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The Educational Status of Students Living in Riverbank Areas: A Narrative Study

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Abstract: Easy access to school education, regular learning, and the creation of a safe educational environment are fundamental rights of every child. However, many students living in the riverbank areas of Nepal have been unable to obtain equal access to and participation in quality education due to geographical, social, economic, and environmental challenges. Such challenges have directly and indirectly affected their overall educational condition. The objective of this study is to understand the educational condition of students living in the riverbank areas of Bharatpur Metropolitan City from the perspective of their lived experiences through a Narrative Inquiry approach, and to identify the major factors influencing it.

This study is based on Narrative Inquiry under qualitative research. For this study, a total of 15 participants were selected, including nine students and three teachers and three parents from wards within the riverine areas under Bharatpur Metropolitan City. The initial selection of respondents was made through random sampling, and data were collected through semi-structured in-depth interviews with participants who had relevant experiences, according to the purpose of the research. Narrative thematic analysis of the collected data was conducted, and major themes were identified from the participants' experiences. The study showed that the educational condition of students living in riverbank areas is affected by various factors such as geographical distance, the compulsion to cross rivers and streams, floods during the rainy season, unpaved roads, limited transportation facilities, family economic conditions, and the availability of learning resources. These challenges were found to have a negative impact on students' regular school attendance, continuity of learning, classroom participation, ability to complete homework, self-confidence, and academic progress. Although students, parents, and teachers held positive attitudes toward education, their educational opportunities were limited due to geographical and infrastructural barriers.

The study highlighted the need to improve the educational condition of students living in riverbank areas by ensuring safe access to schools, expanding all-weather roads and school transportation services, implementing context-appropriate alternative learning programs, ensuring the availability of necessary educational resources, and enforcing inclusive and context-specific education policies and programs by the local government. This research provides a narrative documentation of the educational condition of students living in riverbank areas and offers qualitative evidence about their educational experiences, challenges, and possibilities, which is expected to provide a useful basis for local education planning, the promotion of inclusive education, and the effective implementation of sustainable development.

Keywords: Educational condition, Riverbank area, Narrative inquiry, Student experience, Inclusive education, Bharatpur Metropolitan City.

I. BACKGROUND

Education is a means of human development, social transformation, and sustainable economic development. The role of education in the overall development of an individual is extremely important. Therefore, developed nations have recognized education as a fundamental human right. Sustainable Development Goal 4 (SDG 4), endorsed by the United Nations, has set the target of ensuring inclusive, equitable, and quality education for all by 2030 (United Nations, 2015). UNESCO (2024) has described Educational Access, Participation, Inclusion, and Learning Outcomes as the fundamental indicators of an education system. This emphasizes that merely enrolling in school is not sufficient; every child must have the opportunity to learn safely, regularly, and with quality.

The Constitution of Nepal, 2015, guarantees every citizen the right to free and compulsory education up to the basic level. Similarly, the Compulsory and Free Education Act, 2018, provides legal arrangements to ensure access to school education for all children on the basis of equal opportunity.

Likewise, the School Education Sector Plan (2022–2032) of the Ministry of Education, Science and Technology prioritizes the development of a quality, inclusive, and equitable education system. However, despite policy commitments, due to Nepal's geographical diversity, natural risks, economic inequality, and limited infrastructure, all children have not been able to access school equally.

Nepal's geographical diversity has created not only development opportunities but also inequalities in service delivery. In particular, students living along riverbanks, in flood-affected areas, and in remote regions have to walk long distances to reach school, cross rivers and streams, use rough roads, and face natural hazards during the rainy season. Such conditions are likely to affect not only students' regular school attendance but also learning continuity, psychological well-being, and academic achievement (UNESCO, 2024; World Bank, 2018).

International research has shown a significant relationship between the distance to school and students' learning outcomes. Lewin, Keith M. (2007) explained educational access not merely as the process of enrolling in school, but as a comprehensive process that includes regular attendance, classroom participation, continuity of learning, and academic success. Similarly, according to the Education Production Function Theory presented by Hanushek, Eric A. (1986), students' academic achievement is determined not only by individual ability but also by the combined effects of school access, study time, teacher quality, family environment, and educational resources. This makes it clear that students who face difficulty in reaching school are more likely to lag behind in learning outcomes.

Although there have been notable improvements in physical school infrastructure, enrollment rates, and gender equality, various government reports have shown that effective educational access remains a challenge. According to the Flash Report on School Education of the Center for Education and Human Resource Development (2024), schools in geographically difficult areas show significant differences in regular attendance, learning continuity, and academic achievement compared to other areas. In particular, in riverbank areas, floods, inundation, and road blockages during the rainy season directly affect school commuting. However, studies that analyze such local experiences narratively are limited.

Although Bharatpur Metropolitan City is one of the more developed urban local levels in the country, some of its wards, especially settlements around the Narayani and Rapti rivers, are still affected by natural risks. Local experience shows that in some settlements of Bharatpur Metropolitan City wards, students have to cross rivers, streams, and rough roads to reach school during the rainy season. This indicates that geographical inequality in educational access exists even within urban areas. The present study is fundamentally based on understanding this local reality scientifically and analyzing its impact on educational achievement.

II. OBJECTIVES OF THE STUDY

To improve the educational status of students living in riverbank areas, attention must be given to the geographical, social, economic, and environmental conditions that shape their educational experiences. Students living in these areas often encounter challenges related to school accessibility, regular attendance, family circumstances, and learning opportunities, which may influence their overall educational status. Understanding these experiences is essential for promoting equitable and inclusive education.

This study aims to understand the educational status of students living in riverbank areas through their lived experiences. It also seeks to identify the geographical, social, economic, and environmental factors that influence their educational status and to examine how school access, regular attendance, and participation in learning shape their educational experiences. The objective of this study is to provide practical and policy recommendations that can improve the educational status of students living in riverbank areas and support educational leaders, schools, local governments, and other stakeholders in developing effective interventions and educational policies.

A. Research Questions

To achieve the objectives of this study, the following research questions have been formulated to understand the current educational status, the influencing factors, the lived experiences of students, and the possible strategies for improving education among students living in riverbank areas.

- 1) What is the current educational status of students living in riverbank areas?
- 2) What geographical, social, economic, and environmental factors influence the educational status of students living in riverbank areas?
- 3) How do school access, regular attendance, and participation in learning shape the educational status of students living in riverbank areas from the perspectives of students, teachers, and parents?
- 4) How can practical and policy initiatives be developed to improve the educational quality of children living in riverbank areas, based on the experiences and perspectives of parents, teachers, and students?

III. REVIEW OF LITERATURE

Access to school, regular learning, inclusive participation, and quality educational opportunities are considered the main bases for determining students' overall educational status. International studies have shown that geographical conditions, socio-economic background, school infrastructure, and natural risks directly affect students' school attendance, continuity of learning, and educational experiences (UNESCO, 2024).

Lewin (2007) explained educational status not as being limited to school enrollment, but as an overall process encompassing regular attendance, participation in learning, educational progress, and completion of education. According to him, distance to school, lack of transportation, and social inequality limit students' educational opportunities.

The World Bank (2018) emphasized the need for regular school attendance, a safe learning environment, competent teachers, and adequate educational resources to ensure quality education. Similarly, UNESCO (2020) identified physical access, participation in learning, a safe environment, and education policies suited to the local context as important foundations for inclusive education.

According to Hanushek's (1986) Education Production Function Theory, a student's educational status is determined not only by individual ability but also by the combined effects of school, family, teachers, study time, and available resources. Hanushek and Woessmann (2015) also concluded that school attendance, the learning environment, and the quality of education are major determinants of students' educational progress.

Bronfenbrenner's (1979) Ecological Systems Theory states that children's education is influenced by the interrelationship among family, school, community, and the social environment. According to Bronfenbrenner and Morris (2006), the physical environment, family conditions, and social interactions have long-term effects on students' educational experiences and development.

Studies by the OECD (2023) have shown that social and geographical inequalities create disparities in educational opportunities and learning outcomes. Likewise, the United Nations' (2015) Sustainable Development Goals and the Sustainable Development Goals Report United Nations (2024) state that locally appropriate infrastructure, safe access to schools, and equal educational opportunities are necessary to ensure equitable and inclusive quality education for all children.

In the context of qualitative research, Connelly and Clandinin (1990) regard Narrative Inquiry as an effective research method for understanding participants' lived experiences, social contexts, and meaning-making processes.

Overall, international studies clearly show that geographical conditions, socio-economic status, school infrastructure, and natural risks affect students' overall educational status. However, most studies are based on quantitative analysis. In particular, research that studies the experiences of students, parents, and teachers living in riverbank areas through Narrative Inquiry remains limited. This study was conducted to address this research gap.

Min Bahadur Ranabhat (2014) conducted an extensive study of the determinants of access to education, participation, and learning achievement at the primary level in Nepal and concluded that geographical conditions have a direct impact on school access. His study showed that distance to school, parents' educational status, economic level, and the availability of schools affect students' regular attendance and learning achievement. Among the direct empirical studies conducted in Nepal on the relationship between distance to school and educational achievement, the study by Dawa Sherpa (2022) is particularly noteworthy. Analyzing data from students studying in community schools in Dhankuta District, he concluded that as the travel distance to school increases, there is a negative effect on achievement, especially in mathematics, English, and Nepali. Using both quantitative and qualitative data, the study identified home-school coordination and school distance as major factors.

Similarly, in a narrative study on the practice and challenges of open and distance education in Nepal, Nani Babu Ghimire (2020) showed that geographical remoteness, limited access to information technology, and the lack of infrastructure have affected access to education. Although the study focused on higher education, its findings support the fact that Nepal's geographical diversity creates inequality in educational opportunities.

A comprehensive analysis of the available studies in Nepal reveals three major trends. First, most studies focus on school enrollment, inclusive education, and policy reform. Second, although there are some studies on the relationship between school distance and educational achievement, they are mainly based on quantitative analysis. Third, studies that analyze the lived experiences of students, teachers, and parents in communities living especially in riverbank areas from a narrative inquiry perspective are extremely limited.

Since there is almost no published research on the relationship between school access and educational achievement in the riverbank areas of Bharatpur Metropolitan City, the present study makes an important empirical contribution in the local context. Centering the stories of students, teachers, and parents, this study has analyzed in depth the relationship between geographical distance, natural risks, and school access. In this sense, the present study is expected to partially fill the research gap in the existing literature on education in Nepal.

A. Research Gap

Studies have been conducted in international, South Asian, and Nepali contexts regarding students' educational conditions. These studies have analyzed various aspects related to access to education, school attendance, learning achievement, inclusive education, and educational equity (Hanushek, 1986; Lewin, 2007; UNESCO, 2024; World Bank, 2018). However, most of the existing research is based on quantitative or mixed methods approaches.

Research based on students' educational experiences remains limited. In particular, studies conducted in Nepal have focused on school enrollment, dropout rates, academic achievement, and inclusive education, while research on how the educational conditions of students living in riverbank areas are affected by geographical, social, economic, and environmental factors is extremely scarce. Likewise, there is a lack of empirical research that studies educational conditions through narrative inquiry by integrating the experiences of students, teachers, and parents.

Specifically, there has not yet been sufficient locally grounded qualitative research on the educational conditions of students living in the riverbank areas of Bharatpur Metropolitan City. This study is expected to address these research gaps and provide an in-depth analysis of the educational conditions of students living in riverbank areas based on the lived experiences of students, teachers, and parents. The findings are expected to provide an empirical basis for local education planning, inclusive education, and education policy formulation.

B. Theoretical Framework

A theoretical framework plays an important role in providing a scientific and conceptual basis for any research. It clarifies the relationship between the study's key concepts and variables and provides a basis for interpreting research findings. In the present study, "The Educational Status of Students Living in Riverbank Areas: A Narrative Study," Bronfenbrenner's Ecological Systems Theory (1979), Education Production Function Theory (Hanushek, 1986), and Theory of Educational Access (Lewin, 2007) have been adopted as the theoretical basis to understand the geographical, social, economic, and school-related factors affecting the educational status of students living in riverbank areas. These theories make it clear that students' educational status does not depend only on individual ability, but is shaped by the combined influence of the social, geographical, and educational environment in which they live.

Bronfenbrenner's Ecological Systems Theory Bronfenbrenner's (1979) Ecological Systems Theory explains children's development and learning as a process influenced by the interaction of various environmental systems. According to this theory, a student's development is affected by the Microsystem (family, school, peers), Mesosystem (the relationship between home and school), Exosystem (community, local infrastructure, transportation, and local government), Macrosystem (social values, economic conditions, education policy), and Chronosystem (changes over time, such as floods, climate change, or policy changes). In the present study, the educational status of students living in riverbank areas is deeply connected with distance to school, floods, road conditions, family support, the school environment, and the local context; therefore, this theory has become the main theoretical basis of the study.

C. Education Production Function Theory

According to the Education Production Function Theory developed by Hanushek (1986), a student's educational status is the combined result of various educational inputs. Student ability, teacher quality, school resources, study time, family background, and regular participation in school affect educational outcomes. For students living in riverbank areas, distance to school, poor transportation, natural risks, limited educational resources, and weak infrastructure restrict learning opportunities. Since this affects regular attendance, learning participation, and overall educational status, the Education Production Function Theory in this study clarifies the role of different inputs in shaping educational status.

IV. THEORY OF EDUCATIONAL ACCESS

The Theory of Educational Access, proposed by Lewin (2007), explains access to education not merely as school enrollment, but as a continuous process that includes regular attendance, active participation in learning, educational progress, and completion of education. According to this theory, physical access to school, continuous participation in learning, and the availability of necessary educational resources are essential for achieving equal opportunities in education. In the present study, this theory provides a useful basis for analyzing how access to school, regular school attendance, participation in learning, and available educational opportunities affect the overall educational status of students living in riverbank areas.

A. Conceptual Framework

In the present study, “The Educational Status of Students Living in Riverbank Areas: A Narrative Study,” educational achievement has been taken as the dependent variable. In addition, school attendance, learning participation, and study time have been included as mediating variables. In this study, geographical distance, the compulsion to cross streams, lack of transportation, and natural barriers have been taken as the main contextual factors, which directly affect students’ access to school. When school access is weak, regular attendance declines, learning participation becomes weaker, and study time decreases; the final result is seen as a decline in educational achievement.

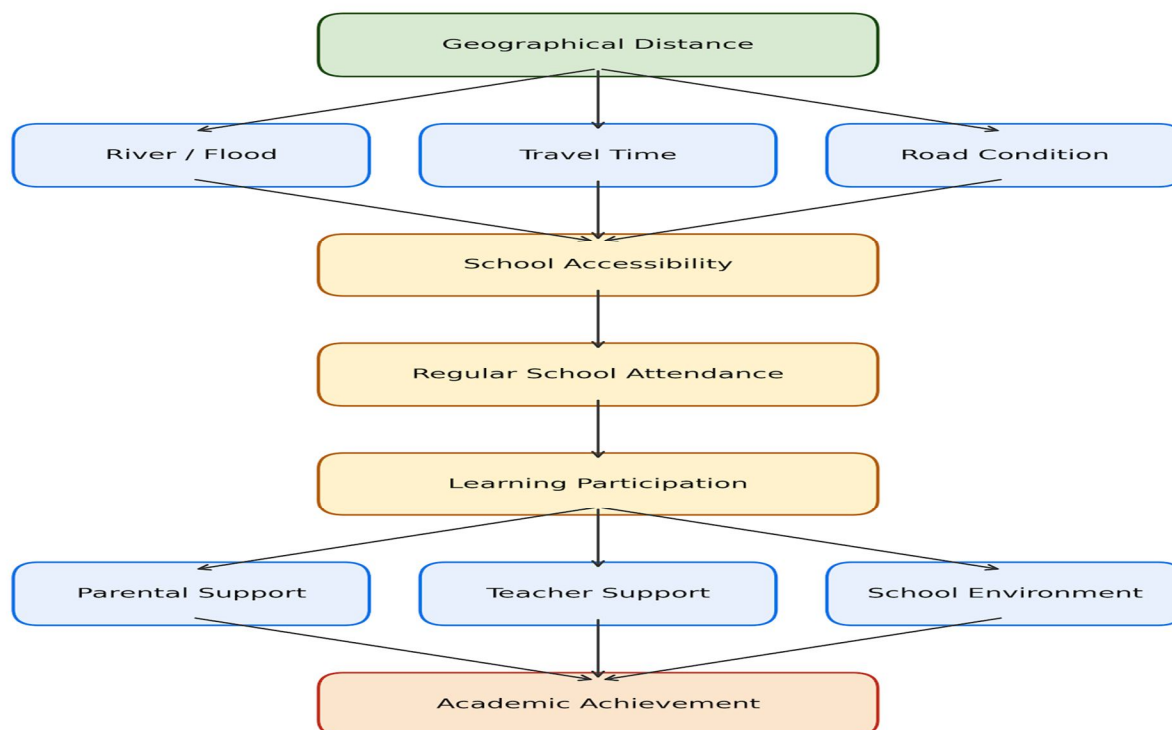


Figure 1

B. Research Method

The main objective of the present study is to understand the educational condition of students living in riverbank areas on the basis of their lived experiences and to identify the geographical, social, economic, and environmental factors affecting it. In this study, students, teachers, and parents living in the riverbank areas of Bharatpur Metropolitan City were included as participants. A total of 15 participants were involved in the study, including 9 students, 3 teachers, and 3 parents. To maintain the confidentiality of the participants, codes (R1, R2, R3...) were used instead of real names. Since the participants differed in age, educational background, and experience, this helped in obtaining diverse perspectives and experiences regarding the educational condition of students living in riverbank areas. For the collection of necessary data for this study, semi-structured in-depth interviews and field observation were used. Since the interviews were not fully structured, the participants were able to freely express their experiences, perceptions, and education-related challenges. Before conducting the interviews, informed consent was obtained from all participants. As only 15 participants from the riverbank areas of Bharatpur Metropolitan City were included in the study, the findings of this study cannot be generalized to all students living in riverbank areas across Nepal.

This study has attempted to examine in depth the educational condition of students living in riverbank areas and the various factors affecting it. The collected data were analyzed through narrative thematic analysis. The interview materials were read repeatedly, and meaningful statements were assigned initial codes. Similar codes were grouped together to develop major themes, and those themes were interpreted and analyzed on the basis of the research questions and related literature. Each major theme has been presented with direct quotations from the participants, which has helped ensure the credibility, authenticity, and trustworthiness of the research findings.

V. RESULTS AND DISCUSSION

This chapter presents a narrative thematic analysis of the findings obtained from in-depth interviews conducted with 9 students (SR1–SR9), 3 teachers (TR1–TR3), and 3 parents (PR1–PR3) from schools attended by students residing in the riverbank areas of Bharatpur Metropolitan City. Following the thematic analysis process of Braun and Clarke (2006), the data were coded, categorized, and analyzed with a focus on five major thematic areas to identify the results.

A. Educational Status of Students Living in Riverbank Areas

The facts obtained from narrative interviews have highlighted the educational status of students living in riverbank areas. They show that this status is not limited merely to school enrollment and regular study, but is deeply intertwined with their daily lives, natural environment, family circumstances, and psychosocial experiences. Although participants expressed positive attitudes toward education and a desire to learn, their educational situation was found to remain continuously challenging due to the risky riverbank environment, floods, fear of wild animals, financial hardship, and difficulty in accessing school. Especially during the rainy season, the rising river flow, the possibility of homes being swept away, and the risk posed by aquatic animals such as crocodiles were found to create insecurity, mental stress, and fear among students. Such psychosocial pressure was found to affect not only their regular school attendance but also their concentration in learning, self-confidence, and overall educational condition.

In this regard, student SR1 expressed their experience as follows: *"During the rainy season, one cannot sleep properly because of the fear that the river may rise overnight or that the house may be swept away. Even though we have to go to school in the morning, there is fear and stress in our minds. Because we live on the riverbank, we feel unsafe. Due to such mental stress and natural risks, it becomes very difficult to attend school regularly and concentrate on studies."*

Similarly, another student, SR4, shared an experience related to economic conditions, saying:

"I have to go to the river to catch fish. I have to support the household with the money earned from selling fish. That is why I cannot go to school many days. By the time I go to school, the lessons have already moved far ahead, and it becomes very difficult to understand the studies." Meanwhile, the experiences of the students were also confirmed by teachers. TR1 says: "Especially during the rainy season, when the river flow increases and there is a risk of flooding, students' regular school attendance decreases significantly. Many students are also unable to concentrate fully on their studies because of mental stress."

Likewise, another teacher, TR2, emphasizing the importance of regular attendance, said:

"When students from riverbank areas cannot come to school for many days, the continuity of their learning is broken. It is clearly seen that they fall behind other students in class, and even with additional support, it becomes difficult to complete the prescribed lessons."

The experience of parents in this regard is as follows. One parent, PR1, states:

"When floods come, the whole family is under stress, worrying whether the house itself will be swept away. In such a situation, family safety becomes more important than sending the child to school. Because of this, we are forced to keep the child at home."

The overall analysis of the narrative experiences of students, teachers, and parents shows that the educational status of students living in riverbank areas is multidimensional. In the participants' statements, distance to school, fear of floods, crocodiles and other wild animals, fear of homes being swept away, financial hardship, and livelihood responsibilities repeatedly emerged as recurring themes. These factors were found to have direct and indirect effects on students' regular school attendance, continuity of learning, classroom participation, mental health, and educational confidence. In particular, the environment of continuous fear and insecurity was found to weaken students' psychosocial condition and negatively affect their learning process. These findings confirm the fact, as noted by Bronfenbrenner's Ecological Systems Theory (1979), that children's development and learning are deeply related not only to individual abilities but also to the ecological environment in which they live. Likewise, this study empirically supports the concept in Lewin's Theory of Educational Access (2007) that safe and regular access to school is the foundation of equal opportunity in education.

B. Factors Affecting the Educational Situation

The analysis of the facts obtained from narrative interviews showed that the educational situation of students living in riverbank areas is shaped not by a single cause, but by the combined effects of geographical, social, economic, and environmental factors. In the experiences of the participants, the main factors were floods during the rainy season, unpaved roads, limited transportation facilities, the risk of wild and aquatic animals, weak family economic conditions, and daily livelihood responsibilities. These factors were found to affect not only students' regular school attendance, but also the continuity of learning, classroom participation, mental health, and overall educational condition, both directly and indirectly.

Regarding this, student SR1 expressed his experience as follows:

“Because crocodiles and other wild animals are seen near the riverbank, we feel unsafe even while coming to and from school. Due to such mental stress and natural risks, it is very difficult to go to school regularly and concentrate on studies.”

Similarly, another student, SR4, shared an experience related to economic conditions as follows:

“I have to go to the river to catch fish. I have to support the household with the money earned from selling fish. So, many days I cannot go to school. When I go to school, my friends have already moved far ahead. Then it becomes very difficult to understand the lessons.”

The students' experiences clearly show that both natural risks and economic responsibilities continuously affect their studies. Teachers also confirmed the students' accounts, stating that the geographical conditions of the riverbank area have a significant impact on the regular teaching-learning process.

Teacher TR1 said:

“Because crocodiles and other aquatic animals are seen around the Rapti River, both students and parents remain fearful about safety. Especially during the rainy season, when the river flow increases and there is a risk of flooding, students' regular school attendance decreases significantly. Many students also do not seem able to participate actively in studies due to mental stress.”

Parents also stated that although they have a positive attitude toward their children's education, economic conditions and natural risks often force them to make difficult decisions. Parent PR1 shared the following experience:

“Because there are crocodiles and other risks in the river, we are often forced to keep the children at home.”

The narrative experiences clearly show that the educational situation of students living in riverbank areas is affected by multiple structural challenges. The distance to school, floods, the risk of crocodiles and other aquatic animals, poor transportation, financial hardship, and family livelihood responsibilities are interconnected and have a direct impact on students' regular school attendance, continuity of learning, mental health, and educational progress. In particular, the continuous fear, insecurity, and mental stress created by natural risks were found to weaken students' concentration and motivation toward study.

These findings confirm the fact, as noted in Bronfenbrenner's Ecological Systems Theory (1979), that children's development and learning are directly related to the ecological environment in which they live. Likewise, according to Hanushek's Education Production Function Theory (1986), educational achievement is the combined result of school, family, time, resources, and opportunities for study; this study also supports that concept. In addition, the participants' vivid experiences further confirm Lewin's Theory of Educational Access (2007), which concludes that quality education cannot be achieved without ensuring safe and equitable access to school.

C. The Impact of Attendance and Learning Participation on Educational Status

The analysis of the facts obtained from narrative interviews showed that school access is a key determinant of the educational status of students living in riverbank areas. According to the participants' experiences, students are unable to attend school regularly because of the distance to school, lack of transportation, and natural risks. The disruption in regular attendance was found to negatively affect learning continuity, classroom participation, the ability to complete homework, self-confidence, and overall educational progress.

Many students shared that after missing school, it becomes difficult to understand new lessons, they miss what the teacher has taught, they are unable to participate in group learning, and they perform relatively poorly in assessments. Teachers also stated that there is a clear difference in learning achievement between students who attend regularly and those who miss school repeatedly. Parents likewise acknowledged that the lack of safe access makes it difficult to maintain continuity in their children's education.

In this regard, student SR7 expressed the experience as follows:

“If I cannot go to school for two or three days, the teacher finishes teaching the new lesson. My friends have already moved far ahead. Then it becomes very difficult to understand the studies, and I also feel afraid to answer in class.”

Similarly, another student, SR3, said:

“When the river rises during the rainy season, we cannot go to school. If we go to school after many days, homework is also missed, and we cannot do well in exams.”

Student SR8's experience was as follows:

“If I could go to school regularly, it would be easier to study with my friends. But when I miss school for many days, I have to understand everything again from the beginning. So my interest in studying also keeps decreasing.”

Teachers also confirmed the students' accounts and shared their experiences of a direct relationship between school attendance and educational status. TR2 said:

“There is a clear difference in learning achievement between students who come to school continuously and those who miss school repeatedly. Students who come regularly are more active in class, while those who miss frequently begin to fall behind after losing confidence.”

Similarly, another teacher, TR3, added:

“Even though we conduct extra classes and revisions, they cannot replace regular classes. It is very difficult to make up later for the learning that comes through regular participation.”

Regarding this, parent PR3 said:

“The school is far away. Since the child is small, I am afraid to send them alone when the river rises, so I have to keep them at home, and a lot of schooling is missed.”

The overall analysis of the narrative experiences of students, teachers, and parents showed a very close relationship among school access, regular attendance, and learning participation. The study confirmed that enrollment in school alone is not an indicator of access to education; rather, regular attendance, active classroom participation, and continuity of learning are the fundamental elements of students' educational status. It was found that as school absenteeism increases, students experience learning gaps, reduced self-confidence, classroom passivity, and a decline in educational achievement.

These findings strongly support Lewin's (2007) Theory of Educational Access, according to which enrollment in school alone is not sufficient; regular attendance, safe access, active participation, and continuous learning are the foundations of real educational access. Likewise, according to Hanushek's (1986) Education Production Function Theory, study time, regular school attendance, and opportunities for learning are important inputs for educational achievement, a concept that this study also empirically confirms. In addition, these findings are consistent with Bronfenbrenner's Ecological Systems Theory (1979), which states that a student's learning is directly influenced by the physical and social environment around them.

D. Support from Parents, Teachers, and the Community

Although most parents expressed a strong desire to educate their children, they reported that poverty, illiteracy, pressure to earn a livelihood, and natural risks made it difficult to send them to school regularly. Similarly, teachers shared that, despite efforts at the school level to provide extra classes, individual support, and coordination with parents, it had been difficult to bring about the expected improvement in learning achievement due to students' frequent absences, parents limited educational awareness, and the lack of infrastructure.

The participants' statements indicate that the community plays a positive role. In this regard, student SR9 expressed his experience as follows:

“At home everyone tells me to study, but during the monsoon, when the river rises, no one allows me to go to school. Everyone worries about my safety, so even when I want to study, I cannot go to school.”

Likewise, another student, SR5, said,

“The teacher helps a lot in teaching us the lessons we missed, but after missing school for many days, it takes time to understand everything.”

In addition, student SR6 stated,

“Although teachers are continuously trying to improve learning, low participation has weakened those efforts.”

In this context, teacher TR3 said,

“The lack of educational awareness among parents is also a major reason affecting students' regular attendance. Many parents prioritize immediate daily work over the long-term importance of education. Therefore, it is necessary to conduct parent awareness programs.”

Another teacher, TR2, shared this experience:

“We try to teach absent students by giving them extra time, but when students do not come to school regularly, it becomes very difficult to maintain continuity in learning.”

In this discussion, parents acknowledged that education is necessary for their children's future, but they also stated that due to their economic condition, natural risks, and limited educational awareness, they are often forced to make difficult decisions. In this regard, parent PR1 said,

“We have not studied much. We do want our children to study well, but because of the situation at home and the risk from the river, sometimes we have to prioritize safety over education.”

Another parent, PR2, said,

“To manage household expenses, children also have to help with work. So it is not always possible to send them to school regularly.”

Parent PR3 said,

“If the school regularly discusses matters with parents and the local government conducts awareness programs, the thinking of many parents can change.”

The overall analysis of the narrative experiences of students, teachers, and parents shows that partnership among family, school, and community is extremely important for improving the educational situation of students living in riverbank areas. However, due to poverty, parents limited educational awareness, natural risks, and lack of infrastructure, coordination among these stakeholders has not been as effective as expected. Although teachers provided additional educational support, the lack of regular school attendance limited its impact. Likewise, parents accepted the importance of education, but also acknowledged the compulsion to prioritize daily livelihood and children's safety.

These findings strongly support the Mesosystem under Bronfenbrenner's Ecological Systems Theory (1979), according to which effective interrelationships among family, school, and community play a significant role in children's learning and development. Similarly,

E. Suggestions for Improving Students' Educational Conditions

The findings obtained from the narrative interviews show that the participants not only identified problems, but also provided practical and policy-level suggestions for improving educational conditions. Students, teachers, and parents alike highlighted access, infrastructure development, alternative learning programs, school transportation services, parental awareness, and the active role of local government as key solutions. According to the participants, improving the educational conditions of students living in riverbank areas cannot be achieved through school efforts alone; therefore, they suggested designing programs with necessary interventions in collaboration among the local government, community, school, and parents.

In this regard, student SR5 expressed the experience as follows:

“It would be very good if online or alternative learning arrangements were made during the rainy season.”

In this context, teacher TR1 said:

“The local government should arrange safe housing, school buses, and alternative learning programs during the rainy season. This helps increase students' regular attendance.”

Another teacher, TR3, stated:

“Parental awareness programs, school-community partnerships, and special educational plans for students in risk-prone areas are necessary.”

Expressing the desire of many parents, parent PR2 said:

“Our only wish is that children should be able to reach school safely. If there is a safe route, no fear of wild animals, and transportation arrangements, we can send them to school regularly.”

Similarly, parent PR3 emphasized this main point and said:

“The local government should give special priority to riverbank settlements and invest in both education and infrastructure.”

The participants' narrative experiences indicate that multi-sectoral intervention is necessary to improve the educational conditions of students living in riverbank areas. Measures such as safe housing, all-weather roads, school transportation services, alternative learning programs during the rainy season, parental awareness, and the implementation of context-specific educational policies by the local government can improve school access, regular attendance, and overall educational conditions. The participants' experiences also confirm that cooperation among schools, families, communities, and local government is essential to ensure quality and inclusive education. These findings also align with the concept of inclusive, equitable, and quality education envisioned by Sustainable Development Goal 4 (SDG 4). Likewise, this study empirically supports the conclusion emphasized by Lewin's (2007) Theory of Educational Access that structural and policy reforms are necessary to ensure safe and equitable access to education.

VI. CONCLUSION

This study concludes that the educational condition of students living in riverbank areas is influenced by multidimensional geographical, social, economic, and environmental factors. Through narrative inquiry, an analysis of the lived experiences of students, teachers, and parents revealed that difficult access to schools, the compulsion to cross streams during floods, seasonal inundation, the risk of wild animals, weak road networks, riverbank settlement, economic hardship, and limited educational resources have adversely affected students' regular school attendance, continuity of learning, classroom participation, self-

confidence, and overall educational condition. The study confirmed that students' educational condition is not limited only to individual ability or school management, but is closely related to the social and geographical context in which they live.

Similarly, the study showed that although parents, teachers, and the community hold positive attitudes toward education, their efforts have not been as effective as expected due to structural and infrastructural limitations. This study concludes that safe access to school, all-weather roads, school transportation services, alternative learning programs, parental awareness, and context-specific educational interventions by local government can play an important role in improving the educational condition of students living in riverbank areas. By documenting the lived experiences of students living in riverbank areas, this research provides qualitative evidence about the relationship between educational condition and school access. In addition, its findings are expected to provide a useful basis for local education planning, the promotion of inclusive education, and efforts to ensure equitable and quality education for all under Sustainable Development Goal 4 (SDG 4).

VII. RECOMMENDATIONS

Based on the narrative interviews and analysis of the findings of this study, the following recommendations are presented. The local government should prioritize infrastructure development that ensures safe housing for residents of riverbank areas, all-weather roads, and safe access to schools.

Schools should conduct alternative learning programs, additional classes, and learning support programs during the rainy season and in times of natural disasters. In collaboration with local authorities and schools, arrangements should be made for school buses or safe transportation services to ensure students' regular attendance at school. Parent awareness programs should be conducted to increase understanding of the importance of education, regular school attendance, and the role of parents in children's learning. The bodies responsible for formulating education policy should develop and implement context-specific, inclusive, and risk-sensitive educational policies and programs for riverbank areas and other naturally high-risk areas.

For future research, it is recommended that larger-sample, multi-site, and mixed-methods studies be conducted, covering other riverbank and naturally high-risk areas of Nepal, in order to further examine the findings of this study.

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