Bagmati and Gandaki were the provinces with the highest proportion of households with at least one account holder (72%) while Madhesh (52%), Karnali (55.1%) and Koshi (55.5%) had the lowest proportions. The Hill zone (64.2%) and urban municipalities (64.5%) had the highest proportion of at least one account holder by ecological zone and type of municipality.

Table 3.10: Households having member of bank account, NPHC 2021

Areas	No. of household members with an account					Total households
	One	Two	Three & more	At least one	None	
Nepal	**32.3**	**18.8**	**10.4**	**61.4**	**38.6**	**6,660,841**
Provinces						
Koshi	31.4	16.1	8.0	55.5	44.5	1,190,755
Madhesh	30.3	15.7	6.1	52.0	48.0	1,156,383
Bagmati	29.4	22.5	19.6	71.6	28.4	1,567,917
Gandaki	36.4	23.5	12.0	71.9	28.1	661,632
Lumbini	34.8	18.5	8.6	61.9	38.1	1,141,345
Karnali	31.5	17.4	6.2	55.1	44.9	366,037
Sudurpaschim	34.9	18.2	7.5	60.6	39.4	576,772
Ecological zones						
Mountain	33.4	19.7	9.6	62.7	37.3	409,260
Hill	32.2	19.5	12.5	64.2	35.8	2,945,030
Tarai	32.2	18.0	8.7	58.9	41.1	3,306,551
Rural–urban municipalities						
Rural municipalities	34.6	15.5	5.8	55.9	44.1	2,186,142
Urban municipalities	30.9	20.6	12.9	64.5	35.5	4,474,699

Source: NSO (2023)

3.7 Households with loans

Household's debt situation is also a powerful indicator to measure the overall economic status of the household. With this view, the NPHC 2021 collected data on the households with loans status. Accordingly, it was found that in more than a quarter (25.6%) of the households at least one member had received a loan/had a loan from a financial institution, including cooperatives at the time of enumeration. Madhesh had the highest proportion of such households (28.9%) followed by Lumbini (27.0%) with Karnali (22.2%) and Sudurpaschim (22.0%) having the lowest proportions. The Tarai zone and urban municipalities had the highest proportion of households who had taken loans (Table 3.11). Note that this does not include the many households who have taken loans from other sources including local moneylenders, who usually charge higher levels of interest.

Table 3.11: Proportion of households with at least one member having received a loan from a financial institution, NPHC 2021

Areas	Loan receiving status at the time of enumeration		Total households
	Yes	No	
Nepal	**25.6**	**74.4**	**6,660,841**
Provinces			
Koshi	27.2	72.8	1,190,755
Madhesh	28.9	71.1	1,156,383
Bagmati	23.2	76.8	1,567,917
Gandaki	25.2	74.8	661,632
Lumbini	27.0	73.0	1,141,345
Karnali	22.2	77.8	366,037
Sudurpaschim	22.0	78.0	576,772
Ecological zones			
Mountain	19.2	80.8	409,260
Hill	21.5	78.5	2,945,030
Tarai	30.0	70.0	3,306,551
Rural–urban municipalities			
Rural municipalities	23.9	76.1	2,186,142
Urban municipalities	26.4	73.6	4,474,699

Source: NSO (2023)

3.8 Receipt of technical and vocational training

Households' status of technical and vocational training is also a powerful indictor to measure the overall status of the households. The NPHC 2021 has collected information related to this issue. The2021 census defined a technical and vocational training that are completed at the time of enumeration. These are general trainings offered by any institution or those offered for specific skill such as by Centre for Technical, Educational and Vocational Training (CTEVT). The census found that at least one member had received at least one such training in 12.5 percent of all households, with only one member having received the training in most households (Table 3.12). A large majority of households (87.5%) had thus not received this type of training. There was little difference at the sub-national level with the proportion in provinces ranging from 13.5 percent in Bagmati to 11.2 in Karnali.