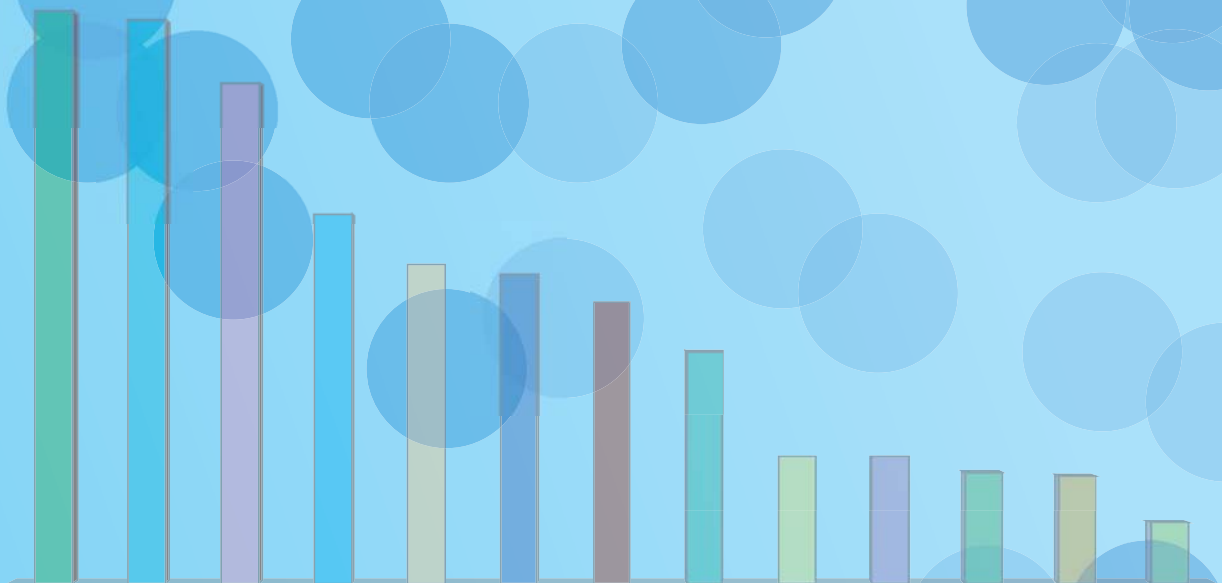


Ժամեր Լրագրության շաբաթական: Րեզուլտատներ 2010



Արդյունաբերական
Եվ Սպորտային
Վերահսկման
Եվ Կառավարման
Կենտրոն

Հանրային տնտեսական հետազոտություններ



...GLbB

Mtel Yv Dct` óv
Gg. nwdR Dwi` b Lvb
tPqvi g`vb, Uthw:- tewW@uJAvBue

Aa`vcK tgvRvddi Avng`
m`m`, Uthw:- tewW@uJAvBue

W. BdZLvi *3/4vqvb
wbeftx cwi Pvj K, uJAvBue

wetkI Á uJg
Aa`vcK KvRx mtj n Avntg`, Rvnl/xi bMi wekte`vj q
Aa`vcK W. Gg. Kuei, Rvnl/xi bMi wekte`vj q
Aa`vcK mij vnDÍ xb Gg Avngb/4vqvb, XvKv wekte`vj q
Aa`vcK wctK tgv. gwZDi i ngvb, XvKv wekte`vj q
Aa`vcK tgvrv=š` tkvqve, XvKv wekte`vj q

Mtel Yv mgšQKvi x
BdZLvi Avntg` tPšaj x
cwi Pvj K - Mtel Yv I cwi vm, uJAvBue

Mtel Yv cwi Kí bv I cūZte`b cŷqvb
tgv. I qwn` Avj g
Gg. RvKv i tnvftmb Lvb
Kexi Avntg`
mvab Kgvv`vm
tgv. nweej i ngvb
Zvmij gv Av³vi
kwn`j Bmj vg
tgv. kvnb i ngvb
tgv. bšj Avj g wgeb
dvi nlvb i ngvb
Av.e.g. i vfk`/4vqvb
kvešj vqj v Bmj vg
i`gvbv kvi wgb
bwn` kvi gvb
bxbv kvgmp bvnvi

m=úv`bvq: kvnRv`v Gg AvKivg, mvab Kgvv`vm

gvW cwi exTY Ges cūZte`b chŷj vPbv: tgv. ti hvDj Kvi g, gbRj -B-tLv`v, dvtZgv AvdšivR, Rvj tqU ti vftRwU, mjevq`É,
gvingy`nvnvb Zvj K`vi, gvbi`j Bmj vg Rwn`, tgvrv=š` tnvftmb, tgv. tMvj vg tgv`el I nvnvb Kvgi`j Bmj vg|

cŷg cŷkv: wWftm=ft, 2010

© UŷYcvti wŷ Bŷvi b`vkbvj evsj vt`k

I tqemvBU: www.ti-bangladesh.org

gvY : a`e wŷUvm@190 tZRMul _j kvb wj sK ti wW, tZRMul wkí Gj vKv, XvKv

gjeÜ

„pözi wei“t× GKwU KvRi I tUKmB mvgwiRK Avt`vj b Mto Zj tZ UYcvti wY B\Uvi b`vkbyj evsj vt`k (wJAvBie) KvR Kti hv`Q| wJAvBie G Dti`k` ARfb RvZxq I `vbxq chf`q MtelYv, buMwi K m`u,³Zv, A`vWt`fvKwm KvRg Pwj t`q hv`Q| Gi Ask wntmte weifbemi Kwi I temi Kwi tmev LvZ `pözi cKwZ I gvT`v wbi`ctYi Rb` Ö`pöZ weiqK RvZxq Lvbn Rwi cÖ cwi Pwj Z nq| GB Rwi tci gva`tg t`tki RbmaviY weifb`etmev LvZ ntZ th ai`tbi `pöZ ev nqi wbi wkKvi nq Zvi aib, Mfxi Zv I e`vcKZv wba`fY Kti Rbm`g`L cKvk Kiv nq| GB Rwi tci cävB Dti`k` mi Kvi, bxiZ`wba`f K I Ab`vb` t`÷Kt`nv`i vti i `wö AvKI`P Kiv thb Zviv Rwi tci cÖB dj vdtj i wfi`E`tZ `pöZ cÖZ`ti vta cÖqvRbxq I KvRi c`t`q`c MhY Kti b|

wJAvBie 1997 mvj t`t`K G chS`-cuPw RvZxq Lvbn Rwi c cwi Pwj bv Kti t`Q| Gevti i RvZxq Lvbn Rwi tci (2010) t`Lv hvq evsj vt`tki 84.2 kZvsk Lvbn weifbemi Kwi I temi Kwi LvZ ev cÖZövtbi tmev wbtZ wMtq tKvb bv tKvb fite `pözi wkKvi ntqtQ| GB LvZ`tj vi gta` wePvi wefM nt`Q met`P`q `pöZMÖ`-Gi ctiB i tqtQ AvBb`-k;Ljv i q`vKvix ms`v Ges fvg cKvmb| tmevMhZv Lvbn`tj vi gta` 71.9% Lvbn Nj I wbgg`-einf`Z A`w` tZ eva` ntqtQ| Avi G ai`tbi Nubv NtU`Q met`P`q tenk AvBb`-k;Ljv i q`vKvix ms`vi t`q`t, GiciB fvg cKvmb Ges wePvi wefvtM| Rwi tci t`Lv hvq evsj vt`tki Lvbn`tj v Rwi cKZ tmevLvZ eQt`i cÖq 9,591.6 tKwU UvKv Nj ev wbgg`-einf`Z fite w`tZ eva` ntqtQ| t`f`st`Mvj K Ae`vbt`f`f` c`j`x`Z bMti i Zj bvq `pözi gvT`v wKQjv tenk, hv G mgm`vi Mfxi Zv I e`vcKZvi D`t`MRbK Ae`vi cÖZ`dj b| 2007 G cKwKZ Rwi tci Zt`i mv`_ Zj bvgj K wePvti 2010 Gi Rwi tci tKvtbv tKvtbv LvZ wKQjv AMöwZ ntj I mweR`fite `pözi e`vcKZv tetotQ etj t`Lv hvq|

GB Rwi cuJ wJAvBieDi MtelYv I cuj`m wefvtMi mnKg`f` i Öviv cwi Pwj Z ntqtQ| Zte Ab`vb` wefvtMi AtbK m`m`I MtelYvi cÖZwU chf`q „i“ZcY`gZvgZ, ci v`gk`l mgvtj vPbvi gva`tg Mtel Kti i mn`thwMzv Kti t`Qb| Avgv KZAZvi mv`_ `ši Y Kwi GB MtelYvi Rb` mvgwqK fite wbt`q`wRZ 73 Rb Z`_ msMh`Kvixi Ae`vb| Zvt`i AKvS`-I A`g` cwi k`tgi dtj B Rwi tci KvRwU mdj fite tkl Kiv m`e` ntqtQ|

GB Rwi tci `e`AwbK gvb I c`x`wZMZ DrKI`Zv wbu`ÖZ Kivi Rb` we`kl`Á wntmte Avgvt`i mv`_ KvR Kti t`Qb Aa`vcK KvRv mv`tj n Avnt`g, Aa`vcK Gg. Kwei, Aa`vcK mvj vnDwi`b Gg. Avgb`p`4vgvb, Aa`vcK w`t`K tgv. gvZDi ingvb, Ges Aa`vcK tgvnv`š` tkvqvqe| Zvt`i m`p`w`šZ wbt`Rbv, ci v`gk`l gZvgZ Rwi c c`x`wZ I Z`_ we`t`k`t`Y mte`P` wbf`P`thwM`Zv wbu`ÖZ Kti t`Q| Avgv Zvt`i Kv`Q Av`šwi K fite KZÁ|

wJAvBie Utw`÷` tevt`W`P` t`P`qvi g`vb Gg. nwd`RDwi`b Lvbn, Aa`vcK tgvRvddi Avgv` I tevt`W`P` Ab`vb` m`m`t`i Av`šwi K mn`thwMzv I Abt`cÖ Yv Örov GB Rwi c m`u`b`Kiv tKvtbv fite B m`e` wQj` bv|

Avgiv Avkv KiwQ mi Kvi I mské Ab`vb` t`÷Kt`nv`i vi Rwi tci cÖB dj vdtj I Dc`w`cZ m`c`wii kgyjv „i“tZj mv`_ we`tePbv Ki`t`eb| wJAvBie mské mKtj i th tKvtbv ai`tbi m`p`w`šZ I MVbgj K mgvtj vPbv I ci v`gk`K`-`wMz Rvbt`e|

BdtZLvi “3/4vgvb
wbe`fx` cwi Pwj K

1. tcdqvcU

`pMZ I Gi tbiZerPK cfve ejsvt`tki Dbqb I mgvR cwieZ`bi ct_ Ab`Zg A`stivq wntmte `xKZ| MYgra`gmn mvariY RbM`Yi `bw`b AvtjvPbv I Df`tMi tK`te`fZ itqtQ `pMZ| ivotq bmxZguyv we`tkl Kti `wi`* `ixKiY tKSkj ctI (wAviGmic) `pMZtK KvhRifvte c`Ztiva Kivi Df`tk` m`kumb c`Zov, AvBtbi c`qwm I kumbe`v`fK `wi`f`i Rb` DcthvMx Kti tZjvi Ici tRvi t`lqv nqtqQ| 2008 mtj Abj`Z mvariY ubePtb c`vb ivR`wZK `j`_tjv we`tkl Kti qgZvmb miKwi `j I c`vb we`tivax `tji ubePbx BktZnvtii gj we`lq wQj `pMZtK KvhRifvte c`Ztiva Kivi `p A`xKvi |

ivo`I migvRK KgRvEi we`fbaech`q `pMZ nq`_v`fK| Gi gta` me`ptq q`wZKviK `pMZ n`Q Ggb me eo AstKi A`ea tjbt`b ev qgZvi Ace`envi thLvth bmxZ-wbafYx ch`q ivRbwZ, c`kumb I temikwi LtZi cfveky`f`i thvMvRk NtU _v`fK| Gi cikvcnk we`tkl Kti tmevgjK LtZi tmevM`vZv`K Zvi b`v`n` tmev w`fZ tmev c`lvkvix KZR w`bqgew`fZ A_`Av`vqmn th we`fboc`kvi Awbqg Kiv nq Zvi cfve mvariY gvbt`li Riebhv`v`fK c`Z`q`f`vte e`vnZ Kti | tmev LtZi `pMZ we`lqK RivZiq Lvbv Rwi`c GB aif`Yi `pMZi c`kuzmgv w`PryZ Kiv nqtqQ|

2010 Gi Rwi`c e`euZ `pMZi msAv nj `e`w`MZ `f`_`q`gZvi Ace`envi`| Nj M`hY ev Nj w`fZ era` Kiv Qovl `wq`Zj Aet`njv, `Rbc`wZ, A_`ev m`u` AvZ`hvr, c`ZviYv I we`fboc`kvi nqiv`v`tk `pMZi Avl Zivq A`sf`p` Kiv nqtqQ|

GB Rwi`c 2009 Gi R`p t`_tk `i`i` Kti 2010 Gi tg gym ch`S`-e`jsvt`tki Lvbv`_tjv we`fboc`kvi t`_tk tmev w`bZ w`lq th `pMZi g`Lvg`L nqtqQ, Zvi w`P`T Z`j aiv nqtqQ| GB c`Zte`tb 2010 Gi mwe`R w`P`T`i cikvcnk m`v`e` t`q`f`i 2007 Gi mt`_ Gi Zj bvgjK w`P`T Z`j aiv nqtqQ|

1.1 Rwi`ci th`w`KZv

U`Ycv`i`w`Y B`Uvi b`v`kvt`j`i `pMZi aviYv mPK (wmicAvB) Ges w`JAvB`w`di Lvbv Rwi`c MZ GK `kk a`ti e`jsvt`tki `pMZi e`v`cKZvi w`P`T c`Z`d`h`j`Z nq| tmev LvZ`_tjv`l Gi evB`ti b`q| `pMZ gvbe Dbqb, mgvRK b`v`q`v`Pvi I A_`w`wZK mgZvi A`stivq G we`lq tKv`v`b mskq tbB| GB cwi`c`f`h`f`Z `pMZi Ici Lvbw`f`v`EK Rwi`c `pMZi gv`v` I c`kuz w`bif`c`Y thgb mnvqK nte tZgub gvbe Dbqb I mgvRK b`v`q`v`Pv`i`i c`Ze`U`KZv w`PryZ Ki`t`Zl mnvqZv Kite|

eZ`g`v`b miKvi q`gZvq Avmi ci gvbe`w`kvi Kugkb MVB, we`Pvi we`fv`t`mi c`_KKiY c`l`u`qvi e`v`erq`b I Z`_`Aw`kvi

AvBb Abt`g`v`b Kti hv `pMZ nvm Kivi t`q`f`i mnvqK cwi`tek %Zwi Kti| Ab`w`t`K c`kvm`t`bi we`fboc`kvi t`q`f`i ivR`w`ZK n`-`f`q`c I `j`xq`Ki`Yi d`j t`_tki mgvRK tmev LtZi DrKl`Zv AR`b c`Ze`U`KZv Ae`vnZ itqtQ| G Rwi`c eZ`g`v`b miKvi I q`gZvmb tRv`Ui `pMZ-w`e`tivax A`x`Kvi I Kvh`f`g`t`K Gw`lq w`bZ mnvqK nte| GQovl we`fboc`kvi LtZi `pMZi c`kuz Abh`v`q`x h`_v`ch`p` e`e`v` M`h`Y GB Rwi`ci d`j`v`d`j mnvqK f`w`g`Kv cvj`b Ki`te| ZvQov GB Rwi`c RbMY`t`K `pMZ we`lq m`PZ`b Ki`t`Z Ges Gi we`f`x` t`m`v`Pvi n`t`Z D`b`x` Ki`te Ges bmxZ-wbafYx ch`q A`w`f`v`t`Kwm Kvh`f`g`t`K mnvqZv Kite|

1.2 Rwi`ci Df`tk`

Rwi`ci gj Df`tk` tmev LvZ`_tjv`t`Z e`jsvt`tki Lvbv Awf`AZvi w`f`v`E`t`Z `pMZi c`kuz I gv`v` w`bif`c`Y Kiv| m`v`w`_`e` Df`tk` nj -

- Lvbv`_tjv` tmevgjK c`Z`ov`b ev LvZ` n`t`Z we`fboc`kvi tmev w`bZ w`lq tKv`v`b `pMZi w`k`v`i nqtqQ w`k`v` Zv w`PryZ Kiv;
- Lvbv`_tjv` we`fboc`kvi I DcLv`t`Z tmev w`bZ w`lq th `pMZ ev nqiv`v`i w`k`v`i nq Zvi c`kuz I gv`v` w`bif`c`Y Kiv; Ges
- `pMZ c`Z`t`iv`t`a I w`b`q`S`t`Y w`K-w`b`t` R`bv`g`j`K m`c`w`i`k c`lv`b`Kiv|

1.3 Rwi`c c`x`w`Z I b`g`v`q`b

GB Rwi`c Lvbv ubeP`t`bi t`q`f`i Three Stage Stratified Cluster Sampling c`x`w`Z e`envi Kiv nqtqQ| e`jsvt`tki cwi`msL`v`b e`j`tiv c`v`x`Z Integrated Multi-Purpose Sampling Frame (IMPS) Abjmi`Y Rwi`c c`x`w`Zw`l cwi`Pw`j`Z nqtqQ|

GB Rwi`c tgv`U Lvbv msL`v` 6,000| Gi gta` 3,480w`U Lvbv (58%) c`j`x` Ges 2,520w`U Lvbv (42%) bMi G`j`v`K`v`q Ae`w`Z| GB Lvbv`_tjv` IMPS Abjmi`Y miv t`_tki 64w`U tR`j`vi 300w`U Primary Sampling Unit (PSU) t`_tki eiv`v`B Kiv nqtqQ, hvi gta` 174w`U c`j`x` Ges 126w`U bMi G`j`v`K`v`q Ae`w`Z|

Rwi`ci Lvbv ubeP`t`bi t`q`f`i c`l`g` ch`q IMPS Gi c`Z`w`l Strata (t`_t) t`_tki `e`P`q`b c`x`w`Z`t`Z PSU ev t`g`S`Rv` ubeP`b Kiv nq| w`Z`x`q` ch`q c`Z`w`l PSU t`_tki `e`P`q`b c`x`w`Z`t`Z 200 Lvbv GKw`U e`K w`bif`c`b Kiv nq| Aet`kt`l Z`Z`x`q` ch`q Systematic Sampling c`x`w`Z Abjmi`Y Kti 10w`U Lvbv e`e`a`t`b Rwi`ci Rb` 20w`U Lvbv ubeP`b Kiv nq| GB ubeP`Z Lvbv`_tjv` n`t`Z GKw`U K`v`w`t`g`v`e`x` c`k`g`j`vi gva`t`g` Rwi`ci Z`_` m`S`M`h` Kiv nq|

mvi wY-1: GjuvKvtfi` bgbvi AvKvi

wefM	wmU Kitctikb	tcSi	cj*	tgvU Lvbv
eni kvj	-	180	400	580
PEMtg	280	260	4,620	1,160
XvKv	500	360	840	1,700
Lj bv	180	220	520	920
ivRkwx	120	280	740	1,140
mtj U	-	140	360	500
tgvU Lvbv	1,080	1,440	3,480	6,000

Iciti AbmZ bgbvqb cxiZi gvaig Rwiici c0j bmgfni Validity I Reliability wboZ ntqfQ| Validity Gi` wotKvi t_tK GB Rwiici evsj t_ki Qqiu wofvMi 64uU tRjvq we`Z Ges cjm I bMi GjuvKvi RbmsL`vK h_v`fite ciZbnaZi Kti| Aciw`K Reliability Gi` wotKvi t_tK Rwiici c0vb c0j bmgfni Relative Standard Error (RSE) MhYthM` gviq itqfQ| D`vniY`fjc, Rwiic Kvij mwefvite `p0zi wKvvi nI qv Lvbvi c0`uj Z nvii RSE nt`Q 1.2% Ges mwefvite Nj t`I qv Lvbvi c0`uj Z nvii RSE nt`Q 1.8%|¹

1.4 Rwiici Z` msM0ni mgq

2010 mtj i 9 Rb t_tK 20 Rj vB chS` t_ki 64uU tRjvq 17uU Z` msM0Kvix` tj i gvaig GB Lvbv Rwiici Z` msM0 Kiv nq|

1.5 Rwiic e`vcbv I Z`i gvb wqsy

ciZuU Rwiic` j` wqZc0B 3-4uU tRjvq wbePZ PSU Gi Lvbv` tjtZ avivewKfite Rwiici Z` msM0 Kti| ciZuU` tj GKRZ Z`EjeavqK I wZbRb Z` msM0K ciZ PSU Gi 20uU Lvbvq mivvKvi m`cbekti| ciZuU Lvbvq c0vbZ Lvbv c0vbti Ges Z`vK bv cvl qv tmtj` mwKfite Z` w` tZ m`lg Ab` m`tm` mivvKvi tbi qv nq|

gv ch0q KvR Kivi Rb` ciZ`hwmZigjK cixvvi gvaig Kgcitl mwK cvk c0`xi Z`EjeavqK I Z` msM0K wntmte wbtqv t`I qv nq| wbtqvMc0B`i wZb` w` bev`cx cik`Y c0vb Kiv nq| Gici Z`v`itK w` tQ Lmov cik`T wKDeZ` GjuvKvq wdi tU` Kivtbr nq Ges wdi tU` AvfAZvi I ci wvE` tZ cik`T w` tK cwi gnrZ Kti P0vS` Kiv nq|

Rwiici mgq ciZuU` tj i mwefvite cwiexvY I Z`EjeavqRb` wAvBie0i MtelYv I cuj w wofvMi MtelKiv wbtqwrZ wQ` tj b| Z`i` yMZ gvb eRvq ivL`tZ wAvBie0i MtelK I Z`EjeavqKiv ciYKZ cik`T h_v`fite mti RugtB` uU tPK, pm tPK I e`vK tPK Kti b|

GQovl Rwiici `e`AmbK gvb, Rwiic cxiZ, cikgyjv %Zwi I wotktY mtePP DrKI Zv I MhYthM` Zv wboZ Ki tZ cwi msl`vb I Rwiic msL`vS` MtelYv wotkl A` cuPRb m` tm`i mgstq MvZ GKiuU G wAvBie MtelYv wofvM` tK mwefvite mnvqzv I ci vgw` tqtQb|

2. tmev LtZ` `p0Z I Anbqgti mwefvite wT

GB Rwiic 12uU mwv` 0 tmev LtZi I ci Z` msM0 Kiv ntqfQ| G LvZ` tjtZ maviY gvt`li Rxebgvbi Dbqb, mivvRK b`vqiePvi ciZ0v I wbovcE`v wvavb wotkl Ae`vb iv`L| LvZ` tjtZ v` nt`Q wK`v, `v`r, `v`bq mi Kvii, AvBb-k; Ljv i`vKvix ms`v², wPvi wofvM, Kwi³, fvg cikvmb, w` jr, Avqki, fvu I i`e, e`vsuks, exgv I GbwrI| Av`vb` tmev LtZ` wvRgvb Nj` ev wbgq emf`Z A` t`I qv gvi v I e`vcKZv wPv`Z Kivi Rb` Rwiici cik`T Avj`v GKiuU Ask mshvRb Kiv nq| G LvZ` tjtZ gva` cwb I cqtub`vkb, M`vm, PvKwi tZ wbtqvM, cmctcU` Ab` Zg|

2.1 `p0Z I Anbqgti mwefvite wT

G Rwiic `p0Z` t` t` agv` Nj`i gva` mivvex ivLv nqib| `wqZi cvj`b Aetjv, `Rbc0Z, AvZ`mvr, cZviYv I ej c0q`Mi gvaig A` e`v m`u` `Lj Ges Av`vb` Anbqgti `p0Z wntmte wetePbv Kiv ntqfQ| mvi v` t`k RwiicZ Lvbvi 84.2% tmev wbtZ w` tQ Gme` `p0Zi tKv`bv b` tKv`bwU AvfAZv AR0 Kti tQ (mvi wY 2)|

mvi wY-2: wvfbw` tmev LtZ` `p0Zi wKvvi nI qv Lvbvi nvi

LtZi big	`p0Z I nqivbi wKvvi Lvbvi nvi (%)	
	2010	2007
wPvi wofvM	88.0	47.7
AvBb-k; Ljv i`vKvix ms`v	79.7	96.6
fvg cikvmb	71.2	52.7
Ki I i`e	51.3	25.9
w` jr tmev	45.9	33.2
Kwi	45.3	-
`v`bq mi Kvii	43.9	62.5
`v`r	33.2	44.1
exgv tmev	19.2	-
e`vsuks	17.4	28.7
wK`v	15.3	39.2
GbwRI LvZ	10.1	13.5
Av`vb`	34.1	35.5
mKj LvZ	84.2	66.7

¹ mwefvite I LvZw`K n I Standard Error m`utK` w`v` wZ Rivvi Rb` cwi w` K t` Lp|

² `v`bv cvj`k, i`ve, U`wclK cvj`k, niBl tQ cvj`k

³ Kwi I exgv GB Rwiic c0`gewv`i gZ mshvRZ ntqfQ| ZvB G LvZ` tjtZ 2007 mtj i mt` Zj` bv Abv`w` Z|

LvZvfiEK veḱkḱiY ḱ Lv hvq, wePvi wefvM ḱpḱzi gvḱv uQ meḱaK| thme LvBv G LvZ ḱḱK tmev vbtqtQ Zvḱ i 88.0% ḱKvḱv bv ḱKvḱv aiḱbi ḱpḱzi ḱKvi nq| ḱpḱzi gvḱv uQZxq I ZZxq Aeḱvḱb iḱqtQ hḱvḱḱ AvBb-k;Ljv iḱḱvKvix msḱvmgn (79.7%) I fig cḱvḱḱbi (71.2%) tmev ḱḱḱv I ḱḱḱḱ i gZ ḱiZcYḱLvZ tmevMḱxZv LvBvi hḱvḱḱ 15.3% I 33.2% ḱpḱzi ḱKvi nq|

2007 Gi Zj bvq 2010 G wePvi wefvM, fig cḱvḱḱ I weḱḱ LvZ ḱpḱz I nqivb eḱcKfvḱe eḱx tctqtQ| AbḱḱK cḱḱk, ḱvbq miKvi, ḱḱḱḱ I ḱḱḱḱv gZ ḱiZcYḱLvZ ḱpḱzi gvḱv KḱḱḱQ|

2.2 Nj ev vbgg-einfZ Aḱḱḱ eḱsvḱḱḱ tmev LvZ msḱuZ ḱpḱzḱḱḱv gḱḱ Nj ev vbgg-einfZfvḱe Aḱḱḱ ḱZ evaḱ nḱ qv AbḱZg| mviW 3 ḱḱḱ ḱḱḱ hvq mweKfvḱe tmev LvZḱḱḱ ḱḱḱ tmev ḱḱḱ LvBvḱḱḱ 71.9% Nj ev vbgg-einfZfvḱe Aḱḱḱ ḱḱḱ| Avil ḱḱḱ hvq, AvBb-k;Ljv msḱvS- tmev vbtZ ḱḱḱ LvBvḱḱḱ meḱaK nḱi (68.1%) Nj ḱḱḱ ev ḱḱḱ evaḱ nḱḱḱḱ Nj ḱḱḱ qv ḱḱḱḱ uQZxq I ZZxq Aeḱvḱb AvḱQ fig cḱvḱḱ I wePvi wefvM - ḱḱḱḱ tmevMḱxZv LvBvi hḱvḱḱ 67.0% I 59.6% Nj ev vbgg einfZ Aḱḱḱ ḱḱḱ ev ḱḱḱ evaḱ nḱḱḱḱ|

mviW-3: wefvḱḱmev LvZ Nj I vbgg einfZ Aḱḱḱ cḱḱvKvix LvBvi nvi

LvZi bvg	Nj I vbgg einfZ Aḱḱḱ cḱḱḱbi nvi (%)	Mo Nj I vbgg einfZ Aḱḱḱ cḱḱḱvY (UḱKv)
AvBb-k;Ljv iḱḱvKvix msḱḱ	68.1	3,352
fig cḱvḱḱ	67.0	6,116
wePvi wefvM	59.6	7,918
Ki I iḱḱ	43.9	6,734
Kḱḱ	38.1	310
ḱvbq miKvi	36.7	913
weḱḱ tmev	27.6	1,834
ḱḱḱḱ	13.2	463
ḱḱḱḱ	15.0	168
eḱsvḱḱs	12.7	1,928
eḱḱḱ tmev	15.0	3,949
GḱḱRI LvZ	7.2	549
Abḱḱḱ	35.5	6,804
mKj LvZ	71.9	4,834

tmevMḱxZv LvBvḱḱḱḱ mweKfvḱe weḱePḱḱ mgḱḱ wefvḱḱmev vbtZ ḱḱḱ Mḱḱ Mḱḱ 4,834 UḱKv Nj ev vbgg einfZfvḱe Aḱḱḱ ḱZ nḱḱḱḱ| Gi cḱḱḱvY meḱaK cḱḱ qv hvq wePvi wefvḱḱi ḱḱḱḱ, ḱḱḱḱ Mḱḱ 7,918 UḱKv Nj ḱḱḱ nḱḱḱḱ| fig cḱvḱḱ I AvBb-k;Ljv iḱḱv LvZ Nj ḱḱḱ LvBvḱḱḱ hḱvḱḱ Mḱḱ 6,116 I 3,352 UḱKv ḱḱḱḱ| ḱḱḱḱ I ḱḱḱḱḱ bḱḱ ḱiZcYḱḱ tmev LvZ Nj ḱḱḱ LvBvḱḱḱ hḱvḱḱ Mḱḱ 168 I 463 UḱKv Nj ev vbgg-einfZfvḱe Aḱḱḱ ḱḱḱḱ|

e- 1 : gvbe meḱḱ iBmbi ḱḱḱḱ AḱḱḱAvZḱḱḱ
GB Rḱiḱci Zḱḱ veḱkḱiY ḱ Lv hvq, gvbe meḱḱ iBmb LvZ tgvU RḱiḱcKZ LvBvi cḱḱ 0.4% (23u) LvBv AḱḱḱAvZḱḱḱḱ ḱKvi nq| Gḱḱ i Kḱḱ ḱḱḱ Mḱḱ 1,11,521 UḱKv AvZḱḱḱḱ Kiv nq|

2.3 RvZxqfvḱe cḱḱḱḱ Nj I vbgg-einfZ Aḱḱḱ cḱḱḱvY⁴ 2009 mḱḱḱ i ḱḱḱḱḱ eḱsvḱḱḱ ḱḱḱ tgvU LvBvi msḱḱ 30.12 ḱḱḱḱ qb ai 2009 Gi Rp ḱḱḱ 2010 Gi tg chS-LvBvḱḱḱḱ wefvḱḱtmev LvZ RvZxqfvḱe ḱḱḱ cḱḱḱvY Nj ev Aḱḱḱ Aḱḱḱ ḱḱḱḱ Zvi GKḱḱ cḱḱḱḱ Kiv nḱḱḱḱ| G cḱḱḱḱ ḱḱḱḱ ḱḱḱ hvq, RvZxqfvḱe eḱsvḱḱḱ ḱḱḱ LvBvḱḱḱḱ GB mgḱḱ 9,591.6 ḱḱḱḱ UḱKv wefvḱḱtmev LvZ Nj ev Aḱḱḱ Aḱḱḱḱḱḱ ḱḱḱḱḱḱ| G cḱḱḱḱḱḱ cḱḱḱḱvY meḱaK cḱḱ qv hvq fig cḱvḱḱḱbi ḱḱḱḱḱḱ ḱḱḱ 3,519.4 ḱḱḱḱ UḱKv| uQZxq I ZZxq Aeḱvḱb AvḱQ hḱvḱḱḱ wePvi wefvM (1,619.2 ḱḱḱḱ UḱKv) I weḱḱ (812.6 ḱḱḱḱ UḱKv)|

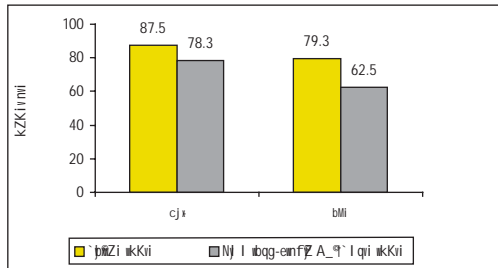
mviW 4: RvZxqfvḱe cḱḱḱḱ Nj I vbgg einfZ Aḱḱḱ tgvU cḱḱḱvY

LvZi bvg	RvZxqfvḱe cḱḱḱḱ Nj I vbgg einfZ Aḱḱḱ cḱḱḱvY (UḱKv)	RvZxqfvḱe cḱḱḱḱ Nj I vbgg einfZ Aḱḱḱ cḱḱḱvY (ḱḱḱḱ UḱKv)
fig cḱvḱḱ	1,165	3,519.4
wePvi wefvM	536	1,619.2
weḱḱ	269	812.6
ḱvbq miKvi	208	628.3
AvBb-k;Ljv iḱḱv	166	501.4
Kḱḱ	74	203.6
Avḱḱi, fḱḱ I iḱḱ	74	223.5
eḱḱv	66	199.4
ḱḱḱḱ	56	169.1
eḱsvḱḱs	130	392.7
ḱḱḱḱ	36	108.7
GḱḱRI	14	42.2
Abḱḱḱ	383	1,157.0
mKj LvZ	3,184	9,591.6

2.5 LvBvḱḱḱḱ I ci ḱpḱz I Avḱḱḱḱ cḱḱḱ G Rḱiḱci Zḱḱ Avḱḱḱḱ, tmev LvZ ḱḱḱ qv gvḱḱcḱḱ Mo Nj I vbgg-einfZ Aḱḱḱ cḱḱḱvY eḱḱ 637 UḱKv| veḱkḱiY Avil ḱḱḱ hvq, cḱḱḱ Aḱḱḱḱ LvBvḱḱḱḱ bḱḱ Aḱḱḱḱ LvBvḱḱḱḱ Zj bvq tmevLvZ ḱḱḱ ḱpḱz I Avḱḱḱḱ ḱKvi teḱḱ nq| cḱḱḱ Aḱḱḱḱ ḱpḱz I Avḱḱḱḱ ḱKvi nḱḱḱ nvi 87.5%, ḱḱḱḱ bḱḱ Aḱḱḱḱ G nvi 79.3%| Nj I vbgg-einfZ Aḱḱḱ ḱḱḱḱḱḱ ḱḱḱḱḱḱ G eḱḱḱ Avil cḱḱḱ| cḱḱḱ Aḱḱḱḱ LvBvḱḱḱḱ 78.3% tmev LvZ Nj I vbgg-einfZ Aḱḱḱ ḱḱḱḱḱḱ, Abḱḱḱ ḱḱḱ bḱḱ Aḱḱḱḱ G nvi 62.5%|

⁴ G cḱḱḱḱḱḱ ḱḱḱḱḱ eḱsvḱḱḱ ḱḱḱ tgvU LvBvi msḱḱḱ cḱḱḱḱḱḱ Nj nḱḱḱḱ 3.012 ḱḱḱḱḱḱ weḱḱi Z RvBvi Rbḱḱ ḱḱḱḱḱḱ L|

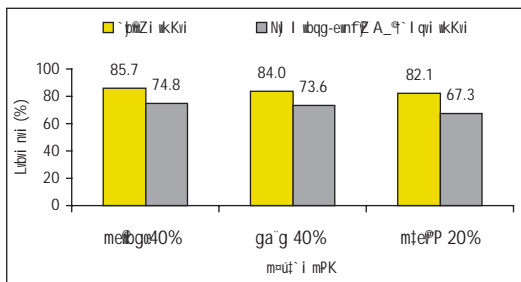
ՊՒՒ 1 : շխ I bMi tft` յճZ Ges Nj I ւbqgeinfZ A_Գ I qvi nvi



RւիւկZ Lvb, tji vi gta` mսւ` mPK⁵ (Wealth Index) Abhvqx kni Gj vKvi Lvb, tji vi Zj bvgj cj xZ Ae`vbKvi x Lvb, tji v Zj bvgj Kfite teuk յճZ Ges ւbq-եinfZ A_Գ ev Nj c՛v tbi ևKvi nq |

RւիւկZ Lvb, tji vi gta` mսւ` mPK Abhvqx tmev LutZ յճZ Ges Nj I ւbqgeinfZ A_Գ I qvi nvi յճZ i e`vckZv Ges ւe`v tK ւb t` R Kti | Zte mPK Abhvqx meibge 40 kZvstki gta` Ae`vbKvi x Lvbmgv Zj bvgj Kfite ga`g 40 kZvsk Ges mtePP 20 kZvstk Ae`vbKvi x Lvbmgv ni tPtq teuk յճZ Ges ւbq-եinfZ A_Գ ev Nj c՛v tbi ևKvi nq |

ՊՒՒ 2: Lvbvi mսւ` i mPK-tft` յճZ Ges Nj I ւbq-եinfZ A_Գ I qvi nvi



3. LvZ I qvi x յճZ I Aւbqtgi ՊՒՒ

3.1 ւePvi ւeFvM

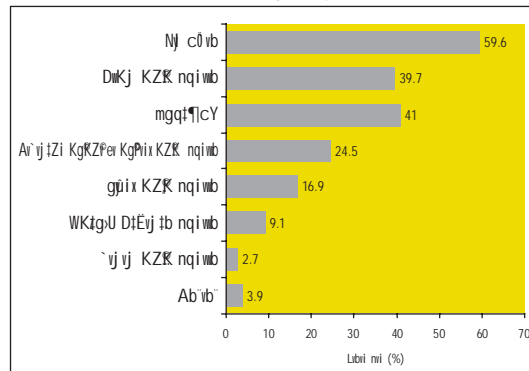
յճZ ւePvi ւeFvM GKւU Ab`Zg c՛vnb mgm`v | ւePvi e`e`vi ւeFvbe`ի յճZ, Ae`e`vcbv I Aւbqtgi Kvi tY b`vq ւePvi ւbւՕZ Kiv A tK t`t` յ`jfn ntq cotQ | 2005 I 2007 mtji I Lvbv Rւիւկ G LvZւU Ab`Zg c՛vnb յճZ MՕ -LvZ ւնտմե ւPryZ nq | 2010 mtji I Rւիւկ I ւePvi ւeFvM Ab`Zg յճZ MՕ -LvZ ւնտմե ւPryZ ntqtQ |

ւePvi ւeFvM t`tK tmev tbl qvi nvi: Rւիւկ AՏFԳ 10.9% Lvbv ւeMZ GK eQti ւePvi mսւս`-KւtRi Rb` ւeFvbe`ch`tqi Av`vj Zi tmev ւbqtQ | thme Lvbv ւePvi mսւս`-tmev ւbqtQ Zv`i 88% ւeFvbe`itbi յճZ I nqi vbi ևKvi ntqtQ | GB nvi cj x (86.2%) Gj vKvi Zj bvgj bMi (90.5%) Gj vKvq teuk |

ւeFvbe`Av`vj tZ gvj vi Ae`vb I gvj vi aib: thme Lvbv ւePvi ւeFvMi tmev ւbqtQ Zviv gj Z: g`vR t`v U tKւU, RR tKւU, nB tKւU Ab`v` (Av`vj ւeFvM, ւeKl Av`vj Z BZ`v`) Av`vj Z ntZ gvj v mսւս`-tmev MհY Kti tQ | g`vR t`v U tKւU RR tKւU G nvi ւQj h`vւtq 30.7% Ges 60.4% | Ab`v` tK nB tKւU tmev tbl qvi nvi ւQj 8% | ւePvi vaxb gvj v, tji vi gta` Rւq ev mսւս` ւel qK gvj vi nvi mePtq teuk (65.3%) | GՕrovl 10.1% gvivgwi, 4.8% brix I ւki ւbhfZb, 3.8% A_Գ ev mսւս` Av`v` mvr, 4.2% Pւi ev ւiKւZ ւel qK gvj v Ges 13.2% Ab`v` (n`Z`v, Pւ` vevR BZ`v` ւel qK) a tbi gvj v ւeFvbe` Av`vj tZ ւePvi vaxb i tqtQ |

յճZ I nqi vbi aib: thme Lvbv ւePvi ւeFvMi tmev ւbqtQ Zv`i gta` 59.6% Lvb tK Nj ւ` tZ ntqtQ | Gt`i 68.9% g`vR t`v U tKւU 58.4% RR tKւU Ges 73.6% Lvb tK nB tKւU Nj ւ` tZ ntqtQ | ւePvi c՛ւ P Lvbvi 41% gvj v cւi Pj bvgj `xN` mgq t`cY ev `xN` tZv`K nqi vnb ւնտմե D tJ L Kti | GՕrovl ւePvi c՛ւ P Lvbvi 39.7% DւKj KZK, 24.5% Av`vj Zi Kgvix KZK, 16.9% gvwi KZK Ges 2.7% `vj vj KZK nqi vbi ևKvi nq | GK Bfite 9.1% Lvbv ivq ev Av` tki Kւc ev tKւt v KւMRC t D tE vj t b Ges 3.9% Lvbv Ab`v` (c`Zvi Yv, t bւU K ev mgb b v cvl qv, Lvi v c e`envi BZ`v`) nqi vbi mսւս`xb nq |

ՊՒՒ 3 : Aւbq I յճZ i aib



⁵ ւe`vni Z cւi ւkՕ-M tZ t` Lp

Nj ev ubqg-eimfZ Aq cwigy: RwicKZ LvvtK wePv msqws-KvR Kitz mltq Nj ev ubqg-eimfZ fite th A_ q iz ntqtQ Zvi Mo cwigy 7,918 UvKv| cjx I bMi GjvKvftf` Gi cwigy h_vutg Mto 7,653 UvKv Ges 8,276 UvKv| Av`vj Z Abhvax t`Lv hvq nvBtKvtU` I qv Mo Njli cwigyB mePtq teik (12,761 UvKv)| GQrov g`vRt÷U tKvtU` I qv Mo Njli cwigy 6,598 UvKv Ges RRtKvtU` I qv Mo Njli cwigy 6,178 UvKv|

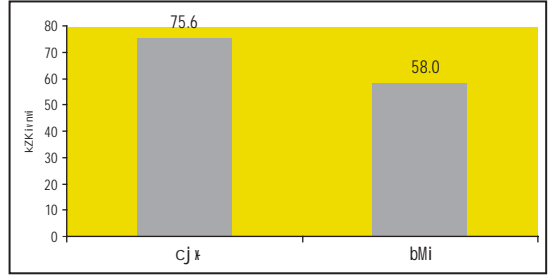
Nj ev ubqg-eimfZ A_ t` I qvi KviY: 56.3% Lvrv ibvbw `Z Kivtbi Rb`, 6.3% Lvrv ibvbw i Zwi L tcQvrv, 32.7% Lvrv gvgjvi ivqtk cfmeZ Kiv, 22.2% Lvrv WKtgU DtEvj bi Ges 1% Lvrv bw_cT Mtqtei Rb` Nj w`qtQ| GQrov 8.9% Lvrv Ab`vb` (thgb Pr Lvl qvi Rb`, Lvk ntq ev eKkk BZ`w`) KvitY Nj ev AmZwi` A_ q` qtQ|

3.2 AvBb-k;Ljv i QvKvix ms`v`

AvBvvhvqx mgvR kws-k:Ljv eRvq titL, RbMtYi Rvb-gvtj i vbiEv weavb Kti mgvRK I A_`wZK AMMvZ Z_v t`tki mgvRK Dbqj mvab AvBb-k;Ljv i QvKvix ms`v` tjvi c`vb Dttk` ZvQrov AvBb-i kvmb mgbZ` ivLv, mKj bvMtiti i vbiEv mjbv`Z Kiv, Aciva vPyZ I c`Ztiva Kiv, AvBb j`NvKvixK wePtii Avl Zvq vbtq Avmv, kws-I Rbk;Ljv i Qv Kiv AvBb-k;Ljv i QvKvix ms`v` c`vb KvR| 2007 mtj i Lvrv Rwtc t`Lv hvq, thme Lvrv GB LvZ t`tk tmev vbtqtQ Zvt` i 96.6% tKvtbv tv tKvtbv ai`ti `pMz ev nqiwi ukKvi nq| ZiQrov D` Rwic Abhvax, 64.5% Lvrv vbw` tmevi wevbtq Nj w`qtQ etj I t`Lv hvq|

`pMz ev Avbqti mweR wT: 2010 Gi Rwtc t`Lv hvq 19.5% Lvrv AwfthMKvix ev Awfth` vntmte AvBb-k;Ljv i QvKvix ms`v` tmev MhY KitiQ| Gf` i gta` `pMz ev nqiwi ukKvi ntqtQ 79.7% Lvrv| cjx GjvKv t`tk thme tmevMhY tmev vbtqtQ Zvt` i gta` 84.4% I bMi GjvKv 73.1% Lvrv `pMz ev nqiwi ukKvi ntqtQ| thme Lvrv AvBb-k;Ljv i QvKvix ms`v` KvQ t`tk tmev vbtqtQ Zvt` i gta` mweR vte 68.1% Nj w`tZ eva` nq| Giv Mto 3,352 UvKv Nj w`qtQ etj Rvrv hvq| tmev tbl qv Lvrv` tjvi gta` cjx GjvKv 75.6% I bMi GjvKv 58.0% Lvrv h_vutg Mto 3,839 I 2,669 UvKv Nj t`q|

wT 4: cjx I bMi tft` Nj t` l qvi nvi



AwfthMKvix I Awfth` vntmte `pMz ev nqiwi ukKvi: AwfthMKvix I Awfth` vntmte AvBb-k;Ljv i QvKvix ms`v` mgra tZ tmev tbov Kvij MhZv Lvrv 91.2% vbv cvj tki` vrv `pMz I nqiwi ukKvi nb| evKx 5.7% Lvrv UvcdK cvj tki` vrv Ges 3.2% i wvW AvKkb e`vUvj qb (i've) vrv `pMz i ukKvi nb| AwfthMKvix I Awfth` vntmte tmev MhYKvij mePtq teik Lvrv (66.2%) Nj w`tZ eva` ntqtQ| wgv` gvgjvq Rvrvrv ntqtQ 21.1% Ges mvaviY Wrtqvi ev GdAvBavi MhY Aetjv ev mggt`ctYi ukKvi ntqtQ 17.3% Lvrv|

mviw 5: AwfthMKvix I Awfth` vntmte `pMz i aib

`pMz i aib	kZkiv nvi (%)
Nj w`tZ eva` Kiv	66.2
wgv` gvgjvq Rvrvrv	21.1
wRvW ev GdAvBavi MhY Aetjv ev mggt`ctY	17.3
Am`vPiY ev fqfWZ c`vb	12.8
AvmgvK tMvZvi bv Kiv	5.9
vi gvtU vbtq vbhZb	4.0
wevrv Kvity tMvZvi	2.1
mgvgtZv ev mWkvte PrvRkU bv t` l qv	2.0
Ab`vb`	5.9

AwfthMKvix I Awfth` vntmte thmKj Lvrv vbv cvj tki` vrv `pMz ev nqiwi ukKvi Zvt` i gta` 58.3% tK Nj w`tZ ntqtQ, 22.5% LvrvK wgv` gvgjvq Rvrvrv ntqtQ, 19.4% Lvrv i`vT mvaviY Wrtqvi ev GdAvBavi MhY Aetjv ev mggt`ctY Kiv nq| Ab`vb` ms`v` tjv t`tk th mKj Lvrv (8.2%) tmev vbtqtQ Zvt` i 70.3% Nj w`qtQ, 31.5% Am`vPiY ev fqfWZi g`LvgtLx ntZ ntqtQ Ges 15.7% Lvrv i`vT bv tKvb m`m`K vi gvtU vbtq vbhZb Kiv nq |

AwfthMKvix I Awfth` vntmte Nj t` qvi KviY: AwfthMKvix vntmte tmev tbl qv Lvrv gta` 74.7% wRvW ev GdAvBavi MhY Kivi Rb`, 15.3% Lvrv AvmgvK tMvZvi I 11.4% Lvrv mWkvte PrvRkU t` l qvi Rb` Nj w`qtQ| Avevi Awfth` t` i gta` tMvZvi Govtvi Rb` 38.1%, PrvRkU bv t` l qv ev wvZ PrvRkU t` l qvi Rb` 18.6%, vbvq ev vi gvtU vbhZb bv Kivi Rb` 11.1%, UvcdK AvBb gvgjv bv Kivi Rb` 9.8%, Ges mvvqv t`tk i`v c`l qvi Rb` 2.6% Lvrv Nj w`qtQ ev w`tZ eva` ntqtQ|

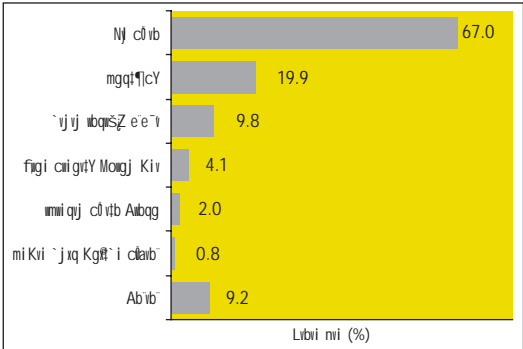
Ab`vb` tmevq `pMz ev Avbq: GQrov th mKj Lvrv AvBb-k;Ljv i QvKvix ms`v` t`tk tmev vbtqtQ Zvt` i 40.6% AvBb-k;Ljv i QvKvix ms`v` nZ cvj k` fvivcdt`Kkb/mKvitiY mvvUvcdt`KU vbtqtQ| Gf` i 98.3% Mto 731 UvKv Nj w`tZ ntqtQ| Uvgtvj, nvBl tq, cvcZ ev nvU-evRviti cvj k ev Ab` tKvtbv ms`v` KZK Dj Lthw` ms`K Lvrv eva` Zvgj K Nj ev Pvuvvri g`LvgtL ntqtQ| Rwtci ASF` Lvrv gta` 5% Lvrv MYtMvZvi ev 54 avivq tMvZviti g`LvgtL nq Ges Zvt` i gta` 88.8% Lvrv Mto 4,045 UvKv Nj t`q|

3.3 fiig cōkmb

miKwi Ges tēmiKwi gvij Kvbaxb fiigi n`vst̂ cōlqv mēv`b I tiwRt̂-kb Ges tiKW̄e`ē`vcbv I msiŋY BZ w̄ KviŋY fiig cōkmb „iZcYŋ GB Lt̄Z wZbv gšyvj tqi Aaxb gv chŋq BDubq b fiig Awcm, DctRjv fiig Awcm, mē-timRw̄³ Awcm, tm̄tjŋgū Awcm Ges tRjv cōkmiKi Kvŋŋŋ ŋqj Gj G kvLv, Gm G kvLv, w̄fvc kvLv Ges tiKW̄⁴g fiig mskō b̄bv aiŋbi tmev t̄q| GB Rwiŋc fiig mspvš⁵-tmev t̄q AšfP̄ Kiv nq t̄m,tjv n̄t̄Q tiwRt̂-kb, bvgRvi, fiig Dbqb̄ Ki, fiig Rwiŋc (gvw Rwiŋc, Gt̄ŋ-kb, Awcj I AvcŋĒ), wēfbaēiŋbi WKt̄gU Dĕŋj b I Zjw̄k Ges Lvm Rwg BRviv I ep̄-ve`-cōvb| Rwiŋc t̄Lv hvq 28.4% Lvbv fiig cōkmt̄bi tmev MōY Kt̄it̄Q hvi gta` 71.2% `p̄m̄Z I nqiwb̄i w̄kKvi nt̄qt̄Q| `p̄m̄Z I nqiwb̄i w̄kKvi Lvbvi gta` `w̄j j tiwRt̂-kb 42.6%, WKt̄gU Dĕŋj b I Zjw̄ki t̄ŋt̄ 31.6%, bvgRvixi t̄ŋt̄ 28.2%, fiig Dbqb̄ Ki cwiŋkĕa 11.1%, fiig RwiŋcKvj̄ 9.2% Ges Lvm Rwg ep̄-ve`-tct̄Z 2.0% Lvbv `p̄m̄Zi w̄kKvi nt̄qt̄Q|

`p̄m̄Z I nqiwb̄i cōkūZ: tmevMōxZviv GKwU tmev Mōt̄Y GKwAk aiŋbi `p̄m̄Z I nqiwb̄i w̄kKvi nt̄qt̄Q| Gme NŪvri gta` mēfbaēiŋbi t̄ŋt̄ Nj cōvb (67.0%) Ges AwZwi³ mggt̄ŋcY (19.9%) Dĕj LĕhvM̄| fiig Rwiŋci t̄ŋt̄ Rwiŋc cwiŋgt̄Y Mōŋj Kiv Ges Lvm Rwg wēZiY I BRviv cōvb̄i t̄ŋt̄ miKvi j̄xq KgŋK cōlvb̄ t̄Iq v̄ nt̄qt̄Q| `p̄m̄Z I nqiwb̄i Ab`vb̄ aib n̄t̄Q ivR̄w̄w̄ZK cōfve LvLv̄bv, AwZwi³ Ki w̄baŋŋY, bv Rwb̄t̄g Kt̄i t̄kYx cwiēZ̄, mggt̄Zv īwb̄i t̄bw̄k bv t̄cōqv̄bv, cōZōvb̄ t̄ŋK WKt̄gU M̄t̄qe, m̄w̄Kf̄rte ivq bv t̄jLv, Znw̄kj Awc̄m mggt̄ŋcY, A`ūō WKt̄gU, gv̄ cP̄cōv̄b M̄w̄gum, Lvm Rwg wēZiŋYi t̄ŋt̄ ch̄ŋ c̄ŋviYv bv n̄Iqv, f̄pv̄ f̄v̄n̄x̄ w̄bēf̄P̄b, cōkZ f̄v̄n̄x̄b̄iK Zwiŋ Kvq AšfP̄ bv Kiv, `z `Lj ep̄st̄q bv t̄Iqv BZ w̄|

w̄P̄ 5: `p̄m̄Z I Awb̄t̄gi nvi



AwZwi³ mggt̄ŋcY: fiig Lt̄Z `p̄m̄Z I nqiwb̄i Ab Zg aib n̄t̄Q AwZwi³ mggt̄ŋcY| fiig cōkmt̄bi KgKZP̄ Ges KgP̄vix̄ i KZP̄ Aet̄ŋvi KviŋY tmev t̄ct̄Z bvgRvixi t̄ŋt̄ c̄j x̄ GjvKvi Rb` 45 w̄ b Ges w̄m̄U Kt̄c̄i kb GjvKvi Rb` 60 w̄ b w̄baŋŋY Kiv n̄t̄j I w̄baŋŋZ⁶ mggt̄ŋcY t̄ŋt̄ c̄j x̄ GjvKvq 54 w̄ b, t̄c̄ŋi GjvKvq 44 w̄ b Ges w̄m̄U Kt̄c̄i kb GjvKvq 78 w̄ b AwZwi³ mggt̄ŋcY t̄ŋt̄Q|

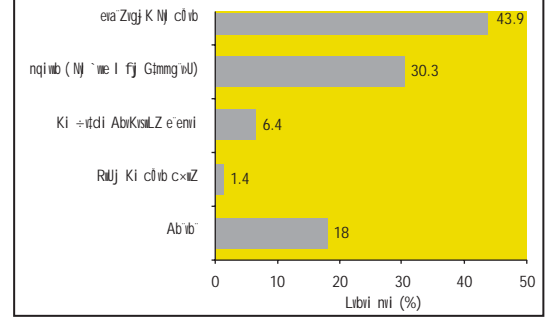
Kg gŋt̄ `w̄j j tiwRt̂-kb: `w̄j j D̄w̄m̄LZ mēv̄Ēi gŋt̄ i w̄f̄v̄Ēi tiwRt̂-kb w̄d Av`vq Kiv nq et̄j t̄p̄Zviv AŋbK t̄ŋt̄ tiwRt̂-kb LiP Kgv̄t̄bvi Rb` Rwiŋc gŋt̄ Kg t̄Lvq| GjvKvix̄ t̄ Lv hvq, 33% Rwiŋc t̄p̄Zv Kg gŋt̄ t̄m̄t̄q `w̄j j tiwRw̄³ Kt̄it̄Q| c̄j x̄ GjvKvi 34.5% Ges b̄Mi GjvKvi 30.4% Lvbv Kg gŋt̄ `w̄j j tiwRw̄³ Kt̄i| `w̄j j tiwRt̂-kb Nj t̄Iqv̄ Ab Zg Kv̄iY n̄t̄Q `w̄j j D̄w̄m̄LZ Rwiŋc gŋt̄ Kg t̄Lv̄bv|

Nj t̄Iqv̄ nvi I cwiŋgv̄: fiig Lt̄Z tmev MōYKvix 67.0% Lvbv Nj w̄ŋt̄Q Ges Mō N̄f̄I cwiŋgv̄ 6,115 UvKv, hv c̄j x̄ GjvKvq M̄t̄o 5,441 UvKv, Ges b̄Mi GjvKvq M̄t̄o 8,327 UvKv| tmev aib Ab̄w̄ŋt̄i t̄Lv hvq, Lvm Rwg BRviv/ep̄-ve`-tct̄Z M̄t̄o 21,836 UvKv, `w̄j j tiwRt̂-kb 8,374 UvKv, fiig Rwiŋc 6,860 UvKv, bvgRvixi t̄ŋt̄ 3,556 UvKv, WKt̄gU Dĕŋj b I Zjw̄ki t̄ŋt̄ 1,514 UvKv Ges fiig Dbqb̄ Kt̄i t̄ŋt̄ 825 UvKv Nj w̄ŋt̄Q|

3.4 AvqKi, f̄vU I iē

Rwiŋc AšfP̄ Lvbvi gv̄l 3.6% t̄ŋt̄ Lvbv cōvb̄ ev Lvbvi Ab` t̄Kv̄bv m̄ m̄ RvZx̄q ivR̄`t̄ew̄W̄(Gb̄wēAvi) Gi Avl Ziq t̄Kv̄bv bv t̄Kv̄bv Ki Awc̄m n̄t̄Z w̄AvBGb (TIN) tiwRt̂-kb, AvqKi A`v̄m̄m̄t̄gU, f̄vU tiwRt̂-kb Ges Ab`vb̄ Ki mspvš⁶-tmev w̄b̄t̄qt̄Q| Gi gta` 51.3% Lvbvi t̄Kv̄bv bv t̄Kv̄bv m̄ m̄ Ki mspvš⁶-tmev t̄b̄lqv̄i t̄ŋt̄ `p̄m̄Z, nqiwb̄ I Awb̄t̄gi w̄kKvi nt̄qt̄Q| `p̄m̄Zi w̄kKvi Lvbvi gta` 62% w̄AvBGb tiwRt̂-kb I AvqKi A`v̄m̄m̄t̄gU Gi t̄ŋt̄ `p̄m̄Z I Awb̄t̄gi w̄kKvi nt̄qt̄Q|

w̄P̄ 6: `p̄m̄Z Ges nqiwb̄i aib I nvi (%)



`p̄m̄Z I nqiwb̄i aiY: wēfbaēiŋbi mspvš⁶-tmev Mōt̄Yi t̄ŋt̄ 43.9% Lvbv eva Z̄iḡ Kf̄rte Nj w̄ŋt̄Q Ges nqiwb̄ I f̄j A`v̄m̄m̄t̄gU Gi w̄kKvi nt̄qt̄Q 30.3% Lvbv| GQovl R̄w̄j Ki c̄x̄z (1.4%), Ki KgP̄vix̄ i AbvKw̄ŋZ e`ē`v̄ni (6.4%) Ges 18% Ab`vb̄ `p̄m̄Z I nqiwb̄i (t̄hgb Nj bv w̄ŋt̄ mggt̄ŋcY, d̄vBj n̄w̄iŋq t̄d̄jv BZ w̄) Dĕj Ē Kt̄i| GQovl t̄Kv̄bv t̄Kv̄bv Z̄`vZv AvB̄b̄i `ŋēf̄a f̄v̄l v, iēv̄q̄t̄b m̄ḡm̄v, Ki gv̄gv̄ v mspvš⁶-R̄w̄j Zvi K_v Dĕj Ē Kt̄i|

⁶ fiig gšyvj q cōk̄w̄kZ bvgRvix mspvš⁶ cōAvcb, 5 Gic̄ŋ 2010|

thme Lvbi m`m` AvqKi w`tqQ Zviv Mto 7,097 UrKv Ki w`tjI GKB mgtq Mto 3,477 UrKv (Mo AvqKtii c0q 49%) Nj wntmte w`tqQ| GKBfvte Mto 9,166 UrKv Ki w`tqQ, wKS` GKB mgtq Mto 4,491 UrKv (mweR Mo Ktii c0q 49%) weifb0aitbi Ki KgRZP| KgPvix`i Nj wntmte w`tqQ|

3.5 we`jr

we`jr mf`Zvi tgsij K mjeavmg#ni GKwU `i`ZcyDciv`vb hv GKwU t`tki fvimvg`gjK Dbqbtbi Rb` c0vb Pwj KivKw³| e`emv Ges wktirrcv`b epxi t`tt Gi BuzerPK fvgKv Abb`| ersjvt`tki msweartb RbMYtK we`jr c0vtb w00qZv weartbi K_v ejv ntqQ| G AvtjvtK ersjvt`k miKvi 2020 mt`ji gta` me`#ii RbMtYi gta` w0ier`Obwe`jr t0tQ w`tZ c0Zk0wZ w`tjI 2010 mvj chS`-gvI 40 kZvsk RbtMv0x we`jr mjeav t0tqQ Ges e0ti Mto gvI 136 wK.l. (BDnbU) we`jr e`envi Kiti0b⁷| D`tjL, we`jr I LvbR m`u` gšYvj tqi Aaxb 0cI qvi wVrfkb0 Gi w0qšY I ZE`eartb we`jr Drcv`b, msthM I weZiY Kvhp0g cwi Pwj Z ntq`vtK Ges we`jr Dbq0b teW⁸(wciWwe), XvKv cvI qvi tWt`fj ct0U tKv`0vb wj. (wWicwWm⁹), XvKv Btj KivUimU mivcB tKv`0vb wj. (tWm`Kv), I t00 tRvb cvI qvi wWv`teDkb tKv`0vb⁹ (I tRvcwWtKv), Ges c`j`x we`jZvqb teW⁸(Avi Bue) Gi AvI Zvq M0gvA`tj c`j`x we`jr mvguZ (caem) t`tki weifb0e A`A`tj weifb0aitbi M0nK thgb, AvewmK, ewYnR`K, wki I Ab`vb` LvtZ we`jr weZiYi KvR w0tqwiRZ|

`p0mZ Ges nqiombi nvi: mweR fvte 45.9% Lvbv we`jr tmev w0tZ wMtq `p0mZ I nqiombi wKvi ntqQ| Gi gta` m0e0aK 52.6% Lvbv w0Uvi wiWvs I wej`s Gi t`tt Awbqg I `p0mZi wKvi ntqQ Ges bZb msthM I `e`juzK DcKiY cwi eZ0 ev msthRtbi t`tt mweR fvte c0q 30% Lvbv nqiomb I `p0mZi wKvi ntqQ| weifb0eweZiY ms`vq bZb msthM I `e`juzK DcKiY cwi eZ0 ev msthRtbi t`tt c`j`x we`jr mvguZtZ mteP 37.8% Lvbv Ges w0Uvi wiWvs I wej`s Gi t`tt mteP 71.7% Lvbv wWicwWm t`tk mtev w0tZ wMtq `p0mZi wKvi ntqQ| c0tmsthvMi t`tt Mto c0q 18.8% Lvbv nqiombi wKvi ntqQ Ges I tRvcwWtKv I wWicwWmZ Gi nvi mteP|

mviW 6: tmev ai b`tf` `p0mZ Ges nqiombi nvi (%)

ms`imgn	bZb msthM	w0Uvi wiWvs Ges wej`s	cp: msthM	`e`juzK DcKiY cwi eZ0/ msthRb	bZb msthvMi Rb` Avte`b
wciWwe	15.5	65.5	23.7	1.2	14.7
wWicwWm	20.8	71.7	34.0	0.6	3.1
tWm`Kv	16.7	69.1	27.3	-	6.4
I tRvcwWtKv.	20.1	66.4	33.1	-	19.0
Avi Bue/caem	37.8	40.8	13.9	7.4	9.4
mweR	23.4	52.6	18.8	3.7	10.9

msthM I DcKiY cwi eZ0 ev msthRtbi Awbqg I `p0mZi aiY: we`jr weZiY c0Z0vb t`tk msthM tbi qv I `e`juzK DcKiY cwi eZ0 ev msthRb KtitiQ Ggb Lvbi gta` 87.9% LvbtK Nj w`tZ ntqQ| G0rov 33.3% Lvbv Nj bv t`l qvq msthM c0vtb we`jr Awcm I wKv`vi KZR mgt`t`cY, we`jr Awctmi KgPvix KZR AwZwi³ UrKv `we (2.1%) Ges Ab`vb` nqiombi (thgb cwi`k0 w0tcvU⁸ t0tZ evi evi thvMvthM Ges tnvw` s Gi Awak `t`tZi brtg Pvr⁸ we, Nj c0vtbi cil KvR bv Kiv, Awak Pvr⁸ we BZ`w) wKvi ntqQ| msthM ev DcKiY cwi eZ0 ev msthRtbi nqiombi KvitY 58.4% M0nK w0tR msk0 weZiY c0Z0vb ntZ tmev M0hY KtitiQ Ges D`tjLthvM` tmev M0hYKvix ewK (41.8%) M0nK weZiY ms`vi KgPvix`i mt` Pvr³wf0EK ev `vjvt`j mrvqZv ev Ab` tKv`bv gva`tgi mrvth` msthM ev DcKiY cwi eZ0 ev msthRb KtitiQ|

w0Uvi wiWvs I wej`s Gi t`tt Awbqg I `p0mZi aiY: we`jr weZiY c0Z0vb t`tk we`jr e`envi m0e0tZ wej` c0vtbi t`tt Rwi cKZ Lvbi gta` 75.8% Lvbv AwZwi³ wej` t`l qvi K_v etj`Q Ges wWicwWmZ G nvi m0t`tq teuk (89.3%)| G0rovI Rwi cKZ Lvbmga w0Uvi bv t`l ev w0Uvi wiWt`i A`0ea mnKvixi gva`tgi w0Uvi wiWvs M0hY I wej` c0vb (42.4%), `*Z tmev cvI qv I Srt`tg v0P `vKvi Rb` Nj (15.3%), wej` mstkvab mspvS`-m0miv (4.1%), w0Uvi wiWt`i 0viv nqiomb (1.9%) Ges Ab`vb` nqiombi (4.1%) wKvi ntqQ| w0Uvi bv `vKtj ev b0 ntj 40.9% Lvbi wej` c0vb bv Kiv Ges 59.1% Lvbi w0Uvi wiWt`i mt` Pvr³-wfv0tZ A`0eafvte we`jr e`envi Kivi Z` Rwi t0 D`v Avtm|

ms`vt`f` Nj Ges mgt`t`cYi gvIv: weifb0ewe`jr weZiY ms`vq msthM t0tZ ev DcKiY cwi eZ0 ev msthRb KtitiQ ev Nj w`tZ nq Ges AwZwi³ mgt`t`cY nq| msthM w0tZ ev DcKiY cwi eZ0bi t`tt Lvbv ev M0nKtK Mto 83 w`b (c0q 3 gm) chS`-Aic`lv KtitiQ ev nt`Q (Avte`b Kivi cil hviv GLt`bv msthM cvqvb), Ges GKB mjeav t0tZ 27.6% LvbtK Nj I w0qg-einf0fvte A`w`tZ ntqQ| weifb0ems`v ntZ msthM ev DcKiY cwi eZ0bi t`tt tmev M0hYKvix LvbtK Mto 1,682 UrKv Nj w`tZ ntqQ|

GKBfvte w0Uvi wiWvs I wej`s Gi t`tt tmev M0hYKvix Lvbv Mto 667 UrKv Nj w`tqQ Ges Gi cwi gvY wciWweZ teuk (767 UrKv) Ges Lvbv c0Z wWicwWmZ c0E Mo NjI i cwi gvY w0Zxq mteP (726 UrKv)|

Nj t`l qvi KviY: we`jr weZiY c0Z0vb t`tk tmev w0tZ wMtq M0nKiv Nj t`l qvi KviY D`tjL KtitiQ| mteP msL`K Lvbv (54.8%) msthM I DcKiY cwi eZ0bi t`tt eva`Zvg`K Nj

⁷ 11 b`tf` 2010 Zwi tL I tqemvBU http://en.wikipedia.org/wiki/Electricity_sector_in_Bangladesh ntZ msMpxZ
⁸ ceZb tWmv
⁹ I t00 tRvb cvI qvi wWv`teDkb tKv`0vb wj w0Uvi|

† l qvi K_v etj tQ | Lvbv , t j v ugUvi w i w s Ges w e j s G i t q t A w Z w i ³ w e j K g v t b v Ges n q i w b (22.8%), ugUvi w i w s K g v t b v (8.2%), w e j c w i t k v a b v K t i l m s t h v M e R v q i v L v , ugUvi w e n x b w e j r e ' e n v i l e w Y m R K w e j t K A v e n m K u n t m t e t L v t b v (6.1%), Ges A b v b A u b q g (4.0%) n t Z i q v c v l q v i R b N j t l q v i K _ v e t j |

3.6 K u l t m e v

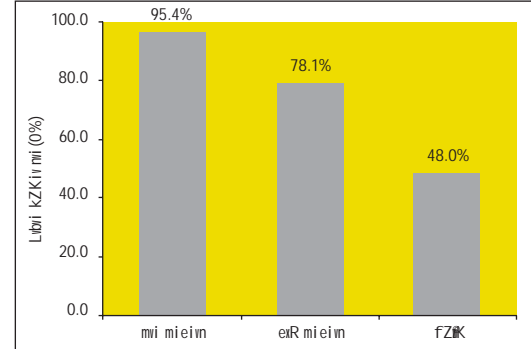
K u l L v t Z m i K w i f Z P K e p x , u b w t h m g t q m v i , e x R m n A b v b D c K i t Y i m i e i v n u b w t Z K i v , K l . K t i m g q g t Z v m n R k t Z ³ F Y c w b c f w Z w e l t q m s i k o c i Z o v b , t j v i K v h f g w e z K i v g r a t g m i K v i G B L v t Z t m e v i w e w i N u l t q t Q | Z t e K l . K t i F Y c w b , m v i l e x R m i e i v n G e s f Z P K i t q t j v K u l t Z c w i e Z P b i B w z w t j l G m e t m e v t c t Z K l . K t i w e w f b e a i t b i A u b q g , t p x z l n q i w b i u k K v i n t Z n q , h v K u l i c e p x A R P b i A b Z g e v a n u n t m t e w e t e P Z |

R w i t c t l v h i q , m m e R f v t e G B L v t t _ t k t m e v t b l q v L v b i g t a 45.3% L v b t K t k v t b v t K v t b v a i t b i A u b q g , t p x z l n q i w b i u k K v i n t Z n t q t Q | G m e L v b i 38.1% m s i k o t m e v v Z t K N j u k S e v A w Z w i ³ A _ q i t q t Q | Z t e R w i t c K u l t m e v , t j v i g t a t p x z l n q i w b i Z v i Z g c w i j w t Z n q |

m v i m i e i v n : t h m e L v b v m v i t c t Z t p x z l n A u b q t g i u k K v i n t q t Q Z t i 95.4% L v b t K m i K v i w a b a i Z g t j i t P t q A w Z w i ³ A _ (M t o 314 U v K v) w t q m i e i v n K v i x i K v Q t _ t k m v i u b t Z n t q t Q | G Q o v o l 85.9% L v b m g q g t Z v m v i c v q i b G e s 4.6% L v b v m v i i K u l g m s K U m v o i A w f t h v M K t i t Q |

e x R m i e i v n : e x R t c t Z t h m e L v b v t p x z l n A u b q t g i u k K v i n t q t Q Z t i g t a 78.1% L v b t K w e t p u Z v e v c i Z o v b i K v Q t _ t k c v t K U g t j i A w Z w i ³ A _ (M t o 207 U v K v) w t q e x R m s M h K i t Z n t q t Q | A b w t K 12.0% L v b v u b g g v t b i e x R t c t q t Q , 10.6% L v b v A h _ v m g q t q t j v i u k K v i , 3.8% L v b v e x R t c t Z c i f v e k j x t i t v i Z w e i K t i t Q , G e s 3.3% L v b v K u l g m s K U m v o i A w f t h v M K t i t Q |

w P T 7: w e w f b e a i t b i K u l t m e v c w i s t Z N j e v u b q g e i n f Z A _ c o v b K v i x t i n v i



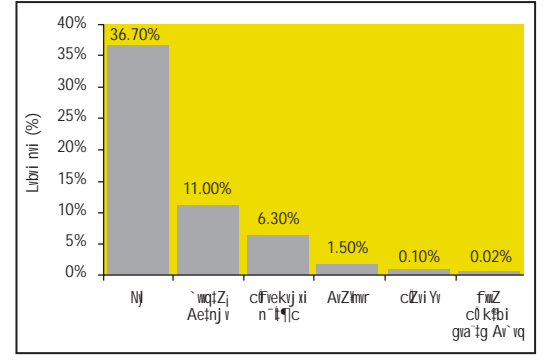
f Z P K : m i K w i f Z P K t c t Z t h m e L v b v t p x z l n A u b q t g i u k K v i n t q t Q Z t i 48.0% L v b t K f Z P K c v l q v i R b e v s K w m v e L j t Z m i K v i w a b a i Z A t _ P (10 U v K v) A w Z w i ³ A _ w t Z n t q t Q | A b w t K e v s K w m v e t L j v i c i l 46.5% L v b v m s i k o t i A m n t h v M Z v i K v i t Y m g q g t Z v f Z P K i U v K v c v q i b | A b w t K 10.5% L v b t K f Z P K i A v l Z v q A v m t Z Z w e i K i t Z n t q t Q G e s 6.3% L v b v m s i k o e w t k N j w t q m i K w i f Z P K i A v l Z v q G t m t Q | G Q o v o l 4.0% L v b v A b v b , w e t k l K t i f Z P K i A _ q t t U i v L v i A w f t h v M K t i t Q | f Z P K c v l q v i R b t h m e L v b v m i K v i K Z P w a b a i Z u d o i A w Z w i ³ u k S e v A S F P n l q v i R b N j w t q t Q , t m e L v b v M t o 58 U v K v N j w t q f Z P K u b t q t Q |

G i d t j R w i t c A S F ³ L v b v , t j v t K D t j u L Z u Z b a i t b i K u l t m e v u b t Z w t q m m e R f v t e M t o 310 U v K v K t i N j e v u b q g e i n f Z A _ q i t Z n t q t Q |

3.7 v b x q m i K v i

R b M t Y i A v _ q m g w R K A e v l l v b x q D b q t b v b x q m i K v i c i Z o v b i f u g K v A b t K v h t t k e Z t g v t b 4,500 u l B D u b q b c w i l , 483 u l D c t R j v c w i l , 64 u l t R j v c w i l , 308 u l t c s i m f v , 6 u l w m u l K i t c v t i k b l c v n w o A A t j i R b t u l c v e Z t R j v A v A w j K c w i l w e g v b | Z t e v b x q m i K v i c i Z o v b , t j v i A t b K m i d j l A R B e v a v M O - n t Q G L v t Z w e i v R g v b t p x z l n A u b q t g i K v i t Y |

w P T 8: m m e R f v t e t p x z l n A u b q t g i u k K v i



m m e R t p x z l n A u b q g : R w i t c A S F ³ L v b v i g t a 79.9% M Z G K e Q t i v b x q m i K v i c i Z o v b t _ t k t m e v u b t q t Q , h v i g t a 43.9% L v b v t p x z l n A u b q t g i u k K v i n q l t m e v M h x Z v L v b v i g t a N j e v A w Z w i ³ A _ q 36.7%, w q t Z i A e t j v i u k K v i 11%, c i f v e k j x i n t q t c i u k K v i 6.3%, A v Z t m r Z i u k K v i 1.5%, c i Z v i Y v i u k K v i 0.1%, G e s f w Z c o k f b i g r a t g A w Z w i ³ A _ q t Z e v a n q 0.02% L v b v |

m m e R N j e v A w Z w i ³ A _ c o v b : t m e v u b t Z m m e R f v t e N j e v A w Z w i ³ A _ q i t Z n q L v b v c i Z M t o 913 U v K v |

mnwY 7: tmev MhY Nj ev AwZni 3 A_c0vb

tmev LvZ	Lvbr c0Z Mo Nj ev AwZni 3 A_c0vb (UkV)		
	cj*	tcSi	mmeK
wevfomb` MhY	67	121	87
mvgwRK wbi vEvgj K Kgmp	617	228	589
wePvi I kwj m	9976	7143	8366
trwii s Uv	278	479	366
tUW jvBtmY	307	896	702
mmeK	750	1147	913

RbY I gZi weÜb Ges wevfomb` weqK `pMZ I Awbqg: Rwi cKZ Lvbi m`miv vbxq miKvi c0Z0vb t_tK RbY weÜb, gZi weÜb, bWmi KZi mb`, Pwi w K mb`, I qwi k mb` BZw` KvhPg m`ub` Ki tZ wevfba i tbi `pMZ I Awbqgti wkKvi nq| Gi gta` 84.2% LvbrtK Nj t_lqv, 24.6% Lvbr mgqt_lcy, 7.0% Lvbr msk0 KgRZK KgPvixi Abcw`wZ, 4.3% Lvbr ditgi mskU `Zwi gva`tg nqi w b ntqtQb Ges Ab`vb` ai tbi Awbqgti wkKvi 0.2% Lvbr|

mvgwRK wbi vEvgj K Kgmp tZ AšfP: GB Rwi t AskMhYKvix Lvbi m`miv wfi RW, wfi RGd, tU= w i w d, KweLv, eq` fivZ, weav fivZ, 100 w` tbi Kgmp Rb Kgmp, tY BZw` Kgmp tZ AskMhY Kti | `pMZ I Awbqgti gta` 49.1% LvbrtK Nj I gva`tg AšfP ntZ ntj I 28.1% Lvbr wbañi Z eivl ev fivZi GKwU Ask tKU i vLvi wkKvi nq, ivR%wZK I cfi vekvji n` t tci wkKvi 20.2% Lvbr, `Rbcñi Z wkKvi 12.3% Lvbr Ges Ab`vb` `pMZ I Awbqgti wkKvi 2.9% Lvbr|

wePvi I kwj m: Rwi cKZ Lvbi m`miv MZ GK e0ti RwgRgv mspvš` cwi ewi K weiva, bvi x wbfZb, weev mspvš` gvi gwi Ges ivR%wZK weiva wbtq vbxq miKvi c0Z0vb wePvi I kwj tmi m`lx nq| Gme weiva gvgismq vbxq miKvi c0Z0vb Rbcñi Z wba I KgRZK KgPvixi i bvb `pMZ I Awbqgti wkKvi nq Lvbi m`miv| Zv` i gta` 30.3% Nj, 25.4% `Rbcñi Z, 61.7% c_lcwZi, 22.4% ivR%wZK cfi v, 0.6% aglq tMwmg Ges 10.5% Ab`vb` `pMZ I Awbqgti K_v D t j L Kti |

trwii s Uv` I tUW jvBtmY `pMZ: MZ GK e0ti 50% Lvbr trwii s Uv` w` tqtQ hvi gta` 6% Lvbr (cj* 5.9% I bMi 6.0%) wbañi Z w d Gi tPtq AwZni 3 A_c0vb tqtQ| Ab`w tK 11.5% Lvbi m`m` tUW jvBtmY Kti tQ hvi gta` 38.6% Lvbi m`m` (cj* 36% I bMi 40%) AwZni 3 A_c0vb tqtQ|

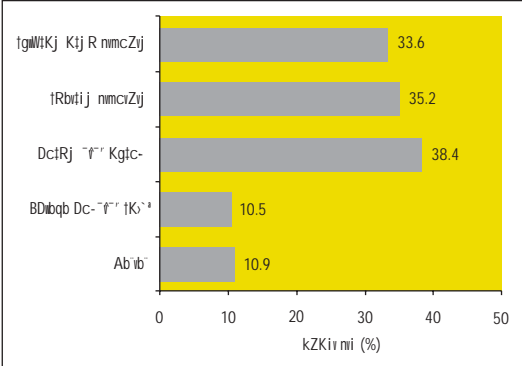
3.8 `f`

`f`LvZ miKvii mKj bwiZ, cwi Kíbv I Kgmp i D t i k` RbMtYi KvQ `f` tmev tctQ t_lqv| wkS` miKv tK Gme D t `w ev` evq tbi t_l t bvb ai tbi evavi m`lx ntZ nq| GKw tK tmev vZv c0Z0vb m`u` I mvg`_i mvgv`Zv, Ab`w tK tmev c0vb t_l t bvb ai tbi Awbqgti Kv tY

tmev MhY Zvi v AtbK t_l t B Kw` tZ tmev ntZ ewAZ nq| Gme Awbqg I Ae`vcbvi g t j i tqtQ GB LvZi mvt_ m`u`3 wevfba c0Z0vb i A`QZv, Reveñ wZvi Afive Ges Z t_ i Aeva c0vñ b v_kv|

`f` tmevq Awbqg I `pMZ: Rwi t 97.1% Lvbr miKvi I temiKvi tmev MhY Kti tQ| G t i gta` 20% miKvi Ges 80% temiKvi c0Z0vb t_tK `f` tmev MhY Kti | tmev Lvbr miKvi I temiKvi nvmcvZvj ntZ `f` tmev MhY Kti tQ Zv` i 33.2% tmev wbtZ w t q wevfba i tbi Awbqg I `pMZi wkKvi ntqtQ| miKvi nvmcvZvj i ai b t f` G nvi DctRjv `f` Kgtc` 38.4%, tRbvtij nvmcvZvj 35.2% Ges tgvW tKj K t j R nvmcvZvj 33.6%| tmev MhY Kvix t i gta` 13.2% tmev MhY Kvix Lvbr tK wevfba tmev tctZ w b q g e i n f Z f i t e M t o 463 UvKv K t i w` t Z n q |

wP t 9: c0Z0vb t f` miKvi `f` tmevq Awbqg I `pMZi nvi



Ri`wi wefv tMi tmevq Awbqg: Ri`wi wefv tM `pMZ I Awbqgti wkKvi nqv tmev MhY Kvix Lvbi gta` mmeK f i t e 38.7% Ri`wi gn t Z `Wv`vi cvbñ Ges 22.9% Ri`wi wefv tMi tmev MhY `vj vj KZK nqi w bi wkKvi ntqtQ| Wv`vi bv cvl qvi nvi me tPtq te w k DctRjv `f` Kgtc` (47.3%) Ges `vj vj KZK nqi w bi nvi me tPtq te w k tgvW tKj K t j R nvmcvZvj (31.7%)| Ri`wi wefv tM w Pw Krmv tmev MhY mmeK f i t e 37.7% Lvbr w b q g e i n f Z f i t e M t o 143 UvKv w` tqtQ| Gi cwi gvY me tPtq te w k (M t o 171 UvKv) tgvW tKj K t j R nvmcvZvj |

e i n w e f v t M i t m e v q A w b q g : e i n w e f v t M A w b q g I ` p M Z i w k K v i n l q v t m e v M h Y K v i x L v b i 13.5% L v b r t K w U t K U w d i A w Z n i 3 M t o 9 U v K v K t i w` t Z n t q t Q | 66.1% L v b r w P w K r m v K v j x b W v`v t i i K t l l j t K v`u w b i c 0 Z w b a i D c w`w Z t c t q t Q | t g v W t K j K t j R n v m c v Z v j (81.8%) G e s t R b v t i j n v m c v Z v j (81.3%) G n v i m e t P t q t e w k | 35.7% L v b r t K W v`v t i i e w` M Z t P w i e v w K b t K h v l q v i c i v g k` t l q v n q | m i K w i n v m c v Z v j i a i b t f` w e v f b a i t b i c i x l v w b i x l v i e`v`_v K v m t E j e i n w e f v t M ` p M Z I

Antqgtgi wkKvi nI qv Lvbvi gta` 40.9% LvbvK WvqMbw=-K cixqvi Rb` ubv 8 temiKwi WvqMbw=-K tmUvfi hvl qvi cixgk` t` l qv nq| 9.9% LvbvK nmcvZvj ntZ cixqiv-ubixqiv KiZ iwk` i evBti AwZwi` Mto 222 UvKv Kti w` tZ nq| DctRjv` Kgtc- ntZ cixqiv-ubixqiv KivZ ubqg-einfZ UvKv t` l qvi cwi gvY mefPiq tenk (Mto 238 UvKv)|

AŠvefvtMi tmevq Antqg: nmcvZvj i AŠvefvtM khv` ev tKueb cvl qvi t` qit tmev MhYKvix Lvbvi KvO t` tK Mto 404 UvKv AwZwi` Av` vq Kiv nq| mefPiq tenk A` w` tZ nq tgvWtKj Ktj R nmcvZvj (Mto 676 UvKv)| AŠvefvtM `pMzi I Antqgtgi wkKvi nI qv Lvbvi gta` 40.9% Lvbv Ri` wi gnZ` Wv` vi cvqib etj D` tL Kti| Gt` qit tRbvij nmcvZvj Wv` vi bv cvl qvi nvi mefPiq tenk (49.8%)| AŠvefvtM weifbæaitbi tmev c` iBi t` qit tmev MhYKvix LvbvK ubqg-einfZvte A` w` tZ ntq` tQ| Gt` qit Uvj e` envi KiZ Mto 78 UvKv, BbtRkKb cK KiZ Mto 60 UvKv, e` vtUR` tWvms KivZ Mto 114 UvKv, Acvtikb KivZ Mto 3,296 UvKv I c` hZ tmev t` qit Mto 652 UvKv w` tZ nq| `pMzi I Antqgtgi wkKvi nI qv Lvbvi 54.8% LvbvK temiKwi WvqMbw=-K tmUvfi ntZ cixqiv Kivi cixgk` t` l qv nq| G ai tbi cixgk` c` v` tbi nvi tgvWtKj Ktj R nmcvZvj mefPiq tenk (61.9%)|

temiKwi `v` tmevq mgm` vi aiY: temiKwi tmev MhYKvix Lvbvi gta` 9.6% Zv` qvYKfvte Ri` ix w` PwKrmv tmev bv cvl qvi K` v, 19.0% Lvbv GKB aitbi cixqiv miKvix Ges temiKvix DfQ RvqMv ntZ KiZ eva` nI qv, 42.1% Lvbv Acvtikb c` e` msuké Wv` vi KZ` R t` v` tMi mgm` v w` vYZ bv Kiv Ges 12.1% Lvbv Acvtikb cil ce` Z` mgm` v we` gvb` vKvi K` v Rwi t` c D` tL Kti t` Qb|

3.9 exgv LvZ

evsjv` tki exgv LvZ miKwi mviY exgv Kicvtikb I Rxeb exgv Kicvtikb c` kvvcwK Avil 17uL Rxeb exgv I 43uL mviY exgv tKv` v` ubi Kv` fvg it` tQ| Gt` i gta` AvUuL Rxeb exgv I 23uL mviY exgv tKv` v` ubi t` qvi evRvti ubenUJ| A` w` MZtZ `i` ZcY` Ae` vb ivLv exgv LvZi it` tQ weifbæmgm` v I Antqg|

Rwi cKZ 30.6% Lvbvi tKv` bv tKv` bv m` m` exgv tmev MhY Kti t` Q| c` j` tZ exgv LvZ t` tK tmev MhYi nvi 29.6% Ges bMi Gj vKv 32.0%|

`pMzi hviv weifbæaitbi exgv tmev vbtq` tQ, Zv` i gta` mweRfvte 19.2% Lvbv nqivb I `pMzi wkKvi ntq` tQ| GB nvi c` j` tZ 21.9% Ges bMi Gj vKv 15.3%| exgv c` Z` v` tbi aib Ab` hvq t` Lv hvq th Lvbmgn `pMzi wkKvi ntq` tQ Zv` i gta` 93.1% Lvbv temiKwi exgv c` Z` v` t` tK Ges 6.3% Lvbv miKwi exgv c` Z` v` t` tK tmev vbtZ w` tQ `pMzi wkKvi ntq` tQ| Avevi, `pMzi wkKvi nI qv tmev MhY Zvi 58.5% Rxeb exgv Ges 45.4% m` Aq exgi tmev MhY Zv|

`pMzi aibt` t` t` Lv hvq, me` h` aK 39.0% Lvbv weifbæ mjevai c` t` v` fb t` w` t` q exgv Kiv` bv Ges c` Z` k` Z` tmev mjevav b` t` l qv Ges 31.1% Lvbv weifbæ A` b` a` ni Z P` v` R` e` v` h` K` i` v` N` U` v` i K` v` e` t` j` t` Q| Ab` v` b` N` U` v` i gta` exgi `we cwi t` kv` t` A` w` Zwi` mgq t` b` l qv (5.6%), w` b` a` ni Z t` v` l Yv Qvov weifbæ c` d` t` K` t` U` t` b` l qv (6.5%) Ges Ab` v` K` w` q` i` Z e` ` e` nvi (4.6%) D` t` j` L` t` h` v` M` |

mvi wY 8: `pMzi I nqivbi aib (%)

`pMzi I nqivbi aib	cj`	bMi	mweK
weifbæ mjevai c` t` v` fb t` w` t` q exgv Kiv` bv Ges tmev mjevav b` t` l qv	39.0	39.1	39.0
weifbæ A` b` a` ni Z P` v` R` e` v` h` K` i` v` exgi `we cwi t` kv` t` A` w` Zwi` mgq t` b` l qv	32.6	28.0	31.1
w` b` a` ni Z t` v` l Yv Qvov weifbæ c` d` t` K` t` U` t` b` l qv	5.3	6.2	5.6
Ab` v` K` w` q` i` Z e` ` e` nvi	5.5	8.3	6.5
Ah` v` weifbæ aitbi K` w` R` g` v` t` l qvi Rb` P` ic` c` v` b	4.9	4.8	4.6
Ab` v` b` (Av` Z` h` v` r` , w` d` g` v` g` t` d` i` Z` b` v` t` l qv B` Z` w`)	1.0	4.2	2.1
	31.4	23.9	28.9

tmev Lvbv exgv tmev vbtq` tQ Zv` i 9.1% Nj ev ubqg-einfZvte UvKv w` t` tQ ev UvKv Av` Z` h` v` t` Z` i wkKvi ntq` tQ| GB nvi bMi Gj vKvi (5.6%) Zj bvq c` j` t` Z (11.6%) tenk| Lvbc` Z` Mo Nj ev ubqg-einfZ ev Av` Z` h` v` r` K` Z` UvKvi cwi gvY 3,949 UvKv| GB Mo UvKvi cwi gvY c` j` t` Z Lvbc` Z` 4,059 UvKv Ges bMi Gj vKv 3,780 UvKv| c` Z` v` t` t` t` t` Lv hvq th Lvbmgn tmev vbtZ w` tQ Nj ev ubqg-einfZvte UvKv w` t` tQ ev UvKv Av` Z` h` v` t` Z` i wkKvi ntq` tQ Zv` i gta` miKvix exgv c` Z` v` t` b` tmev MhYKvix Lvbmgn Mto 2,189 UvKv, temiKvix exgv c` Z` v` t` b` tmev MhYKvix Lvbmgn Mto 3,291 UvKv I e` u` R` w` i` Z` K` exgv c` Z` v` t` b` tmev MhYKvix Lvbmgn Mto 13,808 UvKv Kti w` t` tQ|

3.10 e` v` s` w` Ks tmev

e` v` s` K RbM` t` Yi KvO t` tK m` Aq msMh Kti Ges weifbæ A` w` w` ZK KgR` v` t` Ei Rb` FY t` q| m` t` e` c` w` i mvgw` R` K I A` w` w` ZK Dbq` t` b e` v` s` K LvZ `i` ZcY` Ae` vb ivL| evsjv` tki A` w` w` ZtZ e` v` s` K LvZ D` t` j` L` t` h` v` M` fvgKv t` tL Avm` tQ Ges Gi Av` w` R` t` j` b` t` b` i AvKvi evsjv` tki w` R` w` w` c` o` i 25.54%¹⁰ | `i` ZcY` GB LvZ t` tK tmev MhYi mgqL RbMY I e` e` m` v` i` q` K c` Z` v` t` b` K b` v` b` v` a` i` t` b` i Antqg I `pMzi wkKvi ntZ nq|

Rwi t` c AŠ` f` v` Lvbvi 52.9% Lvbvi tKv` bv tKv` bv m` m` e` v` s` K t` tK MZ GK eQ` t` tmev MhY Kti t` Q| c` j` x` Gj vKv GB tmev MhYi nvi 47.8% Ges bMi Gj vKv 60.5%|

¹⁰ 11 b` t` f` t` 2010 Zwi` tL I t` qem` BU <http://www.aims-bangladesh.com/special/BankingSector.pdf> ntZ msMxZ

3.12 temi Kwii ms̄v (GbwRI)

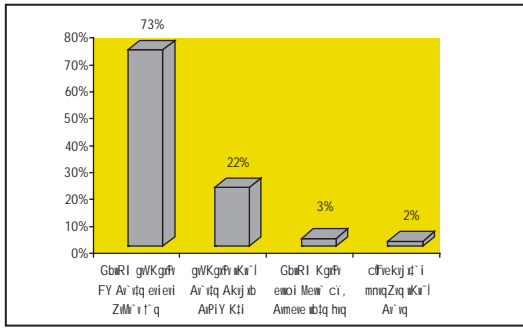
t̄t̄ki mweR Dbq̄t̄bi j̄t̄t̄ GbwRI LvZ w̄bijm̄f̄t̄e KvR K̄ti P̄t̄j̄t̄Q| GB Lv̄t̄Zi w̄K̄Qy w̄K̄Qy Av̄f̄ÁZv, thgb ƒ̄z̄ FY Kvh̄ƒ̄g, Ac̄w̄Z̄w̄bK w̄K̄ƒ̄v c̄w̄_ exi w̄ef̄b̄ēt̄̄k Ab̄K̄iYxq ḡt̄Wj̄ w̄nt̄m̄t̄e ev̄_ew̄q̄Z n̄t̄Q| m̄c̄w̄Z GbwRI Lv̄t̄Zi Af̄s̄t̄x̄Y m̄k̄v̄m̄t̄bi Af̄ve, m̄gv̄R I ḡyb̄t̄li Dbq̄t̄bi j̄t̄t̄ AR̄ƒ̄b Av̄S̄w̄iKZvi Af̄ve, miKvi I m̄vaviY ḡyb̄t̄li Kv̄t̄Q Rev̄w̄ w̄nZvi Af̄ve, ch̄f̄f̄b̄ c̄w̄i ex̄ƒ̄Y, Z̄v̄im̄K I ḡj̄ v̄q̄t̄bi Af̄v̄t̄e Kv̄t̄Y Av̄w̄K̄isk GbwRI ƒ̄z̄ FY-w̄b̄f̄P̄ n̄t̄q̄ h̄v̄t̄Q| Ḡt̄Z K̄ti GK̄w̄t̄K thgb ƒ̄z̄ FY Kvh̄ƒ̄t̄gi m̄p̄t̄j̄ n̄t̄Z ew̄ÁZ n̄t̄Q FYM̄h̄x̄Zv̄iv, Ab̄w̄t̄K GB Kvh̄ƒ̄t̄gi w̄K̄Qy w̄K̄Qy t̄ƒ̄t̄ FY c̄l̄v̄bKv̄ixiv `̄p̄w̄Z I Av̄bq̄g K̄i t̄Q|

GbwRI t̄t̄K M̄nx̄Z t̄mev̄q̄ Av̄bq̄g: R̄w̄i t̄c̄ c̄l̄q̄ 39.3% Lv̄bv (2,355) GbwRI n̄t̄Z t̄mev̄ w̄b̄t̄q̄t̄Q| t̄mev̄M̄h̄x̄Zv̄t̄ i 58% c̄j̄ x̄ Ges 42% b̄Mi Ḡj̄v̄K̄v̄q̄ em̄ev̄m̄ K̄ti | Ḡt̄i c̄l̄q̄ 93% ƒ̄z̄ FY/ē_ew̄w̄q̄K FY w̄b̄t̄q̄t̄Q| GbwRI ōi m̄v̄t̄_ Gi t̄mev̄M̄h̄x̄Zv̄t̄ i m̄weR m̄āt̄t̄K̄P̄ I c̄i w̄f̄w̄Ē K̄ti t̄ Lv̄ h̄v̄q̄ 10.1% Lv̄bv GbwRI Lv̄Z n̄t̄Z t̄mev̄ w̄b̄t̄Z w̄M̄t̄q̄ t̄Kv̄t̄bv̄ bv̄ t̄Kv̄t̄bv̄ āi t̄bi `̄p̄w̄Zi w̄K̄vi n̄t̄q̄t̄Q|

FY m̄āw̄m̄K̄Z Kvh̄ƒ̄t̄gi Av̄bq̄g I `̄p̄w̄Z: MZ GK eQ̄t̄i 5.7% FYM̄h̄x̄Zv̄ Lv̄bv w̄Zb̄ ev̄ Gi Av̄w̄K̄ m̄s̄L̄K̄ ev̄i GbwRI t̄t̄K̄ FY w̄b̄t̄q̄t̄Q Ges 3.8% FYM̄h̄x̄Zv̄ Lv̄bv w̄Zb̄ ev̄ Gi Av̄w̄K̄ m̄s̄L̄K̄ GbwRI t̄t̄K̄ FY w̄b̄t̄q̄t̄Q| GQ̄rov̄ MZ GK eQ̄t̄i i ḡt̄ā 12.65% Lv̄bv GK̄w̄aK̄ev̄i (m̄t̄eP̄P̄ c̄w̄P̄ev̄i) FY w̄b̄t̄q̄t̄Q| FYM̄h̄x̄Zv̄t̄ i ḡt̄ā 7.2% M̄t̄o 549 Uv̄Kv̄ Nj̄ w̄ t̄q̄t̄Q| b̄-b̄Zg 20 Uv̄Kv̄ t̄t̄K̄ īiyK̄ti m̄t̄eP̄P̄ 8,000 Uv̄Kv̄ ch̄S̄-Nj̄ w̄ t̄Z n̄t̄q̄t̄Q Zv̄t̄ i | Z̄t̄e GbwRI ōi c̄K̄v̄i t̄f̄t̄ Nj̄ ev̄ w̄bq̄g-ēm̄f̄Z Āt̄_P̄ c̄w̄i ḡv̄Y eo Zvi Zḡ t̄ Lv̄ h̄v̄q̄| FY M̄h̄YK̄v̄ix 26.7% Lv̄bv FY M̄h̄t̄Yi m̄gq̄ Ac̄ŵ̄q̄v̄R̄bx̄q̄ Ab̄ t̄mev̄ M̄h̄t̄Ȳ ev̄ā n̄t̄q̄t̄Q (thgb M̄v̄ŵ̄i P̄v̄i w̄m̄n̄ b̄v̄bv̄ c̄Y w̄b̄t̄Z̄ ev̄ā n̄l̄qv̄)| Avevi 36.3% FY M̄h̄t̄Yi m̄gq̄ F̄t̄Yi c̄w̄i ḡv̄Y t̄t̄K̄ Kḡ t̄c̄t̄q̄t̄Q| Ḡƒ̄t̄ m̄s̄ik̄o GbwRI ex̄gv̄, w̄K̄w̄_ m̄Áq̄ BZ̄w̄_ b̄v̄bv̄ AR̄v̄t̄Z̄ F̄t̄Yi c̄K̄Z̄ c̄w̄i ḡv̄Y t̄t̄K̄ A_ƒ̄K̄t̄Ū t̄i t̄L̄t̄Q|

FYM̄h̄x̄Zv̄t̄ i ḡt̄ā c̄l̄q̄ 23% Lv̄bv F̄t̄Yi Āt̄_P̄ c̄K̄Z̄ ē_envi K̄i t̄Z̄ c̄v̄i w̄b̄ ev̄ K̄i w̄b̄| Ḡt̄i c̄l̄q̄ 85% c̄w̄i ew̄i K̄ c̄ŵ̄q̄v̄R̄t̄b̄, thgb w̄P̄w̄K̄rm̄v̄, w̄K̄ƒ̄v̄, ev̄m̄_ v̄b̄, w̄ev̄v̄ BZ̄w̄_ Kv̄t̄R̄ ē_envi K̄ti, 8.3% ē_w̄s̄i Kv̄t̄Q t̄t̄K̄ M̄nx̄Z̄ FY c̄w̄i t̄k̄va K̄ti, 3% Ab̄ GbwRI n̄t̄Z̄ M̄nx̄Z̄ F̄t̄Yi w̄K̄w̄_ c̄w̄i t̄k̄va K̄ti Ges 2.9% K̄w̄l̄ Kv̄t̄R̄ ev̄ R̄w̄ḡ μ̄t̄q̄ LiP̄ K̄ti | GQ̄rov̄l̄ c̄l̄q̄ 6% Lv̄bv Ab̄_ v̄b̄_ Kv̄iY, thgb D̄P̄ m̄f̄_ Ab̄ ḠK̄R̄b̄t̄K̄ av̄i t̄ l̄qv̄, w̄t̄_ t̄k̄ c̄i v̄t̄bv̄, ē_ew̄w̄q̄K̄ c̄ŵ̄q̄v̄R̄t̄b̄ F̄t̄Yi Uv̄Kv̄ LiP̄ K̄ti t̄Q|

w̄P̄t̄ 12: F̄t̄Yi w̄K̄w̄_ t̄k̄va K̄i t̄Z̄ bv̄ c̄v̄iv̄q̄ GbwRI KZ̄ƒ̄ M̄nx̄Z̄ c̄_ t̄ƒ̄c̄



c̄l̄q̄ 73% FYM̄h̄x̄Zv̄ R̄v̄bv̄q̄ GbwRI gv̄w̄K̄ḡf̄h̄ FY Av̄_ v̄t̄q̄ Zv̄t̄_ i ev̄i ev̄i Z̄v̄M̄v̄_ v̄ t̄q̄t̄Q| Avevi c̄l̄q̄ 22% FYM̄h̄x̄Zv̄ et̄j̄, t̄Kv̄t̄bv̄ Kv̄i t̄Y m̄ḡq̄ḡt̄Zv̄ w̄K̄w̄_ w̄ t̄Z̄ bv̄ c̄v̄i t̄j̄ gv̄w̄K̄ḡf̄h̄ w̄K̄w̄_ Av̄_ v̄t̄q̄ Zv̄t̄_ i m̄v̄t̄_ Ak̄j̄ ib Av̄PiY K̄ti | c̄l̄q̄ 2% FYM̄h̄x̄Zv̄ GbwRI KZ̄ƒ̄ ƒ̄z̄ F̄t̄Yi w̄K̄w̄_ Av̄_ v̄t̄q̄ c̄f̄i v̄ek̄j̄ x̄, thgb t̄P̄q̄v̄i ḡv̄b̄, t̄ḡāv̄i, c̄j̄ k̄ Gi m̄v̄v̄q̄Zv̄ w̄b̄t̄q̄ w̄K̄w̄_ Av̄_ v̄t̄q̄ K̄i t̄Q et̄j̄ R̄v̄bv̄q̄| GQ̄rov̄l̄ c̄l̄q̄ 3% FYM̄h̄x̄Zv̄ R̄v̄bv̄q̄ Z̄v̄iv̄ m̄Z̄ Kv̄i t̄Y F̄t̄Yi w̄K̄w̄_ w̄ t̄Z̄ Āƒ̄ḡ n̄l̄qv̄q̄ GbwRI K̄ḡf̄h̄ ew̄oi M̄ew̄_ c̄i_ Am̄ev̄e BZ̄w̄_ w̄b̄t̄q̄ t̄M̄t̄Q|

Ŷv̄Y m̄āw̄m̄K̄Z̄ Av̄bq̄g: GbwRI ōi Ŷv̄Y Kvh̄ƒ̄t̄gi Av̄bq̄g I `̄p̄w̄Zi NUb̄v̄ N̄t̄U| GbwRI t̄t̄K̄ t̄mev̄ w̄b̄t̄q̄t̄Q Ggb Lv̄bv̄i 2.3% GbwRI t̄t̄K̄ Ŷv̄Y t̄mev̄ w̄b̄t̄q̄t̄Q| c̄l̄q̄ 35% GbwRI t̄t̄K̄ Ŷv̄Y M̄h̄t̄Ȳ b̄v̄bv̄ āi t̄bi `̄p̄w̄Z I Av̄bq̄t̄gi w̄K̄vi n̄l̄qv̄i K̄_ v̄ D̄t̄j̄ L̄ K̄ti | Gi ḡt̄ā A_ŵ̄_ t̄q̄ Ŷv̄Y M̄h̄Y, `̄R̄b̄c̄w̄Z, Ŷv̄t̄Yi w̄b̄v̄_ ōi c̄w̄i ḡv̄Y t̄t̄K̄ Kḡ c̄w̄i BZ̄w̄_ D̄t̄j̄ L̄_ t̄h̄v̄M̄ |

4. m̄p̄c̄w̄i k̄

M̄t̄eL̄Yv̄q̄ c̄ŵ̄B̄ dj̄ v̄d̄t̄j̄ i w̄f̄w̄ĒZ̄ b̄w̄Z_ w̄b̄āƒ̄ Yx Ges c̄w̄i Z̄w̄b̄K̄ ch̄f̄q̄ ev̄_ew̄q̄t̄bi R̄b̄_ w̄b̄ḡv̄j̄ w̄LZ̄ m̄p̄c̄w̄i t̄ki c̄w̄i KZ̄ƒ̄ ƒ̄z̄ ŵ̄o Av̄K̄I v̄ K̄iv̄ n̄t̄Q|

1. `̄p̄w̄Z̄ c̄w̄i t̄v̄t̄va R̄v̄Z̄q̄ m̄s̄m̄_ I ḡs̄b̄v̄j̄ q̄, t̄j̄ v̄i c̄_ t̄ƒ̄c̄: `̄p̄w̄Z̄ c̄w̄i t̄v̄t̄va m̄s̄m̄_ x̄q̄_ v̄q̄x̄ K̄w̄ḡw̄_ t̄j̄ v̄t̄K̄ m̄μ̄q̄ n̄t̄Z̄ n̄t̄e Ges m̄s̄ik̄o ḡs̄Ȳj̄ q̄ I w̄ef̄v̄t̄Mi Av̄l̄ Z̄v̄f̄P̄ t̄mev̄ c̄l̄v̄bK̄v̄ix̄ c̄w̄i Z̄v̄t̄b̄ `̄p̄w̄Z̄ m̄s̄μ̄v̄s̄_ Av̄f̄t̄h̄M̄ w̄b̄q̄ḡZ̄ ch̄f̄t̄j̄ v̄P̄bv̄ Ges Z̄vi c̄w̄i Z̄v̄t̄i `̄Z̄ ē_ew̄_ v̄ M̄h̄Ȳ K̄i t̄Z̄ n̄t̄e| c̄w̄i Z̄w̄ mi Kw̄i ḡs̄Ȳj̄ q̄ I w̄ef̄v̄t̄M̄ Z̄_ v̄i w̄K̄_ j̄ M̄v̄b̄ K̄i t̄Z̄ n̄t̄e|

2. Ŷv̄ax̄b̄ I k̄w̄s̄_ kv̄j̄ x̄_ ŶK̄: `̄p̄w̄Z̄_ ḡb̄ K̄w̄ḡk̄b̄t̄K̄ c̄K̄Z̄ c̄t̄ƒ̄ Ŷv̄ax̄b̄, m̄μ̄q̄, m̄ƒ̄lḡ, `̄ƒ̄, w̄ek̄j̄m̄t̄h̄M̄_ f̄v̄t̄e Ges t̄K̄v̄b̄ c̄K̄v̄i w̄b̄q̄s̄Ȳ I c̄f̄v̄t̄e D̄i x̄_ t̄t̄K̄ Kv̄R̄ K̄ivi c̄w̄i t̄ek̄ w̄b̄w̄Z̄ K̄i t̄Z̄ n̄t̄e|

3. w̄eP̄vi w̄ef̄v̄t̄Mi `̄^QZ̄v̄ I `̄p̄w̄Z̄i w̄eP̄vi: Av̄B̄t̄bi k̄v̄mb̄ c̄w̄i Z̄v̄q̄ m̄ew̄aK̄_ i^Z̄c̄Y^ c̄w̄i Z̄v̄b̄ w̄m̄v̄t̄e w̄eP̄vi w̄ef̄v̄t̄M̄i `̄^QZ̄v̄ I Rev̄ew̄ w̄nZ̄vi m̄v̄t̄_ me āi t̄bi `̄p̄w̄Z̄ m̄s̄μ̄v̄s̄_ ḡv̄ḡj̄ v̄ t̄K̄v̄b̄ c̄K̄vi c̄f̄v̄t̄e D̄i āl̄_ t̄t̄K̄ m̄āw̄m̄_ t̄ck̄v̄_ w̄i t̄Z̄j̄ m̄v̄t̄_ w̄eP̄vi K̄ivi c̄w̄i t̄ek̄ m̄w̄o K̄i t̄Z̄ n̄t̄e| `̄p̄w̄Z̄ th̄ ch̄f̄q̄i I

gŭviB tniK bv tKb, Zv th GKŭJ kw`#hvM` Aciva AvBtbi h_vh_ cŭŭM Ges me aiŭbi `pŭzi AvfthvMi h_vh_ wePvi Kti tmlv mgtR cŭZŭv KiŭZ nŭe|

4. BwZevPK-tbwZevPK cŭYv`bv: tmev LvŭZ ņcŭŭRtbi-Zvobvq `pŭZŭ cŭZŭtŭvta Rmehvŭvi e`ŭqi mŭŭ_ mvgAm` tiŭL ŭeZb-fvZv ŭbwŭZ KiŭZ nŭe| mŭgve` Avŭŭi KgRZŭ KgPviŭ`i Av_ŭR mŭeavi ŭelqŭ ŭiel`ŭzi Rb` ŭebŭŭm ŭnmŭŭe ŭetePbv Kti `xNŭgq`x tKŭkj cŭYqb I ev`evqb KiŭZ nŭe| GKB mŭŭ_ cŭZŭŭ cŭZŭvŭtK mŭp `bwZK AvPiYŭeŭa cŭYqb I Zvi Kvŭŭi ev`evqŭbi gŭa`g `pŭzi ŭei`ŭx BwZevPK I tbwZevPK Dfŭ cŭYv`bv cŭZŭv KiŭZ nŭe|

5. `ŭZv I Reŭv ŭnZv: cŭZŭŭ cŭZŭvŭt Kŭŭi Reŭv ŭnZv I `ŭZvi c`xŭZ kw`kŭj xKiY Ges bŭwZKvŭŭgŭ cŭZŭv Ges tm_ŭŭj v Kvŭŭi Kiv|

6. miKwi ŭŭq `ŭZv I mZZv: miKwi ŭq LvŭZ `ŭZv I mZZv ŭbwŭZ KiŭZ nŭe I ivR%bwZK cŭŭe eŭ KiŭZ nŭe|

7. ŭbŭŭm I cŭ`vbwZ: tmev LvZ_ŭŭj vŭZ tgav I Kg`ŭŭZvi I ci ŭŭŭE Kŭi KgRZŭ I KgPviŭ`i ŭbŭŭm, cŭ`vbwZ I e`ŭj ŭbwŭZ KiŭZ nŭe|

8. bvŭŭi K mb`: cŭZŭŭ tmev cŭvbKvix cŭZŭvŭt eva`Zvgj Kfŭŭe bvŭŭi K mb` e`enŭi Ges Zvi Kvŭŭi cŭŭŭm thŭKvŭŭv aiŭbi ŭePwZ ŭ`ŭK gŭŭ_ vKŭZ Kŭŭi Z`vi ŭKi e`e`v KiŭZ nŭe| bvŭŭi K mb` meŭi Rb` mnRcŭc` KiŭZ nŭe|

9. RŭwZmŭŭNi `pŭziŭeŭivax Kbtŭfbkŭbi (UNCAC) ev`evqb: RŭwZmŭŭNi `pŭziŭeŭivax Kbtŭfbkŭb Abŭŭq` pŭzi cŭZŭtŭŭa miKŭŭi mKj AvxKŭŭi ev`evqb KiŭZ nŭe, GKB mŭŭ_ GB Kbtŭfbkŭb Abŭŭq ŭe`k ŭ`ŭK `pŭzi gŭa`g cŭŭiKZ A_ŭŭŭŭŭ Avbŭmn mKj m`ŭe` mŭŭŭŭŭi mŭ`enŭŭi mŭPŭ nŭZ nŭe|

10. b`vqcy ŭbŭŭm: mŭŭeavb AvxKvi Abŭŭq cŭZŭŭ miKwi ŭefŭm I gŭŭŭj vG chŭŭ m`ŭ` I ŭŭgZvŭeŭe b`vqcy ŭbŭŭm KiŭZ nŭe|

11. MYgŭa`g: `pŭzi cŭZŭtŭŭa RbŭŭPZbZv `ZŭiŭZ MYgŭa`g_ŭŭj vŭK `ŭabfŭŭe KvR KiŭZ ŭ`ŭZ nŭe| `pŭzi ŭei`ŭx mŭŭe` cŭKvKvix mŭŭeŭ` Kŭi nqŭŭb I ŭbhŭZb eŭŭ mŭŭ`ŭŭ AvBb_ŭKv DŭPZ| `pŭzi cŭZŭte`b cŭKŭŭk_ŭYZ gŭb ŭbwŭZ KiŭZ MYgŭa`g_ŭŭj vi ŭbŭŭŭ`i bŭwZ Kŭŭi ŭŭŭe cŭj b Kiv DŭPZ|

12. Z_` Rŭŭvi AvxKvi: `pŭzi cŭZŭtŭŭa I `gŭŭi gŭj Dcŭq nŭ`ŭ meŭi Rb` Z_` Dbŭŭ Kiv| miKvi Ges mKj miKwi I ŭemiKwi cŭZŭv KZŭ Z_` AvxKvi AvBb 2009 Gi Kvŭŭi ev`evqŭŭi gŭa`g meŭi Z_` Rŭŭvi AvxKvi, Z_` mieŭv I Zŭ`i DbŭŭZvi mŭ`ŭZ cŭZŭv ŭbwŭZ KiŭZ nŭe|

13. B-Mfŭŭŭ: cŭZŭŭ miKwi cŭZŭvŭt B-Mfŭŭŭ Pŭjy Kŭi Zŭŭ`i `ŭZv I Reŭv ŭnZv ŭbwŭZ KiŭZ nŭe|

14. Rbŭŭŭi ŭŭgKv: `pŭzi-ŭeŭivax Kbtŭfbkŭbi 13 bs avŭŭ RbMY Ges mŭPZb mgtRi ŭŭgKŭŭK_ŭi`Zi mnKŭi `ŭKŭZ ŭ`ŭq nŭŭŭŭ| Kbtŭfbkŭbi Askŭ`vi ivŭ`ŭnmŭŭe Rbŭŭŭi GB ŭŭgKv cŭj ŭb Dcŭŭŭŭ cŭiŭŭek mŭŭ KiŭZ nŭe|

15. ivR%bwZK AvxKvi: `pŭzi ŭei`ŭx jŭvBŭŭ miKŭŭi ivR%bwZK cŭZKŭZ ev`evqb KiŭZ nŭe Ges Kŭŭi cŭZ ŭq, Ki`ŭvi I cŭŭŭZŭŭi Dŭa`ŭŭŭŭŭ ivR%bwZK mŭ`ŭŭi cŭŭŭm KiŭZ nŭe|

cŭi ŭkŭ ņKŭ

K-1: ŭefŭŭŭeŭ LvŭZ nŭZ tmev ŭbŭŭ qŭ Lvŭvi kZKiv nŭi

Lŭŭŭi bŭg	kZKiv nŭi	Standard Error
ŭKŭŭ (n=4874)	81.8	0.8
`ŭŭ` (n=5796)	97.1	1.5
`ŭbŭŭ mi Kvi (n=4918)	79.9	1.2
Kŭl (n=2686)	41.4	2.1
ŭŭg cŭkŭmb (n=1703)	28.4	1.5
AvBb k;Lj v i ŭŭŭ (n=947)	19.5	1.4
ŭePvi ŭefŭm (n=650)	10.9	0.5
ŭe`ŭr (n=3334)	59.5	2.4
Ki I ŭ`e (n=170)	3.9	0.6
e`ŭŭŭs (n=3193)	51.6	1.9
exŭv (n=1853)	30.5	1.1
GŭŭR I (n=2355)	39.3	1.5
Ab`ŭb` (n=902)	16.2	1.4
mKj LvZ (n=5997)	99.9	0.01

* kZKiv nŭi mŭŭ fi hŭŭ

K-2: ŭefŭŭe LvŭZ `pŭzi I Avbŭŭŭi ŭKŭvi nŭ qŭ Lvŭvi kZKiv nŭi

Lŭŭŭi bŭg	kZKiv nŭi	Standard Error
ŭKŭŭ (n=767)	15.3	1.1
`ŭŭ` (n=1990)	33.2	1.1
`ŭbŭŭ mi Kvi (n=2160)	43.9	1.8
Kŭl (n=1577)	45.3	2.9
ŭŭg cŭkŭmb (n=1181)	71.2	1.9
AvBb k;Lj v i ŭŭŭ (n=755)	79.7	2.1
ŭePvi ŭefŭm (n=569)	88.0	2.6
ŭe`ŭr (n=1359)	45.9	2.7
Ki I ŭ`e (n=79)	51.3	6.5
e`ŭŭŭs (n=558)	17.5	1.5
exŭv (n=365)	19.2	2.7
GŭŭR I (n=254)	10.1	1.1
Ab`ŭb` (n=308)	34.0	4.0
mKj LvZ (n=5040)	84.2	1.0

* kZKiv nŭi mŭŭ fi hŭŭ

K-3: weifbæmew LrtZ Nj ev ubqg-einfZfvte A_cðvbKvix Lvbvi kZKiv nvi

LrtZi bvg	kZKiv nvi	Standard Error
uk¶lv (n=752)	15.0	1.0
¶r (n=791)	13.2	1.4
¶vbxq mi Kvi (n=1470)	36.7	1.4
Kul (n=1374)	38.1	3.2
fig ckimb (n=1108)	67.0	2.4
AvBb k:Ljv i¶lv (n=623)	68.1	2.5
¶Pri ¶efiM (n=397)	59.6	3.6
¶yr (n=764)	27.6	1.9
Ki l i é (n=36)	43.9	6.1
e'vskS (n=399)	12.7	1.3
exgr (n=170)	9.1	2.1
GbuRI (n=158)	7.2	0.1
Ab'v' (n=302)	33.5	4.0
mKj LvZ (n=4355)	71.9	1.3

* kZKiv nvi mgn fi h³

K-4: weifbæLrtZ Nj cðvbKvix Lvbv_tjvi gta' cðÈ Mo N¶li cwi gvY

LrtZi bvg	Mo N¶li i cwi gvY (UvKvq)	Standard Error
uk¶lv (n=752)	168	30
¶r (n=791)	463	74
¶vbxq mi Kvi (n=1470)	913	199
Kul (n=1374)	310	39
fig ckimb (n=1108)	6,542	964
AvBb k:Ljv i¶lv (n=623)	3,351	541
¶Pri ¶efiM (n=397)	7,918	1,165
¶yr (n=764)	1,834	206
Ki l i é (n=36)	6,734	3,248
e'vskS (n=399)	1,928	238
exgr (n=170)	3,949	1,570
GbuRI (n=158)	549	79
Ab'v' (n=302)	6,804	1,176
mKj LvZ (n=4355)	4,834	399

* Mo N¶li i cwi gvY fi h³

cwi wkó L

eisj vt' k cwi msL'vb ejt'iv (weveGm) Gi wmwve Abhvqx, Rj vB 2009 G cð'wj Z RbmsL'v 14.662 tKwU Ges RbmsL'v K'vj KtjUi Abhvqx Rj vB 2010 G RbmsL'v 14.668¹² tKwU| Gt¶¶t RbmsL'v epxi nvi 1.4%¹³ aiv ntqtQ| thtnZi `p¶Z weiqK Lvbv Rwi'tci tmev Mh'tYi mgq 2009 Gi Rþ ntZ 2010 Gi tg chS, ZvB eisj vt' tk 2009 Gi w¶tm=¶t chS-tgvU Lvbvi cð'wj Z RbmsL'v 14.765 tKwU| weveGm Gi wmwve Abhvqx 2009 G LvbvcðZ Mo m`m' msL'v wQj 4.9 Rb, mZivs w¶tm=¶t 2009 G cð'wj Z tgvU Lvbvi msL'v wQj 3.012 tKwU|

cwi wkó M

Lvbvmg¶ni weifbæm=út' i D'Pµg I cwi gvY weþPbv Kti Principal Component Analysis c=ux e'eni Kti m=út' i mPK cwi gvc Kiv ntqtQ| m=út' i mPK %Zix Kivi ¶¶t Lvbvmg¶ni ubgewYZ m=ú' mgn weþPbv Kiv ntqtQ:
 1. Lvbvi cðvb DcvR¶¶g e'w³ i cðvb tckv (mvgwRK D'Pµg Abhvqx)
 2. Lvbvi mtePP uk¶¶Z e'w³ i uk¶¶MZ thvM'Zv (uk¶¶vi D'Pµg Abhvqx)
 3. Lvbvi gwmK Avq
 4. Lvbvi N¶li aib (DcKi'tYi DrKI'Zvi D'Pµg Abhvqx)
 5. Lvbvi ubgewYZ m=út' i cwi gvY (kZvstk ev msL'vq):
 Pvlver thvM' Riq (kZvstk), emZ ewo (kZvstk), LvU l tP¶K, tUvej, tPqvi, Mi' l gwl, QwMj, tgvvBj tcvb, Kiv=DUvi, j'vU tcvb, m'wvUwvi cvqLvbv, tiwWI, wUrf, tiwdrv'tiUi, tgvUi mvBtKj, tgvUi Kvi; Ges mvgwRK thvM'thvm (thgb, ubqvgZ tiwWI/wUrfi Lei k¶bb, ¶wbK cwi Kv ctob, Lvbvi tKvb m`m' XvKvq _vtKb, tKvb mvgwRK/mis'wZK msMV'tbi m`m' Ges tKvb ivR%wZK `tj i m¶_ RwoZ ukbv Zvi m¶¶j Z µgmgv)

¹² <http://www.metamorphosisalpha.com/ias/population.php>
¹³ <http://www.bbs.gov.bd>

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