



Ij Zj aš

**; fdbflos Ij Bfno ; xfotf kl/ofhgfsf nflu
Ij Zj ašáf/f ; xfotf cgbfng**

jflzu6g, c; f/ !^, @)^ . Ij Zj ašn]; fdbflos Joj :yfkgsf dflldaf6 Ij Bfnox?df ; xeflutf, u0f:t/, ldtJolotf tyf lhDd]f/lkgsf]clej [4sf nflu gkfnsf k0f; x?df ; xofu k%ofpg %) nfv cd]/sl 8n/ C0f-; xfotf :jls[u/\$f]5 . ; fdbflos Ij Bfno ; xfotf kl/ofhgfn]:yfglo ; dbfonf0{ ; /sf/L Ij Bfnox? x:tf0t/0f ug]sfo0f >L % sf]; /sf/sf]cgej la:tf/ ug{6}f k%ofpg]p27o /fv\$]5 .

@)* ; fnlt/ Ij Bfnox?sf]/fli60s/0f ul/gcl3 gkfndf Ij Bfno :t/sf]lzlff kfoM k0f{ ?kdf ; fdbflos :jfld]df ; #flnt Ij Bfnox?dfly lge{ lyof]. ; fdbflos k0f; df :yfkgf ePsf o:tf Ij Bfnox? z]fs zNs tyf ; /sf/af6 kkt Psd16 cgbfgdf rn\$] lyP . >L % sf] ; /sf/n]z]fs:t/ clej [4 ug]p27osf nflu Ij Qlo tyf kflj lws ; xfotf kkt xg]cfzdf /fli60s/0f u/\$f]lyof]. ttKZrft\ ; /sf/sf tkmf6 axt\nufgl ul/P klg ; /sf/ jf ; j {fwf/0fn} ck]ff u/cg?k Ij Bfno :t/df ; j {he lzlff / z]fs u0f:t/ a9g ; s0 . oxl jf:tlj stfnf0{ cfd; ft ub]gkfn]; fdbflos Joj :yfkgsf ; sf/fds klfx?nf0{k0M leqfpg]k0f; :j ?k cf-j = @)%&÷)%* df ; zflwt lzlff P0g nfu' u/\$f]xf].

gkfn; # ; fdbflos Ij Bfnox?sf]Joj :yfkgsf]7hf]cgej 5 . @)* ; fne6bf cl3 ; fdbflos Joj :yfkgsf ; #flnt gkfndf em08}\$ xhf/ Ij Bfno lyP . To; a]hf ; fdbflos Ij Bfnox?sf]; :yfkgf tyf ; Af0f ug]sfo0f ; #lg pRr cfo:t/ ePsf]hg; Vof o; alr lghl Ij Bfnox?tkm[s]blt ePsf 5g\ clxn]z]fs lf0df cdbfglosf cfwf/df Ij efhgfsf]/yf sf]/g kl\$]5 / :j efj tMhg; Vofsf]wgl ju{/ Ij k0g ju\$]cfjZostf k/f ug]lghl Ij Bfno tyf ; fj hlgf Ij Bfnox?sf]z]fs :t/df klg 7hf]c0t/ b]fk/\$]5 .

kl/ofhgfsf nflu Ij Zj ašsf]sfo0f] k0v /fh]b]h hfz]lsf larf/df .@)* ; fnkl5 gkfnsf]; fdlhs cly\$ lflthdf plnyglo ?kft/0f cfPsf]; Gbedf lautsf cgejx?sf] ; bkofu ug]f0{k/Dk/fut ; fdbflos Joj :yfkgsf kmg]xf]eg]vf; u/Lxfnsf]kl/j t0af6 Ij k0gj u\$] cleefj s / Itgsfsf afnaRrxf? nfeffj t xg; Sg]l; 4f0tsf cfwf/df o; sf Ij :t] klfx?dfly lbf0g'cfjZos 5 .ll

; fj hlgS lj Bfnox?sf]JoJ :yfkgsf]lhDdf/L Ing]; dbfonf0{kf]; fXg:j ?k cgbfg
pknAw u/fpg]; /sf/l glltsf cwf/df ; fdbflos lj Bfno ; xfotf kl/of]hgfn]nueu ! xhf/ %
; o lj Bfnonf0{; f]cgbfg kbfg ug[ePsf]5 . oldWb}@ ; o %) j 6f lj Bfnonf0{Psd16,
sfokult, k/s tyf c6o lsl; dsf cgbfgsf ; fy}lfdtf j [4sf nflu 5faj [Q tyf kl]lws cgbfg
; dt kkt xg5 .

~~☞~~ **lj Bfno cgbfg** c6tu5 ; /sf/l lj Bfnox?sf]JoJ :yfkgsf]lhDdf Ing]
; dbfox?nf0{kf]; fXg cgbfg,; fj hlgS kfylds lj Bfnosf]; dxsf]k0f[lj Qlo
; ft;df ; #flnt e0{; fdbflos JoJ :yfkgsf x:tf6t/of ePsf lgdgdflwlds tyf
dflwlds lj Bfnox?nf0{Psd16 cgbfg, kfylds lj Bfnox?; Ddsf]kxr tyf kj 46
b/ clej [4 ug{sfokult cgbfg, cltl/Qm vr{Aoxfg\$ nflu egf\$]; Wof la:tf/
ug]; fdbflos lj Bfnox?nf0{k/s cgbfgsf ; fy}; d6ts ; dbfox?sf lglDQ yk
6]f k7ofpg c6o cgbfgx? pknAw u/fpg5 . o; sf cltl/Qm kl/of]hgfn]lj lj w
efiffut ; xlzlf, gkfnl efiffnf0{bf}efiffsf ?kdf clwog u/fpg]/ dlxf
lzlf sf tyf ; lj wflj xg ; dbfosf lzlf s÷lzlf sfx?nf0{clwfkgsf nflu /f]huf/L
lbg]lsl; dsf gj lg cj wf/offx? sfoffj og ug[sfo\$]yfngl ug[nf0{kf]; fXg lbg5

~~☞~~ **5faj [Q** c6tu5 lj Bfnoaf6 aflxl/Psf afnafnsfx?nf0{klxf]j if{kf]; fXg
5faj [Q tyf ltglx?sf]lj Bfno lzlf sf]lg/6t/tf tyf e/y]sf nflu kfylds
lj Bfnosf kl5Nnf j ifx?df 5\$}5faj [Q pknAw u/f0g5 . o; k\$/sf]e/y]u
5faj [Q lj k6g 3/kl/af/sf kfoM; Dk0f{afnafnsfx?nf0{pknAw xg5 . o;
5faj [Qsf]k6waf6 lj Bfnodf kxr kl6g g; s\$; a)afnafnsfx?nf0{lj Bfnodf
egf{u/f0{z]fs cj ; / pknAw u/fpg]>l % sf]; /sf/sf]kl]ta4tf k\$6 x65 .
; dflxtls/ofsf]o; cj wf/offn]; dbfosf]; fdf]hs ; Argdf kl/j t6 Nofpgsf ; fy}
lj Bfnox?nf0{; dflxtls/ofsf]pj { lj Gb' agfpg5 .

~~☞~~ **lfdtf clej [4** c6tu5 lj Bfnox?sf]; fdbflos JoJ :yfkgsf]lhDdf/L Ing]
ldnfpj, z]fs of]hg tyf ; j]f kbfg ug{lzlf s÷lzlf sfx?nf0{tflnd / ; dbfo; u
pglx?sf]c6t/; Dksdf ; wf/sf ; fy}sd{f/lj u{ :yfglo lgsfosf clwsf/L tyf
; fdf]hs sfo\$tfx?sf]clwvls/of Pj +; fdbflos JoJ :yfkgsf ; dxnf0{lj Bfnosf]
x:tf6t/of; Da6wL ; /sf/l glltsf af/df ; Fgfkj fx h:tf sfo{x?sf nflu u}-
; /sf/l ; :yfx?sf dflwda6 nllft ; dbfox?nf0{; xof]u kbfg ul/g5

~~☞~~ **cgldg tyf dNofsg** c6tu5df lzlf tyf v]hsb d6afnosf]lj Bdfg
cgldg tyf dNofsg k0ffnl; u ; d6j of]ds ?kdf kl/of]hgfn]cgldg tyf
dNofsgsf]gof" k0ffnl lj sf; ug{6]f k7of0g5 . ; fy}cgldg tyf dNofsgsf
nflu lhDdf/ clwsf/L tyf ; dbfox?sf]lfdtf ; b9 ul/g5 .

gkfnf nflu lj Zj a\$sf lgbz s] cfxf; Lsf larf/df .; fdbflos lfdtf lj Bfnosf]
JoJ :yfkgsf x:tf6t/of ug[s'f z]fs hutsf]; wf/; u dfq ; Dal6wt s'f x0g, of]gkfnf]lj sf;
kzf; gd}Ps gj lg ; f]f0{xf}. o; n]nllftj u[nf0{s]blj Gb' dfg] ltgsf ; ft; fwgsf]plr t
JoJ :yfkgsf ; fy}cfkng]elj iosf]lgwf{of cfkm}ug{pglx?nf0{; lfd agfpg5 .

lziff tyf v]hsb d6qfnocGtu{sf]lziff lj efu o; kl/of]hgfsf]sfof{] og 0sf0\$?kdf /xg\$.; xlnotk0f{shf{pknAw u/fpg]ljZj a\$sf]eft[:yf cGt/f{60 lj sf; ; :yf - 006/gzgn l8e]hkd06 P; flzP; g_ n]..1fg tyf ptk]0ff C0f sfoqnd] cGtu{ of]kl/of]hgfsf nflu kbfg ul/g]C0f-; xfotfsf]eQnfgl cj lw ; :yfsf]dfkb08cg?k \$) j if{ / yk !) j if{ cItl/Qm eQnfgl cj lw xg\$.

g]kndf ljZj a\$sf sfoqnd tyf ultlj lwx?sf af/df yk hfgsf/l sf nflu:

<http://www.worldbank.org/np>

<http://www.biswabank.org/np>

o; kl/of]hgfsf af/df yk hfgsf/l sf nflu:

<http://www4.worldbank.org/sprojects/Project.asp?pid=P043311>