

Unavailability of banks in rural parts adds to the miseries of poor

During the local elections, leaders had promised to bring the facilities of Singha Durbar to their local units. However, that has been nothing more than a myth so far. Even after seven months of the historic polls, the local governments have not been able to establish a single bank in the rural areas of Bajhang district. Although banking service has become a necessity in the modern world, a large number of service seekers have been deprived of the service. Pregnant woman, disabled, elderly citizens among others have been struggling to receive their allowance in the absence banks in rural areas.

As a result, people have no other option than to reach to the district headquarters even for minor transactions. "We don't want the representatives to deliver all of their promises so soon. But they should have at least made efforts to establish a bank in our municipality," said Juna Okheda, of Bugal Municipality-11. Carrying a toddler on her back, Juna has been staying in the district headquarters since the last four days for opening a bank account. However, she has been unable to open an account due to some legal hassles.

The municipality had sanctioned a budget of Rs 1.1 million for constructing toilets and providing drinking water facilities for poor and marginalized families. As the municipality has urged the ward members to open an account in Rastriya Banijya Bank (RBB), five members of the ward have reached the district headquarters Chainpur for the purpose, according to Jhuse Okehda, chairperson of ward 11 of Bugal Municipality. "Municipality has offered us budget which we had never expected. But, lack of banking facilities has posed problems for us," said Kalak Bhandari one of the members of the ward.

As the amount is huge, the ward members fear that they might get robbed on the way. District headquarters Chainpur is a three-day walk on foot from Bugal. There are jungles all over and no security.

Dhan Bahadur Bista, mayor of Bugal Municipality, claimed that he has made several pledges to the government for the establishment of banks. "I am trying to bring at least one branch of RBB or Agriculture Development Bank in Bugal," said Mayor Bista. He informed that most of the banks refuse to open their branches in remote areas. Bringing money from Chainpur has always been risky and challenging for the locals.

Though there are enough banks in the district headquarters, there isn't any bank in two municipalities and 10 rural municipalities of Bajhang.

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