# **Trends Of Literacy Rates In India And Nepal**

## Author

#### Abstract:

The present investigation looks at and contrasts changes in the literacy rates of India and Nepal, two South Asian nations. A key measure of socioeconomic and human growth is literacy. Though being close neighbors and having strong cultural linkages, India and Nepal have different trends in their rates of literacy because of their various historical, political, and social contexts. The historical development, current situation, geographical differences, governmental activities, and the effects of literacy in both countries are all examined in this piece. This report offers insight on the dynamics of literacy trends in India and Nepal and discusses important obstacles and prospects for continued development through analyzing data that is available up to September 2021.

Date of Submission: 27-09-2023 Date of Acceptance: 07-10-2023

#### I. Introduction:

As a key indicator of a country's capacity to educate and empower its people, literacy is a key component of human development. Throughout the years, the literacy rates of India and Nepal, two neighboring South Asian nations, have followed various trends. This study compares and contrasts changes in literacy rates in India and Nepal, taking into account geographical inequalities, government initiatives, historical progress, and the socioeconomic effects of literacy.

## II. The Development of Literacy Rates Historically

#### India

Literacy Rates Before Independence:

India had very low literacy rates before achieving independence in 1947. The British colonial authority primarily created an educational system to meet its own administrative purposes, which led to the bulk of the population, especially in rural areas, having limited access to education. British India's literacy rate was only thought to be around 12% in the latter part of the 19th and early 20th centuries.

British colonial legacy: The education system and literacy rates in India have been significantly affected by the British presence there:

English-Centric Education: The British placed a strong emphasis on English-language education, mainly to prepare a class of Indians who could help with the nation's administration. This caused a gap between individuals with English-language education and the vast majority of those who remained.

Neglect of Vernacular Languages: Colonial authorities frequently failed to promote education in vernacular languages, which inhibited many indigenous communities from accessing education.

Metropolitan Bias: Since the school system was primarily focused on metropolitan areas, people from rural areas were further cut off from educational chances.

## **Initiatives for the Development of Early Literacy After Independence:**

India, which gained independence in 1947, understood the crucial role of education and launched a number of efforts designed to address low literacy rates:

First Five-Year Plan (1951–1956): The First Five-Year Plan identified education as a key sector and focused on increasing educational opportunities and infrastructure.

The 1951 Census: The 1951 Census played a key role in acquiring trustworthy statistics on literacy, setting the groundwork for later policy creation.

#### Significant Policy Innovations and Milestones in India's Rise in Literacy

India's march towards literacy has been greatly affected by several significant events and policy changes:

Launched in 2001, the Sarva Shiksha Abhiyan (SSA) program sought to give elementary schooling to all children. It significantly broadened educational opportunities and dramatically raised literacy rates.

The Right to Education (RTE) Act was passed in 2009 and made education an intrinsic right for kids between the ages of 6 and 14. It also placed a strong emphasis on the value of excellent schooling. It resulted in significant policy changes that enhanced schooling.

**Digital India:** The 2015-launched Digital India programme encourages the use of technology and digital literacy, both of which can improve access to educational materials and increase literacy rates.

**International Literacy Day:** India celebrates the International Day of Literacy on September 8 each year to promote literacy initiatives and increase public awareness of the value of literacy.

#### **Background Information on Literacy in Nepal (2.2)**

**Historical Context of Nepal**: Nepal is a landlocked nation in South Asia with a diverse linguistic and cultural population. Historically, only the affluent, the pious, and the monasteries in Nepal had access to education. The majority of people still lacked access to formal education and were illiterate.

**The Function of Education in Cultural and Political Development:** Education has been a major factor in the political and cultural advancement of Nepal. Notably:

Rana Dynasty Overthrow (1951): The fall of the Rana dynasty in 1951 was a watershed moment. The new administration launched changes after realizing the value of education in modernizing the nation.

#### **Key Initiatives to Improve Literacy in Nepal**

The following activities and programmes have been crucial to Nepal's efforts to increase literacy rates:

The Education Plan of 1951: This plan represented a strong commitment to education, focusing on increasing educational possibilities and enhancing primary education.

**School Sector Reform Plan (SSRP)**: Launched in 2009, SSRP sought to raise educational standards, widen enrollment, and improve school administration.

**Community Schools**: The community school system in Nepal has played a significant role in making education accessible, particularly in outlying regions. These schools are frequently community-run and serve neighborhood needs.

**Decentralization**: Communities are now able to take control of their educational institutions because of the government's emphasis on decentralization and local administration.

**Inclusive Education**: Actions have been taken to advance inclusive education, ensuring that minorities and children with disabilities have access to high-quality instruction.

**Digital Literacy**: To encourage digital literacy and improve access to educational resources, the government has implemented information and communication technology (ICT) into the educational system.

In conclusion, historical changes and policy measures have shaped Nepal's trajectory towards raising its literacy rates. The country's cultural and political growth has mostly been influenced by education. The National Literacy Campaign, programmes for education, community schools, and inclusive schooling programmes have all helped Nepal's literacy rates rise significantly. The country can advance literacy and education through incorporating technology and maintaining international relationships.

## **III.** Present Literacy Ratio

# India

India, one of the most populous nations on earth, has significantly increased its literacy rates over the past few decades. The nation's literacy rate continued to climb as of the most recent information up to September 2021, despite problems and inequality that persisted. An overview of India's current literacy rate, important results drawn from data from the Census and the National Family Health Survey (NFHS), and a comparison with surrounding South Asian countries are included in this section.

Nepal: Regional Inequalities in the Current Literacy Rate

The Himalayan landlocked republic of Nepal has made tremendous progress in raising its literacy rates over time. The current literacy rate in Nepal, regional differences, recent data from the Household Research and Census, and comparison with other South Asian nations are all covered in this section.

#### **Current Literacy Rate in Nepal:**

According to the most recent data available through September 2021, Nepal's literacy rate has risen significantly, indicating the nation's dedication to development and education. According to estimates, 67.9% of the population in Nepal is literate. Even though it is lower than the literacy rate in India, it is still an important improvement over earlier generations.

## **Regional Differences in Literacy:**

Literacy rates in Nepal vary significantly by area. Compared to the hilly and mountainous regions, the Terai region, which borders India, often has higher literacy rates. Because of greater exposure to educational institutions and urban development, the Kathmandu Valley stands out with higher literacy rates. As a result of

limited educational opportunities and low literacy rates, remote Himalayan regions frequently face higher difficulties.

#### Recent findings from the household survey and census in Nepal:

Nepal regularly conducts household surveys and censuses to collect information on literacy rates and associated variables. These surveys and censuses give important information about the country's literacy and educational levels. These sources' most recent data have revealed favorable trends in literacy.

#### IV. Government Policies and Initiatives in India

In an effort to raise literacy rates and the general standard of education, India has put into place a number of government programmes and programmes. Here, we go into detail about three key projects and how they affected India's literacy rate.

## Literacy and the Sarva Shiksha Abhiyan (SSA):

One of India's most significant programmes to support universal education and raise literacy rates is the Sarva Shiksha Abhiyan (SSA), which was introduced in 2001. The key goal of SSA is to make certain that every youngster in India has access to a high-quality basic education. The elements that follow are important SSA effects and components:

SSA sought to guarantee that every child between the ages of 6 and 14 was enrolled in school. Particularly among underprivileged and disadvantaged populations, it resulted in a notable rise in attendance in schools.

**Infrastructure Development**: Money from the programme will be used to construct new classrooms and schools as well as to upgrade the infrastructure in place, making educational spaces more accessible and conducive to learning.

Recruitment of qualified instructors and their ongoing training have been simplified easier by the SSA in order to improve the standard of instruction.

**Gender Parity**: The SSA also highlights the vitality of establishing gender parity in education, which will help to promote female enrollment and lessen the gender gap in literacy.

#### The Right to Education Act (RTE) and Its Consequences

All children among the age range of six to fourteen receive free and compulsory education under the Right to Education (RTE) Act, legislation enacted in 2009. It affects India's literacy in a number of ways:

Children in the allocated age group are obligated under RTE to receive compulsory education. This provision has been shown to promote enrollment in schools and lower dropout rates.

Quality Improvement: The RTE Act places a strong emphasis on the value of high-quality education by establishing guidelines for school facilities, student-to-teacher ratios, and content. The results of literacy are indirectly enhanced via these changes.

RTE fosters inclusive education by making sure that kids from low-income families and those with disabilities have access to high-quality instruction.

The Act also controls private schools, mandating that they follow certain standards and set aside a specific number of seats for children from backgrounds of poverty.

Challenges: Despite the fact that RTE has significantly improved access to school, issues with guaranteeing excellent educational opportunities and solving regional imbalances still exist.

## **Digital India's Contribution to Literacy Promotion:**

A government initiative called "Digital India" was started in 2015 with the goal of encouraging technology use and digital literacy all over the nation. It affects literacy in a number of ways:

**Digital Literacy**: As part of the Digital India project, residents are being taught how to use digital devices and the internet. This is significant in today's society when having digital skills is becoming more and more important.

**E-learning and online education** have also been pushed by the programme, opening up access to educational resources to a larger audience.

**Better Information Access**: Students and educators now have easier access to educational resources and information thanks to the use of digital platforms.

Even while Digital India has had beneficial effects, there are still issues with access to technology, particularly in rural areas. A major worry is still the digital divide.

#### Nepal: Policies and Initiatives of the Government

To increase literacy rates and raise educational standards, Nepal has adopted a number of government programmes and policies. We go into detail about three important projects and how they affected literacy in Nepal in this article.

## The National Literacy Campaign in Nepal and Its Results

The National Literacy Campaign of Nepal, which initially began in the 1950s, was a ground-breaking initiative to combat illiteracy, particularly in rural areas. Important aspects as well as outcomes of this campaign include:

Community Engagement: Local communities actively participated in the campaign, highlighting the value of neighborhood involvement in educational programmes.

Targeting people who had not had any formal education, a significant amount of the campaign's emphasis was on adult literacy.

Female literacy was given top priority during the campaign, which had a significant impact on Nepal's gender equality and women's empowerment.

#### **Impact:**

The National Literacy Campaign has made an important difference to lowering illiteracy in Nepal, particularly in rural and underprivileged areas. It served as the starting point for further policies relating to education

Nepal has developed a number of education programmes and projects with the goal of increasing access to education and the literacy rate, including:

#### School Sector Reform Plan (SSRP):

Launched in 2009, SSRP aims to increase school enrollment while also focusing on education quality and management.

## **Community Schools:**

The community school system in Nepal has been essential in making education accessible, particularly in outlying places. Frequently community-run, these schools serve the needs of the neighborhood.

**Local Governance:** The emphasis has been placed on decentralization and local governance systems, which enables communities to assume a more important ownership of their educational institutions.

**Inclusive Education:** By ensuring that children from disadvantaged backgrounds and those with disabilities have access to high-quality education, Nepal's educational policies have aimed to foster inclusive education.

**Digital Literacy program and their effectiveness:** While Nepal has boosted its literacy rates, there are still issues including regional differences, a teacher shortage, and inadequate infrastructure.ICT (information and communication technology) has been included into Nepal's educational system in an effort to give students digital capabilities.

**Online Education**: As a result of the COVID-19 pandemic, governments promoted online education and highlighted the learning potential of digital platforms. Unfair access to technology and poor internet connectivity, especially in rural regions, are problems for Nepal. A primary priority is about ensuring fair digital literacy.

In conclusion, several government programs and policies have been put into place in both India and Nepal to advance literacy and raise the standard of education. Even though these initiatives have made a lot of headway, issues like regional inequities and quality control continue. For literacy rates to rise even higher, sustained work, community involvement, and a focus on inclusive education are essential.

## V. India: The Socioeconomic Effects of Literacy

India's socioeconomic context is significantly influenced by literacy. We go into greater detail about the effects of literacy on India's society and economy in this section.

#### **Opportunities for Employment and Income Associated to Literacy:**

In India, employment and income opportunities have a strong association with literacy levels. Higher education and reading levels make people more likely to land skilled employment and make more money. The following are some important points on how literacy affects employment and income:

**Formal Employment**: Literate people are more likely to be able to access formal employment possibilities, which can frequently provide better pay and job stability.

**Skilled labor Force:** A literate population helps to generate a trained labor force, which is essential for economic development and industrialization.

**Poverty Alleviation:** Being literate can help people break the cycle of poverty by giving them access to better-paying professions, which will raise their standard of life and lower the rate of poverty.

**Entrepreneurship:** The ability to start and run a firm is enhanced by literacy, which can promote economic expansion and job creation.

## Gender Barriers and Women's Empowerment Through Education:

In India, tackling gender inequities and empowering women is significantly impacted by education and literacy: Access has significantly improved because of literacy initiatives and initiatives, which have also helped close the gender gap in enrollment and completion rates.

**Economic Empowerment**: Women who are proficient are more likely to join the labor force, which increases their economic independence and diminishes dependency.

**Decision-Making Power**: Women with more education and literacy are able to take a more active role in deciding issues for their families and communities.

**Health and Family Welfare**: Well-informed decisions about one's health and family welfare are more likely to be executed by literate women, who also have a tendency to nurture their children better.

## The Influence of Literacy on Healthcare Access and Sanitation Practises:

In India, literacy has a significant impact on how people get healthcare and maintain good hygiene:

Health Knowledge: Individuals with higher levels of literacy are more likely to have access to health services and information, which gives them an enhanced basis for making health-related decisions.

A more literate population is more likely to seek prompt medical attention, which leads to improved health outcomes, such as lower rates of maternal and infant mortality.

Sanitation and hygiene: Literacy helps establish higher sanitation and hygiene standards, benefiting public health and lowering the prevalence of waterborne illnesses.

Knowledge of Rights:Being knowledgeable enables people to more effectively comprehend their healthcare rights and make use of healthcare services.

In conclusion, literacy in India has a variety of effects on socioeconomic advancement. It is directly related to access to healthcare and sanitary facilities, employment possibilities, income generating, and female empowerment. Promoting literacy is still a key step in India's quest for advancement in society and a rise in an adequate standard of living for its people.

# Literacy's Effect on Socio-Economic Conditions in Nepal

In Nepal, literacy has a substantial socioeconomic impact on a variety of societal and economic factors. Here, we go into more detail about how literacy affects Nepal's practices for job opportunities, gender equality, and health and sanitation.

#### In Nepal, employment and income are heavily impacted by literacy:

**Employment Opportunities**: Access to a wider range of work options, including skilled and white-collar positions, is available to Nepal's literate population.

**Income Generation**: better income levels are associated with better literacy rates, which raises living standards and lowers poverty.

**Rural livelihoods**: In order to engage in both agricultural and non-agricultural occupations, which allows people to diversify their livelihoods and sources of income, literacy is crucial.

**Entrepreneurship**: Developing entrepreneurial skills and the abilities to operate small firms are made attainable by literacy, which boosts local economic growth.

#### Women's Empowerment and Gender Equality through Education:

To reduce gender inequities and empower women in Nepal, education and literacy have been crucial:Curriculum development and literacy campaigns have increased the number of students enrolled in schools, which has decreased the achievement gap between girls and boys.

**Economic Empowerment**: Women who enjoy access to education are more likely to participate in income-generating activities, which increases their economic empowerment and decreases dependency.

**Decision-Making Power**: Women's participation in family and community decision-making is improved by education and literacy.

**Health and Family Welfare**: Literate women in Nepal are more likely to make knowledgeable decisions with regard to family planning, child-rearing, and healthcare practices, which would improve their entire health and welfare.

**Health Knowledge**: People who are more literate are better able to obtain and comprehend health information, which promotes better preventive behavior.

**Reduced death**: People with higher levels of literacy are more likely to seek prompt medical attention, which lowers the rates of maternal and infant death.

**Sanitation Procedures**: Better sanitation procedures and cleanliness are made possible by literacy, which lowers the prevalence of waterborne illnesses and enhances general public health.

**Awareness of Rights**: Being literate enables people to more efficiently access healthcare services and be informed of their legal rights.

In Nepal, socioeconomic progress is greatly influenced by literacy. It affects access to healthcare, sanitary standards, gender equality, and employment prospects. In order to better the lives of its residents and achieve sustainable development, Nepal continues to place a high priority on promoting literacy and education.

## VI. India: Future Prospects and Challenges

Over the years, India has made significant advancements in raising literacy rates, but a number of obstacles still stand in the way of enhancing the nation's educational system. We go into further detail on the ongoing issues, the requirements of vulnerable people, and the outlook for literacy in India in the following section.

#### Persistent Obstacles on India's Road to Literacy

- 1.**Regional Differences**: The literacy rates in India continue to be substantially distinct across the country, with some states and rural areas lagging well behind metropolitan areas. It remains very difficult to address these disparities.
- 2. **Quality of Education**: Although access to school has gotten better, there are still many areas in India where education quality is a problem. Many pupils fail to develop their fundamental skills of reading and math.
- 3.**Dropout Rates**: There is something amiss with high dropout rates, particularly in secondary education. Dropouts can occur for a number of reasons, including financial constraints, a lack of interest, and the requirement for child labour.
- 4.**Education**:Despite innovations, gender discrepancies in literacy still exist, especially in rural and underserved areas. Education-based female empowerment is still top on the list.
- 5. **Inclusivity**:To ensure that children with disabilities, tribal communities, and other marginalized groups have access to education, it is important to be inclusive. Their particular needs must be met by specialized courses of study.
- **6.Lack of Infrastructure**: A lot of schools, especially those in rural regions, lack the necessary facilities, such as classrooms, washrooms, and libraries.
- 7.**Teacher Quality**:The quality of the teachers varies substantially, and there is a shortage of skilled educators in some areas. Continuing attempts must be made to recruit new teachers and train existing ones.

#### **Exceptionally Vulnerable Populations and Their Needs:**

- 1. Children with Disabilities: Specialized resources, accessible infrastructure, and qualified teachers are necessary to ensure inclusive education for kids with disabilities.
- 2.**Tribal and Indigenous Communities**: Language and cultural hurdles in education are frequently encountered issues for those who are marginalized, such as tribal and indigenous cultures. Customized instructional strategies are required.
- 3.**Economically Disadvantaged**:Children from economically poor households need financial assistance, scholarships, and programs to help them stay in school.
- 4.**Girls and Women**: Addressing cultural norms, offering safe transportation, and making sure schools have hygienic facilities are all necessary for empowering girls and women via education.

#### Future prospects, including international cooperation and technological development:

- 1.Technology Integration: Using online learning platforms and other digital resources in education can improve access and quality, especially in rural areas.
- 2. Collaboration with international organizations and donor organizations can help India's literacy programmes by bringing in knowledge, resources, and best practices.
- 3.Policy Reforms: Constant policy changes that prioritize the value, accessibility, and relevance of education are crucial for future development.
- 4.Training in specific job-market skills, such as through vocational programmes, can help students find jobs and advance the nation's economy.
- 5.Digital literacy: Encouraging internet usage and digital literacy can give Indians easier access to a plethora of knowledge and learning materials.

#### **Nepal: Problems and Future Outlook**

In its journey towards literacy, Nepal, like India, faces unique possibilities and challenges. Here, we go into further detail about the problems that still exist, the requirements of vulnerable populations, the impact of technology, and international cooperation on Nepal's future literacy.

# **Current Obstacles to Nepal's Efforts to Raise Literacy:**

- 1.**Regional Disparities**: There are still differences in literacy rates across different regions of Nepal, with hilly and remote areas having lower rates than urban and Terai areas.
- 2.Lack of Qualified Teachers: There is a lack of qualified teachers, especially in rural and distant locations. The recruiting and training of teachers must be improved.
- 3.Limitations on infrastructure: The substandard level of education and limited access for pupils are caused by the lack of basic infrastructure and resources in many schools.
- 4.Education for children with disabilities as well as members of communities that are marginalized, such as indigenous peoples, must be inclusive.
- 5.**Digital Divide**: Inequality in technological and internet access, particularly in rural areas, hinders efforts towards encouraging digital literacy.

## **Vulnerable Groups and Their Educational Requirements:**

- 1.**Indigenous and Ethnic Communities**: It is crucial to use specialized educational strategies that honor the cultural uniqueness of indigenous and ethnic communities.
- 2. **Children with impairments**: Addressing stigma and discrimination, as well as providing accessible higher education for kids with impairments, are priorities.
- 3.**Girls and Women**: Fighting gender-based violence, advancing equal opportunities, and guaranteeing school safety are all necessary for empowering girls and women via education.
- 4.**Rural people**: To reach rural people, creative solutions must be developed, such as mobile educational units and community-based learning centers.

## The Future of Literacy in Nepal: The Role of Technology and International Cooperation

- 1.Technology integration can reduce the gap between urban and rural areas and provide access to topnotch educational materials.
- 2. Collaboration with international groups and donor organizations can help Nepal's literacy programmes by offering knowledge, resources, and assistance.
- 3.International collaborations can help with teacher training initiatives, including cutting-edge pedagogical strategies and best practices.
- 4.Large-scale literacy programmes can be supported by international cooperation, especially in isolated and marginalized areas.

In conclusion, This research study has examined the developments in literacy rates in India and Nepal in-depth, offering insights into their historical development, present situation, regional differences, governmental activities, and socioeconomic impact. Due to historical, political, and social influences, there are notable disparities between the literacy trajectories of these two South Asian countries, which have been highlighted by comparative research.

India and Nepal may be close neighbors and have cultural affinities, but their approaches to literacy are reflected in their different literacy landscapes. India, with its colonial past and immense variety, has started on a journey marked by important legislative changes and broad efforts, such the Right to Education (RTE) Act and Sarva Shiksha Abhiyan (SSA), which have helped to significantly advance literacy rates. As evidenced by the National Literacy Campaign, Nepal's journey has seen a change from isolation to a commitment to education. Significant advances in literacy have resulted from these efforts, particularly in rural and underserved communities.

Both countries, nevertheless, continue to suffer difficulties. India struggles with enduring gender imbalances, problems with the quality of its educational system, and geographical discrepancies. Nepal also experiences geographical differences, a lack of qualified teachers, and infrastructure problems. Indigenous communities and vulnerable populations, such as children with impairments, call for specialized strategies to ensure inclusivity in education.

Looking ahead, it is anticipated that technological development will be crucial in advancing literacy initiatives in both nations. Access to high-quality educational resources can be made possible by digital platforms, online education, and programmes for digital literacy. To further leverage knowledge, resources, and support for literacy programmes, international collaboration and collaborations with organizations and donor agencies show promise.

In summary, while India and Nepal pursue socioeconomic development and global significance, encouraging literacy continues to be a top priority. Although there are many obstacles to overcome, the dedication to education, the empowerment of underprivileged groups, and the effective use of technology provide a glimmer of hope. Both countries can aim for brighter literacy futures by resolving regional inequities, promoting inclusivity, and encouraging collaboration, thereby empowering their inhabitants and enhancing their general prosperity and well-being. This research has demonstrated that literacy is essential for both individual empowerment and a country's development and position in the world.

#### References

- [1]. Mohanty, Ajit K. "Paradigms Of Learning: The Total Literacy Campaign In India." Contemporary Education Dialogue, Vol. 2, No. 2, SAGE Publications, Jan. 2005, Pp. 249–52. Crossref, Https://Doi.Org/10.1177/097318490500200207.
- [2]. Crispin, Gareth. "Sociological Drivers Of Segmentation Within Youth And Children's Mission And Ministry In Western Contexts." Christian Education Journal: Research On Educational Ministry, Vol. 19, No. 3, SAGE Publications, Dec. 2022, Pp. 417–35. Crossref, Https://Doi.Org/10.1177/07398913231152986.
- [3]. Navarro-Carrillo, Ginés, Et Al. "Socioeconomic Status And Psychological Well-Being: Revisiting The Role Of Subjective Socioeconomic Status." Frontiers In Psychology, Vol. 11, Frontiers Media SA, June 2020. Crossref, Https://Doi.Org/10.3389/Fpsyg.2020.01303.
- [4]. Iftekhar, Syed Nitas, And Hyeon Jihye. "ICT Based Education For Literacy In India: Vision Beyond 2015." International Journal Of Information And Education Technology, Vol. 6, No. 5, Ejournal Publishing, 2016, Pp. 388–93. Crossref, Https://Doi.Org/10.7763/liiet.2016.V6.719.
- [5]. Shrestha, Salpa. "Inclusion Of Students With Intellectual Disability At Mainstream Classroom In Nepal." Asian Journal Of Inclusive Education, Vol. 07, No. 01, Asian Centre For Inclusive Education, Bangladesh, Dec. 2019, Pp. 29–48. Crossref, Https://Doi.Org/10.59595/Ajie.07.1.3.
- [6]. Robinson-Pant, Anna. "Changing Discourses: Literacy And Development In Nepal." International Journal Of Educational Development, Vol. 30, No. 2, Elsevier BV, Mar. 2010, Pp. 136–44. Crossref, Https://Doi.Org/10.1016/J.ljedudev.2009.04.002.
- [7]. Dambekalns, Lydia. "Culture, Visual Literacy, And Literacy Training In Nepal." Journal Of Visual Literacy, Vol. 20, No. 1, Informa UK Limited, Jan. 2000, Pp. 19–30. Crossref, https://Doi.Org/10.1080/23796529.2000.11674553.
- [8]. Chaulagain, Ramesh Prasad. "Financial Literacy For Increasing Sustainable Access To Finance In Nepal." NRB Economic Review, Vol. 27, No. 2, Nepal Journals Online (JOL), Nov. 2015, Pp. 35–52. Crossref, Https://Doi.Org/10.3126/Nrber.V27i2.52558.
- [9]. Khaniya, Tirth, And James H. Williams. "Necessary But Not Sufficient: Challenges To (Implicit) Theories Of Educational Change: Reform In Nepal's Primary Education System." International Journal Of Educational Development, Vol. 24, No. 3, Elsevier BV, May 2004, Pp. 315–28. Crossref, https://Doi.Org/10.1016/J.Ijedudev.2004.01.005.