bachelor and below qualified were 39 (15, 14 and 10) i.e.38.5 %; 35.9%and25.6 % were least, moderate and highly satisfied respectively) and another bachelor above qualified were 22 (6, 11 and 5) i.e. 27.3%;50 %and 22.7 % were least, moderate and highly satisfied respectively).

4.1.2 Level of job satisfaction according to organizational variable

Data shows that job satisfaction level according to organizational variable. That is promotion , reward, benefits and working environment.

Table - 4.5

Name of Table - Level of job satisfaction according to promotion

[redacted]

Table 4.5 represent the promotion status within a year of employees, categorize into two i.e. not promoted in a last one year were 49 (16, 20 and 13) i.e. 32.6%;40.8 %and26.6 % were least, moderate and highly satisfied respectively) and another is promoted in a last one year were 14(7, 5 and 2) i.e.50 %; 35.7%and 14.3% were least, moderate and highly satisfied respectively)

Table - 4.6

Name of Table - Level of job satisfaction according to reward

[redacted]

Table 4.6 represent the rewarding and punishing policy of SACCOS within a year of employees, categorize into two i.e. weakly rewarded in a last one year were 36 (14, 15 and 7) i.e. 39%; 41.6%and 19.4% were least, moderate and highly satisfied respectively) and another is strongly rewarded in a last one year were 27 (9, 10 and 8) i.e. 33.3%; 37%and 29.7% were least, moderate and highly satisfied respectively).

Table - 4.7

Name of Table - Level of job satisfaction according to benefits

Job satisfaction level Less benefit More benefit

[redacted]

Table 4.7 represent the benefits providing policy of employees, categorize into two i.e. less benefitted were 40 (16, 14 and 10) i.e. 40%; 35%and 25% were least, moderate and highly satisfied respectively) and another is more benefited were 23 (7, 11 and 5) i.e. 30.4%;47.8 %and 21.8% were least, moderate and highly satisfied respectively).

Table - 4.8

Name of Table - Level of job satisfaction according to working environment

[redacted]

Table 4.8 represent the working environment of SACCOS for employees, categorize into two i.e. poor working environment were 23 (10, 8 and 5) i.e. 43.5%; 34.8%and 21.7% were least, moderate and highly satisfied respectively) and another is better working environment were 40 (13, 17 and 10) i.e.32.5 %; 42.5%and25 % were least, moderate and highly satisfied respectively).

Table - 4.7

Name of Table - Level of job satisfaction according to duty time

[redacted]

Table 4.7 represent the Professional duty time of employees, categorize into two i.e. fixed duty time were 34 (12, 12 and 10) i.e. 35.3%; 35.3%and 29.4% were least, moderate and highly satisfied respectively) and another not fixed duty time employees were 29(11, 13 and 5) i.e. 37.9%; 44.8%and 17.3% were least, moderate and highly satisfied respectively).

5. Conclusion

More than one-third (36.5%) employees were poorly satisfied to their job and this might have decreased the organization's performance. Duty time , promotion strategy, and improvement of working environment are important factors of employees' job satisfaction. Benefits and place of residences should be re-evaluated before reaching conclusion.

Employees' job satisfaction is one of the important factors should be considered. Satisfaction should be assessed in a periodic basis in these SACCOS. Flexibility in duty time, promotion strategy in a periodic basis and improvement in working environment should be incorporated to enhance employees' job satisfaction.

When employing employees, it is recommended to consider their place of residence, however, may need to be further dig out. Benefits including pay should be further evaluated to enhance employees' job satisfaction. Performance based promotion and secure reward and benefit not given by organization also important factor of job dissatisfaction.

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CONSUMERS' BEHAVIOR TOWARDS GENERAL INSURANCE PRODUCTS: with special reference to Kathmandu Valley.

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Abstract

This article deals with the origin of property, meaning of property, types of property and role of world intellectual property organization in the protection and promotion of intellectual property.

KEY WORDS: ....

Preliminary

Originally, the concept of property came into existence with the emergence of civil society. It deals with corporal and incorporeal thing, immovable land and moveable chattels, real and personal property and public and private property which have utility with concrete value. Moreover, thing which has exchange value is also called property. Property has concept of ownership. Without ownership property can not exist. Property and ownership are related to each other.

In the interpretation of property Black's Law Dictionary has defined property as the exclusive right of possessing, enjoying and disposing of a thing. Similarly, Hutchinson Encyclopaedia defines property as "the right to control the use of a thing (such as land, a building, a work of art or a computer program)"(777). More importantly, The New Encyclopaedia Britannica has defined property as " a scheme of relationships, recognized or established by government, between individuals with respect to an object" (731).

As a kind of property, Intellectual property is a form of property which is related to the creations of human mind. Intellectual property deals with those inventions which are literary and artistic works and symbols, names and images used in commercial sector. Cambridge International Dictionary of English has defined intellectual property as "an original idea which can be used to earn money" (739). Oxford Advanced Learner's Dictionary of Current English states intellectual property as "an idea, a design, etc. that sb has created and that law prevents other people from copying"(676). The present constitution of Nepal Constitution of Nepal2072 has defined property under Fundamental Rights and Duties in part three article 25 of the constitution including the issue of intellectual property as follows:

Right to Property: (1) Every citizen shall, subject to laws, have the right to acquire, enjoy own, sell, have professional gains and otherwise utilize or dispose of property.

Explanation: For the purpose of this Article, "property" means all type of moveable and immovable property and the word also includes intellectual property (11).

In the context of constitutional history of Nepal, Constitution of Nepal 2072 is the most progressive constitution; it has addressed the issue of intellectual property for the first time. Including moveable and immoveable property intellectual property, creation of human mind, has also been included in property right in the constitution. More importantly, intellectual property has been divided into two categories: Industrial property and copyright. Industrial property consists of patents for inventions, trademarks, industrial designs and geographical indications. Similarly, another category of intellectual property copyright includes literary works such as noels, essays, poems and plays, films, music, artistic works like drawings, paintings, photographs and sculptures and architectural design. Rights related to copyright are those performance of artist in their art performances, producers of phonograms in their recordings and broadcasts in their radio and television programmes.

Intellectual property rights are part of property rights which allow creators or owners to take benefit from their creative work and investment in creation. Such rights have been protected in the Universal Declaration of Human Rights for the right to benefit from the protection of moral and material interests resulting from authorship of scientific, literary or artistic productions.

In the history of intellectual property, the importance of intellectual property was first recognized in the Paris Convention for the Protection of Industrial Property (1883) and the Berne Convention for the Protection of Literary and Artistic Works(1886). Paris Convention applies to industrial property in the widest sense including patents, trademarks, industrial designs, utility models, service marks, trade names, geographical indications and the repression of unfair competition. Similarly, Bern Convention rests on three basic principles: principle of national treatment, principle of automatic protection and principle of independence of protection.

Protection of intellectual property is needed because of the following reasons. First, the progress and well being of humanity test on its capacity to create and invent new works in the areas of technology and culture. Second, the legal protection of new creations encourages the commitment of additional sources for further innovation. Third, the promotion and protection of intellectual property encourages economic growth, creates new jobs and industries and enhances the quality and enjoyment of life.

An efficient and impartial intellectual property system can assist all countries to materialize intellectual property's potential as an impetus for economic development and social and cultural well-being. It is the intellectual property system which maintains balance between the interests of innovators and the public interests providing an environment in which creativity and invention can flourish for the benefit of all stakeholders. Intellectual property rights reward creativity and human effort which accelerate the progress of mankind. Intellectual property can be protected from different rights, marks, design and indication. Patent right is one of the significant determiner in the protection of intellectual property.

Patent

As a part of intellectual property rights, protection and promotion, patent plays vital role. Patent is an exclusive right granted for an invention, a product or process which provides a new way of doing something or that offers a new technical solution of a problem. A patent right provides right to owners with protection for their inventions. Generally, patent is a protection granted for a limited period, i.e. 20 years. Patent rights are necessary as they provide incentives to individuals recognizing their creativity and offering the possibility of material reward for their market based inventions. These incentives inspire innovation which in turn enhances the quality of life.

In the case of intellectual property rights patent protection confirms that invention can not commercially made ,used, distributed or used without the patent owner's consent. Patent rights enforced in courts hold the authority to stop patent infringement. On the other hand, a court ca al announce a patent invalid upon a successful challenge by a? third party. Regarding to the rights of patent owners they may give permission or licence to other parties to use their inventions on mutually agreed terms. Patent owners can also sell their invention rights to other parties; a situation of new patent owner emerges. Once a patent expires, protection rights ends and the invention enters into the public domain.

Generally, in patent rights, an invention must meet the following conditions to be protected by a patent. It must have practical use; it must show an element of newness, new characteristic which is not part of the body of prevailing knowledge in its particular technical domain. The invention must represent an " inventive step" which could not be deduced by a person with average knowledge of the technical field. According to law, subject matter of invention must be accepted as patentable. In different countries, scientific theories, mathematical methods, plant or animal varieties, discoveries of natural aspects, commercial methods or methods of medical diagnosis and treatment are not generally accepted as patentable.

Offices established in national and regional level grant patent to carry out examination work. It has been granted by a group of countries like the European Patent Office(EPO) and the African Intellectual Property Organization (OAPI). With the help of such regional systems, an applicant request protection for an invention in one or more than one country and every country registered in patent system can decide whether to offer patent protection within its borders. It is the WIPO which provides for the filing of a single international patent application in the designated countries. Seeking protection an applicant may file one application and request protection in many signatory states. Along with the patent right trademark plays important role in the protection and promotion of intellectual property.

Trademark

In intellectual property, trademark plays vital role. As a distinctive sign trademark identifies certain goods or services produced or provided by an individual or company. So far as the origin of trademark is concerned, it's origin dates back to ancient times when craftmen reproduced their signatures or marks on their artistic works or products of a functional or practical nature. From years back, these marks have been developed into today's system of trademark registration and protection. This system of trademark helps consumers to identify and purchase a product or service based on its characteristics and quality to meet the needs of consumers.

Trademark protection guarantees that the owners of marks have the exclusive right to use them to identify goods or services. It also authorizes others to use goods or services in return for payment. The period of trademark protection varies but a trademark can be rewarded on the basis of payment of the corresponding fees. It is legally endorsed by courts with the authority to stop trademark violation. In broader sense, trademarks promote initiation and company worldwide rewarding owners with recognition and financial profit. Trademark protection can also check the unfair competitors to use similar distinctive signs to market inferior or different products or services. The system of trademark enables public with skill and enterprise to produce and market goods and services in the fairest possible conditions with the facilitation of international trade.

Trademarks consists of words, letters and numerals.They are related to drawings, symbols or three dimensional signs such as the shape and packing of goods. In some countries, non-traditional marks such as holograms, motion, colour and non- visible signs (sound, smell or taste) can be registered for distinguished features. Besides the identification of commercial source of goods or services, served other trademark categories are also in existence. Collective marks are also owned by an association. Such association can represent accountants, engineers or architects. Certification marks are given for defined standards but are not directed to any membership. Trademark signs can be given to anyone who can certify that their products meet certain established standard. Some examples of internationally recognized certification are "ISO 9000" quality standards and Eco labels for products with minimum environmental impact.

Regarding to the procedure trademark registration an application for registration of a trademark should be filed in the proper national or regional trademark office The application should contain a clear reproduction of the sign filed for registration which should include three-dimentional features. It must also includes a list of the goods or services in which sign would apply. The sign used as a trademark must complete certain requirements in order to be protected as a trademark. The sign must be distinctive so that consumers can differentiate it from trademarks. It is the sign of trademark which identifies other products. It should neither mislead nor deceive consumers. Moreover, it must not violate public order or morality.

In nutshell, the rights of trademark applied for can not be the same rights already granted to another trademark owner. This can be determined through search and examination offices or by the opposition of third parties who claim to have identical trademark rights. Besides trademark, industrial design plays vital role in the field of intellectual property.

Industrial Design

Literally, design is a pattern as an element of a work of art or architecture. Design is also taken as a composition of a work of art. Physically, design is related to the shape or appearance of an object. So far as industrial design is concerned, it refers to the ornamental or aesthetic aspect of an article. A design consists of three dimentional features such as shape and surface of an article or two dimentional features such as patterns, lines or colour. Industrial designs are applied to a wide variety of industrial products and handicrafts. Such designs are used from technical and medical instruments to watches , jewellery and other luxurary items; from housewares and electrical appliances to vehicles and architectural structures; from textile designs to leisure goods. Industrial design can be protected under most national laws. Such designs should be new or original and non- functional. In other words, an industrial design is primarily of an aesthetic nature. Such design is not protected through registration. Features of industrial design can be protected by a patent.

Industrial designs make an article attractive and appealing. Such designs add value of a product commercially and market of the product gets widened. From the protection of industrial of design, the owner or entity that has registered the design assures single right and protection against unauthorized copying or imitation of the design by third parties. This helps to ensure fair return on investment. In industrial design, an effective system of protection not only benefits consumers and the public broadly promoting fair competition and honest trade practices but also encourages creativity promoting more aesthetically pleasing products. Protection of industrial designs helps to promote economic development encouraging creativity in industrial and manufacturing sectors along with traditional arts and crafts. In the expansion of commercial activity and the export of national products designs play vital roles.

Industrial designs should be relatively simple and cheap to develop and protect. Such designs should be accessible to small and medium- seized enterprises including individual artists and craft makers in developed and developing countries. In the promotion and development of intellectual property geographical indication is equally important.

Geographical Indication

In intellectual property, geographical indication is of paramount importance. It deals with a sign used on goods which have a special geographical origin and posses qualities or reputation due to that place of origin. Generally, a geographical indication consists of the name of that place of origin. Agricultural products distinctively have qualities which derive from their place of production and are influenced by special local geographical factors such as climate and soil. Sign related to geographical indication functions as a matter of national law and consumer perception. Geographical indications can be used for a wide variety of agricultural products such as, for example, "Tuscany" for olive oil produced in a specific area of Italy; or "Roquefort" for cheese produced in that region of France.

The use of geographical indications is not only limited to agricultural products but also highlight specific qualities of a product. The geographical indications are in use because of human factors found in the product's place of origin such as specific manufacturing skills and traditions. The place of origin can be a village or town, a particular region or a country. As example of geographical indication Switzerland is known for watches, "Bordeaux" is known for wine produced in the Bordeaux region of France, Parma ham is known for ham produced in the Parma province of Italy or "Habana" is known for tobacco production in the Havana region of Cuba.

Geographical indications are mainly needed to aware consumers to know the origin and quality of products. Many of the geographical indications have got valuable reputations which can be misrepresented by commercial operators. Misuse of geographical indications by unauthorized parties is harmful to consumers and legitimate producers. Because of the misuse of the geographical indications of the products consumers and producers are deceived into believing that they are buying a genuine product with specific qualities and characteristics. Producers are deprived of valuable business and suffer damage to the established reputation of their products.

In the context of difference between trademark and geographical indication, trademark refers to a sign used by a company to distinguished its goods and services from those produced by others. It is the sign of trademark which gives its owner the right to prevent other using the trademark. A geographical indication refers to guarantees to consumers that a product was produced in a certain place and has certain features which are due to that place of production. It can be used by all producers who make products which share certain qualities in the place designated by a geographical indication. To materialize the concept of intellectual property into reality copyrights and related rights have played significant role.

Copyrights and Related Rights

Inintellectual property, copyright laws play significant role which grant authors, artists and other creator's protection for their literary and artistic creations. Generally, such creations are referred to as works. In the case of related rights, rights related to copy right which encompass rights similar to those of copyright. Although sometimes, such rights are limited for more shorter duration. In related rights, the beneficiaries are:

- Performers such as actors and musicians in their performances;
- Producers of phonograms in their sound recordings; and
- Broadcasting organizations in their radio and television programmes.

Works of copyright are not limited. They include novels, poems, plays essays reference works newspapers, advertisements, computer programmes, databases, films, musical compositions, choreography, printings, drawings, photographs, sculpture, architecture, maps and technical drawings.

Copyright and related rights provide such rights in which the creators of work protected by copyright their heir and successors have certain basic rights under copyright law. They hold the exclusive right to use or authorize others to use the work on agreed terms. The right holders of works can authorize or prohibit the reproduction of work in all forms including print form and sound recording, public performance and communication to the public, broadcasting, translation of work into other languages and adaptation of work from a novel to a screenplay for a film. Among other rights, rights of recording and reproduction are ensured under related rights.

Under the laws of copyright and related rights different types of protected works require mass distribution, communication and financial investment for their successful publications, sound recordings and films. Therefore, cteators often transfer these rights to companies to increase the market of the works.

The economic rights related to copyrights are of certain duration. This provision has been mentioned in the treaties of WIPO. The economic rights of the creator's or owner's continues for not less than 50 years after the death of creator. For the effective protection and promotion of copyright many national laws have been made in different countries. It is the provision of copyright protection which enables both creators and their heirs and successors to benefit financially for a reasonable period of time. Related rights are shorter than copyrights in terms of time duration. Normally, related rights are used for 50 years after the first performance. For this, recording or broadcast has been taken. Copyright and the protection and promotion of performances include moral rights, claim of author over creation and the right to oppose changes to the work that could be harmful to the creator's or owner's reputation and position. Copyright and related rights laws can be enforced by right holders through a variety of methods including civil action suits, administrative remedies and criminal prosecution. Besides these, injunctions, inspection orders etc. are used to endorse these rights.

There are different benefits of protecting copyright and related rights. The protection of such rights is an essential component in fostering human creativity and innovation. Authors, artists and creators should be given incentives in the form of recognition. It is the concept of fair economic reward which increases their activity and output and can also accelerate the results. Because of the existence of rights, individuals and companies can more easily invest in the creation, development and global dissemination of their works. In turn, this assists to increase access to and increase the enjoyment of culture, knowledge and entertainment in the entire world and it also increases economic and social development. For the protection and promotion of intellectual property institutionally United Nations has established World Intellectual Property Organization under Economic and Social Council Role of World Intellectual Property Organization in the Protection of

Intellectual Property World Intellectual Property Organization is one of the leading agencies of United Nations. It was established in 1970 AD but the concept of WIPO was developed in 1967 AD. This UN agency is dedicated to ensure the rights of creators and owners of intellectual property protected world- wide. Therefore, inventors and authors are recognized and rewarded for their creative and inventive ability.

This international protection agency acts as a tool to human creativity pushing back the limits of science and technology. This enriches the world of literature and arts. It also oils the wheels of international trade with stable environment for marketing products protected by intellectual property. WIPO works closely with its member states to ensure intellectual property system. It has been established to help realize the full potential of created works for present and forthcoming generations. It is WIPO which promotes the protection of intellectual property for its member states to establish and harmonize rules and practices for the protection of intellectual property rights. It institutionalizes global registration systems for trademarks, industrial designs and appellation of origin and a global filing system for patents. These systems can be used to better serve the needs of users and potential users.

Many industrialized nations have centuries old intellectual property protection system. Newer or developing countries are in the process of building up their patent, trademark and copyright legal frameworks and intellectual property systems. Along with the increasing trend of globalization of trade and rapid change in technological innovation, WIPO plays a vital role in helping these systems to evolve through treaty negotiation; legal and technical assistance and training in various forms.

It is WIPO which works with its member states to make available information on intellectual property and outreach tools for a range of audiences from the grass root level to business sector and policy makers to confirm its benefits. The tools used in the protection and promotion of intellectual property are well organized, properly understood and accessible to all. In the context of annual budget of WIPO, an important UN agency, WIPO is a largely self- financed organization generating more than 90 percent of its annual budget through its widely endorsed international registration and filling systems through its publications, arbitration and mediation services. The remaining fund of WIPO comes from contributions by member state.

Conclusion

Intellectual property is related to an idea, invention or process that derives from the work of human mind or intellect. Using different rights we should protect intellectual property. We should preserve intellectual property from plagiarism, an intellectual theft. Because of plagiarism loss of originality emerges in authors and creators. It blocks the growth and excellency of intellectual property. Real writers and creators have to face loss in their own creation and originality. Regarding to the protection and promotion of intellectual property World Intellectual Property Organization has played effective institutional role. Intellectual property should be preserved and promoted to preserve the creation of authors, creators, designers, artists, architects etc.

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FACTORS AFFECTING THE PARTICIPATION OF MADHESI GIRLS IN GAMES AND SPORTS

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Abstract

The main purpose of this research paper was to identify factors affecting the participation of Madheshi society girls in game and sports. In this study the researcher had taken 5 secondary school and to select 10 girl students each selected school by using purposive cum random sampling method. The major sources of data were primary source. The researcher had used questionnaire sheet where 20 questions were involved to collect the information in research study. The research was fundamentally based on descriptive type. The collected data were gathered, tabulated and analyzed by using different figures and tables and interpretation were made on the basis of the analysis and various data presentation in table and figures. Among 50 respondents, 88 percentages had not participated in game and sports and 12 percentages had participated in game and sports. It was found that there was various cause of Madheshi girls had not participated in different level of games and sports. It was found that family and social structure were the main cause of Madheshi girls was not to participate in games and sports. In conclusion there were various components affecting the participation of Madheshi girls in games and sports. According to respondents view, family, social structure, body structure, physical fitness, lack of political support, economical status and government policy were the main factors which affected the Madheshi girls not participate in games and sports activities.

KEY WORDS: *Attitude, Games, Madheshi, participation, physical activities, physical fitness, Sports, physical education.*

Introduction

Physical education is an integral part of the total educational process and its aim is to develop physically, mentally, emotionally and socially fit citizen through the media of physical activities and sports which have been selected with releasing these outcomes. Today some teachers and guardians think the sports activities as time passing activities. They think that it disturbs their other subjects. In fact, today psychologists have proved that physical education is very essential part of education. There is no doubt that people have accepted the use and value of physical activities. It is as old as human race. Though the meaning and importance of physical education are unknown to most people, they had the physical activities for the protection, collection of food, acquisition of new lands and for the survival in the existing world. (as cites by Rai, C.B. 2007)

In ancient period women were not allowed to participate in any types of sports. It was only from the beginning 19th century, women started to play the game and sports in western countries equal right and education in sports competitions. Education and awareness towards physical education and sports has created a conductive environment for women to care involved in physical and sports activities and complete in national and international level sports tournaments. In modern days, women are motivated towards the physical and mental fitness clubs. Women are free to participate in training and competitions of games and sports of their choices all over the world. Women are equally competing to men in many sports. But women and men cannot compete together in a particular sports tournament. There are separate sports events for men and women in all sports and games. Women have also established and broken world records in many athletic events, Major game, and adventure sports in the past. There are some biological, anatomical and physiological which cause differences in body structure leading to difference in sports performance between men and women. However, the present world had encouraged young women all over the globe for maximum participation in sports and games. After the democracy in Nepal, Faculty of education and curriculum development center of Tribhuvan University and National sports council, sports ministry of Nepal has also played significant role to develop physical education and sports in Nepal. It was first included formally in school level curriculum from 2028 B.S. in Nepal. After this student formally get chance to learn and play about different types of games and sports. (Baruwal, 2065). But in developing countries there are various types of people and communities where participation of women in sports becomes the subject of hot discussion topic of social and family prestige and aspect of male domination. Traditional families and orthodox, some religious groups and conservative communities where awareness cannot digest and accept the outgoing women who are engaged in different types of sports activities. There are many personal, social and culture factors which do not allow females to participate in games and sports.

Now days sports are necessary for all. Most of countries of the world have invested a lot of budget in the field of games and sports. Nepal also invested some budget in the field of games and sports which policy has emphasized to participate the women in the different games and sports in large area. But Madheshi women or girls are participation in games and sports activities are poor as compared to other communities' women or girls. Thus this study has state the problem as "factors affecting the participation of Madheshi girls in games and sports" Nepalese girls are more willing to participate in games and sports. But in the Madheshi girls, it is not satisfactory. So it is still great issue for the context of Nepal. This research focuses to measure and find out causes why Madheshi girls are not participating in game and sports.

Objective of the Study

The main purpose of this study was to identify factors affecting the participation of Madheshi girls in games and sports. To meet these objectives, researcher was done on secondary level girl students in Madheshi society.

Methodology

The researcher applied descriptive method in this Paper. The study was used Primary data. Primary data was taken from secondary school level Madheshi girls of Bara district. The study was conducted among all Madheshi girls who were studying secondary level in Bara District. It is impossible to cover all secondary school level Madheshi girls and their parents, sports related person for this study. So, according to nature of research, the researcher applied purposive cum random sampling method to select the respondents. The researcher selected 5 secondary schools from Bara district through purposive sampling. The researcher selected 10 Madheshi girls with lottery method under random sampling method each selected schools of Bara district. So altogether 50 respondents were selected for the research study.

Instrument: The Quetionnair was used for the instrument of this paper. Questionnaire sheet was applied for madheshi girls to collect raw data.

Finding and discussion

4.1.10 Reasons for Madheshi Girls Not to Participate in Games and Sports

Now a day's participation of other Nepalese girls are increasing rapidly in games, sports and other physical activities. They are performing well in different kinds of tournaments and achieving different kinds of records in present days. But participation of Madheshi girls in games and sports is very low in comparison to other community girls of Nepal. There are several factors which prevent Madheshi girls from participating in games and sports, if such factors can be rooted out then Madhehshi girls can also give good performance in different types of competition and win several games for Nepal and can create records. The following table represents the reaction of respondents on this statement.

Table No 1:
Reasons for Madheshi Girls Not to Participate in Games and Sports

[redacted]

The above table No 1 shows that among 50 Madheshi girls, 40 percentage respondents do not take part in games and sports due to family, 20 percentage due to social culture, 10 percentage due to body structure, 10 percentage due to lack of physical fitness, 4 percentage due to improper political conditions, 8 percentage due to economical problem and 8 percentage respondents do not dare to take part in games and sports due to government policies.

It clearly proves that maximum respondents were not taking part in games, sports and other physical activities due to family problem and social culture. It means respondents families and societies were the barrier bar in between them and sports. Madheshi parents think that their daughter will suffer from marriage problems if they take part in games and sports. According to them their religion, culture, values and norms don't allow Madheshi girls to play outdoor games and sports and it clarifies those Madheshi families and societies have got narrow concept about games and sports.

Conclusion

The main objectives of this study were to identify the games and sports attitude of secondary level Madheshi girls, to identify present situation participation of the Madheshi girls in the games and sports activities, to identify factors affecting the participation of Madheshi girls in games and sports, to determine the strategies that can be used to promote their interest in sports and increase participation. The researcher visited 5 different government secondary school from Bara district. According to researcher select purposive sampling method and 50 respondents were selected by random sampling method to select 10 Madheshi girls from each selected school. This study was basically based on primary data as a descriptive survey design. It was focused to identify factors affecting the participation of Madheshi girls in games and sports. The researcher used questionnaire sheet tools where 20 statements questions were involved to take information or data. There were not good and proper facilities of games and sports infrastructures in terai schools. Physical fitness and menstruation problems were also one of the main reasons for the Madheshi girls not to participate in games and sports. Madheshi society people had traditional concept regarding games and sports, so they were not sending their daughters to play and participate in outdoor games and sports. Finally the investigators had found as a whole that personal and environmental factors had prevented Madheshi girls from games and sports.

After this study, it has concluded that there were various components affecting the participation of Madheshi girls in games and sports. According to respondents view, family, social structure, body structure, physical fitness, lack of political support, economical status and government policy were the main factors which affected the Madheshi girls to participate in games and sports activities.

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Life Cycle Hypothesis

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.... Campus
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Abstract

This paper attempts to provide a general knowledge about life-cycle hypothesis (LCH) of consumption. According to LCH, individual consumption in any time period depends on resources availableto the individual, the rate of return in his capital and the age of the individual. The typical individual has low income at the beginning and end of his life and high income during the middle of his life. But the individual is expected to maintain a more or less constant or perhaps slightly increase level consumption. Similarly, the LCH can explain the proportional long consumption function discovered by Kuznets and can reconcile short run consumption function based on Keynes Absolute Income Hypothesis (AIH) with the long run proportional relationship between consumption and disposable income.

KEY WORDS: ....

Introduction

The post Keynesian theory of consumption, popular known as life-cycle Hypothesis (LCH) was originally advanced,developed and popularized by Nobel Laureate Franco Modigliani in collaboration with his associates Richard Brumberg and Albert Ando (Modigliani and Brumber 1954;Modigliani and Ando 1957;Ando and Modigliani 1963).Later, the LCH has been widely tested, applied, modified and developed by many economists. This hypothesis is also known by the name of MBA Hypothesis .We can also refer to it as a forward looking theory of consumption because this theory embodies the basic idea that individual consumers are forward looking decision markers. The LCH provides a crucial link between micro economics of rational household behavior and macro economics of the rate of saving,(Kanel:1991)

At the core of model is a utility function which states that individual's life time utility depends on current consumption Co and future consumption C1,C2,C3,C4,………….CT. Mathematically,this is expressed by

$U=U(C_o,C_1,C_2,C_3,C_4.\dots\dots C_T)$ (1)

Where U is utility

T is the number of years of remaining life-span.

And consumption of an individual at time t of a given age is an increasing function of his/her wealth (the present value of his/her current and future income as of time t)i.e.

$Ct=f(RL_t)$ $f'>0$ (2)

To explain the life cycle Hypothesis, it is assumed that:

.Individual strives to maximize his utility from current and future consumption subject to current resources and his expected future income.

.Individual's current consumption is proportional to its life time resources i.e.

$Ct=K\ R^L_{\ t}$ (3)

Where,

kis proportionality constant and 0<k<1

Ct is consumption expenditure in the current period 't'

R^L_t is present value of life time resources of consumer and the factor of proportionality depends upon rate of interest used to discount future income, tastes, and age of the individual.

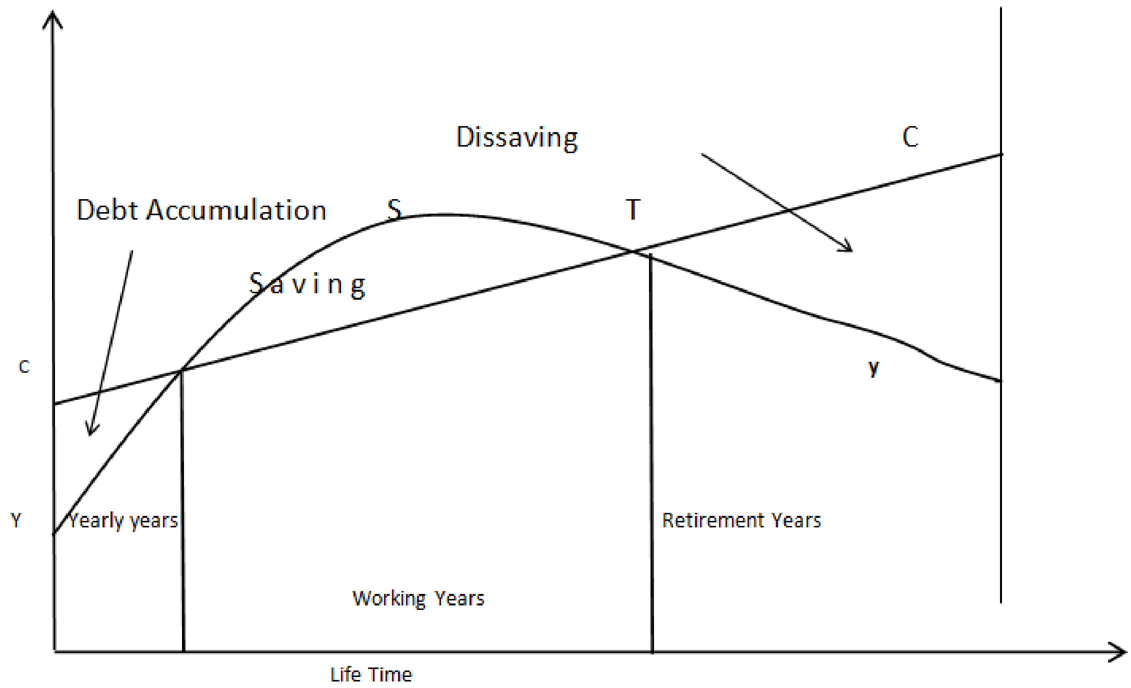
Labour income is devided into current labour income, Y^L_t, and expected future labourincome,Y^E.

Average expected labour income is some multiple of present labour income.

i.e.$YE = \beta Y^L_t$

Where, is +ve constant i.e.>0

- There is no bequest or inheritance and the real rate of interest is zero.
- The individual maintains a more or less constant or slightly increasing level of consumption over his life span.
- The individual has certainly about his longevity employment and health condition.
- Net savings in the entire life span is zero i.e. the savings done by the individual in his working years of his life equal to the dissaving made by early years of life and after retirement.
- The price level of the consumables is not expected to change the spending unit's life span.
- Age is crucial variable determining the relation of consumption to measured income and perhaps the relation between consumption and wealth.



O t=t°

According to LCH, the typical individual has an income stream which is low in the early working years rises to a peak in middle years and falls off sharply in old age or during retirement .This typical income stream is shown as YY1 curve in figure 1.1, where t=t0 is the time of the start of his/her career and T is the expected life time.

On the other hand typical consumption pattern is most "flatter"-the typical individual would choose a gently rising or suitable part of consumption over his/her life time, as shown CC1 line in figure 1.1. Consequently,in the early part of his/her life, is greater than income so that he/she is a borrower. In the middle years,he/she saves in order to repay past debts and to provide for retirement. In the later years, his consumption is greater than income, so that he dissaves. It is significant to note that, infig. 1.1 ,the individual's saving during the middle years of his/her lives i.e. the area RST will be equal to two areas dissavings i.e. the shaded areas

shaded areas CYS and TY1C1. Symbolically RST= CYR+TY1C1. Thus over the individual's life span, all income is consumed living nothing to bequeath to heirs.

Now, the aggregate consumption function can be expressed as:

Ct =KRL t [From the equation. (iii)]

To make the LCH empirically testable Adno-Modigliani defined that, RL t = f(y1t , YE, Wt-1) ………………….(v)

Where,

YLt= Individual labour income in the current time period" t".

YE= the present value of future expected labour income.

Wt-1= an assets or wealth brought forward from the previous period.

Substituting equation (v) into equation (iii), we obtain

C_t= K ($R^L{}_t$,)= K f ($Y^L{}_t$, Y^E , W_{t-1}) (vi)

Linear form of equation (vi) can be written as

$C_t=a_1Y^L{}_t+a_2Y^E+a_3+W_{t-1}$ (vii)

Where, a1, a2 and a3 are respective weights to the variable

We have,

$Y^E=b\,Y^L{}_t$ [from equation (vi)

Substituting equation (iv) into equation (iii), we get

$C^t=a_1\,Y^L{}_t + a_2bY^L{}_t+a_3W_{t-1}$

or,$C^t=(a_1+ a_2b)\,Y^L{}_t+a_3\,W_{t-1}$

or, C^t =a $Y^L{}_t$ + a_3 W_{t-1} (viii)

Where a = a_1+ a_2b since all are constant.

Using annual data of US and a variety of statistical methods, Ando and Modigliani found the co-efficient of Wt-1, a3, in equation (viii)to range from about 0.01 to 0.105; but in their preferred regressions it ranged from about 0.05 to 0.07and a was found to be in the region of 0.65 to 0.75 . Representative equation may be,

$C_t=0.07Y_t+0.06\,W_{t-1}$ (ix)

Equation(ix) indicates that an increase of R.S in real labour income will raise real consumption by R.s. 70 -the MPC out of labour income is 0.7. Similarly, an increase in wealth of R.S. 100 will increase consumption by R.S 6. The MPC out of wealth is 0.06.

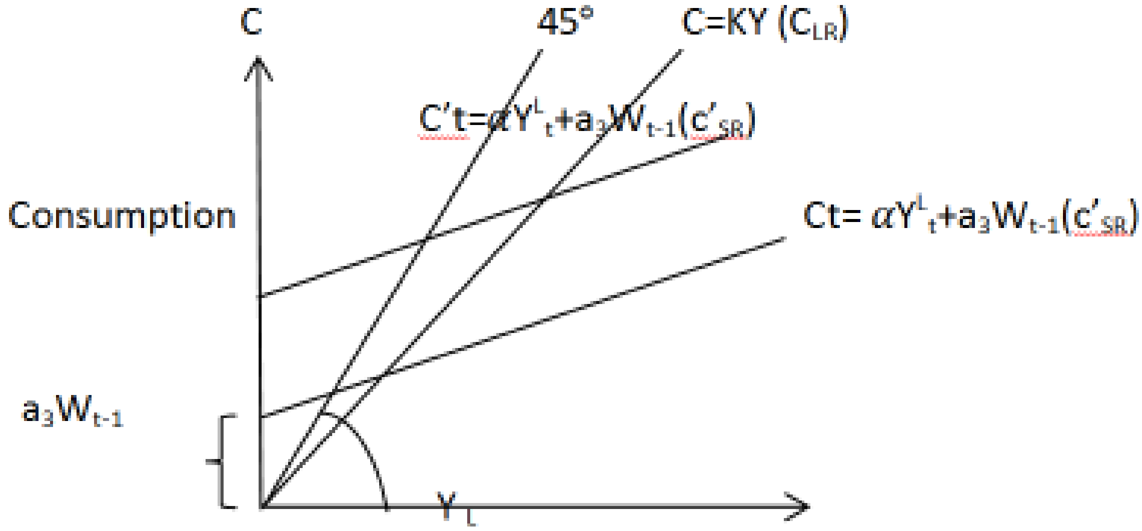
Time Series Analysis

The LCH provides the reconciliation of short run and long-run consumption function and consumption function by using the time series data.

C_t=a $Y^L{}_t$ + a_3 W_{t-1}

In a short run, wealth remains approximately unchanged and a_3W_{t-1} term in the consumption function may be taken as constant. However in the short run, $Y^L{}_t$ will vary. As a consequence, function is analogous to short run non-proportional consumption function C=C_a + bY_d Where, C_a= a_3 W_{t-1} , b=a (slope) and Y_d= $Y^L{}_t$

Hence, in the short run we get ACP>MPC and APC decreases as income increases.



Labour Income

However the over long run as saving cause assets or wealth to raise, the short run con- sumption function sheets upward as a3 Wt-1increases as shown in figure 1.2. Overtime the shift in the short-run consumption function may trace the series of points on a long run consumption function passing through the origin which shows constant consumption income, C/Y, ratio along trend as economy grows.

Now, dividing both side of equations (ix) by total real income, Y t, we obtain,

Ct Yt = 0.7 YltYt + 0.06 Wt-1Yt (x)

Since the labour's share in national income (YLt/ Yt) and the ratio of net wealth to income (Wt-1) have been found fairly constant as the economy grows along trend with ACP remaining constant and being equal to MPC i.e. APC= MPC=Constant

In this way, LCH reconciles short-run non proportional income-consumption relationship.

Cross Section Analysis

This hypothesis also explains the cross-section studies showing the non-proportional relationship between consumption and income. If we take a random sample of household and classify them by income, the high income group would contain the greater proportional of middle age individuals. In middle age of individual's life, there income exceeds consumption by the greatest amount because they are in the prime working year of their lifetime. Thus C/Y ratio contains both the groups at either and of the life cycle -the aged of the young- with a consequently high C/Y ratio. Thus LCH explain the cross section studies showing the C/Y ratio falling as Y increase with MPC? APCwhich has been demonstrated repeatedly in various country at various times.

Like all other income consumption theories, the LCH is not without its critics. It has been criticized on several grounds but more importantly, the empirical studies that have been carried out to verify his hypothesis do not produce supporting evidence. Instead most studies produce evidence contrary to the life cycle theory propositions

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जर्मनी भाषा साहित्यका महान् सात्यिकार जोन योहान गेटे सन १७४९-१८३२)

उपप्रा ईश्वरीप्रसाद पोखेल
बुटवल बहुमुखी क्याम्पस

सारांश

जर्मन भाषासाहित्यमा मात्र नभएर विश्वसाहित्यमा नै विश्वकविको रुपमा प्रख्यात जर्मन भाषी बहुआयामिक प्रतिभाका धनी साहित्यकार जोन योहान गेटेले दिएको साहित्यिक योगदान र उनको नाट्यात्मक महाकाव्य फाउस्टको सटिक विश्लेषण गर्नु प्रस्तुत लेखको मुख्य प्रयोजन रहेको छ ।

१. विषय प्रवेश

साहित्यिक कला र ज्ञानका क्षेत्रमा सिङ्गो युरोपका महान् बुद्धिजीवीका शिरोमणी भनेर चिनिने जोन योहान भोन गेटे जर्मनेली भाषासाहित्यका एक महान् कवि, नाटककार, उपन्यासकार, दार्शनिक चिन्तक, कुटनीतिज्ञ, समाजसेवी, राजनीतिज्ञ तथा कलाकार पनि हुन् । विश्वसाहित्य भन्ने शब्दावलीका प्रथम प्रयोगकर्ता गेटे आफै पनि विश्वसाहित्यका महान् साहित्यकार बन्न पुगे (शर्मा, २०५०: ५५) । गेटे एक प्रतिभाशाली व्यक्तित्व थिए । पाश्चात्य साहित्येतिहासमा ग्रिसेली होमर , ल्याटिनेली भर्जिल र इटालेली दाँतेजस्ता स्रष्टाहरुबाट प्रभावित साहित्यकार हुन् भने पूर्वीय साहित्यमा संस्कृत भाषाका महान् नाटककार एवम् महाकाव्यकार कालिदासबाट प्रेरित गेटे कला र साहित्यमा मात्र नभएर ज्ञान, विज्ञान, राजनीति र दर्शनका क्षेत्रमा पनि उच्च क्षमताका महान् चिन्तक वा व्यक्तित्वका रूपमा परिचित छन् । गेटे ग्रिसेली साहित्यका होमर, इटालेली साहित्यका दाँते, अङ्ग्रेजी साहित्यका शेक्सपियर हिन्दी साहित्यका तुल्सी दास र नेपाली साहित्यका लक्ष्मीप्रसाद देवकोटा जस्तै जर्मनेली साहित्यको इतिहासमा गेटेको महत्त्व र अस्तित्व उच्चतम रहेको छ ।

विद्यार्थी समयदेखि नै फाउस्ट भन्ने महान् नाट्य महाकाव्यात्मक कृति लेख्ने सोंचको विकास गरेका गेटेले जर्मनी भाषासाहित्यको इतिहासमा हेर्डर, शिलर तथा लेसिङजस्ता चिन्तक तथा साहित्यकारको सम्पर्कमा आएपछि लेसिङबाट सुरु भएको जर्मनेली साहित्यिक आन्दोलन स्ट्रोम एन्ड ड्रयाङ्गका नेता बने । प्रारम्भमा पूर्वस्वच्चन्दतावादी भए पनि क्लासिकलतर्फ झुकाव राख्ने गेटे सृजनात्मक कृतित्वका दृष्टिले परिष्कृत तथा संयमित स्वच्छन्दतावादका अग्रणी स्रष्टा हुन् (त्रिपाठी, २०५८: १९०) । उनले यस साहित्यिक आन्दोलनले परम्परावादी, शास्त्रीयतावादी र नौलो फ्रान्सेली शाश्वततावादी कठोर प्रवृत्तिको साहित्य लेख्ने शैलीको विरोध गरी स्वच्छन्दतावादी दृष्टिकोण प्रस्तुत गराउन प्रेरित चाहन्थ्यो ।

स्ट्रोम एण्ड ड्रयाङ्ग नामक साहित्यिक आन्दोलनबाट प्रभावित भएर सन १७७४मा मनोवादात्मक शैलीमा लेखिएको निकै सशक्त विचार प्रधान तर वियोगान्त विषयवस्तुमा आधारित द सरो अफ योङ्ग वर्थर नामक उपन्यास लेखे। असफल प्रेमका कारण युवायुवतीको आत्महत्या भएको घटनालाई बडो रोचक र वैचारिक रूपमा प्रस्तुत गरिएको छ। यो उपन्यास जर्मनीमा मात्र होइन विश्वमै निकै चर्चित भयो। जसको कारण गेटे पनि प्रख्यात भए अनि साहित्य लेखनतर्फ निरन्तर लागिरहेको पाइन्छ।

१.१: गेटेको सङ्क्षिप्त जीवनी

उनको जन्म जर्मनको फ्रयाङ्कफोर्ट भन्ने नगरमा सन १७४९ मा एक धनी सम्पन्न वकिलको घरमा भएको थियो। सम्पन्न परिवारमा जन्मी हुर्की बढेका गेटे मूलतः कला, साहित्य र सङगीततर्फ आफ्नी आमाकै प्ररेणाबाट प्रभावित सिर्जनशील भएको पाइन्छ। आठ वर्षकै उमेरमा उनले ग्रिक, ल्याटिन, फ्रेन्च र इटाली भाषा सिकेका थिए। सानै उमेरदेखि आमाबाट सुन्दर कथा सुन्थे साथै फ्रान्सेली नाट्यशाला वा रङ्गमञ्चको अवलोकन गर्थे। उनी नाट्य मञ्चनबाटै पनि प्रभावित भएको देखिन्छ। उनका बुवाको इच्छा छोरालाई कानुनमा डक्ट्रेड बनाउने थियो। त्यसैले लाइप्सिक विश्वविद्यालयमा ऐन कानुन पढ्न भर्ना भएका गेटेले कानुनका ठेली पढ्न छोडेर कविता तथा नाटक लेखनतर्फ समय खर्च गर्थे।

गेटेले विद्यार्थी समयदेखि नै फाउस्ट भन्ने महान् नाट्यात्मक महाकाव्य कृति लेख्ने सोंचको विकास गरेका थिए। सन १७७० मा स्टार्सवर्ग भन्ने ठाउँमा गए त्यहाँको विश्वविद्यालयमा भर्ना भई ऐन विषयको अध्ययन पुरा गरे। त्यहाँ उनले प्रगतिशील देशभक्त एवम् दार्शनिक तथा कवि हेर्डरलाई भेटेपछि उनको जीवनपद्धति र सोचाइमा ठुलो परिवर्तन आयो। कला साहित्य र संस्कृतिप्रति थप रुचि लिन थाले अनि लेख्न पनि। उनमा असल साहित्य कलाको बोध भयो।

२. साहित्यिक योगदान

बुद्धि, विद्वता, वाकपटु र उच्च सहित्यिक प्रतिभावान् गेटेबाट प्रभावित भएर तत्कालीन जर्मनीका राजा ड्युक अगस्टले सन १७७५मा आफ्नो दरवारमा प्रशासक, कुटनीतिज्ञ र सल्लाहकारको रूपमा नियुक्त गरेका थिए। यही समयमा गेटेले इटलीको यात्रा गर्ने अवसर पाए। त्यसपछि उनले त्यहाँका इटालेली साहित्यकारहरू तथा साहित्यबाट परिष्कारमूलक साहित्य लेख्न प्रेरित भए। उनका प्रारम्भिक चरणका रचनाहरू बढी आत्मपरक र अपरिष्कृत थिए इटलीको यात्रा पछि परिष्कारले साहित्यमा सुन्दरता थप्दो रहेछ भन्ने ज्ञान प्राप्त गरेपछि उनका रचनामा परिष्कारपूर्ण शैली बढ्दै गयो। सक्रिय भएर उपन्यास,जीवनी,नाटक तथा कविता लेख्दै गए। उनका केही मुख्य साहित्यिक कृतिहरू यसप्रकार छन् :

१ हेर्मान्ड एण्ड डोरेथे

२ द सरोज अफ योङ वर्थर,

३ विलिहेम मास्टरको प्रशिक्षण

जीवनीमा :ट्रुथ एण्ड फिक्सन रिलेटिङ टु माइ लाइफ

नाटकहरू :

१) गोयट्स फौन बेलिसिङ्गेन (१७७३) २) एगमोन्ट ३)फाउस्ट भाग-१, (१८०८) (आत्मपरक) भाग-२, १८३२ (परिष्कृत एवं दार्शनिक)

३) टाउरिसमा इफिगेनिया (१७८७) (ग्रीक मिथकमा आधारित)

४) क्लाभिगो

५) टार्क्युटो टासो

कविता सङ्ग्रहरू :

१ अफ्टर सेन्सेसन

२ प्रश्नको खेलमा उत्तर

३ मध्यरातको घडीमा

४ अप्रिल, मार्च , मे, मे सङ्ग

५ शरद

६ रोमेली शोक कविताहरू अत्यन्तै चर्चित छन् ।

३. नाट्यात्मक महाकाव्य फाउस्टको मुख्य कथावस्तु

क्रिश्चियन धार्मिक कथानुसार ईश्वर र शैतानको द्वन्द्वका कारण पृथ्वी र मानव जगतको सृष्टि ईश्वरले प्रथम पुरुष आदम र प्रथम महिला इभले ईश्वर आज्ञाको अवज्ञा गरी निषेधित फल खाएकाकोले सरापमा परेको प्रसङ्गकै केन्द्रीयतामा फाउस्टको कथा नवीन चिन्तनका साथ विकसित भएको पाइन्छ । जसअनुसार ईश्वरीय कार्यको देवताहरूद्वारा स्तुति भइरहेको ठाउँमा अचानक शैतानरूपी मेफिस्टोफिलिसले पृथ्वीका सारा मानिसमा रोग, भोग, शोक र समस्या छ भन्दै ईश्वर को निन्दा गर्दछ । धर्तीमा मानव हितको लागि केही उत्तम काम नगरेको चर्चा गरेपछि मानवकै कमीकमजोरीले त्यस्तो भएको हो भन्दै आफ्नो एउटा सेवक फाउस्टको इमान्दारिता, धर्म उसको ईश्वर भक्तिपूर्ण व्यवहारको घमण्डका साथ ईश्वरले चर्चा गरे । ईश्वरको उक्त घमण्डपूर्ण विश्वासलाई ध्वस्त पार्ने जिद्धि मेफिस्टोफिलिसले लिन्छ ।

सानो मानव मस्तिष्कमा विश्व ज्ञान राख्न चाहने फाउस्ट त्यो काम गर्न नसकेर असन्तोष र चिन्तित भई आफ्नो नोकर भग्नरलाई लिएर ठूला विद्वान् तथा चिन्तकसंग जान्थ्यो । जहाँ शान्त भई स्वतन्त्रतापूर्वक सोच्न पाइन्थ्यो । तर ज्ञानको सन्दर्भमा एक पटक फाउस्टमा मानसिक दुविधामा पर्‍यो । उसमा दुई आत्माहरू एउटा सान्सारिक भोगवादी त अर्को सान्सारिकतालाई तुच्छ ठान्ने सार्वभौम आत्मिक ज्ञानवादी देखा परे । सान्सारिक भोग विषयक तुच्छ आशक्तिभन्दा सार्वभौम आत्मिक ज्ञानको खोजीमा ऊ थियो । त्यो ज्ञानात्मा पनि शरीरबद्ध नै भएकोले सोचेअनुसार प्राप्त गर्न कठिन छ भनी दुविधामा रहेको फाउस्टको अवस्था बुझ्रेको शैतान मेफिस्टोफिलिसले कुकुरको भेषमा फाउस्टको चरित्रहत्याको निम्ति पछि पर्‍यो । मनुष्यका लागि कसरी राम्रो काम गर्न सकिन्छ भनी मानव चेतना खर्च गर्ने विषयमा फाउस्ट द्वन्द्वमा फसेको देखी कुकुर भेष छोडी मेफिस्टोफिलिसकै स्वरूपमा आएर अनेकौं प्रलोभनमा फसायो । भौतिक विलासको रूपमा एउटी महिलाको प्रेमजालमा फसाउने क्रममा एउटी बोक्सीको भान्सामा लगेर बूढो फाउस्टलाई जवान बनायो अनि मार्गरेट वा ग्रेचेन नामकी कलकलाउँदी सुन्दर कुमारी केटी उपलब्ध गराइदियो । फाउस्टले केटी बिगार्न खोजेन तर मेफिस्टोले उक्त केटीलाई थप शृङ्गार र आभुषणमा उपस्थित गराएपछि फाउस्ट आकर्षित भई ग्रेचेनको प्रेममा चुर्लुम्म डुब्यो । विवाहपूर्व स्वच्छन्द यौनप्रेममा लाग्न हुदैन भनी ग्रचेनको दाजुले सम्झाए तापनि दुवैले मान्दैनन् । त्यसैको रिसमा फाउस्टले ग्रेचेनको दाइलाई मारिदिन्छ । दाइको मृत्युपछि आफ्नो पाप बोध गरेकी ग्रेचेनले आफ्नो शिशु पनि मार्छे आफू पनि मर्छे ।

मेफिस्टोले फाउस्टलाई थप कुकर्म गर्न प्रेरित गरिरह्यो तर फाउस्टको मनमस्तिष्कमा ज्ञान आएपछि उसको कुकर्ममा परेन । आईमाईलाई प्रेमगर्नु ज्ञानमार्गबाट बञ्चित हुनु हो भन्ने बुझ्यो यद्यपि आईमाईलाई प्रेम गरेर ज्ञानको तिर्खा मेटिदैन भन्ने कुरामा पनि फाउस्ट विश्वस्त भयो (शर्मा, २०५०:६१)।

तर शैतान मेफिस्टोले बाँचुन्जेल फाउस्टलाई त्यसै छोड्नेवाला थिएन । शैतानले उसलाई सम्राटकहाँ लग्यो । सम्राटले फाउस्टलाई सन्सार सुन्दरी ग्रिसेली युवती हेलेन र उसको पनि पेरिसलाई उपस्थित गर्न भनी आज्ञा दियो । त्यो काम फाउस्टले गर्‍यो तर ऊ हेलेनको सौन्दर्यबाट तर्सिएर मूर्छा परी लड्यो ; अचेत भयो । अनि फाउस्टको साथी भग्नरको सहयोगमा मेफिस्टो होमोन्कुलस नामक प्रेत बनेर फाउस्टका मनका कुरा बुझ्यो । प्रेत होमोन्कुलस बनेको मेफिस्टोले फाउस्टलाई ग्रिसमा लगेर सालिकको रूपमा रहेकी हेलेनलाई जीवित तुल्याइदियो । फाउस्ट फेरि हेलेनको सौन्दर्य र प्रेममा डुब्यो । समयको अन्तरालसंगै फाउस्टलाई आफू शैतानको अगाडि पटकपटक फसेको, आफ्नो लक्ष्य बिर्सिएको महसुस भयो ।

जति सौन्दर्य कामवासना र भौतिक भोग विलासमा बसे पनि मानव ज्ञान वा शक्तिलाई मानव कल्याणमा खर्चनु पर्छ भन्ने ज्ञानात्मा फाउस्टको मनमा सक्रिय भएकोले उसले एउटा प्रयोगहीन सिमसार भूमिलाई उर्वर बनाई खेती योग्य बनायो । सारा मानिस र जीवको कल्याणमा व्यस्त भयो । मेफिस्टोवृत्ति त्यागी सत् मार्गमा हिड्न थाल्यो । फाउस्ट बुढो ,अन्धो र शारीरिकरूपमा कमजोर हुँदै गयो । आफ्नो जीवनकर्मको विगत, वर्तमान र भष्यिको लक्ष्यलाई विचार गर्दा फाउस्टले शैतान मेफिस्टोफिलिससित हारिरहेको महसुस गर्‍यो तर फाउस्टको ज्ञानात्मा अन्ततः सक्रिय भएकोले मेफिस्टोले ईश्वरसित हार्‍यो । शैतानसित हारे तापनि फाउस्टले सत्य, धर्म, सामाजिक जीवनको दीर्घ हित र ईश्वरभक्तिको मार्ग अन्ततः नबिर्सेकोले जीवनको अन्त्यमा ईश्वरसमक्ष माथि जाने क्रममा पनि मेफिस्टोले बाटो रोक्यो तर ईश्वरका दूतहरू धर्तीमा आएर फउस्टको आत्मालाई स्वर्गमा पुर्‍याए । स्वर्गमा पनि मानवको हित सोच्ने कार्यस्थान दिए (मुख्य स्रोतः तानासर्माको पश्चिमका केही महन् साहित्यकार) ।

४. नाट्य महाकाव्य फाउस्टको जीवन दृष्टि तथा संक्षिप्त विवेचना :

गेटेकृत महान् काव्यात्मक नाटक फाउस्टको मुख्य वैचारिक पक्ष के हो भने मानव भित्रकै अन्तर्निहित ज्ञान वा त्याग र भोग वा विलासको निरन्तरकै द्वन्द्व हो जहाँ अन्ततः ज्ञानको विजय हुन्छ भन्ने सुखात्मक सन्देश फाउस्टमा व्यक्त गरिएको छ । मेफिस्टो प्रवृत्तिले गर्दा मानिसको देव वा सत् वृत्तिलाई सधै अवरोध पारिहेको हुन्छ । मेफिस्टोरूपी दुष्टात्माका कारण मानिस बिग्रन धेरैबेर लाग्दैन । उसलाई बिगार्ने अनेकौं पक्षहरू क्रियाशील हुन्छन् र ती छिटै सफल पनि हुन्छन् तर ज्ञान प्राप्त गर्न, असल र महान् बन्न धेरै त्याग, अभ्यास वा साधना गर्नु पर्दछ । मान्छेको जीवन सङ्घर्षशील छ । निकै सङ्घर्ष नगरेसम्म महानता प्राप्त गर्न सकिदैन । महानता प्राप्ति गर्ने सङ्घर्षको मार्गमा आन्तरिक तथा बाह्य दुष्ट आत्माहरूले सधै अवरोध गरिरहेका हुन्छन् । मानिस दुष्ट आत्माबाट प्रलोभित भयो भने क्षणिक भौतिक आनन्द त पाउला तर स्थायी शान्ति ज्ञान , आनन्द र महानता प्राप्त गर्न सक्दैन भन्ने आशय यस कृतिले दिन खोजेको छ । यसको अतिरिक्त मानिसको जीवन जन्मदेखि मृत्युपर्यन्त परिश्रम, प्रयत्न, सङ्घर्ष र विद्रोहले भरिएको हुन्छ र हुनुपर्छ । जीवनको सार्थकता र पूर्णता प्राप्तिको लागि निरन्तर गरिने सङ्घर्ष कहिल्यै सकिदैन भन्ने सारभूत विचार⁄ चिन्तन र यथार्थतालाई फाउस्टमार्फत व्यक्त गरिएको छ ।

साहित्यमा बहुआयामिक प्रतिभाका धनी साहित्यकार गेटेको काव्य कृतिहहरूमा परिष्कारवादी तथा स्वच्छन्दतावादी सौन्दर्य चेतनाको विपुल प्रयोग पाइन्छ । काव्यसौन्दर्यमा प्रेमलाई जोड दिन्छन् । खासमा सौन्दर्यको बोध विवेक वा मस्तियकबाट नभई प्रेमानुभूतिबाट हुन्छ (मिश्र, २०११ः ३९) भन्ने द्रष्टा चेतका धनी गेटे फ्रेडरिक सिलरको सौन्दर्य चेतनाबाट

प्रभावित भई आफ्ना कृतिहरूमा त्यसको प्रयोग सुन्दर रूपले प्रयोग गरेका छन् । गेटे पूर्वीय साहित्यका संस्कृत भाषाका स्वच्छन्दतावादी महाकवि कवि कालिदास र अङग्रेजी भाषाका पूर्व स्वच्छन्दतावादी धारामा कविता तथा नाटक लेख्ने शेक्सपियरबाट निकै प्रभावित थिए । कालिदासकृत नाटक अभिज्ञान शाकुन्तलबाट निकै प्रभावित थिए। स्वर्ग र धर्ती जोड्ने सेतु भनी शाकुन्तलको प्रशंसा गरेका छन् । पूर्वीय काव्य धारमा लेखिएको कालिदासको शाकुन्तल पढेर गेटेले फाउस्टको काव्ययोजना गरेका हुन् (गौतम, २०५५:९५)। उपन्यास, जीवनी, नाटक, कविता तथा विभिन्न गद्य लेखहरूमा सशक्त रूपले कलम चलाए पनि सफलता प्राप्त गरेका साहित्यिक विधा अन्तर्गत कविता तथा नाट्य विधाहरू नै पर्दछन्। उनका सम्पूर्ण साहित्यिक विधाहरू मध्येकै उत्कृष्टतम साहित्यिक कृति नाट्यात्मक महाकाव्य फाउस्ट नै हो। यो १८०८ मा प्रथम भाग र १८३२ मा द्वितीय भाग गरी दुई भागमा प्रकाशित भएको पाइन्छ। फाउस्टमा रहेका दुई वृत्तिमध्ये मेफिस्टोले भोगविलासको प्रतिनिधित्व गर्छ यो कुरालाई काव्यको प्रथम भागले र फाउस्टको देव वृत्तिले सत्कार्यको, मानवकल्याणको र ज्ञानात्मको प्रतिनिधित्व गर्छ जुन काव्यको दोस्रो वा उत्तर भागले बोध गराउँछ। कलिदासकृत शाकुन्तलको भोगवादी विश्वामित्र र मेनका त्याग पछिको विश्वामित्रको वृत्ति समीचिन देखिन्छ।

गेटेको लगभग सिङ्गो साहित्यिक जीवन मध्ये अधिकांश समय अर्थात् ६०वर्षको लामो अवधिमा यो नाट्य महाकाव्य रचेका थिए। चरित्रप्रधान नाट्य महाकाव्य हो। मूलतः जर्मनेली लोक कथामा आधारित एक पात्र फाउस्टलाई नाटककार गेटेले विराट विश्वमानव चरित्रको रूपमा प्रस्तुत गर्दै लेखेको पाइन्छ। यो कृतिको मुख्य पात्र फाउस्ट विश्वका हरेक प्रवृत्तिका मानिसहरूको प्रतिनिधित्व गर्ने प्रतीकात्मक पात्र हो । फाउस्टलाई मानव जातिमा हुने सत् असत् , शान्ति अशान्ति, आदर्श खराब, प्रेम घृणा, विद्वान् मुर्ख सबैखाले बहुविद् चरित्रको समयानुकूल, घटनागत परिवेशको प्रतिनिधित्व गर्ने निरन्तर सङ्घर्षरत मानवको रूपमा स्थापित गराएका छन्। यस (फाउस्ट) पात्रमा आदिम मानव प्रवृत्ति देखि लिएर आधुनिक मानव प्रवृत्तिलाई ग्रहण गर्ने पात्रका रूपमा उभ्याइएको छ (गौतम, २०५५: ९५)। बाइबलको धर्मकथानुसार सङ्घर्ष गरी बाँच्नु पर्ने सराप पाएको मानिसलाई शैतान वृत्तिले पतनतर्फ प्रेरित गरिरहन्छ यसकारण आफ्नो सङ्घर्षको अन्त्य नभइन्जेल मानिस गल्ती गर्दै रहन्छ भन्ने गेटेको फाउस्ट विश्वमानवको त्यस सङ्घर्षरत आत्माको प्रतीक हो जो आदिम प्रकाशमा देखिएका अनेक रूप तथा विविध रङ्गहरूको रूपजाललाई देखेर चकित हुँदै रहस्यको पर्दा खोल्ने इरादाले अघि बढ्दै जाँदा स्वयम् त्यसमा झनझन अल्झिँदै जान्छ (घिमिरे , २०५५: ११३) ।

फाउस्ट गेटेको विश्वविख्यात महाकाव्यात्म दुखात्मक नाटक हो र यसमा मुख्य पात्र परमज्ञानी फाउस्टको चरम पतन र मुक्तिको विशद चित्रण गरिएको छ (उपाध्याय, २०५५:२२८)। तर फाउस्टको जीवन दुखान्त भएपनि उसको लक्ष्य सत्कार्योन्मुख रहेको, ज्ञानात्मको विजय, दुष्टात्माको पराजय भएकोले सुखात्मक काव्य फाउस्ट हो । यस नाटकमा प्रस्तुत गरिएका घटना, पात्र र प्रसङ्ग सबै प्रतीकात्मक रहेका छन्, चिन्तनपरक छन्, व्यङ्ग्यात्मक छन् । मानव जीवनका विविध यथार्थताहरूलाई संबोधन गर्न विविध प्रकारका घटना, पात्र, परिवेश, विषय र सन्दर्भलाई प्रस्तुत गर्दै दार्शनिक रूपले ती कुराहरूप्रति चित्रण गर्न गेटेको यो फाउस्ट नाट्य महाकाव्य सफल रहेको छ। यो फाउस्ट नाटक काव्यात्मक नाटक हो। यस नाटक भित्रको मुख्य पात्र फाउस्ट आदर्श, सत्, नैतिक र असल पात्रको रूपमा रहेको छ तर यसको सत् चरित्र र सत् मार्गलाई भ्रष्ट बनाउन सैतानरूपी पात्र मेफिस्टोफिलिसले निरन्तर प्रयत्न गर्दछ । अन्ततः फाउस्ट फिलिसको दुष्ट आत्माबाट पराजित हुन्छ । मेफिस्टोफिलिसले युवती

हेलेनका माध्यमबाट उसको असल चरित्रलाई झल्काइ दिन्छ । फाउस्ट यौन तथा भौतिक सुखमा चुर्लुम्म डुब्छ । पछि उसलाई यो कुराको बोध हुन्छ कि भौतिक तथा यौन सुखबाट ज्ञान प्राप्त हुन सक्दैन । यस्तो किसिमको सुख क्षणिक अर्थात् अस्थिर हुन्छ भन्ने कुराको बोध गरी पुनः ईश्वरभक्ति, आदर्श, नैतिकता र सत् मार्गतर्फ प्रेरित हुन्छ । सत् कार्यप्रति लामो साधना गर्दछ । फाउस्टलाई अझै पनि पतित गराउन शैतानरूपी मेफिस्टोफिलिसले अनेक षडयन्त्र एवं प्रयत्न गर्छ तर यस पटक ऊ असफल हुन्छ ;निष्क्रिय हुन्छ । अन्ततः फाउस्ट आफ्नो ईश्वर, सत्यताको आस्थाप्रति विजय प्राप्त गर्दछ । बहुविद विचार, घटना, पात्र, सन्देशप्रधान महाख्यानमूलक यो कृति बाह्य घटनाहरुको आधारमा यो काव्यात्मक नाटक दुखान्तक भएपनि वैचारिक लक्ष्य प्राप्तिका आधारमा आदर्शोन्मुख अन्त्यमा समाप्त भएकोले दाँतेको दैवीसुखान्तजस्तै सुखान्त काव्य हो ।

५. निष्कर्ष

पूर्वीय संस्कृत साहित्यका महाकवि कालिदासको शाकुन्तल, पाश्चात्यकाव्येतिहासका होमरकृत महाकाव्यहरू इलियड, ओडेसी , भर्जिलकृत एनियड, दाँतेको डिभाइन कमेडी र मिल्टनको प्याराडाइज लस्टजस्ता काव्यमा वर्णित मिथकीय घटना तथा प्रसङ्ग र काव्यलक्षणको विशद संयोजनमा लिखित फाउस्टमा क्षणिक भौतिक भोग पक्ष र शाश्वत ज्ञान पक्षको निरन्तरको द्वन्द्वलाई देखाउँदै अन्ततः ज्ञानकै पक्षको जय हुन्छ । जीवनमा क्षणिक अनैतिक शैतानी भोगले सताए पनि मान्छेको अन्तर्आत्मा नैतिक ज्ञानकै पक्षमा हुन्छ हुने कुराको उद्घाटन गरिएको छ । वर्तमान मानव जीवन र प्राक्कालीन मानव जीवनको विविध पक्षको विराटतालाई जोड्ने सेतुको रूपामा रहेको महाकाव्यात्मक नाटक हो फाउस्ट । भाषाशैली तथा संरचनाको दृष्टिले हेर्ने हो भने सबै पश्चिमा काव्य छन्दको प्रयोग गरी ६० वर्षको साधनामा लेखिएको यो फाउस्टमा हेर्डरको सौन्दर्यवादी काव्य चिन्तन क्रिश्चियानिटीलाई आत्मसात गरिएको छ । यो काव्य दुई भागमा रचिएको छ । पहिलो भागमा गेटेको युवावस्थामा लेखिएको बढी आत्मपरक, भावुक, र फितलो दार्शनिक चिन्तनप्रधान् देखिन्छ । यस भागमा वर्णित पात्र ग्रेचेन अर्थात् मार्गरिटको वेदना अत्यन्त आत्मपरक, अतृप्तिपूर्ण, निराशामुखी र वियोगजन्य अवस्थामा रहेको छ भाषाशैली सरल र सुबोध्य छ तर दोस्रो भागमा रचिएको फाउस्टमा जीवन र जगतका शाश्वत यथार्थहरूलाई परिष्कारपूर्ण शैलीमा बडो जीवन्त रूपमा प्रस्तुत गरिएको छ । जीवनका विविध वास्तविकतालाई प्रस्तुत गर्न जटिल बिम्ब, प्रतीक र पूर्वीय काव्यका तथा प्राचीन ग्रिसेली पुराकथाका प्राक्सन्दर्भ, मिथक र क्रिश्चियन मिथकका साथै पश्चिमा समाज र लोक जीवनका सन्दर्भादिहरूलाई रोचक शैलीमा प्रस्तुत गरिएको छ । बोध्यताका दृष्टिले पहिलो भागभन्दा दोस्रो भाग जटिल छ । घटनागत विविधता, पश्चिमा साहित्यमा प्रयुक्त हुने प्रायः सम्पूर्ण छन्दहरूको यथोचित प्रयोग, बौद्धिक,दार्शनिक र प्रणयमूलक अभिव्यक्तिको सुन्दर प्रयोग, दुष्ट आत्मा वा प्रेतात्माको माध्यमबाट मानव जीवनका अँध्यारा पक्षहरूको उद्घाटन गरिएको छ । मानव जीवनमा आइलाग्ने समस्याहरूको प्रतीकात्मक रूपमा मार्मिक चित्रण गरिएको छ । क्रिश्चियन धर्मप्रति बढी आस्था केन्द्री बनेर मानवतावादी सोंच राख्दै लेखिएको फाउस्ट जर्मनी भाषासाहित्यको मात्र नभएर विश्व साहित्यको इतिहासमा उत्कृष्ट दस कृतिहरू मध्येकै आधुनिक एक आर्ष कृतिको रूपमा लिने गरिन्छ ।

सन्दर्भ सामग्री

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उत्तरवर्ती चरणका उपन्यासको परम्परा, पृष्ठभूमि र मूलभूत प्रवृत्ति

शेषकान्त पौडेल
उप प्राध्यापक
बुटवल बहुमुखी क्याम्पस

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१. विषय प्रवेश

उपन्यास साहित्यको गद्य भेदअन्तर्गतको आख्यानात्मक विधा हो। आयामका दृष्टिले वृहत् आयामको उपन्यास विधामा जीवनको समग्रतालाई समेट्ने प्रकृतिको बृहत् आकारको आख्यान अपेक्षित हुन्छ।

उपन्यास तत्सम शब्द हो र यसको संरचना उप+नि+अस बाट निर्माण भएको हो। अस धातुमा उप र नि उपसर्ग लागेर बनेको उपन्यास शब्दको शाब्दिक अर्थ युक्तिपूर्ण रुपमा मिलाएर नजिकमा राख्नु भन्ने हुन्छ। उपन्यास तत्सम शब्द भए तापनि विधागत रुपमा यो पश्चिमी साहित्यको देन हो। पश्चिममा उपन्यासलाई Novel भनिन्छ। यसको सम्बन्ध ग्रिसेली शब्द Novel सँग छ र ग्रिसेली भाषामा यसको अर्थ केही मात्रामा यथार्थको प्रयोग भएको रमाइलो रचनाका रुपमा लिइन्थ्यो (गौतम,२०६७:१७५)। नेपाली साहित्यमा उपन्यास जीवनको विस्तृत सन्दर्भलाई समेट्ने बृहत् आकारको मनोरञ्जक र आख्यानात्मक विधाका रुपमा प्रचलित छ।

नेपाली साहित्यमा उपन्यास लेखनको परम्परा १८२७ को महाभारत विराटपर्व आख्यानबाट थालनी भएको मानिन्छ। उपन्यास प्रारम्भमा विधागत सचेतता विहिन आख्यानका रुपमा भई १९४६ को वीरसिक्काबाट विधागत सचेततासँगै माध्यमिक कालमा प्रवेश गरेको हो। रुपमती (१९९१) बाट आधुनिक कालमा प्रवेश गरेपछि उपन्यास लेखनको क्षेत्रमा अनेक धाराहरू विकसित भए। आधुनिक कालको पूवार्धमा आदर्शोन्मुख यथार्थवादी धारा, स्वच्छन्दतावादी धारा, सामाजिक

यथार्थवादी धारा, ऐतिहासिक यथार्थवादी धारा, अतियथार्थवादी धारा, आलोचनात्मक यथार्थवादी धारा, मनोवैज्ञानिक यथार्थवादी धारा, जस्ता विभिन्न धाराहरू विकसित भएभने २०२० पछि विसङ्गतिवादी, अस्तित्ववादी, प्रगतिवादी धारा हुँदै २०३०को दशकपछि विविधतायुक्त प्रवृतिलाई वरण गर्दे नेपाली उपन्यासको विकासक्रम गतिशील रुपमा अगाडि बढेको छ। विशेष गरी २०३६ साल पछि नेपाली साहित्यका हरेक विधामा देखिएको समसामयिक युगबोध र विश्व साहित्यमा विकसित नवीन प्रवृत्तिको अन्तरमिश्रणबाट नेपाली उपन्यासले विशिष्टता प्राप्त गरेको छ। यस सन्दर्भमा नेपाली साहित्यमा देखा परेका औपन्यासिक कृतिहरूको सर्वेक्षण गर्दै समग्र उत्तरवर्ती चरणमा देखा परेका प्रवृतिहरूको विश्लेषणमा नै यो विषय केन्द्रित छ।

२. परम्परा र पृष्ठभूमि

नेपाली उपन्यासको लेखनको प्राथमिक, माध्यमिक र आधुनिककालमा विकसित विभिन्न प्रवृत्ति र उपलब्धिहरू नै उत्तरवर्ती चरणको परम्परा र पृष्ठभूमिका रुपमा लिइन्छ । नेपाली उपन्यासको उत्तरवर्ती चरणको पृष्ठभूमिको चर्चा गर्दा प्राथमिक, माध्यमिक र आधुनिक कालको सामान्य सर्वेक्षण गर्नु आवश्यक छ।

२.१ प्राथमिक काल

वीरसिक्का (१९४६) पूर्वको समय नेपाली उपन्यासको प्राथमिक काल हो। शक्तिवल्लभ अर्यालको भहाभारत विराटपर्व (१८२७) नेपाली आख्यान साहित्यको प्रस्थान विन्दु मानिन्छ र उपन्यासको थालनी पनि यही कृतिबाट भएको मानिन्छ । त्यसपछि प्राथमिक कालभरि आख्यानात्मक रचनाका रुपमा औपन्यासिक कृति रचनाका प्रशस्त प्रयासहरू भए। संस्कृतका नाटकहरू नेपालीमा आख्यानात्मक रचनाका रुपमा अनुवाद गरिए । भानुदत्तको हितोपदेश मित्रलाभ (१८३३) शक्तिबल्लभ अर्यालको हास्यकदम्ब (१८५५) अज्ञात लेखकद्वारा अनुदित दशकुमार चरित (१८७५) भवानीदत्त पाण्डेको मुद्राराक्षस (१८७२) जस्ता कृतिहरू संस्कृत नाटकबाट नेपालीमा आख्यानात्मक रुपमा अनुवाद गरिएका रचना हुन् (श्रेष्ठ,२०४९ :१०३)। यी बाहेक रामभद्र पाध्याको लक्ष्मीधर्म संवाद (१८५१), अज्ञात लेखकका पिनासको कथा (१८७२), स्वस्थानी ब्रतकथा (१८७८) आदि आख्यानात्मक रचनाहरूले पनि उपन्यास लेखनको पृष्ठभूमि तयार गरेका छन्।

प्रवृत्तिगत दृष्टिले प्राथमिक काल उपन्यास रचनाको पृष्ठभूमिकालका रुपमा देखिन्छ । विधागत सचेतता विनाका आख्यानात्मक रचनाहरूको रुपमा उपन्यास रचनाको पृष्ठभूमि निर्माण भएको छ । इतिवृतात्मक घटनावर्णनयुक्त आख्यानको रचना, अनुवाद रुपान्तरणको प्रवृति, धार्मिक तथा नीति उपदेशमुखी विषयबस्तु, विधागत सचेतताको अभाव आदिजस्ता कुराहरू प्राथमिक कालीन उपन्यासका प्रमुख प्रबृत्ति हुन्।

२.२ माध्यमिक काल

वीरसिक्का (१९४६) देखि रुपमती (१९९१) पूर्वको समय नेपाली उपन्यासको माध्यमिक काल हो । हरिकृष्ण रचित शिवदत्त शर्मा अनुदित वीरसिक्का (१९४६) बाट नेपाली उपन्यासको इतिहासमा माध्यमिक काल थालनी भएको हो (प्रधान,२०५२ :४२)। यही विन्दुबाट नेपाली उपन्यासले विधागत स्वरुप प्राप्त गर्‍यो । तिलस्मी, जासूसी, ऐयासी प्रवृतिका विषयवस्तुको बाहुल्यता रहे पनि तत्कालीन सामाजिक राजनैतिक प्रभाव र राणाहरूको भोग विलासी प्रवृतिको पृष्ठभूमिमा नेपाली उपन्यास मौलिक उपन्यास लेखनको चरणमा प्रवेश गर्दै औपचारिक आयाम प्राप्त गर्न थाल्यो। साहसिक, अलौकिक र अद्भूत तत्व समावेश गरेर पाठकहरूलाई भय, त्रास र आश्चर्यमा पारी मनोरञ्जन दिने प्रवृतिका उपन्यासको बाहुल्यता रह्यो । नरदेव पाण्डेको नलोपाख्यान (१९५६) बाट आगाडि बढेको औपन्यासिक

यात्रामा सदाशिव शर्माको महेन्द्रप्रभा (१९५९) पहिलो मौलिक उपन्यासका रुपमा देखा पर्‍यो (श्रेष्ठ,२०४९: १०६) । १९६० को दशकमा आएर नेपाली उपन्यासमा सामाजिकताका झलकहरू देखापर्न थाले । गिरिशबल्लभ जोशीको वीरचरित्र (१९६०) रामप्रसाद सत्यालको कलावती (१९६४), विज्ञान विलासको डा.सूर्यप्रसाद (१९७२), पहलमान सिंह स्वाँरको एक लाख रुपैयाको चोरी (१९७४) जस्ता उपन्यासले सामाजिकताको प्रयोग गर्दै आधुनिक उपन्यास रचना गर्ने तर्फ बलियो पृष्ठभूमि तयार गरे । एकातिर माध्यमिक कालीन मूल प्रवृत्तिका रुपमा जासूसी तिलस्मी प्रवृत्तिका उडन्ते काल्पनिक तत्वको प्रधानता देखा पर्‍यो भने यसैभित्र सामाजिक भावभूमिको प्रयोग गर्ने परम्पराको विकासले आधुनिकताको बलियो पृष्ठभूमि पनि तयार भयो ।

धार्मिक तथा नैतिक उपदेशमुखी उपन्यासको रचना, विधागत सचेततापूर्वक उपन्यास रचना, अलौकिक जासुसी तथा तिलस्मी तत्वको प्रवलता, आद्भूतिक तत्वका माध्यमबाट मनोरञ्जन प्रदान गर्ने प्रवृत्तिको बाहुल्यता, धार्मिक तथा सामाजिक सुधारको भावना, अनुवाद रुपान्तरणका साथै मौलिक उपन्यास लेखन परम्पराको थालनी, घटना विन्यासमा सिथिलता, अस्तव्यस्त औपन्यासिक शिल्पजस्ता कुराहरू माध्यमिक कालीन नेपाली उपन्यासका मूल प्रवृत्ति देखिन्छन् । विधागत स्वरुप प्राप्त गरी मौलिक उपन्यास लेख्ने परम्पराको थालनी गर्नु र सामाजिक भावभूमिलाई समावेश गरी आधुनिक कालको पृष्ठभूमि तयार गर्नु माध्यमिक कालीन उपन्यासका प्रमुख उपलब्धि भनिन्छ ।

२.३ आधुनिक काल

रुद्रराज पाण्डेको रुपमती (१९९१) बाट नेपाली उपन्यासमा आधुनिक कालको सुरूआत भयो । सामाजिक यर्थाथको चित्रण, अतिरञ्जित विषयको परित्याग गरी मानवीय चरित्रको प्रयोग, स्वभाविक घटना र पात्रको प्रयोग, बोलचालको भाषा र नेपाली परिवेश, द्वन्द्वयोजनाको प्रभावकारी प्रयोग र प्रभावकारी विधागत स्वरुपजस्ता विशेषताले रुपमती उपन्यासबाट नेपाली उपन्यासको इतिहासमा आधुनिकताको थालनी भएको मानिन्छ । रुपमतीबाट सुरु भई आजसम्मको आधुनिक नेपाली उपन्यासको विकास यात्रामा देखापरेका विभिन्न प्रवृति, र तिनले सृजना गरेका अनेक मोड र चरणहरूलाई पूर्ववर्ती चरण र उत्तरवर्ती चरणका रुपमा चर्चा गर्न सकिन्छ ।

२.३.१ पूर्ववर्ती चरण

आधुनिक नेपाली उपन्यासको थालनी रुपमती (१९९१) देखि (२०३५) सम्मको समय आधुनिक नेपाली उपन्यासको पूर्वपर्ती चरण हो । यो चरण अन्तर्गत विभिन्न मोड र अनेक प्रवृतिहरू विकासित भएका छन् ।

२.३.१.१. पहिलो मोड

१९९१ देखि २०२० सम्मको अवधि आधुनिक नेपाली उपन्यासको पूर्ववर्ती चरणअन्तर्गतको पहिलो मोड हो । यसअन्तर्गत अनेक विषय र प्रवृत्तिका उपन्यासहरू रचना भएका छन् र त्यसैका आधारमा विभिन्न धाराहरू विकसित भएका छन् । यस समयावधिमा विकसित प्रवृत्तिका आधारमा यस मोड अर्न्तगतका धाराहरू यसप्रकार छन् ।

क. आदर्शोन्मुख यर्थाथवादी धारा

रुद्रराज पाण्डेको रुपमती (१९९१) बाट सुरु भई विष्णु चरणको सुमती (१९९२), काशिबहादुर श्रेष्ठका उषा (१९९९) र वचन (२००१), टुकराज पद्मराज मिश्रको रजबन्दकी (१९९६) आदि उपन्यासबाट यो धारा विकसित भएको हो (गौतम,२०६७ :१९४) । सामाजिक तथा पारिवारिक घटना परिघटनाको यर्थाथ चित्रण गर्दै

आदर्शचरित्रको व्यवहारका माध्यमबाट सामाजिक, पारिवारिक तथा नैतिक सुधारको आग्रह प्रस्तुत गर्नु यस धाराका उपन्यासको प्रमुख प्रवृति देखिन्छ ।

ख) स्वच्छन्दतावादी धारा

रुपनारायण सिंहको भ्रमर (१९९३) बाट सुरुभई मोहनबहादुर मल्लको उज्याली छायाँ (२००८), अच्छाराई रसिकको लगन (२०१२), शिवकुमार राईको डाकबङ्गला (२०१३) आदि जस्ता उपन्यासबाट विकसित धारा स्वछन्दतावादी धारा हो । भावना, कल्पना र संवेगलाई महत्व दिदै सौन्दर्यपूर्ण शैलीमा प्रेमप्रणयको प्रस्तुति गर्नु यो धाराका उपन्यासको मुख्य प्रवृत्ति देखिन्छ ।

ग) सामाजिक यर्थाथवादी धारा

लैनसिंह वाङ्गदेलको मुलुक बाहिर (२००४) बाट सुरु भई उनैको माईतघर (२००६), लील बहादुर क्षेत्रीका बसाइ (२०१४), अतृप्त (२०२६), लीलाध्वज थापाको मन (२०१५), शंकर कोइरालाको खैरेनीघाट (२०१८), केशवराज पिंडालीको बाच्ने एउटा जीन्दगी (२०४३) आदि उपन्यासका माध्यमबाट विकसित धारा सामाजिक यथार्थवादी धारा हो । यो धारा अन्य धाराको तुलनामा बढी सम्वृद्ध देखिन्छ । यो धारा यथार्थवादी दर्शन र मूल्यमान्यतामा आधारित छ । रोमान्टिक आत्मपरकता, अतिरञ्जना, आदर्शवादको मनोगत चेतना , नीतिवादी औपदेशिकताको विपरीत वस्तुगत यथार्थप्रति निष्ठा नै यर्थाथवादको टट्कारो स्वररुप हो (त्रिपाठी, २०४९:४३)। यही सैद्धान्तिक धरातलमा उभिएर सामाजिक यथार्थवादी उपन्यासको रचना भएको छ । सामाजिक जीवनका घटना परिघटनाहरूलाई यथातथ्यात्मक रुपमा प्रस्तुत गर्नु, निम्न वर्गीय पात्रका पीडादायी जीवनको चित्रणमा जोड दिनु, सरल सहज कथ्य भाषाको प्रयोग गर्नु आदि सामाजिक यथार्थवादी धाराका प्रमुख प्रवृत्ति देखिन्छन् ।

घ) ऐतिहासिक यथार्थवादी धारा

डायमण्ड शमशेरको वसन्ती (२००६) बाट सुरु भई उनकै सेतोबाघ (२०३०) सत्प्रयास (२०३८), केशवराज पिंडालीको एकादेशकी महारानी (२०२६), दैलतविक्रम विष्टको फाँसीको फन्दा (२०५३), आदि उपन्यासका माध्यमबाट यो धारा विकसित भएको हो । ऐतिहासिक घटना र पात्रहरूलाई मूल कथ्यका रुपमा प्रयोग गर्दै मानवीय चरित्रका विभिन्न पक्षहरूको उद्घाटन गर्नु यस धाराका उपन्यासको मुख्य प्रवृति हो । दरबारिया षडयन्त्र, घात प्रतिघात र विशेष गरी राणाकालीन दरवरिया परिवेशभित्रका मार्मिक विषयवस्तुको उद्घाटनमा यस धाराका उपन्यासहरू बढी केन्द्रित देखिन्छन् ।

ङ) अतियथार्थवादी धारा

लैनसिंह वाङ्देलको लङ्गडाको साथी (२००८) बाट सुरु भई गोविन्द गोठालेको पल्लो घरको झ्याल (२०१६) अर्जुन निरौलाको घाम डुवेपछि (२०३३) आदि उपन्यासका माध्यमबाट यो धारा विकसित भएको छ । यथार्थ जगतभन्दा टाढा स्वप्नील मनोलोकको विचरण गर्दै व्यक्तिमनभित्रका अतिवादी व्यवहारका साथै सामाजिक बन्धनबाट मुक्त क्रियाकलापको चित्रणमा जोड दिनु र मानवीय मनोलोकको स्वच्छन्द विचरण गर्नु यस धाराका उपन्यासको प्रमुख प्रवृत्ति देखिन्छ ।

च) आलोचनात्मक यथार्थवादी धारा

हृदयचन्द्रसिंह प्रधानको स्वास्नी मान्छे (२०११) बाट सुरु भई उनकै एकचिहान (२०१७), खड्गबहादुर सिंहका विद्रोह १ (२०११) विद्रोहर २ (२०१३), दौलतविक्रम विष्टको भोक र भित्ताहरू (२०३८), ध्रुवचन्द्र गौतमको उपसंहार अथात् चौथो अन्त्य (२०४८) आदि उपन्यासका माध्यमबाट यो धारा विकासित भएको हो । समाजभित्रका विकृति विसङ्गति र असमान आर्थिक अवस्थाजन्य

घटनाहरूको यथार्थपरक चित्रण गर्दै यथास्थितिप्रति आलोचनात्मक दृष्टि राख्नु यस धाराका उपन्यासको प्रमुख प्रवृत्ति देखिन्छ ।

छ) मनोवैज्ञानिक यथार्थवादी धारा

गाविन्दबहादुर मल्ल गोठालेको पल्लोघरको झ्याल (२०१६) बाट सुरु भई विजय मल्लको अनुराधा (२०१८), विश्वेश्वरप्रसाद कोईरालाका तीन घुम्ती (२०२५), नरेन्द्रदाइ (२०२७), सुम्निमा (२०२७) आदि उपन्यासका माध्यमबाट यो धारा विकसित भएको हो । फ्रायड, एडलर, र युङ्गका, मनौवैज्ञानिक दर्शनको पृष्ठभूमिमा पात्रको मनोवैज्ञानिक पक्षको उद्घाटन गर्ने र विषेश गरी फ्रायडको यौन मनोवैज्ञानिक दर्शनको उपन्यासमा सफल प्रयोग गर्नु यस धाराका उपन्यासको प्रमुख प्रवृत्ति हो ।

२.३.१.२ द्रोस्रो मोड

२०२१ देखि २०३५ सम्मको समय आधुनिक नेपाली उपन्यासको पूर्ववर्ती चरणअन्तर्गतको दोस्रो मोड हो । पाश्चात्य साहित्यमा विकसित नवीन दृष्टिकोण र परम्पराभन्दा भिन्न शिल्प शैली संरचना र जीवनदृष्टि अँगालेर साहित्य सिर्जना गर्ने नवयुगीन प्रवृत्तिको प्रभावस्वरुप नेपाली उपन्यासमा पनि नयाँ मोड देखा पर्‍यो । विषेश गरी पश्चिमी साहित्यमा विकसित विसङ्गतिवादी, अस्तित्ववादी, शुन्यवादी चिन्तनको प्रभाव एकातिर देखा पर्‍यो भने अर्कातिर मार्क्सवादी चिन्तनमा आधारित प्रगतिवादी उपन्यास लेखनका क्षेत्रमा महत्वपूर्ण उपलब्धिहरु भए । यस अवधिमा पनि प्रवृतिगत दृष्टिले विभिन्न धाराहरू विकसित भए ।

क. विसङ्गतिवादी(अस्तित्ववादी धारा

विसङ्गतिवादी(अस्तित्ववादी चिन्तन पाश्चात्य साहित्यमा २०औं शताब्दीमा विकसित भएको दृष्टिकोण हो । विसङ्गतिवाद मानवीय अस्तित्वको प्रमुख अधार मानिदै आएको ईश्वर मृत्युको घोषणाबाट जन्मिएको चिन्तन हो । यसले जीवनलाई निस्सार, निरर्थक र अर्थहीन मान्दै जीवनको सफलतामा मानवीय भूमिकालाई नगण्य रुपमा हेर्दछ । यही निस्सारताभित्र पनि म केही हुँ र मेरो जीवनप्रति म नै उत्तरदायी छु भनी बाच्नु अस्तित्वको चेतना हो । अस्तित्वको तात्पर्य अस्मिताको बोध हो । जीवन जगत संगतिपूर्ण छैन र तर्क वा वुद्वि वृत्तिका आधारमा व्याख्या गर्न सकिदैन अनि जीवन निस्सार व्यर्थ शुन्य वा निरर्थक छ भन्ने बोध विसङ्गतिवादको मुटु हो भने त्यसैका माझ पनि अस्मिता र व्यक्तिसत्ताको सचेत सँघर्ष नै अस्तित्ववादको मूल अभिप्राय हो (त्रिपाठी, २०४९ :१२९) । यही विसङ्गतिवादी (अस्तित्ववादी चिन्तनको प्रयोग गर्दै इन्द्रवहादुर राईको आज रमिता छ (२०२१) को प्रकाशनबाट यो धारा प्रारम्भ भएको हो । यस पछि पारिजातको शिरीषको फूल (२०२२) महत्ताहीन (२०२५), ध्रुवचन्द्र गौतमका अन्त्य पछि (२०२४), डापी (२०३३), आदि जस्ता उपन्यासका माध्यमबाट यो धारा विकसित भयो । निस्सारतापूर्ण जीवन भोगाइका मार्मिक प्रसङ्गहरू प्रस्तुत गर्दै अनन्त सङ्कटहरूका वीचमा पनि संघर्षपूर्ण जीवन विताउने पात्रका व्यवहार र क्रियाकलापका माध्यमबाट मानवीय सर्वोच्चता स्थापित गर्नु यस धाराका उपन्यासको प्रमुख प्रवृत्ति हो ।

ख) प्रयोगवादी धारा

परम्पराभन्दा भिन्न शैलीशिल्प, संरचना र जीवन दृष्टि अँगालेर लेखिएका कृतिहरू प्रयोगवादी रचना हुन् । यसको खास अर्थ परम्परामा नयाँ प्रयोग भन्ने हुन्छ । परम्परा भन्दा भिन्न शिल्प शैली, स्वैर कल्पनाको प्रयोग, कथन पद्वतिमा विचित्रता , पाठकलाई संवोधन गरेर कथा भन्ने प्रविधि, दृष्टिविन्दुको परिवर्तन, मिथकलाई नयाँ कथामा रुपान्तरण गर्ने ढाँचा, खुल्ला वा बहुविकल्पी अन्त्य, सूत्रात्मकता, आत्मजीवनीको प्रयोग, पत्रकारिताको शैली, उपन्यास भित्र उपन्यास भन्ने नवीन

शिल्प आदि प्रयोगवादी उपन्यासका प्रमुख विशेषता हुन् (बराल, २०६३ :२२७) । ध्रुवचन्द्र गौतमको अन्त्य पछि (२०२४) बाट सुरु भएको प्रयोगवादी धारा गौतमकै कट्टेल सरको चोटपटक (२०३७), अलिखित (२०४०), उपसंहार अर्थात चौथो अन्त्य (२०४८), फूलको आतङ्क (२०५५), मञ्जुलको छेकुडोल्मा (२०२६), कृष्ण धरावासीको शरणार्थी (२०५७), नारायण वाग्लेको पल्पासा क्याफे (२०६१) आदि उपन्यासका माध्यमबाट गतिशील रुपमा अगाडि बढेको देखिन्छ ।

ग) प्रगतिवादी धारा

मार्क्सको द्वन्द्वात्मक भौतिकवादी दर्शनबाट प्रभावित भई समाजमा व्याप्त बर्गीय विभेद र शोषण दमनको चित्रण गर्दै समतामूलक समाज निर्माणको वैचारिक पक्ष पोषण गर्ने चिन्तन नै प्रगतिवाद हो । नेपाली साहित्यमा प्रगतिवादको प्रभाव धेरै पहिलेदेखि नै परेको भए पनि उपन्यासमा डी.पी. अधिकारीको आशमाया (२०२५) बाट सुरु भएको मानिन्छ (गौतम, २०६७ : २०१) । यसपछि खगेन्द्र संग्रौलाको चेतनाको पहिलो डाँक (२०२७), पारिजातका तोरीबारी बाटा र सपत्राहरू (२०३२), पर्खालभित्र र बाहिर (२०३४), रमेश विकलको अविरल बग्दछ इन्द्रावती (२०३९), सञ्जय थापाको देउमाईको किनारामा (२०४७), आदि उपन्यासका माध्यमबाट यो धारा विकसित भएको छ । समाजमा रहेका वर्गीय विभेद र तत्जन्य परिस्थितिबाट सिर्जना भएको शोषण दमन अन्याय अत्याचारभित्र पिल्सिएका निम्नबर्गिय पात्रहरूको चित्रण गर्दै बर्गीय चेतनाले ब्युझाएर समाज परिवर्तनको दिशामा अग्रसर गराउनु यस धाराका उपन्यासको प्रमुख अभीष्ट हो ।

२.३.२ उत्तरवर्ती चरण

नेपाली उपन्यासमा २०३० को दशकपछि विकसित भएको वहुल प्रवृतिको चरणलाई उत्तरवर्ती चरण मानिएको छ। कुनै विशिष्ट उपन्यासभन्दा पनि प्रवृत्तिगत विविधताका रुपमा विकसित भएको नवचेतनाको युगका रुपमा उत्तरवर्ती चरण स्थापित भएको छ । पूर्ववर्ती चरणको दोस्रो मोडमा विकसित विसङ्गतिवादी (अस्तित्ववादी धारा र प्रयोगवादी शैली शिल्पकै पृष्ठभूमिमा उत्तरवर्ती चरणको पृष्ठभूमि बन्दै थियो । २०३० को दशकको प्रारम्भसँगै नपाली साहित्यका हरेक विधामा नवचेतनाको प्रभाव देखिन थाल्यो। २०३६ सालको राजनैतिक परिवर्तन, जनमत संग्रहको घोषणा र नेपाली साहित्यमा बढ्दै गएको पाश्चात्य प्रभावले नेपाली उपन्यासमा पनि अनेक प्रवृत्ति देखिन थाले । एकातिर पूर्वस्थापित प्रवृत्तिको निरन्तरता र अर्कोतर्फ विश्वसाहित्यमा देखिएको उत्तरआधुनिकतावादी प्रभावस्वरुप अनेक प्रवृत्तिका उपन्यासले यो चरण वहुल प्रवृत्तिको चरणका रुपमा विकसित भयो । उत्तरवर्ती चरणको प्रारम्भविन्दु कुनै विशिष्ट कृतिभन्दा पनि २०३६ को राजनैतिक परिवर्तनबाट सिर्जना भएको सामाजिक राजनैतिक परिवेश तथा तत्जन्य चेतनाबाट सिर्जित साहित्य चिन्तन भएकाले २०३६ लाई सीमारेखा मानेर यस पछिको समयलाई नै उत्तरवर्ती चरणका रुपमा चर्चा गरिएको छ ।

३. उत्तरवर्ती चरणका प्रमुख प्रवृत्ति

२०३६ पछाडिको समय नेपाली उपन्यासको बहुल प्रवृत्तिको चरण हो । २०३० को दशकको प्रारम्भदेखि नै नेपाली उपन्यासमा अनेक प्रयोगहरू भए। परम्परागत लेखनभन्दा भिन्न नव लेखनको लहर चल्यो । औपन्यासिक शिल्पमा नयाँ नयाँ प्रवृत्ति देखिन थाले । परम्परागत प्रवृत्तिकै निरन्तरतामा पनि केही नवीनता र शिल्प संरचनामा सशक्तता देखा पर्‍यो । सामाजिक यथार्थवादी धारामा धु स्वाँ स्वामीको खरानीको बस्ती (२०४६) आलोचनात्मक यथार्थवादी धारामा खग्रेन्द्र सँग्रौलाको जुनकिरीका संगीत (२०५६), अस्तित्ववादी धारामा सरुभक्तको पागल वस्ती (२०४८), प्रयोगवादी धारामा कृष्ण धरावासीको राधा (२०६२), प्रगतिवादी धारामा ऋषिराज बरालको सगरमाथा

(२०६४) आदि जस्ता उपन्यासहरूले पूर्वस्थापित औपन्यासिक प्रवृत्तिहरूलाई सशक्त औपन्यासिक शिल्प संरचनामा अगाडि बढाउने काम गरे ।

अर्कातर्फ समसामयिक युग चेतना र पाश्चात्य साहित्यमा विकसित नवचिन्तनको प्रभाव स्वरुप उत्तरवर्ती चरणको विशिष्ट पहिचानका रुपमा नयाँ नयाँ प्रवृत्तिका उपन्यासहरू पनि देखा परे । विश्व साहित्यमा देखा परेको उत्तरआधुनिकतावादी प्रभाव पनि नेपाली उपन्यासमा पऱ्यो । उत्तरवर्ती चरणका उपन्यासको मूल पहिचान बहुल प्रवृतिको प्रयोग देखिन्छ । एउटै उपन्यासलाई भिन्न भिन्न प्रवृत्तिको दृष्टान्तका रुपमा प्रस्तुत गर्नु पर्ने स्थिति देखा पऱ्यो । उत्तरवर्ती चरणका उपन्यासमा प्रयुक्त विषय, शैली, शिल्प, संरचना आदि विविध पक्षलाई आधार मानी यस चरणका औपन्यासिक प्रवृत्तिलाई विभिन्न बुँदामा चर्चा गर्न सकिन्छ ।

३.१ समसामयिक युगबोध

समसामयिक भन्नाले लेखकीय लेखन र परम्पराले प्रवृत्तिगत स्थिरता नपाई सकेको सामान्यतया चालु पचास बर्षसम्मको अवधि बुझिन्छ (एटम, २०६७ : १२) । नेपाली साहित्य सिर्जनाको सन्दर्भमा विशेष गरी २०३६ को राजनैतिक परिवर्तन पछिका राष्ट्रिय तथा अन्तराष्ट्रिय घटनाक्रम, राजनैतिक परिवर्तन, सामाजिक आर्थिक तथा प्रशासनिक क्षेत्रका जल्दाबल्दा घटनाहरू र तत्जन्य प्रभाव आदि जस्ता समसमायिक युग(जीवनका कुराहरु मुख्य विषय बनाएर सृर्जना गरेको साहित्यिक युगलाई समसामयिक युगले जनाउँदै आएको छ ।

उत्तरवर्ती चरणका नेपाली उपन्यासहरू यिनै समसामयिक युगजीवनका जल्दाबल्दा विषयलाई प्रभावकारी शिल्पमा ढालेर प्रस्तुत गर्ने कुरामा केन्द्रित छन् । जुनसुकै राजनैतिक परिवर्तन भए पनि समाजका अवसरवादी स्वार्थी चरित्रकै हाली मुहाली रहेको वास्तविकता चित्रण गरिएको ध्रुवचन्द्र गौतमको उपसंहार अर्थात चोथौ अन्त्य (२०४८), सुकुम्बासी समस्यालाई विषयवस्तु बनाइएको गणेश रसिकको आकाश गंगाको ओतमुनि (२०४८) परिवर्तनपछि पनि नेतृत्व गर्ने नेताहरूको स्वार्थी प्रवृत्ति देखाइएको सुस्मिता नेपालको मेरा छातिका कोलाजहरू (२०५५), न्यायालयमा राजनैतिक हस्तक्षेपको प्रभावलाई विषयवस्तु बनाइएको युवराज संग्रौलाको शिशिरमा फुलेको गुराँस (२०६४), माओवादी आन्दोलन तथा तराई अन्दोलनको विषय र प्रभावमा केन्द्रित नारायण ढकालको मयुर टाइम्स (२०६६) आदि उपन्यासहरू समसामयिक युगबोधका केही नमुना मान्न सकिन्छ । विशेष गरी उत्तरवर्ती चरणका उपन्यासमा नेपालको राजनैतिक परिर्वतन, परिर्वतन पछिका असन्तुष्टि, नेतृत्वका कमजोरी, प्रशासनिक अनियमितता, बेरोजगारी, वर्गीय शोषण आदि जस्ता समसामयिक जीवनमा जल्दाबल्दा विषयवस्तुलाई प्रभावकारी रुपमा प्रस्तुत गरिएको छ ।

३.२ राजनैतिक क्षत्रका विकृतिको चित्रणमा विशेष अभिरुचि

उत्तरवर्ती चरणका उपन्यासहरूले विभिन्न विषयलाई समेटेका छन् तापनि राजनैतिक क्षेत्रको कमजोरीहरूको चित्रणमा बढी केन्द्रित देखिन्छन् । छोटो छोटो समयमा ठूला ठूला राजनैतिक परिवर्तन भए तापनि व्यवहारमा परिर्वतन हुन नसकेको र यसले जनतालाई वास्तविक सन्तुष्टि दिन नसकेको यथार्थलाई यस चरणका उपन्यासले अत्यन्त महत्वका साथ वरण गरेका छन् । २०३६ पछि नेपाली राजनीतिमा ठूला ठूला परिवर्तन भए । २०३६ को राजनैतिक आन्दोलन र जनमत संग्रह, २०४६ को प्रजातान्त्रिक परिवर्तन, २०६२/२०६३ को आन्दोलन र राजतन्त्रको अन्त्य आदि जस्ता युगान्तकारी परिवर्तन भए पनि नेपाली सर्वसाधारणहरूको जीवनशैलीमा कुनै सकारात्मक प्रभाव पर्न नसकेको र घुमी फिरी समाजका धुत व्यक्तिहरू नै

सत्तामा पुगेको तथ्यलाई यो चरणका उपन्यासले प्रभावकारी रुपमा प्रस्तुत गरेका छन् । चाकडीको भरमा राजनैतिक संरक्षण प्राप्त गरेका व्यक्तिहरूका कुकृत्यको चिरफार गरी राजनैतिक वृत्तभित्रका विकृतिहरूलाई उदाङ्ग पार्ने कुरामा थुप्रै उपन्यासहरू केन्द्रित छन् । ध्रुवचन्द्र गौतमको उपसंहार अर्थात चौथो अन्त्य (२०४८), गणेश रसिकको आकाश गंगाको ओतमुनि (२०४८), युवराज संग्रौलाको शिशिरमा फुलेको गुराँस (२०६४), नारायण ढकालको पीतसंवाद (२०५५) आदि उपन्यासहरूलाई राजनैतिक क्षेत्रका विकृतिको चित्रणमा केन्द्रित उपन्यासका नमुना मान्न सकिन्छ ।

३.३ विनिर्माणवादी प्रभाव :

साहित्यिक विधाको परम्परागत स्थापनालाई भत्काएर स्थापित विधाका कृतिलाई खण्डीकरण गरी भत्काउनु विनिर्माण हो (गौतम, २०७० :३८) । विनिर्माणवाद फ्रान्सेली चिन्तक ज्याक डेरिडाबाट सुरुभई रोलावार्थको लेखक मृत्युको घोषणाबाट विकसित भएको उत्तरआधुनिकतावादी चिन्तन हो । यसले अर्थगत अनिश्चितता, अनुपस्थिति, पाठकीयता जस्ता कुरामा जोड दिन्छ । अर्थको अन्तहीन स्थगन वा चिपलाइको यो धाराणाले उत्तरआधुनिकतावादी प्रयोगलाई प्रभावित पार्दै आएको छ (उप्रेती, २०६९ :४९) । विनिर्माणवादले कृतिको अध्ययन गर्दा त्यसको अर्थको विश्लेषण गर्ने सन्दर्भमा लेखकीय कोणबाट अर्थको व्याख्या गर्ने प्रवृत्तिको विरोध गर्दै कृतिलाई एउटा पाठमात्र मानेर एउटा पाठबाट अनेकौं पाठ निर्माण गर्न सकिने चिन्तन राख्दछ । यस अर्थमा विनिर्माणवाद परम्परागत दृष्टिकोणको विघटन वा लेखककेन्द्री र कृतिकेन्द्री दृष्टिकोणभन्दा भिन्न पाठककेन्द्री दृष्टिकोण हो ।

उत्तरवर्ती चरणका थुप्रै उपन्यासहरू विनिर्माणवादी चिन्तनबाट प्रमाणित भई रचना भएका छन् । सरुभक्तको पागल वस्ती (२०४८), कृष्ण धरावासीका शरणार्थी (२०५६), राधा (२०६२), मनुज बाबु मिश्राको स्वप्न संमेलन आदि यस प्रवृतिका उपन्यास हुन् ।

३.४. तथ्य र स्वैरकल्पनाको मिश्रण

समाज, जीवन, जगत् र वास्तविकतासँग मिल्ने घटनाहरू तत्थ्यपूर्ण लेखन हो भन्ने अचेतनका स्वप्नील अनुभूतिको स्वच्छन्द विचरण स्वैरकल्पना हो । उत्तरवर्ती चरणका उपन्यासमा औपन्यासिक विचार अभिव्यक्तिका लागि स्वैरकल्पनाको प्रयाप्त प्रयोग गरिएको छ । उत्तरआधुनिक साहित्यमा कल्पनाको प्रयोग सत्य अर्थात यथार्थसम्म पुग्ने भिन्न बाटो वा दृष्टिकोणका रुपमा गरिएको छ र स्वैरकल्पनात्मक कृतिमा यथार्थको उल्लङ्घन गरेर सत्य सम्म पुग्ने प्रक्रिया अगालिन्छ अनि अत्यधिक मानसिक तरङ्गको प्रयोग गरी बाह्य जगत् एवम् त्यसका भावनाको भङ्ग गरिन्छ (शर्मा, २०६६ :२२५) । घनश्याम खड्काको निर्वाण (२०७२) यसको नमूना मान्न सकिन्छ । यस उपन्यासका अनेक पात्रहरू विचको विश्मयकारी मिलन र विछोड अनि विचित्रका घटनाक्रमहरूलाई जोडेर निर्वाण प्राप्तिको मार्ग पहिल्याउन स्वैरकल्पनाको प्रयाप्त प्रयोग भएको छ । यस प्रवृतिका अन्य उपन्यासका रुपमा ध्रुवचन्द्र गौतमको अग्निदत्त + अग्निदत्त, सरुभक्तको पागल बस्ती , मनुजबाबु मिश्राको स्वप्न सम्मेलन, होमनाथ सुवेदीको यमपुरीको महल आदि उपन्यासलाई लिन सकिन्छ ।

३.५. विधा भञ्जन र विधा मिश्रण

परम्परागत विधा सिद्धान्तको विघटन विधा भञ्जन हो भने एउटै सृजनाभित्र अनेक विधाको विशेषता समावेश हुनु विधा मिश्रण हो । विधा भञ्जन तथा विधा मिश्रण उत्तरआधुनिकतावादको प्रमुख विशिष्टता हो । उत्तरआधुनिकतावादले कला, साहित्य, सँस्कृति, समाज, जीवन आदिका सिमानाहरू भत्किदै र विनिर्मित पनि हुँदै जान्छन् भन्ने मान्यता राख्दछ (गौतम, २०७० :७)। साहित्यक सिद्धान्तको स्वायत्तता हुँदैन र यसमा विभिन्न विचार दर्शन, कला , साहित्यको समिश्रण हुन्छ भन्ने उत्तरआधुनिकतावादी चिन्तनको प्रभाव उत्तरवर्ती

चरणका उपन्यासमा प्रयाप्त मात्रामा परेको छ । यस यर्थमा यस चरणका उपन्यासहरू परम्परागत विधा सिद्धान्तबाट मुक्तभई रचना गरिएको छ । यसले गर्दा परम्परागत विधा सिद्धान्तका आधारमा व्याख्या गर्न नसक्ने विशेषता यस चरणका उपन्यासमा पाईन्छ । ध्रुवचन्द्र गौतमको फूलको आतङ्क (२०५५) लाई यसको दुष्टान्त मान्न सकिन्छ ।

३.६. डायस्पोरिक चेतना

डायस्पोरिक चेतनाले आप्रवासी मानसिकताको अभिव्यक्तिलाई जनाउँछ। मातृभूमि छोडेर अन्य मूलुकमा रहनु पर्दाको भय, त्रास, परिचयसंकट, एकान्विकता र तत्जन्य मानसिक अविघातलाई डायस्पोरिक साहित्यले मूल विषयका रुपमा ग्रहण गरेको हुन्छ । आजको परिवेश नेपालीहरू विश्वका अनेक मुलुकहरूमा विस्तार हुँदै सुविधायुक्त जीवन बिताउने महत्वाकाँक्षाले अन्य मुलुकमै स्थायी बसोबासको अनुमति प्राप्त गर्न आकर्षित भएको समय हो । अन्य मुलुकमा जतिसुकै भौतिक सुविधा प्राप्त गरे पनि मातृभूमिबाट विच्छेद अनि इच्छित भूमिसँग सामायोजन संकटबाट उत्पन्न मानसिक अभिघातको चित्रण डायस्पोरिक रचनामा गरिन्छ । उत्तरवर्ती चरणका थुप्रै उपन्यासहरू डायस्पोराका अनुभूतिसँग सम्बन्धित छन् । होमनाथ सुवेदीको यमपुरीको महल (२०५९), कृण्णराज खनालको पात्तालकी प्रेयसी (२०६३), राजवको एटलान्टिक स्टिूट (२०६५) जस्ता उपन्यासहरू डायस्पोरिक संघातको प्रभावकारी उद्घाटन गरिएका उत्कृष्ट नमूना मानिन्छन् ।

३.७. साइवर संस्कृतिको प्रभाव

साइवर संस्कृति आधुनिक सूचना प्रविधि, कम्प्युटर, ईन्टरनेट, मोवाइल फोन आदि प्रविधिको प्रयोगबाट विकसित संस्कृति हो । विश्वमा भएको प्राविधिक विकासको प्रभावसंगै नेपाली समाज पनि नयाँ नयाँ प्रविधि र साइवर प्रयागको संस्कृतिबाट दिन प्रतिदिन प्रभावित हुँदै गएको छ। उत्तरवर्ती चरणका उपन्यासमा समेत यस प्रकृतिका विषयवस्तुले स्थान पाएका छन् । साइवर संस्कृतिको परिप्रेक्षलाई रोमाञ्चकतासाथ नेपाली साहित्यमा प्रयोग गर्ने उपन्यासकार नारायण वाग्ले हुन् (एटम, २०६७ :२४) । उनको पल्पसा क्याफे उपन्यासका प्रमुख पात्रहरू, तिनका कार्यव्यापार र जीवनपद्धति मोबाइल, एम्पीथ्री, इमेल इन्टरनेटमा पूर्ण रुपमा भर परेको देखाइएको छ । त्यस्तै शोभा भट्टराईको अन्त्यहीन अन्त्य (२०५८), रोशन थापा 'निरव' को प्रत्येक श्रवण कुमार अर्थात युद्ध (२०६४), राजवको एटलान्टिक स्टिूट (२०६५) आदि उपन्यासमा पनि साइबर संस्कृतिको प्रभाव स्पष्ट देखाइएको छ ।

३.८. लैङ्गिक तथा नारीवादी चेतना

उत्तरआधुनिकताको छाताभित्र समेटिने अनेक सिद्धान्तमध्ये नारीवाद पनि एक महत्वपूर्ण सिद्धान्त हो । नारीहरूलाई हेर्ने परम्परागत दृष्टिकोणका विपरीत नारी अधिकारका पक्षमा वकालत गर्नुका साथै नेपाली समाजमा रहेको लैङ्गिक समस्याका हरेक पक्षसम्मका विषयलाई उत्तरवर्ती चरणका उपन्यासले समेटेका छन् । तेस्रो लिङ्गी, समलिङ्गी तथा अन्तरलिङ्गी समस्यालाई सामाजिक समस्याभित्र समेटेर उपन्यास रचना गर्ने प्रवृति यस चरणमा विकसित भएको छ । लैङ्गिक तथा नारीवादी चेतनाका उपन्यासका रुपमा मोहनराज शर्माको सलिजो (२०६२), पद्मावती सिंहको समानन्तर आकाश (२०६२), जया ओझाको आवरण (२०७३) आदि महत्वपूर्ण मानिन्छन् ।

३.९. मिथकीय पुनःसृजन

साहित्य सिर्जनामा मिथकीय प्रयोग धेरै पहिलादेखिनै हुँदै आएको हो । मिथक भनेको अतिकाल्पनिक एवं प्रचलित पौराणिक सन्दर्भ, लोककथा, दन्त्य कथा आदिको संस्कार प्राप्त तथा मानवीय जीवन र सन्दर्भसँग जोडेर व्याख्या गर्न सकिने प्रतिकात्मक रुप हो र आदिम

मानवीय व्यवहारको पुनः व्याख्या तथा पुनसिर्जनाका लागि मिथकबाट कथा टिपिन्छ अनि यस्तो कथानकले पौराणिक र आधुनिक सन्दर्भलाई जोड्ने पुलको काम गर्दछ (चालिसे, २०७३ :९६) । उत्तरवर्ती चरणका उपन्यासमा वर्तमान युगजीवनका गम्भीर विषयवस्तुको प्रतिपादकका निम्ति मिथकीय प्रयोग प्रभावकारी रुपमा गरिएको छ । मिथकीय प्रयोगका दृष्टिले मदनमणि दीक्षित यस चरणका सशक्त उपन्यासकार मानिन्छन् । उनका मेरी नोलीमा (२०४८), त्रिदेवी (२०५१), भूमिसूक्त (२०५८) जस्ता उपन्यासमा हिन्दुमिथकको प्रयोग गरी नारी शक्तिको भौतिकवादी ढङ्गले व्याख्या गरिएको छ । त्यस्तै गरी सरुभक्तको पागल वस्ती (२०४८), कृष्ण धरावासीको राधा (२०६२), सञ्जीव उप्रेतीको घनचक्कर (२०६४), युग पाठकको उर्गेनको घोडा (२०६६) जस्ता उपन्यासले मिथकीय प्रयोगलाई प्रभावकारी रुपमा प्रस्तुत गरेका छन् ।

४. निष्कर्ष

उपन्यास आधुनिक साहित्यको सर्वाधिक लोकप्रिय विधा हो । वर्तमानमा विश्वसाहित्यमा विकसित अनेक दृष्टिकोण र रचनाविधानलाई आत्मसात गर्दै सम्वृद्ध इतिहास निर्माण गर्दै गएको उपन्यास विधा नेपाली साहित्यको सशक्त विधा हो ।

नेपाली उपन्यासको इतिहास आख्यानात्मक रचनाका रुपमा महाभारत विराटपर्व (१८२७) बाट सुरु भएको हो । यस पछि १९४६ सम्म विधागत रचेतारहित आख्यानका रुपमा सिमित रहयो भने १९४६ को वीर सिक्काबाट विधागत सचेतता सहित माध्यमिक कालमा प्रवेश गर्‍यो । मूल विषयका रुपमा जासुसी , तिलस्मी तथा अतिरञ्जित कथ्यलाई आत्मसात् गर्दै सामाजिक भाव भूमिका उपन्यासबाट आधुनिकताको पृष्ठभूमि तयार गर्दै रुपमती (१९९१) बाट नेपाली उपन्यासले आधुनिक युगमा प्रवेश गर्‍यो । आधुनिक कालको पूर्ववर्ती चरण (१९९१-२०३५) अन्तर्गतको पहिलो मोड (१९९१-२०२०) मा आदर्शोन्मुख यर्थाथवादी धारा, स्वच्छन्दतावादी धारा, सामाजिक यर्थाथवादी धारा, ऐतिहासिक यथार्थवादी धारा, अतियथार्थवादी धारा, आलोचनात्मक यथार्थवादी धारा, मनोवैज्ञानिक यथार्थवादी धाराजस्ता अनेक प्रवृत्तिहरू देखापरे । पूर्ववर्ती चरणको दोस्रो मोड (२०२१-२०३५) मा विसङ्गतिवादी-अस्तित्ववादी धारा, प्रयोगवादी धारा र प्रगतिवादी धाराजस्ता प्रवृत्तिहरू विकसित भए ।

२०३६ को राजनैतिक परिवर्तन र नेपाली साहित्यमा विकसित भएको परम्पराभन्दा भिन्न नवलेखनको प्रभावस्वरुप नेपाली उपन्यासमा नौला नौला प्रवृत्ति विकसित भए । २०३६ पछिको उत्तरवर्ती चरणमा एकातिर पूर्वस्थापित प्रवृत्तिका उपन्यासहरूको निरन्तरता रहयो भने अर्कातिर उतरआधुनिक चिन्तनका अनेका आयामहरूबाट प्रभावित हुँदै नवीन कथ्य, शैली, शिल्प र संरचनाका उपन्यासहरू रचना गरिए । समसामयिक युग जीवनका जल्दा बल्दा विषयलाई नवीन शिल्प संरचना र कथनपद्धतिका माध्यमबाट प्रस्तुत गर्नुका साथै उत्तरआधुनिक चिन्तनका विषेशताहरूलाई प्रभावकारी रुपमा आत्मसात् गरियो । यसै सन्दर्भमा समसामयिक युगबोध, विनिर्माणवादी प्रभाव, केन्द्र भञ्जन र नवकेन्द्रको स्थापना, स्वैर कल्पनाको प्रयोग, लैङ्गिक तथा नारीवादी चिन्तन, साइवर सँस्कृतिको प्रयोग, डायस्पोरिक संघात आदिजस्ता प्रवृत्तिहरूलाई वरण गर्दै उतरवर्ती चरणको औपन्यासिक यात्रा गतिशील रुपमा अगाडि बढिरहेको छ ।

सन्दर्भसूची

उप्रेती ,सञ्जीव (२०६९), सिद्धान्तका कुरा (चौथो सं.), काठमाण्डौः अक्षर क्रियसन्स नेपाल ।

एटम, नेत्र (२०६७) नेपाली डायस्पोरा र अन्य समालोचना, काठमाण्डौ : एकता बुक्स डिस्टिब्युटर्स प्रा.लि.।

गौतम, देवीप्रसाद र अन्य (२०६७) , नेपाली कथा र उपन्यास, काठमाण्डौः पिनाकल पब्लिकेशन ।

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काठमाण्डौः ओरिएन्टल पब्लिकेशन हाउस प्रा.लि.।

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