



Curricular Decoupling of Social Protection: A Pragmatic Evaluation of the Integration of Risk Management, Social Security, and Insurance in Nepal's Secondary Education

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Abstract

Purpose: This study examines the extent of curricular decoupling of Risk Management, Social Security, and Insurance (RMSSI) in Nepal's secondary school education (Grades 6–12), focusing on the alignment between constitutional and policy mandates and the formal written curriculum.

Design/methodology/approach: The study employs a qualitative deductive content analysis of national policy documents and school-level curricula, comparing the intended and written curriculum through the analytical lenses of curriculum alignment theory and risk society scholarship.

Findings: The findings reveal a substantial disconnect between national policy intentions and curricular implementation. While policy frameworks position RMSSI as central to economic resilience and collective security, the written curriculum remains fragmented, disaster-centric, and ideologically oriented toward an allowance-driven dependency model, leaving students risk-aware but financially and institutionally unprepared.

Conclusion: This curricular misalignment undermines Nepal's transition toward a sustainable, contributory social protection system and contributes to the reproduction of formally educated yet structurally vulnerable citizens.

Implications: The study highlights the need for curriculum reform that integrates RMSSI as a core life skill across compulsory subjects, aligning educational content with constitutional commitments to a socialism-oriented democracy.

Originality/value: This study offers one of the first systematic, theory-driven evaluations of RMSSI integration in Nepal's school curriculum, providing a novel framework for aligning education with social protection systems in emerging welfare states.

JEL Classification: I28, I38, H52, H53, O15

Introduction

Modern societies are increasingly characterized by complex and interlinked risks arising from economic volatility, climate change, demographic transitions, labor market insecurity, and financialization (Storm, 2018). Education systems are therefore no longer expected merely to transmit disciplinary knowledge but to prepare citizens with functional competencies that enable them to anticipate, manage, and respond to such risks (Gilliard & Thierstein, 2016). International scholarship and policy discourse increasingly emphasize the role of formal schooling in cultivating risk literacy, social protection awareness, and financial decision-making capacities as foundational elements of human resilience (OECD, 2020; World Bank, 2019). However, translating these policy aspirations into effective school curricula remains uneven, particularly in developing economies where exposure to shocks is high and institutional safety nets are fragile.

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Nepal represents a critical case in this regard. As a hazard-prone country exposed to earthquakes, floods, landslides, climate-induced disasters, and economic shocks, Nepal faces persistent development challenges that directly affect livelihoods, social stability, and fiscal sustainability (National Planning Commission [NPC], 2021). Approximately 70% of the population depends on agriculture, an occupation inherently vulnerable to production and income risks, while a growing segment of the population faces informal employment, limited retirement security, and rising indebtedness. Recent phenomena such as exploitative informal lending practices highlight the consequences of limited financial and risk-related literacy among citizens (Policy Research Institute [PRI], 2023). These realities highlight the necessity of embedding risk management, social security, and insurance-related competencies within the formal education system, not as optional content but as core civic capabilities.

Nepal's constitutional and policy framework formally acknowledges this necessity. The Constitution of Nepal (2015) envisions a "socialism-oriented democracy" that combines state-led social protection with contributory and market-based risk-sharing mechanisms. This vision is further reinforced through national policies, including the National Education Policy (2019), the National Curriculum Framework (2019), the School Education Sector Plan (2022–2032), and successive national development plans. Collectively, these documents articulate expectations that future citizens will be productive, self-reliant, risk-aware, and capable of participating meaningfully in social security and insurance systems. Yet, despite this strong normative commitment, Nepal's social protection architecture remains heavily allowance-driven, with non-contributory spending accounting for a substantial share of public expenditure (Ministry of Finance [MoF], 2022; World Bank, 2023). For a fiscally constrained, shock-prone economy, this model raises concerns about long-term sustainability and signals the need for a citizenry equipped to engage with contributory and preventive risk-management instruments. While extensive international scholarship positions schooling as a key institution for cultivating risk resilience in contemporary risk societies (e.g., Beck, 1992; OECD, 2020), the extent to which such expectations are translated into Nepal's formal school curriculum remains empirically underexamined.

This misalignment appears particularly pronounced in Nepal with respect to RMSSI. While policy documents consistently emphasize social protection, risk mitigation, and economic resilience, these priorities are weakly and inconsistently reflected in the written school curriculum, especially at the secondary level, where students are expected to develop higher-order civic and financial competencies. RMSSI-related concepts, when present, are fragmented across subjects, treated descriptively rather than functionally, and detached from students' lived economic realities. As a result, learners are inadequately prepared to navigate real-world risks and are often compelled to rely on informal, biased, or profit-driven sources of information later in life (Ghimire, 2020). This disconnect undermines the democratic promise of education as an equalizing institution and reproduces vulnerability rather than resilience.

Despite the policy significance of this issue, empirical curriculum-based research on RMSSI integration in Nepal remains limited. Existing studies tend to focus either on financial literacy outcomes, social protection policy design, or sector-specific risk management, with little attention to how these domains are structurally embedded, or omitted, within the school curriculum. Moreover, the majority of curriculum research in Nepal emphasizes implementation challenges

or learning outcomes, leaving the earlier stages of curriculum design and policy translation underexplored. Consequently, there is insufficient understanding of how and why the transformative intent of national policy becomes diluted during its translation into the written curriculum.

This study addresses this gap by critically examining the curricular decoupling of RMSSI in Nepal's secondary education system. Drawing on documentary analysis of constitutional provisions, national education policies, curriculum frameworks, and subject-wise syllabi, the study evaluates how the five foundational forces of curriculum change (i.e., philosophical, sociological, psychological, technological, and knowledge-based) justify RMSSI prioritization and the degree of alignment between the intended curriculum and the written curriculum with respect to RMSSI competencies. It further situates Nepal's curriculum within broader international models to identify structural omissions and design limitations that constrain functional risk literacy. By doing so, the study moves beyond normative advocacy and offers a systematic diagnosis of where curricular translation fails and why.

Thus, foregrounding RMSSI as a core civic competency rather than peripheral knowledge, this research contributes to curriculum studies, social policy discourse, and development planning.

Literature Review

Role of Schooling: From Human Capital to Risk Resilience

With the advent of industrialisation, education increasingly came to be viewed as an instrument for national economic development through the formation of human capital (Smith, 1776). Classical educational theorists argued that schooling should prepare individuals for practical and social life: Spencer (1861) emphasized education for "complete living," while Durkheim (1893) positioned schools as institutions that cultivate social interdependence in complex, differentiated societies. Dewey (1916) further advanced this view by framing education as a continuous process of adaptation to changing social conditions rather than mere preparation for future work. Building on these perspectives, Payne (1942) explicitly recognized the role of schooling in mitigating life risks by developing habits of foresight and risk management.

In contemporary societies, however, the function of education has expanded beyond workforce preparation toward developing economically resilient citizens capable of navigating systemic uncertainty. Beck's (1992) concept of the "risk society" highlights how modern hazards, financial instability, climate shocks, and weakened traditional safety nets are embedded within social and economic structures rather than arising accidentally. When school curricula fail to equip learners with practical risk-related competencies, they inadvertently reinforce structural inequalities by privileging abstract academic knowledge over functional life skills essential for democratic participation (Banks, 2020). As responsibility for managing economic and social risks increasingly shifts from the state to individuals, schooling is expected to foster reflexive capacities that enable learners to anticipate and respond to uncertainty (Giddens, 1999).

Education is therefore expected to play a central role in enabling societies to navigate transitions toward economic resilience and social protection (Bhattarai et al., 2025). Curriculum scholars argue

that schooling must respond to evaluate the degree of alignment transformations shaping society (Wiles & Bondi, 2015; Ornstein & Hunkins, 2018). However, curriculum research consistently demonstrates that policy aspirations are often diluted during translation into formal curricular frameworks, resulting in misalignment between intended goals and classroom realities (Glatthorn et al., 2019).

Yet, evidence from behavioral economics demonstrates that individuals are not naturally equipped to manage risk effectively. Prospect Theory shows that people systematically misjudge probabilities, overweight losses, and make inconsistent decisions under uncertainty (Kahneman & Tversky, 1979). These cognitive limitations suggest that risk competence cannot be assumed to emerge organically through experience alone. Instead, it requires structured, formal education that develops analytical judgment, ethical reasoning, and informed engagement with risk-management instruments such as insurance and social protection systems.

From an educational theory perspective, this aligns with Biesta's (2010) framework, which conceptualizes education as serving three interconnected functions: qualification, socialisation, and subjectification. While schools are expected to prepare students for employment, they must also cultivate autonomous subjects capable of navigating both calculable risks and the "radical uncertainty" that defines contemporary economic and social life (Knight, 1921; Kay & King, 2020). This broader mandate positions education as a public good that contributes not only to market efficiency but also to collective resilience and social cohesion (UNESCO, 2015; UNDP, 2019).

If schooling is to retain its role as a central institution of social stability, it must therefore transmit what may be termed a "literacy of survival", the knowledge, skills, and ethical dispositions required to manage risk, participate in social protection systems, and make informed economic decisions. The absence of such competencies within formal curricula represents not merely a pedagogical omission but a structural weakness that undermines both individual security and societal resilience.

RMSSI in the Nepalese Socio-Economic Context

RMSSI constitutes an integrated set of competencies that underpin resilience at the individual, societal, and national levels. Conceptually, it aligns with the social risk management framework, which treats poverty and vulnerability as consequences of unmanaged life-cycle and systemic risks that require preventive, mitigative, and coping responses (Holzmann & Jørgensen, 2001). Risk management emphasises foresight through the identification and mitigation of potential threats to well-being (Hopkin, 2018). Social security reflects a collective, state-mediated commitment to income protection and welfare for vulnerable populations (ILO, 2021), while insurance enables the pooling and transfer of financial risk from individuals to institutions (Rejda & McNamara, 2020).

In Nepal, these competencies are particularly critical for secondary-level graduates entering agriculture, micro-enterprise, foreign employment, and cooperative sectors. Graduates increasingly require the ability to assess financial risks, evaluate insurance coverage, and manage liquidity in contexts characterised by income volatility and limited safety nets (Nepal Rastra Bank [NRB], 2022). Empirical evidence shows that deficiencies in financial management and insurance literacy undermine the effectiveness and sustainability of

cooperatives, a cornerstone of rural economic organisation (Khadka et al., 2024). At the macro level, these gaps weaken collective risk-sharing mechanisms, heighten exposure to agricultural and livelihood shocks, and strain the fiscal sustainability of Nepal's social protection system (World Bank/Global Facility for Disaster Reduction and Recovery [GFDRR, 2009]; International Monetary Fund [IMF], 2022).

Holistically, the literature indicates that secondary education must equip students with foundational quantitative skills, insurance literacy, and broader financial competencies to enable informed participation in Nepal's evolving risk-laden economy.

Global and National Imperatives for Resilience Curricula

In today's interconnected world, countries are bound by constitutional provisions and international commitments to uphold sustainable development and citizen protection. The Constitution of Nepal (2015) guarantees rights directly linked to social security and insurance, including the Right to Labour (Article 34), Right to Health (Article 35), and Right to Social Security (Article 43). Exercising these rights effectively requires citizens to be educated in financial and social risk management. While administrative roles for disaster management are clearly defined across federal, provincial, and local levels (Bhandari et al., 2022), educational mandates for financial literacy and social security remain underdeveloped.

Global frameworks emphasize the need for systematic financial and resilience education. The OECD/International Network on Financial Education (INFE) high-level principles (2012) advocate a "trilogy approach," combining financial education, inclusion, and consumer protection to equip individuals to manage complex financial risks. Financial literacy is recognized as a core life skill, including insurance literacy and long-term planning, addressing global gaps in risk comprehension and financial decision-making (OECD, 2020a, 2020b). Similarly, the IMF and World Bank highlight the role of financial education in promoting inclusion, stability, and economic resilience (IMF, 2023; World Bank, 2017a).

Disaster risk reduction (DRR) frameworks led by UNESCO, UNICEF, and the United Nations Office for Disaster Risk Reduction (UNDRR) highlight that children and youth should be active agents of resilience, not passive victims (UNDRR, 2020; UNICEF, 2024). Schools must therefore teach integrated risk reduction and financial resilience to prepare students for hazards ranging from natural disasters to economic shocks (Global Alliance for DRR and Resilience in the Education Sector, 2022). Aligning national curricula with these global standards ensures that learning translates into productive work, financial independence, and the capacity to navigate economic volatility, directly supporting Nepal's broader development and social protection objectives (World Bank, 2024).

Education to Address Financial and Social Security Risks

Education plays a critical role in enhancing insurance literacy and shaping individuals' capacity to understand policy terms, evaluate risks, and make informed long-term decisions. Empirical evidence indicates that higher education improves comprehension of complex insurance components such as premium waivers, disability benefits, and claim conditions, while lower education levels increase vulnerability to mis-selling and misinformation (Ghimire, 2020; Ghimire & Ghimire, 2024). Globally, as public safety nets shrink, the ability to navigate private pensions and insurance has become a core survival skill (OECD, 2008).

Despite progress in physical risk management, a persistent knowledge gap exists regarding financial and social security risks. In Nepal, the lack of formal, standardized instruction on social security, pensions, and insurance is often supplemented by informal, commission-driven sources, creating barriers to meaningful financial inclusion and leaving individuals exposed to biased advice (World Bank, 2017b; Peter & Olson, 1987).

To act as autonomous risk managers, school graduates require specific mathematical skills, including proportional reasoning, probability estimation, and the ability to interpret actuarial tables for evaluating risk and determining premiums (Atkinson & Messy, 2012; OECD, 2017). Additionally, technical understanding of premium-benefit structures and claim procedures is essential to prevent mis-selling and enhance informed decision-making. Integrating these competencies into secondary education fosters functional resilience, equipping students to navigate modern economic uncertainties and aligning learning outcomes with practical, real-world applications (Tyler, 1949).

Curriculum Evaluation and Content Analysis

Curriculum evaluation is a multi-dimensional process that assesses the quality, effectiveness, and relevance of educational designs (Ornstein & Hunkins, 2018). This study adopts Stufflebeam's CIPP (Context, Input, Process, Product) model, which emphasizes evaluation as a tool for proactive decision-making and systematic improvement (Wiles & Bondi, 2015).

Given the study's focus, only the first two stages, Context and input evaluation, are applied. Context evaluation maps national mandates (intended curriculum) to ensure alignment with 21st-century societal needs, while Input Evaluation assesses the written curriculum (textbooks and guides) for adequacy in delivering RMSSI competencies. Provus's Discrepancy Model guides this analysis, treating the intended policy as the standard and the written framework as performance to be judged.

RMSSI competencies are derived through a systematic diagnosis of contemporary risks, following the rationales of Tyler (1949) and Taba (1962), ensuring curricular content addresses practical life hazards. Theoretical frameworks from Nicholls and Nicholls (1972), Walker (1971), Stenhouse (1975), and Pinar (2011) inform the judgment of whether the written curriculum effectively translates complex social security principles into actionable pedagogy, empowering teachers and minimizing content "leakage."

Focusing on alignment between policy intent and documentation rather than classroom processes or student outcomes, this study employs qualitative content analysis. Predefined conceptual categories, RMSSI, serve as lenses to evaluate the technical depth and coherence of the curriculum, addressing a critical research gap in Nepal, where prior studies largely emphasize general financial awareness rather than formal curriculum evaluation.

Methods

This study examines the presence, extent, and quality of RMSSI concepts in Nepal's school curriculum. Grounded in a pragmatic paradigm, it prioritizes actionable solutions to real-world educational challenges, allowing integration of structured empirical mapping with context-sensitive interpretation to generate practical recommendations for curriculum reform.

The research adopts a post-positivist ontology to systematically analyze tangible artifacts such as national policy documents and curriculum guides, while an interpretive epistemology ensures evaluation of complex financial and social competencies within Nepal's socio-economic context.

A purposive, multi-level sampling strategy was employed to identify national mandates for RMSSI. Twenty-two key documents across three tiers were analyzed: the Constitutional Tier (e.g., Constitution of Nepal, 2015), the Strategic Tier (e.g., 16th Plan 2024–2029, SESP 2022–2032), and the Sectoral Tier (e.g., ministry-specific policies and technical frameworks such as the Insurance Act, 2022). This approach ensures RMSSI is assessed as a cross-cutting national survival mandate rather than an isolated subject.

Deductive qualitative content analysis (Mayring, 2014) was applied using three predefined conceptual categories: Risk management covers foresight, hazard assessment, and preventive habits; Social Security reflects state-managed collective responsibility and rights-based protections; and insurance captures technical financial mechanisms such as risk pooling and premium calculation.

To identify gaps, Nepal's curriculum was benchmarked against international models from the United Kingdom (social welfare alignment), Australia (risk literacy integration), and Singapore (financial resilience and pragmatism), selected for their relevance to Nepal's dual goals of social protection and competitive economic growth.

Operationally, context (intended policy) and input (written curriculum) were evaluated side-by-side, focusing on Grades 6–12 Social Studies and Mathematics curricula. Individual sentences and learning objectives were assessed for clarity, accuracy, and alignment with 21st-century competencies, providing a systematic basis for actionable curriculum reform.

Result and Analysis

The analysis employs a pragmatic framework, integrating interpretive and post-positivist perspectives to evaluate the curriculum. The analysis examined the presence, distribution, and technical depth of RMSSI-related concepts across Grades 6–12 curricula in Social Studies and Mathematics. The study assesses whether curriculum inputs provide students with the functional tools (Dewey, 1916) necessary to navigate a modern Risk Society. A concept-based approach (Erickson, 2007) organizes RMSSI competencies around universal themes such as resilience and systemic risk, fostering high-level thinking rather than rote memorization. The following analysis presents the results of the deductive content review, highlighting the alignment of curriculum design with national policy mandates.

The Interplay of Curriculum Sources and the Intended Curriculum

Guided by the context evaluation stage of the context, input, process, and product (CIPP) framework, this section analyses whether Nepal's "intended" curriculum addresses the socio-economic hazards of the 21st century. Selection and analysis of constitutional, strategic, and sectoral-level 20+ policy documents capture not only the "top-down" mandate for RMSSI, but also the tension of a state striving for a socialism-oriented democracy while deeply intermingled with a neoliberal global village. Utilizing Beck's (1992) "Risk Society"

framework, the analysis argues that the curriculum must move beyond fragmented instruction toward an integrated design (Drake & Burns, 2004). This ensures students develop “reflexive” competencies to navigate the “logic of risk distribution” inherent in modern comprador capitalism.

Nepal follows a rational–technical model of curriculum development, wherein design is a systematic sequence led by policy decisions and expert analysis. Curriculum literature (Ornstein & Hunkins, 2018;

Wiles & Bondi, 2015) suggests that five primary forces—philosophy, sociology, psychology (the learner), knowledge, and technology act as the foundational sources of curriculum.

Foundational Forces and Nepal’s Policy Landscape: The following table synthesizes these five foundational forces with key Nepalese policy documents to demonstrate how the “intended” curriculum is legally and sociologically mandated to prioritize RMSSI.

Table 1: Mapping Nepal’s Policy Mandates to Curriculum Foundational Forces

Foundational Force	Key Policy Documents (Sources)	16th Plan Integration & RMSSI Competencies
1. Philosophical	Constitution 2015, NCF 2019, Social Security Act 2018, 15th Plan.	Socialism-Oriented Values: Emphasizes “Social Justice and Prosperity.” RMSSI is a tool to bridge the gap between wealth production and equitable distribution.
2. Sociological	16th Plan, DRR Policy 2018, Local Govt. Act 2017, Health Policy 2019.	Structural Transformation: Recommends a production-oriented mindset. RMSSI is required to manage risks associated with labor migration and LDC graduation.
3. Psychological	Financial Inclusion 2023, Youth Vision-2025, Youth Policy 2015, SESP 2022 -2032.	Learner Agency & Resilience: Prioritizes human capital that is resilient to “all kinds of risks and disasters” in a volatile global village.
4. Knowledge-Based	Fin. Lit. Framework 2077, National Ed. Policy 2019, NRB Mandates, Insurance Act 2022.	Integrated Financial Literacy: Mandates interlinking health insurance with social protection to provide “quality health care at low cost.”
5. Technological	Digital Nepal 2019, MAP Nepal Plan, ICT Master Plan, Payment Act 2019.	Digital Transformation: Emphasizes modern technology and electronic transactions to ensure the transparent delivery of social security.

Synthesis: The Mandate of the Intended Curriculum: The deductive analysis of Nepal’s policy landscape confirms that RMSSI is positioned as a core mandate of the Intended Curriculum. This convergence establishes that educating school children in risk resilience is a strategic response to Nepal’s complex socio-economic position, driven by three primary realizations:

(a) Survival in the Neoliberal Global Village: While Nepal’s Constitution declares a “socialism-oriented” democracy, the material reality is neither neoliberal nor social-democratic; it is a comprador economy (Pokharel, 2025). Rather than driving national production, the ruling “comprador bourgeoisie” acts as a bridge for foreign capital, prioritizing import commissions over industrial investment (Bhattarai, 2003; Mishra, 2007). Consequently, the nation serves as an agent for foreign interests, trapped in a remittance-import loop that stifles the growth of national capital. As the 16th Plan explicitly links Nepalese education to the “global value chain, despite the national goal of socialism, the immediate reality for a school graduate is a comprador economy and extreme volatility.

In this context, RMSSI is not an elective but a survival competency. It protects the “reflexive citizen” (Beck, 1992) from being consumed by global market fluctuations, health epidemics, and the exploitative nature of globalized capital. To live in this “intertwined” society, being a wise manager of financial and insurance risks is a prerequisite for basic economic existence.

(b) The Constitutional Bridge to Socialism: The Constitution of Nepal (2015) provides the legal basis (Article 43) for social security as a fundamental right. However, the transition from current capitalistic dependencies to a socialist-oriented welfare state is a long-term struggle. By integrating RMSSI, the curriculum fulfils a constitutional promise to shift the burden of risk from the individual to a collective, state-mandated framework. Education acts as the catalyst to transform the citizen from a passive victim of market forces into a claimant of constitutional protection.

(c) The “Intended” Citizen as a Risk Manager: The state envisions graduates who are not merely producers but risk-literate managers of their own life-cycle. Given the gradual transition toward socialism, citizens must be “dual-literate”: able to leverage technological tools (InsurTech/Digital finance) to navigate market systems while applying philosophical and sociological principles to assert their rights within a socially secure framework. Preparing students for this dual competency requires a high-level, standardized curriculum, as exemplified by Singapore’s human capital development (World Bank, 2020a).

This study frames RMSSI education not as shifting responsibility to individuals, but as a protective pedagogical strategy, equipping citizens to survive market conditions while reinforcing a contributory, state-anchored social protection system. Individual risk literacy thus supports, rather than undermines, a socialism-oriented democracy.

Nepal’s policy mandates acknowledge that the path to socialism coexists with neoliberal risks. The intended curriculum seeks to cultivate RMSSI literacy in students, protecting them from exploitation while fostering collective social security.

Evaluation of Curriculum Alignment: The RMSSI Competency Gap

The evaluation reveals a systemic decoupling between Nepal’s strategic policy visions and the compulsory school curriculum. While national mandates prioritize a socialism-oriented economy and comprehensive social protection, the written curriculum remains conceptually fragmented and technically superficial. This misalignment is not merely a gap in content, but a structural failure to translate high-level policy intentions into actionable learning experiences, as evidenced by the specific gaps in risk management, social security, and insurance (RMSSI) analyzed below.

a) The Conceptual Gap: Disaster Resilience vs. Financial Risk: There is a heavy skew toward physical risk management at

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the expense of economic risk management. This imbalance mirrors global curriculum trends where disaster risk reduction is systematically emphasized in school education, while financial and institutional risk competencies receive comparatively little pedagogical attention (UNESCO, 2015a).

Alignment: Strong alignment in Disaster Risk Reduction (DRR). Subjects like Science and Social Studies successfully integrate earthquake and environmental safety.

Misalignment: Near-total absence of Financial Risk (Insurance) and Institutional Social Security. Students learn to survive a physical disaster but are not taught the financial mechanisms (insurance, emergency funds) required for post-disaster recovery.

The Ideological Gap: Allowance-Driven vs. Contribution-Based: The national mandate (16th Plan) explicitly calls for a transition to a sustainable, contribution-based social security model.

Textbook content predominantly presents social security in the form of state-provided allowances and welfare schemes, with limited reference to contributory mechanisms such as premiums, risk pooling, or eligibility conditions. Across Grades 6–12 Social Studies textbooks, social protection is commonly illustrated through examples such as senior citizen allowances, disability support, child grants, and post-disaster relief assistance. These provisions are described primarily as benefits distributed by the state, while contribution-based

mechanisms such as insurance schemes, social security funds, or eligibility criteria receive minimal attention or are absent.

The Result: Graduates lack the “Contributory Mindset” necessary to navigate and participate in the modern Social Security Fund (SSF) or pension systems, stalling the nation’s socioeconomic transformation.

b) The Structural Gap: Knowledge Siloing and “The Average Student”: The “Average Student” in the compulsory stream (Science or Arts) suffers from a Silo Effect. Here in RMSSI, “Insurance” is seen only as a math problem, “Social Security” only as a civics topic, and “Risk Management” as a disaster safety drill, without students ever learning how they connect to form a single safety net for their lives. Fragmented subject-based curricula weaken democratic education by preventing learners from integrating knowledge across disciplines to address real-life social and economic problems (Beane, 1997). Thus, theoretical knowledge never becomes functional competency.

Mathematics: Remains abstract (teaching interest/profit) without applying logic to Insurance Premiums or Risk Pooling.

Social Studies: Stays ideological (teaching socialism/rights) without teaching the Operational Mechanics of financial institutions.

Life Skills: Focuses on psychological resilience (stress/empathy) but omits the “Hard Life Skill” of Financial Risk Mitigation.

Table 2: Synthesis of Alignment Gaps between Intended and Written Curriculum

Level	Intended Policy Focus	Written Curriculum Reality	Nature of the Gap
Grades 6–8	Safety & Cooperation	Physical Disaster Safety; Informal Altruism.	Scale Gap: Risk is only physical; Social Security is only neighbourly help.
Grades 9–10	Economic Resilience	DRR Units; List of State Allowances.	Mindset Gap: Focus on state dependency rather than contributory resilience.
Grades 11–12	Strategic Judgment	Soft Skills; Political Ideology.	Functional Gap: Zero insurance literacy; lack of institutional/structural RM tools.

The current written curriculum creates “Risk-Aware but Financially Vulnerable” citizens. Current national indicators, such as a 57% financial literacy rate and only 30% insurance uptake, reflect this curricular failure. By pushing RMSSI into elective “Business” streams, the state effectively denies the majority of its citizens the tools required for economic survival in a “Radical Uncertainty” environment.

Critical Assessment of Curricular Adequacy

A synthesis of the documentary evidence reveals a systemic misalignment across four dimensions: conceptual, ideological, structural, and global. Conceptually, the curriculum remains anchored in traditional physical risk management, failing to address the systemic financial risks of a “risk society” (Beck, 1992). This leaves learners risk-aware but economically incapacitated. Ideologically, there is a profound mismatch between the 2015 Constitution’s “socialism-oriented” mandate and the curriculum’s portrayal of social security as a charity-based allowance rather than a rights-based contributory contract. This hinders the development of “contributory literacy” necessary for modern social-democratic systems.

Structurally, RMSSI concepts are fragmented across subjects—treated as abstract math or descriptive civics—without the integrative design required for functional, real-world application (Tyler, 1949). Consequently, learners cannot synthesize mathematical logic with institutional knowledge to navigate complex insurance or social security systems. Ultimately, this lack of curricular sufficiency reproduces socio-economic inequalities, as citizens are pushed toward informal and predatory financial sources. These gaps are mapped comprehensively in Table 3.

Table 3: Curriculum Adequacy Gaps

Dimension	Constitutional / Policy Mandate (Intended Curriculum)	Written Curriculum Reality	Nature of the Gap	Implications for 21st-Century Risk Preparedness
Conceptualization of Risk	A holistic understanding of risk encompassing physical, financial, and social dimensions, aligned with risk society conditions	Risk is largely framed as physical and environmental (DRR-centric)	conceptual Gap	Learners are prepared for immediate survival but not for long-term economic recovery or livelihood protection
Type of Risk Addressed	Emphasis on manufactured and systemic risks (economic insecurity, unemployment, health costs, old-age poverty)	Predominant focus on natural disasters and safety drills	Scope Gap	Graduates remain vulnerable to financial shocks despite high-risk awareness
Social Security Orientation	Transition toward contribution-based, sustainable social protection within a socialism-oriented democracy	Social security is presented mainly as state allowances or charity	Ideological Gap	Reinforces dependency mindset; weakens contributory citizenship and shared responsibility
Citizenship Formation	Active, rights-bearing, and responsible socio-economic citizenship	Passive recipient-oriented civic understanding	Civic Gap	Undermines the constitutional vision of participatory and productive citizenship
Curricular Structure	Integrated life-skill competencies linking economics, civics, and ethics	Fragmented, discipline-bound treatment across subjects	Structural (Silo) Gap	Prevents the development of reflexive judgment and real-life problem-solving capacity
Insurance Literacy	Understanding insurance as a collective risk pooling and a social justice mechanism	Insurance was reduced to abstract profit-loss calculations or omitted	Functional Gap	Learners cannot use insurance as a tool for resilience or protection
Post-Disaster Recovery Skills	Financial planning, risk pooling, and institutional navigation after shocks	Absence of post-disaster financial competencies	Continuity Gap	Disaster recovery depends on aid rather than self-managed resilience
Alignment with Global Competencies	Strategic judgment under uncertainty; financial and digital agency	Generic soft skills without institutional or financial depth	Global Relevance Gap	Curriculum fails to meet international benchmarks for 21st-century life skills
Equity and Inclusion	Democratization of risk-management knowledge for all learners	RMSSI knowledge is implicitly reserved for business or elite tracks	Access Gap	Reproduces socio-economic inequality through unequal access to survival knowledge

Thus, the documentary evidence demonstrates that Nepal's current written curriculum is critically inadequate in preparing students for contemporary financial and social risks. While the intended curriculum, rooted in constitutional ideals, is transformative and redistributive in spirit, the written curriculum remains conservative, fragmented, and dependency-oriented. This decoupling undermines Nepal's transition toward a socialism-oriented, contribution-based social protection system.

From the standpoint of risk society theory, welfare regime analysis, and curriculum integration theory, RMSSI competencies should constitute a democratized core life skill, not a peripheral or elective domain. Without such reform, the curriculum risks reproducing a form of citizenship that is formally educated yet structurally vulnerable, contradicting both constitutional commitments and the practical demands of 21st-century risk society.

Strategic Framework: International Synthesis and Local Adaptation

To fulfil the reformist, focus of the 2015 Constitution and to cultivate a global citizen, this study proposes a Hybrid Infusion Model utilizing a Correlational curriculum design. By synthesizing international RMSSI models (UK, Australia, Singapore) through a comparative lens, this study proposes a contextually grounded framework for Nepal. Rather than advocating for a standalone discipline that would further crowd the timetable, this framework- supported by the integrated standards

model of Drake and Burns (2004) and the concept-based tenets of Erickson (2007) recommends the purposeful embedding of RMSSI competencies within existing core subjects.

a) The Solidarity Pillar: From Charity to Rights: The Solidarity Pillar represents the philosophical foundation of the proposed framework, aiming to align classroom instruction with the "socialism-oriented" mandate of the constitution. Drawing on the UK's citizenship model, this pillar advocates for a transition from viewing social protection as "charity-based" welfare to a "rights-based" entitlement. In the Nepalese context, this necessitates a move away from the "Dependency Model" identified in current textbooks toward a "Contributory Mindset." Pedagogically, this pillar reorients classroom instruction toward active participation in social protection systems rather than passive awareness of welfare provisions.

b) Hybrid Integration Model: Moving RMSSI from a peripheral elective to a core life skill: The Hybrid Integration Model addresses the "Structural Gap" by weaving RMSSI competencies into the compulsory core curriculum for all students, rather than restricting them to elective business streams. This model utilizes a three-tiered scaffolding approach designed to ensure that financial and social resilience becomes a universal life skill:

Grades 6–8 (The Solidarity Stream): Focuses on the "Socialist-Relational" roots of Nepal. By introducing informal risk-sharing mechanisms such as Guthi and Parma through social studies and

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local curricula, the model builds a foundational understanding of communal interdependence.

Grades 9–10 (The Systemic Stream): Moves toward systemic literacy by integrating RMSSI into mandatory subjects. This includes teaching the “Logic of the Large Number” and risk-pooling premiums in Mathematics, and exploring the “Social Contract” and Article 43 of the Constitution in Social Studies to establish the “State as a Shield.”

Grades 11–12 (The Functional Stream): Culminates in functional mastery through mandatory “Life Skills” units for all streams. These units cover the operational mechanics of the SSF and the Health Insurance Board (HIB), while specialized streams

like Management dive deeper into “Socialist Actuarialism” and “Public Fund Management.”

By adopting this integrated approach, the curriculum moves away from fragmented “silos” toward a “reflexive modernization” where students can synthesize theoretical knowledge into functional life-saving competencies.

c) Proposed Course Structure: Level-Wise Competency Progression: To operationalize this structure, the curriculum must move beyond topical coverage toward a developmentally appropriate (Piaget, 1972) scaffolding of skills (Bruner, 1960). This ensures that RMSSI concepts are introduced within the learner’s zone of proximal development (Vygotsky, 1978), as detailed in Table 4.

Table 4: Level-Wise Competency Progression

Level	Focus	Theme	Graduate Competency
Class (6-8)	Solidarity Awareness	Interdependence	Ability to identify community risks (e.g., local hazards) and participate in informal sharing (Guthi/Parma).
Class (9-10)	Systemic Literacy	Rights & Resilience	Ability to navigate state-owned social protection schemes and understand the “State as a Shield.”
Class (11-12)	Functional Mastery	Economic Citizenship	Mastery in claim procedures, premium calculations, and “Social Auditing” of government welfare programs.

Translating these level-wise competencies into lived reality requires more than content updates; it demands a pedagogical reorientation that moves the learner from passive observation to active engagement in social protection mechanisms.

d) Pedagogy: The “Socialist-Relational” Approach: Instruction should be grounded in authentic social problems that require learners to collaboratively apply knowledge (Barrows & Tamblyn, 1980). This can be achieved through community risk audits, where students identify household vulnerabilities and link them to state protection mechanisms; classroom-based risk-sharing simulations that develop collective responsibility; and social accountability labs that allow students to practice citizen oversight through simulated public hearings. To support this shift, teacher development should move beyond subject delivery toward facilitating social problem-solving, with targeted training led by practitioners from relevant social security and insurance institutions. Assessment practices should also transition from rote learning to applied evaluation through resilience portfolios, documenting students’ engagement in real-world tasks such as identifying insurance needs or accessing social protection schemes. Embedding risk management and social security education through experiential, rights-based learning can better prepare students for informed participation in Nepal’s socio-economic systems.

Discussions

The analysis reveals a profound “structural decoupling” between Nepal’s high-level policy aspirations and the functional reality of its school-level curriculum. While the national mandate is transformative, the classroom-level implementation remains conservative. This contradiction mirrors as policy and practice exist in separate spheres, which are described as “institutionalized myths” by Meyer and Rowan (1977). This disjuncture is best understood as a Jacobin–Hamiltonian contradiction: a policy imagination oriented toward universal social transformation is filtered through a curricular structure that privileges academic elitism over functional citizenship. This leads to several critical discoveries:

The Resilience Paradox: There is a stark imbalance in the curriculum’s treatment of risk. While DRR for physical safety is robustly integrated, the “functional financial tools” required for economic recovery are absent. This aligns with Beck’s (1992) theory of the “Risk Society,” where modern institutions focus on visible physical hazards while remaining blind to the “manufactured” financial risks of globalized economies.

The Ideological Mismatch (Jacobin vs. Hamiltonian): The study finds that while national policies (Constitution 2015; 16th Plan) are “Jacobin” in their intent for radical social reform, the curriculum remains “Hamiltonian”, prioritizing elite academic silos over practical agency (Ghimire, 2020). This creates a “Knowledge Gap” where the education system fails to produce the “reflexive modernization” that Giddens (1999) argues is essential for navigating late modernity.

Reinforcement of the “Dependency Model”: By framing social protection as a passive “state gift” rather than a “rights-based” system, the curriculum fails to foster the “contributory mindset” necessary for the Social Security Fund. This mirrors Mythen’s (2004) warning that without “contributory literacy,” citizens remain dependent subjects rather than active participants in the social contract.

Reliance on Biased Informal Education: The absence of standardized RMSSI instruction forces youth to rely on “biased informal education” from profit-oriented agents (Ghimire, 2020). This systemic failure leaves graduates vulnerable to predatory lending, such as the Loan Sharking (Meterbyai) crisis, confirming Denney’s (2005) assertion that risk is often redistributed to those least equipped to manage it.

Conclusion and Implications

The study concludes that the documentary adequacy of the existing Nepalese curriculum is critically insufficient for the 21st-century “Risk Society.” Despite a clear constitutional mandate for a socialism-oriented democracy, the curriculum’s failure to translate these visions

into functional competencies fundamentally undermines Nepal's social protection goals. As Tyler (1949) argued, a curriculum must be evaluated by its ability to produce the behaviours intended by policy; in Nepal, there is a total failure of this translation.

Theoretically, this study extends curriculum alignment theory and risk society scholarship by demonstrating how curricular decoupling can systematically produce risk-aware yet institutionally vulnerable citizens, highlighting the need to conceptualize RMSSI as an integrated life-skill domain rather than fragmented subject knowledge.

Practically, the findings indicate that Nepal's written curriculum requires urgent redesign to embed RMSSI competencies across compulsory subjects, shifting emphasis from disaster-centric safety toward functional financial literacy, insurance mechanisms, and contributory social security systems. For educators and curriculum developers, the evidence highlights the importance of interdisciplinary pedagogy that connects mathematical reasoning, civic rights, and institutional navigation to develop students' reflexive risk-management capacities.

At the policy level, the persistence of an allowance-driven curricular framing suggests that educational reform is essential to support Nepal's transition toward a sustainable, contribution-based welfare regime envisioned in national development plans. Societally, failure to address this curricular gap risks reproducing formally educated but structurally vulnerable citizens, thereby weakening economic resilience, social solidarity, and democratic participation in an increasingly uncertain risk society.

To bridge this "design gap," Nepal must move away from academic fragmentation toward a hybrid curriculum framework grounded in the "Solidarity Pillar." This shift is not merely an educational update but a strategic national necessity to ensure the sustainability of the SSF and the Health Insurance Board. By aligning the written curriculum with constitutional aspirations and global standards (OECD/IMF), Nepal can transform its graduates from passive victims of economic volatility into the active, resilient architects of a sustainable democratic republic.

Based on the findings and the proposed framework, this study recommends the following actionable steps for the transformation of Nepal's secondary education:

Policy Reclassification: The Ministry of Education and the Curriculum Development Centre (CDC) should reclassify RMSSI from a peripheral business elective to a compulsory core life skill within the national curriculum.

Professional Reorientation: The National Centre for Educational Development should conduct workshops led by Social Security Fund and Health Insurance Board practitioners to transform teachers from "Subject Experts" into "Social Navigators."

Assessment Reform: Evaluation must move away from rote learning toward "Resilience Portfolios." Students should be graded on practical proof of action, such as facilitating family health insurance registration or auditing local benefit delivery.

Stakeholder Synergy: Establish a permanent technical bridge between educational authorities and social security institutions to ensure the curriculum remains an active, resilient architect of a Socialism-Oriented Democratic Republic.

Limitations and Future Research

This study is limited by its reliance on qualitative document analysis of policy texts and written curricula, which does not capture how RMSSI is enacted in classroom practices or interpreted by teachers and students. Future research should incorporate empirical field-based methods, such as classroom observations, teacher interviews, and student assessments, to examine the enacted and experienced curriculum. Comparative or longitudinal studies across provinces or educational systems could further assess how RMSSI integration evolves over time and under different governance contexts. Additionally, future research may explore the impact of integrated RMSSI instruction on students' financial behavior, institutional trust, and long-term socio-economic resilience.

Conflict of Interest

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Ethical Statement

This study did not require ethical approval as it involved no human or animal subjects; however, the authors affirm its originality and adherence to established research ethics and standards

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Supplementary Material: Policy Documents Reviewed

1. The Constitutional Tier (The Foundation)

- Constitution of Nepal (2015): Acts as the "parent law," establishing the legal and philosophical mandate for social

security, specifically under Article 43.

2. The Strategic Tier (The Periodic Plans)

- Sixteenth Plan (2024–2029): Represents current sociological priorities focusing on “production-oriented” resilience and LDC graduation.
- Nepal School Education Sector Plan (SESP) (2022-2032): Translates constitutional ideals into actionable educational goals.

3. The Sectoral Tier (19 Ministry-Specific Mandates)

The study reviewed 19 specialized mandates from various ministries and the central bank. While the article does not list all 19 individually by name, it explicitly identifies the following as part of this tier:

- Insurance Act 2022: Identifies required literacy and tools for survival in a globalized economy.
- Social Security Act 2018: Outlines state-managed collective responsibility.
- National Education Policy (2076 / 2019): Bridges constitutional principles and school-level implementation.
- Curriculum Development Centre. (2019). National curriculum framework (2076 BS): The roadmap for designing socially relevant learning experiences.
- Disaster Risk Reduction (DRR) Policy 2018: Focuses on structural transformation and risk management.
- Local Government Operation Act 2017: Addresses sociological foundations and local governance of services.
- National Health Policy 2019: Mandates interlinking health insurance with social protection.
- Financial Inclusion Strategy (2023): Prioritizes human capital resilient to volatile global risks.
- Financial Literacy Framework (2077): Mandates integrated financial literacy for citizens.
- Youth Vision-2025 and National Youth Policy (2015): Focuses on learner agency and resilience.
- Digital Nepal Framework (2019): Emphasizes modern technology for transparent social security delivery.
- ICT Master Plan and Payment Act 2019: Covers digital transformation and electronic transactions.
- Nepal Rastra Bank (NRB) Mandates: Technical frameworks regarding financial literacy and inclusion.
- Multi-Sectoral Action Plan (MAP) Nepal: Part of the technological

and strategic planning for the nation.

Bio

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