Kutumbha vani, Volume 4, Issue 1, December, 2023 ISSN 2616-0331

SOCIO-ECONOMIC STATUS OF FAMILY WELLBEING IN BELAURI, KANCHANPUR, NEPAL

Purushottam Khatiwada
Auspicious Environmental Consult (AEC)
Executive Director
purukhatiwada@gmail.com

Received: August, 10, 2023 Revised: September, 18, 2023 Accepted: October, 22, 2023

Abstract

This study searches family wellbeing as a multidimensional indicator of societal progress, focusing on Belauri Municipality, Nepal. The analysis examines socio-economic determinants, including income, education, employment, and healthcare, highlighting barriers faced by families in poverty. Belauri's reliance on agriculture and limited infrastructure exacerbate vulnerabilities, perpetuating inequality. By leveraging frameworks like the Family Stress Model and Sen's Capability Approach, the research identifies risk and protective factors, offering insights to guide policies for poverty alleviation and sustainable development in rural-urban transitional contexts. A cross-sectional design with multi-stage cluster sampling highlighting disparities across income, education, healthcare access, and living conditions. This study explores the socio-economic factors shaping family wellbeing in Belauri Municipality, Nepal. Data from 525 households across 10 wards highlights disparities in income, employment, education, and healthcare access. The findings reveal significant poverty concentrations in Wards 5, 9, and 10, with daily wages as the primary income for the Very Poor (50.9%). Family size and type, housing conditions, and land ownership correlate with poverty levels, emphasizing systemic inequalities. Nutritional patterns reveal limited protein access among poorer households, while loan dependency is higher among the Very Poor. The study underscores the need for integrated, targeted interventions to address poverty, enhance income stability, improve living conditions, and promote access to education and healthcare for sustainable development.

Key words: Socio-economic, status, Family wellbeing, Poverty, Belauri Municipality

1. Introduction

Family wellbeing is a multidimensional concept encompassing economic, social, emotional, and physical conditions. It is a critical indicator of societal progress, particularly for families facing poverty, as it reflects their quality of life and resilience. Understanding the socio-economic determinants of family wellbeing is essential for crafting effective interventions aimed at alleviating poverty and fostering development (Brooks-Gunn, Duncan, & Aber, 1997; Shonkoff & Phillips, 2000). Belauri Municipality in Kanchanpur District, Nepal, offers a compelling context for this study, as it combines traditional agricultural livelihoods with urbanizing trends, presenting unique socio-economic challenges.

Kutumbha vani, Volume 4, Issue 1, December, 2023 ISSN 2616-0331

Family wellbeing flourishes when members are safe, healthy, and have access to opportunities for education and economic advancement. Key services such as education, healthcare, housing, and food security are fundamental to fostering wellbeing. However, families living in poverty often face systemic barriers such as financial instability, inadequate housing, and limited healthcare access, which exacerbate their vulnerabilities (Moore et al., 2009; Bronfenbrenner, 1979).

In Belauri Municipality, families rely predominantly on agriculture but are hindered by low income, limited job diversity, and poor infrastructure. These challenges impede economic stability, access to education, and health outcomes, perpetuating cycles of poverty and inequality (Sen, 1999; Nussbaum, 2000).

Belauri Municipality, located in Nepal's Sudurpaschim Province, highlights the complexities of rural development amid urbanization. The population, reliant on agriculture, faces vulnerabilities stemming from economic shocks, environmental challenges, and insufficient infrastructure. The municipality's socio-economic landscape is further characterized by limited access to quality healthcare and education and entrenched socio-cultural norms influencing family dynamics (World Bank, 2024).

Despite development efforts, Nepal's poverty rate remains stagnant at around 20%. The COVID-19 pandemic has further worsened this situation, causing job losses and economic instability that disproportionately affect marginalized communities, such as those in Belauri (Duncan & Magnuson, 2011; Marmot & Wilkinson, 2005).

Income, education, health, and living conditions are interconnected factors shaping family wellbeing. Limited income not only reduces access to essential services but also increases stress, disrupting family dynamics and relationships (Conger et al., 1994). Employment contributes to family income but often introduces challenges such as work-related stress and reduced parental involvement, especially in low-paying jobs (Buehler & O'Brien, 2011).

Educational opportunities are crucial for breaking cycles of poverty, with access to quality education correlating with family resilience and long-term socio-economic stability. Similarly, healthcare access ensures better health outcomes, which are essential for productivity and economic security (Moore et al., 2009).

The Family Stress Model explains how economic hardship increases parental stress, leading to conflict and reduced parenting quality, which negatively impacts children's development (Conger et al., 1994). Sen's Capability Approach complements this by emphasizing empowerment through improved access to education, healthcare, and economic opportunities, enabling families to achieve a better quality of life (Sen, 1999; Nussbaum, 2000).

Belauri's reliance on subsistence agriculture leaves families vulnerable to environmental and economic shocks. The lack of diversified employment opportunities further limits income stability, while socio-cultural norms restrict women's participation in economic activities,

compounding gender-based inequalities (Haughton & Khandker, 2009; Pokhrel & Dhakal, 2019).

Despite these challenges, Belauri's agricultural potential and community-based initiatives provide opportunities for targeted interventions. Investments in education, healthcare, and infrastructure can significantly enhance socio-economic conditions, fostering resilience and promoting inclusive development (Shrestha & Bhattarai, 2016). This study aims to investigate the socio-economic determinants of family wellbeing in Belauri Municipality, focusing on dimensions such as income stability, educational access, health outcomes, and social relationships. It seeks to identify risk factors that exacerbate vulnerabilities and protective factors that enhance resilience. The findings are intended to guide evidence-based policies and interventions addressing the multifaceted challenges faced by families in poverty (Chambers, 1995; Narayan et al., 2000).

Understanding the socio-economic determinants of family wellbeing is essential for crafting strategies to alleviate poverty and promote sustainable development. By examining the intersection of local governance, community resources, and socio-economic conditions in Belauri, this research aims to inform policymakers, community leaders, and development practitioners. The findings can guide targeted interventions that uplift families, enhance resilience, and foster inclusive growth (Duncan & Magnuson, 2011; Wilkinson & Pickett, 2009).

Family wellbeing is a critical lens for assessing societal progress, particularly in contexts like Belauri Municipality, where poverty and socio-economic disparities prevail. This study seeks to illuminate the determinants of family wellbeing and provide actionable insights for interventions. By addressing the interconnected challenges of income, education, healthcare, and living conditions, the findings aim to enhance the quality of life for disadvantaged families and contribute to sustainable development and equity within the community.

2. Methods and data

This study employed a cross-sectional design, recognized for its efficacy in capturing current data and enabling the analysis of socio-economic conditions (Babbie, 2010; Creswell, 2014). The research was conducted in Belauri Municipality, Kanchanpur district, Nepal, selected due to its representation of a mixed community and diverse socio-economic conditions. A quantitative approach was applied using a multi-stage cluster sampling method to ensure a representative and robust dataset.

The study targeted 1,345 households identified as poor in a poverty identification survey by Belauri Municipality in collaboration with the Ministry of Land Management, Cooperatives, and Poverty Alleviation. A sample size of 525 households was calculated using a formula for finite populations, achieving a confidence level of 95% and a margin of error of 4.08%. The sample included 404 target households and 121 control households, proportionally distributed across 10 wards to ensure comprehensive coverage. Systematic random sampling within each ward was employed for household selection, ensuring randomness and proportionality.

Data collection utilized a structured household survey questionnaire developed in English and translated into Nepali. A pilot test in Kathmandu validated the survey tool's reliability and clarity

Kutumbha vani, Volume 4, Issue 1, December, 2023 ISSN 2616-0331

(Kothari, 2004). Local data collectors employed mobile data collection applications to gather information, minimizing errors and facilitating real-time feedback.

Collected data were exported to Excel, verified for consistency, and analyzed using SPSS software. Cross-tabulations and inferential statistics provided insights into socio-economic conditions and facilitated comparisons between target and control households (Yin, 2017).

Ethical considerations adhered to Nepal's Information Act, 2079. Verbal informed consent was obtained, and participant confidentiality was maintained throughout the study. This methodology ensured robust, reliable data to inform targeted poverty alleviation policies in Belauri Municipality.

3 Results

Socio-economic factors play a crucial role in determining family wellbeing. These determinants include income levels, educational attainment, employment status, and access to healthcare. Families with higher incomes can afford better housing, nutrition, and educational opportunities, fostering a healthier and more supportive environment. Educational attainment significantly influences employment prospects and earning potential, directly impacting a family's financial stability. Employment status provides not only income but also social security benefits and a sense of purpose. Access to healthcare ensures that families can address medical needs promptly, preventing long-term health issues. Together, these factors shape the overall quality of life for families.

Ward wise poverty: Ward-wise poverty analysis reveals the distribution of economic hardship within different localities. By examining specific wards, authorities can identify areas with the highest levels of poverty, enabling targeted interventions. This approach helps in allocating resources more effectively, addressing the unique needs of each ward, and implementing tailored strategies to alleviate poverty and improve living conditions.

Table 1: Distribution of ward wise poverty

Ward	Moderate poor	Non-poor	Normal poor	Very poor	Total (%)	Total(N)
1	3.4	9.9	4.6	3.8	5.3	28
2	5.4	9.9	4.6	5.7	6.3	33
3	10.2	9.9	8.6	12.3	10.1	53
4	4.8	9.9	4.0	1.9	5.1	27
5	16.3	10.7	15.9	11.3	13.9	73
6	10.2	9.9	8.6	13.2	10.3	54
7	6.8	9.9	9.3	5.7	8.0	42
8	12.2	9.9	11.9	12.3	11.6	61
9	15.0	9.9	15.2	17.0	14.3	75
10	15.6	9.9	17.2	17.0	15.0	79

Total(N)	**147**	**121**	**151**	**106**	**100.0**	**525**
Total (%)	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi-Square=29.837, p=0.318

Source: Field Survey, 2023

Table 1 highlights the ward-wise distribution of poverty in Belauri Municipality, categorizing individuals into Moderate Poor, Non-Poor, Normal Poor, and Very Poor. Wards 5, 9, and 10 exhibit the highest concentrations of poverty. Ward 5 accounts for 13.9% of the total population, with 16.3% Moderate Poor and 11.3% Very Poor. Similarly, Ward 9 has 14.3% of the population, with 15.0% Moderate Poor and 17.0% Very Poor, while Ward 10 has 15.0% of the population, with 15.6% Moderate Poor and 17.0% Very Poor. Conversely, Wards 1 and 4 display the lowest poverty rates. Ward 1 represents 5.3% of the population, with 3.4% Moderate Poor and 3.8% Very Poor, while Ward 4 accounts for 5.1%, with 4.8% Moderate Poor and 1.9% Very Poor. The data reveal considerable disparities in poverty levels across wards. The total surveyed population of 525 individuals is evenly distributed among the categories within each ward. However, the Pearson Chi-Square value of 29.837 (p = 0.318) indicates no statistically significant association between wards and poverty categories, suggesting poverty is influenced by broader structural factors rather than geographic locality.

Family demographics: The distribution of family sizes across different poverty categories. Families with 4 to 6 members are the most common, accounting for a significant portion in each poverty category. Larger families (more than 6 members) show a decreasing trend in number across all poverty levels.

Table 2: Distribution of size of family

	Poverty symbol				
Size of family	**Medium Poor**	**Non-Poor**	**Normal Poor**	**Very Poor**	**Total**
1	0.7	0.0	2.7	0.0	1.0
2	3.4	3.3	4.0	0.9	3.1
3	6.8	10.7	11.9	8.5	9.5
4	22.5	28.1	24.5	21.7	24.2
5	27.2	19.0	18.5	24.5	22.3
6	14.3	13.2	13.9	18.9	14.9
7	10.2	11.6	8.0	10.4	9.9
8	4.1	4.1	5.3	1.9	4.0
9	3.4	5.0	5.3	7.6	5.1
10	3.4	4.1	0.7	1.9	2.5
11	1.4	0.0	2.0	2.8	1.5
12	0.7	0.0	2.7	0.0	1.0

	Poverty symbol				
Size of family	**Medium Poor**	**Non-Poor**	**Normal Poor**	**Very Poor**	**Total**
13	0.7	0.0	0.0	0.0	0.2
14	0.0	0.0	0.0	0.9	0.2
15	0.7	0.8	0.0	0.0	0.4
16	0.0	0.0	0.7	0.0	0.2
20	0.7	0.0	0.0	0.0	0.2
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi2 =49.84 p =0.3999

Source: Field Survey, 2023

Table 2 shows that Pearson Chi2 = 49.84 with a probability (Prob) of 0.3999 indicates no significant association between family size and poverty status, as the p-value is greater than 0.05. Nuclear families are the most common type across all poverty categories, with Joint families following. Extended families are the least common.

Table 3: Distribution of type of family

	Poverty symbol				
Type of family	**Medium Poor**	**Non-Poor**	**Normal Poor**	**Very Poor**	**Total**
Extended	1.4	0.8	1.3	0.0	1.0
Joint	32.7	25.6	27.8	35.9	30.3
Nuclear	66.0	73.6	70.9	64.2	68.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi2 =5.03 p =0.5401

Source: Field Survey, 2023

Table 3 shows that Pearson Chi2 = 5.03 with a probability of 0.5401 suggests no significant association between the type of family and poverty status. Families with 2 or 3 male members are most common in both non-poor and poor categories. There is a slight increase in families with more than 5 male members in the target (poor) category compared to the control (non-poor) category.

Housing status: Concrete Foundation is More prevalent among the Non-Poor group (24.8%), indicating better economic status. It is less common among the Medium Poor (9.5%) and Normal Poor (8.6%), and slightly higher among the Very Poor (10.4%). Non-Concrete Foundation dominates among the Medium Poor (90.5%), Normal Poor (91.4%), and Very Poor (89.6%). Less common among the Non-Poor (75.2%).

Table 4 : Distribution of foundation of house

Foundation of house	**Poverty symbol**

	Medium Poor	Non-Poor	Normal Poor	Very Poor	Total
Concrete	9.5	24.8	8.6	10.4	13.0
Non-Concrete	90.5	75.2	91.4	89.6	87.0
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi2 =19.73 p =0.0002

Source: Field Survey, 2023

Table 4 shows that Concrete Walls is more prevalent among the Non-Poor (23.1%), suggesting that wealthier households are more likely to have better housing structures. It is less common among the Medium Poor (11.6%), Normal Poor (9.3%), and Very Poor (12. 3%).Non-Concrete Walls is more common among poorer groups, with Normal Poor (90.7%) and Medium Poor (88.4%) having the highest percentages.

Table 5: Distribution of type of roof of house

	Poverty symbol				
Type of roof of house	**Medium Poor**	**Non-Poor**	**Normal Poor**	**Very Poor**	**Total**
Galvanized tin	41.5	48.8	33.8	33.0	39.2
Tyle	58.5	51.2	66.2	67.0	60.8
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi2 =8.53 p =0.0363

Source: Field Survey, 2023

Table 5 shows that Pearson Chi2 value of 8.53 and a p-value of 0.0363 suggest a significant relationship between the type of roof and poverty status. The use of galvanized tin roofs is associated with better economic status, while tyle roofs are more common among poorer households.

Land ownership and use: The analysis of land ownership and use across different poverty levels reveals significant disparities. The distribution of land ownership shows that the majority of landholdings fall within the 1-5 Kattha range, with the Normal Poor group holding the highest proportion at 41.7 percent, and the Non-Poor group holding the lowest at 30.6 percent. This suggests that small landholdings are common across all groups, but particularly prevalent among those classified as poor. On the other hand, a substantial portion of the Very Poor owns less than 1 Kattha (34.9%), indicating severe land scarcity in this group. In contrast, land ownership exceeding 1 Bigha is mostly observed among the Non-Poor (14.9%), with a sharp decline among the Very Poor (3.8%), showing that larger landholdings are predominantly held by the wealthier segment of the population.

Table 6 : Distribution of land area under family's ownership

Land area under family's ownership	**Poverty symbol**

	Medium Poor	Non-Poor	Normal Poor	Very Poor	Total
1-5 Kattha	35.4	30.6	41.7	38.7	36.8
10-20 Kattha	13.6	14.9	17.2	5.7	13.3
5-10 Kattha	23.8	21.5	23.2	17.0	21.7
Less than 1 Kattha	21.1	18.2	13.3	34.9	21.0
More than 1 Bigha	6.1	14.9	4.6	3.8	7.2
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi2 =38.36 p =0.0001

Source: Field Survey, 2023

Table 6 shows that Pearson Chi-square value (38.36, p = 0.0001) confirms a statistically significant association between poverty level and land ownership, emphasizing the role of land as a key asset linked to economic status. The pattern of land cultivation follows a similar trend to land ownership. The majority of families, regardless of poverty status, cultivate 1-5 Kattha, with the Normal Poor again having the highest proportion at 39.7 percent. Larger land areas (more than 1 Bigha) are significantly more common among the Non-Poor (15.7%) compared to other groups, reinforcing the link between economic status and access to larger agricultural areas. A notable proportion of the Very Poor (4.7%) report no farming activity, suggesting limited access to land or other barriers to cultivation.

Economic factors: Economic factors encompass a range of conditions that influence the financial stability and growth of individuals, families, and communities. These factors include income levels, employment rates, inflation, access to credit, and market conditions. Higher income levels and stable employment contribute to financial security, allowing families to afford necessities and invest in education and healthcare. Conversely, high inflation, unemployment, and limited access to credit can hinder economic stability, leading to poverty and reduced quality of life. Government policies, global economic trends, and local market conditions also play crucial roles in shaping economic results. Addressing economic disparities is essential for fostering sustainable development and improving overall wellbeing.

Family income: The data reveals that agriculture is the predominant source of income for households across all poverty categories, with 58.9 percent of families relying on it. However, its significance varies: 69.4 percent of Non-Poor households depend on agriculture, compared to only 45.3 percent of Very Poor households. This suggests that while agriculture remains crucial, poorer households may have more diversified or unstable sources of income.

Table 7: Distribution of main source of family income

Main source of family income	Poverty symbol				
	Medium Poor	Non-Poor	Normal Poor	Very Poor	Total
Agriculture	57.1	69.4	61.6	45.3	58.9
Business	1.4	3.3	4.0	0.0	2.3

Daily wages	34.0	19.8	27.2	50.9	32.2
None	1.4	0.0	0.0	0.0	0.4
Remittance	6.1	6.6	7.3	3.8	6.1
Salary	0.0	0.8	0.0	0.0	0.2
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi2 =39.77 p =0.0005

Source: Field Survey, 2023

Daily wages are the primary income source for the Very Poor (50.9%) but are less common among the Non-Poor (19.8%), highlighting reliance on low-paying, irregular labor among disadvantaged groups. Other income sources, such as business and remittance, are minimal, with business income negligible among the Very Poor. A Pearson Chi-Square value of 39.77 (p = 0.0005) indicates a significant association between income sources and poverty levels. Most households have one or two economically active members, with the Target group showing a slightly higher proportion of multiple active members. Limited labor capacity constrains income generation for most families.

Family expenditure: The distribution of monthly food expenditures varies significantly across different poverty categories. Table 4.29 shows that The largest proportion of households, regardless of poverty status, spend between Nrs 5,000 and 10,000 on daily food items (51.8%). This range is most prominent among the Non-Poor (58.7%) and Very Poor (62.3%), indicating that households across the poverty spectrum allocate a significant portion of their income to food. However, those in the Normal Poor category show a higher proportion of spending less than Nrs 5,000 (45.0%).

Table 8: Distribution of monthly expenditure on daily food items

	Poverty symbol				
Monthly expenditure on daily food items	**Medium Poor**	**Non-Poor**	**Normal Poor**	**Very Poor**	**Total**
Less than Nrs 5,000	53.1	28.9	41.7	58.5	45.3
Nrs 5,000 - 10,000	38.1	53.7	51.7	38.7	45.7
Nrs 10,000 - 20,000	8.2	16.5	6.0	2.8	8.4
Nrs 20,000 - 50,000	0.7	0.8	0.7	0.0	0.6
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi2 =23.14 Prob =0.0059

Source: Field Survey, 2023

Table 8 shows that Pearson Chi-squared test reveals a significant association between poverty status and monthly food expenditure, with a probability of 0.0059, indicating that food expenditure patterns are influenced by poverty status. Expenditure on clothing also shows distinct variations across poverty categories.

Situation of family loan: A high percentage of households across all poverty categories have loans, with 88 percent of the total population indicating that they have loans. The highest proportion of loan holders is in the Normal Poor group (92.1%), while the Non-Poor group has the lowest percentage (81.0%).

Table 9: Distribution of having loan

Having loan	Poverty symbol				
	Medium Poor	Non-Poor	Normal Poor	Very Poor	Total
No	12.2	19.0	8.0	9.4	12.0
Yes	87.8	81.0	92.1	90.6	88.0
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi2 =8.65 p =0.0344

Source: Field Survey, 2023

Table 9 reveals a statistically significant link between poverty status and loan dependency (p = 0.0344), highlighting that poorer households often rely on borrowing to meet basic needs or manage financial instability. Most households (48.4%) borrow less than Nrs 50,000, while 35-43% borrow between Nrs 50,000 and 100,000. Only 1.7% borrow over Nrs 500,000, with Non-Poor households more likely to take larger loans (15.8%).

Situation of family health and wellbeing: The data reveals significant variation in the consumption of fish, eggs, and meat across different poverty groups. The category "Occasionally" dominates among all groups, especially for the "Very Poor" (42.5%) and "Medium Poor" (34.7%), indicating irregular access to protein-rich foods for those in poorer economic conditions. In contrast, the "Non-Poor" have more frequent consumption, with 21.5 percent consuming these foods at least once per week compared to only 7.6 percent among the "Very Poor." Daily consumption is extremely rare, with just 0.7 percent of the "Normal Poor" and 0.9 percent of the "Very Poor" reporting it. Vegetarianism is also low across all groups but is slightly more prevalent among the "Non-Poor" (1.7%) than others.

Table 10: Distribution of consumption of fish/egg/meat

Consumption of fish/egg/meat	Poverty symbol				
	Medium Poor	Non-Poor	Normal Poor	Very Poor	Total
At Least 1 time per month	32.7	26.4	41.7	32.1	33.7
At least 1 time per week	8.8	21.5	11.9	7.6	12.4
At least 3 times per month	16.3	21.5	16.6	9.4	16.2
At least 3 times per week	6.8	14.1	7.3	7.6	8.8
Every day	0.0	0.0	0.7	0.9	0.4
Occasionally	34.7	14.9	21.2	42.5	27.8
Vegetarian	0.7	1.7	0.7	0.0	0.8

Consumption of fish/egg/meat	Poverty symbol				
	Medium Poor	Non-Poor	Normal Poor	Very Poor	Total
Total	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Pearson Chi2 =51.33 p =0.0000

Source: Field Survey, 2023

Table 10 shows that Pearson Chi2 value of 51.33 and probability of 0.0000 indicate a strong and significant association between poverty levels and the number of protein consumption, demonstrating that poverty significantly restricts access to such foods. Similar trends are observed in the consumption of milk and dairy products. Occasional consumption is the most common, especially among the "Very Poor" (54.7%) and "Medium Poor" (43.5%). Daily consumption, on the other hand, is more frequent among the "Non-Poor" (9.9%) compared to just 4.1 percent of the "Medium Poor" and none of the "Very Poor." Interestingly, very few respondents report never consuming milk or dairy products, with the "Medium Poor" having the highest rate of non-consumption at 2.0 percent.

4. Discussion

Socio-economic factors profoundly shape family wellbeing, encompassing income, education, employment, and healthcare access. These factors collectively influence families' living conditions and opportunities. High-income levels enable families to secure quality housing, nutritious food, and education, thereby fostering healthier environments (Brooks-Gunn et al., 1997). Educational attainment enhances employment prospects and income stability, while access to healthcare prevents long-term health complications, contributing significantly to overall quality of life (Shonkoff & Phillips, 2000). These interdependent factors are crucial for understanding and addressing disparities in Belauri Municipality.

The ward-wise analysis reveals stark disparities in poverty levels, as shown in Table 1. Wards 9 and 10 exhibit the highest poverty concentrations, with 17% categorized as Very Poor in each ward. Conversely, Wards 1 and 4 have the lowest poverty rates, with fewer households classified as Very Poor. These variations underscore the importance of targeted, localized interventions to address unique socio-economic challenges in each ward (World Bank, 2024). Despite the differences, the Pearson Chi-Square test indicates no statistically significant association between wards and poverty categories ($p = 0.318$). This suggests that other structural factors, beyond geographic locality, may influence poverty distribution.

Family size and type also influence poverty dynamics. Families with 4 to 6 members are the most common across all categories, suggesting a trend toward moderately sized nuclear families. Larger families are less prevalent, particularly among the Non-Poor, indicating that smaller family sizes may mitigate financial strain (Bronfenbrenner, 1979). Nuclear families are the dominant structure across poverty categories, comprising 68.8% of all surveyed households. However, joint families, slightly more prevalent among the Very Poor, may offer additional social support in economically constrained settings.

Housing quality, including foundation and roof type, reflects economic disparities. Non-Poor households are more likely to have concrete foundations (24.8%) and galvanized tin roofs (48.8%), signifying better economic status. Conversely, poorer households predominantly reside in non-concrete homes with tile roofs, which are less durable and less costly. The significant association between housing quality and poverty status ($p = 0.0002$ for foundation type, $p = 0.0363$ for roof type) highlights the role of economic stability in improving living conditions (Haughton & Khandker, 2009).

Land ownership patterns further illustrate economic inequalities. Small landholdings of 1–5 Kattha are common across all groups but particularly prevalent among the Normal Poor (41.7%). Conversely, larger landholdings exceeding 1 Bigha are predominantly owned by the Non-Poor (14.9%), while the Very Poor exhibit severe land scarcity (34.9% own less than 1 Kattha). This disparity emphasizes land as a critical asset for economic stability and calls for policies promoting equitable land distribution and alternative income sources (Sen, 1999).

Income sources also vary significantly across poverty categories. Agriculture remains the primary income source but is less dominant among the Very Poor (45.3%), who rely heavily on daily wages (50.9%). Non-Poor households have greater income diversification, with higher engagement in agriculture (69.4%) and remittances (6.6%). Food expenditures reflect economic constraints, with the Very Poor spending less than Nrs 5,000 monthly on average. The significant association between poverty and both income sources ($p = 0.0005$) and expenditure patterns ($p = 0.0059$) underscores the financial precarity of poorer households (Duncan & Magnuson, 2011).

Nutrition disparities are evident in protein consumption patterns. Non-Poor households report more frequent consumption of fish, eggs, and meat, while the Very Poor often consume these foods occasionally or rarely. Similar trends are observed in dairy consumption, with the Very Poor reporting the lowest daily intake. These findings highlight the nutritional challenges faced by poorer families, which have long-term health implications. The significant relationship between poverty levels and food consumption ($p = 0.0000$) indicates the need for nutrition-focused interventions (Moore et al., 2009).

5. Conclusion

This discussion highlights the multi-dimensional nature of poverty in Belauri Municipality. Factors such as income, family demographics, housing, land ownership, and nutrition collectively shape family wellbeing. Addressing these disparities requires integrated strategies targeting economic stability, housing improvements, land redistribution, and nutritional support. By tailoring interventions to local needs, policymakers can create pathways for sustainable development and improved quality of life for disadvantaged families.

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