

Financial Status of Rural and Urban Dalit of Kaski District

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ABSTRACT

The primary objective of this paper is to describe and measure financial status of the Bishwakarma, Pariyar, and Nepali caste in the rural and urban regions of Kaski district of Nepal. The study has used descriptive research design and judgmental and quota sampling with an equal 150 samples of the rural and urban areas including 50 samples of each caste. A set of close-ended questionnaires was used to collect data from primary sources. The collected data were analyzed with the help of statistical tools like frequencies, weighted mean, and percentage using MS-Word, MS-Excel, and SPSS. The Bishwakarma caste has good financial status in the urban area followed by Nepali and Pariyar. However, in a rural area, the Nepali caste has a better financial position followed by Pariyar and Bishwakarma. The study results indicate people living in the urban areas have a stronger financial position with an overall mean score of 3.02 compared to people living in the rural areas with an overall mean score of 2.85. The concerned government bodies need to give special care to uplift the financial status of the Pariyar people in the urban region and the Bishwakarma people in the rural region. Thus, this study conveys a comprehensive picture of the financial status of rural and urban Dalits of Kaski District which could be the baseline data set for future study and primary data sources for local stakeholders.

Keywords: Dalit, economic variables, financial status, Kaski district

1. INTRODUCTION

The term “status” denotes the position of an individual in a social system. It also covers in itself the notions, rights, and obligations of superiority and inferiority in terms of power, authority, and grading (Sing, 2018). Financial status refers to the current economic status of an individual, an organization, and a government. Generally, scheduled caste is a statutory term for Dalit which has been included in a particular schedule in the constitution. Dalit is not a new word. It was used in 1930 as a Hindi and Marathi translation of depressed classes (Kumar, 2019). The meaning of the term Dalit means oppressed. These are the individuals belonging to the castes at the very bottom of the caste hierarchy. Formerly, they were referred to as untouchables, the reason being, their presence was considered to be so polluting that any kind of contact with them was to be avoided at all costs. The official term that has been used is scheduled caste. If their caste has been listed on the government schedule, caste members became eligible for several favourable

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action benefits and safeguard. Dalits themselves have chosen the term 'Dalit' for three important reasons— first, their condition has not been their own making or selection, it is something that has been imposed upon them by others. Second, there is a component of militancy that has been created, these individuals attempt to overcome the injustices and the indignities that have been imposed upon them to acquire equivalence and reverence. Third, these individuals are willing to share a common condition and unite in a common struggle for self-respect, equivalence, righteousness, and reverence (Webster, 2001). Dalits are caste groups, located at the bottom of the caste hierarchy, that are more or less horizontally and culturally homogenous based on discrimination and vertically hierarchized based on the existence of intra-Dalit caste hierarchy (Pariyar, 2015).

The splitting up of people based on caste is exceptional in Hindu society. Hindu society is hierarchically divided as Brahmin, Kshatriya, Vaishya and Sudra. According to this religion, the creator of the world Brahma created Brahmin from his mouth and they are expected to perform teaching activities, Kshatriya from his hand and given the role of ruling and providing security, Vaishya from his thigh to produce food and perform economic activities and Shudra from his feet to serve others. In this way, from the very beginning of the creation, the Shudras are shown to have originated from the disrespectful part of the body of the creator and given the task of serving (Pokharel, 2017).

In the Hindus, religious scriptures Dalit were regarded as "Broken men" and "Protestant Hindus" Dr. Ambedkar and Gandhi addressed them by the term "Harijans". To the British, they were considered as the "untouchables and the depressed classes". They are referred to as the "scheduled castes" in the constitution of India. The term Dalit is considered to be a decent term that is adopted by the Dalits themselves to specify the fact that they are the most beleaguered, subjugated, and degraded section within the Indian society. Dalits are the descendants of the pre-Aryan Indians who claim to have their independent and democratic culture. The Varna system was the creation of the post-Aryan era, which aimed at institutionalizing a class differentiation and political domination of the ruling class and was continued by the caste ideology of purity and pollution (Menon, & Contractor, n.d.). The term "Dalit" does not refer to a caste. It symbolizes the unity of all those who suffered at the hands of iniquitous Brahmanism, which is the basis of Hindutva. It is a symbol of change and revolution. Dalits believe in humanism (Cameron, 1998).

The Nepalese people are socially divided into different caste, sub-caste, ethnic, and sub-ethnic groups. The caste system originated in Nepal during the rule of Jayasthiti Malla in the 14th century. According to the 2011 census, there are 125 castes, 56 Dalit groups. Total population of Bishwokarma, Pariyar and Nepali was 12,58,554, 4,72,862 and 3,74,816 along with 4.75%, 1.78% and 1.41% respectively (CBS, 2011). Dalits are dispersed all over the 77 districts. However, there are different dalit caste groups, mainly, three Dalit caste groups namely Kami, Damai, and Sarki are found in all areas of the country (Upreti, 2010).

According to the census of 2011, the Kaski district has people of about 84 castes, 44 languages, and 11 religions. As per the National Population and Housing Census of that year, the total population of Bishowkarma (38,963) was higher than the Pariyar (17,994) and Sarki (12,374). Male and female populations of these castes were 17,745 and 21,218 of Bishowkarma, 8,261 and 9,733 of Pariyar, and 5,794 and 6,580 of Nepali in the district (Gaudel, 2006). The socio-economic condition of Dalits was poor. They are dominated in all spheres of life by high cast people. Historically, Dalits were denied property rights, they had no hereditary background of entrepreneurship. (Indurkar, 2015) The rapid development of education, health, transportation, mass communication in the study area has both positive and negative impacts. It can be seen in the socio-economic life of Dalit people. Dalit's access to natural capital such as land is quite low as they are the small and marginal landholders. Furthermore, the joint family has been mostly in

the process of change and the majority of them have been transformed into nuclear ones as a very low percent of the respondent have nuclear families. Based on the finding and conclusion, the socio-economic status and livelihood pattern of the surveyed household have not been satisfactorily changed (Khanal, 2020). The major objectives of this study is to describe and assess the current financial status of the Bishwakarma, Pariyar, and Nepali caste in the rural and urban regions of Kaski.

The study tries to answer the main research question: What is the current financial position of the Dalit community living in the rural and urban areas of the Kaski district? Therefore, the paper aims to assess the financial position of Dalit castes Pariyar, Nepali, and Bishwakarma in the Kaski district of Gandaki province of Nepal.

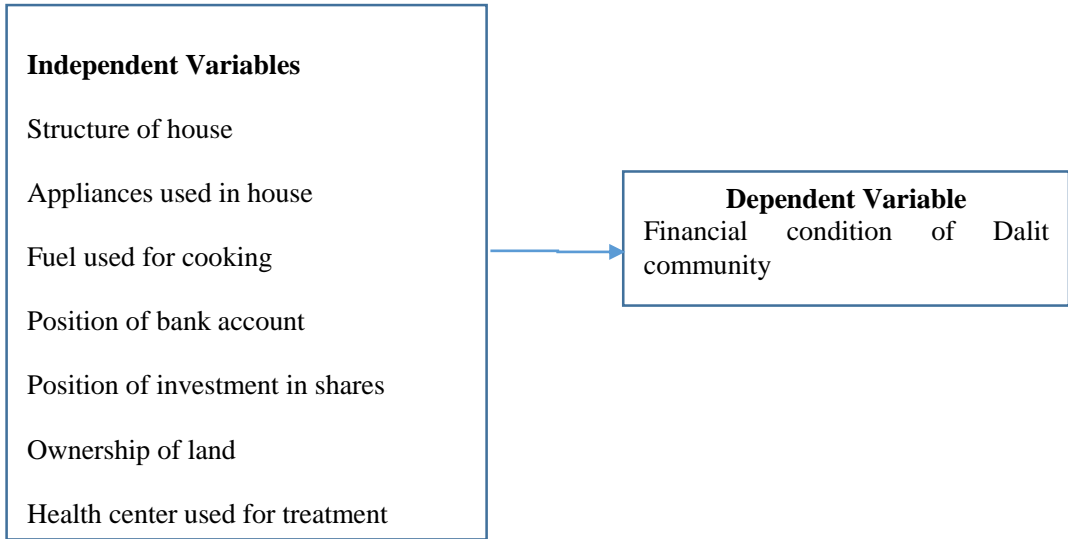
2. THEORETICAL FRAMEWORK

The economic status of the Dalit is not satisfactory on the basis of income and they are unable to save money for the future (Sing, 2018). Landlessness, marginal and small landholding and food deficiency for more than six months of the year is typical feature of the economy of Dalits or untouchables in Nepal (Dahal et al., 2002). The economic factors like work type, work participation of women, wage rate, land, income, house structure, house affiliation, and savings were selected to analyze the economic aspect of Dalit women in Kolhapur District in India (Kamble, 2017). A high degree of deviation in the income distribution among different ethnic groups and castes has been existing in Nepal. Hill Brahmins have the uppermost nominal household income (NRs. 270,442) yet the smallest family size, resulting in the highest per capita nominal income of NRs. 63,234. On the other hand, Dalits have the lowest nominal household income and larger family size which results in the lowest per capita nominal income of any group (Subba et al., 2014).

Most of the Dalits are working as part-time or seasonal agricultural laborers. They manage their day-to-day bread through foreign employment. Selling of local alcohol, dairy products, goat and poultry farming supplements the income of the majority of households (Gurung, n.d.). Hill and Terai Dalits are the poorest of the Dalit population with a poverty rate of 46 percent (World Bank, 2009). About 23.08 percent of the household have no access to electricity for lighting (Kathayat, 2010).

The CDSA (2014) study determines the standard of living index based on housing conditions, living conditions, use of cooking fuel, and access to electricity. The standard of the living index shows that the Dalits have the lowest living standards.

As mentioned earlier, previous studies focused on land distribution, annual income and expenses, status of the loan, housing condition, use of cooking fuel, access to electricity, rearing of domestic animals, and occupational status. Other factors like Investment in Shares, status of bank account, health center used etc. are neglected in previous studies. As shown in Figure 1, this study tries to examine the financial position of Dalit people based on common economic indicators including the material used in the house or structure of the house (RCC, cement, trust, and clay), source of cooking power and fuel used (wood, kerosene, biogas, LP gas, dried cow dung, and electricity), and appliances used in the home (radio, television, computer, internet, telephone, mobile, freeze, cooker, induction, vacuum cleaner, vehicles, and washing machine). Similarly, the study also considers the bank account position, their investment in shares, ownership on land, and health center used for health care (dhama, baidhha, local health post, medical or clinic, private hospital, government hospital, and community hospital) while assessing the financial position of the Dalit community people of the rural and urban area.

Figure 1*Economic Variables to Measure Financial Status*

3. DATA AND METHODS

This study is based on the hill Dalit people living in the rural region including Machhapuchre, Madi, and Annapurna village municipalities and the urban region of Pokhara metropolis of Kaski district. Information was collected from both secondary and primary sources. Secondary data were collected from different published sources like research journals and the central bureau of statistics. This paper is mainly based on qualitative primary data which were generated through interviews with the help of a close-ended structured questionnaire. In total, 300 respondents were selected by using quota and judgmental sampling. The researcher sat together with the respondents and questions were read out and explained to make clear to understand for the respondents. The total time taken for the collection of data from one respondent was 15-20 minutes. The qualitative data were converted into quantitative data by giving different weightage based on the importance, price, and durability of different financial variables. Then, collected data are checked, reviewed, categorized, tabulated, processed, and analyzed using MS Word, MS - Excel, and SPSS software. While analyzing the data, simple statistical tools like frequencies, weighted mean, standard deviation and percentage are used. Hence, the paper is based on a descriptive research design.

4. RESULT AND DISCUSSION

4.1 Respondents' Profile

Table 1 shows an equal number of respondents based on caste (100) and area (150). In terms of caste, the table reveals all the caste Nepali, Pariyar, and Bishwokarma are 33.33% and 50% in terms of the area i.e. urban and rural.

Table 1

Respondents as per Caste and Area

Caste	Area		Total	Percentage
	Urban	Rural		
Nepali	50	50	100	33.33
Pariyar	50	50	100	33.33
Bishwokarma	50	50	100	33.33
Total	150	150	300	100
Percentage	50	50	100	-

Source: Field survey 2020.

4.2 House Structure

House structures based on the raw material used are classified into four categories i.e. RCC, cemented, trust and clay. People in urban areas have a cement structure of 65.28%, clay structure 25%, RCC structure 7.64%, and trust 2.08%. In the case of people living in a rural area, 58.74% have clay structure, 27.97% have cement structure, 12.59% have RCC structure and 0.70% have trust structure (Table 2). While comparing urban and rural areas, respondents living in urban areas have a better economic position indicating a higher mean score of 2.56 in comparison with 1.94 of rural areas. In an urban area, as the mean score of the Pariyar caste 2.68 is higher than the mean score of Nepali and Bishwokarma 2.49, the former caste has a better economic status than the latter two castes. However, in rural areas, Nepali caste groups with a mean score of 2.16 have a strong economic status subsequently by Bishwokarma (2.04) and then Pariyar (1.61). Kareriya (2010) found that 93.33% Doms (a Terai Dalit caste) were living in traditional cottage whereas only 6.67% of Doms were living in modern houses. Similarly, Khanal (2020) found that the most common roof of the clay house in Khar 57.69% in the Malarani Rural Municipality of Arghakhanchi. As for the ownership of the house of Dalit concerned, most Dalit have own house (90%) rather than the rented house (Paramasivan & Selven, 2016). The most common type of houses are clay and stonewalled with a stone roof. The proportion of such type of house is 95 percent. Even the respondents own small huts (3.33 percent) and RCC Building (modern Concrete 1.67 percent) (Kathayat, 2011).

Table 2

House Structure

Area	Caste	RCC(4)	Cement(3)	Trust(2)	Clay (1)	Total	Weighted score	Mean score
Urban	Nepali	4	28	2	13	47	117	2.49
	Pariyar	2	39	0	9	50	134	2.68
	Bishwokarma	5	27	1	14	47	117	2.49
	Total	11	94	3	36	144	368	2.56
	Percent	7.64	65.28	2.08	25.00	100	-	-
Rural	Nepali	12	11	0	27	50	108	2.16
	Pariyar	4	8	0	34	46	74	1.61
	Bishwokarma	2	21	1	23	47	96	2.04
	Total	18	40	1	84	143	278	1.94
	Percentage	12.59	27.97	0.70	58.74	100	-	-

Source: Field survey, 2020.

4.3 Fuel and Power Used for Cooking Purpose

Sources of power and fuel used by the respondents based on area and caste are shown in Table 3. The table shows that 50% use only one source, 44% use at least any 2 sources, 4% use at least any 3 sources, and 2% use all 4 sources for cooking purposes in urban areas. The mean value indicates Bishwokarma caste has a strong economic base accounting for a mean value of 1.68, followed by Nepali caste (1.64), and weak economic base of Pariyar caste among three castes which accounting to mean value of 1.42.

Likewise in the rural area, 48% use at least any 2 sources of fuel and power for cooking, 38% use only 1 source, 13% use at least any 3 sources, and 1% use all 4 sources. The mean value indicates that the Nepali caste has a stronger economic base as per the access to sources of power and fuel for cooking purposes with a mean value of 1.94 followed by Pariyar (1.82), and lastly Bishwokarma caste group by 1.56 mean score. While comparing the area, rural people have stronger economic status accounting for an aggregate mean value of 1.77 compared to urban people which have a mean value of 1.58.

Table 3

Sources of Cooking Power and Fuel Used

Area	Caste	Source of Cooking Power and Fuel used				Total	WS	Mean
		1	2	3	4			
Urban	Nepali	24	21	4	1	50	82	1.64
	Pariyar	34	13	1	2	50	71	1.42
	Bishwokarma	17	32	1	0	50	84	1.68
	Total	75	66	6	3	150	237	1.58
	Percent	50	44	4	2	100		
Rural	Nepali	14	27	7	2	50	97	1.94
	Pariyar	18	23	9	0	50	91	1.82
	Bishwokarma	25	22	3	0	50	78	1.56
	Total	57	72	19	2	150	266	1.77
	Percentage	38	48	13	1	100		

Source: Field survey, 2020.

4.4 Home Appliances and Modern Facilities Use

The survey question contains altogether 16 items of home appliance and modern facilities ranging from very essential, essential, luxury to very luxury. Respondents were given multiple choices for the items used. The items contain radio, mobile, cooker, cycle, television, cable television, telephone, internet, induction, computer, refrigerator, motorbike, oven, vacuum cleaner, motor, and washing machine. Each item used by the respondent has given one weight. Table 4 presents the number of home appliances and modern facilities used by three caste-based and areas with their weighted mean score. The results reveal that people living in urban areas have an economically stronger base with a mean value of 4.93 in comparison to people living in rural areas with a mean value of 4.16. In urban areas, Nepali has the highest mean score of 5.26 followed by Bishwokarma with a mean score of 4.96, and finally Pariyar with a mean score of 4.56. Similarly, in rural areas, the Nepali caste had a stronger economic base in using home appliances and modern facilities with a mean score of 4.88 and both Bishwokarma and Pariyar have the same position with a mean score of 3.8 each.

Table 4

Items of Home Appliances and Modern Facilities Used

Area	Caste	Number of home appliances and modern facilities used											Total	Mean
		1	2	3	4	5	6	7	8	9	10	11		
Urban	Nepali	1	1	3	15	8	14	4	0	2	1	1	50	5.26
	Pariyar	0	1	2	27	9	10	1	0	0	0	0	50	4.56
	Bishwokarma	1	2	6	16	8	8	3	3	2	1	0	50	4.96
	Total	2	4	11	58	25	32	8	3	4	2	1	150	4.93
	Percent	1	3	7	39	17	21	5	2	3	1	1	100	
Rural	Nepali	1	1	9	13	13	4	4	1	3	1		50	4.88
	Pariyar	4	4	11	18	7	4	2	0	0	0		50	3.80
	Bishwokarma	3	6	8	18	11	4	0	0	0	0		50	3.80
	Total	8	11	28	49	31	12	6	1	3	1		150	4.16
	Percentage	5	7	19	33	21	8	4	1	2	1	0	100	

Source: Field survey, 2020.

4.5 Status of Bank Account

Table 5 displays that the 131 (87.33%) respondents who lived in the urban region have a bank account whereas 112 (74.67%) respondents of the rural region have a bank account. Similarly, 12.67% of people have no bank account in urban areas whereas, this figure is 25.33% in rural areas Dalit communities.

The table reveals the condition of the bank account based on area and caste. In the urban zone, Pariyar has a greater mean score of 1.98 followed by Nepali 1.88 and Bishwokarma 1.7. This connotes that the Pariyar caste has good economic status, thereafter followed by Nepali and Bishwokarma. In the economic position in the rural zone, Nepali becomes first (1.76) and then Pariyar and Bishwokarma (1.74) become in the second position based on the mean score. The aggregate mean score of the urban region is 1.87 while the rural region score is 1.75 which indicates that the urban people have good economic status than the rural people based on the bank account.

Table 5

Status of Bank Account

Area	Caste	Yes (2)	No (1)	Total	Weighted score	Mean score
Urban	Nepali	44	6	50	94	1.88
	Pariyar	49	1	50	99	1.98
	Bishwokarma	38	12	50	88	1.76
	Total	131	19	150	281	1.87
	Percent	87.33	12.67	100	-	-
Rural	Nepali	38	12	50	88	1.76
	Pariyar	37	13	50	87	1.74
	Bishwokarma	37	13	50	87	1.74
	Total	112	38	150	262	1.75
	Percentage	74.67	25.33	100	-	-

Source: Field survey, 2020.

4.6 Status of Investment in Share of any Organization or Institution

Table 6 reveals that the position of investment of respondents based on the area. The table shows that out of 150 respondents of the urban and rural area only 48% in the urban area and 28% in rural area respondents have an investment in the share of different organizations. Non-investors in the rural area (72%) are higher than in the urban area (52%).

As the mean score, Bishwokarma is minimum 1.20 than the Nepali and Pariyar caste 1.32 in rural zone, the financial position of the former one is poor than the latter two. Unlike this, the financial status of Bishwokarma is well than the Nepali and Pariyar in the urban zone which is supported by the mean score of 1.58, 1.56, and 1.50 respectively. The overall mean score of urban area 1.48 is greater than the rural area 1.28 that points out the urban respondents have better economic status than the rural respondents based on shareholding.

Table 6

Status of Investment in Share

Area	Caste	Yes (2)	No (1)	Total	Weighted score	Mean score
Urban	Nepali	28	22	50	78	1.56
	Pariyar	15	35	50	65	1.30
	Bishwokarma	29	21	50	79	1.58
	Total	72	78	150	222	1.48
	Percent	48.00	52.00	100	-	-
Rural	Nepali	16	34	50	66	1.32
	Pariyar	16	34	50	66	1.32
	Bishwokarma	10	40	50	60	1.20
	Total	42	108	150	192	1.28
	Percentage	28.00	72.00	100	-	-

Source: Field survey, 2020.

4.7 Possession of Land

Table 7 displays the respondents' have and have-nots of land. As shown in the table, the total number of respondents having land is 119 (79.33%) in an urban area while the number is 106 (70.67%) in a rural area out of 300 respondents. Landless respondents are 29.33% in rural areas but the percentage is 20.67 in urban areas. Land possession position signifies that the respondents who live in the urban area have better economic status than the rural area supported by the total mean score of 1.79 and 1.71 in the areas respectively. The table also shows that the mean score of the Nepali group is 1.90, Bishwokarma is 1.8 and Pariyar is 1.68 in the urban zone. This denotes the financial status of Nepali is better than the Bishwokarma and Pariyar based on the mean score of landholding. In the case of the rural region, Bishwokarma has well financial position followed by Nepali and Pariyar with a mean score of 1.84, 1.70, and 1.58 respectively. Nearly 75.80 percent of the Dalits particularly in Tarai are landless, while agriculture is the main occupation in Nepal (Upreti, 2010). The study result of rural areas corroborates with the study conducted in Malarani municipality as mentioned in the study that Nepali and Pariyar have less landholding size than Bishwokarma (Khanal, 2020).

Table 7

Possession of Land

Area	Caste	Yes (2)	No (1)	Total	Weighted score	Mean score
Urban	Nepali	45	5	50	95	1.90
	Pariyar	34	16	50	84	1.68
	Bishwokarma	40	10	50	90	1.80
	Total	119	31	150	269	1.79
	Percent	79.33	20.67	100	-	-
Rural	Nepali	35	15	50	85	1.70
	Pariyar	29	21	50	79	1.58
	Bishwokarma	42	8	50	92	1.84
	Total	106	44	150	256	1.71
	Percentage	70.67	29.33	100	-	-

Source: Field survey, 2020.

4.8 Health Treatment

Table 8 shows different alternatives used for health treatment by different caste under study namely private hospital, Ayurveda, government hospital, health post, and *Dhami*. Most of the respondents (52.08%) of the urban area go to the government hospital for health care service whereas the percentage is only 39.08% in the rural area. Then, the private hospital becomes in the second position for the health care service used by the respondents. As shown in the table, the respondents of 31.67% in the urban area and 20.42% in the rural area go to the private hospital, the respondents of 27.46% in the rural area and 12.92% in the urban area go to the health post, and the respondents of 13.03% in the rural area and 2.02% in the urban area follow *Dhami* for health care. No, respondents use Ayurveda in the rural zone but 1.25% use Ayurveda in the urban zone.

Table 8 also shows the higher mean score of Bishwokarma 6.60 followed by Nepali 5.48 and Pariyar 4.24 which indicates that the Bishwokarma caste has good economic condition followed by Nepali and Pariyar in the urban region. In the case of the rural region, the Pariyar caste has a better financial position with a mean score of 6.34. Nepali has the second position with a 5.46 mean score and then Bishwokarma with the mean score of 4.30. The combined mean score of the urban area is 5.56 which is higher than the rural area of 5.44 indicates that the urban people have well economic position than the rural people

Table 8

Health Treatment Centre

Area	Caste	Private hospital (5)	Ayurveda (4)	Govt. hospital (3)	Health post (2)	Dhami (1)	Mean score
Urban	Nepali	30	3	33	13	5	5.48
	Pariyar	11	0	47	8	0	4.24
	Bishwokarma	35	0	45	10	0	6.60
	Total	76	3	125	31	5	5.56
	Percent	31.67	1.25	52.08	12.92	2.08	-
Rural	Nepali	30	0	33	16	3	5.46
	Pariyar	18	0	42	39	23	6.34
	Bishwokarma	10	0	36	23	11	4.30

Source: Field survey, 2020.

4.9 Overall financial status

Table 9 demonstrates the rank of the financial status of Bishwkarma, Pariyar, and Nepali. Bishwokarma caste is in the first position in three variables, second position in three variables, and third position on one variable in the urban area. In the case of the Nepali caste, the first position held in two variables, the second position in five variables, and no third position. Similarly, Pariyar caste has the first position in two variables, no second position, and third position in five variables in the urban region. In the rural region, the Nepali caste has the highest five first rank, two-second rank, and zero third rank. Pariyar group holds two first rank, three-second ranks, and two-third ranks whereas Bishwokarma caste holds one first rank, three-second rank, and three third rank out of seven variables.

Table 9

The Rank of Financial Status

Economic Variables	Bishwokarma		Pariyar		Nepali	
	Urban	Rural	Urban	Rural	Urban	Rural
House structure	2	2	1	3	2	1
Fuel and power used for cooking purposes	1	3	3	2	2	1
Home appliances and facilities used	2	2	3	2	1	1
Status of bank account	3	2	1	2	2	1
Status of investment	1	3	3	1	2	1
Possession of land	2	1	3	3	1	2
Health treatment centers used	1	3	3	1	2	2

Source: Field survey, 2020.

Figure 2

The Overall Financial Status of Respondents Based on Areas

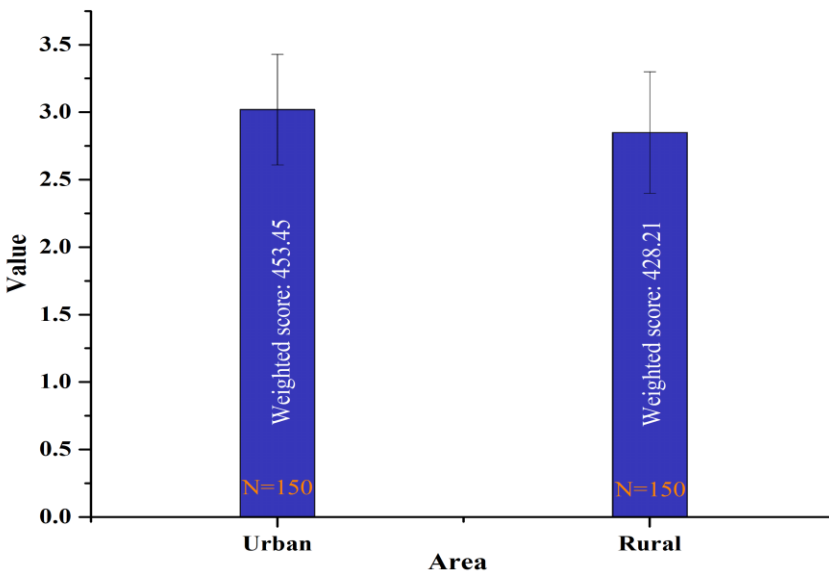


Figure 2 shows that people living in the urban areas have the stronger economic condition

with an overall mean score of 3.02 compared to people living in the rural areas with an overall mean score of 2.85. The value of standard deviation indicates variability in the result of the mean score. Lower the standard deviation for an urban area with 0.41 indicates less variability or more consistency of the result for urban people in comparison to people living in a rural area with a slightly higher standard deviation of 0.45.

5. CONCLUSIONS

The study examined the financial status of the Dalit community including Bishwokarma, Pariyar, and Nepali in Kaski district based on different variables like land ownership, investment in shares, holding of bank account, different assets using in-home, health center used for health treatment, the structure of the house, and the fuel used for cooking. In the case of rural areas, Nepali caste holds a better economic position (with five first rank, two-second rank and third nil rank) followed by Pariyar caste (first rank in two variables, second rank in three variables, and third rank in two variables) and Bishwokarma (having the first rank in one variable, second and third rank in three variables each). In contrast to this, Bishwokarma caste holds good financial status (with three first rank, three-second ranks, and one-third rank) then followed by Nepali caste (with two first rank, five-second rank, and no-third rank) and Pariyar caste in the last position (with two first rank, zero-second rank, and five third rank) in the urban region. Overall, people living in the urban areas have a stronger financial position with an overall mean score of 3.02 compared to people living in the rural areas with an overall mean score of 2.85. The lower standard deviation of the urban area (0.4128) specifies lower variability and more consistency of the result for urban people in comparison to people living in rural area standard deviation (0.4558). Thus, it is suggested that the concerned government bodies including local, province and state should give special attention to improving the financial status of the Pariyar people in the urban region and the Bishwokarma people in the rural region. Since the study is related to the three castes of Dalit, the results might not apply to other Dalit and non-Dalit populations.

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