

SARASWATI BUSINESS SOCIETY

Weekly Digital Magazine



Suicide

-Neesha Jaiswal

Youth and Capital Market in Nepal

-Sanjila Shrestha

Q&A with

ANIL ADHIKARI

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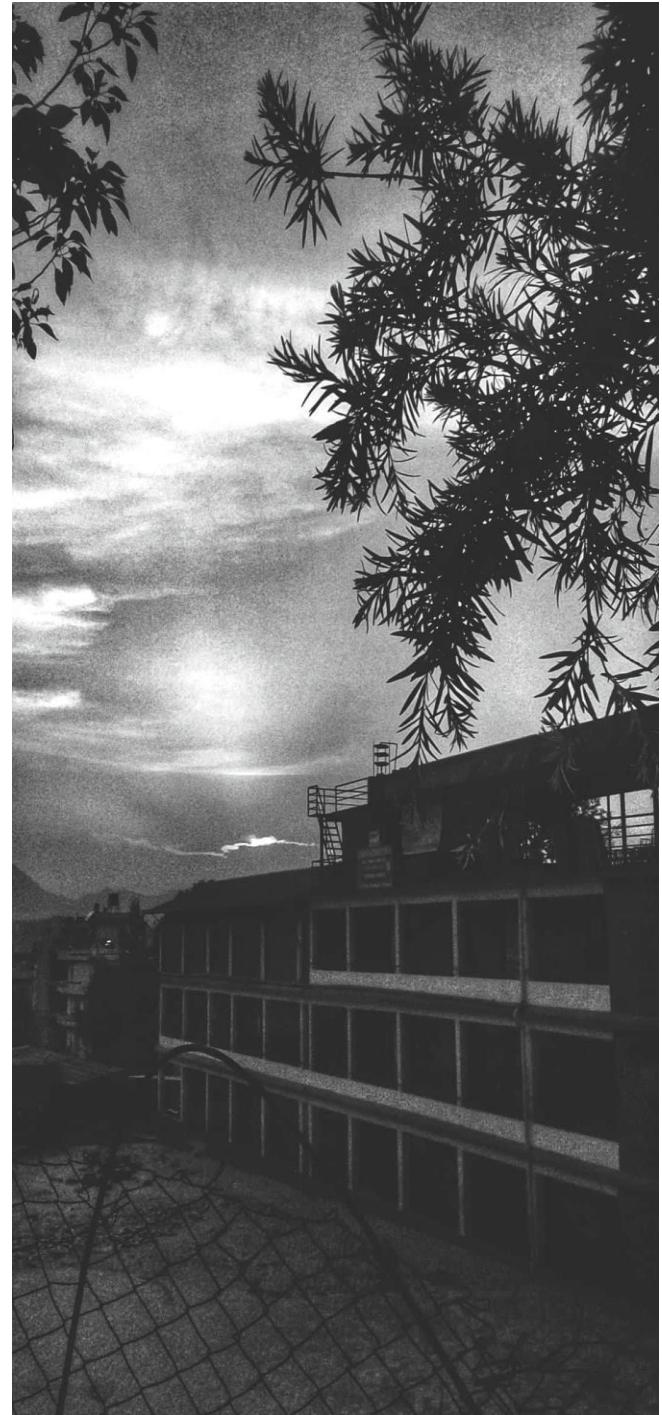
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SUICIDE

Neesha Jaiswal, BBA 5th Semester

What always comes in our mind when we hear “Suicide”?

Do you know nearly, **8, 00,000 people die by suicide** in the world each year, and according, to **WHO estimates that each year approximately 1 million people die from suicide**, which is roughly **one death every 40 seconds**. Suicide is a global phenomenon and occurs throughout the life-span. Effective and evidence-based interventions can be implemented at population, sub-population & individual levels to prevent suicide and suicide attempts. According to WHO 79% of suicide occurred in low-and middle-income countries. Suicide accounted for 1.4% of all deaths worldwide, making it the **18th leading cause of death** in 2016. Suicide is the 3rd leading cause of the death in 15-29 years old. Ingestion of pesticide, hanging and firearms are among the most common methods of suicide globally.

Suicide is a serious public health problem; however, suicides are preventable with timely, evidence-based and often low-cost interventions. For national responses to be effective, a comprehensive multisector suicide prevention strategy is needed.

Introduction

Suicide is the act of intentionally causing one's own death. It simply means ending your own life. It is sometimes a way for people to escape pain or suffering. *When someone ends their own life, we say that they “died by suicide”. A “suicide attempts” means that someone tried to end their life but did not die.*

Even though we may rationally believe that suicide fixes nothing to someone who is suicidal, it appears like a real answer to all or most of their problems.

Suicide, taking your own life, is a tragic reaction to stressful life situations — and all the more tragic because suicide can be prevented. Whether you're considering suicide or know someone who feels suicidal, learn suicide warning signs and how to reach out for immediate help and professional treatment. You may save a life — your own or someone else's.

It may seem like there's no way to solve your problems and that suicide is the only way to end the pain. But you can take steps to stay safe — and start enjoying your life again.

For immediate help

If you think you may attempt suicide, get help now:

- Call **911** or your local emergency number immediately.
- Call a suicide hotline number. In the U.S., call the National Suicide Prevention Lifeline at 800-273-TALK (800-273-8255). Use that same number and press “1” to reach the Veterans Crisis Line.

Who is at risk?

While the link between suicide and mental disorders (in particular, depression and alcohol use disorders) is well established in high-income countries, many suicides happen impulsively in moments of crisis with a breakdown

in the ability to deal with life stresses, such as financial problems, relationship break-up or chronic pain and illness.

In addition, experiencing conflict, disaster, violence, abuse, or loss and a sense of isolation are strongly associated with suicidal behaviors. Suicide rates are also high amongst vulnerable groups who experience discrimination, such as refugees and migrants; indigenous peoples; lesbian, gay, bisexual, transgender, intersex (LGBTI) persons; and prisoners. By far the strongest risk factor for suicide is a previous suicide attempt.

Symptoms

Suicide warning signs or suicidal thoughts include:

Talking about suicide — for example, making statements such as “I’m going to kill myself,” “I wish I were dead” or “I wish I hadn’t been born”

Getting the means to take your own life, such as buying a gun or stockpiling pills

Withdrawning from social contact and wanting to be left alone

Having mood swings, such as being emotionally high one day and deeply discouraged the next

Being preoccupied with death, dying or violence

Feeling trapped or hopeless about a situation

Increasing use of alcohol or drugs

Changing normal routine, including eating or sleeping patterns

Doing risky or self-destructive things, such as using drugs or driving recklessly

Giving away belongings or getting affairs in order when there’s no other logical explanation for doing this

Saying goodbye to people as if they won’t be seen again

Developing personality changes or being severely anxious or agitated, particularly when experiencing some of the warning signs listed above

Warning signs aren’t always obvious, and they may vary from person to person. Some people make their intentions clear, while others keep suicidal thoughts and feelings secret.

Causes

Suicidal thoughts have many causes. Most often, suicidal thoughts are the result of feeling like you can’t cope when you’re faced with what seems to be an overwhelming life situation. If you don’t have hope for the future, you may mistakenly think suicide is a solution. You may experience a sort of tunnel vision, where in the middle of a crisis you believe suicide is the only way out. There also may be a genetic link to suicide. People who complete suicide or who have suicidal thoughts or behaviors are more likely to have a family history of suicide.

Risk Factors

Although attempted suicide is more frequent for women, men are more likely than women to complete suicide because they typically use more-effective methods, such as a firearm.

You may be at risk of suicide if you:

- Feel hopeless, worthless, agitated, socially isolated or lonely
- Experience a stressful life event, such as the loss of a loved one, military service, a breakup, or financial or legal problems
- Have a substance abuse problem — alcohol and drug abuse can worsen thoughts of suicide and make you feel reckless or impulsive enough to act on your thoughts
- Have suicidal thoughts and have access to firearms in your home

- Have an underlying psychiatric disorder, such as major depression, post-traumatic stress disorder or bipolar disorder
- Have a family history of mental disorders, substance abuse, suicide, or violence, including physical or sexual abuse
- Have a medical condition that can be linked to depression and suicidal thinking, such as chronic disease, chronic pain or terminal illness.

Children and teenagers

Suicide in children and teenagers often follows stressful life events. What a young person sees as serious and insurmountable may seem minor to an adult — such as problems in school or the loss of a friendship. In some cases, a child or teen may feel suicidal due to certain life circumstances that he or she may not want to talk about, such as:

- Having a psychiatric disorder, including depression
- Loss or conflict with close friends or family members
- History of physical or sexual abuse
- Problems with alcohol or drugs
- Physical or medical issues, for example, becoming pregnant or having a sexually transmitted infection
- Being the victim of bullying
- Being uncertain of sexual orientation
- Reading or hearing an account of suicide or knowing a peer who died by suicide.

Prevention and control

Suicides are preventable. There are a number of measures that can be taken at population, sub-population and individual levels to prevent suicide and suicide attempts. These include:

reducing access to the means of suicide (e.g. pesticides, firearms, certain medications);

reporting by media in a responsible way;

school-based interventions;

introducing alcohol policies to reduce the harmful use of alcohol;

early identification, treatment and care of people with mental and substance use disorders, chronic pain and acute emotional distress;

training of non-specialized health workers in the assessment and management of suicidal behaviors;

follow-up care for people who attempted suicide and provision of community support.

Suicide is a complex issue and therefore suicide prevention efforts require coordination and collaboration among multiple sectors of society, including the health sector and other sectors such as education, labor, agriculture, business, justice, law, defense, politics, and the media. These efforts must be comprehensive and integrated as no single approach alone can make an impact on an issue as complex as suicide.

WHO response

WHO recognizes suicide as a public health priority. The first WHO World Suicide Report “Preventing suicide: a global imperative”, published in 2014, aims to increase the awareness of the public health significance of suicide and suicide attempts and to make suicide prevention a high priority on the global public health agenda. It also

aims to encourage and support countries to develop or strengthen comprehensive suicide prevention strategies in a multisectoral public health approach. Suicide is one of the priority conditions in the WHO Mental Health Gap Action Programme (mhGAP) launched in 2008, which provides evidence-based technical guidance to scale up service provision and care in countries for mental, neurological and substance use disorders. In the *WHO Mental Health Action Plan 2013–2020*, WHO Member States have committed themselves to working towards the global target of reducing the suicide rate in countries by 10% by 2020.

In addition, the suicide mortality rate is an indicator of target 3.4 of the Sustainable Development Goals: by 2030, to reduce by one third premature mortality from no communicable diseases through prevention and treatment, and promote mental health and well-being.

Conclusion

Why? This question always comes in our mind when we hear someone have suicide, even we don't know about that person we started to think what might be reason behind it that he/she feel easy to end their life rather than fight back.

Youths there are committing suicide mostly, as among 1 million cases in each year there are almost 88% of youth who committed suicide. PLEASE STOP IT, it is just temporary feeling that comes in your mind. We can fight, try to communicate with people share3 your feelings to your close one, whenever you feel alone or something like this

Myself, I am having teenager phase and I know most of your feeling you can't share with anyone nor you want to share because of some affair or something else. And that particular feeling disturbs you lot. Then don't worry you can share that feeling to that person who will only listen you. Are you thinking who is that person then let me say you it's your books, so write each feeling in a sheet of paper and tear it, throw it that will make you feel better.

For all those people who is reading this article.

Your hand is not a paper, don't cut it

Your face isn't a book, don't judge it

And your life isn't a movie, don't end it.

YOUTH AND CAPITAL MARKET IN NEPAL

By Sanjila Shrestha, BBA 5th Semester

INTRODUCTION

CAPITAL MARKET

Capital market can be defined as the part of a financial system concerned with raising capital by dealing in shares, bonds, and other long-term investment. It is used to mobilize funds for the economic growth of the country. It performs the crucial functions like conversion of personal household institution saving into investment. There are two segments of capital market – Securities and Non-Securities market. Securities market is further divided into Primary and Secondary Market. Primary market is where securities are created, while secondary market is where those securities are traded by investor.

Nepalese capital market is one of the slightly growing market in current moment. NEPSE (Nepal Stock Exchange Limited) is only stock exchange of Nepal and it is regulated by Securities Board of Nepal. It was established on 1993, and since its establishment it has brought a remarkable change in capital market of Nepal.

YOUTH

Youth is time of life when someone is young and often means the time between childhood and old age. Youth is an experience that may shape an individual's level of dependency, which can be marked in various ways according to different cultural perspectives.

It is well known fact that youth are assets of any nation. They are the future of the country and should be forward in every field. In this article we are especially talking about undergraduate level youth, who are considered to be at early stage of involvement in working life and investment. Investment by youth is always the main force to stimulate economic growth as well as develop country.

YOUTH AND CAPITAL MARKET

In the context of Nepal there seems to be less involvement of the youth in investing activities. Although it is the smart way to mobilize fund, most of the youth tend to ignore it. Even if we ask the business student about their aim the answer will revolve around banker, entrepreneur, foreign employment, civil servant, family business. Only few of students want to be investor. Being a business student, we are quite familiar with the topic such as Market risk, Stock valuation, Beta, capital market, stock market. Most of our course and subject revolves around investment and financial decision. But sad fact is that it will be limited to bookish knowledge only useful to pass exams. Practically we have no knowledge about these terms. It is so irony that majority of students even doesn't have basic knowledge about stock market. For e.g. Buying and selling of stock in primary market.

Furthermore, youths have lack of funds, problems in maintaining personal finance, because most of them are students without job, fully or partially dependent upon parents and has huge expenses on daily basis.

Beside these there are other factors also causing the less involvement of youth in stock market such as:

- Lack of proper and sufficient knowledge about stock market and its variables.
- Fear, panic and impatience among youth to get return on investment.
- Low financial literacy to deal with the risk, leading the small loss causing great psychological effect.

CONCLUSION:

From the various previous studies and opinion from different people we can find out that the less involvement of youth in capital market of Nepal is due to less link between college syllabus and actual market scenario, lack of enough fund and appropriate understanding, low risk tolerance ability of youth.

RECOMMENDATIONS:

In order to increase the interest and knowledge of youth in capital market following measures can be considered-

- Syllabus and Course should be revised and updated time to time and in such way that it will be market oriented.
- Sending student to the actual market for observation and learning.
- Beside these teachers should arrange some classes to clear the confusion of students. For e.g. classes on topic when to sell and how to sell the stock, inviting guest lecturer and so on.
- Free events, seminar, education enlightenment program should be conducted especially focusing on youths.
- Government can also provide financial support to youth by providing soft loan in order to invest in stock.

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FUN FACTS

- Star Wars, Pokémon and Frozen coins are legal tender on island of Niue
- Pound sterling is the world's oldest currency
- The moto on the first US coin was "Mind your Business"
- Only 8% of the world currency is in cash
- Global Debt is now almost 2.5 times greater than the world's total stockpiles of money
- The resources that which last for good and can be used continuously are called inexhaustible Natural Resources.
- The first bank authenticated to issue note is Bank of England.
- The country that have cleanest note of all is USA.
- The money which is likely to earn more interest is called Hot Money.
- Zero net Aid is the condition in which a country doesn't need foreign aid as its economy is strong enough to run without any aid.

HAPPY PRIDE 2020



ASMITA LAMSAL'S PHOTOGRAPHY

To get your photographs featured, you can mail us at:
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Answer from our last week question

Question

Is mental health important to you? How do you take care of your mental and emotional health?

Asmita Lamsal, BBA 5th Semester

In my view being mentally fit and taking care about our mental health is very important as it decides the tasks to be done in the way we want. Also, if we are mentally ill then the task may be done in just the opposite way we want. So, it is necessary to be mentally fit and strong to let the life go on the track. Mentally unstable people are to be taken care, to be motivated and to show the ways to live the life.

In my case I take care of my mental health by not involving in those rumors that might totally affect our mind to the very long time. If the things are found to be unhealthy and not desirable, I think that to cut off from the way. Sometimes we may go through some problems and make that the reason to be frustrated but it is not the right way to affect our life. I prefer it to be shared with my friends and sometimes I write down my feelings just to escape from the further consequences which may harm myself through the thoughts that are playing in the mind. Mental health is needed to be stable and life to go on the right track to achieve our dream.

No matter how many times you go down, keep rising, I believe.

Kohishma Pradhan, BBA 3rd Semester

Our mental health encompasses our psychological, emotional and social well-being. This means it impacts how we feel, think and behave each day. Our mental health also contributes to our decision-making process, how we cope with stress and how we relate to others in our lives. So, it is important to me. Emotional and mental health is important because it's a vital part of our life and impacts our thoughts, behaviors and emotions. Being healthy emotionally can promote productivity and effectiveness in activities like work, school or caregiving. It plays an important part in the health of our relationships, and allows us to adapt to changes in your life and cope with adversity. It is important to take care of ourselves and get the most from life. Here is some discussion that how do I look after my health. Anyone can follow this advice. So why not start from today? Talking about our feelings can help us to stay in good mental health and feel cozy also helps to deal with times when we feel troubled. Regular exercise can boost our self-esteem and can help us to concentrate, sleep and feel better. Exercise keeps the brain and our vital organs healthy, and is also a significant benefit towards improving our mental health. There is nothing better than catching up with someone face to face, but that's not possible. we can give them a call, drop messages or notes or to chat with them online instead. Keeping the lines of

communication open is good for us. We all are different. It's much healthier to accept that you are unique than to wish you were more like someone else. Feeling good about yourself boosts your confidence to learn new skills, visit new places and make new friends good self-esteem helps you cope when life takes a difficult turn.

Samiksha Bhattarai, BBM 3rd Semester

Due to pandemic COVID-19, we all are facing difficult time for three months. To control and stopping spread-out the pandemic, Nepal Government imposed a lockdown for a longtime. Because of the lockdown and the fear of transmission we all are bound within the house.

Due to these reasons our daily routine has been changed. Most of the time we are engaging with social medias like Facebook, Instagram, Twitter etc. Since, we don't have college, we don't have assignments, and we are free enough to actively present ourselves in social media. This has made life boring and monotonous. Likewise, we visit various online news portals for updates. The real infection rate and causalities due to Corona virus is also dreadful. In addition, various news portals (fake??) are exaggerating the data that makes us more fearful. Because of all these, we find our present fearful and our future uncertain. This have resulted mental pressure to us and it could be the reason of anxiety and depression.

For the prevention and getting out from anxiety and depression, we should follow the following measures:

- Avoid fake news that pushes you in stress and anxiety.
- Follow the reliable news source.
- Avoid too much use of social media.
- Meditation, yoga helps you to get relaxed and reduce stress and anxiety.
- Keep busy in household works.
- Read books of your choice to keep you busy and fresh.
- Among the family members, each should understand and support one another so no one suffer from problem created by loneliness.
- Talk some time with good friends.

BE KIND TO ONE ANOTHER

Q&A with Anil Adhikari

Anil Adhikari a BBA 3rd semester student an active member of Saraswati Business Society. He is very hardworking and enthusiastic student. We got a chance to have Q&A with him.

❖ **Anil, how do you find yourself in SMC?**

I was searching for a good BBA college under Tribhuvan University and one of my friends had already applied in SMC and she suggested me for this college. Immediate after I started researching about SMC and found a good college. The next day I visited college, talked with Maniram sir. I loved the college and thought of getting admitted in SMC. In this way, you found me in SMC.



❖ **Why SMC? Is that for University Degree or anything else?**

To be honest, in the beginning I were here only for University Degree but later on studying I realized that I can learn many extra things from college by the proper coordination with teachers, seniors and mates.

❖ **Something interesting about you?**

Nothing that much interesting about me. Everyone close to me knows me very well that I'm a very helpful person. I am very polite with good behaviors. The only bad habit of mine is that I'm over emotional and hurt very easily by close ones.

Anil Adhikari

BBA 3rd Semester

❖ **Let's talk about your interested field?**

I always wanted to be a sportsman but I actually didn't struggle that much for my dreams. I am very good at cricket and volleyball and satisfying for football. The most, I'm crazy for cricket these days. I love music so much but only for listening not for singing.

❖ **As you are the one of the investors, can you think share market to be the best option to earn money?**

Being a scholar of BBA and investor, I extremely prefer share market to be the best option for earning money. Though it has more risk, but also the return of share market is very high. There are many personalities who are being beneficial by the share market.

EDITOR'S WORD

Dear Readers,

The number of people dying in quarantine is increasing. Along with this, we can also hear the news about the rape cases and death cases with simple health issue during this pandemic. From this, we can surely figure out how safe and properly managed are quarantine facility of Nepal. Our government however holds a huge amount of money in Corona management and prevention fund but its shame to say that there is no transparency of how much which is the main reason why youths are seen protesting. Government may have spent more than enough for proper management of quarantine site, but still most of the quarantine facilities across the country are poorly facilitated and lack basic hygienic requirements such as running water, sanitation, separate toilets, separate room, clean and fresh food and so on.

Another major issue is among the 28 deaths in Nepal due to Covid-19 most of them have been tested positive only after the death of patient. Some are

tested positive just a week after their death; when the bodies have already cremated by their families. This leaves a serious question behind the cause of their death and why they were not tested earlier?

We can say the only one to blame here is the government at this time. They are not conducting tests on those who are in quarantine and people noted Corona positive after several days of death portrays that the clinical evaluation is not done properly.

When we hear this kind of incident taking place in quarantine it makes us believe that our government is really not concerned about its people's health. So, the best we can do right now is be self-dependent and take care of us as well as of our loved ones. Even though the lockdown is over and the government has however seemed to change the modality of things we should try to remain at our home and safe as far as possible. While going

out we should follow all the safety precautions and should maintain social distancing.

With all these situations happening one of the great news is that within the first week of the Ashar government has collected tax of Rs 10 Arba from the major companies such as Ncell, NTC, Surya Nepal etc. Additionally, other big houses have also paid tax to support the government in this worldwide pandemic. And all we can hope for now is for the government to utilize this amount in proper way.

Besides this, we the Board members of SBS digital magazine have planned to make our weekly issue a monthly issue for now. We have planned to focus on professional development sessions which can be beneficial for anyone in the later future. What are your thoughts regarding this topic? Let us know your opinions through Facebook, Instagram or email given below. [Stay safe, Stay kind.](#)

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