**3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efj**

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**-uf]/vf gu/kflnsf, uf]/vf\_**

**lqe'jg ljZjljBfno, lzIffzf:q s]Gb|Lo ljefu, cy{zf:q**

**lzIff ljefu, :gftsf]Q/ tx -Pd\=P8\_ rf}yf] ;]d]:6/sf] cf+lzs**

**cfjZostf kl/k"lt{sf] nflu k|:t't**

**zf]wkq**

**zf]BfyL{**

**;Demgf yfkf du/**

**:gftsf]Q/ tx rf}yf] ;]d]i6/**

**SofDk; btf{ g++ %@#**

**k/LIff /f]n g+= M @\*))$%**

**lq=lj= btf{ g+= M ^–!–@\*%–@^–@))!**

**egf{ jif{ M @)&)**

**qm=;+= $%!**

**lzIffzf:q s]Gb|Lo ljefu**

**cy{zf:q s]Gb|Lo ljefu**

**lqe'jg ljZjljBfno**

**sLlt{k'/, sf7df8f}+**

**@)&#**

**l;kmfl/; kq -­­RECOMMENDATION LETTER)**

lqe'jg ljZjljBfno, lzIffzf:q s]Gb|Lo ljefu cGt{ut cy{zf:q lzIff ljefu :gftsf]Q/ tx rf}Fyf] ;]d]:6/sf] cf+lzs cfjZostf kl/k"lt{sf nflu æ**3/of;L cfon] z}lIfs If]qdf kf/]sf] k|efj, uf]/vf gu/kflnsf, uf]/vfÆ** zLif{ssf] zf]wkq d]/f] lgb]{zg, ;'emfj Pj+ ;Nnfxdf zf]wfyL{ 5fqf ;Demgf yfkf du/n] tof/ kfg'{ePsf] xf] . pQm zf]wkq :jLs[tsf] nflu l;kmfl/; ub{5' .

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k|f= 8f= w|'j/fh lzjfsf]6L

zf]w lgb]{zs

cy{zf:q lzIff s]Gb|Lo ljefu

lq=lj= sLlt{k'/, sf7df8f}F

ldlt M ================================

**:jLs[lt kq -­­APPROVAL LETTER)**

lqe'jg ljZjljBfno, lzIffzf:q s]Gb|Lo ljefu cGt{ut cy{zf:q lzIff ljefu :gftsf]Q/ tx rf}Fyf] ;]d]:6/sf] cf+lzs cfjZostf kl/k"lt{sf nfuL æ**3/of;L cfon] z}lIfs If]qdf kf/]sf] k|efj uf]/vf gu/kflnsf, uf]/vfÆ** zLif{ssf] zf]wkq cy{zf:q lzIff :gftsf]Q/ pkflwsf nflu :jLs[t ul/Psf] 5 .

**zf]wkq d"NofÍg ;ldlt**

!\_ ljefuLo k|d'v ==================================

pk–k|f= dLg/fh kf}8]n

@\_ afXo ;'kl/j]Ifs ===================================

k|f=8f= zfGtf l;+x

#\_ zf]w lgb]{zs ===================================

k|f= 8f= w|'j/fh lzjfsf]6L

ldlt M =============================

**s[t1tf1fkg -­­ACKNOWLEDGEMENT\_**

lqe'jg ljZjljBfno lzIffzf:q s]Gb|Lo ljefu, cy{zf:q lzIff ljefu, :gftsf]Q/ tx -Pd=P8=\_ rf}Fyf] ;]d]:6/sf] cf+lzs cfjZostf kl/k'lt{ ug{sf nflu æ**3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efj uf]/vf gu/kflnsf, uf]/vfÆ** zLif{s ePsf] zf]wkq k|:t't u/]sf] 5' . ;j{k|yd zf]wkq k|:tfjgf :jLs[t u/L zf]wkq n]Vg] ;'cj;/ k|bfg ug'{x'g] cy{zf:q lzIff ljefusf ljefuLo k|d'v cfb/0fLo u'? pk–k|fWofks dLg/fh kf}8]n Ho"k|lt ;b}j cfef/L 5' . o; zf]w kqn] of] If]q;Fu ;DalGwt ljifodf hfgsf/L lng OR5's JolQm, cg';Gwfgstf{ Pj+ gLlt lgdf{tfx?nfO{ ;xof]u k'Ug] 5 eGg] d}n] cfzf lnPsf] 5' .

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**;Demgf yfkf du/**

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5gf]6df k/]sf 3/kl/jf/sf] s'n jflif{s jrt /sd ?= !))))))) /x]sf] 5 . h;df j|fXd0fsf] !% k|ltzt If]qLsf] ?= !\* k|ltzt, du/sf] %% k|ltzt, g]jf/sf] \* k|ltzt / ;fsL{sf] $ k|ltzt art u/]sf] b]lvG5 . o;/L x]bf{ t''ngfTds ?kdf du/sf]] 3/ kl/jf/sf] jrt /sd pRr /x]sf] kfO{of]

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tflnsf $=( M jflif{s cfDbfgLsf ljleGg ;|f]tx? – @)&@ #%

tflnsf $=!) M ljleGg ;|f]taf6 jflif{s s'n cfDbfgLdf /x]sf] of]ubfg k|ltzt – @)&@ #^

tflnsf $=!! M k|lt3/ kl/jf/sf] jflif{s cfDbfgL / k|ltJolQm jflif{s cfo –@)&@ #\*

tflnsf $=!@ M s'n pkef]Uo vr{df ljleGg If]qsf] l:ylt ljj/0f–@)&@ $)

tflnsf $=!# M k|lt 3/kl/jf/ / k|ltJolQm jflif{s pkef]u vr{ –@)&@ $!

tflnsf $=!$ M s'n pkef]u vr{sf] ljj/0f –@)&@ $@

tflnsf $=!% M ljleGg ju{sf] jrt ljj/0f–@)&@ $#

tflnsf $=!^ M k|lt kl/jf/ jflif{s jrt tyf k|lt Joltm jflif{s jrt ljj/0f –@)&@ $$

tflnsf $=!& M vfBfGgsf] cj:yf ;DjGwL ljj/0f–@)&@ $%

tflnsf $=!\* M jflif{s cfDbfgLsf] cfwf/df cfDbfgL ljt/0f $^

tflnsf $=!( M 3/fo;L cfo pRr / 3/fo;L cfo Go"g kl/jf/sf] z}lIfs cj:yf — @)&# $\*

tflnsf $=@) M 3/fo;L cfo pRr / 3/fo;L cfo Go"g kl/jf/sf] z}lIfs cj:yf — @)&# $(

tflnsf $=@! M 3/fo;L cfo pRr / Go"g 3/kl/jf/sf] afnaflnsfx?sf] z}lIfs cj:yf — @)&# %)

tflnsf $=@@ M 3/fo;L cfon] z}lIfs If]qdf kf/]sf**]** k|efj — @)&#%!

**lrq ;"rL**  **(LIST OF FIGURE)**

lrq $=! M d'Vo k]zfdf /x]sf 3/kl/jf/sf] ;b:o ;+VofTds ljj/0f #!

lrq $=@ M ljleGg ju{sf dflg;x?df e"ldsf] ljt/0f -k|ltztdf\_ #$

lrq $=# M ljleGg ;|f]taf6 s'n cfDbfgLdf /x]sf] of]ubfg k|ltzt #^

lrq $=$ M s'n pkef]u vr{sf] ljj/0f $#

lrq $=% M gd'gf 5gf}6df k/]sf 3/kl/jf/sf] jflif{s cfDbfgLsf] cfwf/df cfDbfgLsf] ljt/0f $&

**cWofo Ps (CHAPTER : ONE)**

**!= kl/ro (Introduction)**

**!=! cWoogsf] k[i7e"ld (Background of the Study)**

ljsf;sf] k|d'v cfwf/ lzIff xf] . JolQmsf] zf/Ll/s, dfgl;s, ;fF:s[lts / g}lts ljsf;sf nflu lzIff cTofjZos x'G5 . lzIff hLjg ko{Gt rln/xg] k|ls|of xf] . JolQmn] ljleGg tl/sfaf6 lzIff k|fKt u5{ . ;fdfGot M JolQmn] cf}krfl/s, cgf}krfl/s jf clgoldt dfWodaf6 lzIff xfl;n ul//x]sf] x'G5 .

clwsf/L -@)^$\_ lzIff klqsf cGtu{t eGb5g\, lzIffsf] cfjZostf dxTj / ljsf; zLif{s n]v dfkm{t ljsf;sf nflu ePsf ljZj k|of;x?nfO{ o;/L k|:6\ofPsf 5g\ . ljZj kl/j]znfO{ x]bf{ dfgj clwsf/sf] ljZjJofkL 3f]if0ff !($\* n] æ;a}sf nflu lzIffsf] clwsf/ (Everyone has Right of Education)Ú k'/f ug]{ 3f]if0ff u/]sf] 5 . To:t} ;j{;'nj lzIff pknAw ug]{, lzIffdf ;a}sf] kx'Fr k'¥ofpg] ;'lglZrttf k|bfg ug{ ;g\ !(() sf] hf]D6Lg ;Dd]ngn] ;g\ @))) ;Dd æ;a}sf] nflu cfwf/e"t lzIffÆ Basic Education for all) gf/f cufl8 ;f/]sf] 5 . To:t} ;g\ @))) df ;]g]undf ljZjlzIff ;Dd]ng cfof]hgf u/L æ;a}sf nfuL lzIffÆ nfO{ ;'lglZrttf ug{ 8sf/ sfo{ of]hgf @))) (DFA, 2000) klg 3f]if0ff ePsf] lyof] . To:t} ;g\ @)!% ;Dd æ;Dk"0f{ afnaflnsfnfO{ ;dfg ?kdf k|fylds ljBfnosf] tx ;'lglZrttf k'/f ug{ ;Ifd x'g] s'/fsf] k|lta4tf hfx]/ u/]sf] 5 .

;+;f/ e/ lzIffnfO{ ;j{;'nj agfpg, ;a}sf] kx'Frdf k'¥ofpg / o;sf] ljsf; ug{ w]/} k|of;x? eP klg pQm nIo k'/f ug{ ;s]g . t;y{ k'gM @)@@ ;Dddf ;a}nfO{ k|fylds lzIff ;j{;'ne / clgjfo{ agfpg] nIo /fv]sf] 5 -/fli6«o of]hgf cfof]u, @)&)\_ .

g]kfndf lzIff If]qdf ljutdf ePsf gLltut, sfg'gL, ;+:yfut, sfo{qmdut / dfgjLo ljsf;sf k|of;x?n] lzIff If]qdf dxTjk"0f{ pknlAw ePsf] 5 . % jif{ / ;f] eGbf dflysf] ;fIf/tfb/ ^%=( k|ltzt -dlxnf %#=! / k'?if &$=$\_ /x]sf] 5 . !%–@$ pd]/ ;d"xsf] ;fIf/tfb/ \*&=% k|ltzt k'u]sf] 5 . k"j{ k|fylds ljBfno tyf afn ljsf; s]Gb|sf] ;+:of #$, !&$ k'u]sf] 5 . b]ze/df #$, @(\* k|fylds, !$, $$& lgDgdfWolds, \*$!^ dfWolds / #,%(^ pRr dfWolds ljBfnox? ;~rfngdf /x]sf 5g\ . ljBfyL{ egf{ tkm{ k|fylds txsf] v"b egf{b/ (%=# k|ltzt / -xfn (^=^\_ k|ltzt k'u]sf] 5 . k|fylds, cfwf/e"t / dfWolds txdf n}ª\lus cg'kft ;db/df k'u]sf] 5 . ljBfyL{ l6sfpb/ \*$=! k|ltzt ljBfyL{ sIff % ;Dd / ^(=$ k|ltzt sIff \* ;Dd k'u]sf] / sIff % k"/f ug]{ b/ &% k|ltzt \* sIff \* k"/f ug]{b/ ^)=\* k|ltzt /x]sf] 5 -/fli6«o of]hgf cfof]u, @)&!\_ .

d'n'ssf sl/a Ps ltxfO ljBfnosf] Joj:yfkgdf ;d'bfosf] ;lqmo ;xeflutf /xFb} cfPsf] 5 . sl/a @# nfv ljBfyL{n] jflif{s ?kdf 5fq j[lQ k|fKt ul//x]sf 5g\ . k|lt ljBfyL{df cfwfl/t nufgL gLltcg';f/ ljBfnox?nfO{ cg'bfg k|bfg ul/Fb} cfPsf] 5 . lzIffdf nufgLd}qL jftfj/0f l;h{gf ePsf] 5 . kf7\oqmdnfO{ ;dofg's"n ;'wf/ ul/Fb}5 . dft[efiffdf k|fylds lzIff k|fKt ug{ kfpg] clwsf/sf] ;'lglZrttfsf nflu @@ dft[efiffdf sIff % ;Ddsf kf7\ok':ts tyf kf7\o;fdu|L ljsf; ul/Psf 5g\ . sIff !–% ;Dd lg/Gt/ ljBfyL{ d"Nofª\sgsf ljljw lqmofsnfkx? sfof{Gjogdf NofOPsf 5g\ -/fli6«o of]hgf cfof]u, @)&!\_ .

lzIffn] dflg;sf] ;jf{ËL0f ljsf; ug]{ u/fpF5 . o; lsl;dsf] dxTj lzIffsf] x'Fbfx'Fb} klg ljBfyL{n] lzIff k|fKt ug{ w]/} s'/fx?n] k|efj kfl//x]sf] x'G5 . h:t} M kfl/jfl/s cfo, kfl/jfl/s cj:yf, :jf:Yo, vfgkfg, ;dfh, /fhgLlt, ;+:s[lt, l/ltl/jfh, afndgf]lj1fg cflb . logLx? dWo] kfl/jfl/s cfon] ljBfyL{sf] hLjgdf w]/} 7"nf] c;/ kf/]sf] x'G5 . wg lagf ljBf ck'/f] 5 . To;} sf/0f wg / ljBf b'Oj6} k/:k/ cGt/;DalGwt x'G5g\ . xfd|f] b]z s[lif k|wfg b]z xf] . oxfFsf ^% k|ltzt hgzlQm s[lif If]qdf lge{/ 5 . g]kfnsf] s[lifk|0ffnL ljz]iftM hLjg lgjf{xd'vL (Subsistence) 5 . oxfFsf] v]tLk|0ffnL k/Dk/fut lsl;dsf] 5 . s[lif k|0ffnLnfO{ Jofj;flos/0f ug{ ;s]sf] 5}g . o;/L clwsf+z dflg;x? lgjf{xd'vL v]tLdf g} /xL cfo cfh{gsf] :t/nfO{ dfly p7fpg ;s]sf] 5}g . z}lIfs ljsf;sf nflu ljBfyL{sf] 3/fo;L cfosf] cj:yf /fd|f] x'g'kb{5 . 3/fo;L cfosf] cj:yf /fd|f] 5 eg] ljBfyL{n] ;lhn};Fu n]Vg k9\g kfpF5g\ . 3/fo;L cfosf] cj:yf sdhf]/ 5 eg] ljBfyL{x?nfO{ k9fOsf] nflu rflxg] cTofjZos ;fdu|Lx? sfkL, snd, kf7\ok':ts, ljBfno kf]zfs nufotsf vfhf gf:tf h:tf s'/fx?sf] cefj x'g uO{ k9fO{ sdhf]/ x'G5 . 3/fo;L cfosf] cj:yf sdhf]/ 5 eg] ljBfyL{sf] k9\g] OR5f x'Fbf x'Fb} klg k9\g kfpFb}g . To:t}u/L k9]sfn] klg k9fO aLr}df 5f8]/ lst lab]z wfpg' k¥of], ls t ufpFd} a;]/ s[lif kz'kfng, Jofkf/ Joj;fo u/L h;f]t;f] b'O{ 5fs 6fg]{ / Ps ;/f] nufpg] sfd ug'{k¥of] . xfd|f] b]zdf 3/fo;L cfo sdhf]/ ePs} sf/0f s]6fs]6Lx? k9fO{ 5f8\g afWo ePsf 5g\ . afnaflnsfsf] 3/fo;L cfosf] cj:yf /fd|f] 5 eg] lgw{Ss ;Fu k9\g / n]Vg kfpF5g\ . cfkm"nfO{ cfwf/e"t kg]{ z}lIfs ;fdu|Lx? ;lhn} kfpF5g\ / lagf afwf Jojwfg k9\g n]Vg kfpF5g\ . 3/kl/jf/df cfosf] cj:yf sdhf]/ x'g] ljBfyL{x?df lxgtfaf]w, c;lhnf] dx;'; / ef]sfgfª\uf /xFbf ;d]t klg ;dodf vfgf / n'uf kfO /fv]sf] x'Fb}g eg] k9fO{sf] s'/f t 6f9fsf] s'/f xf] . xfd|f] b]z g]kfndf sof} o:tf b'/bzf{sf cj:yfx?df cem};Dd klg o:tf ;d:of em]ln/x]sf ljBfyL{x? 5g\ .

;g\ @))% b]lv ljZj a}sn] b}lgs cfDbfgL !=@% cd]l/sL 8n/nfO{ ul/aLsf] /]vf lgwf{/0fsf] cfwf/ dfg]sf] 5 eg] g]kfn hLjg:t/ dfkg ;j]{If0f @)^)÷@)^! n] cf}ift jflif{s ?= &^( eGbf sd cfo ePsf JolStnfO{ ul/aLsf] /]vfd'lg /fv]sf] 5 . g]kfndf xfn @#=\* k|ltzt hg;+Vof ul/aLsf] /]vfd'lg /x]sf 5g\ . t]x|f} lqjifL{o of]hgf -@)&)÷&!–)&@÷&#\_ n] ul/aLsf] /]vf d"gL /x]sf] hg;ª\VofnfO{ !\* k|ltztdf emfg]{ nIo /fv]sf] 5 -g]kfndf ul/jLsf] cj:yf, /fli6«o of]hgf cfof]u, @)&#\_ .

**!=@ ;d:ofsf] syg (Statement of the Problem)**

lzIffdf ul/Psf] cfly{s nufgLnfO{ plrt tl/sfn] kl/rfng u/L lzIffnfO{ u'0ffTds / kl/:s[t agfpg' clt g} dxTTjk"0f{ 5 . lzIffdf ul/g] nufgL cGo Joj;fodf ul/g] nufgL eGbf leGg k|j[ltsf] / bL3{sfnLg x'g' cfjZos 5 . cGo Joj;fodf ul/Psf] nufgLaf6 k|ltkmn tTsfn} k|fKt x'G5 eg] lzIffdf ul/Psf] nufgLaf6 k|ltkmn k|fKt ug{ w]/} jif{ s'g{ kg]{ x'G5 . o; k|sf/ cfly{s cj:yf cWoog u/]/ /fHon] lzIff If]qdf nufgL ug'{ clt cfjZos 5 (Herbinsin and myers, 1968) .

clxn]sf] l:yltdf cleefjsx?n] ljBfyL{x?sf] z}lIfs vr{df Ps ltxfO{ Joxf]l//x]sf 5g\ . h;n] ubf{ z}lIfs vr{ ltg{ ;Sg] cleefjssf ljBfyL{x? k9\g kfpg] cj;/ k|fKt ub{5g\ eg] z}lIfs vr{ ltg{ g;Sg] kl/jf/ afnaflnsfx? k9\g kfpg] cj;/af6 jl~rt x'g] ub{5g\ . 3/fo;L cfosf] cj:yf, 3/fo;L cfon] pkef]udf kf/]sf k|efj h:tf ljifoj:t'df w]/} cWoog cg';Gwfg ePsf] kfO{of] t/ 3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efjdf cWoog cg';Gwfg ePsf] kfOPg . t;y{ of] Ps ;d:ofsf] ?kdf b]lvPsf] 5 . log} ;d:ofsf] ;]/f]km]/f]df /x]/ o; cWoognfO{ ;DkGg ul/Psf] 5 .

**!=# cWoogsf] p2]Zo ( Objective of the Study)**

o; cWoogsf] p2]Zo uf]/vf lhNnf gu/kflnsf leqsf j8f g+= @, $ / % sf !@) 3/ kl/jf/sf] 3/fo;L cfo / o;sf] z}lIfs If]qdf k|efj s] s:tf] /x]sf] 5 n]vfhf]vf ug'{ /x]sf] 5 . ;fy} o; If]qdf w]/} hg;+Vof ePsf]n] ;dfg'kflts k|ltlglwTj x'g] u/L dlxn] o; If]qnfO{ ;d]l6Psf] xf] .

o; cWoogsf p2]Zox? lgDg cg';f/ 5g\ .

-s\_ 3/fo;L cfosf] :t/ klxrfg ug]{ .

-v\_ 3/fo;L cfo c;dfgtf u0fgf ug]{ .

-u\_ 3/fo;L cfon] lzIffdf kf/]sf] k|efjsf] ljZn]if0f ug]{ .

**!=$ cWoogsf] dxTj (Importance of the Study)**

:t/Lo lzIff lagf JolQm, kl/jf/, ;dfh / /fi6«sf] ljsf; x'g ;Sb}g . lzIffnfO{ :t/Lo pknlAwd'vL, /f]huf/d"ns t'Nofpg oy]:6 k"FhL lagf ;Dej klg 5}g . pknlAwd"ns u'0f:t/Lo lzIffsf] ljsf; ug{ cfly{s cj:yfn] k|d'v e"ldsf v]Nb5 . ljsl;t /fi6«sf] ljsf;df ltj|tf cfpgdf u'0f:t/Lo lzIffsf] ljsf; / To;sf] nflu oy]:6 lzIffdf nufgL g} k|d'v s'/f] xf] . lzIff Pp6f o:tf] pBf]u xf], h;df k"FhLsf] pkef]u ug{ ;s] dxTjk"0f{ pTkfbgsf] ;fwg ædfgj ;fwgÆ sf] u'0f tyf ;ª\Vofdf Jofks j[l4 x'G5 / cGo pTkfbg ;fwgnfO{ ;lqmo agfpg gofF sRrf kbfy{x?nfO{ k|of]udf Nofpg j}1flgs Pjd\ qmflGtsf/L k|ljlwsf] ljsf; ug{ ;Ifd x'G5 -clwsf/L, @)^$\_ .

ljBfyL{sf] cfly{s cj:yf s:tf] 5 < 3/fo;L cfosf] cj:yf cg';f/ afnaflnsfsf] k9fOsf] cj:yf s:tf] 5 < 3/fo;L cfo / lzIff lar s:tf] ;DaGw 5 < cflb k|Zgx? o; cWoogsf] ljifoj:t' x'g\ . t;y{ lo dflysf k|Zgx?nfO{ cWoog u/L o; cWoogsf] cf}lrTo tyf dxTjnfO{ a'Fbfut ?kdf o;/L k|:6\ofpg ;lsG5 .

* o; cWoogn] ;DalGw If]qsf ljBfyL{x?sf] 3/kl/jf/sf] cfDbfgLsf] klxrfg ug]{ cfDbfgLdf ePsf] leGgtfsf] sf/0fn] pgLx?sf] lzIffdf k|efj s:tf] k/]sf] 5 :ki6 kfb{5 .
* ljBfyL{sf] 3/ kl/jf/sf] cfDbfgLsf] cj:yf s:tf] x'g'kg]{ / ljBfyL{sf] cfly{s cj:yfdf ;an kfg{ /fHo / cGo ;Da[4 lgsfon] s] s] kxn ug'{kg]{ ;Dk"0f{ ljBfyL{nfO{ lzIffsf] cj;/ k|bfg ug{ s] s] z}lIfs of]hgfx? agfpg] eGg] s'/fdf ;'emfj lbg dxTjk"0f{ e"ldsf v]n]sf] 5 .
* o; cWoogn] ljBfyL{, lzIfs, ljBfno, cleefjs, kf7\oqmdljb\, lzIffljb\, o; ljifo;Fu ;/f]sf/ /fVg] ;/sf/L tyf u}/ ;/sf/L lgsfo, kf7s ju{ / cGo JolQmx?sf ;fy} ;/sf]/ /fVg] h'g;'s} JolQm tyf ;+3 ;+:yfx?nfO{ ljifoj:t'sf] jf:tljstf af]w u/fO{ goF ;"rgf k|bfg ug{ / k[i7kf]if0f k|bfg ug{ ;d]t dxTjk"0f{ e"ldsf lgjf{x ug]{ 5 .

**!=% cg';Gwfgsf] k|Zg (Research Questions)**

dfly pNn]v ul/Psf] p2]Zo cg';f/ cg';Gwfg k|Zg lgDgfg';f/ 5g\ .

-s\_ uf]/vf gu/kflnsf j8f g+= @, $ / % 3/ kl/jf/sf] cfosf] :t/ slt slt 5g\ <

-v\_ 3/fo;L cfo c;dfgtf s:tf] lsl;dsf] 5 <

-u\_ 3/fo;L cfo c;dfgtf ePsf afnaflnsfsf] lzIffsf] cj:yf s:tf] s:tf] /x]sf] 5 <

**!=^ cWoogsf] kl/l;df (Limitation of the Study)**

o; cWoogdf uf]/vf lhNnfsf] gu/kflnsfsf] j8f g+= @, $ / % leq kg]{ !@) 3/ kl/jf/sf] 3/fo;L cfDbfgL / z}lIfs cj:yf dfq x]l/g] 5 .

**!=& d'Vo zAbfjnLx?sf] kl/efiff (Diefinition of Key Words)**

cfly{s cj:yf M cfly{s l:ylt eGgfn] o; zf]w cWoogsf] nflu gd"gf 5gf}6df k/]sf ljBfyL{x?sf] 3/ kl/jf/sf] cfDbfgL, vr{, art, 3f6f, C0f / df}Hbft x'g cfpg] /sdsf] ljj/0fsf] cj:yf xf] .

nlIft ;d"x M gd"gf 5gf]6df k/]sf 3/ kl/jf/ .

nufgL M ;/sf/, cleefjs tyf cGo ;+3;+:yfåf/f lzIffdf ul/Psf] nufgL .

s'n u|fx:y pTkfbg M Ps jif{ leq s'g} Ps /fi6«sf] l;df If]qaf6 pTkflbt ljleGg j:t' tyf ;]jfx?sf] df}lb|s d"No .

k|f=8f M k|fWofks 8fS6/ .

lz=;= M lzIf0f ;xfos .

cf+= lz= M cf+lzs lzIfs .

**!=\* cWoogsf] ;+u7g (Organization of the Study)**

o; cWoognfO{ Jojl:yt ug{sf] nflu cWoogdf ;dfj]z ePsf ljifoj:t'nfO{ ;+ul7t ul/Psf] 5 . h;df cWofo Ps cGtu{t cWoogsf] k[i7e"ld, ;d:ofsf] syg, cWoogsf] dxTj, cWoogsf] p2]Zo, cg';Gwfg k|Zg cWoogsf] ;Ldf, kl/eflift zAbfjnL / cWoogsf] ;+u7g /x]sf 5g\ .

cWofo b'O{df k"j{ ;flxTosf] ;ldIff cGtu{t ;}4flGts ;flxTosf] ;dLIff / cg';GwfgfTds ;flxTosf] ;ldIff /flvPsf] 5 . To:t} ;flxTosf] k'g/fjnf]sgstf{sf] cWoogsf pkfb]lotf cg';Gwfg cGt/, cjwf/0ffTds 9fFrf, sfof{Tds ;+/rgf /flvPsf] 5 .

cWofo tLgdf cg';Gwfg 9fFrf / tl/sf, tYofÍsf] ;|f]tx?, hg;+Vof gd'gf cfsf/, gd'gf 5gf}6 /0fgLlt, cWoog If]q, tYofÍ ;+sngsf ;fwg / k|ljlwx?, tYofÍ ;+sngsf] k|lqmofx? / lgltut kIf pNn]v ul/Psf] 5 .

cWofo rf/df cWoog If]qsf] lrgf/L, tYofÍsf] ljZn]if0f, k|:t'lts/0f cGtu{t glthfsf] ljZn]if0f / k|:t'lts/0f k|:t't ul/Psf] 5 .

cWofo kfFrdf ;f/f+z, lgisif{, ;'emfjx? ;DalGwt ;'emfjx? k|:t't ul/Psf] 5 .

**cWofo b'O{ (CHAPTER : TWO)**

**@= k"j{ ;flxTosf] ;ldIff (Review of the Literature)**

cg';Gwfg zf]wkqsf] o; kl/k|]Iodf cg';Gwfg ljifo;Fu ;DalGwt ljleGg k|sflzt ck|sflzt n]v, /rgf tyf ;lxTosf] k'g/fjnf]sg ul/Psf] 5 .

**@=! ;}4flGts k"j{ ;flxTosf] ;ld+Iff (Review of Theoretical Literature)**

k|:t't of] zf]w cWoog sfo{ æ3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efjÆ uf]/vf lhNnfsf] gu/kflnsf leq kg]{ jf8{ g+= @, $ / % sf] ;]/f]km]/f]df /x]sf] 5 . ljleGg b]z, ufpF / ;x/ lar cfly{s, ;fdflhs ljsf;sf] cleofgn] ult lng g;s]sf] oyfy{tf xfd|f ;fd' 5n{ª\u 5 . oxL jf:tljstfleq g]kfn klg ?dlnPsf] 5 . lzIff ;a}sf] clwsf/ xf] . of] ;f]rn] ;a}sf nflu u'0f:t/Lo lzIff vf]Hb5 . u'0f:t/Lo lzIffaf6} cfly{s, ;fdflhs kl/jt{g ;Dej 5 . t;y{ u|fdL0f ljsf;sf] cleofgnfO{ ;fy{s t'Nofpg clg ;a} If]qsf afl;Gbfsf] hLjg:t/df ;'wf/ Nofpg lzIff ckl/xfo{ ;fwg dflgPsf] 5 . lzIffnfO{ 1fg, ;Lk bIftf / Ifdtf lbg] zlQmsf ?kdf u|x0f ul/Psf] 5 . h;n] dfgjLo ljsf;sf] 9f]sf vf]Nb} ljZjJofkL ?kdf 1fgsf] l;h{gf, pkof]uL, lj:tf/ clg ;Dks{sf] cfwf/ v8f ul/lbPsf] 5 . t/ lj8Dagfsf] s'/f ljZjdf cem} klg lzIffsf] ;dfg ljt/0f 5}g . lzIff s] xf] eGg] ;Gbe{df ;+o'Qm /fi6« ;+3 eG5 – Education is fundamental to enhancing to quality of human life and insuring social and education progress. lzIff u'0f:t/Lo dfgj hLjg k|fKt ug]{ cfwf/ xf], h;n] cfly{s / ;fdflhs pGgltsf] ;'lglZrt ub{5 . Education is key to creating, adopting and spreading knowledge. But the gain in access to education have been unevenly distributed, with the poor seldom getting their fair share: World Bank, 1999.

lzIff 1fgsf] l;h{gf pkof]u / km}nfj6sf] cfwf/ xf] t/ lj8Dagf s] 5 eg] ljZjdf lzIffsf] c;dfg ljt/0f eO/fv]sf] 5 . ul/ax?n] t emg} lzIffsf] s'g} c+z klg k|fKt ug{ ;ls/x]sf 5|}gg\ . ljsf;nfO{ k|efjsf/L agfpg clg ;dfhsf] cfly{s / ;fdflhs ?kfGt/0fsf nflu lzIff cfjZos dflgG5 . t;y{ lzIffnfO{ :yflgo, u|fdL0f tyf s[lif hLjg;Fu clwstd ;'xfpFbf] agfpg' cfhsf] r'gf}lt xf] . csf]{lt/ /fi6«sf] emG8} !@ nfv %) xhf/ 3/kl/jf/ cyjf sl/a &) nfv JolQm cem} ul/aLsf] /]vfd'lg /x]sf] cg'dfg ul/Psf] 5 . ul/aLdf ;+VofTds ?kdf s]xL ;'wf/ b]lvP tfklg c;dfgtfnfO{ b;f{pg] lugL ;"rsfª\s (Gini coefficient) )=$! af6 )=$^ df k'u]sf] cg'dfg ul/Psf] 5 . ef}uf]lns If]q tyf ljleGg hghflt aLr of] ;'rsfª\s cem a9L ePsf] cg'dfg ul/Psf] 5 . cfo c;dfgtf a9\g'sf d'Vo sf/0fx?df cj;/x?df ;Lldt ju{sf] dfq kx'Fr x'g', Go"g s[lif Hofnfb/, sfo{qmdx? ;a} If]q / ;d'bfodf gk'Ug', åGåsf] cjz]ifx? cem} /xg', a9\bf] ;x/Ls/0f, nufgLsf] jftfj/0f ;'wf/ gx'g', a}b]lzs /f]huf/Lsf] jftfj/0fdf ;'wf/ gx'g', a}b]lzs /f]huf/Ldf ePsf clej[l4 / o;af6 k|fKt ljk|]if0f d'Vo ?kdf /x]sf] b]lvG5 -/fli6«o of]hgf cfof]u, @)&)\_ .

K.C. (2070) sf cg';f/ ;/sf/n] ;g\ @)!% ;Dddf æ;a}sf nflu lzIff sfo{qmdÆ cl3 ;f/] klg k|efjsf/L x'g ;s]g . lzIff dGqfnon] ul/a afnaflnsfx?nfO{ cyf{t\ 3/fo;L cfo sd ePsf afnalnsfx?nfO{ lgMz'Ns lzIffsf] Joj:yf / ljBfyL{ egf{sf] cledfg tyf ljBfno :jfut sfo{qmdsf] k|rf/ k|;f/ u/]sf] kfO{G5 t/ :s"ndf To:tf] geO{ dfWolds txsf] :s'ndf clxn] gfgfy/Lsf z'Nsn] ubf{ ToxfF k9\g] ljBfyL{ aLr}df k9\g 5f8\g afWo ePsf 5g\ . ;/sf/L :s"nn] k|fOe]6 af]l8{ª\u ;/x egf{ z'Ns, dfl;s z'Ns, kl/Iff z'Ns c;'n]kl5 lzIffaf6 jl~rt aGg k'u]sf afnaflnsfnfO{ lgz'Ns k9\g kfpg'kg]{ Joj:yf ul/lbg' kb{5 . gq eg] æ;a}sf nflu lzIffÆ geP/ Jofks ul/aL lgDTofpg] 5 . t;y{ clwsf+z 3/fo;L cfo /fd|f] gePsf ul/aL, clzlIft, lk5l8Psf 7fpFdf afnaflnsfx?n] lgz'Ns k9\g kfpg] Joj:yf ul/g' kb{5 .

Smith (1957) sf cg';f/ pTkfbg If]qdf s'g} >Jo j:t'sf] pTkfbg g36fO{ Ps j:t'sf] pTkfbg a9fpg ;Dej /x]df pTkfbgnfO{ a9fpg' kb{5 . pkef]u If]qdf s'g} Ps pkef]Qmfsf] pkof]lutfdf sld gNofO{, csf{sf] pkof]lutf a9fpg ;lsG5 eg] ;Dej eP;Dd a9fpg' kb{5 . xfd|f] ;dfhdf ljleGg cfly{s / ;fdflhs kl/j]z leGg–leGg /x]sf] 5 . dflg;x?sf] cfDbfgL / pkef]Uo :t/ klg k[ys–k[ys /x]sf] 5 . pRr kbsf dflg;x?sf] cfo:t/ pRr x'g] / ;fwf/0f >dlhjLx?sf] cfo:t/ sd x'g] cyf{t c;dfg cfo :t/sf sf/0faf6} pgLx?sf] pkef]u:t/, nufgL / lhjglgjf{x :t/ klg c;dfg /x]sf] x'G5 . To;sf] d"n sf/0f klg cfDbfgLsf] kl/0ffddf ljljwtf g} xf] . ljZjdf s'g} 7fFp 5}g hxfF cfo c;dfgtf gePsf] . t/ cfo c;dfgtfsf] b/df eg] sdL /x]sf] /fi6«x? eg] cjZo klg 5g\ . cfo c;dfgtfsf sf/0fx? d"n ?kdf cfosf @ ;|f]tx? ?x]sf x'G5g\ . klxnf] sfo{af6 k|fKt x'g] cfo / bf];|f] ;DklQaf6 k|fKt x'g] cfo .

o;y{ cfo c;dfgtfsf] sf/0f klg lgDg b'O{j6f /x]sf 5g\ . s]xL To:tf sfo{x? 5g\ h;sf] Hofnf pRr /x]sf 5g\ eg] s]xLsf] Go"g Hofnf /x]sf] 5 . ;fdfGotof af}l4s :t/df ul/g] sfo{ h;df pRr Hofnf /x]sf] 5 eg] zf/Ll/s h'g hf]lvdk"0f{ /x]sf 5g\ h;sf] Go"g Hofnf /x]sf]n] sfo{af6 k|fKt x'g] cfDbfgL c;dfgtf kfOG5 . ljleGg >dd'ns tflndx?sf] nfut pRr /x]sfn] cfd hgtfn] ;f] tflnd cj;/af6 jl~rt /xg' k/]sf] 5 . hf] cfly{s ?kdf sfo{ Ifdtfdf klg km/s kb{5 h;sf] sf/0f cfodf klg c;dfgtf /xG5 . >ldssf] JolQmut u'0f / k]zfaf6 elaiosf] ;'/Iffsf sf/0faf6 klg cfodf c;dfgtf /x]sf] 5 . ;+:yfut ?kdf x]bf{, Jofkf/ / ;+:yfgx? aLr nufgL / jrtdf pRr b/ /xG5 . Jofkf/L–Jofkf/L aLr /x]sf] k|lt:kwf{Tds l:yltn] pgLx?sf] cfDbfgLdf j[l4 e}/x]sf] x'G5 h;af6 nufgL ug]{ Ifdtfsf] klg lj:tf/ x'Fb} uPsf] x'G5 . h;af6 k"FhLjfbL cy{ Joj:yfsf] sf/0f j:t' jf ;]jfsf] d"Nodf klg j[l4 x'Fb} hfG5 / tL j:t' / ;]jfaf6 7"nf] kl/0ffddf gfkmf k|flKt x'g hfG5 . oL dfly pNn]v ul/Psf sf/0fx? dfq cfo c;dfgtfsf] sf/0f x}gg\ sL ;xL Aofh / k|efjsf/L sfg'gsf] :ki6 Joj:yf gx'g' klg dxTjk"0f{ kIf /x]sf] 5 .

Smith (1957) sf cg';f/ s'g} dflg;;Fu clws k}t[s ;Dklt ePsf] x'G5 eg] sf]xL k}t[s ;DklQ lalxg cj:yfsf] /x]sf] x'G5g\ . vf;df JolQm hGdb} ;DklQsf] wgL jf ul/asf] cj:yf lnP/ hGdG5 . k'Vof}{nL rn–crn ;DkQLsf] kl/0ffd:j?k p;sf] cfo:t/df klg ljljwtf /x]sf] 5 . ul/a jf wgL s'g} klg cy{tGqdf cfo tyf ;DklQsf] ljt/0fdf s'g} g s'g} cg'kftdf c;dfgtf kfOG5 . To;sf/0f cfo tyf ;DklQsf] c;dfg ljt/0fn] u|fdL0f cy{tGqdf ljleGg ljs[ltx? lgDTofpg] 5, h;n] ubf{ cfly{s dfq geO{ ;fdflhs ;+/rgfdf ;d]t cf3ft kg{ ;Sg] ;Defjgf /xG5 . cfo tyf ;DklQsf] ljt/0fdf b]vf kg]{ c;dfgtfn] /fhg}lts tyf ;fdflhs If]qdf g} ljrng P+j cl:y/tf NofPsf] 5 . h;n] ubf{ ljsf; k|lqmofdf g} k|lts'n k|efj kg]{ ;Defjgf /xG5 . To;sf/0f ljBdfg\ cfly{s c;dfgtf x6fpg k|ultlzn s/ k|0ffnL nfu' ug{ lgtfGt h?/L x'G5 . cyf{t wgL ju{df a9L s/ nufO{ Go"g cfo ePsf ju{nfO{ s/sf] ef/af6 d'Qm ul/g' kb{5 . ;fy} ;/sf/n] ug]{ vr{nfO{ Go"g cfo ePsf ju{nfO{ kmfO{bf x'g] u/L pTkfbgzLn sfo{x?df vr{ ul/g'kb{5 .

g]kfndf cfo c;dfgtfsf cGo sf/0fx? lgDgfg';f/ /x]sf] kfOG5 . g}lts c;dfgtf, ;fdflhs Jojwfg, k|fs[lts ;Dkbfsf] b'?kof]u tyf cg'kof]u, cj;/sf] c;dfgtf, /fhg}lts If]qdf c;dfgtf . To;}u/L g]kfnsf] ;Gbe{df cfo c;dfgtfsf] sf/0faf6 k|fs[lts ?kdf cfo c;dfgtf /x]sf] k|i6 x'G5 .

g]kfnsf] 3/fo;L cfo c;dfgtfsf] sf/0faf6 k|fs[lts ?kdf cfo c;dfgtf ePsf] k|i6 x'G5 . g]kfnsf] cfo c;dfgtfsf sf/0f s]xL /fd|f kIf klg gb]lvPsf x}gg\ . h:tf] ls k|efjsf/L nufgLsf] If]qdf, k"FhL lgdf{0fsf] If]qdf /x]sf 5g\ lsgeg] ljsf;f]Gd'v b]z xfd|f] g]kfndf 7"nf] kl/0ffddf k"FhL lgdf{0f x'gsf nflu k"FhLsf] s]Gb|Lotf cfjZos klg 5 .

Kyenes (1936) sf cg';f/ ul/aL ;dfhsf] s'g} lg/k]If hLjg:t/;Fu ;DalGwt /xg] ljifo xf] . To;sf/0f ul/aLn] ;du| ;dfh dWo] t'ngfTds ?kdf ;a}eGbf Go"g cfly{s :t/df /x]sf] c+unfO{ Wofg lbO{/x]sf] x'G5 . c;dfgtfn] ;du| ;dfhaLrsf] hLjg:t/nfO{ dxTj k|bfg ub{5 . clwstd\ c;dfgtf sfod /xbf klg s'g} Pp6f JolQm ;Fu ;Dk"0f{ s'/fx? x'G5 t/ ul/aL pRr txdf k'Ub5 . Go"gtd c;dfgtfsf] l:yltdf ul/aL z'Go cyjf clwstd ul/aL x'g] ;Defjgf x'G5 .

Kyenes (1936) sf cg';f/ dgf]a}1flgs b[li6sf]0fn] x]bf{ jf:tjdf ;dfhdf ha jf:tljs cfDbfgL j[l4 x'g hfG5, ;du|tfdf pkef]u klg j[l4 x'G5 . t/ Tof] ;b}j JolQm jf 3/fo;L ;dfhsf] cfDbfgLdf lge{/ ub{5 . o;/L jf:tljs ?kdf ;dfhsf] pkef]u :t/nfO{ lbzfaf]w ug]{ sfo{ k|ToIf tyf k/f]If ?kdf p;sf] cfDbfgLdf lge{/ /x]sf] x'G5 . cfDbfgLsf] j[l4;Fu} JolQmsf] hLjg:t/ jf pkef]usf] :t/df klg j[l4 x'Fb} hfG5 . k|ToIf jf k/f]If ?kdf JolQmsf] pkef]u ;fdfGo dha't ePsf] v08df dfq p;sf] sfo{Ifdtfdf j[l4 x'g ;Sb5, h;af6 p;sf] cfDbfgL:t/ a9\g jrt P+j nufgLdf klg :jtM j[l4 x'g] ub{5 .

/fli6«o of]hgf cfof]u -@)^&\_ sf cg';f/ /f]huf/Ld'ns km/flsnf] cfly{s j[l4b/sf] cfwf/ e"ld s[lif If]qdf #=^ sf] j[l4b/ xfl;n ug]{ nIo lnO{Psf]df of]hgf cjlwdf s]an #=# k|ltzt j[l4b/ k|fKt x'g] l:ylt 5 . ljz]ifu/L k|lts'n df};dsf sf/0fn] ubf{ cf=j= @)^^÷^& df s[lif If]qdf !=! k|ltztsf] ;fdfGo j[l4 x'g] l:ylt 5 . cf=j= @)^^÷^& df s[lif If]qsf] kl/0ffTds pknlAwx? clwsf+z s[lifhGo pTkfbgsf] xsdf ;fdfGo ?kdf dfq} Go"g x'g] cg'dfg 5 eg] df};dsf] k|lts"ntf, ;fwg ;|f]tsf] ck|ofKttf, e"ldsf] a9\bf] v08Ls/0f, ck|of{Kt l;FrfO{, s[lif C0fdf kx'Frsf] sdL, u|fdL0f O{nfsfdf s[lif >ldssf] cefj, pTkfbg nfutdf j[l4, sdhf]/ ahf/ ;~hfn tyf Joj:yfkg cflb s[lifsf cfwf/e"t ;d:ofx? g} o; If]qsf Go"g j[l4sf sf/s b]lvG5g\ .

/fli6«o of]hgf cfof]u -@)^&\_ sf cg';f/ d'n'ssf] hgzlQmnfO{ /fli6«o / cGt/f{li6«o ahf/ cg's'nsf] 1fg / ;Lk k|bfg u/L /f]huf/Lsf cj;/x?sf] k|jw{g ug'{ /fHosf] k|d'v bfloTj xf] . u|fdL0f a]/f]huf/L sd ug{ ;/sf/, /f]huf/bftf / sfdbf/x? aLr -lqkIfLo\_ ;DaGw sfod x'g / nufgL d}qL jftfj/0f l;h{gf ug{sf nflu >d ;DalGw k"jf{wf/ lgdf{0f ug{ cfjZos 5 . xfn g]kfndf >d pd]/sf sl/a @% nfv g]kfnL a]/f]huf/ / >d ;xeflutf b/ \*#=$ k|ltzt /x]sf] 5 . s'n hg;+Vofsf] sl/a #) k|ltzt a]/f]huf/ / cw{–a]/f]huf/ /x]sf] b]lvG5 eg] k|lt jif{ em08} $ nfv JolQm >d ahf/df k|j]z ub{5g\ . cfGtl/s /f]huf/Lsf cj;/x?sf] lj:tf/ ug{, >dlhjL sfdbf/x?sf] xs clwsf/sf] ;+/If0f ug]{, pTkfbg / pTkfbsTj s[lifsf nflu >d sfg'g / k|zf;gdf ;'wf/ ug]{, a}b]lzs /f]huf/nfO{ klg dof{lbt, ;'/lIft / pknlAwd'ns agfpg], pTkfbgd'ns /f]huf/nfO{ o'jf, dlxnf, hghflt, ckfË, dw]zL, blnt / ljkGg ju{sf] kx'Fr a9fpg] / sfdbf/x?sf] ;fdflhs ;'/Iffsf] ;'lglZrttf ub}{, /fli6«o tyf cGt/fli6«o k|lta4tf cg'?k lgs[i6 k|s[ltsf afn>d lgjf/0f ug]{ tkm{ of]hgfx?nfO{ hf]8 lbO{g'kb{5 .

/fli6«o of]hgf cfof]u -@)^&\_ sf cg';f/ cfod'ns /f]huf/Lsf] cj;/x? l;h{gf u/L, ;'/lIft, pTkfbgd'ns / dof{lbt sfdsf cj;/ pknAw u/fpg] / a}b]lzs /f]huf/LnfO{ ;'/lIft / clws kmnbfoL agfpg], afx\o tyf cfGtl/s /f]huf/L, s/ k|fKt x'g] cfly{s, P+j u}/–cfly{s nfenfO{ ul/aL lgjf/0f / /fi6«sf] lbuf] cfly{s ;fdflhs ljsf;sf nflu nufgL ug]{ / afn >d /lxt ;dfhsf] l;h{gf u/L bL3{sfnLg ;f]r lnP/ >d tyf /f]huf/L If]q ;DaGwL p2]Zo / /0fgLltx?sf] lgwf{/0f ePsf] kfOG5 .

/fli6«o of]hgf cfof]u -@)^&\_ cg';f/ g]kfnsf] u|fdL0f If]qsf] cfly{s j[l4b/, jrt tyf nufgLnfO{ ljZn]if0ffTds ?kdf cWoog ubf{ ljBdfg /fhg}lts kl/l:ylt, /fi6«nfO{ lbuf] pRr cfly{s j[l4b/ lbzftkm{ pGd'v ug'{kg]{ cfjZostf, ;+:yfut Ifdtf / ;Defljt cfGtl/s tyf afx\o ;fwgsf] pknAwtf ;d]tnfO{ Wofgdf /flv o; of]hgfdf cfly{s j[l4b/sf] nIo jflif{s cf}ift %=% k|ltzt lgwf{/0f ul/Psf] kfOG5 . o;af6 k|ltJolQm cfo jflif{s ;/b/ #=% k|ltztsf] b/n] a9\g]5 eg] /f]huf/L k|ltjif{ cf}ift #=^ k|ltztsf] b/n] a9\g]5 . xfn;Dd ul/aL Go"gLs/0f ePsf pknlAw ul/aLsf] cfly{s j[l4;Fusf] nrstf, /f]huf/L a[l4 tyf nlIft sfo{qmdx?sf] pknlAw tyf ul/aLsf] /]vfsf] kl/efiff ;d]tsf cfwf/df ul/aLsf] /]vd"gL /x]sf] hg;+Vofsf] k|ltzt @! df emfg]{ nIo lgwf{/0f ul/Psf] 5 . s'n cfly{s j[l4b/dWo] s[lif If]qtkm{ #=( k|ltzt / u}/ s[lif tkm{ ^=$ k|ltzt j[l4 x'g] cg'dfg ul/Psf] 5 . d'b|f:kmLlt{sf] j[l4b/ jflif{s cf}ift &=) k|ltzt /xg] cg'dfg ul/Psf] 5 .

/fli6«o of]hgf cfof]u -@)^&\_ sf cg';f/ s[lif If]qdf ljz]if Wofg k'¥ofO{ o;nfO{ Joj;foLs/0f tkm{ pGd'v u/fpg], ;x/Ls/0fsf] k|j4{g ul/g] tyf pTkfbg / pTkfbsTj j[l4 ug{ l;rfO{, s[lif ;8s, s[lif C0f, cg';Gwfg tyf k|ljlw lj:tf/ / ahf/ ;+oGqsf] ljsf; u/L lghL If]qsf] Joj;flos nufgL ;d]t cfslif{t ul/g] x'Fbf s[lifsf] cf}ift jflif{s j[l4b/ #=( k|ltzt x'g] nIo /fv]sf] kfOG5 . Jofkf/ If]qtkm{ cfly{s s'6gLltsf] ;sf/fTds k|efj kg]{ tyf cf}Bf]lus jftfj/0fdf ;'wf/ cfO{ o; If]qdf ^=% k|ltztsf b/n] j[l4 x'g] cg'dfg ul/Psf] 5 . nufgLsf] jftfj/0fdf ck]Iffs[t ;'wf/ cfPdf ljQLo If]q tyf 3/hUuf tkm{ %=)÷%=) k|ltztn] j[l4 x'g] ck]Iff ul/Psf] 5 .

;fdflhs ;]jftkm{ k|fyldstf sf/0f nufgLdf yk j[l4 eO{ :jf:Yo, lzIff tyf cGo ;fd'bflos If]qsf] j[l4b/ qmdzM &=%, \*=) / (=& k|ltztn] x'g] ck]Iff ul/Psf] 5 .

**@=@ cg';GwfgfTds ;flxTosf] ;dLIff (Review of Research Related Literature)**

ef]6] -@)&)\_ n] ef]6] ;d'bfosf] cfo / pkef]usf] cj:yf ;DaGwL cWoog ;+v'jf;ef lhNnfsf] r]k|jf uf=lj=;= df ul/Psf] lyof] . cWoog If]qdf ef]6] ;d'bfosf] cfosf] ;|f]t / pkef]usf] cj:yf, ;DaGwL klxrfg ug]{ p2]Zo /flvPsf] lyof] . h;sf nflu k|fylds / låtLo tYofÍsf ;fwgx? k|of]u u/L tYofÍx? lnOPsf] lyof] . / tL tYofÍx?nfO{ Range, Gini - coefficient, Lorene, carve, variance correlation cflb tYofÍLo ;fwgsf] dfWodaf6 ljZn]if0f ul/Psf] 5 . pgsf] cWoogdf Range &$&\*)) h'g pRr cfo x'g] / Go"g cfo x'g] lar w]/} 7"nf] cGt/fn /x]sf] 5 . Gini – coefficient 0.28, coefficient of variation 16.58% variance 27.49 /x]sf] 5 .

>]i7 -@)^#\_ n] g]kfndf u|fld0f ul/aLM u'NdL lhNnf lkknwf/f uf=lj=;= sf] Ps cWoogsf] zLif{ssf] cg';Gwfg k]k/df ul/aLM u'NdL lhNnf lkknwf/f uf=lj=;= sf] Ps cWoogsf] zLif{ssf] cg';Gwfg k]k/df ul/aL / ;fdflhs, cfly{s ;DaGw ul/aL / c;dfgtf af/] pNn]v ug'{ ePsf] 5 . pxfFsf] cWoogdf cWoog If]qaf6 lnOPsf] k|fylds tYofÍ / /fli6«o of]hgf cfof]u, s]lGb|o tYofÍ ljefu, ljZj a}Í cflbsf] tYofÍnfO{ ?kdf k|of]u ul/Psf] 5 . cWoog tYofª\sLo ;fwg Gini coefficient, sens poverty index wolf, point, correlation, regression Lorenz carve range cflbsf] k|of]u ePsf] 5 . cWoogdf ^)Ü 3/w'/L / %(=^)Ü hg;+Vof lg/k]If ul/a / !$=(#Ü hg;+Vof / !^=@%Ü 3/w'/L ;fk]If ul/aL /x]sf] tYo k|fKt ePsf] 5 . To;}u/L @#=&%Ü 3/w'/L / @%=#&Ü hg;+Vof wgL /x]sf] klg k|fKt ePsf] 5 .

vgfn -@)^!\_ æg]kfndf u|fdL0f ul/aLM c3f{vfFrL lhNnf afFuL uf=lj=;= sf] Ps cWoogÆ zLif{sdf cfˆgf] zf]wkq tof/ kfg'{ ePsf] 5 . pxfFsf] zf]wkq cWoog If]qsf] ;fk]If / lg/k]If ul/aLsf] dfkg ug]{ ul/aLsf] km}nfj6 dfkg ug]{ ul/aLsf sf/0f kQf nufpg] / ul/a;Fu ;DalGwt cGo tTjx?sf] ;DaGw klxrfg ug]{ p2]Zo /flvPsf] 5 . k|fylds / låtLo tYofÍsf ;fwgx? k|of]u ul/ tYofÍx? lnOPsf] 5 / tL tYofÍx?nfO{ Range, Gini – coefficient, Lorenze corve, variance correlation cflb tYofÍLo ;fwgsf] dfWodaf6 ljZn]if0f ul/Psf] 5 . pgsf] cWoogdf #^=%^Ü gd'gf hg;+Vof lg/k]If ul/a / #@=@@Ü ;fk]If ul/a ePsf] atfOPsf] 5 . s'n ul/aL ^\*=&\*Ü /x]sf] 5 . cfo c;dfgtf )=@(Ü /x]sf] 5 ;fy} bdfO{ / sfdL hfltdf ljz]if ?kn] c;dfgtf a9L /x]sf] atfOPsf] 5 .

a:g]t -@)&!\_ n] ;Kt/L lhNnf sdnk'/ uf=lj=;= sf] u|fdL0f cj:yf / To;n] cfly{s cj:yfdf kf/]sf] k|efj kQf nufpg cfˆgf] cWoogsf] cfˆgf] zf]wkq tof/ kfg'{ ePsf] 5 . pxfFsf] zf]wkq cWoog If]qsf] ;fk]If / lg/k]If ul/aLsf] dfkg ug]{ ul/aLsf] km}nfj6 dfkg ug]{ ul/aLsf sf/0f kQf nufpg] / ul/aL;Fu ;DalGwt cGo tTjx?sf] ;DaGw klxrfg ug]{ p2]Zo /flvPsf] 5 . tYofÍx?nfO{ nf]/]Gh, jqm, /]Gh, lugL u'0ffÍ, cfosf] ljt/0f / ul/aL, kmf]:6/ – lu|/ – y|f]gAofs dfkg (Foster-Greer-Thornback measure), ul/aLsf] cGt/fn cflb tYofÍLo ;fwgsf] dfWodaf6 ljZn]if0f ul/Psf] 5 . h;df /]Gh @=#$, lugL u'0ffÍ )=@\*, FGT Measure )=#)&!, ul/a cGt/fn !)) 3/w'/Ldf %# k|ltzt /x]sf] cWoogdf k|:t't ul/Psf] 5 .

cof{n -@)&!\_ cb'jf v]tLn] :yfgLo ls;fgx?sf cfly{s If]qdf kf/]sf] k|efj kQf nufpg cfˆgf] cWoogsf] zf]wkq tof/ ug'[ ePsf] lyof] . pxfFsf] zf]wkq cWoog If]qsf ls;fgx? hf] cb'jf v]tLdf ;+nUg ls;fgx?sf cfly{s cj:yf / cb'jfv]tLdf ;+nUg gePsf ls;fgx?sf] cfly{s cj:yf / pgLx?sf afnaflnsfx?sf] z}lIfs cj:yfsf] jf/]df cWoog ul/Psf] lyof] .

dfly pNn]v ul/Psf ljleGg cWoog, cg';Gwfg, n]v, /rgf, zf]wkq cflbn] o; zf]w cWoog;Fu ldNg] lzif{sdf gul/Ptf klg o; zf]w cWoog ug{ kl/k"/ssf] ?kdf sfo{ u/]sf 5g\ . dfly pNn]lvt cWoog cg';Gwfgx? cf–cfˆgf] ljifo k|;+u / kl/j]z cg';f/ ;fGble{s eP klg pNn]lvt cg';Gwfgx?n] 3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efj klxrfg u/]sf 5}gg\ . h:t} 3/fo;L cfon] pkef]udf kf/]sf] k|efj, u|fdL0f g]kfndf ul/aLsf] cj:yfsf af/]df w]/} cWoogx? 5g\ t/ lzIff If]qdf cfon] s:tf] k|efj kfb{5 < cfosf] cj:yf cg';f/ afnaflnsfsf] lzIff k|fKt u/]sf cj:yf s] s:tf] 5 < slt cfo x'g]sf] 3/kl/jf/x?sf] afnaflnsflnsfx?sf] lzIffsf] cj:yf /fd|f] 5 slt cfo x'g] 3/kl/jf/sf] afnaflnsfsf] lzIffsf] cj:yf pko'Qm 5 . sdhf]/ cfo x'g] 3/kl/jf/x?sf] afnaflnsfx?sf] lzIff k|fKt ug{ ;s]sf] 5 of 5}g eGg] ljifodf k"j{ cWoog cg';Gwfg u/]sf] 5}g . To;sf/0f k|:t't zf]w cWoog æ3/fo;L cfon] lzIff If]qdf kf/]sf] k|efjÆ ;Fu ;DalGwt /x]sf] 5 . o; cWoogdf 3/fo;L cfosf] l:ylt klxrfg ul/Psf] 5 . 3/fo;L cfo cg';f/ afnaflnsfsf] z}lIfs If]qsf] cj:yfsf] JofVof / ljZn]if0f ul/Psf] 5 . afnaflnsfsf] 3/fo;L cfo / z}lIfs cj:yfsf] t'ngfTds ljZn]if0f ul/Psf] 5 . afnaflnsfsf] 3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efj / ;DaGwsf] ljZn]if0f ul/Psf] 5 / 3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efjsf af/]df lj:t[t cWoog u/Psf] 5 .

**@=# ;flxTosf] k'g/fjnf]sg cWoogsf] pkfb]lotf (Implication of the Review for the Research)**

lzIff eg]sf] ;dfhsf] / lhjgsf] Hof]lt xf] . h;nfO{ t];|f] cfFvf klg elgG5 . lzIffsf] dfWodaf6 s'g} klg JolQmsf], ;d'bfosf] cGTodf /fi6«s} ;fdflhs cfly{s pGgltsf] 9f]sf v'Nb5 . o;n] dfgjLo hLjgdf x/]s kIfnfO{ pHofnf] kfb{5 . olb ;a} afl;Gbfn] lzIff kfPgg\ eg] pgLx?sf] dfgj clwsf/ xgg x'G5 . pgLx?sf] d"ne"t Ifdtf / ?lr s'l07t x'G5 . To;}n] k|To]s b]zsf ;/sf/n] ;a}nfO{ lzIff lbg] lhDd]jf/L lnPsf x'G5g\ t/ lzIff lng] cj;/ ;a} gful/sn] kfpg ;s]sf 5}gg\ . olb k[i7e"lddf ;d'bfon] ;a}n] lzIff kfP kfPgg\ eGg] s'/fsf] n]vfhf]vf u/]sf] x'G5 . lsgls lzIffsf dfWodaf6} ;d'bfosf] cfly{s, ;fdflhs pGgltsf] 9f]sf v'Nb5 . t;y{ ;a}sf nflu lzIff cfhsf] cfjZostf klg cfjfh ag]sf] 5 . lzIffsf] ljZjJofkL tYofÍ s]nfpFbf cem} klg u|fdL0f If]qsf clwsf+z afnaflnsf OR5f eP/ klg ljBfnosf] b}nf];Dd k'Ug ;s]sf 5}gg\ . hf] ljBfno;Dd k'u]sf 5g\ . ltgLx?dWo] w]/}n] cfjZos z}lIfs Ifdtf tyf ;Lk xfl;n gub}{ ljBfno 5f]8\g] u/]sf] kfOG5 . o:tf] cj:yf cfpg'sf] k|d'v sf/0f eg]sf] g} afnaflnsfsf] 3/fo;L cfo sdhf]/ x'g' xf] .

ljleGg ;|f]taf6 lglZrt ;dodf h:t} ldg]6, 306f, lbg, xKtf, dlxgfdf JolQmut tyf 3/kl/jf/sf] s'n k|flKtnfO{ g} cfo elgG5 . of] Hofnf, tna, ef8f, k'hL nfef+z, Aofh, k]G;g cflbaf6 k|fKt x'g cfpF5 . JolQmut cyjf 3/kl/jf/sf] lglZrt cjlwsf] j:t'sf] s'n dfqf, ;]jf / wgx?nfO{ g} cfo elgG5 . k|To]s 3/ kl/jf/df 3/fo;L cfo km/s–km/s k|sf/sf] x'G5g\ . h'g 3/kl/jf/sf] 3/fo;L cfo /fd|f] 5, pQm 3/kl/jf/sf] afnaflnsfn] plrt lsl;dsf] lzIff k|fKt ug{ ;Sb5 To:t}u/L h'g 3/kl/jf/sf] 3/fo;L cfo sdhf]/ k|sf/sf] 5, pQm 3/kl/jf/sf] afnaflnsfsf] z}lIfs l:ylt klg sdhf]/ vfns} x'g] u/]sf] kfO{G5 . t;y{ 3/kl/jf/sf] 3/fo;L cfhn] afnaflnsfsf] z}lIfs If]qdf k|ToIf k|efj kf/]sf] x'G5 .

**@=$ cg';Gwfg cGt/ (Research Gap)**

k"j{ ;flxTosf] k'g/fjnf]sg kZrft / o; cWoogsf] lardf cg';GWfg cGt/ (Research Gap) o; k|sf/ /x]sf] 5 .

ljleGg cwoog, cg';Gwfg, n]v, /rgf, zf]wkqx? k'g/fjnf]sg ubf{ 3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efjsf] af/]df cWoog cg';Gwfg ePsf] 5}gg\ . lt cg';Gwfgx?df 3/fo;L cfon] pkef]udf kf/]sf] k|efj, u|fdL0f g]kfndf ul/aLsf] cj:yfsf af/]df w]/} cWoogx? 5g\ . To:t} u/L a}b]lzs /f]huf/Laf6 cfly{s tyf z}lIfs If]qdf kf/]sf] k|efj af/]df klg cWoog cg';Gwfg ePsf] kfO{G5 t/ 3/fo;L cfon] z}lIfs If]qdf s]–s:tf] k|efj kfb{5 < 3/fo;L cfosf] cj:yf cg';f/ afnaflnsfsf] lzIff k|fKt u/]sf cj:yf s] s:tf] 5 < eGg] af/]df cWoog cg';Gwfg ePsf] 5}g . t;y{ o; cg';Gwfgdf k|To]s 3/kl/jf/sf] 3/fo;L cfon] pgLx?sf] afnaflnsfsf] z}lIfs cj:yfdf kf/]sf] k|efj af/]df oyfy{ tYofÍ lnOPsf] 5 . To;}n] ;flxTosf] cGo k'g/fjnf]sg / o; cg';Gwfg lar Jofks cGt/ /x]sf] 5 .

**@=% cjwf/0ffTds ;+/rgf (Conceptual Framework)**

a}b]lzs /f]huf/Ln] To;df cfa4 o'jfx? / pgLx?sf] afnaflnsfdf kf/]sf] z}lIfs tyf cfly{s k|efjsf] af/]df cWoog ug]{ agfOPsf] cjwf/0ffTds 9fFrfnfO{ k|:t't ul/Psf] 5 .

a}b]lzs /f]huf/Ldf hfg'kg]{ sf/0fx?

5

j}b]lzs /f]huf/Laf6 cfly{s tyf z}lIfs

o'jfx?sf] z}lIfs cj:yf

cfly{s cj:yf

If]qdf kf/]sf] k|efj

z}lIfs cj:yf

afnaflnsfx?

;/sf/L :s'n

lghL :s'n

a}b]lzs /f]huf/Ldf hfg' cl3

a}b]lzs /f]huf/Ldf uPkl5

art

vr{

cfo

art

vr{

cfo

;|f]t M kf]v/]n, @)&! .

**@=^ sfof{Tds 9fFrf (Functional Framework)**

g]kfnsf] klZrdf~rn ljsf; If]qsf] uf]/vf lhNnfsf] gu/kflnsf leq kg]{ j8f g+= @, $ / % sf] 3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efjsf] ljZn]if0f ug{ tof/ kfl/Psf] cjwf/0ffTds 9fFrf o; k|sf/ /x]sf] 5 .

3/fo;L cfon] z}lIfs

If]qdf kf/]sf] k|efj

3/fo;L cfo Go'g

x'g] kl/jf/

3/fo;L cfosf] jt{dfg cj:yf

k|f=lj=

lg=df=lj=

df=lj

;f/fz+

;'emfj

3/fo;L cfosf] cj:yf

3/fo;L cfo pRr

x'g] kl/jf/

cfo

vr{

cfo

vr{

z}lIfs cj:yf

3/fo;L cfo Go'g

x'g]sf] jfnjflnsf

3/fo;L cfo pRr

x'g]sf] jfnjflnsf

p=df=lj

lghL

;/sf/L

k|f=lj=

lg=df=lj=

df=lj

p=df=lj

lgisif{

3/fo;L cfo c;dfgtf u0fgf

nf]/]Gh as|

/]Gh

lugL u'0ffª\s

p=df=lj=

p=df=lj=

;f/f+z

lgisif{

;'emfj

**cWofo tLg (CHAPTER : THREE)**

**#= cg';Gwfg ljlw (Research Methodology)**

o; cWofodf cg';Gwfg ubf{ ckgfOg] ljlw / k|lqmofx?sf] af/]df JofVof ul/Psf] 5 . h;cGtu{t cg';Gwfg 9fFrf, tYof+Ísf] ;|f]t, cWoogsf] hg;ª\Vof, gd"gf cfsf/ / gd"gf 5gf}6 /0fgLlt, tYof+Í ;+sngsf] cf}hf/x? / tl/sfx?, tYof+Ísf] ljZn]if0f k|s[of / gLltut kIf h:tf zLif{sx?nfO{ ;dfj]z ul/Psf] 5 .

**#=! cg';Gwfg 9fFrf (Research Design)**

o; cwoogdf AofVofTds / j0f{gfTds 9fFrf k|of]u ul/Psf] 5 . To;sf] nfuL ;+VofTds / u'0fgfTds k4lt cjnDjg ul/ tYofª\s ;ª\sng ul/Psf] 5 .

**#=@ tYofÍsf ;|f]tx? (Sources of Data)**

o; cg';Gwfgdf tYofÍx? d'Votof b'O{ tl/sfaf6 lnOPsf] 5 M

**#=@=! k|fylds ;|f]t (Primary Source)**

of] cWoogdf ;a}eGbf a9L k|f4ylds ;|f]tsf] k|of]u ul/Psf] 5 . k|fylds ;|f]t cGtu{t gd'gf 5gf}6 ePsf !@) 3/kl/jf/ / ;DalGwt sd{rf/L;Fu k|ToIf ;xefuL eO{ k|ZgfjnL tof/ kf/L cGtjf{tf{ lnO{ tYofÍ ;Íng ul/Psf] 5 .

**#=@=@ låtLo ;|f]t (Secondary Source)**

/fli6«o of]hgf cfof]u, cy{ dGqfno, lhNnf ljsf; ;ldlt, gu/kflnsfsf] k|ltj]bgx?, k|sfzgx?, hg{n, ;DalGwt n]v–/rgf, a'l4hLjL lh=lj=;= af6 k|sflzt k':ts, :yflgo kq–klqsfdf k|sflzt /rgfx? k"j{ cWoogx? cWoogsf] ;xfos tYofÍsf] ;|f]tx? /x]sf 5g\ .

**#=# hg;+Vofsf] cfsf/ / gd'gf 5gf}6 /0fgLlt (Population, Sample Size and Sampling, Strategy)**

**#=#=! hg;+Vof (Population)**

of] zf]wkq tof/ ubf{ uf]/vf lhNnfsf] uf]/vf gu/fklfnsf leq kg]{ j8f g+= @, $ / % nfO{ p2]Zod'ns gd'gf 5gf}6 ljlwsf cfwf/df ul/Psf] 5 . j8f g+= @, $ / % df s'n 3/w'/L ;+Vof !!#! /x]sf] 5 / j8f g++ @,$, / % sf] hDdf hg;ªVof ^%#\* /x]sf] kfOof] . of] g} o; cWoogsf] hg;ª\Vof xf] .

**#=#=@ gd'gfsf] cfsf/ (Sample Size)**

o; cWoogdf uf]/vf lhNnfsf] uf]/vf gu/kflnsf leq kg]{ j8f g+= @, $ / % sf s"n !!#! 3/w'/Laf6 ;dfg'kflts k|ltlglwTj x'g] u/L !@) 3/w'/Laf6 5gf]6 ul/Psf] 5 . of] g} o; cWoogsf] gd'gfsf] cfsf/ xf] . j8f cg';f/sf] ljj/0f o; k|sf/ 5 .

**tflnsf #=!**

**j8f cg';f/ 3/w'/L ljj/0f – @)^\***

|  |  |  |  |
| --- | --- | --- | --- |
| j8f | hDdf 3/w'/L | hDdf 3/w'/Laf6 gd'gf 5gf}6 | 3/w'/Lsf] k|ltzt |
| @ | #!! | #) | # |
| $ | $\*@ | %) | $ |
| % | ##\* | $) | $ |
| hDdf | !!#! | !@) | !! |

;|f]t M uf]/vf gu/kflnsfsf] sfof{no uf]/vf, @)^\* .

**#=#=# gd'gf 5gf}6 /0fgLlt (Sampling Strategy)**

o; cg';Gwfgsf] qmddf ;|f]t / ;dosf] l;ldttfsf] sf/0f ;Dk"0f{ hg;+VofnfO{ lnP/ cWoog ug{ hl6n P+j sl7g kg]{ x'gfn] ;Dk"0f{ 3/w'/Lsf] k|ltlglwTj x'g] u/L gd'gf 5gf}6 ul/Psf] 5 . h;nfO{ tn pNn]v ul/Psf] 5 M

!\_ o; cWoognfO{ p2]Zodns gd'gf 5gf}6 ljlwsf] dfWodaf6 b]zsf] &% lhNnf dWo] uf]/vf lhNnfsf] uf]/vf gu/kflnsf leq kg]{ j8f g+= @, $ / % nfO{ lnO{Psf] 5 .

@\_ dflysf # j8f dWo]af6 ;Defjgf gd'gf 5gf}6sf] cfwf/df !@) 3/w'/Lsf] cfDbfgL / z}lIfs cj:yfnfO{ dfq 5gf}6 ul/Psf] 5 .

**#=$ cWoog If]q (Study Area)**

uf]/vf lhNnfsf] uf]/vf gu/kflnsf leq kg]{ j8f g+= @, $ / % nfO{ p2]Zod"ns gd'gf 5gf}6af6 5gf}6 ljlw ul/Psf] 5 . h;df oL # j8fsf !!#! 3/x?dWo] !@) 3/w'/Lsf] cfDbfgLsf] cj:yfnfO{ ;Defjgfo'Qm gd'gf 5gf}6 ljlwaf6 lnOPsf] 5 .

**#=% tYofÍ ;+sngsf cf}hf/ (Tools of Data Collection)**

o; cWoogsf nflu cfjZos tYofÍ ;+sng ug{nfO{ lgDg cg';f/sf cf}hf/x? k|of]u ul/Psf] 5 M

**#=%=! k|ZgfjnL (Questionnaires)**

o; cWoogsf] If]qsf 5gf]6df k/]sf :yflgo afl;Gbf / j8fsf kbflwsf/Lx?nfO{ lnlvt tyf df}lvs k|ZgfjnL k|of]u u/L tYofÍ ;+sng ul/Psf] lyof] .

**#=%=@ 5nkmn (Discussion)**

o; cWoogdf tYofÍ ;+sngsf nflu d'Vo hfgsf/ JolQmx? /fhg}lts bnsf] g]t[Tj JolQmx?, :yflgo ;+3;+:yfsf JolQmx?, :yflgo JolQmx?;Fu ToxfFsf] 3/fo;L cfo / pQm 3/fo;L cfo cg';f/ lzIffsf] cj:yf s] s:tf] /x]sf] 5 / lzIffsf] cj;/df j[l4 ug]{ pkfox?sf af/]df 5nkmn ul/Psf] lyof] .

**#=^ tYofÍ ;+sngsf tl/sfx? (Techniques of Data Collection)**

cWoogsf nflu cfjZos kg]{ tYofÍ ;+sng ubf{ cg';Gwfgstf{ :jod\ cWoog If]qdf uO{ 5gf}6df k/]sf 3/ kl/jf/sf 3/d"nL, /fhgLlt1, ;dfh;]jL, lzIfs tyf ;/f]sf/jfnfx?;Fu lgDg tl/sfx? ckgfO{ k|ToIf ?kdf e]6 u/]/ ;DaGw lj:tf/ u/L cfˆgf] p2]Zo k|:6 kfb}{ pgLx?sf] ljZjf;df j[l4 u/L cfˆgf] p2]Zo cg'?k cfjZos tYofÍ ;+sng ug{ plrt jftfj/0f agfP/ cGtjf{tf u/]/ tYofÍ ;+sng ul/Psf] lyof] .

**#=^=! cGtjf{tf{ (Interview)**

cWoogsf] p2]Zo kl/k'lt{sf nflu k|fylds tYofÍ ;+sng ug{ k"j{ lgwf{l/t k|ZgfjnLsf] k|of]u ub}{ k|To]s kl/jf/sf 3/d'ln;Fu k|ToIf ?kdf cfdg];fdg] a;L uxg cGtjf{tf{ tyf k|ToIf JolQmut cGtjf{tf{sf] dfWodaf6 tYofÍ ;+sng ul/Psf] lyof] .

**#=^=@ nlIft ;d"x 5nkmn (Focus Group Discussion)**

cWoogsf] p2]Zo k'/f ug{sf nflu ldlt @)&#÷)\*÷@\* ut]sf lbg a'l4lhaL >L ofbj zdf{, j8f ;lrj /fd axfb'/ pk/sf]6L, lzIfs Clif ;fksf]6f, ;dfh;]jL lhjg >]i7 / lhjg >[]i7, s[i0f /Dt]nh:tf ;/f]sf/jfnfx?sf] ;d'x agfO nlIft ;d"x 5nkmn ul/Psf] lyof] .

**#=& tYofÍ ljZn]if0f (Analysis of Data)**

of] cg';GwfgnfO{ k'/f ug{ cGtjf{jftf{ k|ZgfjnL / nlIft ;d'x 5nkmn u/L d'Vo b'O{ ljlwx? k|of]u ul/Psf] 5 . k|fylds tYofÍ ;+sngsf nflu ;DalGwt 3/ kl/jf/nfO{ k|ZgfjnL lgdf{0f ul/ k|Zg ;f]w]/ lnlvt lnO{Psf] 5 eg] ;DalGwt j8fsf ;lrj P+j sd{rf/Lx?nfO{ ;d]t cfjZostf cg';f/sf cGt/jftf{ lnP/ tYofÍ ;+sng ul/Psf] 5 . 3/ kl/jf/sf ;b:ox?nfO{ ;d"xdf /flv 5nkmn klg ul/Psf] 5 . pQm tYofÍnfO{ klg cfjZostf cg';f/ cWoogdf ;dfj]z ul/Psf] 5 . ;xfos tYofÍsf] nflu cfjZos ;flxTonfO{ k':tsfno cWoog ljlwaf6 ;+sng ul/Psf] 5 . ;+slnt tYofÍnfO{ Jojl:yt tl/sfn] zLif{s cg';f/ tflnsLs/0f ul/Psf] 5 . o;/L tflnsLs/0f ubf{ ljleGg kIfnfO{ cnu cnu 5'6\ofPsf] 5 . o; cWoogsf] qmddf cGt/jftf{ k|ZgfjnL nlIft ;d'x 5nkmn cflbsf] dfWodaf6 k|fKt ;'rgf tyf tYofÍx?nfO{ Jojl:yt ug]{ qmddf k|ltzt tflnsf, cf}ift, :tDe lrq, j[Q lrq cflb s'/fåf/f k|:t't ul/ ljZn]if0f ul/Psf] 5 . o;/L k|fKt tYofÍnfO{ ljZn]if0f u/L cWoogsf] lgisif{ lgsfNg] k|of; ul/Psf] 5 .

**#=\* tYofª\s ljZn]if0fsf cf}hf/x? (Analytical Tools of Statistics)**

;+sng ul/Psf tYofÍx?nfO{ tYofÍzf:qsf ljleGg cf}hf/x? k|of]u ul/ ljZn]if0f ul/Psf] 5 . xfdL;Fu 3/fo;L cfo c;dfgtf / ul/aLsf] dfkg ug]{ y'k|} tl/sfx? /x]sf 5g\ . h;dWo] s]xL cfjZos 7flgPsf lgDgfg';f/sf cf}hf/x? k|of]u ul/Psf] 5 .

**#=\*=! /]Gh (Range)**

cfo c;dfgtfnfO{ dfkg ug]{ /]Gh Ps ;/n / ;lhnf] tl/sf xf] . cf};t cfo;Fu pRr cfo / Go"g cfosf] cg'kft lgsfn]/ of] u0fgf ul/G5 . /]Ghsf] dfg z"Go -)\_ b]lv (n) ;Ddsf] x'g] ub{5 . olb /]Ghsf] dfg z"Go -)\_ ePdf cg';Gwfg If]qdf cfo c;dfgtf g/x]sf] eGg] a'lemG5 eg] dfg n ;+slnt PsfOsf] ;+Vof ePdf o;n] cg';Gwfg If]qdf cToGt pRr dfqfsf] cfo c;dfgtf 5 eGg] a'lemG5 . ul0ftLo efiffdf o;nfO{ o;/L n]Vg ;lsG5 .

oxfF, E = /]Gh (Range)

Max Y = pRr cfo (Maximum Income)

Min Y = Go"g cfo (Minimum Income)

cf};t cfo (Mean Income)

**#=\*=@ nf]/]Gh aqm (Lorenz Curve)**

3/fo;L cfo c;dfgtfnfO{ /]vf lrqsf] dfWodåf/f dfkg ug]{ tYofÍ zf:qLo ;fwg nf]/]Gh aqm xf] . o;sf nflu b'O{ cfoflds HofldtLsf] k|of]u ul/G5 . /]vflrqsf] b'O{j6f ljkl/t s'gfx?nfO{ hf]8]/ ag]sf] /]vfnfO{ k"0f{ ;dfgtf cfo jqm elgG5 . h;n] cfosf] ;dfg ljt/0fnfO{ hgfpF5 . olb s'g} csf]{ /]vf h'g k"0f{ ;dfgtfsf] jqmaf6 ljrlnt eP/ hfG5 . o:tf] cj:yfn] cfo c;dfgtfnfO{ b]vfpF5 / b'j} jqmsf] ljrngn] c;dfgtfsf] :t/nfO{ b]vfpFb5 . cyf{t b'j} jqmsf] ljrng hlt a9L x'G5 c;dfgtf klg Tolt g} a9L x'G5 .

**#=\*=# lugL u'0ffÍ (Gini Coefficent)**

lugL u'0ffÍn] klg nf]/]Gh jqmn] h:t} jf:tljs ljt/0f / a/fa/ ljt/0f jqmsf] dfkg ub{5 . lugL u'0ffÍsf] dfg ) b]lv ! ;Ddsf] x'g] ub{5 . olb lugL u'0ffÍsf] dfg ) 5 eg] o;n] cfo c;dfgtf g/x]sf] eGg] b]vfpF5 / olb lugL u'0ffÍsf] dfg ! 5 eg] o;n] cfo c;dfgtf Jofks ?kdf /x]sf] eGg] s'/f b]vfpF5 . t;y{ lugL u'0ffÍsf] dfg ) / ! sf] lardf cyf{t\ x'G5 .

lugL u'0ffÍ ;fk]lIfs ul/aLsf] Jofkstf lgwf{/0f ug{ k|of]u ul/G5 . JolQmut cfo jf kfl/jfl/s cfonfO{ a9\bf] qmddf /fVbf lgDg ;'qsf] k|of]u ul/ lugL u'0ffÍ lgsflnG5 .

hxfF, G = Gini Coefficient

n = cfo k|fKt ug]{ kl/jf/ ;+Vof (No. of income receiving households)

Yl--- Yn = gd"gf 5gf}6 ul/Psf 3/kl/jf/sf] k|ltjif{sf] k|ltJolQm cfo (Per Capital Per Year Income of Sample Household)

cf};t cfo (Mean Income)

**#=( gLltut k|fjwfg (Ethical Consideration)**

o; cWoogsf] s|ddf cfjZos ;"rgf tyf tYof+Í ;+sng ug{sf nflu cGt{jftf{ lnFbf cGt{jftf{ lbg] JolQm;Fu cg'dlt lnOPsf] 5 . pgLx?af6 k|fKt ;'rgfnfO{ uf]kgLo /flvg'sf ;fy} k|fKt tYof+ÍnfO{ 36a9 gu/L h:tfsf] t:t} /flvPsf]5 . cGt{jftf{sf] s|ddf pgLx?;Fu 3lgi6 ;DaGw /flvPsf]5 / pgLx?af6 cfPsf] pQ/df cWoogstf{n] s'g} lsl;dsf] k|ltlqmof gb]vfO{ ;"rgf tyf hfgsf/L k|fKt u/]sf] 5 .afnaflnsf;Fu cGt{jftf{ lnbfFpgLx?sf] cleefjs;Fu cg'dlt lnOPsf] 5 . o;/L k|fKt ;"rgf tyf tYof+ÍnfO{ o; cWoogsf] p2]Zo k"/f ug{sf] lgldQ dfq k|of]u ul/Psf] 5 .

**cWofo rf/ (CHAPTER : FOUR)**

**$= glthfsf] ljZn]if0f / JofVof (Analysis and Interpretation of Result)**

o; cg';Gwfgsf] s|dsf ljleGg ;fwgx?af6 ;+sng u/LPsf tYof+Íx?nfO{ ljleGg zLif{sdf ljefhg u/L ;/n / :ki6 efiffdf ljZn]if0f u/LPsf] 5 . ;fy} k|f/lDes ?kdf ;+slnt sf]/f tYof+Íaf6 s'g} klg ;'rgf :ki6 ?kdf JoQm gx'g] x'Fbf tYofÍsf] ljZn]z0f ug'{kg]{ x'G5 . o; cWoogsf] v08 Hofb} g} dxTjk"0f{ 5 lsgeg] o;df xfdL 3/ kl/jf/sf] 3/fo;L cfo, 3/fo;L cfo cg';f/sf] afnaflnsfsf] z}lIfs l:ylt, pkef]u jrt tyf nufgLsf] ;DaGwdf cWoog tyf ljZn]if0f ug]{5f} . 3/fo;L cfosf] c;dfgtf / To;n] z}lIfs If]qdf kf/]sf] k|efjnfO{ d'Vo ?kdf ;dfj]z ul/Psf] 5 .

**$=! cWoog If]qsf] kl/ro (Introduction of the Study Area)**

g]kfnsf] klZrdf~rn ljsf; If]qsf] u08sL c~rn kg]{ uf]/vf lhNnf Ps wfld{s P+j P]ltxfl;s :yn xf] . o; lhNnfleq kg]{ P]ltxfl;s uf]/vf b/af/ uf]/vgfy tyf uf]/vsfnL dlGb/, dgsfdgf dlGb/ h:tf wfld{s tyf P]ltxfl;s :ynx?n] o; lhNnfnfO{ k|l;4 t'NofPsf 5g\ . o; lhNNfsf] gfd eg] afaf uf]/vgfysf] gfdaf6 /flvPsf] eGg] ljZJff; ul/G5 .

uf]/vf lhNnf g]kfnsf] klZrdf~rn ljsf; If]q cGtu{t kg]{ u08sL c~rnsf ^ lhNnfx? dWo] tgx'F, ndh'ª, dgfª lhNnfx?sf] k"j{kl§ /x]sf] 5 . g]kfnsf] gS;fdf x]bf{ of] lhNnf dxfef/t >[ªvnfb]lv lxdfnL >[ª\vnf;Dd ln:gf] em}+ 7l8P/ /x]sf] b]lvG5 . #^!) ju{ ls=ld= If]qkmndf km}lnPsf] of] lhNnf If]qkmnsf] lx;fan] rf}yf] 7"nf] lhNnf xf] . h;n] b]zsf] s'n e'efusf] @=$% k|ltzt efu cf]u6]sf] 5 . /fli6«o hgu0fgf @)^\* sf] clGtd glthf cg';f/ b]zsf] s'n hg;ª\Vofsf] !=)@ k|ltzt hg;ª\Vof /x]sf] of] lhNnf hg;ª\Vofsf] lx;fan] &% lhNnfdWo] #& cf}+ :yfgdf /x]sf] b]lvG5 eg] ;fIf/tfdf #^ cf} :yfgdf /x]sf] of] lhNnf ^^ uf=lj=;= ! gu/kflnsf # lgjf{rg If]q, !# Onfsfdf ljeflht 5 . o; lhNnfsf] dgsfdgf, af/kfs, l;Dh'ª / 5]sDkf/ uf=lj=;=nfO{ gd'gf uf=lj=;=sf] ?kdf 3f]if0ff ul/Psf] 5 . o; lhNnfsf] ;a} eGbf 6f9fsf] uf=lj=;= ;fdfufpF %@ sf]if 6f9f kb{5 . (District profile of Gorkha 2071)

**$=!=! uf]/vf lhNnfsf] ef}uf]lns cj:yf (Geographical Condition of Gorkha District)**

of] If]qut lx;fan] kxf8L If]qdf k/] klg o; If]qdf lxdfnL If]q klg kb{5 . of] lhNnf @&)!% b]lv @%)$% pQ/;Dd / \*$)@& b]lv \*$)%\* k"jf]{ b]zfGt/ ;Dd km}lnPsf] 5 . of] ;d'Gb|L ;txb]lv @@\* b]lv \*!^# ld= ;Dd 5 . o; k|b]zn] lhNnfsf] s'n k|b]zsf] e'efusf] $^=)& k|ltzt -!^^#\_ ju{ ls=dL efu cf]u6]sf] 5 .

**$=!=@ uf]/vf lhNnfsf] hg;fª\lVosLo cj:yf (Population Status of Gorkha District)**

**tflnsf $=!**

**uf]/vf lhNnfsf] hg;fª\lVosLo cj:yf –@)$\*, @)%\* / @)^\***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ljj/0f ÷jif{ |  | 2048 | 2058 | 2068 |
| hg;+Vof | k'?if | 121327 | 134407 | 121041 |
|  | dlxnf | 131197 | 153727 | 150020 |
| hDdf |  | 252524 | 288134 | 271061 |

;|f]t M lh=lj= ;= uf]/vf -@)^#\_ .

/fli6«o hgu0fgf @)$\* cg';f/ uf]/vf lhNnfsf] k'?ifsf] ;ª\Vof !@!#@& / dlxnfsf] ;+Vof 131197 u/L hDdf 252524 lyof] . hgu0fgf 2058 cg';f/ k'?ifsf] ;ª\Vof a9]/ 134407 / dlxnfsf] ;ª\Vof a9]/ 153727 hDdf 288134 k'Uof] . /fli6«o hgu0fgf 2068 cg';f/ k'?ifsf] ;ª\Vof 121041 / dlxnfsf] ;ª\Vof 150020 u/L hDdf 271061 x'g k'u]sf] kfO{G5 .

**$=!=# uf]/vf gu/kflnsf leqkg]{ j8f cg';f/ hg;+Vof cj:yf (Population Status in Gorkha Municipality)**

uf]/vf lhNnfsf] uf]/vf gu/kflnsf leq !! j8f /x]sf 5g\ . h;sf $&!# 3/w'/L /x]sf lyP eg] !@%)# k'?if / !@%!! dlxnf u/L hDdf @%)!$ hgf /x]sf 5g\ . h;sf] j8f cg';f/sf] ljj/0f o; k|sf/ /x]sf] 5 M

**tflnsf $=@**

**jf8{ cg';f/ hg;+Vofsf] jgfj6–@)^\***

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| jf8{ g+= | hDdf 3/w'/L ;+Vof | hDdf hg;+Vof | k'?if | dlxnf |
| != | $@% | !(($ | !))\* | (\*^ |
| @= | #!! | !%!^ | &#@ | &\*$ |
| #= | #)\* | !#^\* | ^^\* | &)) |
| $= | $\*@ | #!)$ | !%&) | !%#$ |
| %= | ##\* | !(!\* | (%@ | (^^ |
| ^= | #($ | @)(\* | !)$$ | !)%$ |
| &= | #&( | @)&\* | !)@! | !)%& |
| \*= | ^$! | #@)) | !%(# | !^)& |
| (= | $\*! | @^!^ | !#$@ | !@&$ |
| !)= | %!@ | @%&$ | !@\*@ | !@(@ |
| !!= | $$@ | @%$\* | !@(! | !@%& |
| hDdf | $&!# | @%)!$ | !@%)# | !@%!! |

;|f]t M uf]/vf gu/flnsfsf] sfof{no uf]/vf, @)^\* .

**$=!=$ hflt (Caste)**

cWoog If]qdf klg b]zs} hftLo ljljwtf cg'?ksf] ljljwtf h:sf] ljj/0f, tnsf] tflnsfdf k|:t't u/LPsf] 5 .

**tflnsf $=#**

**hflt cg';f/ hg;+Vofsf] ljj/0f –@)^\***

|  |  |  |
| --- | --- | --- |
| hflt | hg;+Vof k|ltzt | ;+Vof |
| du/ | @!=!( | %#)@ |
| If]qL | !&=&% | $$$) |
| g]jf/ | !#=#^ | ##$# |
| j|fd0f | !@=^& | #!&) |
| ;fsL{ | !!=#$ | @\*#& |
| s'dfn | \*=)# | @))\* |
| sfdL | #=@! | \*)@ |
| of]uL | @=^( | ^&$ |
| u'?ª\u | @=!! | %@^ |
| bd} | @=#! | %&^ |
| tfdfªu | !=^\* | $@! |
| 3tL{ | )=($ | @#$ |
| s;fO{ | )=%\* | !$^ |
| ufOg] | )=#( | !)) |
| cGo | !=&% | $#& |
| hDdf | !)) | @%)!^ |

;|f]t M lhNnf ljsf; sfof{no uf]/vf, @)^\* .

tflnsf $=# cg';f/ o; cWoogdf If]qdf du/ hftLsf] afx'Notf /x]sf] b]lvG5 . To;}u/L qmdz M If]qL, g]jf/, j|Xdf0f x'Fb} cGTodf ufO{g] /x]sf] 5 .

**$=@= uf]/vf gu/kflnsfsf] gd'gf 5gf]6df k/]sf] 3/kl/jf/sf] 3/fo;L cfosf] ljj/0f (Income Situation of Sampled Household in Gorkha Municipality)**

uf]/vf gu/kflnsfsf] gd'gf 5gf]6df k/sf] 3/kl/jf/sf] 3/fo;L cfo:t/ klxrfg ug{ 3/w'/Lsf ;b:osf] ;+VofTds cj:yf cGtu{t sdfpg] ;b:o / gsdfpg] ;b:ox?sf] ;+VofTds cj:yf pNn]v u/LPsf] 5 . To:t} u/L o; cWoog If]qsf] cfoklxrfg ug{ kz'kG5Lsf] :jfldtj, P]lR5s k]zfdf cfj4 kl/jf/sf] ;++VofTds ljj/0f, j]/f]huf/L ;d:of 3/kl/jf/df e"ldsf] ljt/0f, ;|f]tsf cfwf/df cfDbfgL, 3/kl/jf/sf] cfDbfgL / k|ltJolQm cfosf] cj:yf, pkef]u vr{, k|ltkl/jlf/ pkef]u vr{ / k|ltJolQm pkef]u vr{, s'n pkef]u vr{df ljleGg pkof]u If]qx?sf] jfF8kmf8 jrtsf] cg'kft, k|lt kl/jf/ jrt, k|lt JolQm jrt / vfBfGgsf] k|ofKttfnfO{ ;dfj]z ul/Psf] 5 .

**$=@=! cfly{s ?kdf ;lqmo / cfly{s ?kdf lglqmo 3/w'/Lsf] ;b:osf] ;+VofTds ljj/0f (Economically Active and Inactivice Number of Household Member)**

k|To]s 3/w'/Ldf @ lsl;dsf ;b:ox? /x]sf x'G5g\ . cfly{s ?kdf ;ls|o / cfly{s ?kdf lgls|o . ;+lIfKtdf eGg' kbf{ ;ls|o ;b:o eGgfn] Tof] kl/jf/sf] ;b:o hf] s]xL sdfpF5 jf cfly{s cfh{gdf nfu]sf] 5 jf cfly{s lqmofsnfkdf ;lqmo /x]sf] 5 . To:tf] ;b:onfO{ cfly{s ?kdf ;ls|o ;b:o elgG5 . Tof] ;b:o hf] cfkm" cfly{s lqmofsnfkdf ;+nUg geO{ cGo sdfpg] ;b:odf cfl>t /x]sf] x'G5 . To:tf] ;b:onfO{ cfly{s ?kdf lgls|o ;b:o elgG5 . tnsf] tflnsfn] 5gf]6 ul/Psf 3/ w'/Lsf oL ;b:o ;+Vof h'g ljleGg ;d"xdf /x]sf x'G5g\ . ltgLx?sf] ;DaGwdf hfgsf/L k|bfg ub{5 .

**tflnsf – $=$**

**3/kl/jf/df cfly{s ?kdf ;ls|o / cfly{s ?kdf lgls|o ;b:ox?sf] ;+VofTds**

**ljj/0f – @)&#**

|  |  |  |  |
| --- | --- | --- | --- |
| qm=;+= | 3/w'/L ;+Vof | cfly{s ?kdf ;ls|o ;b:ox? | cfly{s?kdf lglis|o ;b:ox? |
| != | % | ! | ( |
| @= | !\* | @& | @& |
| #= | ## | %) | \*@ |
| $= | $! | !)) | !)% |
| %= | !@ | $\* | @$ |
| ^= | % | @) | !% |
| &= | ^ | #) | !\* |
| hDdf | !@) | @&^ | @\*) |

;|f]t M :ynut cWoog e|d0f, @)&# .

dflysf] tflnsfaf6 gd'gf 5gf]6df k/]sf] !@) 3/w'/Lsf ;b:o ;+VofxdWo] cfly{s ?kdf ;ls|o / cfly{s ?kdf lgis|o ;b:o ;+VofnfO{ k|:t't ul/Psf] 5 . hxfF cfly{s ?kdf ;ls|o / cfly{s ?kdf lglis|o 3/w'/Lsf ;b:o ;+Vofx? lar ;s/fTds ?kdf /x]sf] b]lVfG5 t/ s'n hg;+Vof cg'kft )=$( k|ltzt /x]sf] kfOG5 h'g Go"g /x]sf] 5 . o;sf] d"n sf/0f eg]sf] u|fdL0f hgtfx?sf] cfo cg'kftdf sdL x'g' g} xf] .

**$=@=@ kz'kIfLsf] :jfldTj (Live Stock Ownership)**

cWoog If]qdf :yfgLo 3/fo;L cfosf] ljZn]if0f ug{ kz'kIfL+sf] :jfldTjnfO{ Pp6f csf]{ ;"rssf] ?kdf lnOPsf] lyof] . h;sf] cfwf/df kz'kIfL+sf] :jfldTj;DaGwL cWoog ubf{ o; If]qdf ljz]if u/L afv|f, a+u'/, e};L tLg lsl;dsf kz'x?dfq kfNg] u/]sf] e]l6of] / kIfL+df s'v'/f dfq kfNg] ul/Psf] kfOof] .

**tflnsf $=%**

**kz'kIfL+;DaGwL ljj/0f –@)&#**

|  |  |  |  |
| --- | --- | --- | --- |
| qm=;+= | ljj/0f | hDdf ;+Vof | k|ltzt |
| != | e}+;L /fFuf ;+Vof | 114 | 13.37 |
| @= | afv|f ;+Vof | 400 | 46.89 |
| #= | a+u'/ ;+Vof | 257 | 30.13 |
| $= | s'v'/f ;+Vof | 82 | 9.61 |
|  | hDdf | 853 | 100 |

;|f]t M :ynut cWoog e|d0f, @)&# .

dflysf] tflnsfdf cWoog If]q uf]/vf gu/kflnsfsf] j8f g+= @, $ / % df /x]sf] ljleGg kz'kIfL+sf] ljj/0fnfO{ b]vfOPsf] 5 . hxfF e};L /fFufsf] !#=#& k|ltzt, afv|fsf] $^=\*( k|ltzt, a+u'/sf] #)=!# k|ltzt / s'v'/fsf] (=^! k|ltzt /x]sf] 5 . h;n] 3/fo;L cfodf 6]jf k'¥ofPsf] kfO{of] .

**$=@=# P]lR5s Ps dfq k]zfdf cfj4 3/w'/Lsf ;+VofTds ljj/0f (Numerical Status of the Family Engaged in only one Optional Profession)**

o; a'Fbfdf P]lR5s k]zf eGgfn] Tof] k]zf h'g cfDbfgLsf] kl/0ffd cToflws 7"nf] /x]sf] a'lemG5 . cyf{t\ pRr cfo x'g] 5 . h;df s[lif, a}b]lzs /f]huf/, Jofkf/, ;]jf / kz'kfng /x]sf 5g\ . tnsf] tflnsfaf6 5gf]6 ul/Psf 3/ kl/jf/sf dflg;x?sf] d'Vo k]zfnfO{ u0fgf ul/Psf] 5 .

**tflnsf $=^**

**d'Vo k]zfdf /x]sf 3/w'/Lsf** **;+VofTds ljj/0f –@)&#**

|  |  |  |
| --- | --- | --- |
| d'Vo k]zf | 3/w'/L ;+Vof | k|ltzt |
| a}b]lzs /f]huf/ | $) | ## |
| s[lif | #) | @% |
| ;]jf | @% | @! |
| Jofkf/ | !% | !# |
| kz'kfng | !) | \* |
| hDdf | !@) | !)) |

;|f]t M :ynut cWoog e|d0f, @)&# .

dflysf tflnsf $=^ af6 s] k|i6 x'G5 eg] 3/w'/Lsf ;a}eGbf a9L 3/w'/L ## k|ltzt j}b]lzs /f]huf/df To;kl5 sdzM s[lif, ;]jf, Jofkf/ / kz'kfngdf ;+nUg /x]sf] b]lvG5 .

**lrq $=!**

**d'Vo k]zfdf /x]sf 3/w'/Lsf ;b:o ;+VofTds ljj/0f–@)&#**

;|f]t M tflnsf $=^ .

dflysf tflnsf $=! n] s] b]vfPsf] 5 eg] ## k|ltzt kl/jf/sf ;b:o a}b]lzs /f]huf/df ;+nUg /x]sf 5g\ . @%,@! k|ltzt s[lif / ;]jfdf / Jofkf/ / kz'kfngdf !#, \* k|ltzt ;+nUg /x]sf 5g\ . 5gf]6df k/]sf 3/kl/jf/sf] ;b:o ;a}eGbf a9L a}b]lzs /f]huf/Ldf ;+nUg /x]sf] kfO{G5 . o;sf] d'n sf/0f :jb]zdf k|ofKt dfqdf /f]huf/Lsf] cj;/ x'g g;s]sf] s'/f To; If]qsf dflg;x? atfpFb5g\ .

**$=@=$ j]/f]huf/L ;d:of (Unemployment Problem)**

cWoog If]qsf] j8fx?df s]lx j]/f]huf/L dflg;x? /x]sf 5g\ . of] j]/f]huf/Lsf] cj:yf o; @, $, / % j8f / l;Ëf] /fi6«sf] ;d:ofsf] ?kdf /x]sf] 5 . of] a]/f]huf/Lsf] c;/ pkef]u vr{ / 3/–kl/jf/sf] cfDbfgLdf kg{ uPsf] 5 . o; j]/f]huf/Lsf] ;d:ofn] k|ltJolQm pkef]u vr{ tyf s'n pkef]u vr{df j[l4 x'Fb} uPsf] 5 eg] k|ltJolQm cfo b}lgs ?kdf Go"g x'Fb} uPsf] 5 . s'n cfosf] kl/df0fdf tL dflg;x?n] s'g} lsl;dsf] of]ubfg u/]sf 5}gg\ . ca xfld tnsf] tflnsfaf6 5gf}6 ul/Psf] hg;+Vofaf6 j]/f]huf/ JolQmx?sf] ;+Vof ljleGg ju{ cg';f/sf] x]g{ ;Sb5f} M–

**tflnsf $=&**

**j]/f]huf/ dflg;x?sf] ;+Vof tyf k|ltzt –@)&#**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ju{ | 5gf]6 ul/Psf] s'n hg;+Vof | cfly{s lqmofsnfkdf ;lqmo hg;+Vof | s'n j]/f]huf/ dflg;x? | s'n hg;+Vof dWo] j]/f]huf/ dflg;x?sf] k|ltzt |
| j|fXd0f | !@) | &% | $% | \* |
| If]qL | !@) | &! | $( | ( |
| du/ | !^) | !)) | ^) | !! |
| g]jf/ | &\* | !\* | ^) | !! |
| ;fsL{ | &\* | !@ | ^^ | !@ |
| hDdf | %%^ | @&^ | @\*) | %! |

;|f]t M :ynut ;j]{If0f, @)&# .

DffyL pNn]lvt tflnsf $=& n] s] bzf{Psf] 5 eg] j|fXd0f, If]qL, du/, g]jf/ / ;fsL{sf] qmdzM \*, (, !!, !!, !@ k|ltzt dflg;x? cfly{s lqmofsnfkdf j]/f]huf/Lsf] cj:yf /x]sf] 5 . hxfF ;a}eGbf sd j]/f]huf/L j|fXd0f sf] 5 eg] ;fsL{ kl/jf/df j]/f]huf/Lsf] cj:yf bolgo 5 .

**$=@=% e"ldsf] ljt/0f (Distribution of Land)**

5gf]6df k/]sf 3/ kl/jf/df e"ldsf] ljt/0f c;dfgtf /x]sf] 5 . t'ngfTds ?kdf x]bf{ If]qLsf dflg;x?sf] e"ldsf] kl/df0fsf] cGt/ pRr /x]sf] k|i6 x'G5 . cem o;nfO{ k|i6 kfg{sf nflu tnsf] tflnsfaf6 ljleGg ju{sf dflg;x? aLr /x]sf] e"ldsf] ljt/0fsf] :j?knfO{ k|ltztsf cfwf/df ljj]rgf ub{5f} .

**Tflnsf $=\***

**ljleGg ju{sf dflg;x?df e"ldsf] ljt/0f -k|ltzt\_ – @)&#**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ju{ | 3/w'/L ;+Vof | e"ldsf] jlu{s/0f -/f]klgdf\_ | k|lt3/w'/L e"ldsf] juL{s/0f | k|lt3/w'/L e"ldsf] -k|ltztdf\_ |
| j|fXd0f | @% | !@) | $=\* | !@ |
| If]qL | @% | #^) | !$=$ | #% |
| du/ | $) | $)) | !) | @% |
| g]jf/ | !% | !@% | \*=## | @! |
| ;fsL{ | !% | $) | # | & |
| hDdf | !@) | !)$% | $)=%# | !)) |

;|f]t M :ynut cWoog, @)&# .

Dflysf] tflnsf $=\* df 5gf]6 ul/Psf] !@) 3/w'/Lsf] hDdf e"ld !)$% /f]kgL /x]sf] 5 h; cGtu{t k|lt3/w'/L e"ldsf] juL{s/0fnfO{ cWoog ubf{ ;a} eGbf a9L If]qLsf] h'g #% k|ltzt /x]sf] 5 . bf];|f]df du/ / To;kl5 s|dzM g]jf/, a|fXd0f / ;fsL{sf] /x]sf] cWoogdf b]lvof] .

**lrq $=@**

**ljleGg ju{sf dflg;x?df e"ldsf] ljt/0f -k|ltztdf\_–@)&#**

;|f]t M tflnsf $=\* .

dflysf] lrqaf6 k|i6 5 ls s'n e"lddf ;a}eGbf a9L If]qLsf] / du/sf] /x]sf] 5 eg] g]jf/ / ;fsL{sf] t'ngfTds ?kdf cToGt sd /x]sf] 5 . oxL c;dfg e"ld ljt/0fsf sf/0f cfodf klg Go"gtf cfpg] ub{5 .

**$=@=^ cfDbfgLsf ;|f]tx? (Sources of Income)**

cWoog If]q uf]/vf gu/kflnsfsf j8f g+= @, $ / % sf 3/kl/jf/sf] d'Votof M cfosf % j6f ;|f]tx? /x]sf] b]lvG5 . cyf{t oxfFsf 3/fo;L cfDbfgLsf % ;|f]tx? /x]sf 5g\ . ltlgx?df a}b]lzs /f]huf/, s[lif, ;]jf Jofkf/ / kz'kfng /x]sf 5g\ h;nfO{ tflnsf $=( n] lrq0f ub{5 .

**tflnsf $=(**

**jflif{s cfDbfgLsf ljleGg ;|f]tx? – @)&@**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ju{ | cfDbfgLsf ljleGg ;|f]tx? | | | | | hDdf cfDbfgL ?= | hDdf dflg; | 3/kl/jf/ ;+Vof |
| a}b]lzs /f]huf/ | s[lif | Jofkf/ | kz'kfng | ;]jf |
| a|fd0f | – | %))))) | \*))))) | @)))))) | #)))))) | ^#))))) | !@) | @% |
| If]qL | \*))))) | $)))))) | %))))) | !)))))) | !%))))) | &\*))))) | !@) | @% |
| du/ | $%))))) | #)%)))) | !%))))) | #%%)))) | @)))))) | !$^))))) | !^) | $) |
| g]jf/ | !@))))) | #))))) | %))))) | ^))))) | !)))))) | #^))))) | &\* | !% |
| ;fsL{ | \*))))) | !)))))) | %))))) | @!($)) | – | @%!($)) | &\* | !% |
| hDdf | &#))))) | \*\*%)))) | #\*))))) | &#^($)) | &%))))) | #$\*!($)) | %%^ | !@) |

;|f]t M :ynut cWoog e|d0f, @)&# .

dfly pNn]lvt tflnsf cg';f/ a|fd0fsf dflg;x?sf] d'Vo cfo;|f]t eg]sf] ;]jf /x]sf] 5 . cyf{t\ cfosf] d'Vo If]q ;]jf If]q /x]sf] 5 . To:t} u/L a|fd0fsf] cfosf] bf];|f] If]q kz'kfng, t];|f] If]qsf] ?kdf Jofkf/ / rf}yf]df s[lif /x]sf] 5 eg] a|fd0fx?n] a}b]lzs /f]huf/af6 s'g} lsl;dsf] cfDbfgL k|fKt u/]sf] kfOFb}g . a|fd0fsf] jflif{s s'n cfDbfgL ?= ^#))))) /x]sf] 5 . To:t} u/L If]qLsf] cfosf] 7"nf] lx:;f s[lifaf6 k|fKt ub{5g\ . of] ju{sf] jflif{s s'n cfDbfgL ?=&\*))))) /x]sf] 5 . du/ ju{n] a}b]lzs /f]huf/af6 cfDbfgL clws dfqfdf k|fKt ub{5g\ . o; ju{sf] jflif{s s'n cfDbfgL ?= !$^))))) /x]sf] b]lvG5 . To:t}u/L g]jf/ kl/jf/n] klg a}b]lzs /f]huf/af6 g} a9L cfDbfgL k|fKt u/]sf] 5 . o; ju{sf] jflif{s s'n cfDbfgL ?= #^))))) /x]sf] kfOG5 / cGTodf ;fsL{ kl/jf/sf] cfosf] d'Vo ;|f]t s[lif /x]sf] b]lvG5 . s[lif k]zfaf6 of] ju{sf dflg;x?sf] jflif{s s'n cfDbfgL ?= !)))))) /x]sf] kfOG5 . logLx?sf] jflif{s s'n cfDbfgL ?= @%!($)) /x]sf] 5 .

tflnsf $=% n] ljleGg cfosf ;|f]tx?af6 o; j8fsf hgtfx?sf] cfodf s] slt lx:;f cf]u6]sf] 5 eGg] tYonfO{ k|:t't ul/Psf] 5 .

**tflnsf $=!)**

**ljleGg ;|f]taf6 jflif{s s'n cfDbfgLdf /x]sf] of]ubfg**

**k|ltzt – @)&@**

|  |  |  |  |
| --- | --- | --- | --- |
| ;|f]tx? | 3/w'/L ;+Vof | s'n cfDbfgL | k|ltzt |
| s[lif | $) | \*\*%)))) | @%=$! |
| Jofkf/ | !% | #\*))))) | !! |
| kz'kfng | !% | &#^($)) | @!=!^ |
| ;]jf -gf]s/L\_ | @% | &%))))) | @!=%# |
| a}b]lzs /f]huf/ | @% | &#))))) | @! |
| hDdf | !@) | #$\*!($)) | !)) |

;|f]t M :ynut cWoog e|d0f, @)&# .

tflnsf $=!) df ljleGg ;|f]taf6 k|fKt x'g] s'n cfDbfgLdf s[lifaf6 @%=$! k|ltzt /x]sf] 5 eg] Jofkf/af6 !! k|ltzt cfDbfgL k|fKt ePsf] 5 . To:t} ul/ kz'kfng / ;]jfaf6 qmdzM @!=!^ k|ltzt / ;]jf @!=%# k|ltzt / a}b]lzs /f]huf/af6 @! k|ltzt cfDbfgL k|fKt /x]sf] 5 . o;af6 s] k|:6 x'G5 eg] 5gf]6df k/]sf] j8fdf cfDbfgLsf d'Vo ;|f]tx?df s[lif / gf]s/L /x]sf] 5 .

**lrq $=#**

**ljleGg ;|f]taf6 jflif{s s'n cfDbfgLdf /x]sf] of]ubfg k|ltzt**

**–@)&@**

;|f]t M tflnsf $=!) .

o; lrqn] s] b]vfPsf] kfO{G5 eg] a}b]lzs /f]huf/L @! k|ltzt / s[lifaf6 @^ k|ltzt c+z s'n cfDbfgLdf /x]sf] b]lvG5 . o;/L -@^ + @@\_ $\* s'n cfDbfgL lx:;f ;]jf / s[lif If]qn] lnPsf] 5 . o;af6 xfdLnfO{ s] k|i6 x'G5 eg] cwoog If]qsf 3/kl/jf/sf] d'Vo cfDbfgLsf] ;|f]t s[lif / ;]jf If]q /x]sf] 5 .

**$=@=& 3/ kl/jf/sf] jflif{s cfDbfgL / k|ltJolQm jflif{s cfosf] cj:yf (Condition of Household Annule Income and Percapital Annule Income)**

k|lt 3/kl/jf/sf] cfDbfgL 3/kl/jf/sf] cf}ift cfDbfgLsf] ?k/]vf dxTjk"0f{ x'G5 . To;}u/L k|ltJolQm cfo eGbf cf}ift k|ltJolQm cfon] s'n cfodf dxTjk"0f{ e"ldsf v]n]sf] x'G5 . xfdL k|lt kl/jf/ cfDbfgLsf] lgwf{/0f s'n 3/ kl/jf/n] s'n cfDbfgLnfO{ efu u/]/ x]g{ ;Sb5f} . cyf{t\, ul0ftLo ?kdf x]bf{

s'n cfo

s'n kl/jf/ ;ª\Vof

k|lt 3/kl/jf/ cfDbfgL Ö

To;}u/L, k|ltJolQm cfo lgwf{/0fsf nflu s'n cfonfO{ s'n hg;+Vofn] efu u/]/ kQf nufpg ;Sb5f} . cyf{t\,

s'n cfo

s'n hg;ª\Vof

k|lt JolQm Ö

o;/L oL cfosf] lx;fa lstfan] xfdL tL j8fx?sf hLjglgjf{xsf] :t/ / cfosf] cj:yfsf] ljZn]if0f ug{ ;Sb5f} .

**tflnsf $=!!**

**k|lt3/ kl/jf/sf] jflif{s cfDbfgL / k|ltJolQm jflif{s cfo –@)&@**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ju{ | 3/w'/L ;+Vof | s'n cfo ?= | 5gf]6 u/]sf] s'n hg;+Vof | k|lt3/kl/jf/ cfDbfgL ?= | k|ltJolQm cfDbfgL ?= |
| a|fxd0f | @% | ^#))))) | !@) | @%@))) | %@%)) |
| If]qL | @% | &\*))))) | !@) | #!@))) | ^%))) |
| du/ | $) | !$^))))) | !^) | #^%))) | (!@%) |
| g]jf/ | !% | #^))))) | &\* | @$)))) | $^!%# |
| ;fsL{ | !% | @%!($)) | &\* | !^&(^) | #@#)) |
| hDdf | !@) | #$\*!($)) | %%^ |  |  |

;|f]t M :ynut cWoog e|d0f, @)&#

dflysf] tflnsf cg';f/ k|lt 3/kl/jf/ cfo / k|ltJolQm cfo g]jf/ / ;fsL{sf] qmdzM ?=@$)))), ?=$^!%#, ?=!^&(^), / ?=#@#)) /x]sf] 5 . h'g kl/df0f a|fXd0f, If]qL / du/sf] t'ngfdf sd /x]sf] 5 . ;a}eGbf a9L k|lt 3/kl/jf/ cfo / k|ltJolQm cfo du/sf] ?=#^%))) / ?= (!@%) /x]sf] 5 . bf];|f]df IfqLsf] k|ltkl/jf/ cfo / k|ltJolQm cfo ?= #!@))) / ?= ^%))) /x]sf] 5 eg] a|fd0fsf] k|lt3/kl/jf/ cfDbfgL ?= @%@))) / k|ltJolQm cfDbfgL ?= %@%)) /x]sf] b]lvG5 . o;/L cWoogdf ljleGg 3/kl/jf/ cfDbfgL / k|ltJolQm cfDbfgLdf t'ngfTds ?kdf c;dfgtf /x]sf] k|i6 x'G5 .

**$=@=\* pkef]Uo vr{ (Consumption Expenditure)**

pTkfbg, pkef]u / nufgL k|0ffnL cfly{s sfo{sf dxTjk"0f{ c+ux? x'g\ . oL sfo{ k|0ffnLåf/f g} cfly{s lqmofsnfksf] p2]Zo tyf nIo k'/f ug{ ;lsG5 . o;/L pkef]u eGgfn] rfxfgfsf] jf O{R5fsf] ;Gt'li6sf nflu j:t' tyf ;]jfsf] plrt k|of]u xf] . pkef]u vr{ Tof] ;Dk"0f{ vr{x?sf] of]u xf] h'g ljleGg pkef]Uo j:t'x?sf nflu vr{ ul/G5 jf j:t'sf nflu d"No k|bfg ul/G5 . k|To]s ;dfhdf a:g] ;fdflhs dflg;x?sf] ljleGg ;fdflhs cfjZostfx? /x]sf x'G5g\ . ;dfhdf ljleGg cfjZostfx?, lzIff, sk8f, cf}ifwL tyf cGo cfjZostf /x]sf x'G5g\ . ltgLx?n] s[lif, kz'kfng, Jofkf/ cflb pTkfbgd'ns If]qdf klg vr{ ub{5g\ . dflg;x?n] ljleGg ;|f]tx?af6 cfly{s cfo cfh{g ub{5g\ eg] ljleGg zLif{sx?df vr{ ul//x]sf x'G5g\ h'g pgLx?sf] s'n pkef]Uo vr{df of]u ePsf] x'G5 . h;nfO{ xfdL ul0ftLo ?kdf o;/L n]Vg ;Sb5f}+ M–

CE = FE + CME + AE + LE + CE

oxfF,

CE = Total consumption expenditure -s'n pkef]Uo vr{\_

FE = Expenditure on food Stuff -vfB j:t'df vr{\_ .

CME = Expenditure on cloth and medicine -sk8f tyf cf}ifwL vr{\_

AE = Expenditure on Agriculture -s[lifdf vr{\_

LE = Expenditure on Livestock -kz'kfngdf vr{\_

CE = Expenditure on ceremony -rf8kj{df vr{\_

o;/L dfly pNn]lvt k|d'v kfFrj6f If]qdf gu/kflnsfsf 5gf]6df k/]sf kl/jf/n] pkef]luo vr{ ub{5g\ . oxfF xfdL @ k|sf/sf] pkef]Uo vr{ /x]sf] kfpF5f} . pTkfbgd'ns vr{ / cg'Tkfbs vr{ . pTkfbgd'ns pkef]Uo vr{ To:tf] vr{ xf], h;df nufgL u/]jfkt k|ToIf ?kdf s]xL k|fKt x'G5 . eg] cg'Tkfbs vr{, h;df nufgL jf vr{ u/] kZrft k|ToIf ?kdf cfly{s nfe x'Fb}g t/ ck|ToIf kmn eg] k|fKt ub{5 . oxfF s[lif Joj;fo, kz'kfngsf nflu ul/Psf] vr{ pTkfbgd'ns 5 eg] vfB j:t' sk8f / cf}ifwL pkrf/ k|ToIf ?kdf cg'Tkfbs vr{sf ?kdf /x]sf a'lemG5 .

tnsf tflnsfaf6 xfdL j8fsf ljleGg ju{sf] /sd ljj/0f / s'n pkef]Uo vr{sf] gd'gfnfO{ x]g{ ;Sb5f} .

**tflnsf $=!@**

**s'n pkef]Uo vr{df ljleGg If]qsf] l:ylt ljj/0f–@)&@**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ju{ | ljleGg j:t'x?df ePsf] pkef]Uo vr{ ljj/0f | | | | | s'n jflif{s /sd ?= |
| vfBj:t' | n'uf÷cf}iflw | s[lif | rf8kj{÷pT;j | kz'kfng |
| a|fDx0f | !%))))) | \*))))) | !@))))) | \*))))) | %))))) | $\*))))) |
| If]qL | @%))))) | \*))))) | !\*))))) | $))))) | %))))) | ^)))))) |
| du/ | @\*))))) | @)))))) | !%))))) | !\*))))) | !)))))) | (!))))) |
| g]jf/ | \*))))) | %))))) | %))))) | ^))))) | $))))) | @\*))))) |
| ;fsL{ | &))))) | $))))) | $))))) | %))))) | !!($)) | @!!($)) |
| hDdf | \*#))))) | $%))))) | %$))))) | $!))))) | @%!($)) | @$\*!($)) |

;|f]t M :ynut cWoog e|d0f, @)&# .

tflnsf $=!@ cg';f/ ;a} ju{sf dflg;x?sf] cfˆgf] cfosf] 7"nf] lx:;f vfBj:t'df vr{ u/]sf 5g\ . of] If]q pkef]usf] dxTjk"0f{ If]q xf] . o;sf] cnfjf sf]xL klg s]xL ug{sf nflu ;dy{ x'Fb}gg\ . t;y{, ;a} ju{ / txsf dflg;x?n] vfBj:t'df a9L vr{ ub{5g\ a|fd0fn] cfˆgf] cfoaf6 k|fyldstf cg'?k qmdzM vfBfj:t' s[lif, rf8kj{, sk8f tyf cf}ifwL / kz'kfngdf vr{ ub{5g\ . If]qLn] vfBj:t', s[lif, n'uf tyf cf}ifwL, kz'kfng / rf8kj{ vr{ u/]sf] kfOG5 . pgLx?n] cfˆgf] cfosf] 7"nf] lx:;f vfB j:t'df / ;a}eGbf ;fgf] lx:;f kz'kfngdf vr{ ug]{ u/]sf] b]lvG5 . s'n pkef]u vr{df ?= $\*))))) a|fd0fn] ?= ^)))))) If]qL ju{n] vlr{g] u/]sf 5g\ .

du/n] cfˆgf] cfonfO{ k|fyldstf qmdcg';f/ qmdzM vfBj:t', sk8f tyf cf}ifwL, rf8kj{, s[lif / kz'kfngdf vr{ u/]sf] b]lvG5 . o;sf] cy{ of] ju{sf dflg;x?n] cfˆgf] cfosf] 7"nf] lx:;f vfBj:t'df / ;fgf] lx:;f kz'kfngdf vr{ u/]sf 5g\ . To:t} u/L g]jf/n] klg cfˆgf] cfosf] 7"nf] lx:;f vfBj:t'df / vr{ u/]sf 5g\ / ;fsL{n] klg cfˆgf] cfosf] 7"nf] lx:;f vfBj:t'df vlr{g] u/]sf] kfOG5 . s'n jflif{s pkef]usf] vr{df du/ kl/jf/n] ?= (!))))), g]jf/sf kl/jf/n] ?= @\*))))) / ;fsL{sf kl/jf/n] ?= @!!($)) vlr{g] u/]sf 5g\ .

**$=@=( k|lt 3/kl/jf/ jflif{s pkef]u vr{ / k|lt JolQm jflif{s pkef]Uo vr{ (Per Household Consumed Expenditure and Per Capital Consumed Expenses)**

k|lt 3/ kl/jf/ jflif{s pkef]Uo vr{ eg]sf] k|lt kl/jf/n] pkef]udf u/]sf] cf}ift vr{sf] of]u xf] . of] s'n jflif{s pkef]Uo vr{nfO{ s'n 3/kl/jf/ ;+Vofn] efu u/]/ x]g{ ;lsG5 . To;}u/L k|lt JolQm jflif{s pkef]Uo vr{ eg]sf] k|lt pkef]Qmfn] u/]sf] cf}ift pkef]u vr{nfO{ lnOG5 . o;nfO{ s'n jflif{s pkef]u vr{nfO{ s'n dflg;sf] ;+Vofn] efu u/]/ kQf nufpg ;lsG5 . ul0ftLo ?kdf o;nfO{ o;/L lng ;lsG5 .

k|lt 3/kl/jf/ pkef]u vr{ Ö s'n pkef]u vr{

s'n 3/ kl/jf/ ;ª\Vof

To:t} u/L,

k|lt JolQm pkef]u vr{ Ö s'n pkef]u vr{

s'n pkef]Qmf

tn sf]l/Psf] tflnsfaf6 xfdL Ps kl/jf/n] pkef]udf u/]sf] vr{ / k|lt JolQm pkef]u vr{nfO{ 5gf]6 kl/jf/ / ;b:o lar lnP/ ljZn]if0f ug{ ;Sb5f}+ .

**tflnsf $=!#**

**k|lt 3/kl/jf/ / k|ltJolQm jflif{s pkef]u vr{ –@)&@**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ju{ | 3/w'/L ;+Vof | s'n pkef]u vr{ ?= | s'n hg;+Vof | k|lt 3/kl/jf/ pkef]u vr{ ?= | k|ltJolQm pkef]u vr{ ?= |
| a|fDx0f | @% | $\*))))) | !@) | !(@))) | $)))) |
| If]qL | @% | ^)))))) | !@) | @$)))) | %)))) |
| du/ | $) | (!))))) | !^) | @@&%)) | %^\*&% |
| g]jf/ | !% | @\*))))) | &\* | !\*^^^^ | #%\*(& |
| ;fsL{ | !% | @!!($)) | &\* | !$!@(# | @&\*\*& |
| hDdf | !@) | @$\*!($)) | %%^ |  |  |

;|f]t M :ynut cWoog e|d0f, @)&# .

dflysf] tflnsf cg';f/ k|lt 3/w'/L pkef]u vr{ ;a}eGbf a9L IfqLsf] /x]sf] 5 eg] ;a}eGbf sd ;fsL{sf] /x]sf] 5 . To:t} u/L k|ltJolSt pkef]u vr{ ;a}eGbf a9L du/sf] /x]sf] 5 eg] ;a}eGbf sd ;fsL{sf] /x]sf] 5 . o;/L of] tflnsfaf6 s] :ki6 x'G5 eg] ljleGg ju{x?sf] k|lt kl/jf/ jflif{s pkof]u vr{ / k|ltJolQm jflif{s pkef]u vr{df t'ngfTds ?kdf 7"nf] leGgtf /x]sf] k|i6 x'G5 .

**$=@=!) s'n pkef]u vr{df ljleGg pkef]u If]qx?sf] afF8kmfF8 (Distribution of Various Consumed Sector in Total Consumed Expenditure)**

o; cWoogdf !@) 3/ kl/jf/nfO{ 5gf]6 ul/Psf] 5 . tL !@) 3/ kl/jf/n] leGg leGg pkef]u If]qx?df vr{ u/]sf] /sdnfO{ tnsf] tflnsfaf6 cWoog ug{ ;lsG5 .

**tflnsf $=!$**

**s'n pkef]u vr{sf] ljj/0f –@)&@**

|  |  |  |
| --- | --- | --- |
| pkef]u vr{sf] If]qx? | /sd ?= | k|ltzt |
| vfBj:t' | \*#))))) | ## |
| sk8f÷cf}iflw | $%))))) | !\* |
| s[lif | %$))))) | @@ |
| rf8kj{ | $!))))) | !& |
| kz'kfng | @%!($)) | !) |
| hDdf | @$\*!($)) | !)) |

;|f]t M :ynut cWoog e|d0f, @)&# .

dflysf] tflnsfcg';f/, 5gf]6df k/]sf !@) 3/ kl/jf/n] s'n jflif{s pkef]u vr{sf] ## k|ltzt /sd vfBj:t'df vlr{g] u/]sf] kfOG5 . o;/L g} !\*, @@, !& / !) k|ltzt /sd qmdzM sk8f tyf cf}ifwL, s[lif Joj;fo, rf8kj{ / kz'kfngdf vr{ ub{5g\ . lo ljleGg ju{sf 3/kl/jf/n] #@ k|ltzt pkef]u vr{ pTkfbgd'vL pkef]u vr{ u/]sf] kfO{G5 . oxfF xfdL b]Vg ;Sb5f} ls ;du|tfdf pTkfbgd'ns pkef]u vr{sf] dfqf Hofb} Go"g 5 eg] cg'Tkfbs pkef]u vr{sf] kl/df0f vr{ ^\* k|ltzt /x]sf] 5 kl/df0f vr{ 7"nf] /x]sf]] 5 .

**lrq $=$**

**jflif{s s'n pkef]u vr{sf] ljj/0f – @)&@**

;|f]t M tflnsf $=!$ .

lrq $=$ df gd'gf 5gf]6df k/]sf 3/ kl/jf/n] vfBj:t', sk8f tyf cf}ifwL s[lif, rf8kj{ / kz'kfngdf qmdzM ?= ## ?= !\*, ?=@@ ?= !& / ?= !) k|ltzt /sd vr{ ub{5g\ . h;df ?= #@ k|ltzt pTkfbd'ns ?= ^\* k|ltzt cg'Tkfbg If]qdf vr{ ub{5g\ . oxfF pTkfbgd'ns If]qdf sd / cg'Tkfbs If]qdf vr{ a9L x'g uO{ cfDbfgL If]q a9fpg ;s]sf 5}gg\ .

**$=@=!! artsf] cg'kft (Ratio of Saving)**

tflnsf $=$ df 5gf]6df k/]sf 3/ kl/jf/ -ljleGg ju{sf\_ s'n jrtsf] cg'dflgt ljj/0f b]vfO{Psf] 5 .

**tflnsf $=!%**

**ljleGg ju{sf] jrt ljj/0f–@)&@**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ju{ | s'n cfDbfgL ?= | s'n pkef]u vr{ ?= | s'n jrt ?= | s'n cDbfgLdf jrt k|ltzt | s'n jrtsf] k|ltzt |
| j|fXd0f | ^#))))) | $\*))))) | !%))))) | $=# | !% |
| If]qL | &\*))))) | ^)))))) | !\*))))) | %=!^ | !\* |
| du/ | !$^))))) | (!))))) | %%))))) | !^ | %% |
| g]jf/ | #^))))) | @\*))))) | \*))))) | @=@( | \* |
| ;fsL{ | @%!($)) | @!!($)) | $))))) | !=!$ | $ |
| hDdf | #$\*!($)) | @$\*!($)) | !))))))) | @( | !)) |

;|f]tM :ynut cWoog e|d0f, @)&# .

dflysf] tflnsfaf6 s] 1fg x'G5 eg] 5gf]6df k/]sf 3/ kl/jf/sf] s'n jflif{s jrt ?= !))))))) /x]sf] 5 . oL dWo] du/sf] jrt %% k|ltzt /x]sf] 5 . IfqL / j|fd0fsf] qmdzM !\* / !% k|ltzt /x]sf] 5 . To:t} u/L g]jf/ / ;fsL{sf] jrtnfO{ qmdzM \* / $ k|ltzt /x]sf] 5 . o;/L o; tflnsfn] of] :ki6 kfb{5 ls cGo hfltsf] t'ngfdf du/sf] jrt ug]{ Ifdtf pRr /x]sf] 5 . ;du|df eGg' kbf{ , dfq cWoog If]qsf] kl/jf/sf] s'n cfodf @( k|ltzt jrt x'g] k|:6 x'G5 .

**$=@=!@ k|lt kl/jf/ jflif{s jrt / k|ltJolTfm jflif{s jrt (Per House Hold Annule Saving and Percapital Annuale Saving)**

tnsf] tflnsfjf6 xfdL ljleGg ju{sf dflg;x?sf] k|lt kl/jf/ jflif{s jrt / k|ltJoltmsf] jflif{s jrt :j?ksf] ljZn]if0f ub{5f} .

**tflnsf $=!^**

**k|lt 3/w'/L jflif{s jrt tyf k|lt Joltm jflif{s jrt ljj/0f –@)&@**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **ju{** | **3/w'/L ;+Vof** | **s'n jrt ?=** | **s'n hg;+Vof** | **k|lt 3/kl/jf/ jrt /sd ?=** | **k|lt Joltm jrt /sd ?=** |
| j|d0f | @% | !%))))) | !@) | ^)))) | !@%)) |
| If]qL | @% | !\*))))) | !@) | &@))) | !%))) |
| du/ | $) | %%))))) | !^) | !#^%)) | #$#&% |
| g]jf/ | !% | \*))))) | &\* | %#### | !)@%^ |
| ;fsL{ | !% | $))))) | &\* | @^^^^ | %!@\* |
| hDdf | !@) | !))))))) | %%^ | @(%$(( | &&@%( |

;|f]t M :ynut cWoog e|d0f, @)&# .

dflysf] tflnsfn] s] k|:6 kfb{5 eg] j|fd0f, IfqL, g]jf/ / ;fsL{sf] 3/ –kl/jf/sf] t'ngfdf k|lt 3/kl/jf/sf] jrt /sd / k|lt Joltm jrt /sd du/sf] clt dfly /x]sf] kfO{G5 .

**$=@=!# vfwfGgsf] k|ofKttf (Food Sufficiency)**

cWoog If]qdf cfosf] dfkg ug]{ vfwfGgsf] k|ofKttfnfO{ csf]{ dxTjk"0f{ ;"rssf] ?kdf lnOPsf] lyof] h;sf] cfwf/df cWoog If]qdf cfkm"n] km'nfPsf] cGo slt ;do;Dd vfg k'U5 egL cg';Gwfg ubf{ lgDgfg';f/sf] ljj/0f kfOof] .

**tflnsf $=!&**

**vfwfGgsf] cj:yf ;DjGwL ljj/0f–@)&@**

|  |  |  |  |
| --- | --- | --- | --- |
| qm=;= | cfkmgf] pTkfbgaf6 vfgf k'Ug] ;do | 3/w'/L ;ª\Vof | k|ltzt |
| ! | # dlxgf ;Dd | % | $ |
| @ | #–^ dlxgf ;Dd | !% | !# |
| # | ^–( dlxgf ;Dd | @% | @! |
| $ | (–!@ dlxgf ;Dd | #% | @( |
| % | art ug]{ kl/jf/ | $) | ## |
|  | hDdf | !@) | !)) |

;|f]t M :ynut e|d0f, @)&# .

Tflnsf $=!& df pNn]lvt tYofÍaf6 cfkmgf] jf/Ldf pTkfbg ul/Psf] vfWffGgn] j8fsf jfl;Gbfx?n] slt cjwL;Dd cfÏgf] b}lgs pkef]usf] cfjZostf kl/k"lt{ ubf{ /x]5g\ eGg] s'/f :k:6 x'g cfp“5 . dflysf] tflnsf $=^ cg';f/ # dlxgf;Dd dfq vfgf k'Ug] 3/w'/L ;+Vof % cyf{t $ k|ltzt, #–^ dlxgf;Dd k'Ug] 3/w'/L ;+Vof !% cyf{t !# k|ltzt, ^–(dlxgf ;Dd dfq vfgf k'Ug] 3/w'/L ;+Vof @% cyf{t @! k|ltzt, (–!@ dlxgf ;Dd vfgf k'Ug] 3/ w'/L ;+Vof #% cyf{t @( / jrt ug]{ 3/w'/L ;+Vof $) cyf{t ## k|ltzt 3/w'/L /x]sf 5g\ .

**$=# uf]/vf gu/kflnsfsf] gd'gf 5gf]6df k/]sf] 3/ kl/jf/sf] 3/fo;L cfosf] c;dfgtf u0fgf (Inequality of Selected Household of Gorkha Municipality)**

uf]/vf gu/kflnsf leq kg]{ @,$ / % j8fsf 3/kl/jf/sf] 3/fo;L cfosf] c;dfgtf u0fgf ug{ nf]/]Gh jqm, /]Gh / lugL u'0ffª\ssf] k|of]u u/L 3/fo;L cfosf] c;dfgtf u0fgf ul/Psf] 5 .

**$=#=! gd'gf 5gf}6df k/]sf 3/kl/jf/sf] jflif{s cfDbfgLsf] cfwf/df cfDbfgL ljt/0f (Income Distribution Among Sample Households by Annual Income).**

**tflnsf $=!\***

**jflif{s cfDbfgLsf] cfwf/df cfDbfgL ljt/0f–@)&@**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 3/w'/Lsf] ;d'x | 3/w'/L ;d'xsf] ;+Vof | 3/w'/L ;d'xsf] ;l~rt Ü | ;d'xsf] jflif{s cfDbfgL -?=\_ | ;dx'sf] cfo Ü | cfosf] ;l~rt Ü |
| )–!) | !) | !) | $^\*))) | !=#$ | !=#$ |
| !)–@) | !) | @) | \*^^%)) | @=$\* | #=\*@ |
| @)–#) | !) | #) | !)$(@)) | #=)! | ^=\*# |
| #)–$) | !) | $) | !!%@))) | #=#) | !)=!# |
| $)–%) | !) | %) | !@!&))) | #=$( | !#=^@ |
| %)–^) | !) | ^) | !@^&))) | #=^# | !&=@% |
| ^)–&) | !) | &) | !$(@))) | $=@\* | @!=%# |
| &)–\*) | !) | \*) | @%\*@#)) | &=$! | @\*=($ |
| \*)–() | !) | () | $((%$)) | !$= #$ | $#=@\* |
| ()–!)) | !) | !)) | %\*))))) | !^=^^ | %(=($ |
| !))–!!) | !) | !!) | ^$@)))) | !\*=$# | &\*=#& |
| !!)–!@) | !) | !@) | &%!)))) | @!=%^ | !)) |
| hDdf | !@) |  | #$\*!($)) |  |  |

;|f]t M :ynut cWoog e|d0f, @)&# .

dflysf] tflnsfaf6 of] :ki6 x'G5 sL 5gf}6 ul/Psf 3/w'/LnfO{ !@ ;d'xdf ljefhg ul/Psf] 5 / k|To]s ;d'xdf !) 3/w'/L kb{5g\ . ;a} eGbf dflysf] !) k|ltzt 3/w'/Lsf] s'n cfosf] !=#$ k|ltzt cfo k|fKt u/]sf 5g\ eg] ;a} eGbf clGtddf /x]sf !) k|ltzt 3/w'/Ln] s'n cfosf] @!=%^ k|ltzt cfo k|fKt u/]sf 5g\ . t;y{ dflysf] tflnsfdf cfo ljt/0fdf 7"nf] c;dfgtf /x]sf] b]lvG5 . o; tflnsfnfO{ nf]/]~hqmddf klg k|:t't ul/Psf] 5 .

**lrq $=%**

**gd'gf 5gf}6df k/]sf 3/kl/jf/sf] jflif{s cfDbfgLsf] cfwf/df cfDbfgLsf] ljt/0f–@)&@**

100

80

60

40

20

0

Go"g b]lv pRr cfo x'g] 3/kl/jf/sf] ;l~rt k|ltzt

10 20 30 40 50 60 70 80 90 100 110 120

Line of Equality

Lorenz Curve

s'n jflifs cfosf] ;l~rt k|ltzt

dflysf] jqm /]vf cg';f/ s'n jflif{s cfosf] ;l~rt k|ltztnfO{ y cIfdf /flvPsf] 5 eg] Go"gb]lv pRr cfo x'g] 3/w'/L ;l~rt k|ltztnfO{ x cIfdf /flvPsf] 5 . ;a} eGbf dfly /x]sf !) k|ltzt 3/w'/Lsf] s'n cfosf] !=#$ k|ltzt cfo /x]sf] 5 eg] ;a} eGbf tn /x]sf !) k|ltzt 3/w'/L] s'n cfosf] @!=%^ k|ltzt cfo /x]sf] b]lGv5 . h;cg';f/ cWoog If]qdf 3/fo;L cfosf] ljt/0fdf 7"nf] c;dfgtf /x]sf] kfOG5 .

**$=#=@ /]Gh (Range)**

Range cfo c;dfgtfsf] ljt/0fsf] dfkg ug]{ Pp6f ;/n ljlw xf] . of] cfosf] pRr :t/ / lgDg :t/ ljrsf] leGgtfsf] cf};t yfxf kfpg Range sf] k|of]u ul/G5 . ha Range sf] dfg z'Go -)\_ x'G5 eg] ToxfF cfo c;dfgtf 5}g / ha Range sf] dfg (No. of sample unit) o;n] s] JoQm u5{ eg] ToxfF cfo c;dfgtf pRr 5 eGg] a'lemG5 . cfo c;dfgtfsf] af/]df Range af6 yfxf kfpg lbPsf] ;'q k|of]u u/L u0fgf ug'{k5{ / cWoog If]qdf Range (E) # k|ltzt /x]sf] b]lvG5 . h;af6 s] k|i6 x'G5 eg] cWoog If]qdf 3/fo;L cfo c;dfgtf Jofks /x]sf] 5 . -cg';"rL @\_

**$=#=# lugL u'0ffÍ (Gini Coefficent)**

Gini coefficent kQf nufpg k|To]s kl/jf/sf] k|ltJolQm cfonfO{ a9\bf] qmddf ldnfpg' k5{ / o;/L ldnfO{;s]kl5 gd'gf 5gf}6df k/]sf 3/kl/jf/sf] ;+Vof ! b]lv !@) n] u'0fg ug'{k5{ . o;kl5 ;a} cfox?nfO{ hf]8\g] / pQm cfonfO{ lnOPsf] ;'qdf /fVg] / o;/L ;'qdf /flv;s]kl5 Gini coefficient k|fKt x'G5 . h'g cWoog If]qsf] )=^$ /x]sf] 5 . o;sf] cy{ cWoog If]qsf] 3/kl/jf/df cfo ljt/0fdf ^$ k|ltztn] cfo c;dfgtf /x]sf] b]lvG5 . -cg';"rL #\_

**$=$ uf]/vf gu/kflnsfsf] gd'gf 5gf]6df k/]sf] 3/kl/jf/sf] z}lIfs cj:yf (Educational Status of Gorkha Municipality)**

uf]/vf gu/kflnsfsf] j8f g++ @, $ / % sf ;fIf/tf l:yltnfO{ lgofNg] xf] eg] ;Gtf]ifhgs g} dfGg' kb{5 . uf]/vf gu/kflnsfsf] j8f g++= @,$ / % sf ;fIf/tf k|ltztnfO{ dfq x]bf{ hDdf hg;ª\Vofsf] &( k|ltzt ;fIf/tf /x]sf] 5 . -/fli6«o hgu0fgf @)^\* cg';f/\_ .

uf]/vf gu/kflnsfsf] j8f g++ @, $ / % sf 3/fo;L cfo pRr x'g] / Go"g x'g] 3/kl/jf/sf] z}lIfs cj:yf lgDgfg';f/ b]vfOPsf] 5 .

**tflnsf $=!(**

**3/fo;L cfo pRr / 3/fo;L cfo Go"g kl/jf/sf] z}lIfs cj:yf — @)&#**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Z}lIfs cj:yf | 3/fo;L cfo pRr x'g] 3/w'/Lsf  ;b:o ;+Vof | | | | 3/fo;L cfo Go"g x'g] 3/w'/Lsf  ;b:o ;+Vof | | | |
| dlxnf | k"?if | hDdf | k|ltzt | dlxnf | k"?if | hDdf | k|ltzt |
| ;fIf/ | %^ | %( | !!% | %\*=)% | !( | @@ | $! | @)=% |
| lg/If/ | $% | #\* | \*# | $!=(! | &% | \*$ | $%( | &#=% |
| hDdf | (& | !)! | !(\* | !)) | ($ | !)^ | @)) | !)) |

;|f]t M :ynut ;j]{If0f, @)&# .

Tflnsf $=!( df x]bf{ 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] ;fIf/tf a9L kfOof] . h;df 3/fo;L cfo pRr x'g] 3/kl/j/sf] ;fIf/tf %\*=)% k|ltzt, lg/If/ $!=(! k|ltzt /x]sf] kfOof] eg] 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] ;fIf/tf @)=% k|ltzt, lg/If/ &#=% k|ltzt /x]sf] kfOof] .

**tflnsf $=@)**

**3/fo;L cfo pRr / 3/fo;L cfo Go"g kl/jf/sf] z}lIfs cj:yf — @)&#**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Z}lIfs cj:yf | 3/fo;L cfo pRr x'g] 3/w'/Lx? | k|ltzt | 3/fo;L cfo Go"g x'g] 3/w'/Lx? | k|ltzt |
| k|f=lj= | @$ | @)=\*^ | !@ | @(=@^ |
| lg=df=lj | @& | @#=$& | !% | #^=%\* |
| Df=lj | #) | @^=)% | ( | @!=(% |
| pRr df=lj | @% | @!=&# | % | !@=!( |
| :gfts | ( | &=\*@ | ) | ) |
| hDdf | !!% | !)) | $! | !)) |

;|f]t M :ynut ;j]{If0f, @)&# .

Tfflnsf $=@) df 3/fo;L cfo pRr x'g] 3/kl/jf/x? / 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] z}lIfs cj:yfnfO{ b]vfOPsf] 5 . hxfF 3/fo;L cfo pRr x'g] 3/kl/jf/sf] k|f=lj=, lg=df=lj=, df=lj=, pRr df=lj= / :gfts k9\g]sf] ;+Vof qmdzM @)=\*^, @#=$&, @^=)%, @!=&# / &=\*@ k|ltzt /x]sf] 5 eg] 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] k|f=lj=, lg=df=lj=, df=lj=, pRr df=lj= / :gfts k9\g]sf] ;+Vof qmdzM @(=@^, #^=%\*, @!=(%, !@=!( / ) k|ltzt /x]sf 5g\ .

cWoog If]qsf] 3/fo;L cfo pRr kl/jf/ / 3/fo;L cfo Go"g 3/kl/jf/x?n] cfˆgf afnaflnsfnfO{ ;/sf/L / lghL :s'ndf s'gdf /fv]/ k9fpFbf /x]5g\ elg cWoog ubf{ 3/fo;L cfo pRr kl/jf/sf afnaflnsfx?nfO{ ;/sf/L / lghL b'a} :s'ndf /fv]sf] kfO{of] eg] t/ ;/sf/L eGbf a9L dfqfdf lghL lt/ cfslif{t ePsf] kfO{of] eg] 3/fo;L cfo Go"g 3/kl/j/sf afnaflnsfx? clwsf+z ;/sf/L lt/ cfslif{t ePsf] kfO{of] . h;nfO{ tn tflnsf4f/f b]vfOPsf] 5 .

**tflnsf $=@!**

**3/fo;L cfo pRr / Go"g 3/kl/jf/sf] afnaflnsfx?sf] z}lIfs cj:yf — @)&#**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| qm=;= | 3/fo;L cfo pRr x'g] 3/k/Ljf/sf afnaflnsfx? | | | | 3/fo;L cfo Go"g x'g] 3/k/Ljf/sf afnaflnsfx? | | | |
|  | 5fq | 5fqf | hDdf | k|ltzt | 5fq | 5fqf | hDdf | k|ltzt |
| lghL | !)) | $@ | !$@ | %( | – | – | – | – |
| ;/sf/L | $) | ^) | !)) | $! | @% | !% | $) | !)) |
| hDdf | !$) | !)@ | @$@ | !)) | @% | !% | $) | !)) |

;|f]t M :ynut ;j]{If0f, @)&# .

tflnsf $=@! df 3/fo;L cfo pRr x'g] 3/kl/jf/ / 3/fo;L cfo Go"g 3/kl/jf/sf afnaflnsfx?sf lghL / ;/sf/L ljBfnodf s'g ljBfnodf k9]sf 5g\ eGg] s'/f b]vfOPsf] 5 . h;df 3/fo;L cfo pRr x'g] 3/kl/jf/sf] cfly{s cj:yf / 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] t'ngfdf /fd|f] ePsf] x'Fbf w]/} h;f] lghL ljBfnolt/ cfslif{t ePsf] b]lvG5 To;df klg pRr cfo x'g] kl/jf/df 5fqfnfO{ eGbf 5fqnfO{ lghL ljBfnodf k9fO /fv]sf cWoogdf blvof] . o;af6 5f]/f / 5f]/Ldf 5f]/fnfO{ dxTTj lbbf /x]5g eGg] s'/f :ki6 x'G5 .

**$=$=! 3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efj (Impact of Household Income on Education)**

cWoog If]qdf x]bf{ 3/fo;L cfon] z}lIfs If]qdf k|efj kf/]sf] b]lvPsf] 5 . oxfF 3/fo;L cfo pRr x'g] 3/kl/jf/sf] cfly{s cj:yf 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] cfly{s cj:yf eGbf /fd|f] x'g] ePsf] x'gfn] w]/} dfqfdf lghL :s'nlt/ cfslif{t ePsf] kfOG5 . hxfF ;/sf/L :s"nsf] t'ngfdf k9\g dxª\uf] x'g'sf] ;fy} k9fO{ klg ;/sf/L :s'nsf] t'ngfdf u'0f:t/Lo dflgG5 . o:t} 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] cfly{s cj:yf 3/fo;L cfo pRr x'g]sf] t'ngfdf sdhf]/ x'Fbf pgLx?n] cfˆgf] afnaflnsfx?nfO{ dxª\uf] lghL :s'ndf k9fpg ;s]sf 5}gg\ . 3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efjnfO{ tnsf] tflnsfdf b]vfOPsf] 5

**tflnsf $=@@**

**3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efj — @)&#**

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 3/fo;L cfo pRr x'g] afnaflnsfx?sf] z}lIfs cj:yf | | | | | 3/fo;L cfo Go"g x'g] afnaflnsfx?sf] z}lIfs cj:yf | | | | | |
| cfDbfgL ?= df | 3/ ;+Vof | ;/sf/L ljBfno | lghL ljBfno | hDdf | k|ltzt | cfDbfgL ?= df | 3/ ;+Vof | ;/sf/L ljBfno | lghL ljBfno | hDdf | k|ltzt |
|  |  |  |  |  |  | $))))–%%))) | !) | !% | – | !% | #&=% |
|  |  |  |  |  |  | ^%)))–!))))) | !) | @% | – | @% | ^@=% |
| !)!)))–!)())) | !) | @) | $ | @$ | (=(! |  |  |  |  |  |  |
| !!))))–!@)))) | !) | @) | % | @% | !)=## |  |  |  |  |  |  |
| !@))))–!@#))) | !) | !% | !@ | @& | !!=!% |  |  |  |  |  |  |
| !@#)))–!#!))) | !) | !% | !% | #) | !@=#( |  |  |  |  |  |  |
| !$^)))–!%@))) | !) | !@ | !\* | #) | !@=#( |  |  |  |  |  |  |
| !%%)))–$%)@)) | !) | !) | @) | #) | !@=#( |  |  |  |  |  |  |
| $%)@))–%%)))) | !) | % | !% | @) | \*=@& |  |  |  |  |  |  |
| %%))))–^))))) | !) | @ | \* | !) | $=!# |  |  |  |  |  |  |
| ^)))))–&))))) | !) | ! | @) | @! | \*=^& |  |  |  |  |  |  |
| &)))))–\*))))) | !) | ) | @% | @% | !)=## |  |  |  |  |  |  |
| hDdf | !)) | !)) | !$@ | @$@ | !)) |  | @) | $) | – | $) | !)) |

;|f]t M :ynut ;j]{If0f, @)&#

Tflnsf $=@@ df cfDbflgsf cfwf/df ;/sf/L / lghL ljBfnodf k9\g] afnaflnsfsf] ;+Vof b]vfOPsf] 5 . cWoog If]qdf !@) 3/kl/jf/sf] p2]Zod'ns gd'gf 5gf}6 lnPsf]df @) 3/kl/jf/nfO{ Go"g cfDbfgL ePsf] 3/kl/jf/sf] ?kdf lnPsf] 5 . h;sf] s"n jflif{s cfo ?= $))))–?= !))))) ;Dd dfq /x]sf] 5 . oL @) 3/kl/jf/n] cfˆgf] 3/fo;L cfosf sf/0f cfˆgf] afnaflnsfx?nfO{ ;/sf/L :s'ndf dfq k9fpg afWo ePsf 5g\ . afFls !)) 3/kl/jf/nfO{ pRr 3/fo;L cfo ePsf 3/kl/jf/sf] ?kdf lnOPsf] . h'g 3/kl/jf/x?sf s'n jflif{s cfo ?= !)!)))–?= \*))))) ;Dd /x]sf] 5 . oL 3/fo;L cfDbfgL x'g] 3/kl/jf/x?n] cfˆgf] afnaflnsfx?nfO{ ;/sf/L ljBfnodf !)) / lghL ljBfnodf !$@ sf] cj:yfdf k9fPsf 5g\ . o;/L x]bf{ s] :ki6 x'G5 eg] 3/fo;L cfo a9\b} hfFbf 3/kl/jf/x?n] cfˆgf afnaflnsfx?nfO{ ;/sf/L eGbf lghL :s'n tkm{ k9fO/x]sf] bflvG5 . t/ 3/fo;L cfo Go"g x'g]x?sf] cfˆgf] ;Lldt cfo vfBfGgsf] Joj:yf ub}{df ck'u x'g] x'Fbf lghL h'g dxª\uf] ljBfnox?df cfˆgf] afnaflnsfx?nfO{ k9fpg] t 6f9fsf] s'/f x'G5 . t;y{ 3/fo;L cfon] afnaflnsfx?sf] z}lIfs If]qdf k|ToIf k|efj kfb{5 .

**cWofo kfFr (CHAPTER : FIVE)**

**%= ;f/f+z, lg:sif{ / ;'emfjx? (Summary, Conclusion and Recommendations)**

;+slnt tYofª\ssf] JofVof ljZn]if0f tyf k|:t'lts/0faf6 o; cWoogsf] ;f/f+z / lg:sif{ lgsfn]/ klxrfg ePsf ;d:ofx?sf] ;dfwfgsf nflu cfjZos ;'emfax? k|bfg ug]{ sfd o; cWofodf ul/Psf] 5 . k|:t'lts/0fsf] ;xhtfsf nflu pk/f]Qm pNn]lvt zLif{sx?nfO{ ljleGg tLg pk–zLif{sx?df k|:t't ul/Psf] 5 .

**%=! ;f/f+z (Summary)**

o; cWoogsf] tYofª\ssf] ljZn]if0faf6 k|fKt ;f/f+z o; k|sf/ 5 M

uf]/vf gu/kflnsf leq kg]{ j8f g++ @, $ / % sf hDdf !@) 3/kl/jf/nfO{ gd'gf 5gf]6 ul/Psf] lyof] / gu/kflnsfsf] sd{rf/Lx?;Fu klg 5nkmn ul/Psf] lyof] . lj=;= @)^\* ;fnsf] hgu0fgf cg';f/ g]kfnsf] hg;+Vof @,^$,($,%)$ dWo] uf]/vf lhNnfsf] hg;+Vof @&!)^! /x]sf]df s'n hg;+Vofsf] !=)@ k|ltzt hg;+Vof /x]sf] 5 . cWoog If]qdf &( k|ltzt hg;+Vof ;fIf/ /x]sf] 5 .

cWoog If]qsf 3/kl/jf/df e'ldsf] ljt/0f c;dfg /x]sf] 5 . hxfF ;a}eGbf a9L e"ldsf] :jfldTj If]lqdf /x]sf] To;kl5 qmdz M du/, j|fXd0f, g]jf/ / ;fsL{df /x]sf] e]l6of] . cWoog If]qdf ;a}eGbf a9L du/ hftL /x]sf] kfO{of] . du/ If]qL, g]jf/, j|fXd0f / ;fsL{sf] hg;+Vof qmdz M @!=!( k|ltzt, !&=&% k|ltzt, !#=#& k|ltzt, !@=^& k|ltzt / !!=#$ k|ltzt /x]sf] kfOof] . w]/}h;f] 3/kl/jf/df $–% kl/jf/ ;b:o ;+Vof /x]sf 5g\ .

5gf]6df k/]sf 3/ kl/jf/sf] s'n jflif{s cfo ?= #$\*!($)) /x]sf] 5 . h;df j}b]lzs /f]huf/af6 @! k|ltzt s[lifaf6 @%=$! k|ltzt Jofkf/af6 !! k|ltzt kz'kfngaf6 @!=!^ k|ltzt / gf]s/Laf6 @!=%# k|ltzt cfDbfgL /x]sf] kfO{of] . 3/kl/jf/sf] cfDbfgLsf] ;|f]tdf j|fXd0fsf] ;]jf, If]qLsf] s[lif, du/sf] j}b]lzs /f]huf/, g]jf/sf] j}b]lzs /f]huf/ / ;fsL{sf] s[lif /x]sf] kfO{of] .

5gf]6df k/]sf 3/kl/jf/sf] s'n jflif{s pkef]u vr{ ?= @$\*!($)) /x]sf] 5 . lt 3/kl/jf/n] ljleGg pkef]ux?dWo] ;a}eGbf a9L vfBj:t'df ## k|ltzt sk8f / cf}ifwLdf !\* k|ltzt, s[lif{ Joj;fodf @@ k|ltzt, rf8kj{df !& k|ltzt / kz'kfngdf !) k|ltzt /sd vr{g] u/]sf] b]lvG5 .

5gf]6df k/]sf 3/kl/jf/sf] s'n jflif{s jrt /sd ?= !))))))) /x]sf] 5 . h;df j|fXd0fsf] !% k|ltzt If]qLsf] !\* k|ltzt, du/sf] %% k|ltzt, g]jf/sf] \* k|ltzt / ;fsL{sf] $ k|ltzt art u/]sf] b]lvG5 . o;/L x]bf{ t''ngfTds ?kdf du/sf] 3/ kl/jf/sf] jrt /sd pRr /x]sf] kfO{of]

cWoog If]qdf vfBfGgsf] k|ofKttfnfO{ x]bf{ tLg dlxgf;Dd vfg k'Ug] 3/w'/L ;+Vof %, #–^ dlxgf;Dd !), ^–( dlxgf;Dd @%, (–!@ dlxgf;Dd #% / art ug]{ 3/w'/L $) /x]sf] kfO{of] . 3/fo;L cfo cg';f/ ;fIf/tfsf] cj:yf cWoog ubf{ 3/fo;L cfo pRr x'g] 3/ kl/jf/sf] ;fIf/tf %\*=)% k|ltzt, lg/If/ $!=(! k|ltzt /x]sf] kfOof] eg] 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] ;fIf/tf @)=% k|ltzt lg/If/ ^#=% k|ltzt /x]sf] kfOof] .

cWoog If]qsf afnaflnsfx?sf] lzIffsf] cj:yf x]bf{ 3/fo;L s'n jflif{s cfo ?= !)!)))– \*))))) x'g] 3/ kl/jf/sf] afnaflnsfx? %( k|ltzt lghL ljBfnodf / $! k|ltzt afnaflnsfx? ;/sf/L ljBfnodf cWoog u/]sf] kfOof] eg] 3/fo;L s'n jflif{s cfo ? $))))–?=!))))) x'g] 3/ kl/jf/sf] clwsf+z afnaflnsfx? ;/sf/L ljBfnodf cWoog u/]sf] e]l6of] . o; cWoog If]qsf] 3/kl/jf/sf] pQm jflif{s cfosf] cfwf/df Range sf] dfg # k|ltzt /x]sf] kfOof] . Gini coefficent )=^$ /x]sf] 5 . o;sf] cy{–cWoog If]qsf] 3/kl/jf/df cfo ljt/0fdf ^$ k|ltzt c;dfgtf /x]sf] b]lvG5 .

cWoog If]qsf 3/ kl/jf/sf ;b:ox?sf] cfodf c;dfgtf /xg', hldgsf] ljt/0fdf c;dfgtf /xg', l;FrfO{ ;'ljwfsf] sld, ;fdflhs, ;fF:s[lts sf/0fn] ubf{ pkef]Uo vr{ a9L x'g uO{ art sd x'g' h:tf sf/0fn] ubf{ cfly{s cj:yf dha't x'g g;s]sf] atfPsf lyP . cfosf] c;dfgtf /f]huf/Lsf] cj;/ sd x'g', hdLgsf] ljt/0f c;dfgtf x'g', l;FrfO{sf] ;'ljwfsf] sld, cg'Tkfbg vr{ a9L eO{ art sd x'g' OTofbL sf/0fn] ubf{ ul/aLsf] ;+Vof 36\g g;Sg] / o;n] cfly{s cj:yfdf ;d]t ;d:of k/]sf] b]lvG5 . o:tf ;d:ofx? ;dfwfg ug{sf nflu e'ldsf] Gofof]lrt ljt/0f, cfo c;dfgtfnfO{ sd ug]{ ahf/sf] Joj:yf ug'{kg]{, ;/;kmfO{ tyf :jR5 vfg]kfgL Joj:yf ug'{kg]{, h]= l6= P=sf] b/aGbL sfod ug'{kg]{ s[lif afx]s cGo If]qdf /f]huf/ / :j/f]huf/ ;[hgf ug]{ cg'Tkfbs If]qsf] vr{df sld Nofpg'kg]{ ljleGg l;kd"ns tflnd ;+rfng ug'{kg]{, s[if{ssf nflu ;x'lnot C0f, ljp lahg ls6gfzs cf}iflw tyf l;FrfO{ ;'ljwf lj:tf/ ug'{kg]{, cfly{s ljsf;sf of]hgf tyf sfof{Gjogdf u|fld0f If]qnfO{ ljz]if k|fyldstfdf /flv tyf sfo{qmd sfof{Gjog ;xh / kf/bzL{ agfpg] ;/sf/L ljBfno / lghL ljBfno b'j}sf] lzIffsf] :t/ ;dfg x'g'kg]{, 3/o;L cfo sd x'g] 3/kl/jf/nfO{ ljleGg cfocfh{g x'g] lsl;dsf ;Lkx? k|bfg ug]{ / lg/If/tf pGd"ng ug{sf nfuL ;fIf/tf cleofg ;~rfng ug'{kg]{ h:tf sfo{u/L ;d:ofsf] ;dfwfg ug{ ;lsG5, eGg] h:tf ;'emfjx? k|:t't ul/Psf] 5 .

**%=@ lg:sif{ (Conclusion)**

cWoogsf] ;f/f+zaf6 k|fKt lgisif{x? o; k|sf/sf 5g\ M

!\_ cWoogdf gd'gf 5gf]6df k/]sf j8f @, $ / % sf] hDdf 3/ w'/L ;+Vof !!#! kfO{of] .

@\_ cWoog If]qdf ;a}eGbf a9L du/ hftL /x]sf] kfO{of] . du/, If]qL,g]jf/, j|fXd0f / ;fsL{sf] hg;+Vof qmdzM @!=!(, !&=&%, !#=#&, !@=^& / !!=#$ /x]sf] kfO{of] .

#\_ w]/}h;f] 3/kl/jf/df $–% kl/jf/ ;b:o ;+Vof /x]sf 5g\ .

$\_ cWoog If]qdf &( k|ltzt hg;+Vof ;fIf/ /x]sf] 5 .

%\_ 5gf]6 ul/Psf] 3/kl/jf/df j]/f]huf/ dflgPsf] k|ltzt ;a}eGbf sd j|fXd0f h'g \* k|ltzt /x]sf] kfO{of] eg] ;a}eGbf j]/f]huf/ dflg; ;fsL{ kl/jf/df /x]sf] b]lvof] h'g !@ k|ltzt /x]sf] 5 .

^\_ 5gf]6 ulPsf] 3/kl/jf/df e"ldsf] c;dfg ljt/0f ePsf] e]l6of] hxfF ;a}eGbf j9L e"ldsf] :jfldTj If]lqdf /x]sf] To;kl5 qmdzM du/, g]jf/, a|fXd0f / ;fsL{df /x]sf] e]l6of] .

&\_ 5gf]6df k/]sf 3/kl/jf/sf] kz'x?df ;a}eGbf a9L afv|f kfn]sf] e]l6P . hxfF s'n kz'klG5 \*%# df e};L, /fFuf ;FVof !#=#&Ü, afv|f $^=\*(Ü, a+u'/ #)=!#Ü / s'v'/f ;+Vof (=^!Ü Kfn]sf] e]l6of] .

\*\_ 5gf]6df k/]sf 3/kl/jf/sf] d'Vo Ps k]zfdf dfq /x]sf 3/ kl/jf/ ;FVofdf ## k|ltzt j}b]lzs /f]huf/, s[lif / ;]jfdf qmdzM @%, @! k|ltzt / Jofkf/df !# k|ltzt kz'kfngdf \* k|ltzt /x]sf] kfO{of] .

(\_ 5gf]6df k/]sf 3/ kl/jf/sf] s'n jflif{s cfo ?= #$\*!($)) /x]sf] 5 . h;df j}b]lzs /f]huf/af6 @! k|ltzt, s[lif af6 @%=$! k|ltzt, Jokf/af6 !! k|ltzt, kz'kfngaf6 @!=!^ k|ltzt / gf]s/Laf6 @!=%# k|ltzt cfDbfgL /x]sf] kfO{of] .

!)\_ k|lt 3/w'/L cfo / k|ltJolQm cfo g]jf/ / ;fsL{sf] qmdzM ?= @$)))), ?= $^!%#, ?= !^&(^) / ?= #@#)) /x]sf] 5 . ;a}eGbf a9L k|lt 3/w'/L cfo / k|ltJolQm cfo du/sf] ?= #^%))) / ?= (!@%) /x]sf] 5 eg] IfqL / j|fXd0fsf] k|lt 3/w'/L cfo / k|ltJolQm cfo ?= #!@))), ?= ^%))) / ?= @%@))), ?= %@%)) /x]sf] 5 . o;/L cWoogdf ljleGg 3/kl/jf/ cfDbfgL / k|ltJolQm cfodf t'ngfTds c;dfgtf /x]sf] e]l6of] .

!!\_ 5gf]6df k/]sf 3/kl/jf/sf] cfDbfgLsf] ;|f]tdf j|fXd0fsf] ;]jf, If]qLsf] s[ifL, du/sf] j}b]lzs /f]huf/, g]jf/sf] j}b]lzs /f]huf/ / ;fsL{sf] s[lif /x]sf] cfDbfgLdf t'ngfTdfs ?kdf c;dfgtf /x]sf] e]l6of] .

!@\_ 5gf}6df k/]sf 3/kl/jf/sf] s'n pkef]u vr{ ?= @$\*!($)) /x]sf] 5 . 5gf]6df k/]sf 3/kl/jf/n] ljleGg pkef]ux?dWo] ;a}eGbf a9L / vfWoj:t'df ## k|ltzt, sk8f / cf}iflwdf !\* k|ltzt, s[lif Joj;fodf @@ k|ltzt, rf8kj{df !& k|ltzt / kz'kfngdf !) k|ltzt /sd vr{g] u/]sf] b]lvG5 .

!#\_ k|lt 3/kl/jf/ pkef]u vr{ / k|ltJolQm pkef]u vr{x? g]jf/ / ;fsL{sf] qmdzM ?= !\*^^^^, ?=#%\*(& / ?=!$!@(#, ?=@&\*\*& /x]sf] 5 . h'g cGo ju{sf] t'ngfdf Go"g /x]sf] 5 . du/sf] k|ltkl/jf/ pkef]u vr{ ?=@@&%)) / k|ltJolQm pkef]u vr{ ?=%^\*&% /x]sf] 5 eg] j|fXd0fsf] ?=!(@))) / ?=$)))) / cGTodf If]qLsf] ?= @$)))) / ?= %)))) /x]sf] 5 . o;/L ljelGg ju{x?sf] pkef]u vr{df t'ngfTds ?kdf 7"nf] leGgtf b]lvG5 .

!$\_ 5gf]6df k/]sf 3/kl/jf/sf] s'n art /sd ?= !))))))) /x]sf] 5 . h;df j|fXd0fsf] !% k|ltzt, If]qLsf] !\* k|ltzt, du/sf] %% k|ltzt, g]jf/sf] \* k|ltzt / ;fsL{sf] $ k|ltzt art u/]sf] b]lvG5 .

!%\_ j|fXd0f, If]qL, g]jf/ / ;fsL{sf] 3/–kl/jf/sf] t'ngfdf du/sf] 3/–kl/jf/sf] k|lt kl/jf/ art /sd / k|ltJolQm art /sd dfly /x]sf] kfO{of] .

!^\_ o; cWoog If]qdf vfBfGgsf] k|ofKttfnfO{ x]bf{ tLg dlxgf;Dd vfg k'Ug] 3/w'/L %, #–^ dlxgf;Dd !%, ^–( dlxgf;Dd @%, (–!@ dlxgf;Dd #% / art ug]{ 3/w'/L $) /x]sf] kfO{of] .

!&\_ cWoog If]qdf 3/fo;L cfo cg';f/ ;fIf/tfsf] cj:yf cWoog ubf{ 3/fo;L cfo pRr x'g] 3/ kl/jf/sf] ;fIf/tf %\*=)% k|ltzt, lg/If/ $!=(! k|ltzt /x]sf] kfOof] eg] 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] ;fIf/tf @)=% k|ltzt lg/If/ &#=% k|ltzt /x]sf] kfOof] .

!\*\_ 3/fo;L cfo cg';f/sf] z}lIfs cj:yfnfO{ cWoog ubf{ pRr cfo x'g] 3/kl/jf/sf] k|f=lj=, lg=df=lj=, df=lj=, pRr df=lj= / :gfts k9\g]sf] ;+Vof @)=\*^, @#=$&, @^=)%, @!=&# / &=\*@ k|ltzt /x]sf] 5 eg] 3/fo;L cfo Go"g x'g] 3/kl/jf/sf] k|f=lj=, lg=df=lj=, df=lj=, pRr df=lj= / :gfts k9\g]ssf] ;+Vof qmdzM @(=@^, #^=%\*, @!=(%, !@=!( / ) k|ltzt /x]sf] e]l6of] .

!(\_ cWoog If]qsf afnaflnsfx?sf] lzIffsf] cj:yf x]bf{ 3/fo;L cfo pRRf x'g] 3/ w'/Ldf jflif{s cfo ?= !)!)))–?= \*))))) ;Ddsf] lnOPsf] 5 . pRr cfo x'g] kl/jf/sf] afnaflnsfx? %( k|ltzt lghL ljBfnodf, / $! k|ltzt afnaflnsfx? ;/sf/L ljBfnodf cWoog u/]sf] kfOof] eg] 3/fo;L cfo Go"g x'g] kl/jf/sf] clwsf+z afnaflnsfx? hDdf $) afnaflnsfx? g} ;/sf/L ljBfnodf cWoog u/]sf] e]l6of] .

@)\_ cWoog If]qdf !@) 3/kl/kf/sf] p2]Zod"ns gd'gf 5gf]6df lnPsf]df @) 3/kl/jf/ Go"g cfDbfgL ePsf] 3/kl/jf/sf] ?kdf lnPsf] 5 . h;sf] jflif{s cfo ?=$),)))–?=!,)),))) ;Dd /x]sf] 5 . oL @) 3/kl/jf/n] cfˆgf] 3/fo;L cfosf sf/0f cfˆgf afnaflnsfx?nfO{ ;/sf/L :s'ndf dfq k9fpg afWo ePsf 5g\ . o;/L 3/fo;L cfon] z}lIfs If]qdf k|ToIf k|efj kf/]sf] 5 .

@!\_ cWoog If]qdf 3/fo;L cfosf] ljt/0fdf c;dfgtf /x]sf] s'/f Low range curve n] b]vfPsf] 5 .

@@\_ o; cWoog If]qsf] 3/kl/jf/sf] jflif{s cfosf] cfwf/df Range sf] dfg # k|ltzt /x]sf] kfOof] . / Gini coefficent )=^$ /x]sf] 5 . o;sf] cy{ cWoog If]qsf] 3/kl/jf/df cfo ljt/0fdf ^$ k|ltzt c;dfgtf /x]sf] b]lvG5 .

**%=# ;'emfax? (Recommendations)**

pko'{Qm ;f/f+z / lg:sif{sf] cfwf/df tn lgDgcg';f/sf ;'emfax? k|:t't ul/Psf 5g\ h'g cWoog If]qsf j8fsf hgtfx?sf] cfly{s tyf z}lIfs If]qsf] ljsf; ug{ tyf yk cg';Gwfgsf sfo{x? ug{ pkof]uL / ;xof]uL x'g] ck]Iff ul/Psf] 5 .

**%=#=! gLltut ;DalGwt ;'emfjx? (Policy Related Recommendations)**

!\_ 5gf]6df k/]sf dflg;x?sf] cfosf] d"Vo ;|f]tsf ?kdf e"ldsf] ljt/0fdf c;dfgtf ePaf6 cfly{s l:yltdf gsf/fTds c;/ k/]sf] k|i6 x'G5 o;y{ e"ldsf] Gofof]lrt ljt/0f ug'{kg]{ x'G5 .

@\_ 3/kl/jf/x?sf] s[lif If]qsf] cfodf j[l4 u/fpgsf] nlu l;rfO{sf] Joj:yf sf ;fy} ;x'lnot b/df s[lif C0f, pGgt hftsf] ljpljhg cf}iflw tyf s[lif pks/0fx?sf] Joj:yf ul/lbbF} pgLx?sf] pTkfbg Ifdtfdf j[lb ul/ cfo c;dfgtfnfO{ Go"lgs/0f ug{ ;lsG5 .

#\_ 3/]n' tyf demf}nf pBf]ux?sf] lgdf{0f ul/ j]/f]huf/L ;d:ofnfO{ sd ub}{ cfd c;dfgtfdf Go"lgs/0f ug]{ gLlt tyf sfo{qmd nfu' ug'{kg]{ lgtfGt cfjZos 5 .

$\_ cg'Tkfbs pkef]u vr{ pRr /x]sf]n] a}lÍs ;'ljwfsf] af/]df hfgsf/L k|bfg ul/ art ug]{ aflgsf] ljsf; u/fpg' k|b{5 .

%\_ cfly{s ljsf;sf of]hgf tyf sfof{Gjogdf u|fld0f If]qnfO{ ljz]if k|fyldstfdf /flv tyf sfo{qmdsf] sfof{Gjog ;xh / kf/bzL{ 9Ëaf6 ug'{ h?/L 5 .

^\_ ;/sf/L ljBfno / lghL ljBfnodf b'a}sf] lzIffsf] :t/ ;dfg x'g'kb{5 .

**%=#=@ k|of]ufTds If]q;Fu ;DalGwt ;'emfjx? (Practical Related Recommendations)**

!\_ cfo c;dfgtf sd ul/ ul/aL 36fpg k9]n]v]sf JolQmx?nfO{ /f]huf/Lsf] cj;/ k|bfg ug{ ;/sf/L tj/af6 Joj;foLs tflndx? ;~rfng ug'{kb{5 .

@\_ 3/fo;L cfo sd x'g] 3/kl/jf/nfO{ ljleGg cfocfh{g x'g] lsl;dsf ;Lkx? h:t}M– l;nfO{ a'gfO{, 3/]n' tyf ;fgf pBf]u ;DalGw tflnd lbO{ pgLx?nfO{ pQm If]qdf Jofks bIf u/fpg'kg]{ b]lvG5 . h;n] ubf{ pgLx?sf] cfo :t/df j[l4 ug{ ;lsG5 .

#\_ o; g=kf=df= k|fljlws lzIffno :yfkgf ug{sf nflu ;DalGwt lgsfo;Fu ;xof]u k|fKt ug{ gLlt agfO{ nfu' ug'[{kg]{ .

$\_ lg/If/tf klg Go"g cfosf] sf/s tTj ePsf]n] ljleGg ;fdflhs sfo{;Fu ;DalGwt ;+3 ;+:yf tyf ;/sf/L lgsfo;Fu ;dGjo ul/ lg/If/tf pGd'ng ;fIf/tf c;eofg ;~rfng ug'{kg]{ .

**%=#=# cfufdL cg';Gwfg ;DalGw ;'emfjx? (Further Research Related Recommendations)**

o; cWoogdf 3/fo;L cfon] z}lIfs If]qdf kf/]sf] k|efjsf] jf/]df uf]/vf gu/kfnLsfsf] j8f g+ @,$ / % leq kg]{ hDdf !@) 3/ kl/jf/sf] dfq cWoog ul/Psfn] of] jfx]s cGo 3/kl/jf/sf] klg cWoog ug{ ;lsG5 . ljleGg 3/kl/jf/sf] cfo cj:yf cg';f/ z}lIfs cj:yf s] – s:tf] /x]sf] 5 To;sf] jf/]df cWoog ug{ ;lsG5 . k|To]s kl/jf/sf] cfosf] cj:yfsf jf/]df hfgsf/L k|fKt u/L 3/fo;L cfo cg';f/sf] z}lIfs cj:yfsf] jf/]df hfgsf/L k|fKt ug{ ;lsG5 .

**;Gbe{;'lr (References)**

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cof{n, z':df -@)&!\_, *cb'jf v]tLn] :yfgLo ls;fgx?sf cfly{s tyf z}lIfs If]qdf kf/]sf k|efj,* af]nf{Ë uf=lj=;= uf]/vf ck|sflzt zf]wkq sLlt{k"/ M cy{zf:q lzIff ljefu .

g]kfndf ul/aLsf] cj:yf *-/fl6«o o]hgf cfof]u,* @)&#\_ .

lh=lj=;= uf]/vf -@)&#\_, *uf]/vf lhNnfsf] j:t'ut ljj/0f lhNnf ;'rgf tyf cfly{s,* n]v s]Gb| x/d6f/L uf]/vf .

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g]kfn ;/sf/, cy{ dGqfno, *cfly{s ;j]{If0f @)&@÷&#,* sf7df8f}= .

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a:g]t ;+lhj -@)&!\_, *u|fld0f g]kfndf ul/aLsf] cj:yf sdnk"/ uf=lj=;= ;Kt/L,* ck|sflzt zf]wkq sLlt{k"/ cy{zf:q lzIff ljefu .

kf]v/]n, -@)&!\_, *j}b]lzs /f]huf/af6 cfly{s tyf z}lIfs If]qdf kf/]sf] k|efj,* 5f]k|s uf=lj=; uf]/vf ck|sflzt zf]wkq sLlt{k'/ M cy{zf:q lzIff ljefu .

ef]6] d]SDff, -@)&)\_, *cfo / pkef]usf] 9fFrf Ps cWoog,* ck|sflzt zf]wkq, Pd=P=, lq=lj= sLlt{k'/ sf7df8f}+ .

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;'j]bL, vu]Gb| -@)^&\_, *cfw'lgs cy{zf:q,* sf7df08f}M s]=kL= k':ts e08f/ .

>]i7, gljg -@)^#\_, *g]kfndf u|fld0f ul/jL,* u'NdL lhNnf lkk/fwf/f uf=lj=;= Ps cWoog, ck|sflzt zf]wkq Pd=P8=, lq=lj= sLlt{k'/ sf7df8f}+ .

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**cg';'lr–!**

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hxfF, E = Range

Max. y = Maximum level of income

Min. y = Minimum level of income

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**cg';'lr–#**

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$= cfly{s l:ylt sdhf]/ eP/ tkfO{sf] kl/jf/sf] z}lIfs l:yltdf s:tf] k|efj k/]sf] 5 <

-s\_ /fd|f] - \_ -v\_ g/fd|f] - \_

$=! /fd|f] k|efj k/]sf] 5 eg] s;/L < -k|fyldstfsf] cfwf/df eGg'xf];\ \_

-s\_ ================================= .

-v\_ ================================= .

-u\_ ================================= .

-3\_ ================================= .

$=@ g/fd|f] k|efj eP s;/L < -k|fyldstfsf] cfwf/df eGg'xf];\ \_

-s\_ ================================= .

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-3\_ ================================= .

%= cfly{s l:ylt ;an eP/ tkfO{sf] kl/jf/sf] z}lIfs l:yltdf s:tf] k|efj k/]sf] 5 <

-s\_ /fd|f] - \_ -v\_ g/fd|f] - \_

%=! /fd|f] k|efj k/]sf] 5 eg] s;/L < -k|fyldstfsf] cfwf/df eGg'xf];\ \_

-s\_ ================================= .

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%=@ g/fd|f] k|efj eP s;/L < -k|fyldstfsf] cfwf/df eGg'xf];\ \_

-s\_ ================================= .

-v\_ ================================= .

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-3\_ ================================= .

^= tkfO{sf] kl/jf/df hDdf ljBfno hfg] pd]/ ;d"xsf afnaflnsf slt hgf 5g\ <

— — — — — — — — — — — — — — — — — — — — — — — — — — — —

^=! tkfO{sf kl/jf/sf ;a} afnaflnsf ljBfno hfG5g\ <

-s\_ hfG5g\ - \_ -v\_ hfb}gg\ - \_

^=@ olb hfb}gg\ eg] lsg hfb}gg\ < -k|fyldstfsf] cfwf/df eGg'xf];\ \_

-s\_ ================================= .

-v\_ ================================= .

-u\_ ================================= .

-3\_ ================================= .

&= afnaflnsfsf] k9fO{ k|lt tkfO{ ;Gt'i6 x'g'x'G5 <

-s\_ 5 - \_ -v\_ 5}g - \_

&=! ;Gt'i6 x'g'x'G5 eg] lsg < -k|fyldstfsf] cfwf/df eGg'xf];\ \_

-s\_ ================================= .

-v\_ ================================= .

-u\_ ================================= .

-3\_ ================================= .

&=@ ;Gt'i6 x'g'x'Gg eg] lsg < -k|fyldstfsf] cfwf/df eGg'xf];\ \_

-s\_ ================================= .

-v\_ ================================= .

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-3\_ ================================= .

\*= tkfO{sf] lzIff If]qdf jflif{s slt /sd vr{ ug'{x'G5 <

— — — — — — — — — — — — — — — — — .

(= tkfO{n] cfˆgf afnaflnsfnfO{ k9fpg s:tf–s:tf ;d:ofx? cfO{k/]sf 5g\ <

-s\_ ================================= .

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-3\_ ================================= .

!)= lt ;d:ofx? ;dfwfg ug{ s] ug'knf{ < ;dfwfgsf pkfox?

-s\_ ================================= .

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-u\_ ================================= .

-3\_ ================================= .

**cg';'lr–%**

**gu/kflnsfsf] ;lrj tyf sd{rf/Lx?nfO{ ul/Psf k|Zgx? .**

!= ;fwf/0f ;'rgf k|flKtsf k|Zgx?

lhNNff M

sfof{no M

sd{rf/Lsf] gfd y/ M

kb M

!= lhNnfsf] hg;+Vofsf] ljj/0f

@= gu/kflnsfleq a:g] ljleGg hfltsf ljj/0f

#= pd]/ut ;+/rgf ljj/0f

$= lzIffsf] cj:yf

**;xof]usf nflu xflb{s wGojfb .**