

A SURVEY OF THE NEPALI PEOPLE IN 2022

SURVEY REPORT | KARNALI PROVINCE



 *inter disciplinary analysts*

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School of Arts, Kathmandu University
G.P.O.Box 6250, Hattiban, Lalitpur, Nepal
Phone: +977-01-5251294, +977-01-5251306
Email: kusoa@ku.edu.np
<https://kusoa.edu.np/>



Interdisciplinary Analysts
Chandra Binayak Marg, Chabahil, Kathmandu, Nepal
Phone: +977-01-4471845, +977-01-4471127
www.ida.com.np



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G.P.O. Box 935, Buddhisagar Marg, Ward no. 3
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Email: kusoa@ku.edu.np
<https://kusoa.edu.np/>

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STEERING COMMITTEE MEMBERS

S.N.	Name	Organization
1	Ekku M. Pun	School of Arts, Kathmandu University
2	Sudhindra Sharma	Interdisciplinary Analysts
3	Krishna Hachhethu	Central Department of Political Science, Tribhuvan University
4	Tirtharaj Chaulagain	National Statistics Office
5	Bhim Prasad Subedi	University Grants Commission Nepal
6	Bimala Rai Paudyal	National Assembly, Federal Parliament of Nepal
7	Yam Bahadur Kisan	Parliament Support Project/United Nations Development Programme
8	Dev Kumari Gurung	Central Department of Geography, Tribhuvan University
9	Tikaram Gautam	Central Department of Sociology, Tribhuvan University
10	Ganesh Gurung	Independent Researcher
11	Mahesh Banskota	School of Arts, Kathmandu University
12	Surendra Labh Karna	National Planning Commission

FOREWORD

The survey of Nepali people, conducted for the first time in 2017, is being conducted under the leadership of Kathmandu University School of Arts (KUSoA) in collaboration with Interdisciplinary Analysts (IDA). The fourth volume of the report, *A Survey of the Nepali People 2022 (SNP)* presents Nepalis' perception of the country's direction, the situation of their household, local conditions, security, identity and social relations, governance, public service delivery, elections, political participation, and economic outlook. For this volume, the survey reached 7,056 respondents aged 18 years and older, following a sample selection from 588 wards of seven provinces in Nepal.

The SNP 2022 is a comparatively shorter national report and is complimented by seven provincial reports that attempt to compare findings included in the previous three volumes (SNP 2017, 2018, and 2020). As such, the reader will find a comparative analysis, including charts and tables, as well as descriptions related to the various themes raised in this survey. Further, we will release a thematic report on one overarching theme based on the data generated by SNP 2022 and qualitative research.

Survey data have their own limitations, such as the selection of the right sample size for a survey of this scale is almost always a challenge. There are always possibilities of encountering sampling, nonresponse, coverage, and measurement errors. Therefore, the researchers need to be conscientious while cleaning the data for analysis. And another is the timing of the survey period.

In each round of the survey of Nepali people, the context of the data collection period has been detrimental to people's perceptions. The first volume of SNP (2017) documented the findings of a nationwide survey conducted after the first-ever local election under the federal governance structure in Nepal. The survey collected opinions and expectations of the people on issues, such as gender, ethnicity, and language in the evolving polity, national and local level problems, the service delivery of local and provincial governments, economic and social development, access to information, safety and dispute, governance, political participation, and local election.

While the 2018's survey took place after the first Federal and Provincial election. That year's survey attempted to capture people's opinions based on their experience of having lived for a year under the new governance system. It also documented their aspirations and expectations for the days to come.

While SNP 2020 captured the perception of Nepalis just before the onset of Covid-19. The data collected captured the national mood in the pre-Covid time and thus serves as a strong reference point for comparisons in a post-Covid world.

The 2022 survey, being the first post-pandemic time survey, provided an opportunity to assess the socioeconomic impact of the pandemic in the country and also ways to move forward in the post-Covid context. The survey team decided that including questions on the government's response to Covid-19 would be critical, as it would likely impact people's views on the overall performance of the government and the direction the country was moving in.

The data collection for the 2022 volume took place immediately after the local elections in May 2022. Consequently, many of the perceptions and experiences expressed could have been influenced by the performance of the second-tenure local governments. Among the respondents, more than three-

quarters reported they voted in the 2022 local elections. Nine out of 10 respondents believed that elections were free and fair and more than three-quarters were "very happy," and "happy" with the results.

While this provincial brief presents the provincial trends in detail, I am presenting a quick snapshot of the national-level data which will help the readers compare the national outlook with the provincial perceptions. This year, only 41.7% of surveyed Nepalis, the lowest percentage yet, think that the country is moving in the right direction. The respondents cited better roads, increased access to education, and improved electricity supply as the top three indicators of the country's progress. Issues such as corruption, rising prices of necessities, and tax hikes are the three most mentioned problems ailing the country. For the youth (18-24 age group) difficulty in finding work/earning a living is the major problem.

In comparison in 2020, people's perception of a positive economic outlook has also dropped; it's 20.7% compared to 40.1% in 2020. The result, to some extent, reflects the impact of Covid-19 on people's perceptions, as the pandemic negatively impacted almost all economic activities in the country.

The findings, however, are not all bleak, Nepal seems to be a safer place as 92 % of the respondents report that they or their family have not encountered any violence or criminal acts in the past year. Theft is the most reported crime, followed by financial fraud and physical assault. The survey found that the majority of Nepalis prefer the police as their first choice to resolve disputes on land, debt, crime, and defamation or false accusation. For the resolution of domestic violence disputes, Nepalis go to their ward chairpersons or ward members. This is an encouraging indication of people's trust in the local government and significant evidence from the survey on the effectiveness of the newly restructured state mechanism.

The 2022 survey findings document more such evidence; in terms of the government's social security benefits, the survey findings showed that the majority of the respondents have heard of Senior Citizen Allowance, Single Women Allowance, and Disability Allowance. The survey also found that the proportion of households receiving health insurance nearly doubled in 2022 compared to 2020.

In the social context, while respondents still report feeling disadvantaged while obtaining public services and at their workplace due to their gender, caste/ethnicity, and mother tongue other than Nepali, there is a decline in the proportion of respondents, over the years. Similarly in 2022, more respondents said they would approve of inter-caste marriage of their children compared to the previous years. Only about one-fifth of the respondents didn't approve of inter-caste marriage.

The data also shows that over the years, there has been a significant increase in people who believe a person should be capable of leadership roles regardless of gender. The longitudinal data indicates that the share of people with this view increased significantly in 2020 as compared to 2018 but has remained the same this year. However, data states that women are less preferred to give executive positions compared to community-related status even if three out of four believe that both men and women are equally capable of leading different institutions/organizations.

The survey also measured the level of trust among Nepalis in government and nongovernmental institutions. There is a decline in the overall level of trust in the institutions mentioned in the survey. The top three most trusted institutions are the public service commission, the media, and Nepal Army while political parties are still the least trusted. In terms of sources to obtain information on government plans, programs, and budgets, more than half of the respondents cite friends, family, and neighbors

as the key sources, followed by local community leaders, television, and social media. Over the years, there has been a steady increase in the share of respondents who mentioned social media and the internet as a source of information for local government activities.

The SNP team believed that in-depth analysis of the survey data is crucial to inform the government of the reasons and contexts behind people's perceptions of the state of the nation and the governance mechanisms. Thus, in the coming years, the survey of Nepali people needs to add qualitative analysis to help explain the quantitative data. We hope the data presented provides insight into the performance of the governments at all three levels, i.e., federal, provincial, and local.

Finally, I would like to extend my deepest gratitude to all who contributed to making the survey successful and to producing this National Brief Report of SNP 2022. First and foremost, the team at The Asia Foundation made funds available via two grant agreements: one from the Australian Government, Department of Foreign Affairs and Trade, and another from the Swiss Agency for Development and Cooperation. Then, I would like to acknowledge Interdisciplinary Analysts, particularly for their assistance in designing the questionnaire, conducting fieldwork, and compiling the data. Equally important is the contribution of the distinguished steering committee members who helped guide the project with their critical insights during every step of the process. They deserve our deepest appreciation. The colleagues from KUSOA who took on the challenge of SNP 2022 and saw it through successful completion culminating in writing this report, I acknowledge their effort and dedication. Last but not least, I would like to sincerely thank the enumerators and the Nepali people without whose participation the survey would not have been possible.

Ekku M. Pun

Associate Professor/Acting Dean
School of Arts, Kathmandu University

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1. INTRODUCTION

In 2022, the Survey of the Nepali People (SNP 2022) was based on a nationally representative sample of 7,056 Nepalis randomly selected from 588 wards across all seven provinces. This brief is based on answers of 1,008 respondents across 84 wards of Karnali Province. The brief presents findings on peoples' views on the country's direction, the situation of their household, local conditions, security, identity and social relations, governance, public service delivery, elections, political participation, economic outlook, and the socio-economic impact of the Covid-19 pandemic.

The SNP survey series began in 2017 when the country was transitioning into a federal governance structure and the first local elections within the new political set-up had just been completed. Subsequent survey rounds were conducted in 2018 and 2020. While SNP 2020 captured the perception of Nepalis just before the onset of Covid-19, SNP 2022 reflects opinions on the socio-economic impact of Covid-19 in the country. Data collection was completed in August 2022 after the conduct of the second local election cycle held on May 13, 2022. Hence, the discoveries can additionally provide insights into the performance of the nation's federal, provincial, and local administrations over a span of five years, as perceived by citizens.

Between SNP 2020 and SPN 2022, Nepal witnessed the dissolution of the Parliament and its subsequent reinstatement following a Supreme Court ruling. The country also experienced new electoral coalitions, an impeachment motion against the Chief Justice, a series of corruption scandals, nationwide Covid-19 lockdowns, and disruptions in supply chains and rising inflation due to the global economic downturn and the Russia-Ukraine war. These events have had huge impacts on the trajectory of Nepal's development and the daily lives of its citizens, as reflected in the survey results. However, the survey findings only reflect a snapshot of perspectives from a sample of citizens at the time of data collection.

Karnali Province was also affected by the fall of the K.P. Oli government, the division of the UML into the CPN (Unified Socialist) led by Madhav Kumar Nepal, and the resurgence of the former CPN Maoist Center. The UML which had previously led the Karnali Province government faced distractions. In the meantime, Nepali Congress joined the Karnali government on June 5, 2021, sharing the chief minister's position until the next provincial elections. Consequently, Jeevan Bahadur Shahi from Nepali Congress became the new chief minister on September 2, 2021. Furthermore, the outcome of the local election held on May 13, 2022 in Karnali Province influenced public perception.

SNP 2022 survey results revealed that Karnali Province residents' outlook on the country's direction, economic conditions, and on political participation and governance was less optimistic than in previ-

ous rounds. In 2022, a lower share than in any of the previous survey rounds thought the country was moving in the right direction (42.1%). The socio-economic repercussions of the Covid-19 pandemic were clearly reflected in the survey results, with people expressing the need for government support to aid their recovery in the following areas: improved health services, cash schemes, employment opportunities, and educational support for children. Furthermore, a smaller proportion of people in Karnali Province reported an improved household financial situation compared to the previous year than in earlier survey rounds. Increased corruption, inflation, deteriorating economic conditions, and difficulties in securing employment were the most frequently mentioned challenges in Karnali in 2022. Additionally, optimism regarding the economic outlook in the region diminished with 21.7% of Karnali Province residents holding a positive economic outlook in 2022 compared to 30.4% in 2018.

People in Karnali Province held more positive views of local areas and local governments in the province, mirroring the national level. While the share of respondents reporting improvements in local condition slightly declined compared to 2020, it still remained more than twice the level of optimism about the overall direction of the country. Trust in local governments continued to surpass that in federal and provincial governments.

Furthermore, in Karnali Province, there was an increase in the share of respondents who found it easy to receive services from local governments. Local governments were acknowledged as the most responsive actor in managing the Covid-19 crisis. Approximately three-fifths of respondents thought that the responsiveness of the local governments remained unchanged compared to the previous year. However, the level of public awareness and participation in local governance processes continued to remain low. Over time, there was a decline in the proportion of respondents who felt disadvantaged based on their gender, caste/ethnicity, and mother tongue when accessing public services or in their workplace. People held increasingly positive perceptions regarding gender roles and equality, especially in terms of women's control over income, freedom of movement and decision-making.

The survey findings revealed significant differences across variables such as ethnicity, gender, education, and geographical location of respondents. While the national brief provided key findings and notable differences across variables, this particular brief for Karnali Province aims to provide a more detailed provincial breakdown, specifically tailored to the characteristics of the province.

This provincial brief presents key findings around the following six broad topics:

Public outlook and national mood. Views on the general direction of the country, conditions in the area where they live, and the situation of their household; what has improved and what problems remain.

Security and dispute resolution. People's sense of safety and experience of crime and violence, preferred avenues for dispute resolution, and level of confidence in those institutions to deliver justice.

Identity. Views on patterns of discrimination, social values, and leadership positions.

Governance and political participation. Views on local-level restructuring, trust in institutions, awareness on government services and the quality of public service delivery (education, health care, and roads), local elections, and taxation.

Economic outlook and access to information. Views on local economic conditions, household income, migration and remittances, awareness and access to insurance, and preferred sources of information.

Impact of Covid-19. Government responsiveness to manage Covid-19, coping strategies, and what needs to be done for socio-economic recovery.

2. PUBLIC OUTLOOK AND NATIONAL MOOD

2.1 DIRECTION OF THE COUNTRY

In 2022, two-fifths (42.1%) of Karnali Province residents were optimistic that the country was moving in the right direction, similar to the national average of Nepalis who thought so (41.7%), but noticeably less than in previous survey rounds (Figure 2.1). Half of respondents in Karnali Province (51.2%) thought that the country was moving in wrong direction and 6.7% were unsure.

After 2020, the share of respondents who believed the country was moving in the right direction decreased noticeably, both in Karnali (from 70% in 2020 to 42.1% in 2022) and in Nepal overall. Compared to 2017, the share of people in Karnali Province who believed that Nepal was moving in the right direction shrunk by 35.8 percentage points. Conversely, there was a substantial increase of 34.4 percentage points in the share of respondents who believed that the country was moving in the wrong direction between 2017 and 2022.

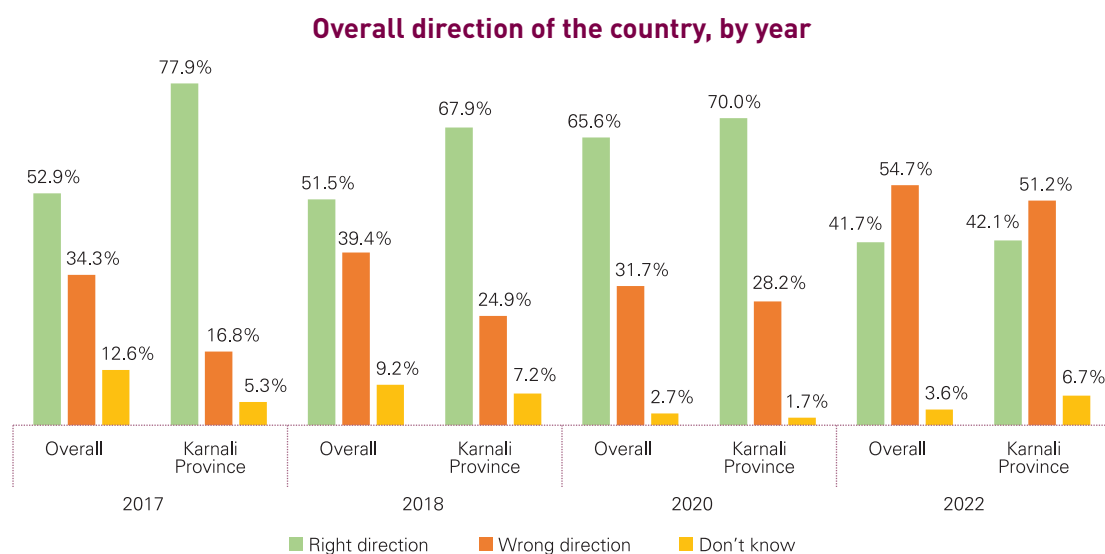


Figure 2.1.1: Q-B1a. Overall, do you think the country is moving in the right direction, or do you think it is moving in the wrong direction? (N= 1008)

Young people in the 18-24 age group (48.6%) had a more positive outlook than those aged 55 and above (38.6%). Respondents with higher levels of education (those with Bachelor's degree and above) (31.3%) were less optimistic than those without formal education (51.4%). Respondents in rural municipalities (52.5%) were noticeably more optimistic than those in urban municipalities (31.9%).

Hill Caste people (43.7%) were more likely to think that the country was moving in the right direction than Hill Dalit people (34.4%). Compared to the provincial average (42.1%), a larger proportion of Hill (Adibasi/Janajati) (53.2%) were positive about the direction of the country.

The survey also asked respondents about their outlook on the status of social, economic, political, cultural and physical infrastructure sectors across the country. Respondents seemed less positive in 2022 across all sectors compared to 2020 (Figure 2.1.2). More than half of respondents were positive about social (56.9%), cultural (55.9%), and physical infrastructure (62.9%), while fewer thought the economy (33.5%) and political sphere (28.2%) were headed in the right direction.

Direction of the country, by different sectors and year

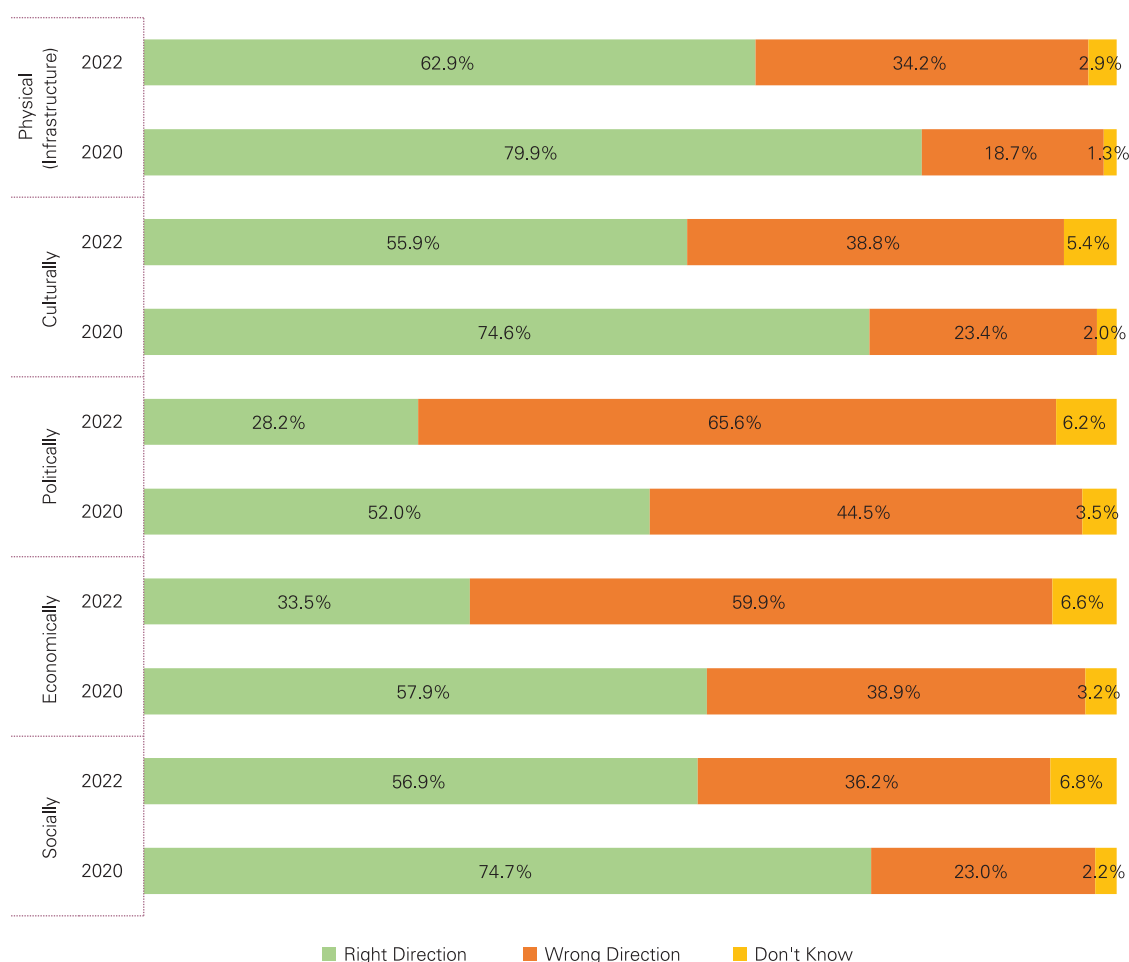


Figure 2.1.2: Q-B1b-f. Do you think things in Nepal today are going in the right direction, or do you think they are going in the wrong direction? Please answer considering the overall as well as social, economic, political, cultural, and physical (infrastructural) conditions of the country. (N=1008)

2.2 REASONS FOR OPTIMISM

The 42.1% of people in Karnali Province who thought that the country was moving in the right direction were asked to give reasons for their optimism. The most common answer was better roads (33.0%), followed by the promulgation of the new constitution (18.1%), better conditions for women (16.9%), increased access to education (15.5%) and improved social aspects (14.3%).

Over the last three survey rounds, the highest share (around one third) thought better roads were a main reason for optimism. Compared to 2017, there was a stark decline in 2022 in the share of respondents who reported that the economy was getting better (21.9% in 2017 to 4.5% in 2022), that the new constitution brings positive change (11.7% in 2017 to 3.0% in 2022) and that local elections bring positive change (16.7% in 2017 to 2.0% in 2022).

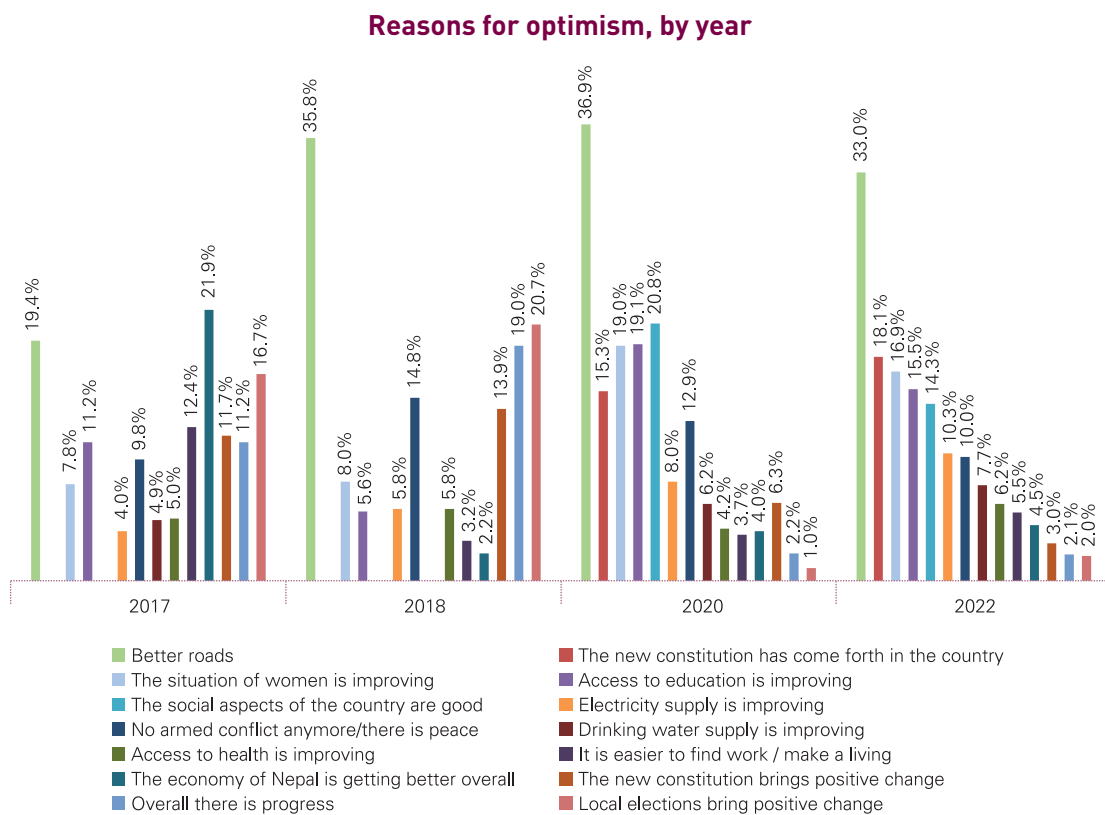


Figure 2.2.1: Q-B2. [If answered "Nepal is going in the right direction" to Q-B1] Why do you think that Nepal is going in the right direction? (N=424)¹

2.3 PROBLEMS AND CHALLENGES

All respondents were asked what they considered to be the biggest problems in Nepal. In 2017 and 2022, difficulties finding work and making a living was considered to be the leading problem of the country but in 2020 and 2022, rising corruption was the most-commonly cited problem (Figure 2.3.1).

¹ In SNP 2017 and 2018 respondents could give only two reasons but in 2020 and 2022 they were allowed to give multiple responses. To compare the optimism of respondents across the four survey rounds, only the first two responses in 2020 and 2022 were considered and analyzed.

In 2022, more than one in ten respondents also mentioned the following problems: the rising price of essential goods (17.0%), deteriorating economic condition (14.0%), bad/worse roads (13%), and more foreign intervention in the country (11%).

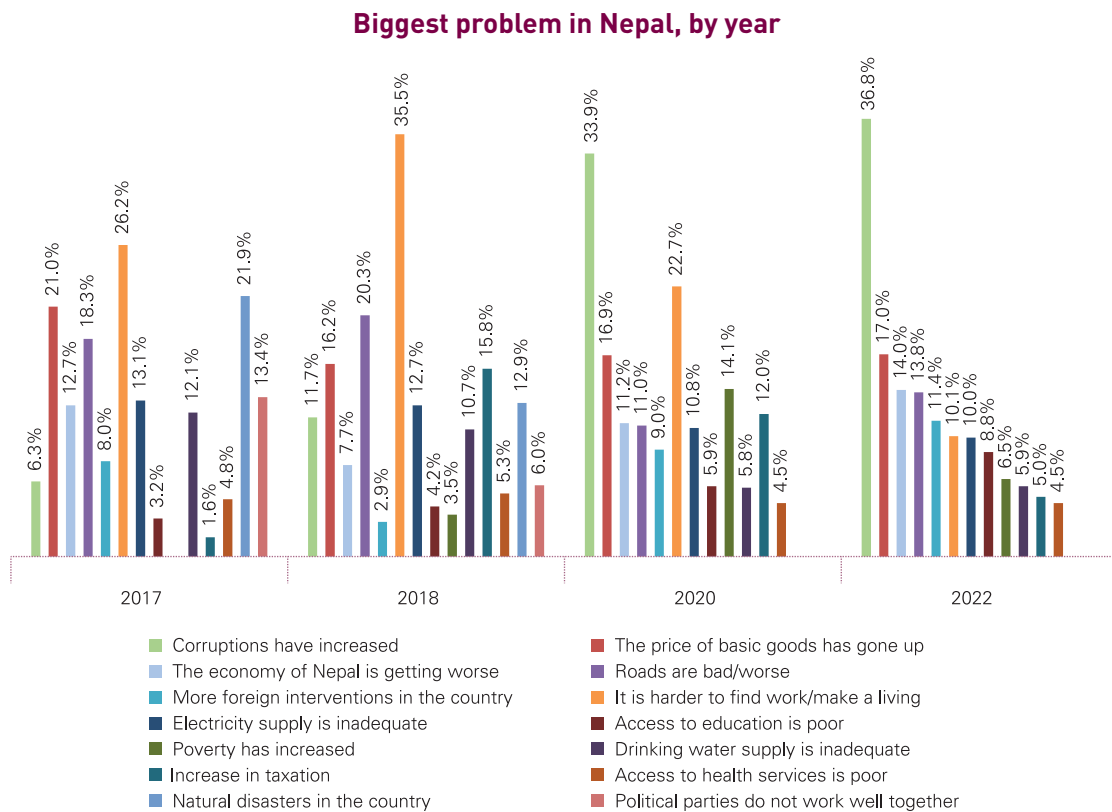


Figure 2.3.1: Q-B3. In your view, what are the two biggest problems facing Nepal as a whole? (N=1008)²

2.4 LOCAL CONDITIONS

More than two-thirds (70.7%) of people in Karnali Province thought that the overall situation in their local area was improving. Between 2018 and 2020, the share of respondents who thought that the overall situation of their local area was improving increased (up to 77.9% in 2020). In 2022, the share of respondents optimistic about the situation of their area decreased slightly (70.7%). On the other hand, the proportion of respondents who reported that the local situation was getting worse increased from 20.9% in 2020 to 26.9% in 2022 (Figure 2.4.1).

² In SNP 2017 and 2018, respondents were limited to citing the top two major problems the country is facing, but in 2020 and 2022, respondents were allowed to give multiple responses. To fairly compare responses, only the first two responses of respondents in 2020 and 2022 were considered and analyzed.

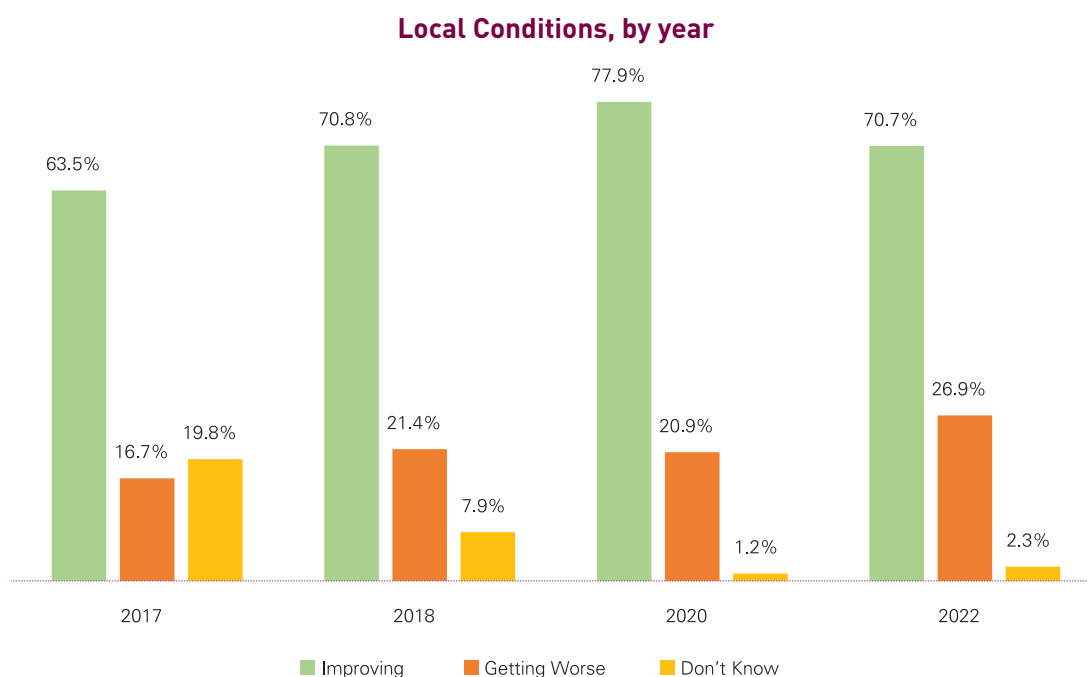


Figure 2.4.1: Q-B4a. Now I would like you to think about the area where you live and work most of the time. Do you think things in your area are improving, or do you think they are getting worse? (N=1008)

More young people in the 18-24 age group (74.1%) thought things in their local area were improving than those age 55 and above (63.6%). Meanwhile, those with higher levels of education (Bachelor's degree and above) (70.6%) were more optimistic than illiterate respondents (65.3%). People in rural municipalities (72.6%) were slightly more optimistic about their local area than those in and urban municipalities (69.1%). Hill Adibasi/Janajati (80.4%) community members were much more likely to think that things in their area were improving than Hill Dalit people (66.0%).

2.5 REASONS FOR IMPROVEMENT IN LOCAL CONDITIONS

Respondents who thought that the local situation in their area was improving were further asked to provide reasons. In 2022, people in Karnali Province thought that improved local conditions were better roads/trails (60.1%), improved electricity supply (17.8%), as well as better access to health services (17.1%) (Figure 2.5.1). The percentage of respondents who cited increased access to drinking water (15.9%), better access to education (14.1%) or better social aspects (12.0%) as reasons for optimism decreased between 2020 and 2022.

In all survey rounds, improved roads/trails was the most-cited reason for optimism about local conditions although the percentage citing this reason fluctuated. In 2022, the share mentioning increased access to health services was higher than before.

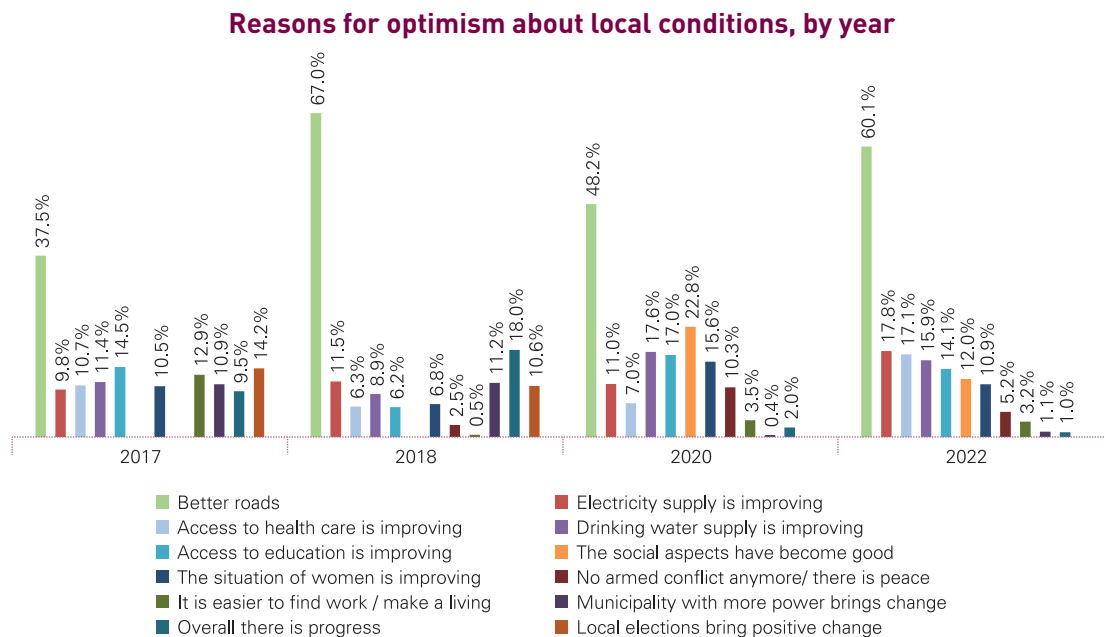


Figure 2.5.1: Q-B5. In your view what has improved in your area during the past year (N= 713)³

2.6 PROBLEMS AND CHALLENGES AT THE LOCAL LEVEL

All respondents were asked about the challenges and problems in their local area. The largest share cited deteriorating road conditions (37.8%), followed by inadequate improvements to drinking water supply/facilities (27.5%) and inadequate improvement to electricity supply (21.7%). More than one in ten mentioned difficulties finding a job and making a living (13.8%) and increased prices of goods (13.7%).

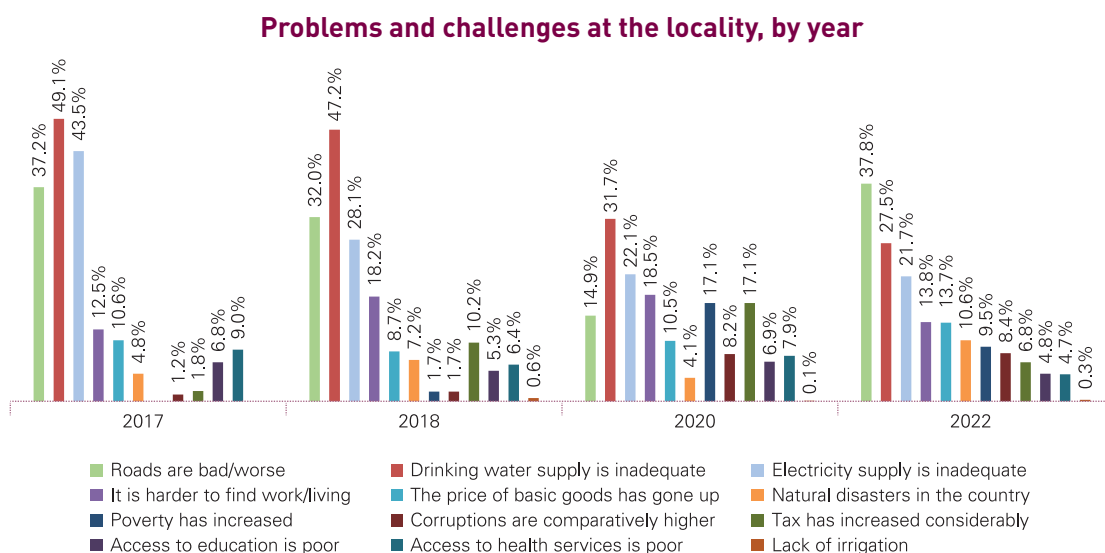


Figure 2.6.1: Q-B6. In your view what are the biggest problems in the area where you live and work most of the time? (N=1008)⁴

3 In SNP 2017 and 2018, respondents were limited to citing the top two major problems the country is facing, but in 2020 and 2022, respondents were allowed to give multiple responses. To fairly compare responses on major problems the country is facing in the four different surveys, the first two responses of respondent in 2020 and 2022 are considered and analyzed.

4 In SNP 2017 and 2018, respondents were limited to citing the top two major problems the country is facing, but in 2020 and 2022, respondents were allowed to give multiple responses. To fairly compare responses on major problems the country is facing in the four different surveys, the first two responses of respondent in 2020 and 2022 are considered and analyzed.

Respondent in the Mountain (34.6%) and Hill (38.8%) regions were more likely to mention deteriorating conditions of roads and trails. People in the Mountain region were also comparatively more likely to mention that poverty increased (21.5%), inadequate improvements to electricity supply (19.1%), and inadequate improvements to drinking water supply/facilities (18.8%). Those in the Hill region were more likely to cite inadequate improvements to drinking water supply/facilities, inadequate improvement to the supply of electricity in the area (22.6%) and rising prices of basic goods (33.5%).

2.7 SITUATION OF THE HOUSEHOLD

Respondents were asked nine questions about various aspects of the evolution of their household over the past year (Table 2.7.1). For all different aspects asked about, the largest share reported that their overall household situation in 2022 was the same as it was in the previous year.

In 2022, fewer people reported that the different aspects of their household's situation had improved compared to previous survey rounds. For example, the share of people reporting that the financial situation of their household improved decreased from 42% in 2020 to 32.3% in 2022.

The shares reporting that aspects of their household's situation got worse were comparatively small but 16.6% said that the health/well-being of a family member got worse, 13.8% said that access to electricity got worse, 9.8% said that the financial situation of their household got worse, and 8.4% mentioned that access to drinking water had worsened.

Situation of the household, by year

	Year	Better	Same	Worse
Financial situation of your household	2017	34.0%	54.2%	11.8%
	2018	28.7%	62.9%	8.4%
	2020	42.0%	46.5%	11.5%
	2022	32.3%	57.8%	9.8%
Physical conditions of your house/dwelling	2017	20.6%	73.5%	5.8%
	2018	18.0%	75.7%	6.3%
	2020	28.8%	68.6%	2.5%
	2022	24.4%	72.3%	3.3%
Health/well-being of your family members	2017	33.2%	51.4%	15.3%
	2018	24.3%	59.9%	15.8%
	2020	32.8%	53.6%	13.6%
	2022	29.0%	54.4%	16.6%
Relations with other people in the community	2017	46.0%	51.1%	2.8%
	2018	36.8%	61.0%	2.2%
	2020	43.3%	54.2%	2.6%
	2022	40.9%	57.8%	1.3%
Relations with local government and authorities	2017	20.2%	68.7%	6.9%
	2018	30.7%	62.2%	7.1%
	2020	33.0%	63.5%	3.6%
	2022	23.8%	73.8%	2.4%

	Year	Better	Same	Worse
Access to electricity	2017	11.9%	51.5%	34.9%
	2018	15.7%	50.0%	34.2%
	2020	30.2%	57.2%	12.6%
	2022	24.2%	62.0%	13.8%
Access to drinking water	2017	15.7%	56.3%	28.0%
	2018	22.9%	58.0%	19.1%
	2020	29.1%	64.3%	6.7%
	2022	26.7%	64.9%	8.4%
Access to markets	2022	23.8%	67.7%	8.5%
Access to public transport	2022	26.7%	59.9%	13.3%

Table 2.71: Q-B7. Now I would like you to think about the situation of your household. Compared to last year, would you say that the situation for your household has gotten better, remained the same or gotten worse with respect to the following? (N=1008)

2.8 HOUSEHOLD EXPERIENCES

When asked whether they had to skip a meal, go without medical treatment or medicine, and/or keep their children home from school due to financial issues, a vast majority selected "never." However, over the years, there was an increase in the share of respondents reporting "sometimes" for going without medical treatments (25.8% in 2020 to 35.7% in 2022) and not sending children to school (16.3% in 2020 to 27.2% in 2022) due to lack of money. There was a decrease in the share of respondents who reported skipping a meal (15.2% in 2020 to 11.4% in 2022) due to lack of money.

Household experience due to lack of money, by year

	Year	Always	Often	Sometimes	Never
Skipped a meal	2018	0.6%	2.5%	19.9%	77.0%
	2020	0.0%	0.0%	15.2%	84.8%
	2022	0.0%	0.0%	11.4%	88.6%
Gone without medical treatment	2018	2.1%	4.9%	22.1%	70.9%
	2020	0.0%	2.5%	25.8%	70.7%
	2022	0.4%	4.2%	35.7%	59.7%
Not been able to send children to school	2018	1.6%	2.8%	16.4%	79.2%
	2020	0.1%	1.3%	16.3%	82.3%
	2022	0.3%	2.7%	27.2%	69.9%

Table 2.8.1: Q-B8. Thinking back over the past 12 months, how often have you or your household because you didn't have money? (N=1008)



3. PERSONAL SAFETY AND DISPUTE RESOLUTION

3.1 HOUSEHOLD EXPERIENCE OF VIOLENCE, CRIME AND JUSTICE

To examine whether or not respondents or members of their household were victims of violence or crime in the past one year, 17 different types of violence and criminal activities were read out to respondents one by one.

The vast majority of people in Karnali Province, more than 96.7%, did not report experiencing any type of violence or crime in the past year (Table 3.1.1). The shares reporting various types of violence or crime generally decreased between 2017 and 2022.

Only a small amount of respondents reported experienced violence and crime in the past year. The largest share (3.3%) reported experiencing cheating during lending/borrowing or transactions, followed by theft (2.6%) and physical assault (1.1%). Less than 0.1% reported extortion, motor vehicle theft, or sexual exploitation during foreign employment.

Over the years, a decreasing proportion of respondents reported that someone in their family experienced violence or crime in the past year. For example, the share who reported that someone in their household was a victim of theft was 4.5% in 2017, 5.6% in 2018, 4.5% in 2020, and decreased to 2.6% in 2022. The share who reported extortion was 4.1% in 2017, 5.2% in 2018, 0.5% in 2020 and 0.1% in 2022. Some 0.2% each reported that someone in their household experienced murder/murder attempt, sexual violence, or human trafficking in 2022.

Experience of violence and crime, by year

	2017	2018	2020	2022
Theft	4.5%	5.6%	4.5%	2.6%
Physical assault/beatings	3.2%	2.4%	0.7%	1.1%
Assault with weapon	0.4%	1.0%	0.0%	0.6%
Cheating in lending/borrowing or transactions	0.0%	-	3.5%	3.3%

	2017	2018	2020	2022
Burglary / Breaking and Entering / Looting	0.9%	0.4%	0.4%	0.2%
Extortion	4.1%	5.2%	0.5%	0.1%
Motor vehicle theft /property taken from vehicle or vehicle parts stolen	0.0%	0.3%	0.1%	0.1%
Livestock theft	1.4%	2.1%	0.4%	0.5%
Experienced any form of violence during a political rally, protest or bandh	0.4%	0.6%	0.1%	0.4%
Kidnapping	0.0%	0.3%	0.1%	0.3%
Murder / murder attempt	0.0%	0.7%	0.0%	0.2%
Sexual violence	0.0%	0.0%	0.0%	0.2%
Human trafficking	0.0%	0.1%	0.0%	0.2%
Gender-based Violence (Domestic Violence, harmful practices like witchcraft, chaupadi)	0.0%	1.1%	0.4%	0.7%
Physical Exploitation faced in course of foreign employment	-	0.5%	0.1%	0.2%
Sexual Exploitation faced in course of foreign employment	-	0.1%	0.0%	0.1%
Financial exploitation faced in course of foreign employment	-	2.0%	1.1%	0.6%

Table 3.11: Q-C3A-R. Have you or has anyone in your household been the victim of the following types of violence or criminal acts in the past year? (N=1008)

3.2 JUSTICE AND DISPUTE RESOLUTION MECHANISMS

The survey also asked if people approached dispute resolution mechanisms over conflicts related to land, borrowing/debt, domestic violence, other forms violence or crime, and defamation/false accusation (Figure 3.2.1).

In the year 2022, a significant majority of respondents reported that they had not encountered any disputes, or that is was not applicable to them. This was consistent across all issues, with only a small percentage (0.2% to 2.2%) reporting they sought help from an institution, official, or person for dispute resolution in the past one year, either for themselves or a family member.

Over time, the proportion of people in Karnali Province who say that they or their family member were affected by disputes decreased. For instance, a little more than two-fifths (41.2%) mentioned they were not affected by land dispute in 2020 compared to 58.1% in 2022. The shares of respondents seeking help for dispute resolution was similar in 2020 and 2022 across different types of disputes.

Seeking help for dispute resolution in past year

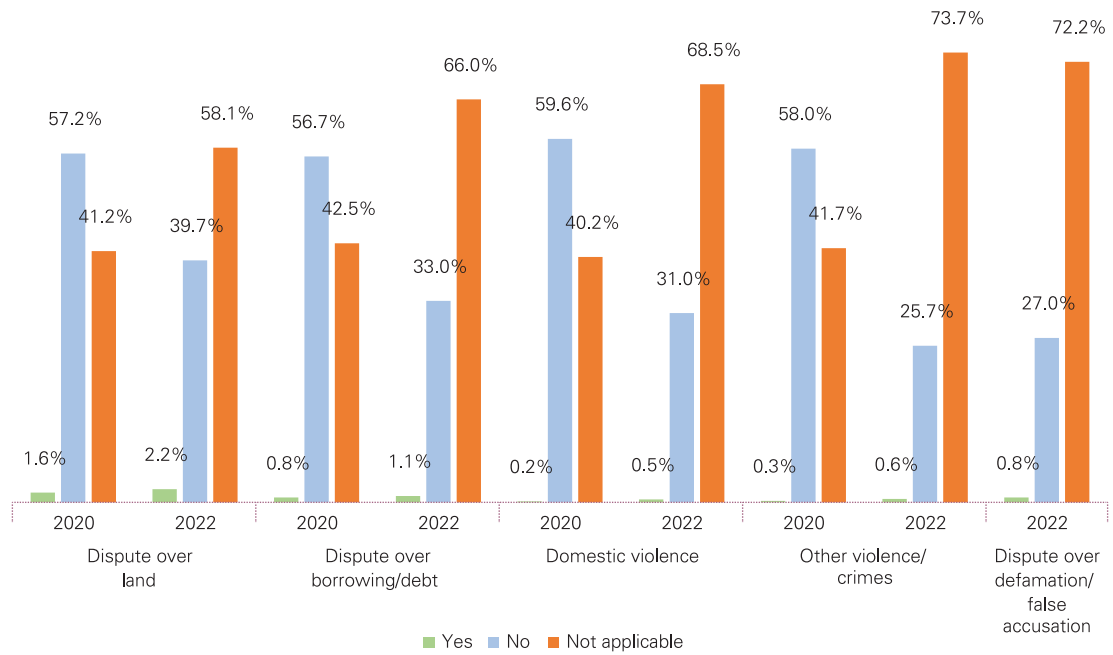


Figure 3.2.1: Q-C8A-E. In the past one year, have you or the members of your family been to any institution, official or person to seek help for dispute resolutions? (N=1008)

4. IDENTITY

4.1 MOTHER TONGUE

The large majority of Karnali Province residents (97.3%) speak Nepali as their mother tongue – significantly more than the national average (48.3%)⁵. Some 2.8% speak a language other than Nepali as their mother tongue, for instance, 2.1% speak Magar and 0.7% speak Tharu. The share of respondents who said they speak a language other than Nepali as mother tongue was at 8.9% in 2017 and decreased to 2.7% in 2022.

Mother tongue, overall and Karnali Province

		Overall	Ecological Region		
			Mountain	Hill	Terai
Across the Country	Nepali	48.3%	69.6%	66.9%	29.4%
	Other than Nepali	51.7%	30.4%	33.1%	70.6%
Karnali Province	Nepali	97.3%	100.0%	96.4%	-
	Other than Nepali	2.7%	-	3.6%	-

Table 4.1.1: Q-D1. What is your mother tongue? (N=1008)

4.2 PERCEIVED DISADVANTAGE DUE TO CASTE AND ETHNICITY

Nearly all respondents in Karnali Province (over 95%) said they did not feel disadvantaged because of their caste/ethnicity in all situations asked about. The proportion of people who felt disadvantaged because of their caste/ethnicity decreased over time (Table 4.3.1).

⁵ According to 2011 census, Nepali is spoken as mother tongue by 44.6% of the total population. The latest census data on mother tongues is not available in preliminary findings of the 2021 census.

Some 4.7% felt disadvantaged when interacting with colleagues or clients at work, around two per cent felt disadvantaged when reporting at a police station, obtaining government services, or accessing health services, and 0.9% felt disadvantaged when studying at school or university.

Feeling of Disadvantages due to Caste/Ethnicity, by year (%)

		2017	2018	2020	2022
When interacting with colleagues or clients at work	Disadvantage	6.6%	5.2%	3.5%	4.7%
	Not a Disadvantage	93.4%	94.8%	96.5%	95.3%
When/if you go to the police station to report a problem	Disadvantage	7.5%	4.8%	1.2%	2.0%
	Not a Disadvantage	92.5%	95.2%	98.8%	98.0%
When/if you go to a government office to obtain a citizenship card	Disadvantage	6.2%	5.9%	2.1%	1.8%
	Not a Disadvantage	93.8%	94.1%	97.9%	98.2%
When going to the health post / hospital to access health services	Disadvantage	3.6%	3.6%	1.8%	1.9%
	Not a disadvantage	96.4%	96.4%	98.2%	98.1%
When studying at school or the university	Disadvantage	3.0%	3.2%	1.2%	0.9%
	Not a Disadvantage	97.0%	96.8%	98.8%	99.1%

Table 4.3.1: Q-D3a–e. Do you feel that your caste/ethnicity is a disadvantage in the following situations? (N=1008)

4.3 PERCEIVED DISADVANTAGES DUE TO GENDER

A relatively small proportion of women respondents – between 1.1% and 5.9% – felt that their gender put them at a disadvantage in various situations (Table 4.4.1)⁶.

The largest share of women (5.9%) felt disadvantaged while interacting with other people at work (5.9%). Some 3.9% of women felt disadvantaged when reporting a problem at the police station. A similar share felt disadvantaged when travelling in public transport (3.7%), and when roaming/walking around public places (4.0%). Some 2.3% felt disadvantaged because of their gender when accessing government public services and 2.2% felt disadvantaged when accessing health services (2.2%). The smallest share (1.1%) felt disadvantaged when studying in a school/university (1.1%).

Gender as a disadvantage, by year

		2017	2018	2020	2022
To interacting with other people at work	Disadvantage	13.0%	8.8%	5.7%	5.9%
	Not a disadvantage	87.0%	91.2%	94.3%	94.1%
To report a problem in police station	Disadvantage	15.1%	10.4%	3.7%	3.9%
	Not a disadvantage	84.9%	89.6%	96.3%	96.1%
To obtain a government services	Disadvantage	13.4%	10.2%	3.5%	2.3%
	Not a disadvantage	86.6%	89.8%	96.5%	97.7%
To access health services	Disadvantage	8.0%	7.8%	3.9%	2.2%
	Not a disadvantage	92.0%	92.2%	96.1%	97.8%

6 This question was asked only to women respondents.

		2017	2018	2020	2022
To study at school or the university	Disadvantage	7.3%	5.7%	2.7%	1.1%
	Not a disadvantage	92.7%	94.3%	97.3%	98.9%
To travel in public transport	Disadvantage	-	13.0%	5.6%	3.7%
	Not a disadvantage	-	87.0%	94.4%	96.3%
To roam/walk around the public places	Disadvantage	-	-	3.0%	4.0%
	Not a disadvantage	-	-	97.0%	96.0%

Table 4.4.1: Q-D4a-g. Do you feel that your gender is a disadvantage in the following situations? (N=520) ('Don't Know', 'Refused to Answer' and 'Not Applicable' excluded)

4.4 SOCIAL VALUES

Perceptions of inter-caste marriage

Karnali province residents were asked how they felt about inter-caste marriage. More than four-fifths (83.8%) said they would agree to their son or daughter marrying someone from a different caste or ethnic group. Some 15.2% said they would not accept an inter-caste marriage in their family.

Acceptance of inter-caste marriage increased gradually over the survey rounds, from 79.6% in 2017 to 83.8% in 2022. The share of people who objected to inter-caste marriage in the family decreased from 19.7% in 2017 to 15.2% in 2022.

Approval of marriage between different castes/ethnicities, by year

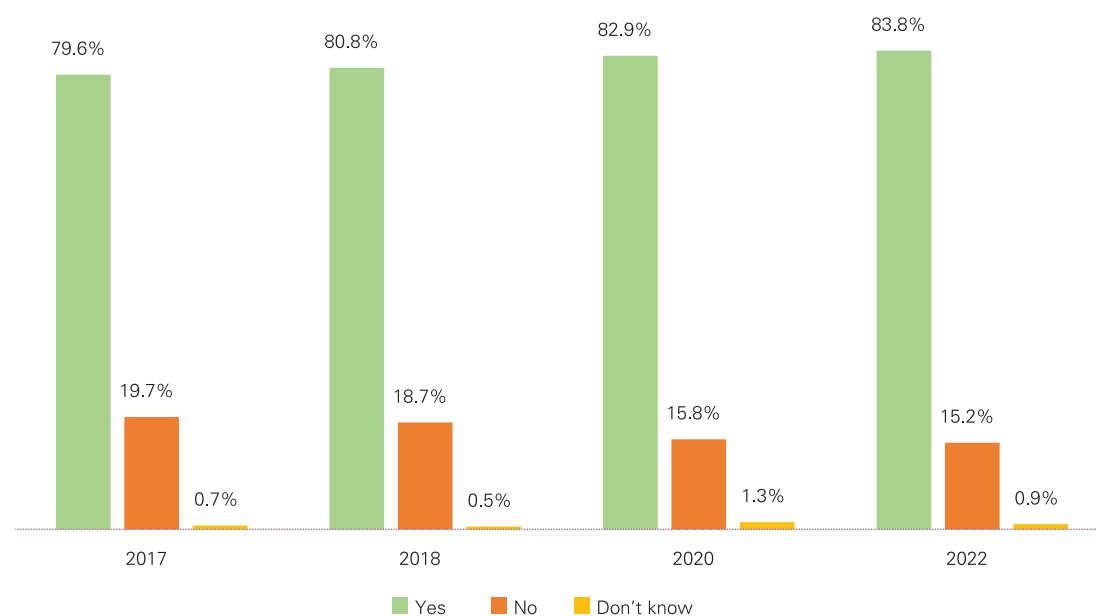


Figure 4.5.1: Q-D9. Would you accept if your son or daughter marry someone from a different caste? (N=1008)

Acceptance of inter-caste marriage was higher among Hill Adibasi/Janajati (95.7%) followed by Hill Dalit (89.2%) and Hill Caste (79.9%). In contrast, 40% of Muslim respondents from Karnali Province said they disapproved of inter-caste marriage in the family.

4.5 THE POSITION OF NEPALI WOMEN IN SOCIETY

In order to assess views on the position of women, gender equality, gender identity, and gender roles, respondents were presented with thirteen statements to which they could 'strongly agree,' 'somewhat agree,' 'strongly disagree,' or 'somewhat disagree.'

In 2022, 40.4% of respondents agreed (either strongly or somewhat) that women should not have control over their income, movement and other decision-making processes. Some 19.5% agreed that a husband has the right to punish his wife if she does not obey her and 12.7% agreed that male members of the family other than the husband have the right to punish a woman if she disobeys them.

Conversely, more than nine out of 10 respondents thought⁷ that women can engage in politics (96.4%) and should be encouraged to work outside their homes (94.9%). A significant proportion of respondents disagreed to the following statements: *sons are more important than daughters* (93.0%), *men should have the right to jobs when there are limited jobs* (97.2%), *male members of the family other than husband (father-in-law, brother-in-law) have the right to punish the daughter-in-law if she disobeys them* (87.2%) (Table 4.6.1). Over the years, the proportion of respondents who disagreed that it is solely the man's responsibility to fulfil the family's financial needs increased from 41.6% (2018) to 91.2% (2022).

Views on gender roles and gender equality, by year

	Year	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know
It is more important for a family to have a son than a daughter	2017	4.8%	10.4%	33.4%	51.3%	0.1%
	2018	1.8%	9.4%	15.0%	73.7%	0.2%
	2020	2.6%	4.0%	9.8%	83.6%	0.0%
	2022	1.9%	5.1%	19.2%	73.8%	0.0%
Women should not be encouraged to work outside the home	2017	1.7%	7.2%	29.6%	61.4%	0.2%
	2018	8.0%	9.5%	28.2%	54.2%	0.2%
	2020	1.8%	2.1%	12.6%	83.4%	0.1%
	2022	0.7%	4.1%	20.9%	74.0%	0.2%
It is not suitable for women to engage in politics	2017	11.4%	12.1%	23.7%	52.5%	0.2%
	2018	8.8%	11.5%	24.1%	55.4%	0.2%
	2020	0.9%	1.7%	15.3%	82.1%	0.0%
	2022	0.3%	2.8%	17.2%	79.2%	0.4%
Women should not have control over her income, movement and other decision making process	2018	27.1%	32.0%	18.7%	22.0%	0.2%
	2020	21.6%	11.2%	14.5%	52.6%	0.1%
	2022	26.3%	14.1%	13.8%	45.2%	0.5%
If a wife does not obey her husband, he has the right to punish her.	2018	17.9%	23.6%	20.9%	37.5%	0.1%
	2020	14.0%	12.8%	16.0%	57.2%	0.0%
	2022	2.6%	16.9%	20.0%	60.4%	0.2%

⁷ Combined figure for strongly disagree and somewhat disagree to the statements that women should not engage in politics and that women should not be encouraged to work outside the home.

	Year	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know
When job opportunities are limited, men should have more right to a job.	2018	15.5%	15.3%	24.4%	44.6%	0.2%
	2020	2.8%	5.7%	19.1%	72.3%	0.1%
	2022	0.1%	2.2%	20.7%	76.5%	0.6%
It is a man's responsibility to fulfil financial needs for his family.	2018	39.6%	18.8%	15.8%	25.8%	0.1%
	2020	15.4%	12.2%	16.6%	55.8%	0.0%
	2022	3.8%	4.6%	18.5%	72.7%	0.4%
Male members of family other than husband have right to punish the daughter in law if she disobeys them	2020	1.7%	4.3%	19.0%	75.1%	0.0%
	2022	1.1%	11.6%	18.0%	69.2%	0.1%

Table 4.6.1: Q-D10a-m. would you please tell me if you strongly agree, somewhat agree, somewhat disagree, or strongly disagree with these statements? (N=1008)

4.6 VIEWS ON LEADERSHIP POSITIONS

Respondents were asked whether they would prefer a man or a woman for various leadership positions in different types of organizations or institutions – or whether they prefer a capable person regardless of their gender.

Most respondents thought that gender is not an important parameter for leadership positions; for all positions listed over three-fourths of respondents said the person should be capable regardless of their gender (Table 4.7.1). However, of those who had a preference, higher shares wanted women in the various leadership positions than men. Between 2018 and 2022, there was a significant increase in people who believe a person should be capable of leadership roles regardless of gender but between 2020 and 2022 this share remained relatively stable.

Gender preference for leadership positions in different organisations/institutions, by year

	Year	Women	Men	Capable Person	Don't know
Chief Executive Position of Federal Government	2018	23.5%	23.0%	53.5%	0.0%
	2020	16.4%	7.8%	75.8%	0.0%
	2022	18.1%	5.1%	74.3%	2.5%
Chief Executive Position of Provincial Government	2018	24.0%	21.3%	54.7%	0.0%
	2020	15.2%	8.1%	76.7%	0.0%
	2022	16.4%	4.9%	76.0%	2.7%
Chief Executive Position of Local Government	2018	24.5%	19.9%	55.6%	0.0%
	2020	14.8%	8.8%	76.4%	0.0%
	2022	18.1%	4.5%	75.8%	1.6%
Ward Chairperson	2018	27.9%	22.8%	49.3%	0.0%
	2020	19.5%	7.3%	73.2%	0.0%
	2022	19.2%	4.9%	75.2%	0.7%

	Year	Women	Men	Capable Person	Don't know
Chairperson of Political Party	2018	22.5%	25.3%	52.2%	0.0%
	2020	14.9%	8.1%	77.0%	0.0%
	2022	15.2%	4.3%	78.9%	1.7%
Chairperson of User Groups	2018	30.7%	19.2%	50.0%	0.0%
	2020	17.2%	6.6%	76.2%	0.0%
	2022	20.9%	2.5%	75.6%	1.0%
Chairperson of Saving and Credit Cooperatives	2018	35.5%	16.1%	48.4%	0.0%
	2020	17.9%	6.2%	75.9%	0.0%
	2022	19.9%	2.8%	76.2%	1.0%
Chairperson of School Management Committee	2018	22.4%	27.4%	50.2%	0.0%
	2020	17.2%	6.9%	75.8%	0.0%
	2022	15.6%	5.5%	78.1%	0.8%
CEO of Private Company/Organization	2018	22.1%	25.9%	52.0%	0.0%
	2020	14.9%	7.5%	77.6%	0.0%
	2022	13.9%	4.4%	78.9%	2.8%

Table 4.71: Q-D11a-I. Thinking about leadership positions, please tell me, who would be more acceptable as leaders in the following organisation/ institutions? (N=1008)

5. GOVERNANCE AND POLITICAL PARTICIPATION

5.1 LOCAL BODY RESTRUCTURING

The survey assessed the impact of local body restructuring on the capacity and efficiency of local governments to deliver services. Nearly three-fifths (58.3%) of respondents in Karnali Province reported that local body restructuring improved the capacity of their local governments to deliver services. Just over one-fourth (27.7%) thought restructuring neither improved nor deteriorated the capacity of a local bodies to deliver services. Only a small proportion (7.9%) the capacity of local governments to deliver services deteriorated after restructuring.

The share reporting that local body restructuring improved local bodies' capacity to deliver services was similar across all four survey rounds. The proportion of people who said it was too soon to say anything was 12.6% in 2017 and just 1.2% in 2022.

Views on local body restructuring, by year

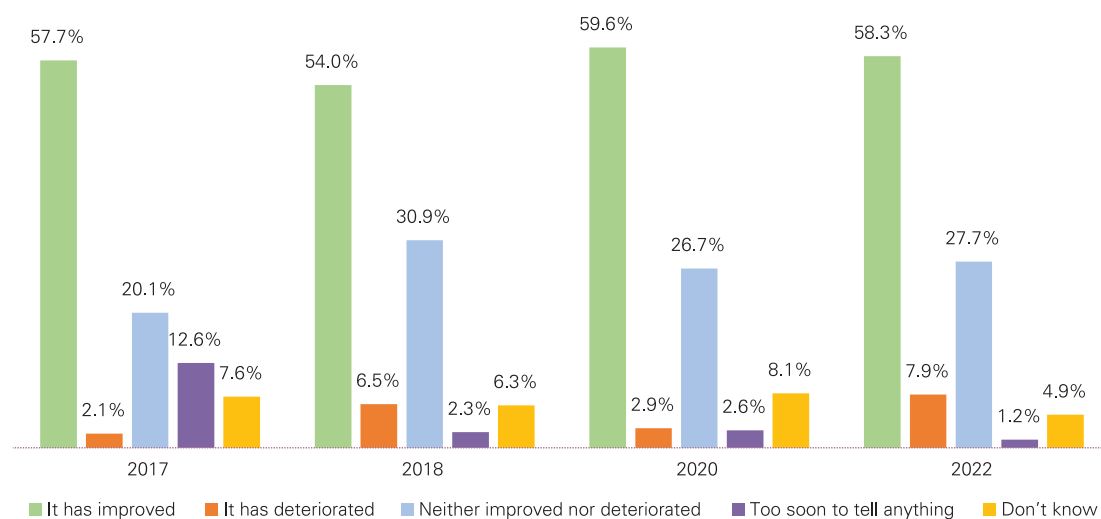


Figure 5.1.1: Q-E4. What kind of change have you felt/noticed in the capacity of local body to deliver services after restructuring of local body? (N=1008)

Respondent residing in rural municipalities, younger people and those from the Hill Caste community were more likely to believe that local body restructuring helped increase the capacity of local governments to deliver services.

5.2 SOCIAL SECURITY

Awareness and Receiving Social Security Benefits

The survey assessed respondents' awareness of ten different social security benefits (listed in the Table 5.2.1) initiated by the government of Nepal and asked whether they had received those benefits.

The vast majority of people in Karnali Province had heard of senior citizen allowance (96.2%), single women allowance (94.8%), and disability allowance (85.9%). Just under three-quarters each had heard of the child protection grant (74.3%), child nutrition grant (73.8%) and health insurance (73.5%). Over half of respondents had heard of unemployment allowance (57.3%). More than one-third knew of Loponmukh Adivasi benefits (38.6%) and contribution from employment (39.4%). Only 0.5% of respondents were aware of benefits for Dalit, pregnant women, and marginalized people.

Compared to 2020, the proportion of respondents who said that they have heard about various social security benefits marginally increased in 2022.

Awareness and receiving social security benefits, by year

Social Security Provisions	Yes, I have heard		Yes, we have received	
	2020	2022	2020	2022
Senior Citizen Allowance	96.2%	97.8%	29.0%	22.5%
Single Women Allowance	94.8%	92.9%	15.7%	8.8%
Disability Allowance	85.9%	80.2%	2.7%	3.9%
Unemployment Allowance	57.3%	41.5%	2.3%	1.1%
Health Insurance Benefits	73.5%	80.1%	24.7%	22.9%
Child Protection Grant	74.3%	84.3%	39.8%	19.5%
Benefits on Contribution from employment	39.4%	33.1%	6.1%	20.3%
Child Nutrition Grant	73.8%	76.1%	34.7%	32.3%
Grant for Loponmuukh Adivasi	38.6%	39.9%	4.6%	1.9%

Table 5.2.1: Q-E 8a1-10. Have you heard of? (N=1008) Q-E 8b1-10. Have you or the members of the family received?

People were also asked whether they or their family members had received a social security benefit. Most people had not received the benefits asked about. In 2022, around one-third (32.3%) mentioned that their household the child nutrition grant. Just over one-fifth each said someone in their family have received senior citizen allowance (22.5%) or health insurance (22.9%). One-quarter each received contributions from employment (20.3%) or the child protection grant (19.5%). Far lower shares said someone in the family family received the single women allowance (8.8%), disability allowance (3.9%), unemployment allowance (1.1%) or the grant for *Loponmukh Adivasi* (1.9%).

The share receiving contributions from employment increased from 6.1% in 2020 to 20.3% in 2022. The shares receiving other types of benefits increased only marginally.

Satisfaction with Current Social Security Benefits

The respondents who said they or their family member had received social security benefits were further asked about their level of satisfaction with the benefits received on a scale of 0 to 10, where 0 indicates not satisfied at all and 10 indicates very satisfied. The average level of satisfaction was 7.39 points, which is above the mean level, revealing relatively high levels of satisfaction with government social security benefits in Karnali Province.

5.3 TRUST IN INSTITUTIONS

Respondents were asked how much they trust 19 different entities, including government and independent institutions. In Karnali Province, trust was highest in the Public Service Commission (90.7%), followed by the Nepal Army (88.3%), Media (Television, Radio, Newspapers) (86.0%), and the Armed Police Force (86.0%). Around three-quarters each said they trust municipal wards (77.6%), the Courts (75.3%), local government (74.0%), local government employees (74.0%), community-based organizations (73.7%), and the Police (72.3%). Two-thirds of people said they trust Judicial Committees (68.4%). Trust was lowest for political parties (44.1%), the federal government (57.0%) and the provincial government (53.0%).

Trust in institutions, by year

	Trust ⁸			
	2017	2018	2020	2022
The Federal Government	71.6%	74.1%	71.7%	57.0%
Provincial Government	NA*	72.6%	71.2%	53.0%
District Coordination Committee	NA*	73.1%	71.2%	56.5%
Municipality/Rural Municipality /Local Government	NA*	NA*	79.7%	74.0%
Municipal Wards	NA*	NA*	83.0%	77.6%
Local Community Leaders- Tole Lane Development Organization	NA*	NA*	78.3%	58.9%
Political Parties	78.7%	72.4%	66.0%	44.1%
Courts	80.9%	84.7%	90.6%	75.3%
Judicial Committees	NA*	80.6%	85.6%	68.4%
Police	91.1%	82.0%	90.7%	72.3%
Armed Police Force	86.8%	84.8%	91.8%	86.0%
Nepal Army	89.3%	85.5%	92.0%	88.3%
The Media (Television, Radio, Newspapers)	94.4%	89.0%	93.2%	86.0%
NGOs/Human Rights Defenders	85.8%	82.9%	82.2%	64.1%
Religious/Caste-Based Organizations	77.1%	77.4%	74.9%	65.0%
CBOs (Women's group, savings and credit group)	94.4%	87.2%	89.5%	73.7%
Public Service Commission	NA*	84.0%	91.3%	90.7%
Social Media (Facebook/ Twitter etc.)	NA*	NA*	74.5%	56.3%
Government Employee	NA*	NA*	89.5%	74.0%

Table 5.3.1: Q-E9a-v. Now I am going to ask you about certain people and institutions in Nepal. For each of them, I would like you to tell me if you fully trust them, moderately trust them, don't quite trust them, or don't trust them at all to have the best interest of Nepalis at heart N=1008

8 Figure for "Trust" is derived by adding the figure of "Fully Trust" and "Moderately Trust"

5.4 AWARENESS OF PUBLIC SERVICES

Slightly more than two-fifths of respondents (42.3%) said they were aware of public service provided by local governments. Some 24.6% said they are aware of services provided by provincial governments, and 23.5% were aware of services provided by the federal government.

Compared to 2018, the share of people were aware of services provided by the different layers of government (local, provincial and federal) slightly increased in 2022. The percentage of people who reported knowing about the services of local governments increased from 35.5% in 2018 to 42.3% in 2022.

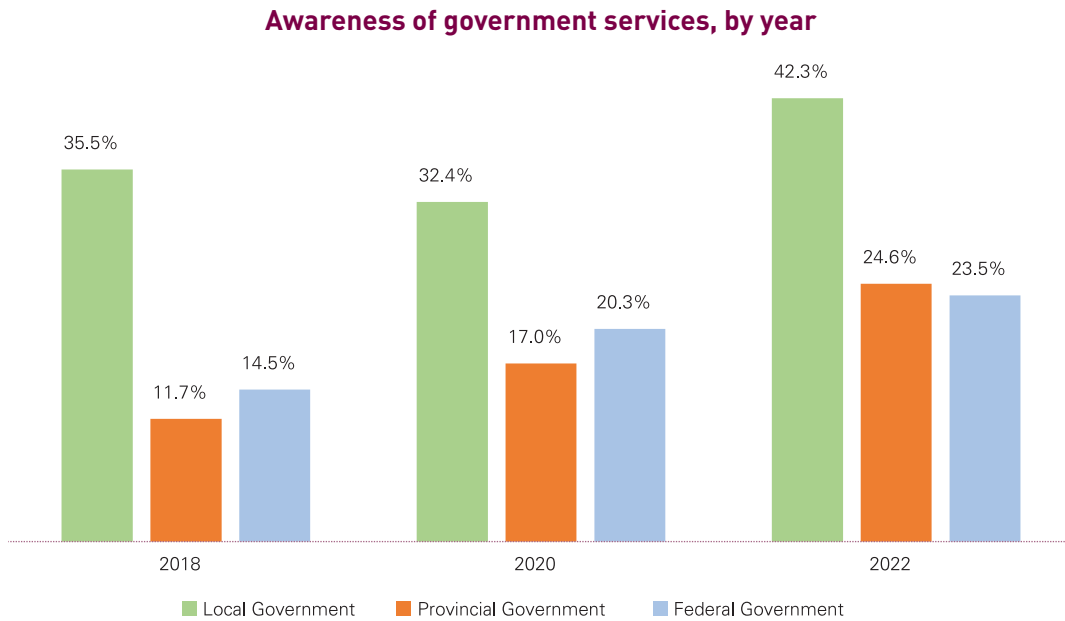


Figure 5.4.1: Q-E10AM-AO1. Are you aware about the Public Services provided by your local government? (N=1008)

In Karnali Province, women (35.4%) were less aware than men (49.5%) of the services provided by local governments. People from the Mountain region (60.0%) were much more likely to be aware of services provided by local governments than people residing in the Hill region (36.4%). Hill Caste people (43.3%) were more likely to be aware of local government services than Hill Adibasi/Janajati (39.1%) and Hill Dalit (38.7%) groups.

Types of Public Services

The survey asked respondents who said they were aware of government services to name the services provided by each tier of government. The most widely known service areas of local governments were roads/physical infrastructure (75.8%), followed by drinking water services (50.2%), health services (42.8%), and education services (42.7%). Nearly one-third of people (33.0%) said they were aware of being able to get recommendation for various types of documents (birth certificates, marriage certificates, citizenship etc.) and electricity-related services from local governments.

Awareness of provincial government services showed a similar pattern, with most respondents (74.7%) mentioning roads/physical infrastructure, followed by drinking water (59.3%), education (56.4%), health (51.1%), and employment-related services (41.8%). One quarter of respondents mentioned electricity services (25.1%).

For the federal government, most respondents (73.7%) mentioned higher education, followed by national highways/physical infrastructure (72.7%), health policy (49.9%), employment-related services (49.6%), social security (49.1%), citizenship and passport related services (42.2%) and large scale electricity projects (37.0%).

To those who did not know about local government services, were asked to suggest effective channels of information about local government services (Figure 5.4.2). A majority of respondents (59.0%) suggested informal sources, like friends, family, and neighbours, followed by local community leaders (41.3%), Radio Nepal (29.4%), local radio stations (26.6%), social media (13.0%).

Effective channels of information dissemination about local government services

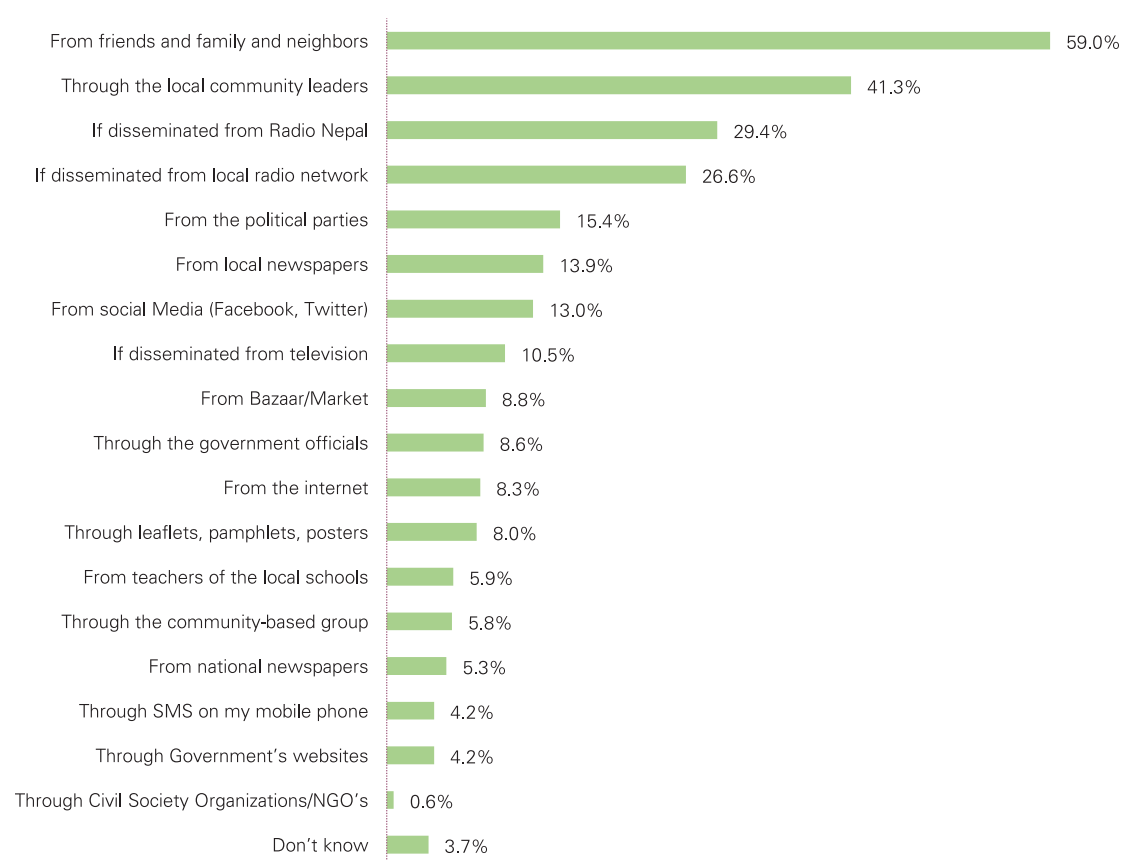


Figure 5.4.2: E10AM.3.1. [If "No" in Q-E10AM.1] How can your Local Government more easily inform you about the services they provide? (N=582)

In 2022, the share of respondents who suggested that information about public services could be effectively shared via friends/family/neighbors increased by 19.9 percentage points. There was also an increase in the share of respondents who mentioned local community leaders, Radio Nepal and political parties. In contrast, the percentage of respondents mentioning dissemination via community/local radio dropped drastically from 46.8% in 2020 to 26.6% in 2022.

5.5 EXPERIENCE ACCESSING PUBLIC SERVICES

People were asked whether they had received 15 different types of public services provided by their rural/urban municipality in the past one year. They were also asked how easy it was to obtain the service(s).

Shares who had received services from their local government in the year prior to 2022 varied for the different types of services (Table 5.5.1). The share receiving health services was highest (70.8%), followed by admission in a government school (55.1%), services related to land tax/revenue (32.1%), tax-related services (29.2%) and obtaining various certificates (28.3). Around one-fourth had received social security allowance (26.1%), recommendation for a citizenship card (24.1%), and some 17.6% had received services from the police (Table 5.5.1).

Generally, those who had accessed a service thought it was easy (combination of 'very easy' and 'easy') to receive it (ranging from 98.4% for admission in government school to 59.3% for services related to employment) (Table 5.5.1). Ease of access somewhat decreased between 2020 and 2022 for most types of services but it increased for recommendation for government work and remained similarly high (over 95 percent) for admission to government schools and access to health checkups (Table 5.5.1).

Services received through local government and ease of receiving the services, by year

Types of services	Services received through local government in the past one year		If yes, ease of receiving the services in the urban municipality/rural municipality	
	2020 [N=1008]	2022 [N=1008]	2020	2022
	Easy ⁹			
Recommendation for citizenship	31.8%	24.0%	95.3%	91.9%
Social security allowance (Single woman, senior citizen, disable)	41.2%	26.1%	97.7%	90.5%
Birth certificate, death certificate, marriage certificate, migration certificate	40.9%	28.3%	99.0%	95.6%
Migration certificate	NA	3.6%	NA	89.1%
Services related to employment	7.7%	10.4%	80.1%	59.3%
Services given by judicial committee	4.1%	5.3%	96.0%	94.1%
Services related to land tax/revenue	60.3%	32.1%	97.1%	91.2%
For admission in government school	69.0%	55.1%	98.7%	98.4%
For health checkup in government health post/hospital	83.8%	70.8%	95.7%	95.3%
Receiving service from police	11.7%	17.6%	97.4%	85.1%
Business license	5.2%	4.6%	88.7%	80.9%
Tax related work	40.4%	29.2%	99.1%	98.1%
Recommendation for other government work	13.2%	14.9%	95.0%	97.1%
For disability specific services	NA	13.8%	NA	95.6%

Table 5.5.1: Q-E10a-n. Did you receive the services through the municipality office, including ward office in the past one year? Q-E10a-p. Based on your experience of past one year, how easy or difficult is it to obtain the following public services at the local level?

5.6 VIEWS ON EDUCATION

School type and quality of education

Significantly more respondents reported having a child enrolled in a public school (80.1%) than in a private school (13.7%). More people from rural municipalities had children enrolled in government schools (85.9%) than people in urban municipalities (74.5%). People from the Mountain region (82.1%) were more likely to have children in government schools than people in the Hill region (79.0%). Some 89.2% of Hill Dalit respondents had enrolled their children in public schools compared to 76.8% of Hill Caste respondents.

Child enrolled in a public or private, by year

	Public School			Private School			Both School		
	2018	2020	2022	2018	2020	2022	2018	2020	2022
Overall	56.6%	55.3%	57.2%	35.7%	36.8%	35.6%	7.7%	7.9%	7.2%
Karnali Province	79.3%	75.8%	80.1%	12.3%	17.3%	13.7%	8.4%	6.9%	6.2%

Table 5.6.1: Q-E11. Do you have children in your family who are studying in the government school? (Q-E11A. Do you have children in your family who are studying in private school? (Response as 'Not Applicable' is not included). (N=724)

Some 88.2% of children enrolled in public schools and 94.9% of children going to private schools, lived within one hour's distance to the school. Only a small proportion of respondents reported that it took more than one hour for their children to reach school from home.

Over three-quarters of parents rated the quality of education in both public and private schools as "good". Only small shares of respondents thought the quality of education was "very good" – smaller still than in previous years for public schools (6.4% in 2018 to 2.3% in 2022) and private schools (19.4% in 2018 to 11.8% in 2022).

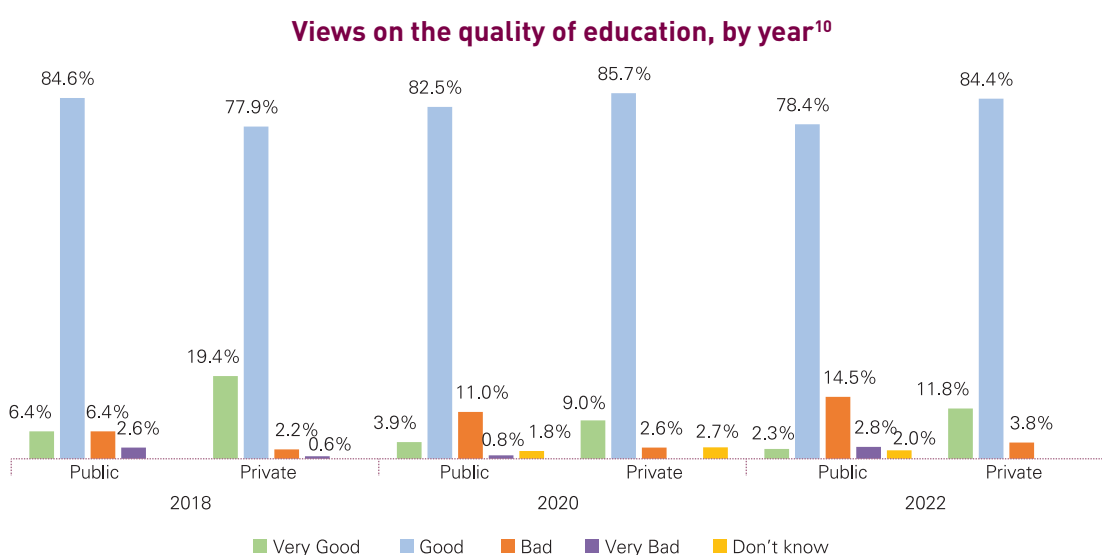


Figure 5.6.1: Q-E11b and Q-E11Aii. How would you rate the quality of the education at that school? (N=625 respondents with child/children in public school, N=144 respondents with child/children in private school)

10 Respondents were not asked to assess the quality of private school education in SNP 2017.

Entities Responsible for the Quality of Education

Most parents considered the local government to be as the government entity responsible for maintaining the quality of education in both public and private schools (82.7% and 74.9%, respectively). (Table 5.6.2). Between 2020 and 2022, the share of respondents who considered local government to be primarily responsible for the quality of education at private schools decreased (84.6% in 2020 to 74.9% in 2022).

Only very small shares of respondents thought that the school management committee, teachers, or parents are responsible for maintaining the quality of education in public schools.

Responsible entity for maintaining the quality of education, by year¹¹

	Public School				Private School ¹¹		
	2017	2018	2020	2022	2018	2020	2022
Local government	86.9%	80.4%	84.4%	82.7%	71.4%	84.6%	74.9%
Provincial government	0.9%	2.4%	5.4%	3.9%	3.3%	4.3%	1.8%
Federal government	1.9%	10.1%	6.5%	7.9%	7.4%	1.7%	10.0%
Others (School management committee, teachers, parents)	0.3%	1.1%	0.3%		12.0%	3.5%	5.8%
Don't know	10.1%	5.9%	3.4%	5.6%	5.9%	5.8%	7.5%

Table 5.6.2: Q-E11c and Q-E11Aiii. Who in the government do you think is primarily responsible for the quality of education that is being provided (to your children) by the schools in your areas? (N=625 respondents with child/children in public school, N=144 respondents with child/children in private school)

Suggestions for the Improvement of Quality of Schools

The survey asked all respondents suggestions on how to improve the quality of education in schools. Respondents mentioned good teaching methods (59.9%), ensuring the quality of school management and proper management of staff (54.4% each). A growing share said that the quality of school building should be good (49.6%). Some 35.9% suggested that the price of books, copies and uniforms should be reduced (Table 5.6.3).

Suggestions for the improvement of the quality of schools, by year

	2020	2022
Improved/ good teaching methods	54.0%	59.9%
The quality of school management should be good	58.8%	54.4%
Management of the staffs should be good in the school	54.8%	54.4%
The quality of school building should be good	36.9%	49.8%
The quality of curriculum/syllabus should be improved	32.5%	37.6%
The price of books, copies and uniforms should be less	12.3%	35.9%
Needy students should get scholarship	22.1%	32.3%
The schools where my children go should be near	21.3%	28.1%
The language of instruction should be in English.	20.6%	15.2%
Teachers should be trained in inclusive education and be able to teach children with diverse impairments.	-	11.1%

11 Respondents were not asked to mention who they thought was the responsible entity for maintaining the quality of private school education in SNP 2017.

	2020	2022
The teaching learning methods should be accessible and flexible enough to address the need of children with diverse need	-	6.6%
Should be flexible enough to address the diverse need of children including children with different impairments.	-	5.3%
Should be accessible for all children including children with disabilities.	-	3.8%
Don't know/can't say	-	1.2%

Table 5.6.3: Q-E11g. What needs to be done to improve the quality of the government/private schools in your area? (N=1008)

5.7 PERFORMANCE OF SCHOOLS DURING COVID-19

In 2022, the survey included questions for respondents from households with school-going children about the schools' performance during the COVID-19 period.

Private schools (27.8%) were four times more likely to have provided alternative classes than public schools (6.8%). Both public and private schools were much less likely to have provided alternative classes than in Nepal overall (private 53.8%, public 23%).

Schools in urban municipalities were more likely to have provided alternative classes during the pandemic than schools in rural municipalities. Similarly, respondents from Mountain region were less likely to report that schools provided alternative classes during the pandemic than those in the Hill region.

Alternative education provided by schools during COVID-19

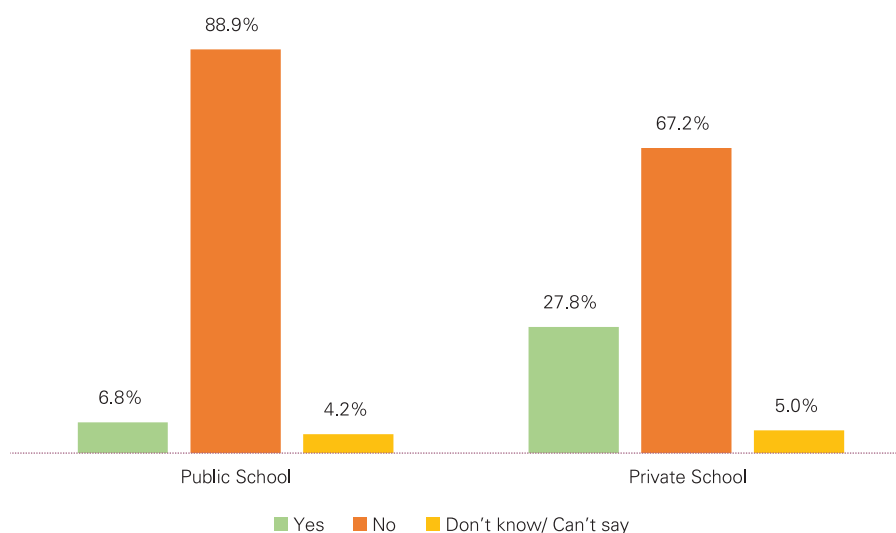


Figure 5.71: Q-E11f_1_A and Q-E11g.1 Did the school in which your child/children are admitted to provide any alternative education options during COVID-19 period? (Online, home visits, community classes, or other) (N=625 child/children in public school, N=144 child/children in private school)

Teaching online was the most common method for providing alternative classes in both public and private schools. Public schools also opted for community-based learning through teacher visits and community-based education. Most children attended alternative classes where they were provided. The biggest barriers to attending alternative/online classes were the timing of online classes and not having hardware/access. Parents were generally satisfied with the alternative classes provided during the pandemic period with little difference in the rating of classes provided by either public or private schools.

5.8 VIEWS ON PUBLIC HEALTH SERVICES

Distance to the Nearest Public Health Post/Hospital

Over the years, a rising share of respondents in Karnali Province reported living close (less than one hour) to public health posts/hospitals (54.1% in 2017 compared to 83.6% in 2022). There was a considerable decline in the time taken to reach the nearest health facility (Figure 5.8.1).

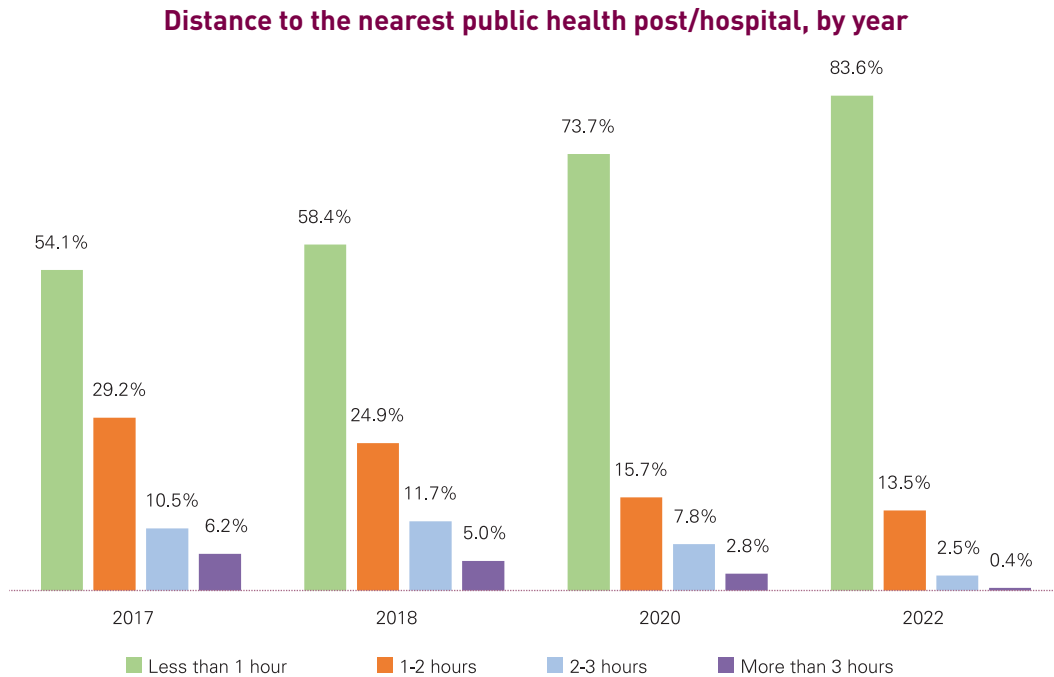


Figure 5.8.1: Q-E12a. How much time would it take you to go from home to the nearest public health post / hospital? (N=1008)

Views on Quality of Health Services

In Karnali Province, more than four-fifths (82.1%) rated the quality of healthcare in their vicinity as "good," and 1.1% considered it to be "very good". Some 13.6% rated it as "not good" and 1.9% thought it was "not good at all".

The share of respondents rating the quality of health services as "good" increased very slightly over the years while the share rating health services as "very good" decreased (Figure 5.8.2). The proportion of respondents who believed that the quality of health services was "not good" more than between 2017 and 2022 (from 5.9% to 13.6%).

Views on the quality of public health care, by year

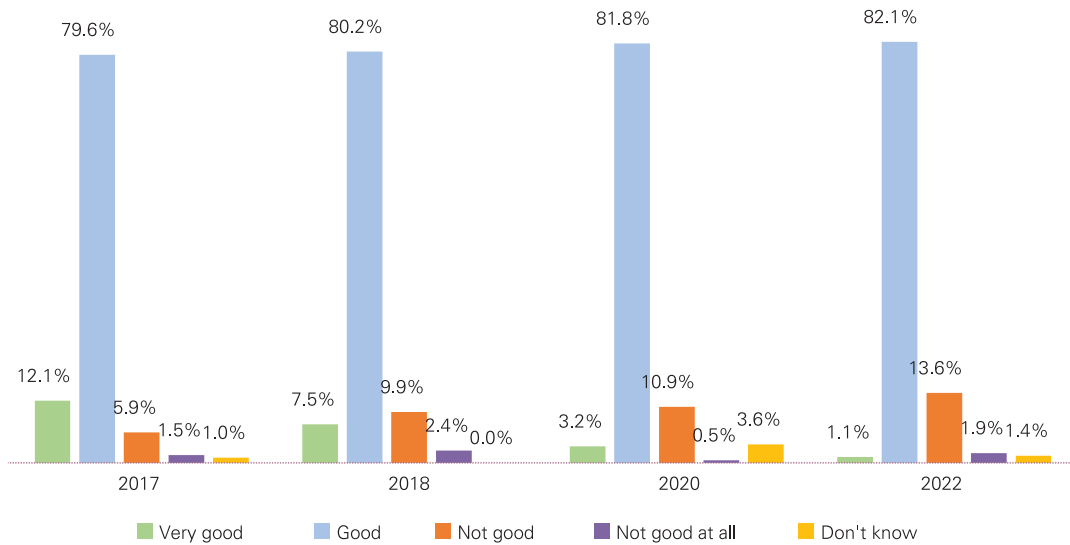


Figure 5.8.2: Q-E12b. How would you rate the quality of public health care in your urban municipality/rural municipality? (N=1008)

Responsible Entity for Maintaining the Quality of Healthcare

Most people (81.4%) believed that the local governments are responsible for maintaining the quality of health services. Over the survey rounds, the share of respondents who thought so decreased (Figure 5.8.3).

Responsible entity for maintaining the quality of healthcare, by year

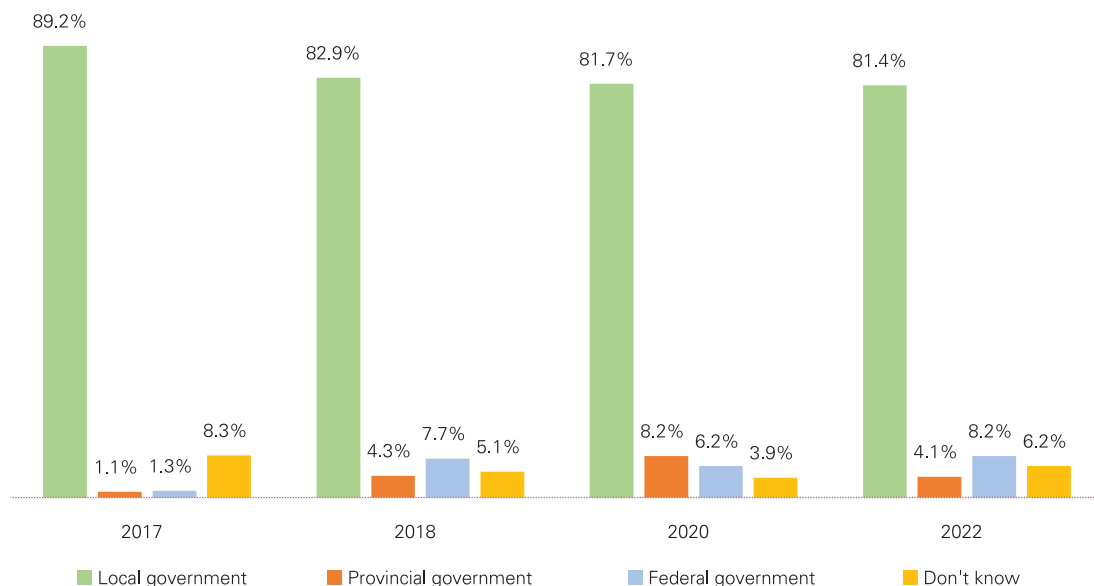


Figure 5.8.3: Q-E12c. Who in government do you think is primarily responsible for the quality of health services being provided to you? (N=1008)

Respondents were asked whether healthcare in their area changed positively, negatively or stayed the same over the past year. In 2022, a little more than half (54.4%) mentioned positive changes in the quality of public healthcare (compared to 63.7% in 2020).

Changes in the quality of health service, by year and provincial regions

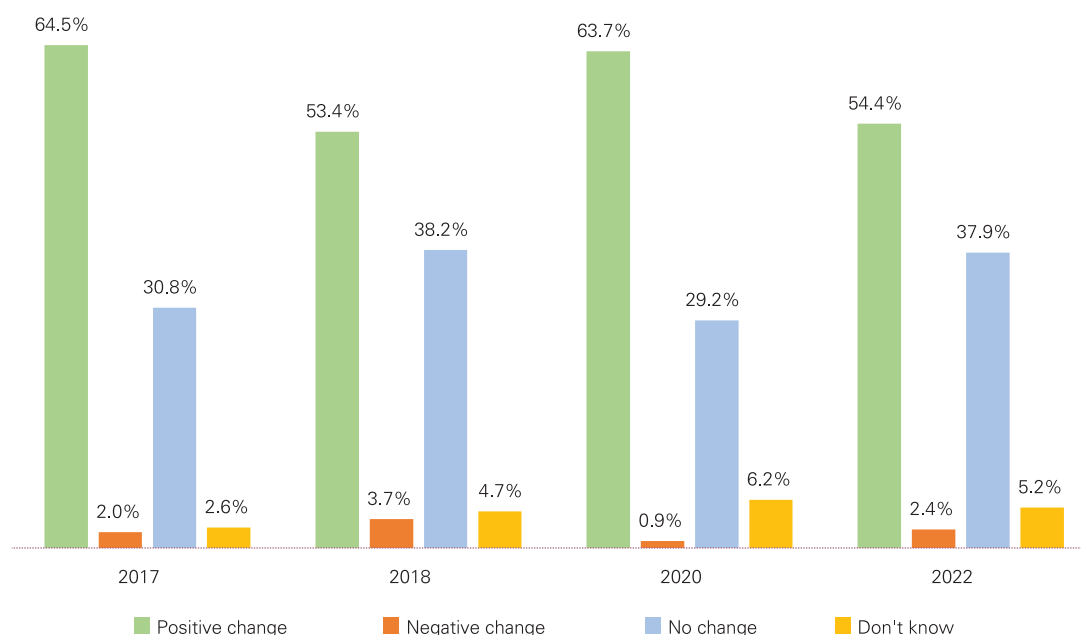


Figure 5.8.4: Q-E12d. Have there been any positive or negative changes in the quality of health services in your municipality/rural municipality during the past year? (N=1008)

Reasons why people thought the quality of public healthcare in Karnali Province had improved were: Medicines were readily available at the health service centre (53.7%), new health service centres established (40.7%), proper management of the health service centre (40.4%), closeness of health service centre (40.3%), proper management of staff (31.3%), the health centre is providing quality service (24.6%) and decrease in costs (16.1%).

The survey asked all respondents what needs to be done to improve the quality of health service provided by the health centre in their local area (municipality/rural municipality). Most said facilities of medicine should be good (82.1%), followed by proper practice of diagnostic methods (55.3%), qualified and trained health workers (49.7%), good laboratories (46.3%), proper management of health staff (41.4%) and free health service (36.0%).

5.9 VIEWS ON ROADS

Quality of Roads

In Karnali Province, almost two third of respondents (64.3%) thought that the quality of roads was "good," but more than one-quarter (28.2%) thought it was "not good" and a few (5.5%) said roads were "not good at all." The share reporting that roads were "good" increased between 2017 and 2020 but decreased again in 2022 while the share who said the quality of roads was "not good" increased (Figure 5.9.1).

Views on the quality of roads in urban municipality/rural municipality, by year

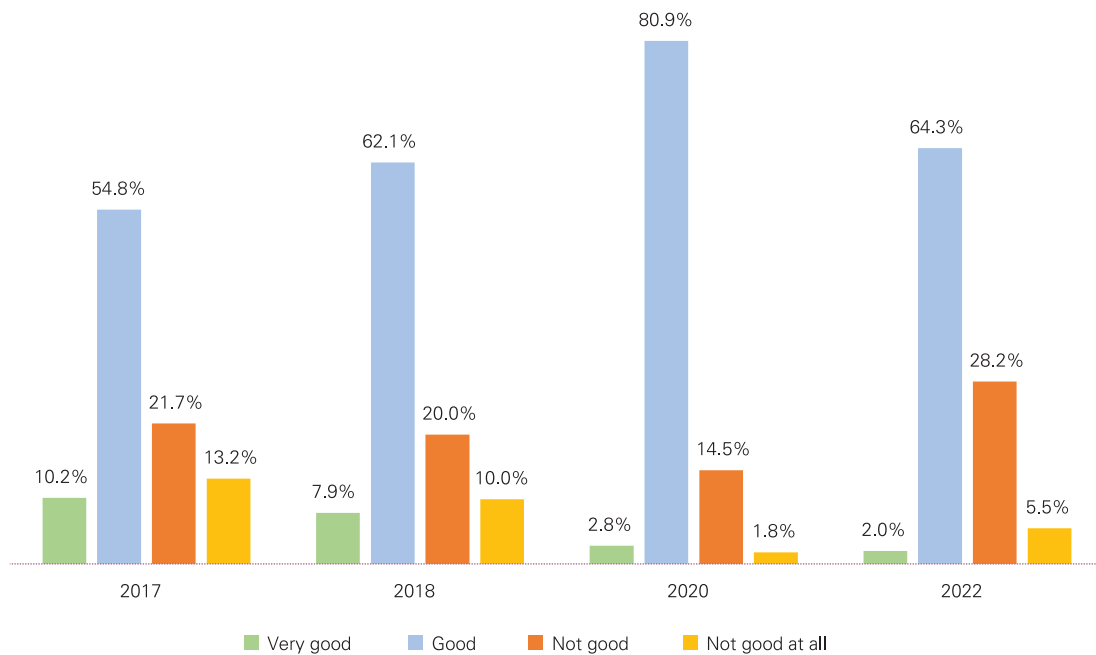


Figure 5.9.1: Q-E13a. How would you rate the quality of roads in your urban municipality / rural municipality? (N=1008)

A majority of respondents (85.1%) believed that the local government is the entity responsible for maintaining roads—consistent with responses of 2018 (85.8%) and 2020 (84.7%). In 2017, 89.8% believed that the local government is the primary entity responsible for maintaining roads.

Responsible entity for maintenance of roads, by year

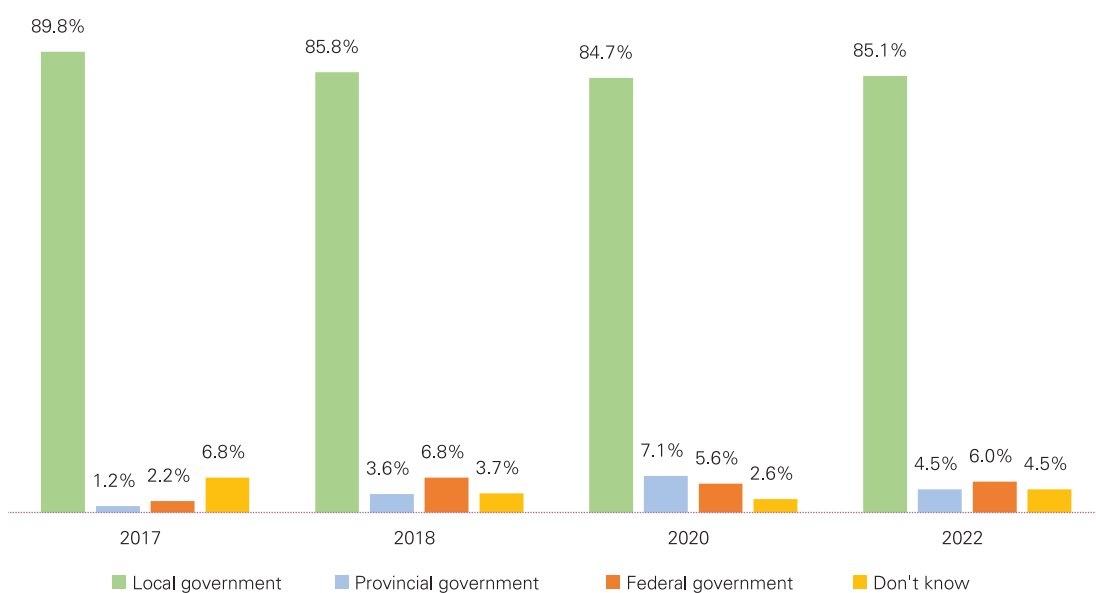


Figure 5.9.2: Q- E13b. Who in government do you think is primarily responsible for building and maintaining roads? (N=1008)

Changes in the Quality of Roads

Respondents were asked whether the quality of roads in their area improved or worsened over the past year. In 2022, the share reporting positive changes (50.3%) decreased compared to 2020 while the share reporting no changes increased (42.6%) (Figure 5.9.2). The share of respondents reporting negative changes (5.4%) decreased compared to previous survey rounds.

Changes to the quality of roads in the rural municipality/municipality by year

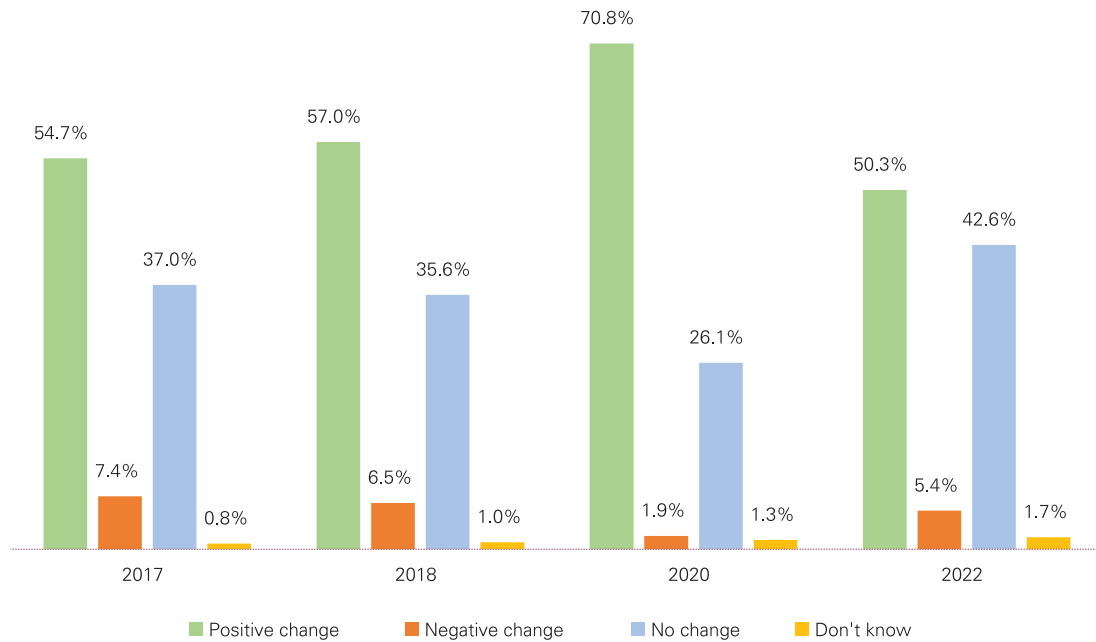


Figure 5.9.3: Q-E13c. Have there been any positive or negative changes in the quality of roads in your urban municipality / rural municipality during the past year? (N=1008)

Reasons for Positive Changes in the Quality of Roads

The survey further asked the 50.3% of respondents reporting that the quality of roads had improved over the past year for the reasons. Responses were left open-ended, allowing for multiple responses. Around three-quarters (76.6%) mentioned "construction of roads" as the major reason, followed by roads being upgraded broader and wider (30.7%), prompt action taken by the government for maintenance of damaged roads (27.5%) and properly upgraded conditions of existing roads (20.3%). Other reasons included the involvement of the public during the planning and discussion of road projects (18.3%) and more roads being black-topped (10.1%).

Reasons for Negative Changes in the Quality of Roads

The 5.4% of respondents reporting that the quality of roads has worsened were also asked for the reasons why they thought there had been negative changes. Most cited delays in the maintenance of damaged roads by the government (70.1%), needed roads not being constructed (61.9%) and deterioration conditions of existing roads (59.2%), followed by government bias when selecting which roads to upgrade (22.1%), floods/landslides (15.0%) and exclusion of the public when planning and discussing road projects (6.6%).

Suggestions to Improve the Quality of Road Service

All respondents were asked what needed to be done to improve the quality of road services in their area. Most believed that black-topping roads (68.0%), prompt maintenance of damaged roads (62.4%), and proper upgrading of existing roads (57.3%) should be done improve the quality of roads in their local area. Other suggestions were that roads should be designed properly (40.5%), and the inclusion of the local public when planning and discussing road projects (31.4%).

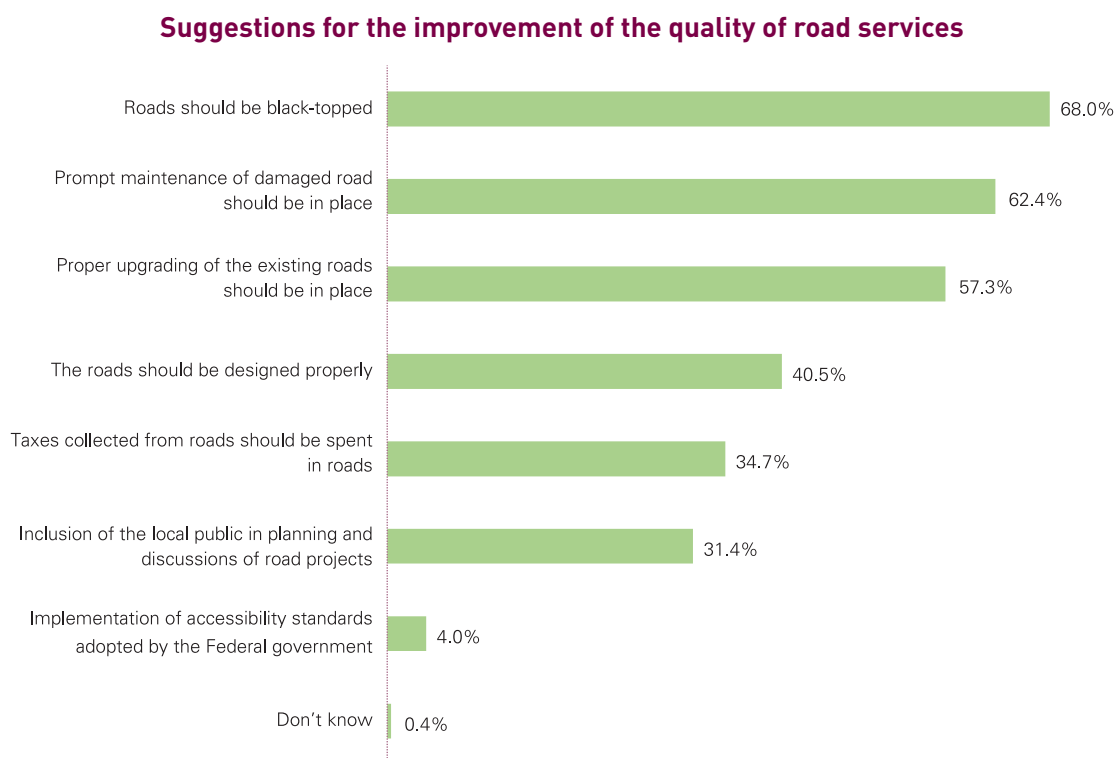


Figure 5.9.4: Q-E13f. What needs to be done to improve the quality of road services provided by the rural municipality/ municipality in your areas? (N=1008)

5.10 TAXATION

To understand Nepali people's perception of taxation in the country, the survey asked respondents about the different types of taxes, including whether or not they had paid any of these taxes in the past year, their view on the amount of tax currently prevailing, and their opinion on a few tax-related statements.

More than seventy percent of respondents in Karnali Province had paid one or more type of tax in the previous one year. Land tax (67.9%), property tax (63.3%), entertainment tax (52.6%), vehicle tax (27.3%), and business tax (23.0%) were the most commonly paid taxes, followed by house rent tax (12.1%), land registration tax (34.7%), individual income tax (12.5%), and remuneration tax (9.7%).

The share of respondents who said they paid some type of tax in the previous year increased between 2018 and 2020. However, the shares paying taxes decreased somewhat between 2020 and 2022 for most types of taxes. For example, while 29.6% reported paying property tax in 2018, 75.6% said so in 2020, and 63.3% in 2022.

The respondents were asked whether or not they thought that the current level of taxation was appropriate. The majority of respondents either were unsure or thought that the level of taxation had increased compared to the previous year. Very few reported that the level of taxation had decreased. Large shares of people who reported paying agriculture income tax, land registration tax, entertainment tax, vehicle, and land taxes said that the current level of taxation was more than during the previous year.

Views on the current level of taxation¹², by year

Type of tax	Have you or your family paid the following types of tax within the last one year?			If yes, do you think current level of taxation is appropriate?				
	2018	2020	2022	N	More than last year	Less than last year	Same as last year	Don't know
Property tax	29.6%	75.6%	63.3%	191	58.3%	1.7%	26.6%	13.5%
House rent tax	11.5%	23.9%	12.1%	14	47.1%	0.0%	42.0%	11.0%
Individual Income tax	11.9%	38.5%	12.5%	19	52.8%	0.0%	42.8%	4.4%
Business tax	55.6%	57.2%	23.0%	34	53.5%	5.9%	28.2%	12.5%
Vehicle tax	6.8%	64.2%	27.3%	33	69.5%	0.0%	15.7%	14.8%
Land registration tax	3.3%	59.9%	34.7%	61	78.2%	0.5%	12.8%	8.6%
Entertainment tax	1.0%	67.0%	52.6%	62	70.7%	0.0%	27.6%	1.6%
Land tax	1.1%	78.2%	67.9%	228	61.1%	1.4%	21.0%	16.4%
Advertisement tax	1.3%	25.0%	1.5%	2	28.4%	0.0%	36.1%	35.5%
Agriculture Income tax	5.6%	17.6%	5.1%	8	80.1%	0.0%	3.5%	16.4%
Institutional Income tax	6.3%	39.3%	8.6%	10	44.8%	4.4%	27.7%	23.1%
Remuneration tax	0.9%	22.5%	9.7%	16	38.7%	0.0%	47.1%	14.2%

Table 5.10.1: Q-E15Ai-Mi. Have you or your family paid the following types of tax within the last one year? E15A-M. [If yes in Q-E15 Ai-Mi] Do you think current level of taxation is appropriate? (Response as 'Not Paid Local Tax', 'Not Applicable' and 'Refused to Answer' is not included)

Most respondents who reported paying taxes in the past year (86.8%) said that the process of payment was easy. A small minority (13.2%) reported feeling inconvenienced while paying taxes. In 2022, fewer people reported that paying taxes, service charges or fees was easy than in 2020.

The 13.2% of respondents who said that paying taxes/service charges was difficult were further asked what could be done to ease the process. The two most-cited means which respondents believed could help them pay taxes conveniently were the provision of online payments for all kinds of taxes or fees (58.9%) and being able to pay all taxes at the ward office (50.8%).

Views on Taxation

A large majority of Karnali Province residents said they did not have a clear understanding of taxes and could use clearer information by different levels of government on tax collection and on how the government spends it. To analyze respondents' understanding of taxation, they were presented with four statements that they could agree, strongly agree, disagree, or strongly disagree with (Table 5.10.2).

¹² During the survey questions E15a were asked to all the respondents regardless of whether or not they had paid the taxes in the last one year. The possible choices of the question E15a were: more than last year, less than last year, not paid local tax, Not applicable, refused, and don't know. While analyzing the question- E15a, only the response of those who said Yes in E15 in 2022 were included in the analysis.

Most respondents agreed (combination of 'agree' and 'strongly agree') that they could use additional information on the following: how the different levels of the government collect taxes (96.2%), how the government spends its collected taxes (96.2%), and what benefits citizens get in return for paying taxes (96.0%). Around one-third of respondents (34.2%) believed that the tax they pay is being properly utilized—similar to past survey responses.

Views on taxation, by year

	Year	Strongly agree	Agree	Disagree	Strongly disagree	Don't know
I wish I had clearer information or understanding of taxes that I am supposed to pay for federal, provincial and local government.	2018	19.2%	74.9%	3.0%	1.2%	1.7%
	2020	78.8%	20.6%	0.3%	0.0%	0.4%
	2022	59.2%	37.0%	0.4%	0.4%	3.0%
I wish I had more information on how the government spends taxes.	2018	21.4%	76.1%	0.9%	0.5%	1.0%
	2020	79.3%	19.3%	1.0%	0.0%	0.4%
	2022	60.8%	35.4%	0.3%	0.4%	3.2%
As a citizen I wanted to know clear information on what benefits we get in return for paying the taxes.	2018	0.0%	0.0%	0.0%	0.0%	0.0%
	2020	79.4%	19.0%	1.2%	0.0%	0.4%
	2022	61.5%	34.5%	0.5%	0.4%	3.1%
I believe that the tax I paid is being properly utilized.	2018	25.9%	15.6%	30.4%	25.6%	2.4%
	2020	27.0%	13.5%	30.8%	21.3%	7.4%
	2022	11.8%	22.4%	12.7%	15.6%	37.6%

Table 5.10.2: Q-E16ai-iv. To what extent do you agree/strongly agree/disagree/strongly disagree with these statements? (N=1008)

Some 1.1% respondents reported that they had to pay extra cash or some type of gift (other than that fixed by the government) to someone while paying taxes.

Willingness to Pay More Local Taxes for Better Services

In 2022, 69.1% said they were willing to pay more local taxes if the quality of services were to improve, down from 85.3% in 2020. Some 27.5% said that they were not willing to pay more tax. The share willing to pay more tax if the quality of services were improved fluctuated between 2017 and 2022 but was lowest in 2022 (Figure 5.10.2).

Willingness to pay more tax on improved services, by year

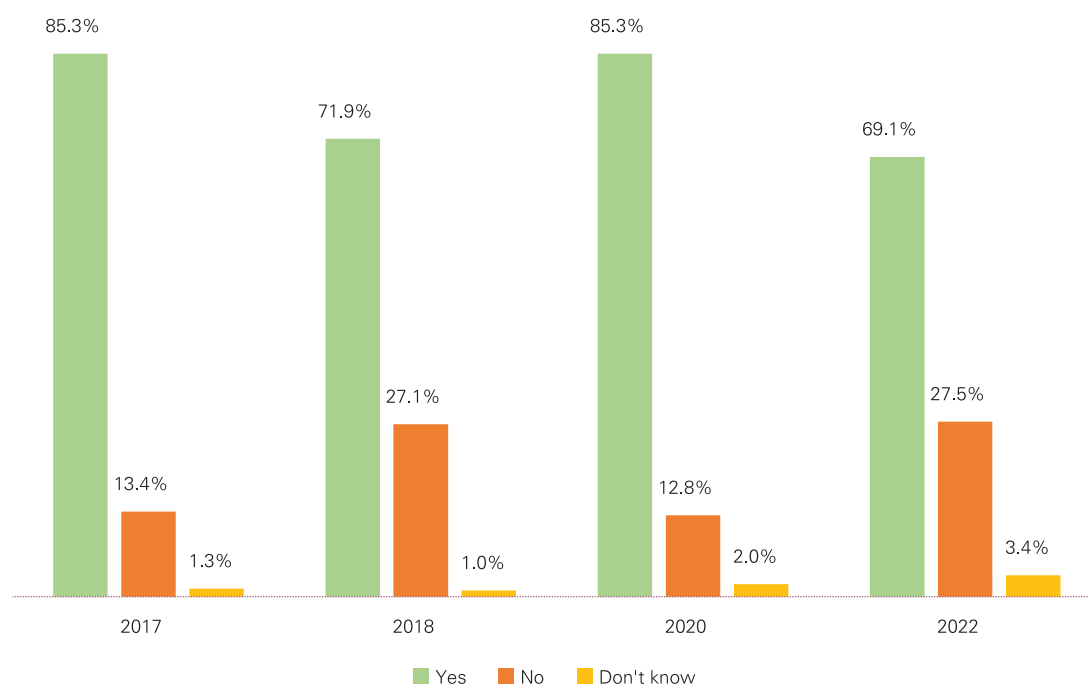


Figure 5.10.2: Q-E16. Would you be willing to pay more local taxes or fees if the quality of services like road maintenance, education or healthcare were improved? (N=1008)

5.11 CORRUPTION

Respondents were asked if they have had to give money, gifts or perform a favour to receive nine different services listed in Table 5.11.1. This question was asked to all respondents.

In 2022, only a marginal share of people in Karnali Province (between 0.3% to 0.8%) said they had to pay bribes to receive any of the nine services asked about. The shares paying bribes were lowest in 2022 compared to previous survey rounds. The majority reported that they 'did not need this type of service' (Table 5.11.1).

Bribe in exchange for services, by year (%)

	To get land related services	To get various documents	To take service from police	To take service from court	In search for employment	To Receive health service	To get admission in school or university	To get vehicle related services	To take Banking related services
2017	3.9%	1.1%	0.5%	0.6%	1.4%	0.5%	0.8%		
2018	2.4%	1.9%	2.4%	2.1%	1.2%	1.0%	0.3%		
2020	1.2%	1.5%	1.8%	0.0%	0.0%	0.3%	0.6%	3.2%	1.0%
2022	0.8%	0.5%	0.3%	0.3%	0.3%	0.5%	0.5%	0.5%	0.5%

Table 5.11.1: Q-E17 (A-I). During the past year, please tell me if you ever had to give money or a gift or perform a favor to obtain services from officials in these situations? (N = 1008)

5.12 PUBLIC AWARENESS AND PARTICIPATION IN LOCAL GOVERNANCE PROCESSES

More than three-fourths (77.9%) of people in Karnali Province said they were unaware of any development projects or budgets planned by their local governments for the current fiscal year. Some 22.1% said they were aware.

The share of people who were aware of local development projects planned by their local government increased between 2018 and 2020 and decreased again in 2022 (Figure 5.12.1).

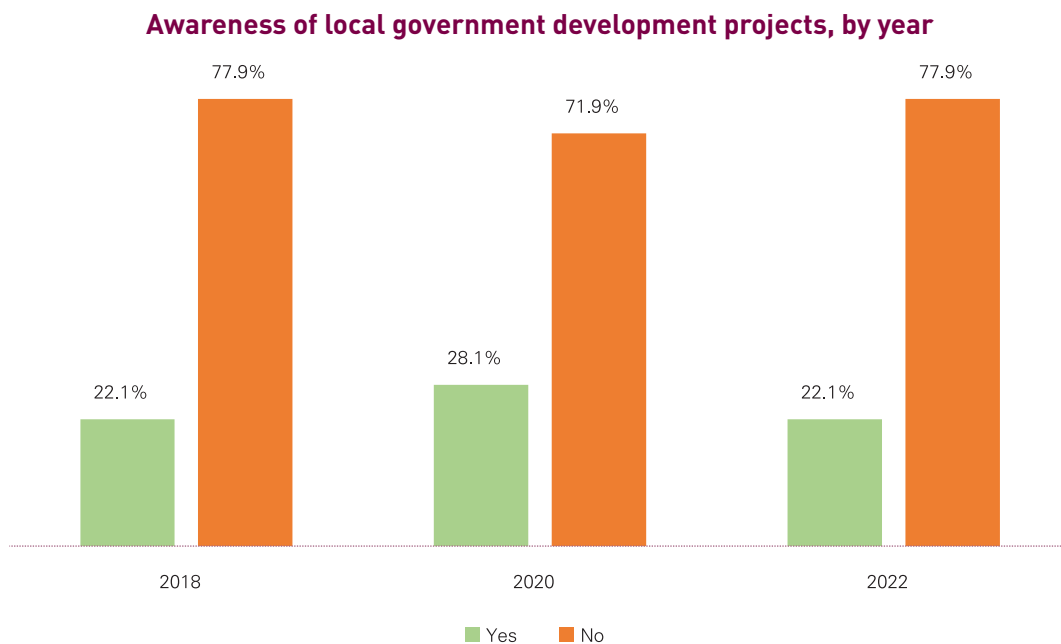


Figure 5.12.1: Q-E18. Are you aware of any development projects/budget planned for execution by your local government in the current fiscal year? (N = 1008)

Priorities for Local Government Services

The survey enumerators read out a list of 16 different services that local governments are supposed to provide, including health, education, agriculture, infrastructure, etc., and asked the respondents what the main priority of their respective local government should be.

Most people thought road/physical infrastructure related services should be the priority of local governments (39.2%), followed by education (19.5%), drinking water (13.1%), electricity (8.3%) and employment (8.1%). In 2018, 2020 and 2022 roads and physical infrastructure services were considered top priority of local governments.

Local government services that should get first priority, by year

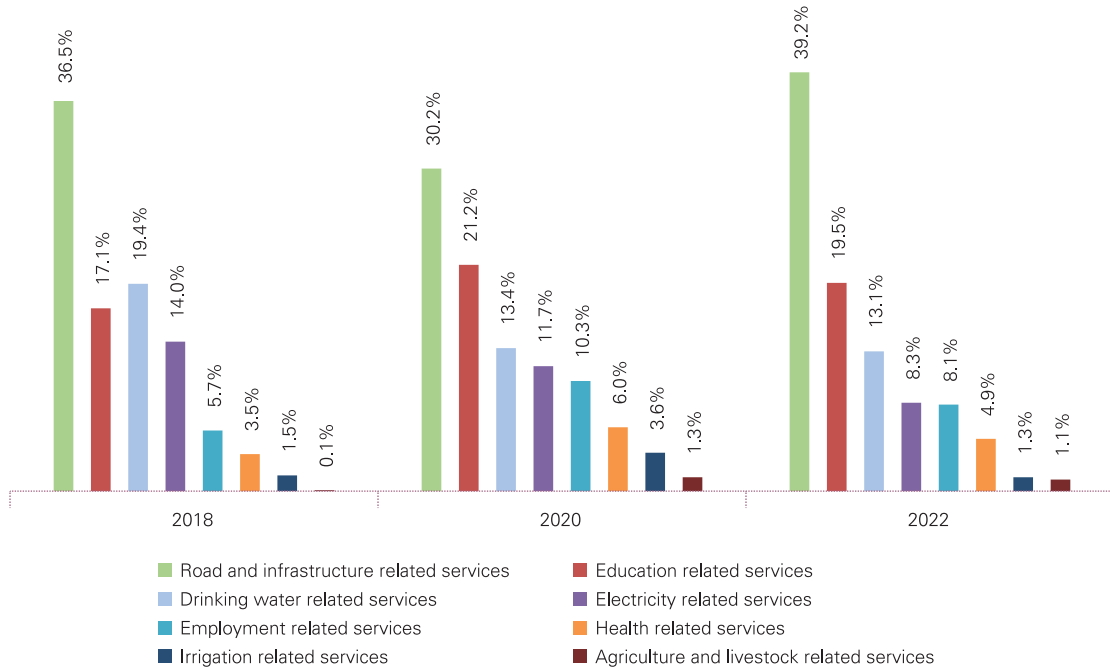


Figure 5.12.2: Q-E19. In your opinion, which service should get first priority from your local government? (N=1008)

Awareness of and Participation in Public Hearings

More than one-fourth of respondents (27.2%) from Karnali Province said there was at least one public hearing in their ward or municipality in the previous year – up from 23.5% in 2020 (Figure 5.12.3).

Awareness of public hearing in the municipality/rural municipality, by year

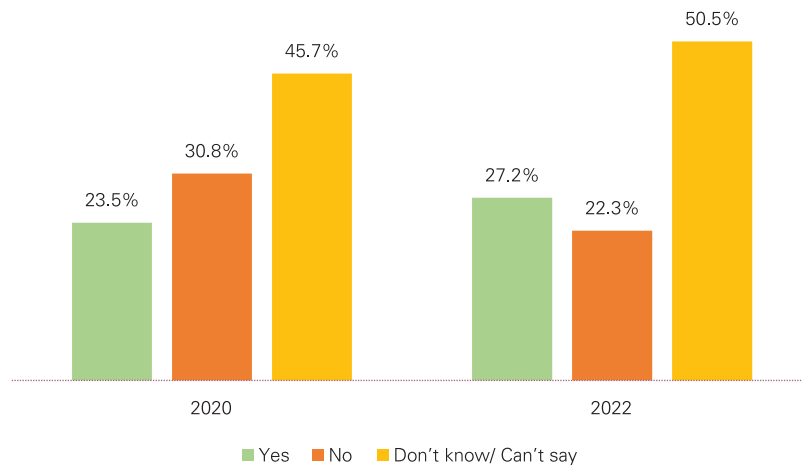


Figure 5.12.3: Q-E20. In last one year have there been any public hearing in your rural municipality/ municipality, including in your ward? (N=1008)

Respondents who said that there was one or more public hearings in their rural/urban municipality in the past year were asked about their participation in any of these hearings. More than two-thirds (67.4%) said they did not participate in any of the public hearings. Some 29.2% said they participated in some of the public hearing and 3.3% said that they participated in most of these events.

Public participation in some or most of the public hearings in the rural/urban municipality increased from 13.6% in 2018 to 46.9% in 2020 but decreased to 32.5% in 2022. On the other hand, the number of respondents who never participated in public hearing declined from 86.4% in 2018 to 53.1% in 2020 but increased again to 67.4% in 2022.

Participation in public hearings in the municipality/rural municipality, by year

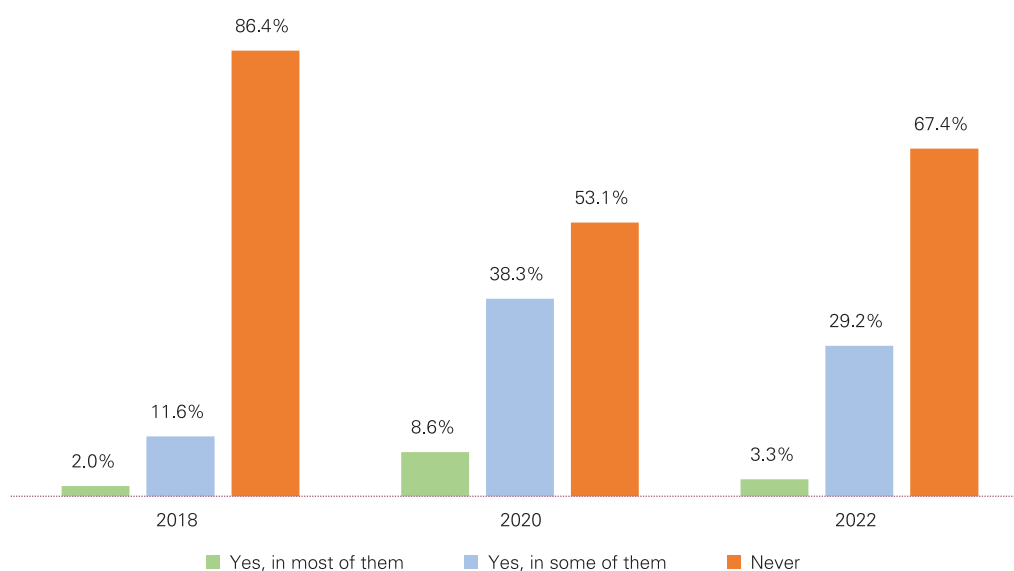


Figure 5.12.4: QE20_a. Did you participate in any of the public hearings that was conducted in your rural municipality/municipality or in your ward? (N=110)

Awareness of and Participation in Public Audits

All respondents were asked whether there had been public audits of community development programs in their rural/urban municipality in the past year. Around one-fifth (21.8%) knew of at least one such public audit taking place. A similar share (22.4%) said no audits had taken place. Around half of respondents (to 55.8%) were unsure whether about public audits in their area. The share of respondents aware of public audits conducted in their ward or municipality in the past year increased from 12.7% in 2018 to 21.8% in 2022 (Figure 5.12.5).

Public audit in the municipality/rural municipality /wards in the past one year, by year

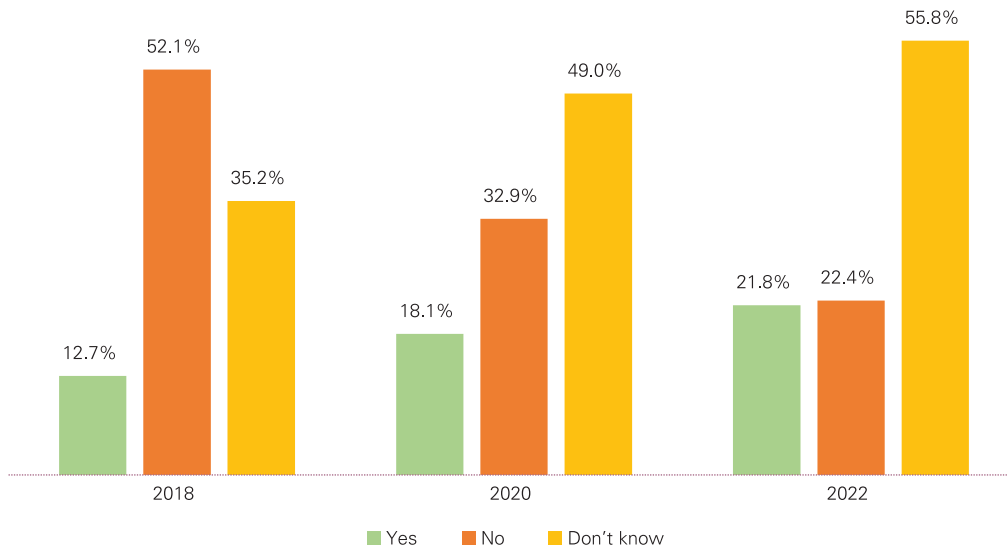


Figure 5.12.5: Q-E21. In last one year have there been any public audit in your rural municipality/ municipality/ward? (N=1008)

The 21.8% of respondents who said there had been public audits of community development programs in their rural/urban municipality in the last year were asked about their participation. Two-thirds (66.7%) said they did not participated in any public audits of community development programs in the previous year. Some 28.4% said they participated in some public audits and only a minority of respondents at 4.9% participated in most of them.

Similar to participation in public hearing, the share of respondents who participated in some of the public audits increased from 6.0% in 2018 to 33.7% in 2020, but decreased to 28.4% in 2022. Meanwhile, the share who never participated in public audit programs decreased from 93.0% in 2018 to 66.7% in 2022 (Figure 5.12.6).

Participation in public audit programs, by year

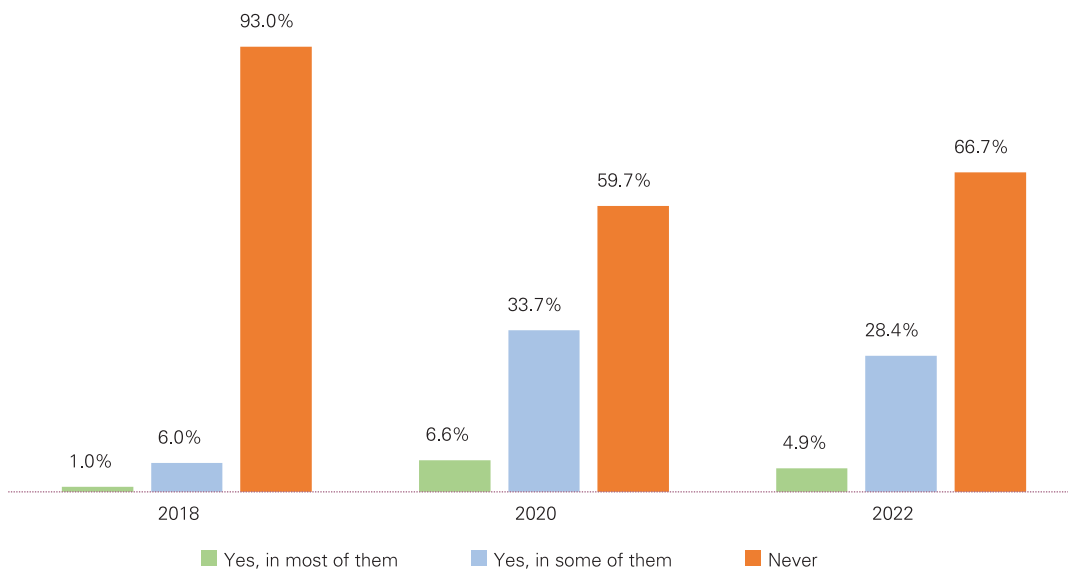


Figure 5.12.6: Q-E22. [If "Yes" in Q-E21] Did you participate in any of the public audits of the community development programs that was conducted in your rural municipality/urban municipality/ward? (N=424)

Participation in Local Development Plans

When asked if they had participated in preparing local development plans in their ward/municipality in the past year, or while implementing those plans, a large majority (86.1%) said they never participated in such activities. Some 11.6% said they participated in some and 2.4% participated in most of the local development planning events (Figure 5.12.7). The proportion of respondents who reported that they never participated in the preparation and implementation of local development plans decreased by 2.9 percentage point between 2020 and 2022.

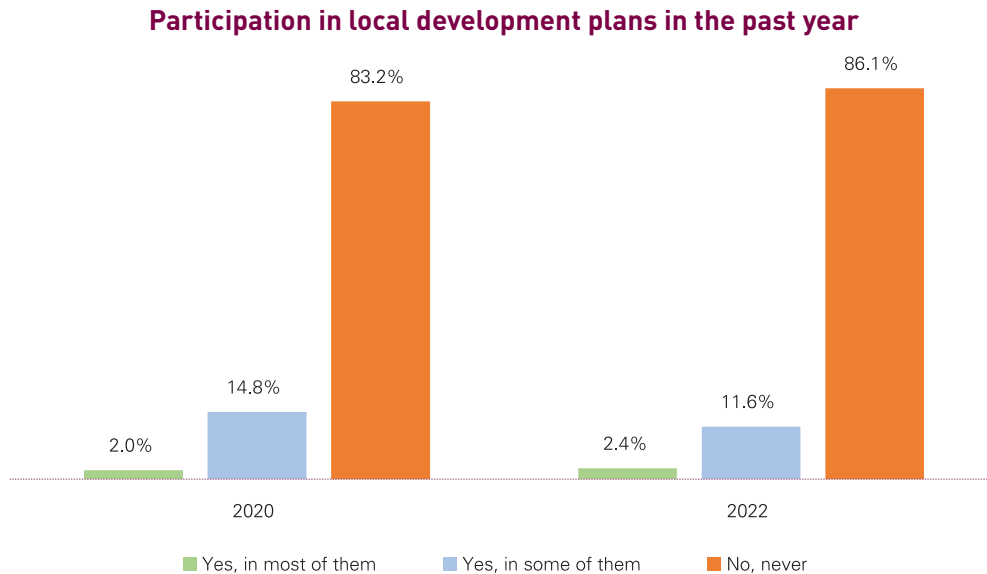


Figure 5.12.7: Q-E23. In the past one year, did you participate in preparing the local development plans of your rural municipality/municipality/ward or while implementing those plans/programs? (N=1008)

Based on the responses of those who said they participated in some or most local planning events, the plans and programs that elicited the highest levels of public participation were related to roads and other physical infrastructure (75.1%), drinking water (54.4%), health (31.0%), education (24.5%), electricity (22.2%) and employment (14.2%).

5.13 LOCAL ELECTIONS AND VIEWS ON ELECTED OFFICIALS

Confidence that Elected Officials Care

Respondents were asked whether they thought that the people elected as mayor, deputy mayor, ward chairperson and ward members cared about them.

Majorities thought that the various elected officials 'somewhat care' but only a relatively small percentage thought that elected officials 'strongly care' about the public. People were most likely to think that ward chairpersons (52.8%) and ward members (52.0%) care (either 'somewhat care' or 'strongly care') while levels of trust were lower for mayors and deputy mayors (38.0% each thought they cared).

Only a small share of respondents thought that elected officials 'strongly care' about the general public while a slightly higher proportion believed that officials 'do not care at all'. For instance, 29.5% of respondents thought the mayor does not care at all and 29.4% thought the deputy mayor does not care at all.

Confidence that elected officials care

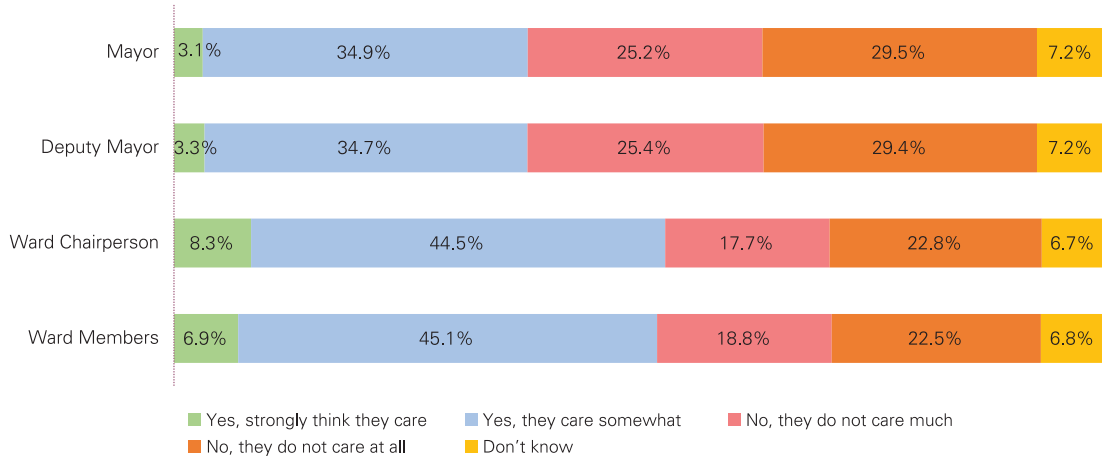


Table 5.13.1: Q-F1I-iv. If you think about the people elected to the rural/urban municipality, do you think they care about people like you? (N=1008)

Contact with Elected Local Representative

A very small percentage (9.0%) of Karnali Province residents said they contacted their elected officials to discuss about personal or community issues. While the vast majority of people (91.0%) never contacted their elected representatives. Over the years, the proportion of people who tried to contact the elected representative declined from 11.2% in 2017 to 9.0% in 2022.

5.14 VIEWS ON THE RESPONSIVENESS OF LOCAL GOVERNMENT

Just under three-fifths of respondents (58.8%) reported that the local government’s responsiveness remained the same compared to the previous year. Some 26.5% of respondent believed that the responsiveness of local government improved—a sharp decline from 61.6% who thought so in 2018 and 50.9% in 2020.

Views on local government responsiveness to the needs of people, by year

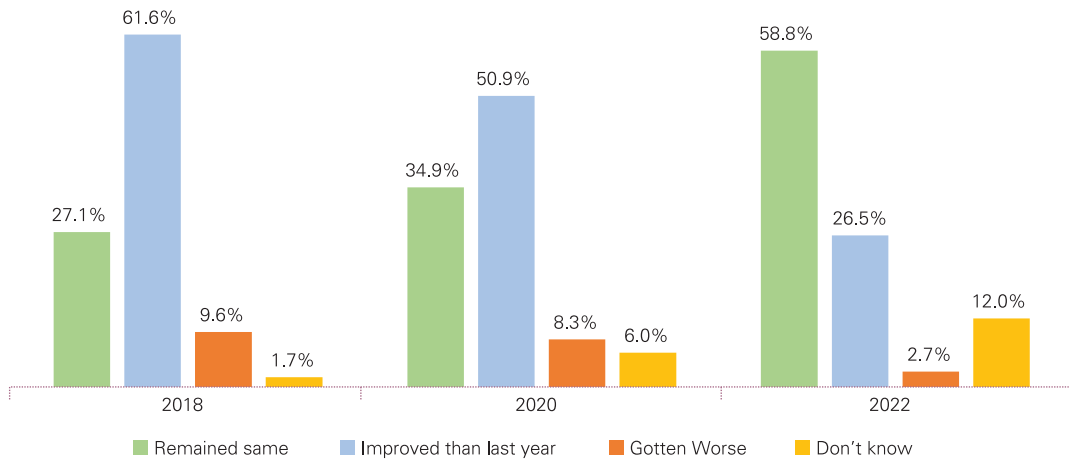


Figure 5.14.1: Q-F1A. To what extent do you think the Local Government has become responsive to the needs of people compared to last year? (N=1008)

Overall Satisfaction with Services Delivered by the Local Government

In Karnali Province, slightly more than two-fifths of respondents (41.3%) were dissatisfied with services delivered by their local government, while almost three-fifths (58.7%) were satisfied.

Share of respondents who were satisfied with services delivered by their local government decreased from 76.0% in 2020 to 58.7% in 2022, while the proportion of those who were dissatisfied increased from 24.0% in 2020 to 41.3% in 2022. These figures are similar to the national average (Figure 5.14.2).

Overall satisfaction with regards to services delivered by the local government, by year

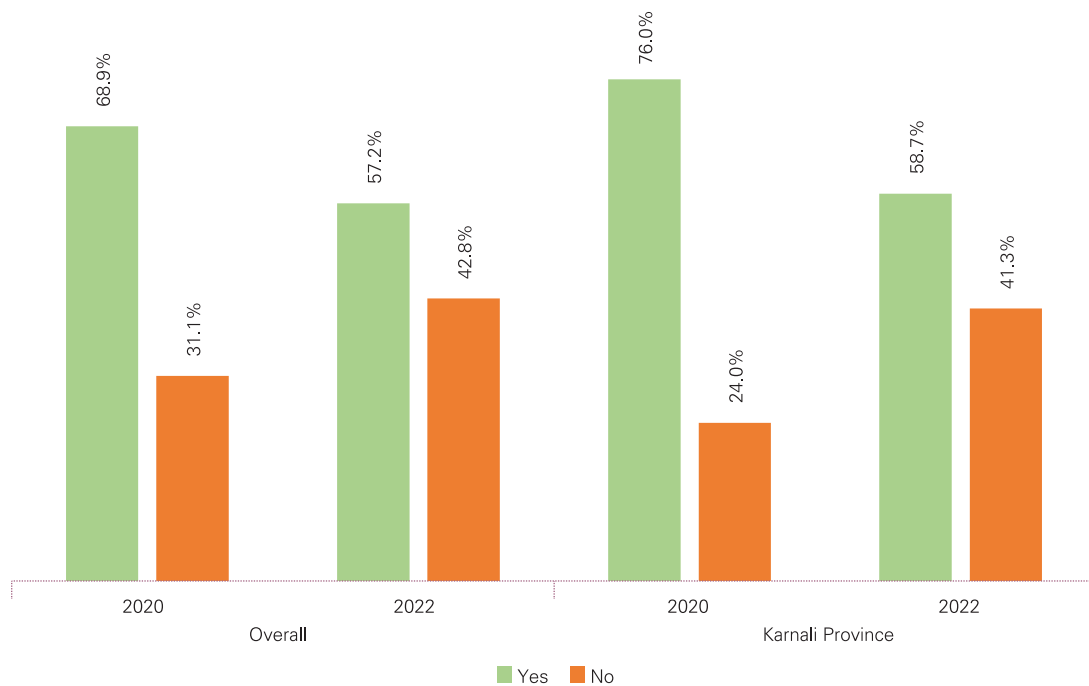


Figure 5.14.2: Q-E13g. Overall, are you satisfied from the services delivered by the local government (rural municipality / urban municipality) of your area? (N=1008)

People in rural municipalities (67.2%) were more satisfied with the services delivered by their local government than the people in urban municipalities (50.2%). People in the Mountain region (71.0%) were more satisfied than those in the Hill region (54.6%). Across ethnic/caste groups, half of Hill Dalit people (50.0%) were satisfied compared to three-fifths of Hill Caste (61.8%) and Hill Adibasi/Janajati (60.9%) groups.

Satisfaction with Education, Health, and Road Services Delivered by Local Government

The survey also asked respondents to rate their satisfaction with the service provided by their local government in the education, health, and road sectors. They ranked it on a scale of 0 to 10, with 0 representing "highly dissatisfied," and 10 representing "highly satisfied." The average satisfaction level for these services ranged from 6.0 to 6.6 (Figure 5.14.3). Average levels of satisfaction increased for education and health remained the same for road services delivered by local government.

Average levels of satisfaction with education, health, and road services, by year

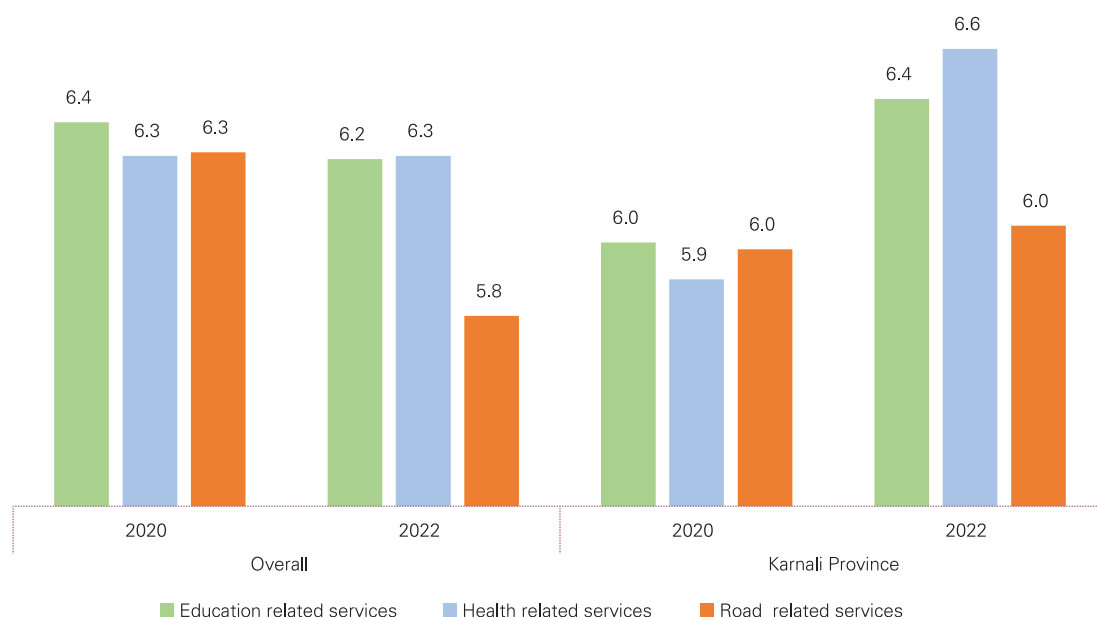


Figure 5.14.3: Q-E10Ha,b,c How satisfied are you with the education, health and road related services provided by the rural municipality/municipality in your areas? [Rate the level of your satisfaction in a scale of 0 to 10; while 0 represent highly dissatisfied, 5 represent neither dissatisfied nor satisfied and 10 represents extremely satisfied] (N=1008)

5.15 LOCAL ELECTIONS

The survey asked people about their participation in the local elections held on May 13, 2022. It also asked about satisfaction with the results of the election, expectations, whether the elections were free and fair, reasons for voting, and access to polling booths.

More than four-fifths (83.7%) of eligible voters in the Karnali Province had voted in the elections while one-fifth (16.3%) said they had not voted¹³. No remarkable difference was observed on the share of respondents who voted in the local elections of 2017 (77.7%) and 2022 (83.7%).

The large majority of people (92.2%) considered the elections of 2022 to have been free and fair – as in the 2017 elections (90.7%). Only 1.2% said they thought the elections were not free and fair.

Some 81.0% of respondents in Karnali Province were happy or very happy with the results of the 2022 elections. Just under half of respondents (47.1%) believed that local elections would improve their quality of life and two-fifths (40.2%) thought elections would not have any impact.

Those who thought local elections would improve the quality of their life gave the following reasons: improvement in public service delivery (54.3%), better accountability of leaders (48.4%), and local leaders addressing the needs of the community (45.2%).

13 According to the Election Commission of Nepal, 64% of registered voters had cast their vote in the local election of 2017. In SNP 2022 more a higher share of people reported voting during the local elections that year.

Reasons for expected improvement in the quality of life

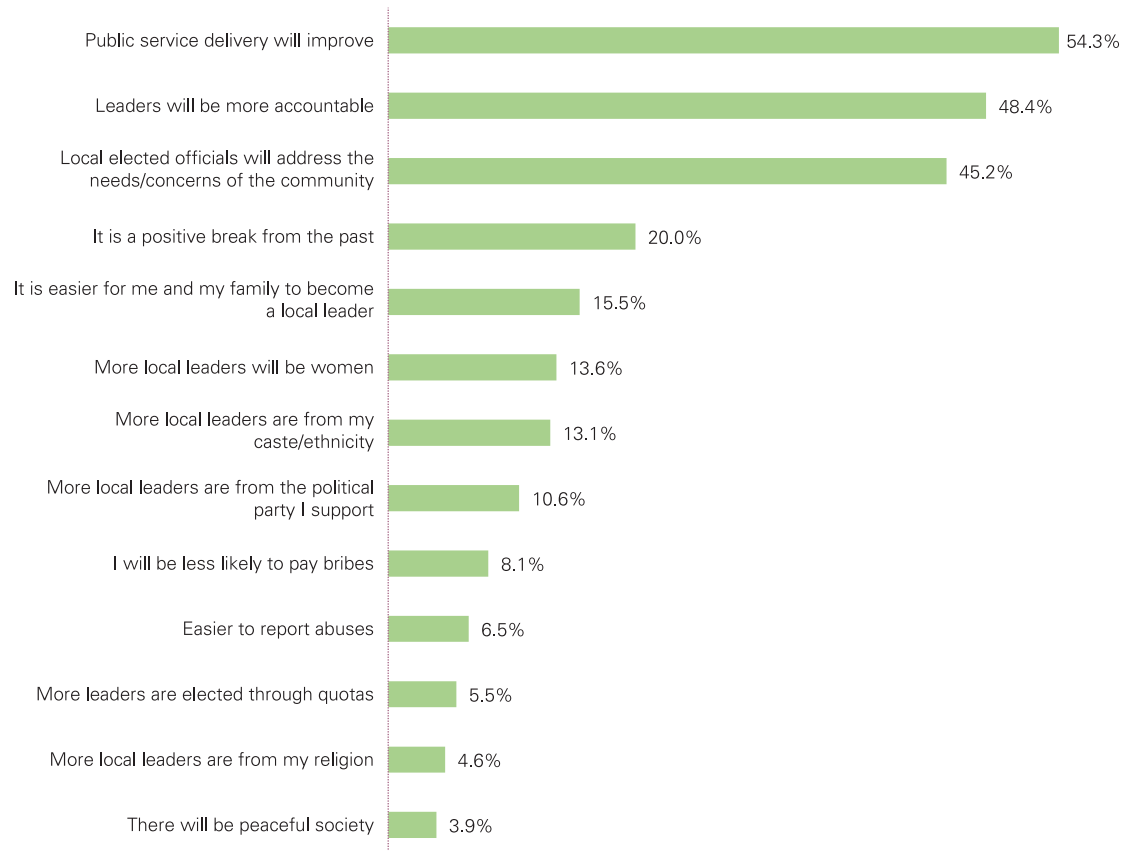


Figure 5.15.1: Q-F6. Why do you think that quality of life will improve? (N=190)

Basis of Voting

The 80.1% of respondents who had voted in the 2022 local elections were asked on what basis they chose their candidate. More than four out of ten (45.0%) respondents said they voted because they liked the candidate who stood from a particular political party. Around one-quarter said they knew the candidate (26.7%), while one-fifth (21.7%) said their friends/family members had told them who to vote for. Less than one-fifth (18.7%) said they liked the independent candidate and the principles, he/she stood for.

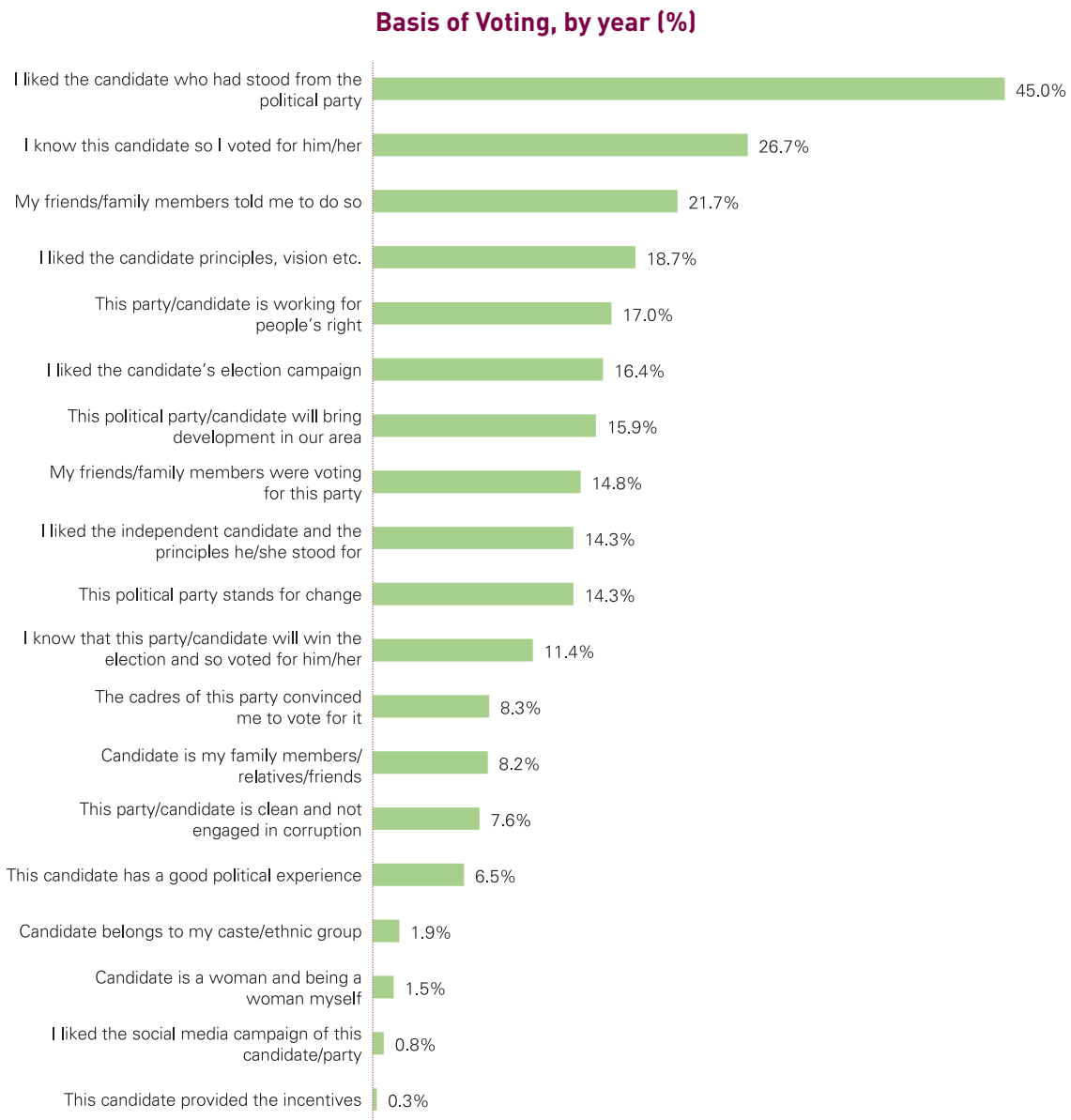


Figure 5.12.3: Q-F7.1. On what basis did you decide who to vote for? (N=339)

Ease of Voting

The survey further asked the respondents who voted in the local elections (83.7%) how easy the process was for them in their respective polling booth. The large majority (81.2%) said it was easy to cast their vote in their respective polling booths, and 13.7% said it was very easy. However, 4.7% found it difficult and 0.4% said it was very difficult to vote.

Reasons why people felt the process was easy were proximity to polling booths (63.1%), easily understandable ballot paper (41.9%), easy access to polling booths (41.1%), separate lines for different categories of people (29.0%) and helpful security personnel (10.7%).

6. ECONOMIC OUTLOOK AND OPPORTUNITIES

6.1 PERCEPTION OF LOCAL ECONOMIC CONDITIONS

In 2022, 21.7% of Karnali Province residents thought that the economic condition in their rural/urban municipality was improving and 61.7% said that it was stable (neither improving nor worsening). Some 1.7% thought local economic conditions were getting worse.

In 2022, a higher proportion of respondents reported that economic conditions at the local level remained stable than in previous survey rounds. The share of respondents who said that local economic conditions were improving decreased in 2022. The share reporting worsening economic conditions also decreased compared to 2018 and 2020 (Figure 6.1.1).

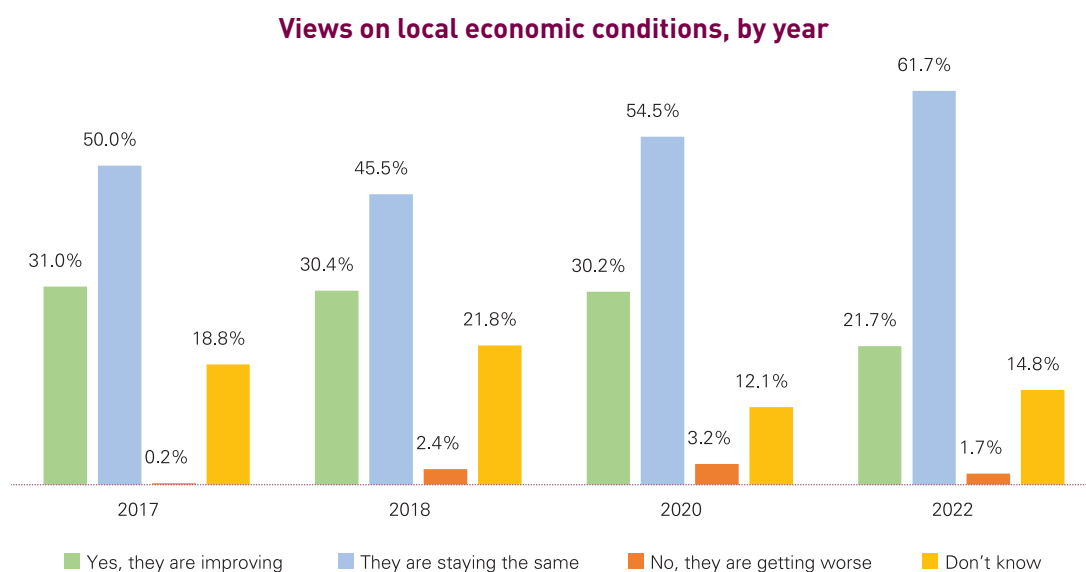


Figure 6.1.1: Q-G1. Do you think economic conditions in your urban municipality/rural municipality are improving? (N=1008)

Education and income level had seemed to influence respondents' opinions on how local economic conditions had changed. The higher respondents' education and income, the more optimistic they were about improving economic conditions.

The 21.7% of respondents who said that economic conditions in their municipality improving were asked to give reasons for saying so. Common answer were better infrastructure (35.3%), easier to find work (32.9%), improved water supply (32.8%), more investment opportunities (14.7%), and easier to access market to sell products (better road) (10.1%).

Reasons why local economic conditions are improving, by year¹⁴

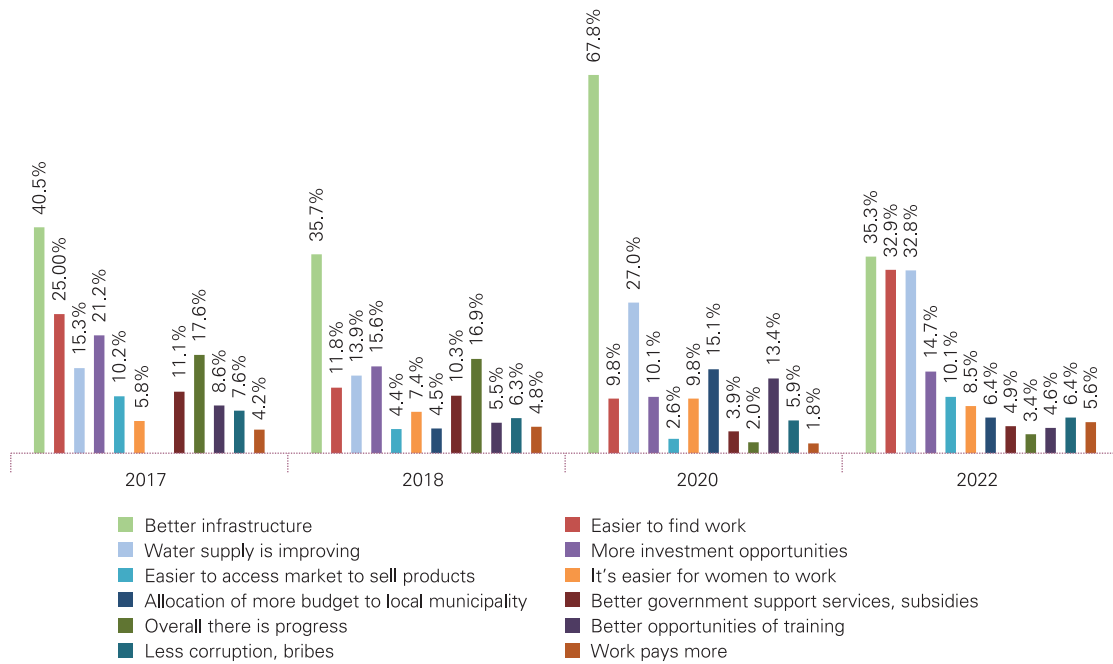


Figure 6.1.2: Q-G2. [If “Yes, economic conditions are improving” in Q-G1] Why do you think that economic conditions are improving in your municipality /rural municipality? (N=394)

6.2 HOUSEHOLD AND PERSONAL INCOME

The survey asked Karnali Province residents about their monthly personal and household income brackets.

Over one-third (36.7%) reported that their average household earning was more than NPR 20,000 per month. About two-fifths (39.4%) said it was between NPR 10,000-19,999, and slightly more than one-fifth (21.4%) had a household income of less than NPR 10,000 a month (Figure 6.2.1).

14 In SNP 2017 and 2018 respondent were limited to give the two major reason for improvement in economic condition of their respective urban municipality/rural municipality, however in 2020 and 2022 respondent were allowed to give multiple responses. To compare responses over the four survey rounds, only the first two responses of respondents in 2020 and 2022 were considered and analyzed.

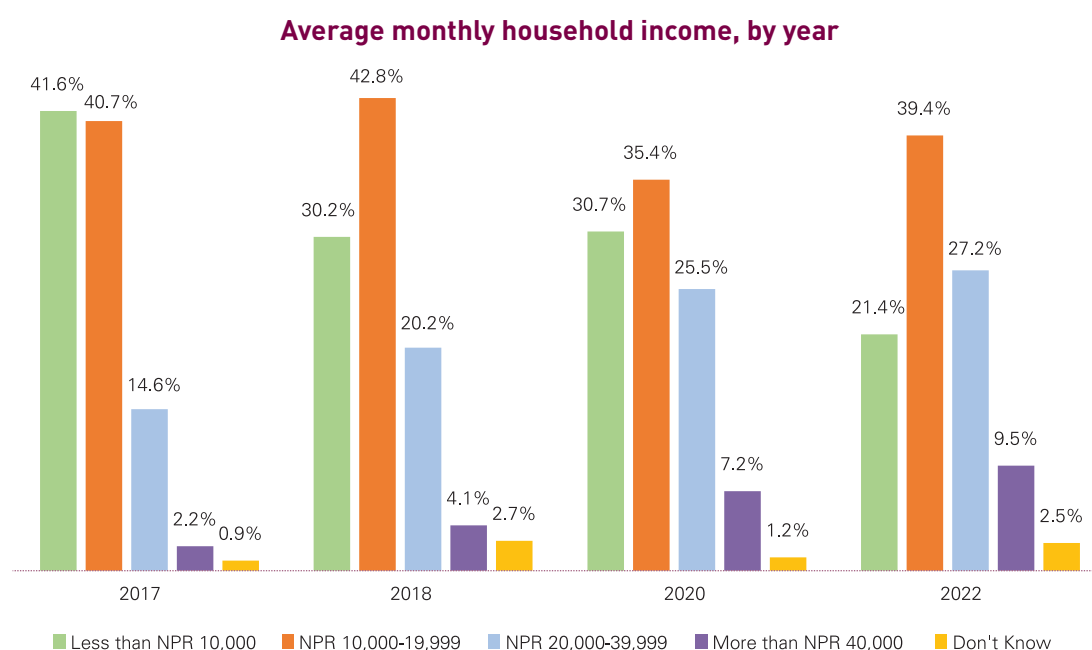


Figure 6.2.1: Q-G4. Approximately how much was your household income per month in the last year? (N=1008) ('Refused to Answer' excluded)

Since 2017, the proportion of respondents with monthly household incomes under NPR 10,000 decreased. On the other hand, the proportion of respondents with monthly household incomes over NPR 40,000 increased.

Those earning less (monthly household incomes under NPR 10,000) were much more likely to be in rural municipalities (27.2%) than urban municipalities (16.0%). In urban municipalities, slightly more households had monthly incomes over NPR 40,000 (11.7%) compare to rural municipalities (7.2%). Across the caste/ethnic groups, 6.5% of Hill Dalit respondents had monthly household incomes of NPR 40,000 or above compared to 15.2% of Hill Adibasi/Janajati and 10.0% of Hill Caste (10.0%) respondents. More than two-fifths of Hill Dalit (45.2%) had monthly household incomes of NPR 10,000-19,999.

Change in Household Income

For most respondents in Karnali Province household incomes remained the same over the previous year (60.8%). Around one-fifth (24.9%) said their household income had increased and one in ten (11.6%) said it had decreased. Like in earlier survey rounds, more people reported increased incomes than decreased incomes. However, compared to 2020, fewer people reported increased incomes.

Change in household income over the last year, by year

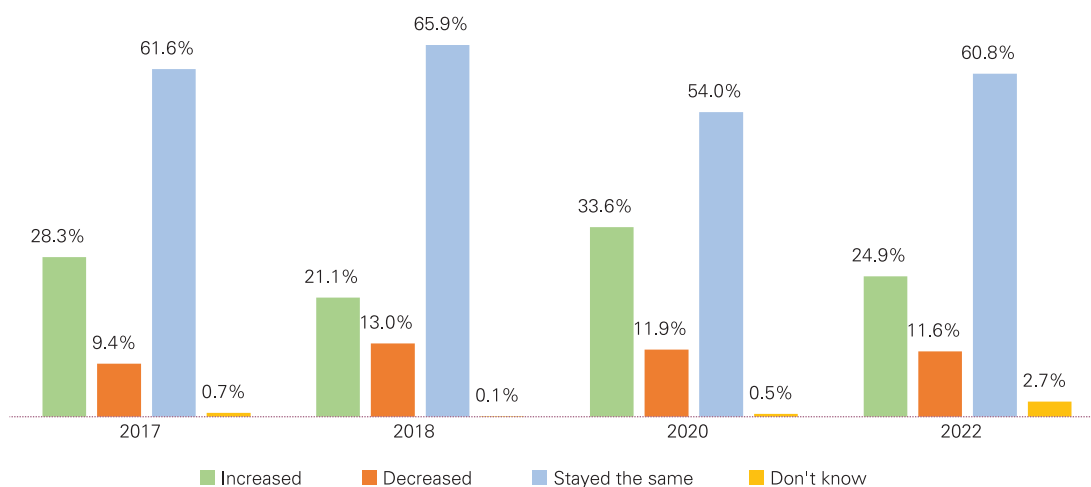


Figure 6.2.2: Q-G5. How has your household income changed in the last year? (N=1008)

Personal Income

In addition to household incomes, the survey also asked about respondents' personal monthly incomes. Many respondents (28.0%) either refused to answer or mentioned no source of monthly income. Most of these respondents were students or engaged in agriculture or household work. Women were more likely not to answer this question than men.

One-fifth of respondents (19.2%) reported a personal monthly income of NPR 20,000 or more in the year prior to 2022, which is less than the national average. On the other hand, around half (50.2%) said they earned NPR 10,000 a month, which is more than the national average (Figure 6.2.3).

Personal income

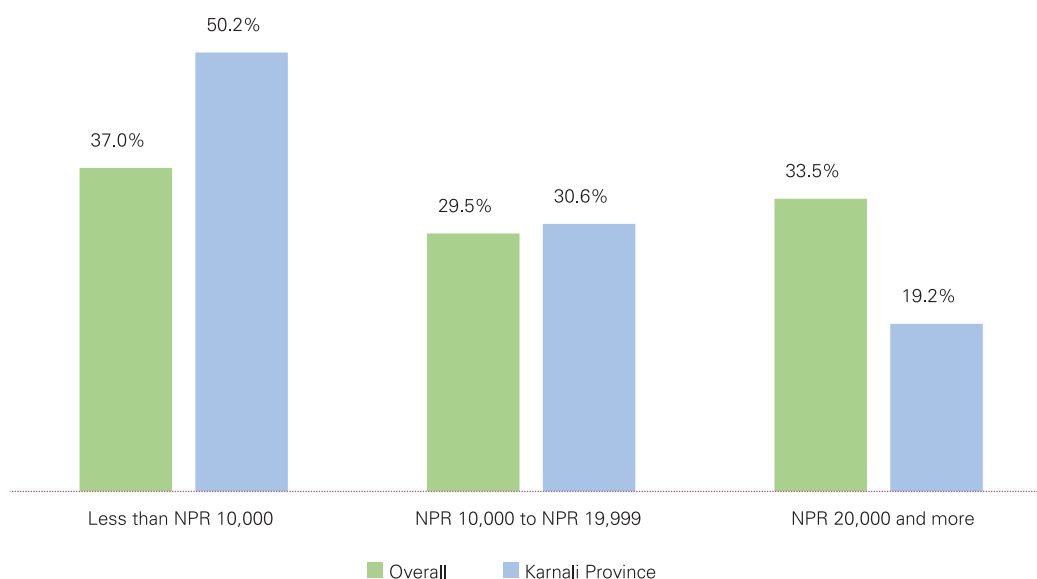


Figure 6.2.3: Q-G6C. What is your present level of personal income that you earn in a year? (N=726) ('Refused to Answer' excluded)

Respondent in urban municipalities (23.7%) were more likely to earn more than NPR 20,000 than people in rural municipalities (15.0%). Similar shares reported monthly personal incomes under NPR 10,000 in urban municipalities (48.05) and rural municipalities (52.1%).

The proportion of respondents earning less than NPR 10,000 a month was similar in the Mountain (50.6%) and Hill (49.8%) regions. People in the Mountain region (15.2%) were less likely to earn over NPR 20,000 a month than people in the Hill region (21.1%).

Around half of Hill Dalit (52.2%) and Hill Caste (49.5%) respondents earned less than NPR 10,000 a month. In comparison, some 34.5% of Hill Adibasi/Janajati respondents had personal monthly incomes higher than NPR 20,000. Higher incomes were associated with higher levels of education. For instance, about 81.8% of the respondents with a Bachelor's degree and above reported personal incomes of more than NPR 20,000 a month, while 9.0% of the respondents with only primary education reported the same.

6.3 MIGRATION AND REMITTANCES

In 2022, 30.4% of people in Karnali Province reported having at least one family member working in a foreign country – more than previous survey rounds (Figure 6.3.1).

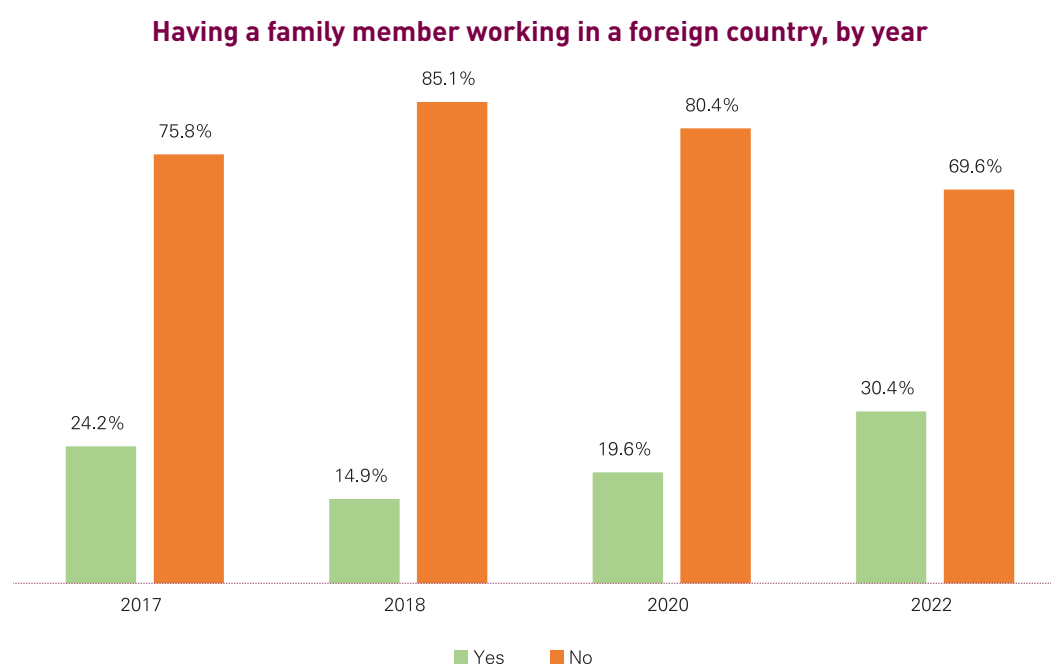


Figure 6.3.1: Q-G12. Is anyone in your family currently in a foreign country for work? (N=1008)

The 30.4% of the respondents with a family member working abroad were further asked if their family members had faced any problems. The large majority (86.4%) said they did not face any problems. The people whose family members had faced difficulties cited differences in the payment from what had been agreed on (5.6%), different work than what was promised (3.1%), physical injuries or illness (2.2%), and extreme working conditions (1.8%).

The survey also asked whether respondents had encouraged their family members, friends, relatives, and other people they know to seek foreign employment. People in Karnali Province were more likely to encourage people they know to seek foreign employment in 2022 than in 2020. However, compare to national average (32.9%) fewer people in Karnali Province (22.1%) encouraged others to go abroad for work.

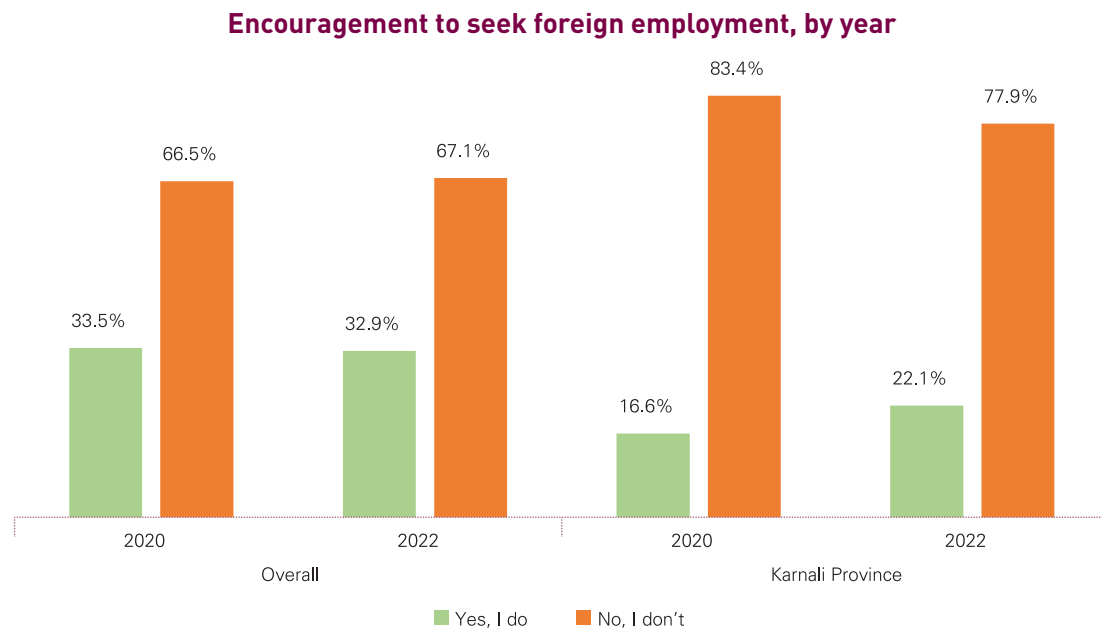


Figure 6.3.2: Q-G12.4. Do you encourage your family members, friends, relatives, and other people you know to go to the foreign employment? (N=1008)

Remittances

The proportion of respondents receiving remittances from outside Nepal was the same in 2020 (19.6%) and 2022 (19.0%) but the share receiving remittances from inside Nepal increased slightly in the same time period (from 11.6% to 13.2%). Most did not receive any remittances in both years (over 57 percent).

Receipt of remittances, by year¹⁵

Year	From inside	From outside	From both inside and outside	Remittance, not yet received	Not applicable	Don't know
2020	11.6%	19.6%	2.4%	8.9%	57.4%	0.1%
2022	13.2%	19.0%	2.4%	4.2%	57.5%	3.7%

Table 6.3.1: Q-G13. Have you or your family members ever received remittance from inside or outside the country? (N=1008)

15 In SNP 2017 and 2018 respondent were asked "Have you or your family ever received remittance from inside or outside the country?", however in 2020 and 2022 they were asked "In the past one year, have you or the members of your family received remittance from outside or inside of the country?"

No remarkable differences were observed between rural and urban municipalities. Some 16.4% of respondents in the Hill region received remittances from inside the country and 28.6% from outside Nepal. Yet, in the Mountain region only 3.0% received remittances from inside Nepal and 4.0% from outside the country.

Hill Adivasi/Janajati were comparatively more likely to receive remittances from outside the country (34.8%) and inside the country (17.4%). Some 24.5% of Hill Dalits received remittances from outside the country and 5.3% from inside Nepal.

Changes in Remittances

The survey asked the 34.6% of respondents who said they received remittance from within the country, from outside the country, or both to assess how the amount of remittances they had received over the past year had changed compared to the year before.

In 2022, the large majority of respondents said the level of remittances they had received had remained the same (69.1%). More than one-fifth (23.2%) reported that remittances increased compared to before. The share of respondent to report that remittances were less decreased over the survey rounds (Figure 6.3.3).

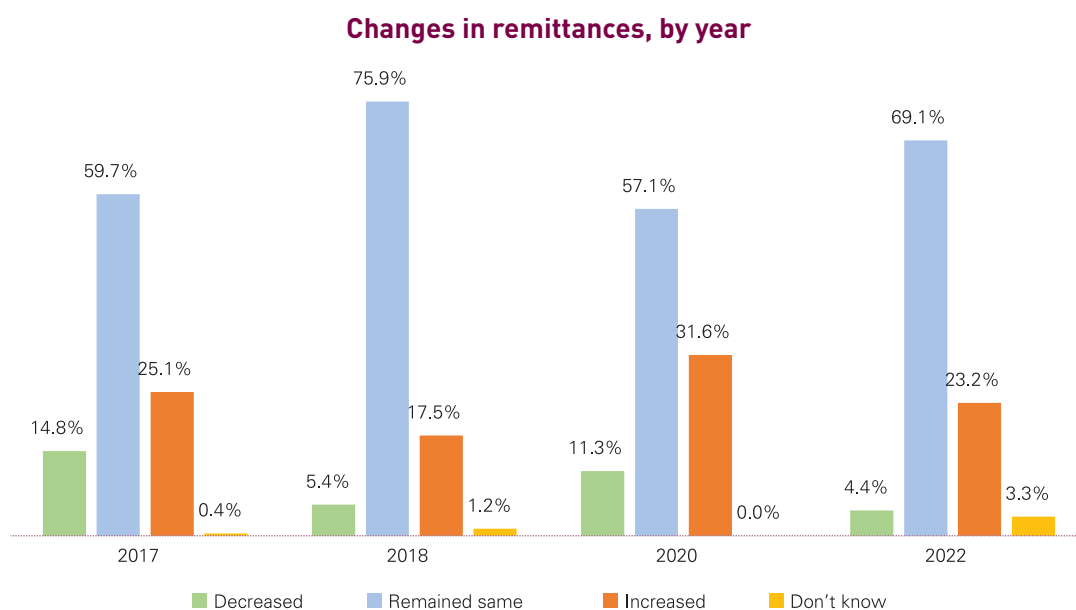


Figure 6.3.3: Q-G14. Compared to the previous year, has the amount of remittance that your household has been receiving increased, remained the same or decreased? (N=370)

Purpose of Remittances

The 34.6% of respondents who reported receiving remittances were asked what they used the remittances for. Most mentioned using the remittances for their daily life expenses (85.6%), health-care and medical expenses (73.1%), and children's education (63.2%). People also used it to pay off loans (37.5%), to build a home (10.0%), or for savings in the bank (5.3%). Between 2020 and 2022, the share of respondents who used it for household expenses, healthcare and educating children increased, while the share using it to pay off loans, for savings or to build home decreased (Figure 6.3.4).

Main purpose of remittances, by year

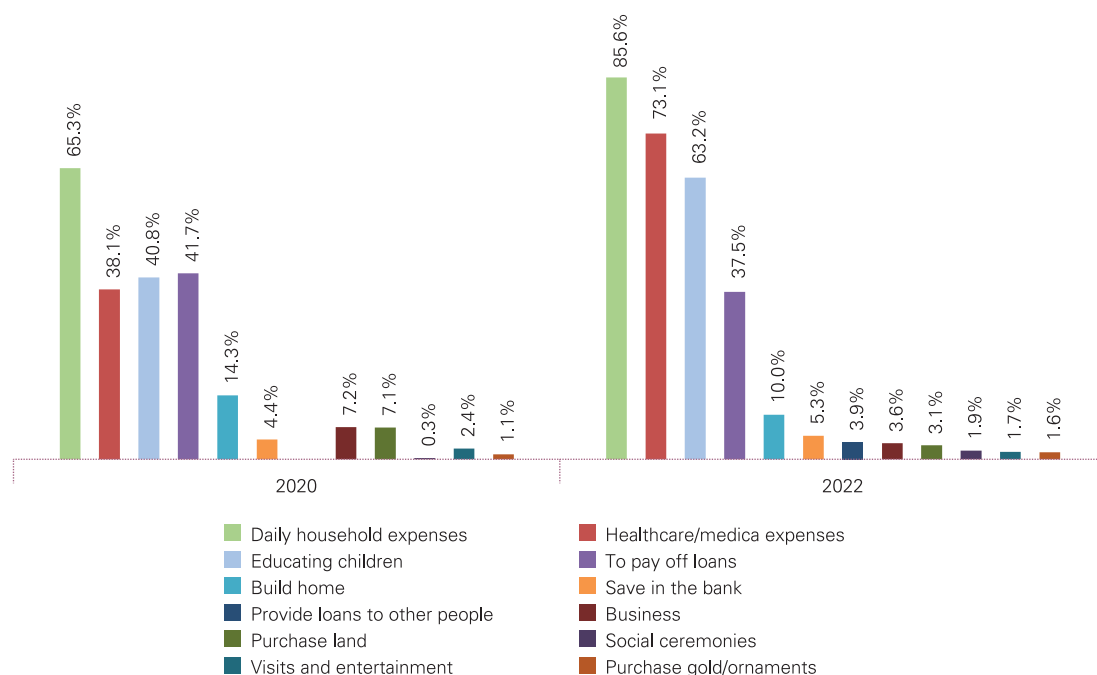


Figure 6.3.4: Q-G14A. Generally for what purpose do you spend the remittance money that you or your family members receive? (N=370)

6.4 AWARENESS OF AND ACCESS TO INSURANCE

Some 77.1% of all respondents in Karnali Province said they were aware of insurances in 2022. The survey asked these respondents whether they had heard of different types of insurance read out to them by the enumerators (Table 6.4.1).

The survey found that health insurance (94.5%) and life insurance (90.5%) were the most popular insurance types, while travel insurance (43.5%) and property insurance (45.5%) were least popular.

Awareness and Ownership of various types of insurance, by year

	2018		2020		2022	
	Aware	Own	Aware	Own	Aware	Own
Life Insurance	94.2%	21.6%	97.1%	21.8%	90.5%	24.1%
Personal/Accident Insurance	48.0%	7.1%	73.3%	6.3%	68.0%	5.0%
Auto Insurance	43.4%	13.4%	67.4%	12.0%	65.9%	12.0%
Health Insurance	77.0%	11.7%	93.7%	18.1%	92.6%	20.8%
Agricultural Insurance	39.4%	3.5%	66.3%	1.5%	61.9%	3.1%
Livestock Insurance	47.2%	5.0%	74.1%	4.5%	72.1%	7.5%
Property Insurance	27.6%	3.3%	55.2%	2.7%	45.5%	2.2%
Travel Insurance	34.5%	5.2%	60.9%	4.3%	43.5%	0.7%

Table 6.4.1. Q-G21B.A1-H1. Have you heard of the following insurance? (N=314) and Q-G21.B. B1-H1 [If "Yes" in Q-G21.B. A1-H1] Do you have the following insurance? ('Don't Know', 'Refused to Answer' and 'Not Applicable' excluded)

The survey also attempted to know whether respondents had taken the insurance they were aware of. Over one-fifth of respondents in Karnali Province had life insurance (24.1%) and health insurance (20.8%). Results show an increase in ownership of health insurance (11.7% in 2018 to 20.8% in 2022) and life insurance (21.6% in 2018 to 24.1% in 2022) over time. Awareness and ownership of different types of insurance increases with people's education level.

6.5 EMPLOYMENT AND INCOME GENERATION OPPORTUNITIES

Majorities of people in Karnali Province thought that employment opportunities (69.7%) and income generation opportunities (70.8%) in their localities remained unchanged over the past year. A relatively small proportion reported that there were more employment opportunities (13.0%) and more income generation opportunities (13.7%) in their locality compared to year before. Even fewer people reported that employment opportunities (11.5%) and income generation opportunities (10.1%) in their local area decreased.

Over time, the shares reporting increased employment and income generation opportunities decreased while the shares reporting that opportunities remained the same increased. Yet, the share reporting less opportunities, although small, increased over time (Figure 6.5.1).

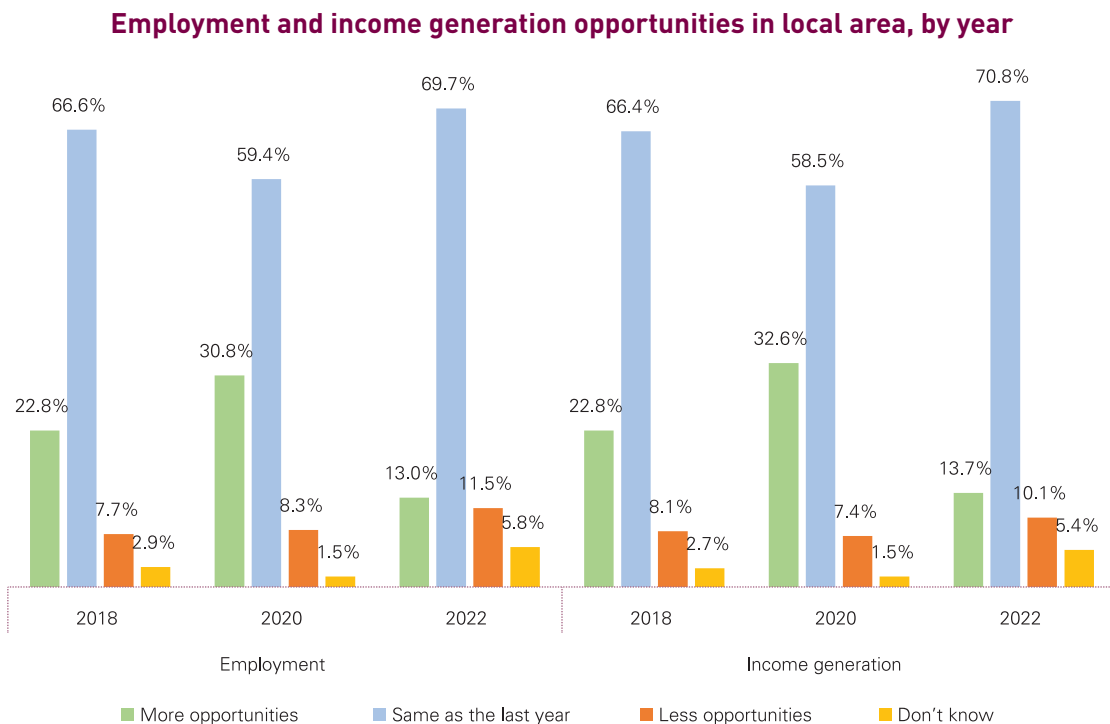


Figure 6.5.1: Q-G23a and Q-G23b. How do you consider the situation of employment opportunity and income generation opportunity in your local areas? (N=1008)

People in rural municipalities (14.2%) were more likely to report decreasing employment opportunities in their locality than people in urban municipalities (8.7%). People in urban municipalities (75.8%) were more likely to say employment opportunities remained unchanged than people in rural municipalities (62.9%).

People in the Mountain Region (22.0%) were much more likely to report decreasing employment opportunities in their locality compared to people in the Hill region (8.2%). Noticeably more people in the Hill region (78.0%) reported unchanged employment opportunities than people in the Mountain region (44.0%).

6.6 SOURCES OF INFORMATION

For most people in Karnali Province (71.7%), friends, relatives, and neighbors were the primary sources of information on the local governments' plans, initiatives, and budget. People also commonly got information from local community leaders (41.3%) and community radio network stations (19.9%). Some 7.9% of respondents said they did not receive information on local government plans, initiatives, and budgets.

Over time, the share of respondents who received information from friends, family and neighbors increased (from 57.8% in 2018 to 71.7% in 2022). On the other hand, the shares receiving information from community radio, Radio Nepal, or television decreased. In 2022, more people were receiving information from social media than before.

Sources of information for local government activities, by year

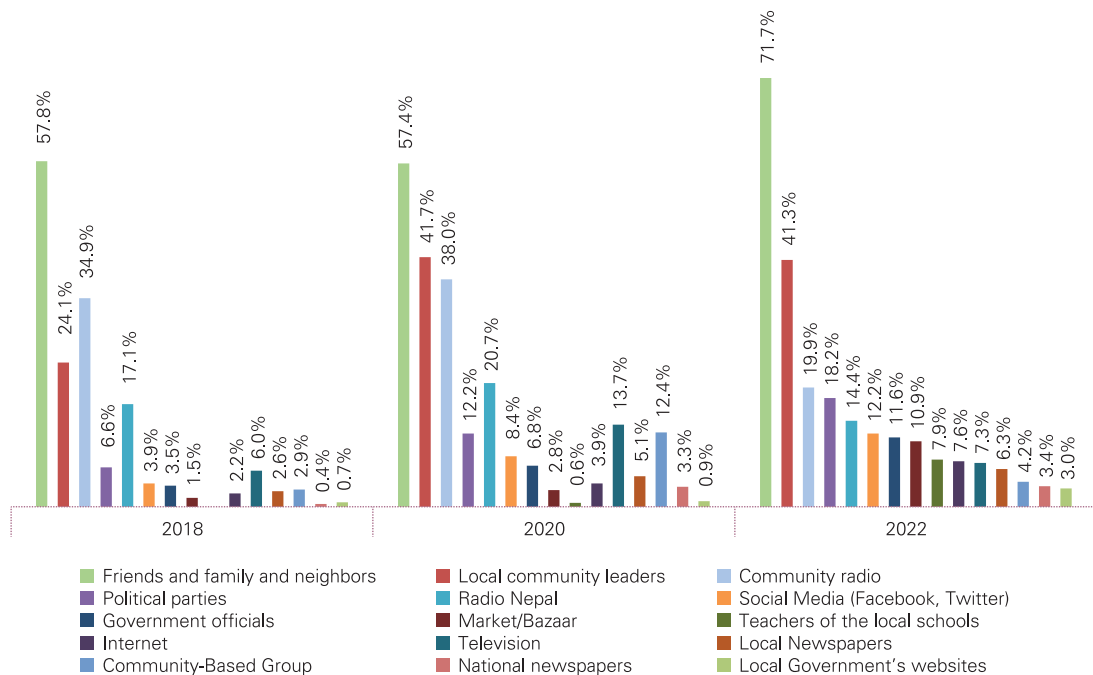


Figure 6.6.1: Q-H5. How do you normally get information about the plans, programs, and budget of local government? (N=1008)

For respondents with higher levels of education social media was the main source of information. In contrast, respondents with no education at all, or no formal education were more likely to get information from their friends, family, and neighbors, followed by local community leaders, Radio Nepal and local community radios.

Similarly, respondents from higher income brackets were more likely to cite television as their main source of information, whereas those with lower incomes mostly got information from friends, family, and neighbors. Younger people were more likely to get information from friends, family, and neighbors, social media and the internet than older people.

Expected Information from the Local Government

Respondents were asked what sort of information, they expected their municipality or their rural municipality to provide on a regular basis. Nearly half (44.9%) said they expected information on health, followed by education (41.5%) and employment related information (40.4%). More than one third (37.7%) thought that local governments should provide information about notices. People also wanted information on plans and projects (29.8%), agriculture and trade (28.7%), budget and programs (26.5%) and livelihoods (23.5%) from their local government (Figure 6.6.2).

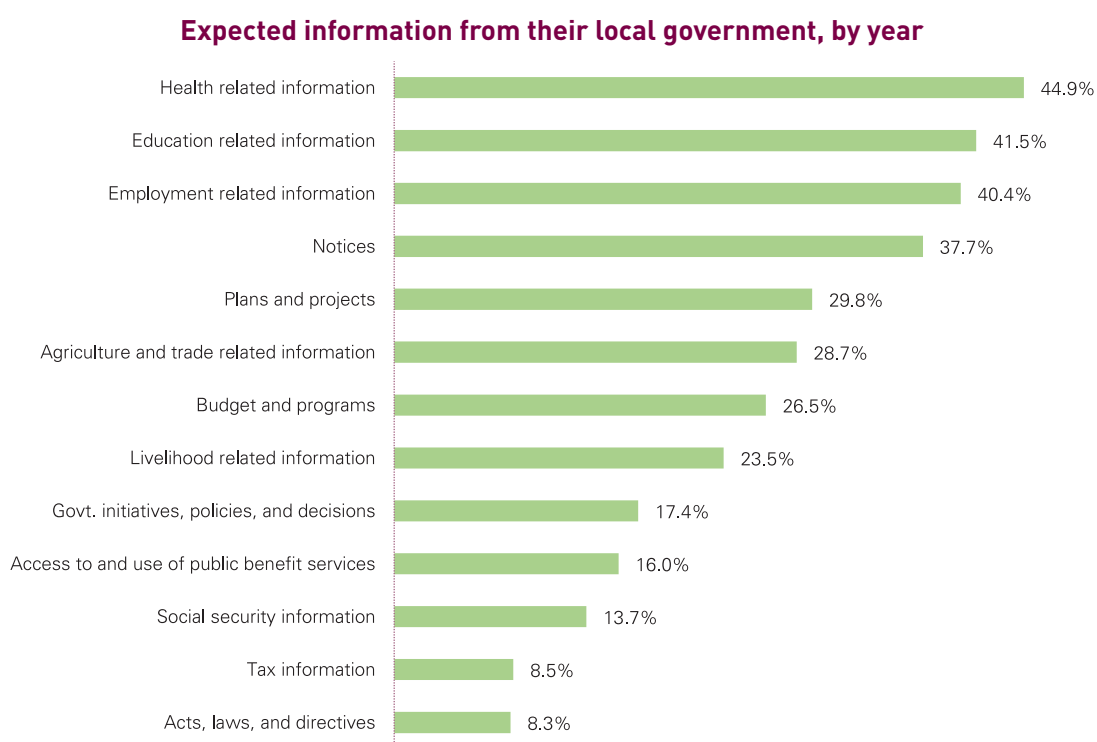


Figure 6.6.2: Q-H6. What kind of data, and information do you expect your municipality, the rural municipality should provide people and make that public, regularly? (N=1008)

Satisfaction with Access to Information

More than one-third (36.3%) were satisfied with the information made public by their local government and 46.5% were dissatisfied with the data and information made available by their local government. Some 17.2% were unsure and did not know about this.

Over nine out of ten people (94.4%) said they did not try to access data/information from their local government while 5.6% had tried to acquire information. These people had tried to get information about budget and programs (26.8%), employment (26.3%), plans and projects of local government (26.0%), health (25.6%), notices (23.4%) and education (23.0%).

7. EXPERIENCE AND IMPACT OF COVID-19 PANDEMIC

7.1 GOVERNMENT'S RESPONSE

During the COVID-19 pandemic, all three levels of government implemented measures to prevent and control COVID-19 and to minimize its socio-economic impacts. The survey asked all respondents whether they thought the government's response was adequate.

Although most respondents believed that the response from all three levels of government was appropriate, a considerably larger proportion (35.1%) felt that the local level's response was either "sufficient" or "very sufficient" (Figure 7.1.1).

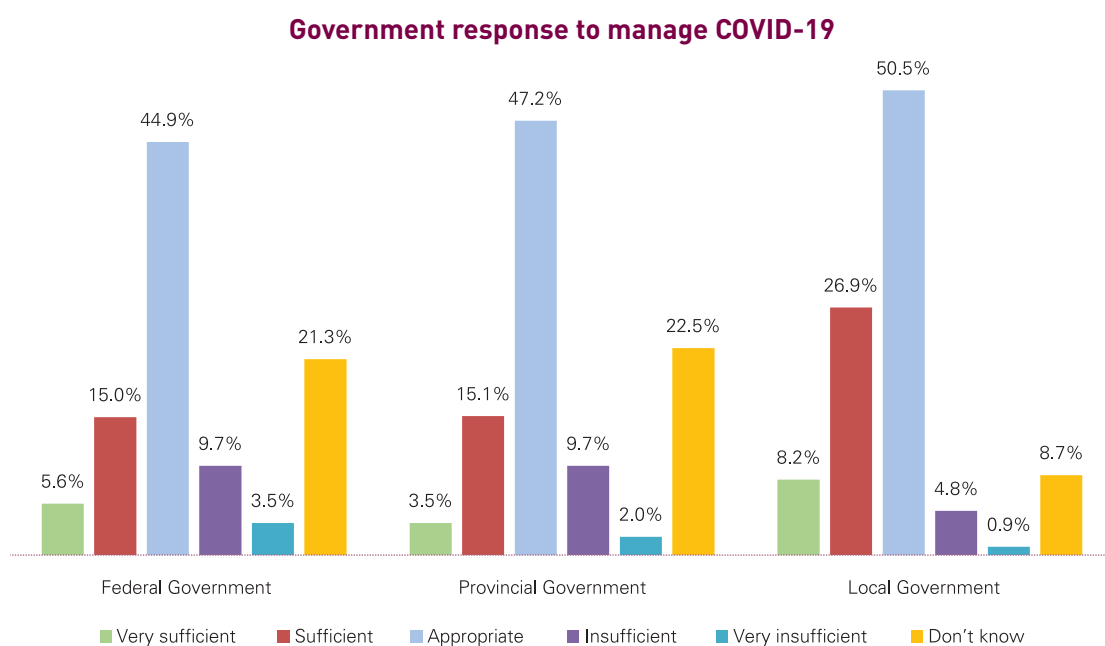


Figure 7.1.1: Q-13. How sufficient was the government's response to manage COVID-19 crisis- very sufficient or sufficient or appropriate or insufficient or very insufficient? (N=1008)

Rating of Government Response

On a scale of 0 to 10, respondents were asked to rate the measures taken by the government to prevent and reduce the spread of COVID-19; with 0 representing “not effective at all” and 10 representing “very effective”. Karnali Province residents considered the government’s responses and measures to have been “effective”. The government’s enforcement of the use of masks and social distancing (mean 8.31 points) and movement and travel restrictions (mean 8.16 points) ranked highest (Table 7.1.1).

Mean rating for the government response during COVID-19

	Mobility and travel restrictions to reduce spread of virus	Enforcing use of masks and social distancing to reduce the spread	Enforcing business closures / openings	COVID -19 testing	Quarantine facilities	COVID -19 treatment (hospitals, ICU beds, etc)	Response to support vulnerable population suffering loss of livelihoods	Migrant workers returning to Nepal
N	403	402	401	401	396	392	392	383
Mean	8.16	8.31	6.97	7.39	7.27	6.75	6.59	6.81

Table 7.1.1: Q-14.A-H. How do you rate the government’s following response to prevent and reduce the spread of COVID-19? (‘Refused to Answer’ excluded)

Expected Action of Government for Socio-Economic Recovery from COVID-19

The survey asked all respondents which areas the government could further support for socio-economic recovery and to mitigate socio-economic consequences of the COVID-19 pandemic. Large shares suggested that the government should improve health services (65.6%), expedite the vaccination process (49.1%), and create more employment opportunities (36.3%). Considerable shares mentioned government support programs (34.0%), educational support for children (22.0%), the distributing relief packages for affected businesses (21.3%), and cash schemes to households (19.0%).

Expected Action of Government for Socio-Economic Recovery from COVID-19

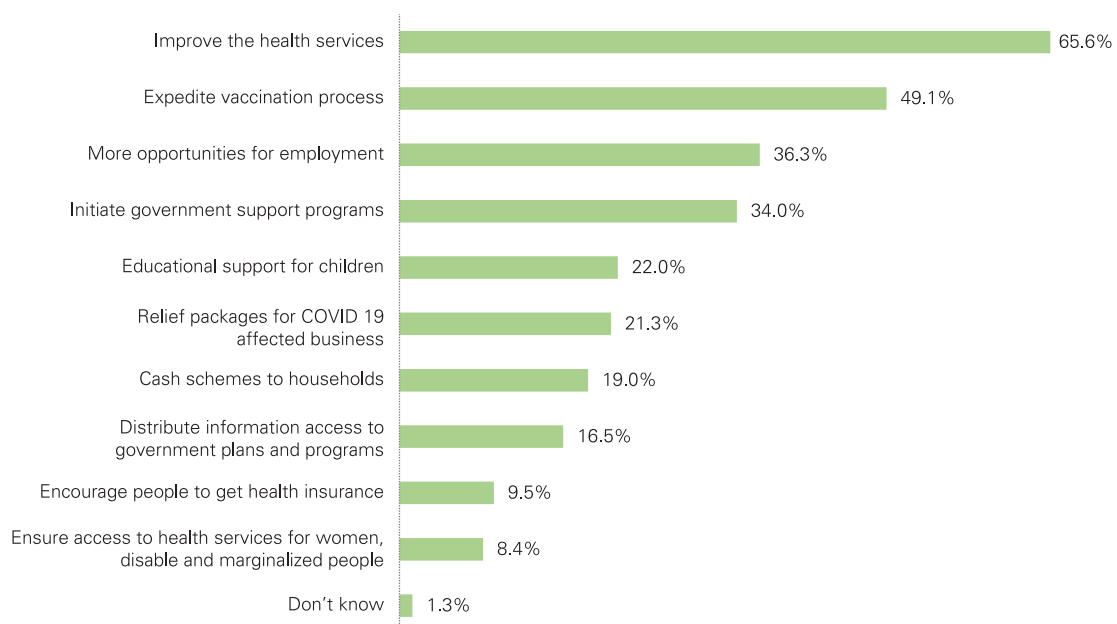


Figure 7.1.2: Q-16. To support socio- economic recovery from COVID-19, what could the government do more to support its citizens? (N=1008)

Responsive Actors during COVID-19 pandemic at the Local Level

In the 2022, respondents were asked who had been most active during the pandemic within their community. Almost two-thirds (62.7%) of respondents said that their local government had been most responsive. Far fewer people mentioned local leaders (13.6%), community volunteers (11.9%), public hospitals/health facilities (6.5%) and community-based organizations (1.3%). Some 2.4% of respondents were unsure how to answer this question.

7.2 MAJOR PROBLEMS AND COPING STRATEGIES DURING COVID-19

Slightly less than half of respondents (47.2%) said they did not face any problems during the pandemic. Those who reported facing problems reported that they struggled due to increased food prices (55.0%), difficulties accessing basic services (53.9%), being seriously ill (40.1%), or due to decreased incomes in the household (34.7%) (Table 7.3.1). Other major problems faced during the pandemic were increased non-food necessity prices (29.4%), loss of employment or source of income (13.5%), or the death of a household member (1.5%).

The survey also asked respondents about their coping strategies. Less than one-fifth (17.8%) said they did not do anything to cope with the impacts of the COVID-19 pandemic. A considerable proportion used savings (48.9%), bought food on credit (31.4%), and received assistance from relatives/neighbors (26.0%). People also sold livestock (19.7%), reduced food consumption (17.4%), reduced non-food consumption (16.1%), bought non-food items on credit (15.1%) and acquired loans from money lenders (13.8%) (Table 7.3.1).

Coping strategies during COVID-19

Coping strategies	%
Did nothing	17.8%
Used savings	48.9%
Bought food on credit	31.4%
Received assistance from relatives/neighbors	26.0%
Sold livestock	19.7%
Reduced food consumption	17.4%
Reduced non-food consumption	16.1%
Bought non-food items on credit	15.1%
Acquired loans from money lenders	13.8%
Acquired loans from micro-finance	3.6%
Acquired loans from Cooperatives	2.4%
Acquired bank loans	2.2%
Adopted new profession/business	2.0%
Received in-kind assistance from Government/Other Organizations (NGOs, etc.)	1.7%
Sold assets (Land, building, ornaments, furniture, machinery)	0.9%
Received financial assistance from Government/Other Organizations (NGOs, etc.)	0.9%
Migrated to find work elsewhere	0.8%

Table 7.3.1: Q-110. How did you cope up with the above problems (during the lockdown and in the months after the lockdown)? (N=773)

