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Factors Affecting Sustainability of Microfinance Institutions in Nepal

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Abstract

The sustainability of MFIs is a crucial issue for the maximalist perspective of microfinance. Most of the MFIs deviated from the social mission and created several issues in the field of microfinance. This study aims to examine the factors affecting the sustainability of MFIs in Nepal. A quantitative research approach was adopted with the survey confined to 37 branches of MFIs working in three municipalities - Shuklagandaki, Bhimad, and Vyas of Tanahun district. Each branch has six employees on average and the total population for this study is 222 employees. The survey was administered to the entire population. However, 179 complete responses were received using structured questionnaires. The study finds financial (financial self-sufficiency, profitability), operational (operational efficiency and risk management), social (outreach and client retention and satisfaction), environmental (regulatory environment, macroeconomic condition), and competitive factors are positively correlated to microfinance sustainability. Social, environmental, and competitive factors are the most important factors that affect the sustainability of microfinance institutions in Nepal. The findings of this research have important policy implications to increase the sustainability of MFI in Nepal. Policymakers may focus on strengthening the regulatory structure, improving operational and financial self-sufficiency and promoting social outreach to unbanked people.

Introduction

Microfinance institutions (MFIs) are engaged in livelihood transformation activities such as economic empowerment, poverty reduction, entrepreneurship creation, and social well-being

of the marginalized people. It provides access to finance and encourages us to apply microcredit into productive sectors for sustainable livelihood improvement. The growth of MFIs is significantly increasing over the past few decades in Nepal; however the issue of sustainability is critical. Balancing financial sustainability with the social mission for microfinance is still neglected in Nepal and has created several issues in the field of microfinance sector.

Sustainability of microfinance is affected by several factors such as governance structure, financial performance, client repayment behavior, and regulatory frameworks (Malhotra & Baag, 2022). Limited access to capital, higher operational cost, and risk associated with collateral free microcredit threatens the sustainability of MFIs. Besides this, unhealthy competition among the MFIs, changes in the government policy, poor regulatory factors, and digital transformation impact the performance of MFIs.

Large number of MFIs are involved in rendering microfinance services in Nepal. However, sustainability issues is crucial for qualitative services to transform the livelihood status of the marginalized and poor people. A sound and sustainable microfinance institution ensures adequate capacity for the socio-economic transformation of rural and unbanked people through collateral-free microcredit programs. This study examined the factors affecting sustainability of microfinance institutions in Nepal and investigates how financial, operational, social, environmental and competitive factors affect the sustainability of MFIs. This study is expected to strengthen the microfinance sector and contribute to increase the sustainability of MFI in Nepal.

Literature Review

Institutional theory argues how institutions are affected by various factors such as social norms, regulatory frameworks, and market forces (Scott, 1987). Microfinance institutions are required to align with institutional environments including government policies, societal expectations, and regulatory standards for sustainable operations (Delmas & Toffel, 2004). Likewise, financial sustainability theory explains the ability of microfinance institutions in terms of expanding microfinance services without depending excessively on external sources of funding and covering operational costs (Bayai & Ikhide, 2016). This theory focuses on the significance of efficient loan management, cost control, interest rate policies and generating sustainable income for the sustainability of microfinance institutions. For this reason, microfinance institutions are required to balance social outreach and financial self-sufficiency for the sustained operations (Yaron & Manos, 2007).

Several studies have highlighted that the sustainability of MFIs is related to the financial and institutional aspect. However, a holistic approach gives equal priority to shareholders, employees and customers for the sustainability of the MFIs (Sinha & Ghosh, 2022). Stakeholders' theory focuses on considering stakeholders' interest including clients, investors, employees, regulatory, and wider community (Harrison & Wicks, 2013). Sustainable microfinance institutions have to develop a strong relationship with clients,

investors, regulators, and other stakeholders to fulfill the social mission of microfinance (Siwale & Okoye, 2017).

Financial Factors for Sustainability of Microfinance Institutions

Enhancing social outreach and maintaining financial viability are challenging tasks of the MFIs. Low performance of MFIs cannot support in expanding outreaches to the poor and unbanked people due to uncertainty of their existence (Maeenuddin et al., 2023). Financial sustainability ensures long-term viability of MFIs and independence from the external sources of funding. It can be measured in terms of operational and financial self-sufficiency (Fadikpe et al., 2022). The loan repayment rates, capital structure, interest rate policies, managing operating costs, and financial efficiency are the key indicators of financial sustainability (Hermes & Hudon, 2019; Maeenuddin et al., 2024). A strategy of controlling costs and managing risk may help to maintain financial stability in microfinance institutions. Based on these arguments, the following hypothesis is proposed:

H1: Financial factors have a positive impact on the sustainability of microfinance institutions.

Operational Factors for Sustainability of Microfinance Institutions

The higher number of subsidies is linked with the lower sustainability. If MFIs obtain more grants, the dependency of the MFIs increases. As a result, it affects the operation of MFIs in the long run (Remer & Kattilakoski, 2021). Operational factors significantly influence the sustainability of MFIs (Nanayakkara, 2017). The operational efficiency of MFIs is hindered by large amount of operational costs, inadequate technological acceptance, and weak form of institutional frame (Khan & Shireen, 2020). Adoption of financial technologies, capacity building of human resources, diversification of services, incorporating customer feedback and experiences, and robust governance mechanisms enhance operational performance and sustainability of microfinance institutions (Mia et al., 2023). The following hypothesis is suggested based on the cited literature review:

H2: Operational factors positively influence the sustainability of microfinance institutions.

Social Factors for Sustainability of Microfinance Institutions

Social factors play a significant role in the sustainability of microfinance institutions. Outreach expansion to the rural and underserved areas, client's welfare, women empowerment, enhancing financial literacy, and promoting social inclusion and outcomes ensure sustainability of microfinance programs (Gutiérrez-Nieto et al., 2009). Focusing on social transformation and livelihood improvement is a crucial element of microfinance that may create foundation for sustainable MFIs. Social performance has developed a part of microfinance industry along with business sustainability (Thomas & Kumar, 2016). Positive effect on social factors ensures sustainability of microfinance institutions (Dhungana et al., 2016). A sustainable microfinance institution can manage proper balancing between social and financial performance. Based on these arguments, the following hypothesis can be proposed:

H3: Social factors have positive impact on the sustainability of microfinance institutions.

Environmental Factors for Sustainability of Microfinance Institutions

Environmental factors are related to regulatory, environmental and macroeconomic factors that affect sustainability of MFIs (Xu et al., 2019). Environmental catastrophe limits the positive influence of microfinance institutions towards women's self-sustainability (Hameed et al., 2022). Regulatory compliance, climate risks and green financing initiatives affect sustainability of microfinance institutions. Integration of microfinance lending policies with environmental risk helps to minimize the financial failures. The role of government and policymakers is crucial to promote sustainable livelihoods through macroeconomic decisions to achieve the environmental sustainability of MFIs (Memon et al., 2022). Incorporating environmental, social, and governance (ESG) issues in microfinance institutions helps to maintain strong and viable institutions (Ashraf et al., 2022). Based on these discussions, following hypothesis is proposed:

H4: Environmental factors positively affect the sustainability of microfinance institutions.

Competitive Factors for Sustainability of Microfinance Institutions

There are two-fold effects between competitive factors and sustainability of microfinance institutions. High level of competition enhances repayment behavior and convinces clients to pay on time. But it encourages the supply of loans that may generate a loan burden to the clients (Wondirad, 2020). An increased level of competition leads to lower interest rates but may persuade risky lending practices in the microfinance sector. The use of innovative financial products and responsible lending practices build strong relationships with clients (Fasnacht, 2018). Moreover, good collaboration and partnership with financial institutions develop competitive positions and ensure sustainability of microfinance institutions (Flejterski & Hariyani, 2025). Based on this literature, the following hypothesis can be postulated:

H5: Competitive factors positively affect the sustainability of microfinance institutions.

Research Methods

This study is based on primary sources of data collected from three municipalities—Shuklagandaki, Bhimad, and Vyas of Tanahun district, Nepal. There are 37 microfinance branches in the three municipalities and census sampling technique was applied to collect data from 222 microfinance employees. However, 179 complete responses were recorded with 19.37% non-response rate. Structured questionnaires were developed based on a 5-point Likert scale. Descriptive statistics, correlation matrix, and regression analysis were used to analyze the data using SPSS. Internal consistency was checked using Cronbach alphas, which was found to be greater than 0.70, indicating good reliability in the designed research instruments. The validity of the research instruments, normality and multicollinearity were checked in this study.

Results and Discussion

Demographic Profile of the Respondents

The demographic profile of respondents includes age group, marital status, academic level, monthly family income and number of dependents in the family. Table 1 shows the demographic profile of the respondents.

Table 1

Demographic characteristics of respondents

Respondents' detail	Number of responses	Percentage
Age group:		
25 - 29 years	94	52.5
30 - 35 years	28	15.6
36 - 49 years	19	10.6
Above 49 years	38	21.3
Gender:		
Male	94	52.5
Female	85	47.5
Academic level:		
Primary (1-8)	8	4.5
Secondary (9-12)	9	5.0
Bachelor	100	55.9
Master	62	34.6
Working departments:		
Field	143	79.9
Office	36	20.1
Working experiences:		
Less than 1 year	58	32.4
2 - 3 years	60	33.5
4 - 5 years	30	16.8
Above 5 years	31	17.3
Total	179	100.0

Source: Calculation based on the survey, 2024.

Table 1 summarizes the demographic characteristics of 179 microfinance employees working in Tanahun district of Nepal. The majority of respondents (68.1%) are young-aged, with 52.5% aged 25 to 29 and 15.6% aged 30 to 35 years. Most (90.5%) of the respondents have a bachelor's degree and above academic qualification. Likewise, majority of the employees have 1 to 3 years' experience in the MFIs. Most of the tasks of MFIs are related to field activities such as group formation, financial literacy, microcredit disbursement and collection, and monitoring and supervision of clients.

Descriptive Statistic

The descriptive statistics have been used to measure financial, social, environmental operational, and competition factors based on five-point Likert scale method.

Financial Factors: Financial factors are related to the financial self-sufficiency and profitability of MFIs. Table 2 shows the perception of respondents on financial factors for the sustainability of MFIs.

Table 2

Financial factors for the sustainability of MFIs

Codes	Financial factors	Mean	Std. Dev.	Perception
FF1	Interest rate policy has affected the sustainability of MFIs.	4.08	0.89	Low
FF2	Loan repayment rates have an impact on microfinance sustainability.	4.27	0.70	High
FF3	Managing operating expenses has an impact on Microfinance sustainability.	4.08	0.94	Low
FF4	Dependency on grants affects long term financial viability of microfinance institutions.	4.04	0.85	Low
FF5	Covering costs from interest income and fees ensures operational sustainability.	4.08	0.89	Low
	Average mean	4.11		

Source: Field survey, 2024.

Table 2 shows that loan repayment rates are the most influential financial factor, while dependency on grants or financing is the least influential factor affecting the sustainability of MFIs. Likewise, interest rate policy, management of operating expenses, and the ability to cover costs through interest income and fees are moderate-level financial factors affecting the sustainability of MFIs. Several studies have found that financial factors are crucial for the sustainability of MFIs, and strengthening these factors is necessary for the long-term survival of MFIs (Bhanot & Bapat, 2015; Sinha & Ghosh, 2022).

Operational Factor: Operational factors consist of operational efficiency and risk management for the sustainability of MFIs. Table 3 illustrates the perception of respondents on operational factors for the sustainability of MFIs.

Table 3 exhibits that proper credit assessment, incorporating clients' feedback and experiences, and adoption of financial technology ensure operating sustainability of microfinance institutions. Diversification services and client management have a low perceived operational factor for the sustainability of MFIs. This finding is consistent with the study made by Pal et al. (2023) that operational factors are crucial for the sustainability of MFIs.

Table 3

Operational factors for the sustainability of MFIs

Codes	Operational factors	Mean	Std. Dev.	Perception
OF1	Effective client's management has an impact on performance of the microfinance institutions.	4.00	0.97	Low
OF2	Adoption of financial technologies such as mobile banking, digital payments have an impact on the sustainability of microfinance institutions.	4.17	0.94	High
OF3	Diversification of services i.e. offering a wide range of services (Savings and insurance) minimizes the risk.	4.14	0.74	Low
OF4	Proper credit assessment helps to reduce the default rates.	4.23	0.83	High
OF5	Incorporating clients' feedback and experiences help sustained operation of microfinance institutions.	4.23	0.89	High
	Average mean	4.15		

Source: Field survey, 2024.

Social Factors: Social factors are one of the crucial determinants that affect the sustainability of MFIs. It can be measured in the form of outreach, client retention and satisfaction. Table 4 indicates the perception of respondents on social factors for the sustainability of MFIs.

Table 4

Social factors for the sustainability of MFIs

Codes	Social factors	Mean	Std. Dev.	Perception
SF1	Reaching underserved population, particularly in rural areas creates a positive impact on the performance of microfinance institutions.	4.24	0.93	High
SF2	Promoting financial literacy and awareness improve loan utilization and repayment.	4.36	0.75	High
SF3	Offering tailored products as per client needs enhance microfinance performance.	4.18	0.09	Low
SF4	Positive social outcomes, such as poverty alleviation and women's empowerment have positive influence towards microfinance sustainability.	4.27	0.73	High
SF5	Societal attitudes and support can shape the sustainability of microfinance institutions.	4.08	0.89	Low
	Average mean	4.23		

Source: Field survey, 2024.

Table 4 reveals that financial literacy and awareness, positive social outcomes, and reaching underserved population safeguard social sustainability of microfinance institutions. Societal attitudes and offering tailored microfinance products have a low perceived social factor for the sustainability of MFIs. This finding is consistent with the study made by Kyeyune & Ntayi (2025) that social factors are crucial for the sustainability of MFIs.

Environmental Factors: Environmental factors are related to regulatory environment, environmental issues and macroeconomic conditions that may affect the MFIs in the long run. Table 5 shows the perception of respondents on environmental factors affecting sustainability of MFIs.

Table 5

Environmental factors for sustainability of MFIs

Codes	Environmental factors	Mean	Std. Dev.	Perception
EF1	Government regulations and legal framework help for the sustained operation of microfinance institutions.	3.93	1.06	Low
EF2	Environment friendly activities impact on sustainable operation of microfinance institutions.	4.03	0.92	High
EF3	Macroeconomic factors affect the sustainability of microfinance institutions.	4.02	1.08	High
EF4	Government and policy support affect the sustainability of microfinance institutions.	4.04	1.01	High
EF5	Client friendly policy affects the performance of microfinance institutions.	4.03	1.01	High
	Average mean	4.01		

Source: Field survey, 2024.

Table 5 presents that government and policy support, environment and client friendly policy, and macroeconomic factors ensure environment sustainability of microfinance institutions. Government regulation and legal framework have a low perceived environmental factor for the sustainability of MFIs. This finding is consistent with the study made by Ashraf et al. (2022) that operational factors are crucial for the sustainability of MFIs.

Competitive Factors: Competitive Factors affect the sustainability of microfinance institutions. Table 6 depicts the perception of respondents towards competitive factors for sustainability of microfinance institutions. Table 6 demonstrates that strong client relations, cost reduction strategy, and use of financial technology promote competitive sustainability of microfinance institutions. Competitive in terms of expanding branches and interest rate policy have a low perceived competitive factor for the sustainability of MFIs. This finding is consistent with the study made by Assefa et al. (2013) that competitive factors are crucial for the sustainability of MFIs.

Table 6

Competitive factors for sustainability of MFIs

Codes	Competitive factors	Mean	Std. Dev.	Perception
CF1	Competition in terms of expanding branches affects the performance of microfinance institutions.	3.77	1.12	Low
CF2	Interest rate policy affects the performance of microfinance institutions.	3.88	0.94	Low
CF3	Establishing strong client relations affects the performance of microfinance institutions.	4.06	0.82	High
CF4	Cost reduction strategy affects the performance of microfinance institutions.	3.95	0.81	High
CF5	The use of financial technologies affects the sustainability of microfinance institutions.	4.02	0.86	High
	Average mean	3.94		

Source: Field survey, 2024.

Microfinance Sustainability: The sustainability of microfinance depends on financial, operational, environmental, social and competitive factors. Table 7 shows the perception of respondents on microfinance sustainability factors.

Table 7 reveals operational and competitive factors have a high level of perception on microfinance sustainability. Financial, social and environmental factors have a low perceived factor for the sustainability of MFIs. This finding is consistent with the study made by Marakkath (2014) and Pollinger et al. (2007) that microfinance sustainability is a crucial factor.

Table 7

Microfinance sustainability factors

Codes	Microfinance sustainability	Mean	Std. Dev.	Perception
MFS1	Financial factors affect the sustainability of microfinance institutions.	3.67	0.91	Low
MFS2	Operational factors affect the sustainability of microfinance institutions.	3.76	0.93	High
MFS3	Social factors affect the sustainability of microfinance institutions.	3.69	1.04	Low
MFS4	Environmental factors affect the sustainability of microfinance institutions.	3.69	1.10	Low
MFS5	Competitive factors affect the sustainability of microfinance institutions.	3.77	1.05	High
	Average mean	3.72		

Source: Field survey, 2024.

Inferential Analysis

Correlation matrix and regression analyses were used to draw conclusions regarding the sustainability of MFIs. The relationship between the dependent variable (microfinance sustainability) and the independent variables, namely financial, operational, social, environmental, and competitive factors, is presented in Table 8 below.

Table 8

Correlation Matrix

Variables	FF	OF	SF	EF	CF	MFS
FF	1					
OF	.613**	1				
SF	.612**	.631**	1			
EF	.525**	.580**	.634**	1		
CF	.575**	.587**	.643**	.629**	1	
MFS	.383**	.482**	.546**	.527**	.559**	1

Source: Field survey, 2024 and authors' calculation.

** Correlation is significant at the 0.01 level (2-tailed).

Table 8 shows that competitive factors with social factors have high correlation among the independent variables and environmental factors with financial factors have the lowest degree of correlation. Likewise, dependent variable – microfinance sustainability - has high correlation with competitive factors and low with financial factors. These connections imply that the combined interaction of these elements affects MFI sustainability.

Table 9

Regression results

Model	Unstandardized coefficients		Standardized coefficients	t	p-value	Collinearity Statistics	
	B	Std. error				Tolerance	VIF
(Constant)	0.929	0.25		3.72	0		
FF	0.084	0.079	0.087	1.062	0.29	0.514	1.947
OF	0.12	0.082	0.124	1.459	0.146	0.478	2.09
SF	0.225	0.089	0.229	2.537	0.012	0.424	2.36
EF	0.165	0.076	0.183	2.174	0.031	0.489	2.044
CF	0.264	0.083	0.274	3.174	0.002	0.465	2.152
R-square: 0.401	Adjusted R-square: 0.384			F-value: 23.18		P-value: 0.000	

Source: Field survey, 2024 and authors' calculation.

a. Dependent Variable Microfinance Sustainability

b. Predictors: (Constant), financial factors, operational factors, social factors, environmental factors, and competitive factors

The regression results were estimated where financial factors, social factors, operational factors, environmental factors and competition are used as independent variables and

dependent variable is microfinance sustainability. The regression analysis for the sustainability of MFIs has been presented in Table 9.

The model summary in Table 9 shows an F-value and associated p-value of $F(5, 173) = 23.180$, $p < 0.05$ (p-value < α). This implies that the overall regression model is a good fit and statistically significant. It suggests that the independent variables collectively have a significant effect on predicting microfinance sustainability. Likewise, the variance inflation factor (VIF) values for all variables—financial factors (1.947), operational factors (2.090), social factors (2.360), environmental factors (2.044), and competitive factors (2.152)—are below 10, indicating that multicollinearity is not a significant issue in this model. Specifically, none of the predictors has a VIF greater than 10, suggesting that there are no severe multicollinearity concerns.

Financial factors have an unstandardized coefficient of 0.084, which means that for each one-unit increase in financial factors, microfinance sustainability is expected to increase by 0.084 units. This coefficient is statistically significant at $p < 0.05$, indicating a strong relationship. Similarly, operational factors have an unstandardized coefficient of 0.120, implying that for each one-unit increase in operational factors, microfinance sustainability is expected to increase by 0.120 units. Likewise, social and environmental factors have unstandardized coefficients of 0.225 and 0.165, respectively. Among all the variables, competitive factors have the highest unstandardized coefficient (0.264), indicating that competition is the most influential factor affecting microfinance sustainability.

Summary of Hypothesis Testing

The hypotheses formulated for the study were tested and a summary of the hypothesis testing is presented in Table 10.

Table 10

Summary of hypothesis testing

Codes	Hypothesis Statement	P-Value	Result
H1	There is a significant impact of financial factors on the sustainability of microfinance institutions in Nepal.	0.29	P>0.05(Rejected)
H2	There is a significant influence of operational factors on the sustainability of microfinance institutions in Nepal.	0.146	P>0.05(Rejected)
H3	There is a significant effect of social factors on the sustainability of microfinance institutions in Nepal.	0.012	P<0.05(Accepted)
H4	There is a significant impact of environmental factors on the sustainability of microfinance institutions in Nepal.	0.031	P<0.05(Accepted)
H5	There is a significant impact of competitive factors on the sustainability of microfinance institutions in Nepal.	0.02	P<0.05(Accepted)

Source: Based on authors' calculation.

Table 10 shows that social, environmental, and competitive factors are the most important factors that affect the sustainability of microfinance institutions in Nepal. Financial factors and operational factors do not have significant impact on sustainability of microfinance institutions in Nepal.

Social factors have a significant positive impact on microfinance sustainability. This finding is consistent with the studies of Hossain et al. (2020) and García-Pérez et al. (2020), which emphasized that strong client relationships and client satisfaction are essential for long-term viability. The importance of client satisfaction and retention is further highlighted by Kayembe et al. (2021), who noted that microfinance institutions that engage in active client management and offer tailored products are better positioned to build client loyalty and ensure financial sustainability. Dhungana et al. (2023) found that MFIs adopt diverse strategies to ensure sustainability. Similarly, Paudel et al. (2024) stated that the roles of clients, businesses, and lenders in microcredit programs are crucial for sustaining microfinance institutions. Chapagain and Dhungana (2020) highlighted that addressing clients' livelihoods through microfinance programs contributes significantly to the sustainability of MFIs. Microfinance also plays a prominent and crucial role in improving the living standards of households in rural areas through self-help group approaches and by creating employment opportunities.

Competitive factors also play a critical role in the long-term success of microfinance institutions. Deb and Sinha (2021), in their cross-country comparison of India and Bangladesh, argued that increased competition forces MFIs to innovate and improve their services, leading to better financial performance and broader outreach. Competitive factors were found to have a strong positive correlation with sustainability, suggesting that MFIs need to adopt effective strategies to remain competitive in an increasingly crowded market. This may involve diversifying product offerings, improving client services, and leveraging technology to enhance operational efficiency.

While competition emerged as the most significant factor, financial and operational factors, despite their importance for institutional stability, were found to have comparatively weaker correlations with sustainability. These findings imply that although sound financial management and efficient operations are necessary for the smooth functioning of MFIs, they may not be the most decisive factors in ensuring long-term sustainability. Instead, the ability to address external challenges such as competition, client satisfaction, and environmental changes may determine the future success of these institutions.

Furthermore, regulatory and environmental factors, although less influential than competitive factors, were found to have a moderate positive correlation with sustainability. This finding is consistent with Hermes and Hudon (2018), who highlighted the importance of adapting to macroeconomic conditions and regulatory changes to ensure continued operation and growth. Therefore, MFIs should focus not only on internal management practices but also on strategies that effectively engage with the broader market and client base. The relatively weaker correlation between operational and financial factors may also indicate that these

areas are more stable and less volatile, which could explain their lower impact on sustainability.

This study emphasizes the growing importance of aligning internal management practices with external market forces and social objectives to ensure the sustainability of microfinance institutions. The findings of this study align with and extend the existing literature, suggesting that MFIs must remain adaptable and client-focused while effectively navigating competitive and regulatory challenges.

Conclusion and Implications

The study shows that financial, operational, social, environmental, and competitive factors are positively correlated to microfinance sustainability. Social, environmental, and competitive factors are the most important factors that affect the sustainability of microfinance institutions in Nepal. Financial literacy and awareness, positive social outcomes, and reaching underserved population safeguard social sustainability of microfinance institutions. Government and policy support, environment and client friendly policy, and macroeconomic factors ensure environment sustainability of microfinance institutions. Strong client relations, cost reduction strategy, and use of financial technology promote competitive sustainability of microfinance institutions. The findings of this research have important policy implications to increase the sustainability of MFI in Nepal. Policymakers may focus on strengthening the regulatory structure, improving operational and financial self-sufficiency and promoting social outreach to unbanked people. This study has been confined to three urban municipalities—Shuklagandaki, Bhimad, and Vyas of Tanahun district, Nepal. Further study can be explored in the rural and urban municipalities of Nepal.

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