

Report On

HOUSEHOLD BUDGET SURVEY NEPAL



NEPAL RASTRA BANK

HOUSEHOLD BUDGET SURVEY

Nepal

(Mid-November 2005 – Mid-November 2006)

NEPAL RASTRA BANK

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Acting Governor

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FOREWORD

The present Household Budget Survey is the fourth in the series of such surveys undertaken by Nepal Rastra Bank. Three surveys in the series were conducted between 1973/74 and 1995/96 at regular intervals of about ten years.

Since the third Household Budget Survey, significant changes might have taken place in the level and sources of income and expenditure pattern of the Nepalese households. The changes in consumption pattern would imply that the weights being used in the construction of consumer price indices no longer fully reflect the real price situation. It is therefore, important to revise the weighting factors in the light of these changes and make the price indices as realistic as possible. This is precisely what the present survey aims to furnish to us. In addition, the survey also aims to provide information on various socio-economic aspects such as household and housing characteristics, employment pattern, education level and income distribution etc. of the rural as well as urban market centers where the households were situated.

The fourth Household Budget Survey has been successfully conducted from mid November 2005 through mid November 2006. Forty-eight market centers from Kathmandu valley, the hills, the mountain and the terai were covered in the survey. The survey was conducted among a sample of 5095 private households representative of all households in the country.

I am confident that the findings of the survey shall furnish valuable information to planners, policy makers, researchers and all those interested to know the recent socio-economic conditions of the Nepalese households living in rural and urban market centers of the country.

I wish to express my sincere thanks to Mr. Bir Bikram Rayamajhi, Deputy Governor and Chairman of the Household Budget Survey Committee and other members of the committee for bringing the project to a successful completion. My sincere thanks are due to Prof. Dr. Devendra Bahadur Chhetry, Head of the Central Department of Statistics, Tribhuvan University and his team for availing us with technical assistance from the inception of the survey work. His contribution in framing the Sample Design, Data Processing and Tabulation has been noteworthy. I would also like to thank Mr. Ravindra Prasad Pandey, Executive Director, Fourth Household Budget Survey Project Office (also served as Project Chief from February 6, 2004 to January 17, 2006) for his painstaking and untiring efforts in the successful completion of the survey work. My sincere thanks go to Mr. Jagadishwor Prasad Adhikari, Project Chief and his team for their enthusiasm in efficiently managing the project staffs and the work, and coming up with the output on time.

Finally, I would like to record my gratitude to all the respondents of the selected households who helped in the process of data collection and to various entities of the Government of Nepal for the service rendered by them for the successful completion of the survey.

Krishna Bahadur Manandhar

August 18, 2008
Kathmandu



Deputy Governor

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LETTER OF TRANSMITTAL

Hon'ble Governor
Nepal Rastra Bank
Baluwatar, Kathmandu

Dear Sir,

I take great pleasure in submitting the report of the Household Budget Survey on behalf of the Household Budget Survey Committee. The report is based on the survey conducted in forty-eighty market centers of both rural and urban Nepal during the period of mid- November 2005 to mid-November 2006.

The findings of the survey shall basically be used in revision of weights for the construction of new series of consumer price index. In addition, the findings of the survey will provide a wide range of socio-economic information which could be applied as first hand information for the formulation and analysis of economic plans and policies.

The Household Budget Survey Committee helped to formulate the project and furnished guidelines in the collection and the tabulation of data and also in the preparation of the survey report. The committee met on several occasions and furnished guidelines as and when necessary and helped complete the project work and finalize the report.

On behalf of the Committee, I would like to express my appreciation for the efficient and diligent work performed by the Executive Director, Fourth Household Budget Survey Project Office (the then Project Chief) Mr. Ravindra Prasad Pandey. I would also like to thank the Project Chief Mr. Jagadishwor Prasad Adhikari and all the staff members including field staffs for their efficient and painstaking efforts in making the project work a success. The Committee also wishes to extend its sincere thanks to all the respondents, local facilitators and local government bodies for their cooperation towards the successful implementation of the field level work of the survey.

Finally, I would like to extend my sincere gratitude to you for providing us with the opportunity to work in the Household Budget Survey Committee.

Bir Bikram Rayamajhi
Deputy Governor
and
Chairman

Fourth Household Budget survey Committee

August 15, 2008



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ACKNOWLEDGEMENT

The Fourth Household Budget Survey was conducted from mid November 2005 through mid November 2006. The main objective of the Survey is to collect data on the consumption expenditure of private households that would help determine the weights of goods and services to be used for the construction of new series of the Consumer Price Index (CPI). In addition, the survey also aims to provide information on various socio-economic aspects of households of the country in general. As such, the report on the survey presents a set of information on income, expenditure and various socio-economic conditions that prevailed in rural and urban market centers where the households were situated during the survey period.

A major achievement of this report was its coverage of both rural and urban market centers of the country. Earlier surveys covered only urban market centers. The present survey covered forty eight market centers from the Kathmandu valley, the hills, the mountain and the terai and it was conducted among a sample of 5095 private households representative of all households in the country. Thus, the present survey has come up with information with broader base. I am confident that the report will be of assistance to planners, policy makers, research workers and the public in general.

The conduct of this survey was made possible because of the staffs assigned to work in the project office. I wish to gratefully acknowledge the significant contribution made by the staffs who had worked in the field offices and in the central project office for their dedication in the successful completion of the project. Particularly, I wish to thank Mrs. Rameswori Pant who served as the Project Chief from January 18, 2006 to April 1, 2007 for her contribution to this survey. I would also like to thank Mr. Jagadishwor Prasad Adhikari, Project Chief for his diligence and untiring effort to make the project a success. I am equally thankful to Deputy Directors Mr. Jhalak Sharma Acharya, Mr. Pradeep Raj Poudyal and Mr. Roshan Kumar Sigdel and all other officers and staffs who contributed in so many ways to make this project a success. My thanks also go out to Mr. Sanu Bhai Maharjan, Computer Supervisor, Nepal Rastra Bank for his contribution in formatting the report decently.

I wish to place on record with gratitude the immeasurable contribution made in so many ways by Prof. Dr. Devendra Bahadur Chhetri, Head of the Central Department of Statistics, Tribhuvan University and his team. I am also thankful to Mr. Uttam Narayan Malla, Deputy Director General, Central Bureau of Statistics for his valued suggestion and contribution for the improvement of the report.

My sincere thanks also go out to all the households whose co-operation had been vital to the success of the survey. Thanks are also due to various entities of the Government of Nepal and local facilitators from municipalities and Village Development Committees for the service rendered by them in the successful completion of the survey.

Lastly, I would like to express my gratitude to the top management of Nepal Rastra Bank for bestowing on me the responsibility to look after the work from the inception through the completion of the project.

Ravindra Prasad Pandey
Executive Director

August 15, 2008

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Abbreviations

CDR	Central Development Region
COICOP	Classification of Individual Consumption According to Purpose
CQG	Consumption Quintile Group
DI	Depositors/Investors
DIH	Depositors/Investors/holders
DR	Development Region
EDR	Eastern Development Region
ER	Ecological Region
KBL	Kathmandu, Bhaktapur and Lalitpur districts
MFWDR	Mid & Far western Development Region
R/U	Rural/Urban
WDR	Western Development Region

INTRODUCTION

Nepal Rastra Bank (NRB) has been conducting Household Budget Surveys regularly at an interval of approximately ten years with a view to updating the consumption basket used for computing Consumer Price Index (CPI). The present Household Budget Survey, conducted from mid November 2005 through mid November 2006, is the fourth survey conducted in the series.

Some ten years had passed since the last survey was conducted and during this period it could be observed that significant changes had taken place both in the level and sources of income as well as in the expenditure pattern of the households. So, in order to comprehend the prevalent consumption behavior NRB conducted the fourth Household Budget Survey. This survey will help in revising the weightages used in the construction of consumer price index, thereby reflecting the true cost of living index of the people. A special feature of this survey is that it covers both the rural and the urban market centers thereby enabling construction of national consumer price index in lieu of the existing national urban consumer price index.

At the beginning of the survey, it was uncertain whether the data collection works could proceed smoothly because of the deteriorating security situation that prevailed in the country at that time. It was also uncertain whether the respondents would response positively and truly to the field staffs. The first two quarters hit hard upon the field staffs as the disturbances in the country was at the peak during that time; however the perseverance, dedication as well as watchfulness of the field staffs helped in maintaining the quality and the reliability of the information collected. This situation improved significantly after the second half of the survey period, especially with the signing of the comprehensive peace agreement between the government and the then rebels. As such, law and order situation in the country improved, and the process of survey turned out to be relatively comfortable. This factor also contributed positively in maintaining a series of high quality data, which in turn added to the reliability of the survey outcome.

During the inception period of this survey, it was realized that the present nature of survey would be difficult to be carried out in a larger part of the country partly due to the security reasons and partly due to the low scale of economic activities. Hence, searches began for other best alternatives. One of the alternative that emerged out through series of discussions was to *carry out the survey over the urban and rural market centers only*. However, it was thus argued that the results based on such market centers would provide unbiased estimates of urban domain, but the estimates of rural domain would be upward biased. It was then realized that with the inclusion of more small rural market centers biasness of rural domain could be reduced significantly. In view of the security, accessibility and scale of economy factors, however, it was decided to conduct the survey across the more secured, accessible and more economically active market centers.

During the sample design stage, it was realized that the present survey would fail to produce a representative sample without stratification of the prescribed market centers. Due to the lack of market center level information, available information on regional variations as well as rural/urban variations in terms of settlement pattern, infrastructure development, share of food consumption, and share of farm income have been taken into considerations while stratification.

The notion of market centers is very important in this survey; accordingly a total of 128 market centers (MCs) which are distributed all over Nepal were identified as primary population units. A brief description of these market centers is as follows.

- *Out of 128 market centers, 58 were urban and 70 were rural market centers. The 58 urban market centers are the municipalities defined in the 2001 Population Census of Nepal.*
- *The 70 rural market centers are those Village Development Committees (VDCs) that have relatively more urban characteristics. In the survey, all VDCs where District Head Quarters (DHQ) is situated are also considered as rural market centers. Each rural market center is enlarged by merging with its adjoining VDCs.*

The definition of rural and urban market centers adopted in the present survey has two advantages. First, each market center is well defined in terms of its boundaries with known number of households, and second, it allows for the inclusion of market centers from all the 75 districts of Nepal in the sampling frame.

In order to avoid the dominance of the urban KBL (Kathmandu, Bhaktapur, Lalitpur) over other market centers in the sample selection process as well as on outputs, the concept of *inside and outside KBL* market centers were introduced. It was, hence, treated as two groups of market centers separately both during the process of stratification and sample allocation.

In this study efforts also have been made to capture the changes in the level and sources of income and expenditure of the Nepalese households compared to those in the earlier ones. This survey will basically help in the development of new weightages for the construction of consumer price indices. In addition, the survey also furnishes information on various socio-economic aspects of households living in rural as well as urban market centers.

The survey was longitudinal in nature and it was a four-shoot survey. Data was collected throughout the year in such a way so as to capture the seasonal variation in the expenditure patterns. Data was obtained with the help of a questionnaire through direct interview with the household heads and/or responsible adult members of the household. The survey was conducted within the sample of 5095 private households from rural and urban market centers of the country. The paramount efforts have been given to make the samples to be a representative of households in both rural and urban markets of the country.

In order to carry out the survey works smoothly the Fourth Household Budget Survey Project Office was set up as an independent activity within the NRB with adequate technical and financial resources. To oversee the functioning of this survey, The Fourth Household Budget Survey Committee and various sub-committees were constituted. These committees endowed the required guidelines on various aspects of the survey.

The effort made by the field staffs in carrying out this survey while operating under extreme conditions is commendable. At the same time, respondents of the sampled households who took no pains in providing necessary information to the utmost details despite their busy schedule are equally praise-worthy.

Every possible effort has been made to minimize both the sampling and non-sampling errors to enhance the quality of the data and, in this manner, the result of the survey.

1. CONCEPTS AND DEFINITIONS

The concepts and definitions of key word used in the present household survey are generally in line with the recommendation of the International Labour Organization (ILO) (The Twelfth International Conference of Labour Statisticians) with a few adjustments wherever necessary to suit domestic condition. The concepts and definitions followed in the present survey are presented below:

1.1 Household

The unit of observation for the survey is the private/non-institutional household defined as:

1.1.1 One-Person Household

It indicates a person, who makes provision for his or her own food and other essentials of living without combining with any other person.

1.1.2 Multi - Person Household

A multi-person household is a group of two or more persons who make some common provision for food or other essentials of living. The group may pool their incomes and have a common budget to a greater or lesser extent; they may be related or unrelated persons or a combination of both. The general criterion to be used in identifying the members of a multi-person household relates to the existence of common housekeeping arrangements.

1.2 Household Head

A household head is a main person in the household who generally stays in the house and shoulders the responsibility of income and expenditure in running the household and takes decisions in all family related matters.

1.3 Household Members

Household members are all such persons or group of persons who normally live and eat together and consider the living quarter/space occupied by them as their usual place of residence. Such persons may be related or unrelated to each other.

1.4 Family

A family is defined as a type of household consisting of two or more persons related by blood, marriage or adoption who also satisfy the conditions of sharing the same housing unit and making common provisions for food and other essentials of living.

1.5 Types of Household

Households are classified by types as follows:

- (a) One-person household.
- (b) Head and spouse, with or without unmarried children.
- (c) Head and spouse, with or without unmarried children and other relative living together.
- (d) Head and spouse, with or without children with other relative and non-relatives present in the household.

- (e) One-parent only (head) with unmarried children.
- (f) One-parent only (head) with unmarried children with other relatives and non-relatives living together.
- (g) Head without spouse and unmarried children with other relatives.
- (h) Head and non-relatives (unrelated persons only).

1.6 Type of House (Dwelling Units)

A house is a living quarter with four walls and a roof of any material with one or more rooms and stories or flats. Depending upon the type of materials used for constructing the walls and roofs of the house, a house is divided into the following four categories:

Super-pakki: Both the walls and roof of the house is built with permanent materials like cement, concrete, bricks.

Semi-pakki: Either wall or roof is built with permanent material; and the other is built with temporary materials.

Kachi: Both the walls and roof of the house is built with temporary materials like mud, straw, bamboo, plastics etc.

Others: This includes house like structures built with very temporary and durable materials like straw, plastics, tent etc.

1.7 Household Enterprise

This refers to farm, service, manufacturing establishment or a trade operated by household member.

1.8 Occupational Status

Occupation of an individual refers to the kind of work done during a selected reference time period (past 12 months) irrespective of industry in which the individual works on his/her status in employment.

1.9 Principal Occupation

Principal Occupation describes the nature of work usually undertaken by an individual. Where a person is involved in more than one job, then principal occupation refers to the job at which the individual spends more time. If the time spent in two jobs is equal, then the occupation refers to the job that yields higher income.

1.10 Secondary Occupations

Secondary occupations are mainly part-time jobs undertaken by family members to supplement earnings received from the principal occupation.

1.11 Employed

A household member is regarded as employed, if he or she is ten years of age or above and has worked fifteen hours per week during the last seven days period from the date of interview; in either one or more occupations with or without payment.

1.12 Others than Employed

Household members who are ten years of age or above and who are not gainfully employed are treated as others than employed. This includes dependants, disabled and other household members who are not working for pay or profits.

1.13 Employment Status

Employment status refers to status of an individual with respect to his/her category of employment. An employed person may work in any one of the following categories.

1.13.1 Employer

An employer is a person who operates his/her own economic enterprise or engages independently in a profession or a trade and hires one or more employees.

1.13.2 Self-employed

A self employed person is one who works on his own. He may employ unpaid family workers or paid workers.

1.13.3 Employee

An employee is a person who works for public or private employer and receives remuneration in terms of ways, salary, commission, piece rates or pay in kind.

1.13.4 Unpaid Family Worker

Unpaid family worker is a member of the family who works for the family enterprise without being paid. Although they are not paid, their efforts result in an increase in the household income; therefore they are considered employed persons.

1.14 Earner

All employed household members are considered as earners. Unpaid family workers have also been counted as earning members of the household. Household members, who are not employed, such as students, domestic workers etc. are considered as non-earning members.

1.15 Income

1.15.1 Cash Income

Household income is derived from the following main sources: employees' salaries, wages and other related receipts from employers, net income from self-employment, business profits, income from personal investments (rent, interest, dividend), royalties and commissions.

1.15.2 Income in Kind

Household income in kind includes wage payments in kind, goods and services transferred free of charge by an enterprise (including farm) to an employee or to the household of the owner or part owner of the enterprise; it also includes the value of home products consumed within the same household (e.g. agricultural products, livestock products). The estimated net rental value of owner-occupied housing is in principle also to be treated as income in kind. Similarly the estimated gross rental value to the occupier of rent-free housing, whether obtained as wages in kind or otherwise is also treated as income in kind.

1.15.3 Other Receipts

Includes income from non regular sources including inheritances, lottery prizes, windfall gains, payments on insurance, compensation for loss or legal damages. Remittances (irregular) from abroad for the purpose of acquiring land, construction etc. have also been incorporated under 'other receipts'.

1.16 Consumption Expenditure

Includes total value of goods and services consumed through purchases, home produce, received free and received as part of pay or wages. It also includes the value of owner occupied dwellings and value of crops received as rental payment in kind and used by the household in its own consumption and goods withdrawn from the existing stock of household enterprises.

1.17 Non-consumption Expenditure

Expenses incurred on direct taxes, gifts and contributions, insurance premium and expenditure on social ceremonies like wedding, thread-wearing ceremony (Bratabanda) and litigation expenses are included in non-consumption expenditure.

1.18 Total Expenditure

It includes all expenses incurred by the households, except occupational expenses, consumer debts and money losses.

1.19 Income Group

In order to study the socio-economic characteristics of households at different income strata, households were classified into quintiles in terms of monthly per capita income. Income and expenditure patterns of households at different income levels based on their household monthly income have also been tabulated.

1.20 Durable Goods

A consumption good that can be used repeatedly or continuously for purposes of consumption over a long period of time, typically several years is a durable good. It includes those items with a life expectancy of one year or more such as furniture, fixtures, washing machine, television, radio, cutlery, kitchen utensils, etc.

1.21 Non-durable Goods

Non-durable goods include those items with a life expectancy of less than one year such as food, clothing, fuel and lighting, footwear, medicines, etc.

1.22 Urban/Rural market centers

All cities and towns declared by the government as municipalities have been treated as urban market centers and the rest are treated as rural market centers for the purpose of this survey.

2. SURVEY OPERATIONS

2.1 Introduction

The first Household Budget Survey was conducted in 1973. Since then four such surveys have been completed at regular interval of ten years. The second survey was conducted during 1984-85 followed by third during 1995-96. This survey is the fourth in this series. It was conducted during mid November 2005 through mid November 2006.

Since the third Household Budget Survey, significant changes have taken place in the level and sources of income and expenditure pattern of the Nepalese households. The changes in consumption pattern would imply that the weights being used in the consumption of consumer price indices no longer reflect the real price situation. It is therefore, important to revise the weight factors in the light of these changes and make the price indices as realistic as possible. This is precisely what the present survey aims to furnish to us. In addition, the survey also aims to provide information on various socio-economic aspects of the rural as well as urban households, such as household and housing characteristics, employment pattern, education level and income distribution etc.

2.2 Objectives of the Survey

The main objectives of the fourth Household Budget Survey are as follows:

- To help prepare a representative consumer price index capturing the overall price situation of the country.
- To identify the details of expenditure pattern and consumption items and services of the Nepalese households.
- To identify and analyze the data on income and savings of the Nepalese households.
- To identify the cost of living of the Nepalese households.
- To identify the various socio-economic indicators about employment, educational status and household size etc.
- To provide and analyze data on the banking behaviour of Nepalese household.

2.3 Scope of the Survey

The survey collected information from residents of private dwellings in urban and rural market centers of the country. The survey was targeted to obtain data mainly on consumption patterns, demographic and housing characteristics, employment patterns, income distribution and savings of the households living in rural and urban market centers.

2.3.1 Area Coverage

Forty-eight market centers from Kathmandu valley, hilly region, mountain and the terai region were covered in the survey. The survey covered private non-institutional households in the Country. Households of non-residents as well as institutional households such as hotels, hospitals, boarding houses and prisons were excluded. Information is collected only from usual residents. Usual residents are those residents who regard the dwelling as their own or rental home.

2.3.2 Population Coverage

The survey covered private non-institutional households. The survey was basically designed to cover the total population residing within the respective market centers. The foreign population was excluded from the survey. Institutional households (schools, hospitals, transients, hotels, military establishments etc.) and beggars were not covered. Persons living within the confines of such institutions (care takers, teachers, doctors etc.) however were included in the sample. Thus, the survey covered private households representing the total range of social and demographic characteristics of the population.

2.3.3 Subject Matter Coverage

Data on income and expenditure of the households surveyed was based on previous month from the date of interview. Household consumption expenditure referred to all money expenditure by households on goods and services for consumption as well as the value of goods received as income in kind and consumed by households. Thus, goods produced by households and utilized for their own consumption as well as those received free were included at prevailing market prices. For the purpose of data tabulation and comparison, the Classification of Individual Consumption according to Purpose (COICOP) was basically followed to classify the consumption items and services with a few adjustments wherever necessary to suit the domestic condition.

COICOP Division of consumption expenditure

01.	<i>Food & non-alcoholic beverages</i>
02.	<i>Alcoholic beverages & tobacco</i>
03.	<i>Clothing & footwear</i>
04.	<i>Housing, water, electricity, gas & other fuels</i>
05.	<i>Furnishing, household equipment & routine household maintenance</i>
06.	<i>Health</i>
07.	<i>Transport</i>
08.	<i>Communication</i>
09.	<i>Recreation & culture</i>
10.	<i>Education</i>
11.	<i>Restaurants & hotels</i>
12.	<i>Miscellaneous goods & services</i>

Cash income and changes in assets and liabilities were obtained from the sample for the preceding month as in the case of data on expenditure. Besides information on income and expenditure of the households, other information collected in the survey basically included the following:

- Demographic characteristics of household members (relationship to head, sex, age, marital status, education level and economic activity),
- Characteristics of dwellings and availability of household durable goods,
- Details about household enterprises and firms operated by the family.

2.4 Organization of the Survey

The survey was organized as an independent activity within Nepal Rastra Bank. Initially, a few staffs of the Bank were selected and assigned the task of preparing a project proposal.

In order to advise and review the survey, a *Household Budget Survey Committee* was constituted under the chairmanship of the Deputy Governor of Nepal Rastra Bank. The other members of the committee consisted of representatives from National Planning Commission Secretariat, Central Bureau of Statistics, Tribhuban University (TU), Center for Economic

Development and Administration (CEDA), Federation of Nepalese Chambers of Commerce and Industry (FNCCI) and Nepal Rastra Bank itself. The Chief Project Officer served as the ex-officio secretary to the Committee.

In order to conduct the survey work, a Household Budget Survey Project Office was established as an independent unit within the Bank. The project office was headed by a Project Chief. Other staff members of the project office consisted of Deputy Directors, Assistant Directors, and a few supporting staffs. Budgeting, procurement of materials, space and equipment, printing of survey materials (forms, questionnaires etc.) were handled by the project office with the co-operation of concerned departments of the Bank. After completion of the fieldwork, the central project office was expanded through the addition of selected staffs from the field offices.

Field offices were set up in Kathmandu, Biratnagar, Birgunj, Pokhara and Nepalgunj in order to carry out the field based survey in selected market centers around the country. Each field office was availed with a supervisor (Deputy Director) and two assistant supervisors (Assistant Director), except in Birgunj market center, and other field staffs (enumerators). The number of enumerators ranged between 5 to 13 depending upon the number of households and the number of market centers to be covered by the field offices. The name and number of market centers under each field office and the number of staffs provisioned were as follows:

Field Office	Market center Covered by the Field Office	Number of Staff Assigned			
		Supervisor	Asst. Supervisor	Enumerator	Other
Kathmandu	1. Bhaktapur 2. Lalitpur 3. Kathmandu (A) 4. Kathmandu (B) 5. Bidur 6. Panchkhal 7. Barahbise 8. Gajuri 9. Godamchour 10. Sundarijal 11. Changunarayan 12. Khokana	1	2	13	1
Biratnagar	1. Ilam 2. Dhankuta 3. Biratnagar 4. Mechinagar 5. Lahan 6. Phungling 7. Khandabri 8. Dubahi 9. Okhaldunga 10. Birtamod 11. Katari 12. Uralabari 13. Myanglung	1	2	9	1
Birgunj	1. Hetauda 2. Janakpur 3. Birgunj 4. Bhatatpur 5. Lalbandi 6. Chandranighapur	1	1	5	1

Field Office	Market center Covered by the Field Office	Number of Staff Assigned			
		Supervisor	Asst. Supervisor	Enumerator	Other
Pokhara	1. Pokhara 2. Siddharthanagar 3. Tansen 4. kalika 5. Butwal 6. Beshishar 7. Shivalaya 8. Krishnagar 9. Jomsom 10. Dulegauda 11. Galyang	1	2	8	1
Nepalgunj	1. Birendranagar 2. Dipayal 3. Nepalgunj 4. Dhanagadi 5. Mahendranagar 6. Salyan khalanga 7. Chandannath 8. Lamahi 9. Mushikot 10. Kohalpur	1	2	6	1

2.5 Preparatory Survey Operations

The human resources to be involved in the survey work were deputed from Nepal Rastra Bank itself. A weeklong intensive training programme covering both theoretical and practical aspects of the survey was designed and provided to all the project staffs prior to the launch of the survey. The training schedule covered various aspects of the survey such as the objective itself, methodology, boundary investigation, household listing, sample design, sample selection procedure etc. The training programme basically focused on the practical aspects, such as, group discussion, interview techniques and practice.

A pilot survey was organized for a period of one week in rural and urban market centers of the country so as to pre-test the questionnaire. As such, all the participants were sent in for boundary investigation, household listing and interviewing households of different occupational categories. A review on the pilot study was made and the problems were resolved. The review helped the field staffs to better understand the questionnaire and improve their interviewing skills.

After the completion of training programme including pilot survey, the field supervisors and enumerators were sent to their respective field offices. The project officials from the central office assisted in establishing field offices, contacting local officials and selecting sample households. Regular communications between the central project office and field offices were established through telephone, facsimile and emails.

Prior to data collection as well as at different intervals of the survey period, publicity campaign through various media was launched requesting for the public co-operation. This had positive contribution towards getting full co-operation from all the concerned local authorities and the local residents themselves.

2.6 The Survey Programme

2.6.1 Survey Planning

Prior to the setting up of the project office, the basic documents of the project were prepared and finalized. The basic documents included:

- (a) Objectives, scope, concepts and definitions.
- (b) Subject matter to be investigated.
- (c) Questionnaires.
- (d) Sample design.
- (e) Programme of activities.
- (f) Manpower planning and
- (g) Budget estimates.

2.6.2 Sample Selection

Three-stage stratified random sampling technique was adopted for the selection of households to be surveyed. As such:

- In the first stage, market centers were selected.
- In the second stage, selection of wards or polling centers from the selected market centers was made.
- And in the third stage, selection of households from the selected wards or polling centers was made.

2.6.3 Development of the Questionnaires and Instruction Manuals

The main instrument used in the survey was a comprehensive household questionnaire. This questionnaire covered a wide range of topics but was not intended to provide exhaustive coverage of any single subject. In other words, it was an integrated questionnaire aimed at capturing different aspects of living standards. The topics covered included demography, household services, household expenditure, educational status and expenditure, remittances, land access and use, employment and income etc.

As such, the survey questionnaires were developed and categorized under the following four headings:

- Form A - Household listing
- Form B - Household and housing characteristics
- Form C - Monthly income, expenditure, household enterprises, and ownership of household durables, savings and debts. Balance of household accounts.
- Form D - Seven-day records of food purchase and consumption.

Instruction manuals for the field supervisors and enumerators were prepared which covered every detail of questionnaire, data collection and quality control.

2.7 Survey Periods and Data Collection

The survey was conducted over a period of one year from 15 November 2005. Data was collected throughout the year in such a way to capture seasonal variation in expenditure patterns. Field level survey was conducted in such a way that information from the form A was collected once at the start of the survey and information from the form B was collected once at the first visit of the households. Information from the form C was collected four times each in a quarter of a year. In doing so, each quarter was also divided into three sub-sample months and due attention was given to maintain the gap of three months in visiting and

collecting the information from form C. In order to collect information from form D, total number of selected households in each market center were divided into four equal parts and distributed in four quarters of a year as well as three sub-months of a quarter; then enumerators visited each household to collect data on actual food consumption for a week once in a year. Data was obtained by personal interview with the household heads and/or responsible adult members of the households.

The interview encompassed data on demographic and housing conditions, household enterprises, expenditure on goods and services, income, savings, debts and durable goods. Estimates of average weekly consumption expenditure on food groups were also obtained. Information of goods purchased from the market or received from other sources was recorded separately. If purchase was not made or no receipt from other sources was reported under each sub-group item during the reference month, the quantity, cost and date of last purchase were noted. The households were also requested to estimate the duration that the supply would last. The adopted procedure helped to recall the households in order to minimize the recall lapses of reference month and thereby to uphold data quality.

After the completion of this retrospective interview for each household in every quarter, a household balance sheet was prepared and the difference between reported receipts and disbursement was calculated. If the difference of more than 10 percent was found, the households were interviewed again in an effort to reconcile the discrepancy. Each household was also repeatedly visited to obtain detailed information on daily household food consumption for seven consecutive days. During the period, households were asked in detail to report their purchases and consumption of food items for the preceding day and also the quantity of food items consumed from home-produced or received free of cost or received as part of pay or wages. For few basic items, which are bought infrequently in large quantity, a record was made of the cost and quantity of the most recent purchases as well as the duration the supply was expected to last.

While collecting seven-day consumption expenditure data (form D), kitchen visits were also made in some cases. With a view to standardize the non-standard measures, direct measurement techniques were also adopted. Items produced domestically or received free of cost were valued at the current local market prices.

Wage income, both in cash and in kind, was based on the actual earnings of all the members of the household in the preceding month. Monthly income in kind from household enterprises (farm and non-farm) was restricted to the amount of consumption in the reference month from these enterprises. Cash income from farm enterprises was restricted to the amount of sales reported by the household during the reference month.

2.8 Interviewing Methods

Generally, interviewers introduced themselves, who they worked for, the purpose of the survey, and assured the potential respondent. Interviewer then determined whether there was an eligible person in the household. Once contact was made with the eligible household member; the interviewer then reintroduced themselves when necessary, explained the purpose of the survey and that it was a voluntary study, indicated the survey would take only 30 minutes, assured that all information would remain confidential and they could refuse to answer any of the question.

When the potential respondent agreed to participate, the interviewer provided the respondent an opportunity to ask any question and addressed their queries; after that the interview was initiated.

2.9 Data Quality Control Procedures

A key component of successful data quality control procedures is basically well-trained and experienced interviewing staffs. As such, all potential interviewing staffs underwent intensive training and orientation regardless of their level of experience prior to being transferred to the project

A number of control measures had been implemented to check the work carried out by enumerators and supervisors during fieldwork operation. Controls were aimed mainly at checking whether the enumerators had actually visited the selected household, whether they had visited the households in the required number of times. Telephone calls were made to a number of households included in the monthly samples. Control had been carried out during the whole period of the survey. A number of data consistency checks were undertaken early in the fieldwork to assess quality and to assist in the development of the data processing system. As such, automatic consistency checking programmes were introduced and strengthened as and when necessary. A data editing team was also constituted. Where possible, errors were corrected at the data processing center with consultation with the concerned field staffs and supervisors and the field teams were then notified of the problems.

Regular visits were made by the supervisors to their respective field as per schedule and also at different intervals as and when necessary. A minimum of 15 percent of the sample households was set for the purpose of re-interviewing by the supervisors. The supervisor did not correct errors made in recorded data. If required, supervisor could request the enumerators to visit a household again in order to correct the errors made. In the case of complexities, the supervisors assisted the enumerators to complete the questionnaire. After having performed controls, the supervisor had to certify the correctness of questionnaires by his or her signature. Incoming questionnaires were again reviewed at the central office to reconfirm their completeness and reliability. Questionnaires having discrepancies were sent back to the field offices for re-interview and correction. The central project staff, including the project chief and adviser, made periodic visits of each field to inspect the on-going work. The team was also involved in re-interview. Regarding last month's interview, the completed questionnaires were reviewed, checked and finalized by the central inspection team at the field level itself.

2.10 Consumption Quintiles

Consumption quintiles are used to distinguish the household according to their welfare: poorest households were grouped together into the 1st quintile, those with higher consumption into the 2nd quintile, and so on. Five quintiles rank the household from the poorest 20% to the richest 20%. The main aim of quintile is to analyse how social and economic indicators change in relation to people's welfare or whether there are significant differences between the poor and the rich. Estimates by quintiles describe distributional differences, thus representing an important tool of analysis. Furthermore, policy makers might be interested to know how consumption patterns and income sources of poorer households were different from those of richer households.

3. SAMPLE DESIGN

3.1 Introduction

During the inception period of this survey, it was realized that the present nature of survey could not be carried out in a large part of the country partly due to the security reasons and partly due to the low scale of economy (Box-1). Hence, searches began for other best alternatives. One of the best alternatives that emerged out through a series of meetings is to *carry out the survey over the urban and rural market centers only*. It was also realized that the

Box-1: Some infrastructure scenarios of Nepal as of 2004/05

30 districts had no black topped road
20 districts had no graveled road
32 districts had no single municipality
17 districts had population density less than 70
14 districts had no single manufacturing & establishment units
25 districts' manufacturing and establishment units made virtually zero value added contribution to the national economy

results based on such market centers would provide unbiased estimates of urban domain, but upward biased estimates of rural domain. It was also realized that including more number of small rural market centers biasness of rural domain could be reduced. In view of the security, accessibility and scale of economy factors, however, it was decided to conduct the survey across the more secured, accessible and more economically active market centers.

During the sample design stage, it was realized that the present survey would fail to produce a representative sample without stratification of the prescribed market centers. Due to the lack of market center level information, available information on regional variations as well as rural/urban variations in terms of settlement pattern, infrastructure development, share of food consumption, and share of farm income have been taken into considerations while stratification.

The main objective of this chapter is to present methodology that has been adopted in the selection of sample for this survey. More specifically, definition of market centers, their stratification, sampling frame, sample size, sample allocation, sample design and estimation procedure are presented in this chapter.

3.2 Definition of Market Centers

The notion of market centers is very important in this survey. Accordingly a total of 128 market centers (MCs) were identified as primary population units, which are distributed all over Nepal. A brief description of these market centers is as follows.

- Out of 128 market centers, 58 were urban market centers and 70 were rural market centers. The 58 urban market centers are the municipalities defined in the 2001 Population Census of Nepal.
- The 70 rural market centers are those Village Development Committees (VDCs) that have relatively more urban characteristics. In the survey, all VDCs where District Head Quarters (DHQ) are situated; are also considered as rural market centers. Each rural market center is enlarged by merging with its adjoining VDCs.

The definition of rural and urban market centers adopted in the present survey has two advantages. First, each market center is well defined in terms of its boundaries with known number of households (essential for sampling frame). Second, it allows to include market centers from all over the 75 districts of Nepal in the sampling frame (for detail see Annex II).

3.3 Inside and Outside KBL

The five urban market centers of Kathmandu, Bhaktapur and Lalitpur (KBL) districts seem to have a relatively dominant characteristic over the rest 53 urban market centers, which as an example can be seen below.

- First, the 2001 Population Census (PC01) of Nepal reveals the fact that 33% of all the urban households of Nepal are within the five urban market centers of KBL, while 67% are within the other 53 urban market centers.
- Second, the Nepal Living Standard Survey-II (NLSS-II) revealed that the average share of non-farm income of the residents of urban KBL is 64%, which is 1.3 times higher than that of the residents of other urban market centers.
- Third, the NLSS-II also revealed the fact that the average share of food expenditure of the residents of urban KBL is 29%, which is around 18 percentage points lower than that of the population of other urban market centers.

In order to avoid the dominance of the urban KBL over other market centers in the sample selection as well as on outputs, the concept of *inside and outside KBL* market centers were introduced. It was, hence, treated as two groups of market centers separately during the process of stratification and sample allocation.

3.4 Stratification of Outside KBL Market Centers

Rural-urban and regional gaps in terms of living standards and access to resources (consequently, in terms of household level income and consumption pattern) are huge in Nepal (see NLSS-II report). In this survey, *the two regions – Mid and Far western – were combined together because of their similar characteristics*. For practical purpose, *the market centers of the whole mountain region are treated as a single rural stratum, even though there are two urban market centers - Khadbari in Sankhuwasabha district and Bhimeshor in Dolakha district*. Considering the scale of economy of Khadbari and Bhimeshor such compromise would have insignificant impact upon rural and urban estimates.

Considering all these facts, a total of 122 outside KBL market centers were stratified into 17 strata (see Table 3.1 where cell numbers are the strata numbers).

Table 3.1: Definition of 17 Strata of Outside KBL

	Eastern		Central		Western		MF-western		Mountain
	Terai	Hill	Terai	Hill	Terai	Hill	Terai	Hill	
Rural	1	3	5	7	9	11	13	15	17
Urban	2	4	6	8	10	12	14	16	

3.5 Stratification of Inside KBL Market Centers

The inside KBL is stratified into urban KBL and rural KBL. The urban KBL comprises of five market centers - Kathmandu metropolitan city and Kirtipur municipality (urban Kathmandu), Lalitpur sub-metropolitan city (urban Lalitpur), and Bhaktapur and Madhayapur Thimi municipality (urban Bhaktapur). The stratification scheme and strata number of Urban KBL is described in Table 3.2.

Table 3.2: Definition of 4 Strata of Urban KBL

Market centers	Urban Kathmandu*	Urban Lalitpur	Urban Bhaktapur
Strata number	18 and 19	20	21

* Urban Kathmandu being large and heterogeneous, it is decided to have 2 strata

The rural KBL (strata number 22) was constructed by including a group of VDCs of KBL districts that are far away from the urban market centers. A total of 56 such VDCs were identified for this stratum (for detail see Annex III). *In the survey, for technical reason, each of these VDCs was not treated as a separate rural market center; rather the whole stratum was treated as a rural KBL market center.*

In summary, a total of 128 market centers were stratified into 22 strata (17 belong to outside KBL and 5 belong to inside KBL). The 22 strata are just the cross section of rural-urban market centers across the ecological as well as development regions. It is anticipated that each of these strata is fairly homogeneous in terms of consumption pattern as well as availability of resources.

3.6 Sampling Frame

The ultimate sampling units of the present survey are households of each market center. The 2001 Population Census provided information on total number of households of each of the 128 market centers. The total number of households covered by 128 market centers was 1,231,352, which is around 29 percent of the total households of Nepal.

3.7 Sample Size Determination

Using the standard formula for estimation of the desired sample size and results of NLSS-II, the estimated sample size turned out to be 230 households per stratum, which incorporates 5 percent non-response rate too. The total sample size, therefore, turned out to be 5060 households ($=22 \times 230$): 3910 households for outside KBL ($=17 \times 230$) and 1150 from inside KBL (5×230). The percentage of sample households allocated over outside and inside KBL was almost same as that of the sampling frame (Table 3.3).

Table 3.3: Allocation of Sample Households across Outside-inside KBL

	Frame Size & % of Total		Sample Size & % of Total	
	Households	%	Households	%
Outside KBL	958972	77.88	3910	77.27
Inside KBL	272380	22.12	1150	22.73
Total	1231352	100.00	5060	100.00

3.8 Sample Allocation across Strata

Households were drawn from each stratum. For this purpose, sample households were allocated to each stratum according to the following rule.

Rule 1: The total number of 3,910 households assigned for outside KBL was allocated proportionately across the 17 strata of outside KBL (Table 3.4).

Table 3.4: Allocation of Sample Size across Strata of Outside KBL

Strata Number & Name	Strata Size & % of Total		Sample Size (Proportional Allocation)
	Households	%	
1. Eastern terai rural markets	112918	11.8	460
2. Eastern terai urban markets	103248	10.8	421
3. Eastern hill rural markets	64631	6.7	264
4. Eastern hill urban markets	19302	2.0	79
5. Central terai rural markets	35441	3.7	145
6. Central terai urban markets	76912	8.0	314
7. Central hill rural w/o KBL markets	46971	4.9	192
8. Central hill urban w/o KBL markets	35356	3.7	144
9. Western terai rural markets	18723	2.0	76
10. Western terai urban markets	33931	3.5	138
11. Western hill rural markets	76884	8.0	313
12. Western hill urban markets	79393	8.3	324
13. MF-western terai rural markets	44791	4.7	183
14. MF-western terai urban markets	66295	6.9	270
15. MF-western hill rural markets	53528	5.6	218
16. MF-western hill urban markets	22215	2.3	91
17. Mountain rural markets	68433	7.1	279
Total	958972	100.0	3910

Rule 2: The total of 920 sample households assigned for urban KBL were allocated across the 4 strata of urban KBL. The allocation is not proportionate (see Table 3.5).

Table 3.5: Allocation of Sample Households across Strata of Urban KBL

	Strata Size and % of Total		Sample Size and % of Total	
	Households	%	Households	%
Urban Kathmandu	161642	74.04	460	50.00
Urban Lalitpur	34996	16.03	230	25.00
Urban Bhaktapur	21684	9.93	230	25.00
Total	218322	100.0	920	100.00

Rule 3: The total 230 households were allocated to rural KBL. Inside KBL, the allocation of sample to rural and urban is proportionate (Table 3.6).

Table 3.6: Allocation of Sample Households across Urban/Rural KBL

	Strata Size and % of Total		Sample Size and % of Total	
	N	%	N	%
Urban KBL	218322	80.15	920	80.00
Rural KBL	54058	19.85	230	20.00
Inside KBL	272380	100.0	1150	100.0

3.9 Sample Design

A three-stage stratified sampling method was adopted to draw the required number of households as a sample for this survey. The three-stage selection procedure is as follows.

- First stage is the selection of market centers from each stratum
- Second stage is the selection of wards (for rural markets) or polling centers (for urban markets) from the selected market centers
- Third stage is the selection of households from the selected wards or polling centers

3.9.1 First Stage - Selection of Market Centers

At this stage, initially number of market centers to be selected from each stratum was determined. While determining these numbers, several factors were taken into consideration. Factors such as survey costs, accessibility in all seasons, the number of markets available in each stratum and the number of households allocated to each stratum. Then, the prescribed number of markets from each stratum was selected by using simple random sampling method. The total number of randomly selected market centers is described below.

- A total of 44 market centers were randomly selected as primary sample from a total of 17 strata of outside KBL. Total number of 3910 households assigned for outside KBL markets were allocated proportionately across the selected 44 market centers.
- A total of 3 urban market centers - Kathmandu metropolitan city, Lalitpur sub-metropolitan city and Bhaktapur municipality - were selected from the urban KBL. A total of 460 sample households were allocated to Kathmandu metropolitan city and 230 households to each Lalitpur sub-metropolitan city and Bhaktapur municipality.
- A total of 4 VDCs were selected from the rural KBL. A total of 230 households were allocated proportionately across these four VDCs.

In summary, the total number of primary units (market centers) selected from outside and inside KBL for this survey is described in Table 3.7 (for detail see Annex IV). The coverage of primary units is broad, in the sense that they are distributed over the 43 districts of Nepal.

Table 3.7: Selected Number of Market Centers

Outside KBL		Inside KBL	
Rural	Urban	Rural	Urban
24	20	1	3

3.9.2 Second Stage - Selection of Wards/Polling Centers

The number of second stage units to be selected from a selected market center was determined by location of the market, the total number of second stage units available in the

market, and the size of the sample allocated to the market. State of security was also taken into consideration while selecting the second stage units. The prescribed number of second stage units from each market centers was selected by simple random sampling method. Based upon these criteria the total number of second stage units selected from outside and inside KBL is described as follows.

Table 3.8: Selected Number of Wards/Polling

Outside KBL		Inside KBL	
Rural	Urban	Rural	Urban
83	59	12	24

The actual wards and polling centers to be surveyed were identified before the execution of survey. The number of households to be selected from each selected market center was proportionally allocated to the identified wards/polling centers of the selected market center.

3.9.3 Third Stage - Selection of Households

At this stage, enumerators were suggested to prepare list of households of each selected ward in consultation with local level key persons. Household list of each selected polling center, available from the Election Commission, was made available to enumerators and the enumerators were advised to update the list. Once the list had been prepared or updated, enumerators were required to select the prescribed number of households by random mechanism.

In summary, the total number of households selected from outside and inside KBL for this survey is described below (for detail see Annex-IV). Note that the original total sample size has increased from 5060 to 5095 because of the approximation of the allocated sample size at each market level to the number multiple of 5.

Table 3.9: Selected Number of Wards/Polling

Outside KBL		Inside KBL	
Rural	Urban	Rural	Urban
2165	1775	235	920

3.10 Estimation Scheme

The household level estimation of the parameters - mean and total - of a variable within each stratum is straightforward, because of the proportional allocation of households at each stage within each stratum (see Annex). But the estimation of national and sub-national market level estimation would require proper weights, because of un-proportional allocation of households across strata within urban KBL. The weight for the kth stratum, denoted by W_k , is defined by

$$W_k = \frac{N_k}{N} \times \frac{n}{n_k}$$

where N_k = the total number of households within the k^{th} stratum,
 n_k = number of households selected from the k^{th} stratum,
 $N = \sum_{k=1}^{22} N_k$ = total number of households in the sampling frame and
 $n = \sum_{k=1}^{22} n_k$ = total sample size.

While estimating national or sub-national market level parameters of a variable, each household level value of the variable within each stratum needs to be multiplied by the corresponding weight and need to be aggregated over all the strata or over a particular set of stratum, called domain. The report of this survey is mainly concerned with the estimation of 11 domains. These domains are defined in Table 3.10 with sample sizes.

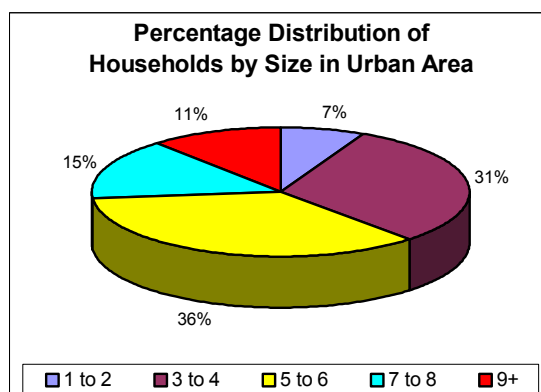
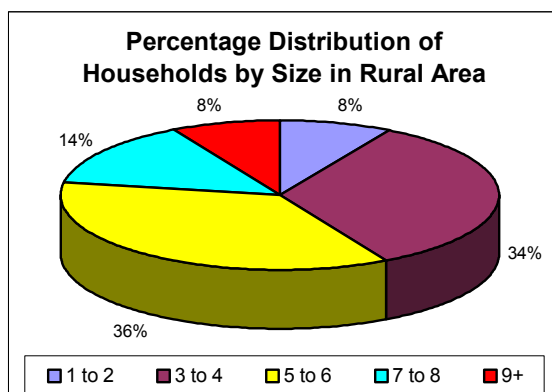
Table 3.10: Classification Scheme of 11 Domains with their Stagewise Sample Size

Domain	# of Markets	# of Wards/Polling Centers	# of Households
A. R/U Markets	48	178	5095
1. Rural	25	95	2400
2. Urban	23	83	2695
B. Markets of Ecological Region	48	179	5095
3. Terai	19	80	1995
4. Hill	24	88	2780
5. Mountain	5	10	320
C. Markets of Development Region	48	178	5095
6. EDR	13	51	1380
7. CDR	14	67	2020
8. WDR	11	30	885
9. MFWDR	10	30	810
D. Urban Markets	23	83	2695
10. Urban KBL	3	24	920
11. Urban w/o KBL	20	59	1775

4. HOUSEHOLD CHARACTERISTICS

4.1 Distribution of Households by Size

The 2005/06 HBS covered 2399 households of market centers in rural Nepal with a total present population of 12495. As such, the average household size in rural market centers was found to be 5.21. Similarly, the survey covered 2695 urban households with a present population of 14893. As such, the average household size in urban market center worked out to be 5.49. Considering the overall markets, the average household size was found to be 5.36.



Modal household was found to be 5 to 6 member household, representing 35.4 percent of all households followed by a 3 to 4 member household representing 32.4 percent. Therefore, more than two-third of the households interviewed were comprised of 3 to 6 members.

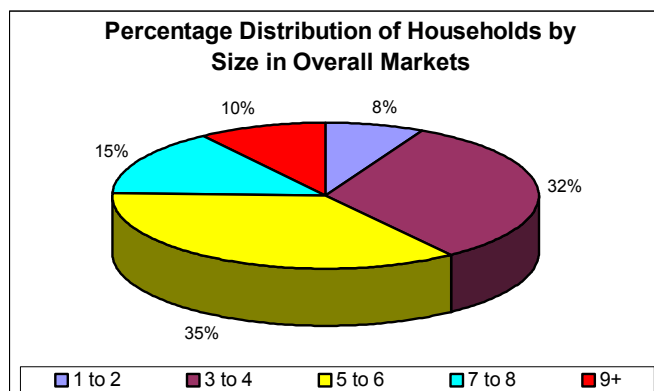


Table 4.1: Percentage Distribution of Households by Size

HH Size	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
1 to 2	8.3	7.1	6.8	8.3	7.2	6.2	7.6	7.6
3 to 4	33.8	31.1	29.7	33.8	36.6	36.0	28.5	32.4
5 to 6	35.7	35.2	34.3	36.2	36.3	34.1	35.8	35.4
7 to 8	14.3	15.2	17.2	13.1	13.8	13.5	16.1	14.7
9+	8.0	11.5	12.1	8.6	6.3	10.2	12.1	9.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Average HH Size	5.21	5.49	5.66	5.17	5.10	5.28	5.60	5.36

The average household size across the quintile group clearly demonstrated that the household size decreased as the level of quintile increased (see table 4.2).

Table 4.2: Household Size by CQG

Poorest	Second	Third	Fourth	Richest
6.35	5.96	5.46	5.17	4.41

4.2 Distribution of Household Members by Sex and Age

The sex ratio for rural markets was found to be at 93.8 percent, where as the same for urban markets worked out at 97.5 percent. The sex ratio considering both rural and urban markets was found to be at 95.8 percent. Across the domain, sex ratio was highest in the terai markets and lowest in the mountain markets. The child dependency ratio (ratio of 0-14 age group population to 15-59 age group population) for rural Nepal was found to 54.2 percent whereas the same for urban Nepal was found to be 38.4 percent. The child dependency ratio at the overall markets worked out at 45.2 percent. Similarly, the child woman ratio (ratio of 0-4 years of population to 15-49 years of female population) for rural and urban Nepal worked out at 0.28 and 0.22 respectively. The child woman ratio at the overall markets was found to be 0.24. The child woman ratio was highest in rural markets and lowest in urban KBL.

Table 4.3: Some Demographic Indicators of Selected Domain

Indicators	R/U Markets		Ecological Region Markets			Urban market centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Sex Ratio (%)	93.80	97.50	98.80	93.90	91.40	95.30	98.50	95.80
Child Dependency Ratio (%)	54.20	38.40	49.70	41.30	51.00	27.30	44.10	45.20
Child Woman Ratio	0.28	0.22	0.28	0.22	0.25	0.16	0.25	0.24

Of the total population in rural market center, about 39 percent fell under the age group of 25 to 59 followed by 32.5 percent under the age group of 0-14 and 21.2 percent under the age group of 15-24. Similarly, of the total population in urban market center, about 43 percent fell under the age group of 25 to 59 followed by 25 percent under the age group of 0-14 and about 23 percent under the age group of 15-24. The proportion of population aged above 60 years in rural and urban market centers are 7.5 percent and 10 percent respectively. In the overall markets, about 41 percent of the population fell under the age group of 25 to 59 followed by more than 28 percent under the age group of 0-14 and about 22 percent under the age group of 15-24. The 60+ aged population in the overall markets constituted about 9 percent of the total population.

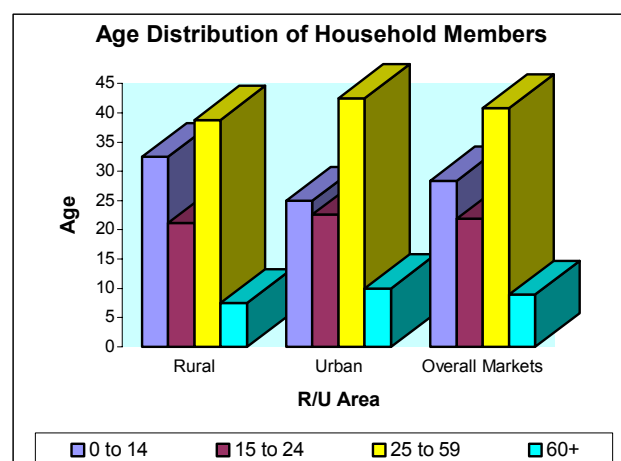
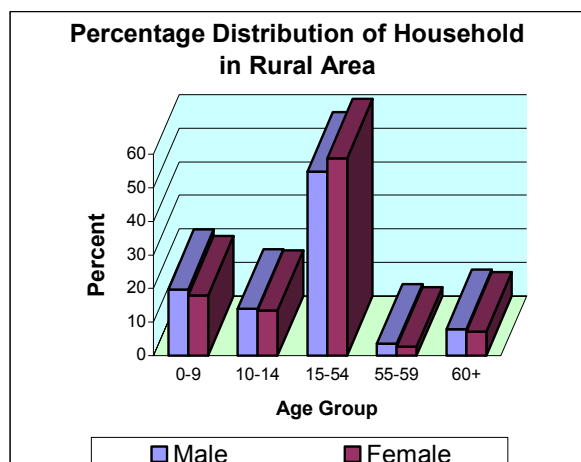


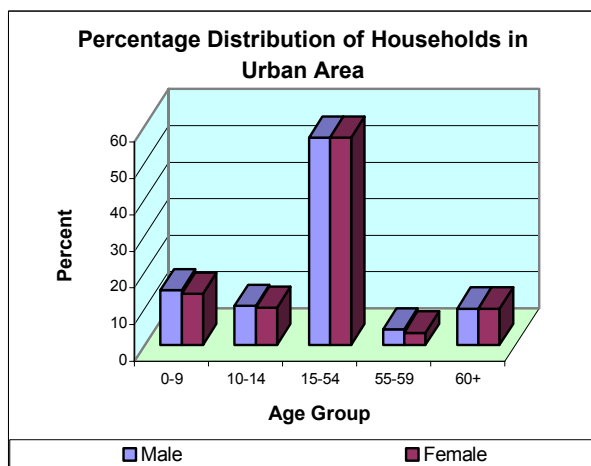
Table 4.4: Age Distribution of Household Members

HH Age Group	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
0 to 14	32.5	25.0	30.5	26.4	30.7	18.9	27.8	28.4
15 to 24	21.2	22.6	22.2	21.9	20.4	21.9	22.9	21.9
25 to 59	38.8	42.5	39.3	42.1	39.9	47.6	40.1	40.8
60+	7.5	10.0	8.0	9.5	9.0	11.6	9.2	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Of the total male population in rural market center, 19.8 percent fell under the age group of 0 to 9, 13.9 percent under the age group of 10 to 14, 54.8 percent under the age group of 15 to 54, 3.5 percent under the age group of 55 to 59 and the rest 7.9 percent under the age group of 60 years and above. Similarly, of the total female population, 17.9 percent fell under the age group of 0 to 9, 13.5 percent under the age group of 10 to 14, 58.8 percent under the age group of 15 to 54, 2.7 percent under the age group of 55 to 59 and the rest 7.2 percent under and age group of 60 years and above.



Of the total male population in urban market center, 15.0 percent fell under the age group of 0 to 9, 10.7 percent under the age group of 10 to 14, 60.1 percent under the age group of 15 to 54, 4.3 percent under the age group of 55 to 59 and the rest 10.0 percent under the age group of 60 years and above. Similarly, of the total female population, 14.1 percent fell under the age group of 0 to 9, 10.2 percent under the age group of 10 to 14, 62.3 percent under the age group of 15 to 54, 3.4 percent under the age group of 55 to 59 and the rest 10.0 percent under and age group of 60 years and above.



Considering both rural and urban market centers, of the total male population 17.1 percent was to be in the age group of 0 to 9, 12.1 percent in the age group of 10 to 14, 57.7 percent in the age group of 15 to 54, 3.9 percent in the age group of 55 to 59 and the rest 9.0 percent in the age group of 60 years and above. Similarly, of the total female population, 15.8 percent was in the age group of 0 to 9, 11.7 percent in the age group of 10 to 14, 60.7 percent in the age group of 15 to 54, 3.1 percent in the age group of 55 to 59 and the rest 8.7 percent in the age group of 60 years and above. Considering the total population in rural and urban market centers, 16.4 percent fell under the age group of 0 to 9, 11.9 percent under the age group of 10 to 14, 59.2 percent under the age group of 15 to 54, 3.5 percent under the age group of 55 to 59 and the rest 8.9 percent under the age group of 60 years and above.

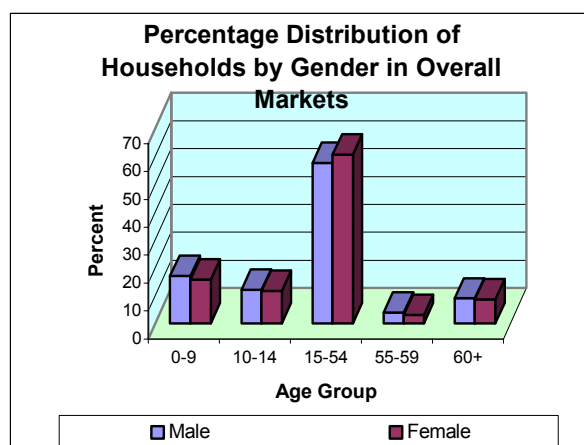


Table 4.5: Percentage Distribution of Households by Gender

Age Group	R/U Markets					
	Rural			Urban		
	M	F	T	M	F	T
0-9	19.8	17.9	18.8	15.0	14.1	14.5
10-14	13.9	13.5	13.7	10.7	10.2	10.5
15-54	54.8	58.8	56.9	60.1	62.3	61.2
55-59	3.5	2.7	3.1	4.3	3.4	3.8
60+	7.9	7.2	7.5	10.0	10.0	10.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Age Group	Ecological Area								
	Terai			Hills			Mountain		
	M	F	T	M	F	T	M	F	T
0-9	18.7	17.4	18.1	15.8	14.3	15.0	18.6	17.2	17.8
10-14	13.3	11.7	12.5	11.1	11.7	11.4	12.9	12.8	12.9
15-54	55.6	60.7	58.2	59.6	60.9	60.4	55.8	58.8	57.2
55-59	3.8	2.8	3.3	4.1	3.3	3.7	2.9	3.0	3.0
60+	8.5	7.5	8.0	9.4	9.7	9.5	9.7	8.3	9.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Age Group	Urban Market Centers						Overall Markets		
	Urban KBL			Urban w/o KBL			M	F	T
	M	F	T	M	F	T			
0-9	11.6	11.3	11.5	16.5	15.3	15.9	17.1	15.8	16.4
10-14	7.1	7.7	7.4	12.3	11.4	11.9	12.1	11.7	11.9
15-54	65.5	65.0	65.3	57.5	61.1	59.3	57.7	60.7	59.2
55-59	4.6	3.7	4.1	4.1	3.3	3.7	3.9	3.1	3.5
60+	11.0	12.3	11.6	9.5	8.9	9.2	9.0	8.7	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

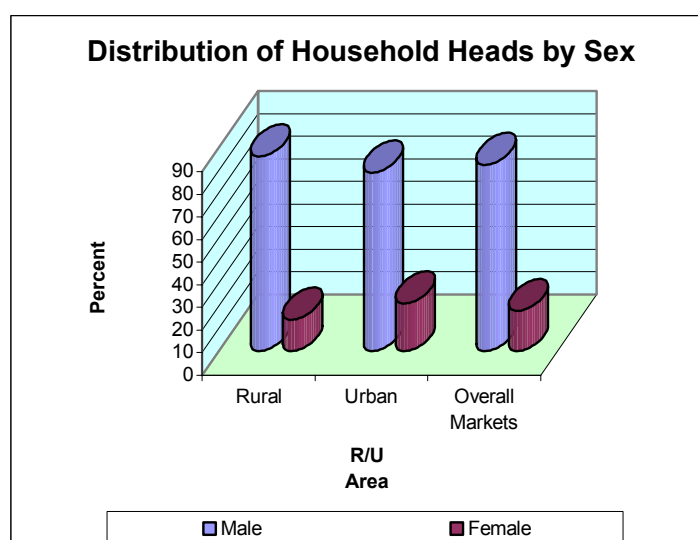
Age distribution across the quintile group clearly showed that the percentage of children was highest in the poorest group and lowest in the richest group (see table 2.4).

Table 4.6: Demographic Characteristics by Quintile Group

	Poorest	Second	Third	Fourth	Richest	Overall
Average household size	6.35	5.96	5.46	5.17	4.41	5.36
<u>Broad age distribution (%)</u>						
0 – 14	38.3	32.3	27.6	24.2	19.6	28.4
15 – 59	54.2	60.8	63.7	66.1	68.4	62.7
60+	7.5	6.9	8.7	9.7	12.0	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0

4.3 Distribution of Household Heads by Sex

In rural market center, 86.1 percent households were found to be headed by male and the rest 13.9 percent households were headed by female. In the urban market center, 78.9 percent households were found to be headed by male and the rest 21.1 percent households were headed by female. Ecological Region Markets wise, hills constituted the relatively higher frequency of household headed by female, which stood at about 20 percent of total households in hills.



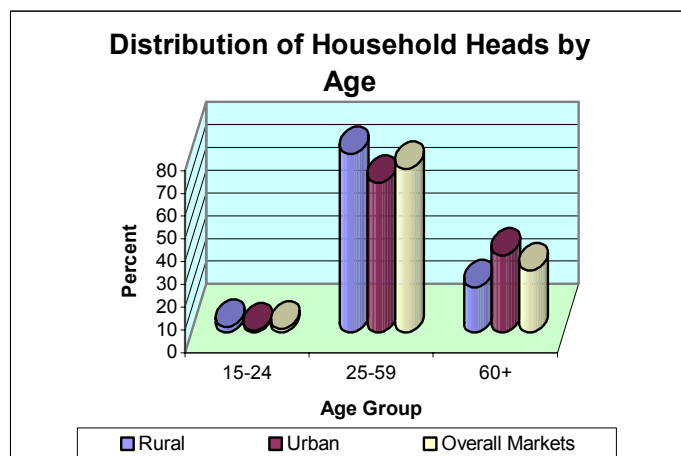
However, the highest frequency of households headed by female was found in urban KBL, which stood at about 22 percent of the total households in the area. In the overall markets, the households headed by male and female stood at 82.3 percent and 17.7 percent respectively.

Table 4.7: Percentage Distribution of Household Heads by Sex

HH Heads	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Male	86.1	78.9	84.2	80.5	86.6	77.8	79.4	82.3
Female	13.9	21.1	15.9	19.5	13.4	22.2	20.6	17.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

4.4 Distribution of Household Heads by Age

In rural market center, 78.2 percent household heads were found to be in the age group of 25 to 59 followed by 19.6 percent under the age group 60 and above. The rest 2.2 percent households were found to be headed by people of the age group of 15 to 24. The proportion of household heads in such groups was found to be different in urban market center. As such,



65.6 percent of household heads in urban market center fell under the age group of 25 to 59 followed by 33.7 percent under the age group of 60 and above. Less than 1 percent households in urban market center were found to be headed by people of the age group of 15 to 24. Urban KBL witnessed a highest percent of household heads under the age group of 60 years and above compared to the household heads in such age group in other areas. As such, 39.2 percent household

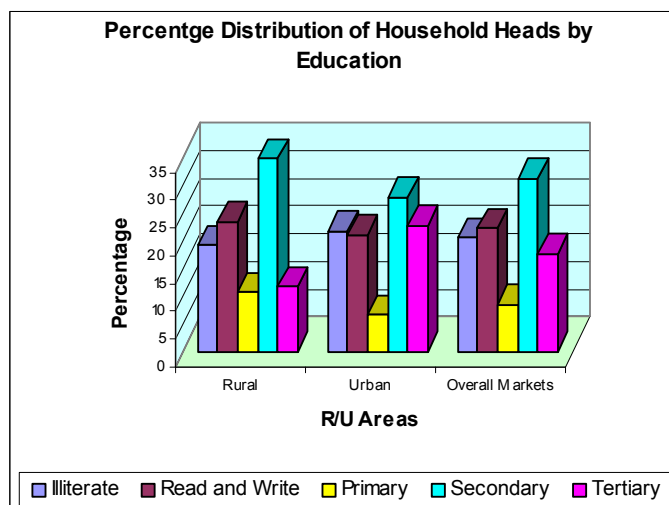
heads in urban KBL were under the age group of 60 years and above. In the overall markets, 71.6 percent household heads were found to be in the age group of 25 to 59 followed by 27.1 percent under the age group 60 and above. The rest 1.4 percent households were found to be headed by people of the age group of 15 to 24 in the overall markets.

Table 4.8: Percentage Distribution of Household Heads by Age

Age of HH Heads	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
15-24	2.2	0.7	1.1	1.6	1.6	0.7	0.7	1.4
25-59	78.2	65.6	73.7	69.6	75.0	60.1	68.5	71.6
60+	19.6	33.7	25.3	28.7	23.4	39.2	30.8	27.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

4.5 Distribution of Household Heads by Education

In rural market center, 34.8 percent household heads were found to have secondary education followed by 23.5 percent who can read and write only. Similarly 19.2 percent household heads in rural market center were illiterate and 10.8 percent obtained primary education. The proportion of household heads in rural market center having tertiary education was 11.7 percent. In urban market center, 27.8 percent household heads were found to have secondary education followed by 22.8 percent



having tertiary education. Similarly 21.7 percent household heads in urban market center were illiterate and 21.0 percent can read and write only. The proportion of household heads in urban market center having primary education was 6.7 percent. Urban KBL witnessed a highest percent of household heads having tertiary education compared to the household heads in such age group in other areas. As such, 29.3 percent household heads in urban KBL were found to have tertiary education. In the overall markets, 31.1 percent household heads were found to have secondary education followed by 22.2 percent who can read and write only. Similarly 20.5 percent household heads in the overall markets were illiterate and 8.6 percent obtained primary education. The proportion of household heads having tertiary education was 17.6 percent in the overall markets.

Table 4.9: Percentage Distribution of Household Heads by Education

Education	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Illiterate	19.2	21.7	22.2	20.0	13.1	19.9	22.5	20.5
Read and Write	23.5	21.0	21.5	22.8	21.3	21.1	21.0	22.2
Primary	10.8	6.7	8.4	8.6	9.7	6.0	7.0	8.6
Secondary	34.8	27.8	31.7	29.4	43.1	23.7	29.9	31.1
Tertiary	11.7	22.8	16.3	19.1	12.8	29.3	19.6	17.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

4.6 Distribution of Household Heads by Occupation

In rural market center, 27.0 percent household heads were engaged in agriculture followed by 25.9 percent who had business/industry as their principal occupation. Similarly 17.9 percent household heads in rural market center were in service/ teaching sector and 8.2 percent were wage earner. The proportion of household heads who served as housewife was 5.6 percent and student occupied 0.2 percent of total household heads in rural market center. The rest 15.2 percent of household heads had other types of occupation. In urban market center, 21.7 percent household heads were engaged in business/industry followed by 21.4 percent who had service/teaching as their principal occupation. Similarly 11.4 percent household heads in urban market center had agriculture as their principal occupation and 9.7 percent served as housewife. The proportion of household heads who were wage earner occupied 6.7 percent and student occupied 0.1 percent of total household heads in urban market center. The rest 29.1 percent of household heads had other types of occupation. Urban KBL witnessed the least proportion of household heads having agriculture as their principal occupation compared to the household heads in such occupation in other areas. Similarly, the same area witnessed the maximum proportion of household heads engaged in service/teaching sector compared to the household heads in such occupation in other areas. As such, 5.4 percent household heads were found to have agriculture as their principal occupation and 25.8 percent were engaged in service/teaching sector. In the overall markets, 23.7 percent household heads had business/industry as their principal occupation followed by 19.8 percent having engaged in service/teaching sector. Similarly 18.7 percent household heads had agriculture as their principal occupation and 7.7 percent served as housewife. The proportion of household heads who served as wage earner was 7.4 percent and student occupied 0.1 percent of total household heads. The rest 22.6 percent of household heads in the overall markets fell under others category which basically included priesthood, fishing, private tutor,

writer at court and land revenue office, housing broker, pensioner, old aged and disabled person, unemployed and fire-wood vendor etc.

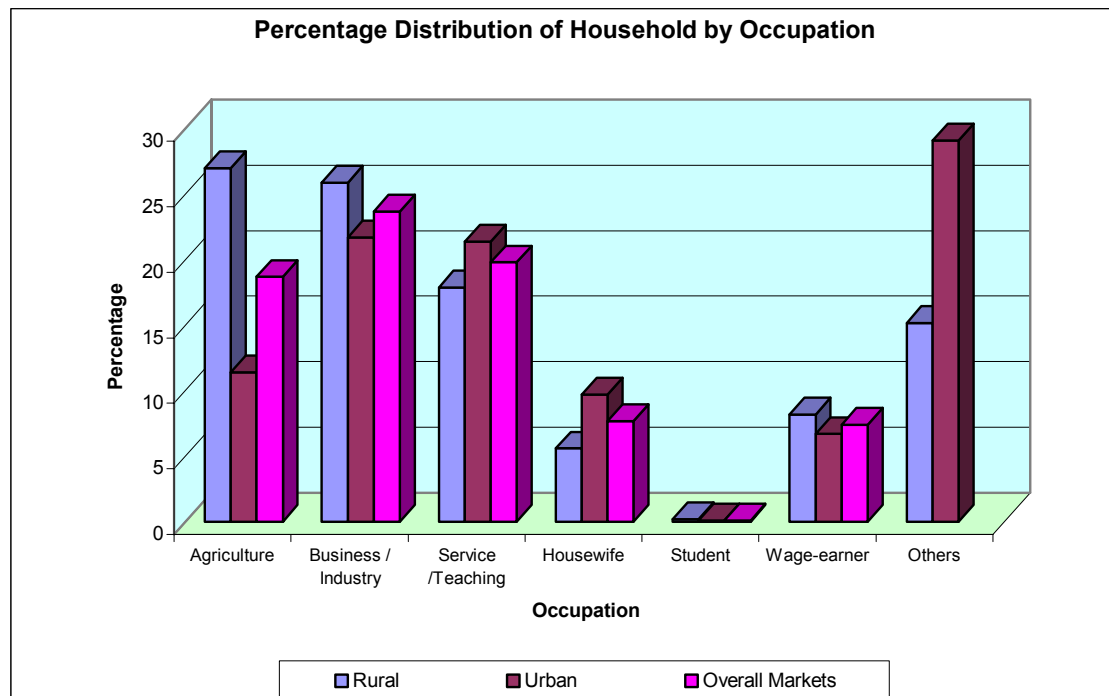
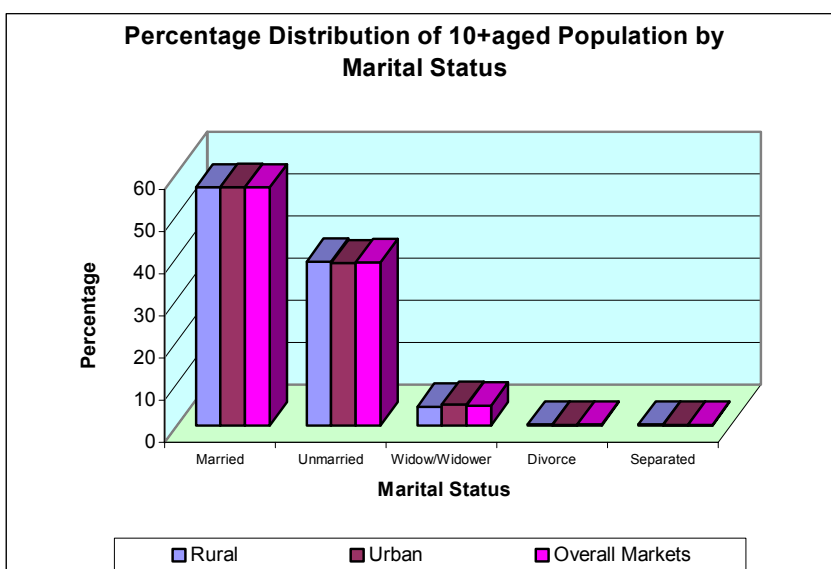


Table 4.10: Percentage Distribution of Household Heads by Occupation

Occupation	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Agriculture	27.0	11.4	21.9	17.3	10.0	5.4	14.4	18.7
Business / Industry	25.9	21.7	22.1	23.0	41.9	22.4	21.4	23.7
Service / Teaching	17.9	21.4	16.7	21.8	21.3	25.8	19.2	19.8
Housewife	5.6	9.7	6.4	9.0	5.0	11.2	8.9	7.7
Student	0.2	0.1	0.2	0.1	0.3	0.0	0.1	0.1
Wage-earner	8.2	6.7	9.8	5.9	4.7	4.1	8.0	7.4
Others	15.2	29.1	23.0	22.9	16.9	31.2	28.0	22.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

4.7 Marital Status

The distribution of household members aged above 10 years revealed that 56.4 percent of the household members were married in rural market center whereas the proportion of the same in urban market center was 56.5 percent. The proportions of the unmarried population of the said category were 38.8 percent in rural market center and 38.4 percent in urban market center. The proportion of widow/widower in rural market center was 4.4 percent followed by 0.2 percent divorce and 0.2 percent separated. Similarly, the urban market center witnessed 4.9 percent widow/widower followed by divorce and separated with proportions 0.1 percent each. In the overall markets, 56.4 percent of total population aged above 10 years was married followed by unmarried population having 38.6 percent share. The proportions of divorce and separated were 0.2 percent and 0.1 percent respectively.



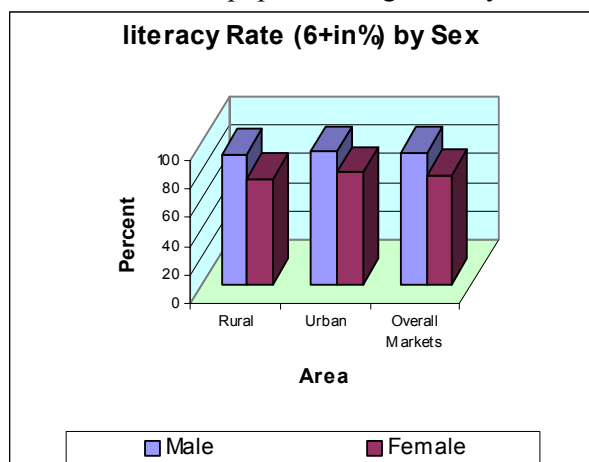
The proportion of widow/widower in rural market center was 4.4 percent followed by 0.2 percent divorce and 0.2 percent separated. Similarly, the urban market center witnessed 4.9 percent widow/widower followed by divorce and separated with proportions 0.1 percent each. In the overall markets, 56.4 percent of total population aged above 10 years was married followed by unmarried population having 38.6 percent share. The proportions of divorce and separated were 0.2 percent and 0.1 percent respectively.

Table 4.11: Percentage Distribution of 10+ aged Population by Marital Status

Marital Status	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Married	56.4	56.5	56.1	56.7	56.4	57.8	55.8	56.4
Unmarried	38.8	38.4	38.9	38.3	38.5	37.2	39.0	38.6
Widow/ Widower	4.4	4.9	4.7	4.8	4.2	4.9	4.9	4.7
Divorce	0.2	0.1	0.1	0.1	0.6	0.1	0.1	0.2
Separated	0.2	0.1	0.1	0.1	0.4	0.0	0.1	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

4.8 Literacy Rate and Educational Attainment

Of the total population aged six years and above, the literacy rate of male was 90.9 percent and that of female was 73.9 percent in rural market center. The overall literacy rate in rural market center was 82.1 percent. The literacy rate of male in urban market center was 92.6 percent followed by a rate of 78.5 percent for female. The overall literacy rate in urban market center was 85.4 percent. Considering both rural and urban markets, the literacy rate of male was 91.9 percent and that of female was 76.5 percent. On the whole, 84.0 percent of the surveyed household members aged 6 years or above were literate.



percent and that of female was 73.9 percent in rural market center. The overall literacy rate in rural market center was 82.1 percent. The literacy rate of male in urban market center was 92.6 percent followed by a rate of 78.5 percent for female. The overall literacy rate in urban market center was 85.4 percent. Considering both rural and urban markets, the literacy rate of male was 91.9 percent and that of female was 76.5 percent. On the whole, 84.0 percent of the surveyed household members aged 6 years or above were literate.

Table 4.12: Literacy Rate (6+ in %) by Sex

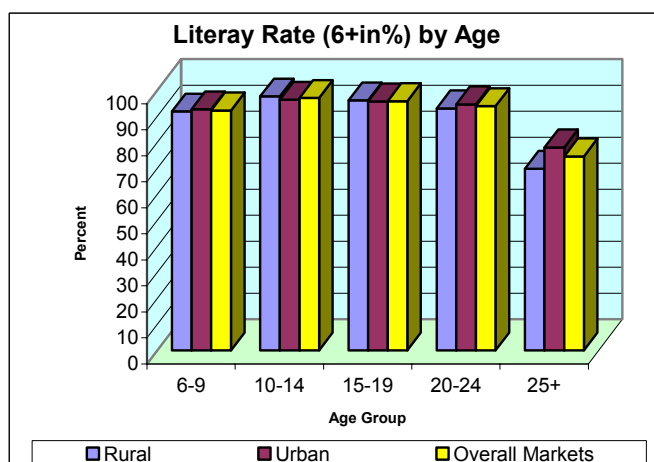
Literacy Rate of	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Teraï	Hills	Mountain	Urban KBL	Urban w/o KBL	
Male	90.9	92.6	89.7	93.4	93.5	94.7	91.6	91.9
Female	73.9	78.5	73.5	78.3	80.6	82.8	76.4	76.5
Total	82.1	85.4	81.6	85.6	86.7	88.6	83.9	84.0

The literacy rate of both sexes increased as the level of quintile group increased. The literacy gap between male and female also narrowed down as the level of quintile group increased.

Table 4.13: Literacy Rate (6+ in %) by CQG

	Poorest	Second	Third	Fourth	Richest
Male	81.7	89.9	93.4	95.7	96.7
Female	61.4	72.8	77.0	82.8	84.7
Total	71.1	81.1	85.1	89.2	90.5

The proportion of population in the age group of 6 to 9 constituted 91.9 percent literacy rate in rural market center. The proportion swollen for the age group of 10 to 14 and that stood at 97.7 percent. Similarly the age group of 15 to 19 had 96.2 percent literacy rate followed by 93.1 percent for the age group of 20 to 24 and 69.9 percent for the age group of 25 years and above in rural market center. The overall literacy rate of rural market



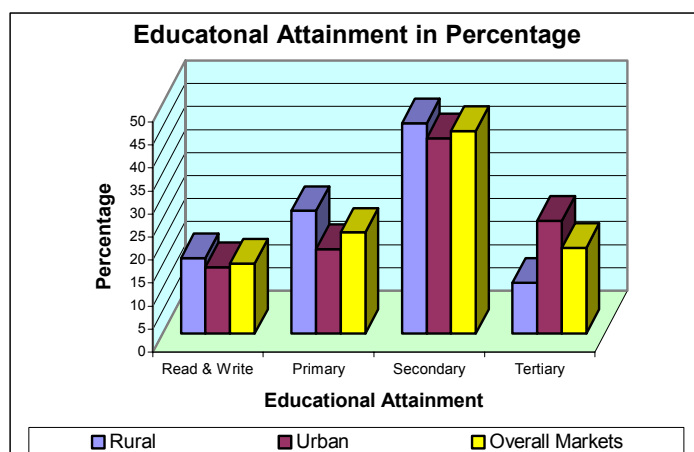
center was 82.1 percent. Whereas in urban market center, the proportion of population in the age group of 6 to 9 had 92.7 percent literacy rate. The proportion was 96.4 percent for the age group of 10 to 14. Similarly the age group of 15 to 19 had 95.8 percent literacy rate followed by 94.6 percent for the age group of 20 to 24 and 78.1 percent for the age group of 25 years and above in urban market center. The overall literacy rate of urban market center was 85.4 percent. Considering both rural and urban markets, the proportion of population in the age group of 6 to 9 had 92.3 percent literacy rate. The age group of 10 to 14 witnessed 97.1 percent literacy rate. Similarly the age group of 15 to 19 had 95.9 percent literacy rate followed by 94.0 percent for the age group of 20 to 24 and 74.6 percent for the age group of 25 years and above in overall markets. As such, the overall literacy rate stood at 84.0 percent.

Table 4.14: Literacy Rate (6+ in %) by Age

Literacy Rate of	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
06-09	91.9	92.7	89.2	94.8	95.0	94.0	92.3	92.3
10-14	97.7	96.4	94.8	98.9	99.1	98.7	95.7	97.1
15-19	96.2	95.8	93.9	97.5	97.8	98.3	94.7	95.9
20-24	93.1	94.6	90.4	96.6	95.4	98.4	92.7	94.0
25+	69.9	78.1	71.7	76.5	77.8	83.3	75.2	74.6
Total	82.1	85.4	81.6	85.6	86.7	88.6	83.9	84.0

Of the total population having educational attainments in rural market center, 16.4 percent could read and write whereas 26.7 percent had primary level educational attainment.

Similarly 45.8 percent had secondary level educational attainment and the rest 11.1 percent had tertiary level of education. Of the same in urban market center, 14.5 percent could read and write whereas 18.4 percent had primary level educational attainment. Similarly 42.5 percent had secondary level educational attainment and the rest 24.5 percent had tertiary level of education. Considering both rural and urban markets, 15.3



percent could read and write whereas 22.0 percent had primary level educational attainment. Similarly 44.0 percent had secondary level educational attainment and the rest 18.6 percent had tertiary level of education.

Table 4.15: Educational Attainment in Percentage

Educational Attainment	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Read & Write	16.4	14.5	15.0	15.4	17.1	13.7	15.0	15.3
Primary	26.7	18.4	24.5	20.2	21.7	12.8	21.2	22.0
Secondary	45.8	42.5	44.7	42.9	49.4	38.8	44.4	44.0
Tertiary	11.1	24.5	15.8	21.4	11.9	34.7	19.4	18.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

The percentage of population, whose educational attainment was read and write, decreased as the level of quintile groups increased. Similar pattern held for the population whose educational attainment was primary level. On the contrary, the percentage of population, whose educational attainment was tertiary level, increased as the level of quintile groups increased.

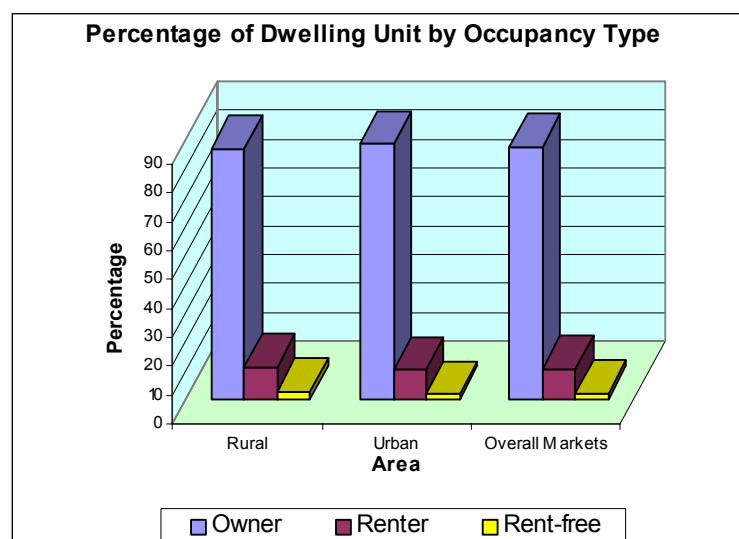
Table 4.16: Educational attainment (in %) of Literate Population by Domain

Educational Attainment	Poorest	Second	Third	Fourth	Richest
Read & write	19.5	17.3	15.1	13.9	12.7
Primary	39.6	27.3	20.7	16.4	12.4
Secondary	37.1	46.6	48.8	45.5	41.8
Tertiary	3.8	8.8	15.4	24.2	33.1
Total	100.0	100.0	100.0	100.0	100.0

5. HOUSING CHARACTERISTICS

5.1 Housing Units

The survey conducted in rural and urban market centers revealed that 86.6 percent households in rural market center possessed their own housing units while 11.1 percent lived in rented units and the rest 2.4 percent had rent free housing units.



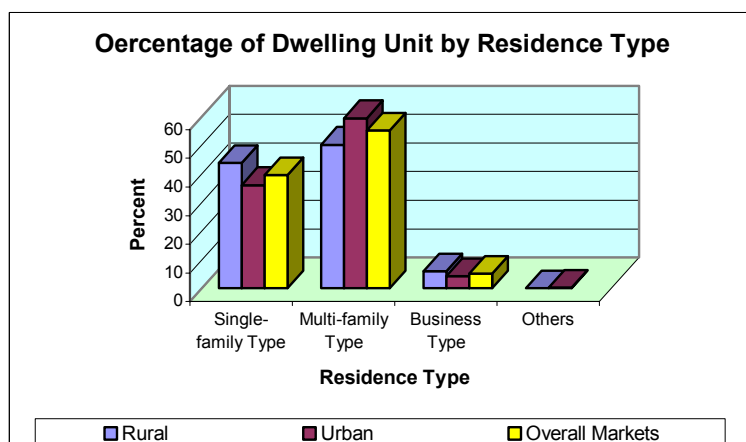
In rented units and the rest 2.4 percent had rent free housing units. In urban market center, 88.5 percent household was found to have their own dwelling units while 10.0 percent lived in rented units and 1.5 percent had rent free housing units. Considering both rural and urban market centers, 87.6 percent households possessed their own dwelling units, 10.5 percent lived in rented housing units and the rest 1.9 percent had rent free housing units.

Table 5. : Percentage of Dwelling Unit by Occupancy Type

Type of Occupancy	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Teraí	Hills	Mountain	Urban KBL	Urban w/o KBL	
Owner	86.6	88.5	91.4	85.1	84.7	80.2	92.6	87.6
Renter	11.1	10.0	6.4	13.2	13.8	18.9	5.6	10.5
Rent-free	2.4	1.5	2.2	1.7	1.6	0.9	1.9	1.9

5.2 Type of Housing Structure

The distribution of dwelling units by residence type in rural market center revealed that 43.7 percent households lived in single-family type of dwelling units, 50.2 percent lived in multi-family type of dwelling units and 6.0 percent lived in business type of houses. The distribution of the same in urban market center revealed that 36.1 percent households lived in single-family type, 59.4 percent lived in multi-family type and 4.3 percent had business type of dwelling units. Considering both rural and urban market centers, the proportion of single-family



type of dwelling units was 39.6 percent, the proportion of multi-family type of dwelling units was 55.1 percent and the same of business type of dwelling units was 5.1 percent.

Table 5.2: Percentage of Dwelling Unit by Residence Type

Type of Residence	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Teraí	Hills	Mountain	Urban KBL	Urban w/o KBL	
Single-family Type	43.7	36.1	47.6	34.8	29.4	21.9	43.2	39.6
Multi-family Type	50.2	59.4	47.4	59.4	67.8	77.6	50.3	55.1
Business Type	6.0	4.3	4.7	5.6	2.8	0.5	6.2	5.1
Others	0.1	0.3	0.3	0.1	0.0	0.0	0.4	0.2

5.3 Type of Dwelling Units

The distribution of dwelling units by construction type in rural markets revealed that 28.0 percent households lived in super-pakki type of dwelling units, 29.3 percent lived in semi-pakki type of dwelling units and 41.6 percent lived in kachchi type of houses. The distribution of the same in urban market center revealed that 60.0 percent households lived in super-pakki type, 23.4 percent lived in semi-pakki type and 16.4 percent lived in kachchi type of dwelling units. Considering both rural and urban market centers, the proportion of households living in super-pakki type of dwelling units was 45.0 percent, the proportion of households living in pakki type of dwelling units was 26.2 percent and the same for households living in kachchi type of households was 28.2 percent.

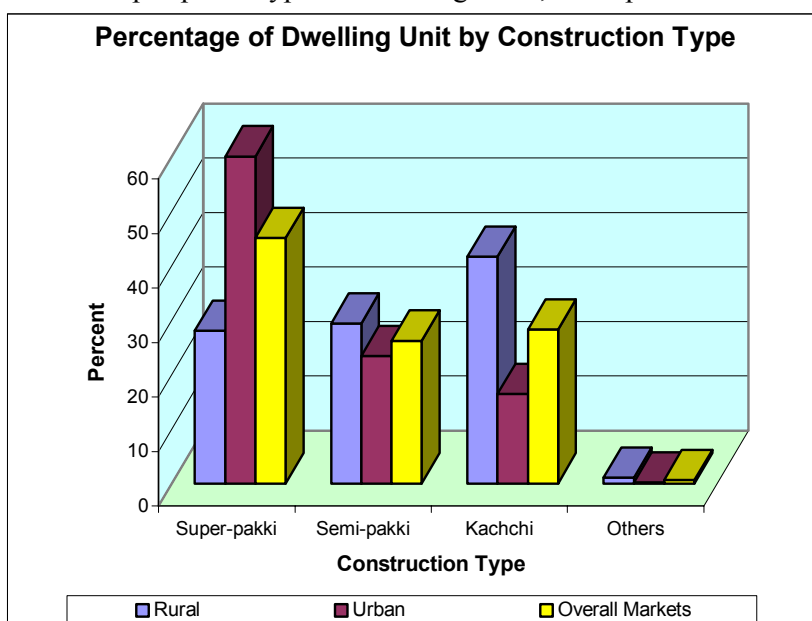


Table 5.3: Percentage of Dwelling Unit by Construction Type

Type of Dwelling	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Teraí	Hills	Mountain	Urban KBL	Urban w/o KBL	
Super-pakki	28.0	60.0	50.1	44.5	13.4	62.5	58.7	45.0
Semi-pakki	29.3	23.4	15.0	32.5	44.7	33.4	18.4	26.2
Kachchi	41.6	16.4	34.2	22.5	40.3	4.1	22.5	28.2
Others	1.1	0.2	0.7	0.5	1.6	0.0	0.3	0.6

5.4 Dwelling Units by Usage Type

The distribution of dwelling units by usage type in rural markets revealed that 69.6 percent households occupied whole house, 11.3 percent lived in flats and 18.6 percent had rooms as their dwelling units. The distribution of the same in urban market center revealed that 60.7 percent households lived in whole house, 24.2 percent lived in flats and 14.8 percent had rooms as their dwelling units. Considering both rural and urban market centers, 64.9 percent households occupied whole house, 18.2 percent households lived in flats and 16.6 percent households had rooms as their dwelling units.

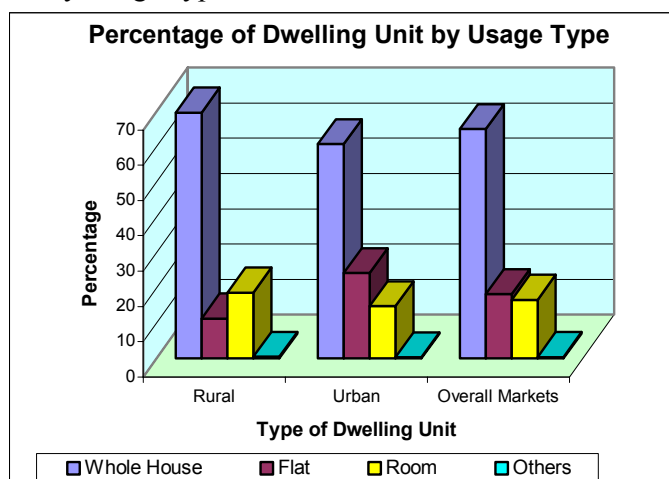


Table 5.4: Percentage of Dwelling Units by Usage Type

Type of Dwelling by Usage	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Whole House	69.6	60.7	73.0	59.8	56.6	46.4	67.9	64.9
Flat	11.3	24.2	11.1	23.0	21.3	40.6	16.0	18.2
Room	18.6	14.8	15.5	16.8	22.2	12.9	15.8	16.6
Others	0.5	0.3	0.4	0.4	0.0	0.1	0.3	0.4

5.5 Rental Value of Dwelling Units

The average monthly rental value of owned house, rented house and rent-free house in rural market center stood at Rs. 1949, Rs. 1427 and Rs. 934 respectively. The average monthly rental value of owned house, rented house and rent-free house in urban market center stood at Rs. 4025, Rs. 2263 and Rs. 1466 respectively. In the overall market, the average monthly rental value of owned house, rented house and rent-free house worked out at Rs.3072, Rs.1827 and Rs. 1161 respectively.

Table 5.5: Rental Value by Tenure of Occupancy

in Rs.

Tenure	R/U Markets		Ecological Region Markets			Urban KBL	Urban w/o KBL	Overall Market
	Rural	Urban	Terai	Hill	Mountain			
Owned House	1949	4025	2294	3688	2931	5806	3191	3072
Rented House	1427	2263	1304	2000	2022	2462	1972	1827
Rent Free House	934	1466	930	1282	1980	2525	1209	1161

5.6 Housing Facilities

Under this topic, some basic type of facilities pertaining to households in rural and urban markets had been studied. The facilities that were under consideration had been drinking water supply, toilet, kitchen, electricity, telephone and cooking fuel.

5.6.1 Water Supply

In rural market center, 67.7 percent households had access to pipe or tap water, 5.2 percent had well and 31.6 percent had tube well. The distribution of such facility in urban market center revealed that 72.5 percent had access to pipe or tap water, 9.2 percent had well and 31.6 percent had tube well. Considering both rural and urban market centers, 70.3 percent households had access to pipe and tap water, 7.3 percent had well and 31.6 percent had tube well. Here the distribution may not add up to 100.0 percent because of multiple responses.

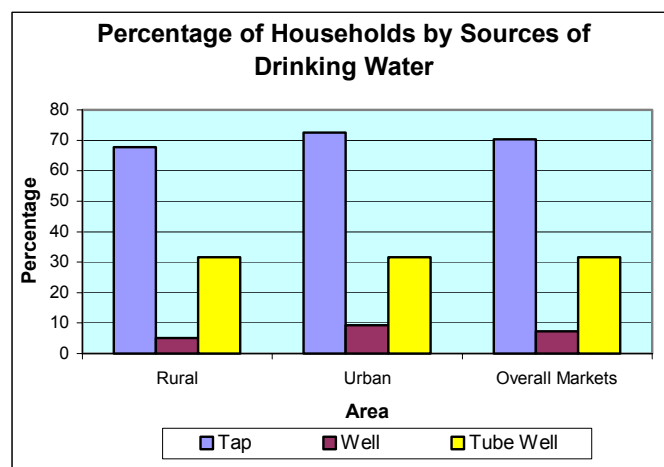


Table 5.6: Percentage of Households by Sources of Drinking Water

Sources of Drinking Water	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Teraí	Hills	Mountain	Urban KBL	Urban w/o KBL	
Tap	67.7	72.5	36.4	92.3	97.8	88.4	64.6	70.3
Well	5.2	9.2	4.3	10.0	2.2	20.2	3.7	7.3
Tube Well	31.6	31.6	72.6	4.7	0.0	10.1	42.4	31.6

Note: Total may exceed 100% due to multiple responses.

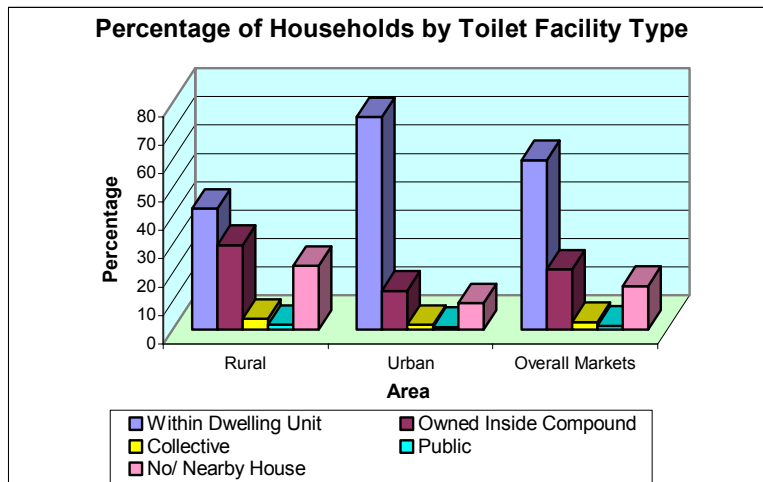
The percentage of tap water user increased as the level of quintile group increased. On the contrary, the percentage of tube well water user decreased as the level of quintile group increased.

Table 5.7: Access to drinking water by source and CQG

Source	Poorest	Second	Third	Fourth	Richest	Overall
% of tap water user	57.3	59.4	69.1	75.0	83.0	70.2
% well water user	8.4	7.3	6.9	5.9	8.2	7.3
% tube well water user	36.8	36.5	31.0	29.0	27.6	31.6

5.6.2 Toilet Facility

Of the total households in rural market center, 42.5 percent had toilets within the dwelling units, 29.7 percent owned toilets within the compound of dwelling units. Similarly, 3.7 percent of households used collective toilets, 1.7 percent used public toilets and the rest 22.4 percent had either no toilets or excrete in nearby place. Of the total households in urban market center, 74.7 percent had toilets within the dwelling units, 13.6 percent owned toilets



inside the compound of dwelling units. Similarly, 1.7 percent of households used collective toilets, 0.9 percent used public toilets and the rest 9.2 percent had either no toilets or excrete in nearby place. Urban KBL witnessed the highest proportion of households having toilets inside the dwelling units. As such, 92.7 percent households in urban KBL had toilets

inside the dwelling units. Considering the households both in rural and urban market centers, 59.6 percent had toilets within the dwelling units, 21.2 percent owned toilets inside the compound of dwelling units. Similarly, 2.6 percent of households used collective toilets, 1.3 percent used public toilets and the rest 15.3 had either no toilets or excrete in nearby place.

Table 5.8: Percentage of Households by Toilet Facility Type

Toilet Facility	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Within Dwelling Units	42.5	74.7	52.2	66.4	46.9	92.7	65.7	59.6
Within Compound	29.7	13.6	21.0	19.7	36.6	6.4	17.2	21.2
Collective	3.7	1.7	2.6	2.8	0.9	0.4	2.3	2.6
Public	1.7	0.9	1.2	1.3	1.6	0.3	1.1	1.3
No Nearby House	22.4	9.2	22.9	9.9	14.1	0.2	13.6	15.3

The percentage of households having toilet within compound increased as the level of quintile increased. For example, it was lowest for the poorest group (around 22%) and highest for the richest group (around 85%). On the contrary, the percentage of household having toilet no nearby house decreased as the level of quintile increased.

Table 5.9: Distribution of Households by Toilet Facility across CQG

Toilet Facility	Poorest	Second	Third	Fourth	Richest	Overall
Within Dwelling units	22.1	40.8	61.8	71.9	84.6	59.5
Within compound	23.6	30.8	25.5	18.7	11.8	21.2
Collective	2.1	3.4	3.4	2.9	1.6	2.6
Public	2.7	1.3	1.2	1.2	0.4	1.3
No nearby House	49.5	23.7	8.1	5.3	1.6	15.4
Total	100.0	100.0	100.0	100.0	100.0	100.0

5.6.3 Kitchen Facility

Kitchen facility had been categorized into three type viz., separate modern kitchen, simple kitchen and kitchen in living room. Of the total households in rural market center, 7.2 percent possessed modern kitchen, 73.1 percent had simple kitchen and the rest 19.7 percent had kitchen in their living room. In urban market center, 24.6 percent households possessed modern kitchen, 61.5 percent had simple kitchen and the rest 14.0 percent had kitchen in their living room. Considering the households both in rural and urban market centers, 16.4 percent possessed modern kitchen, 66.9 percent had simple kitchen and the rest 16.7 percent had kitchen in their living room.

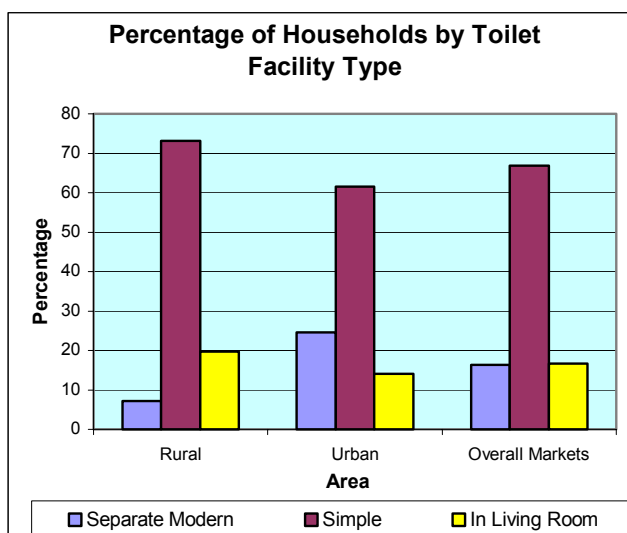


Table 5.10: Percentage of Households by Toilet Facility Type

Type of Kitchen	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Tera	Hills	Mountain	Urban KBL	Urban w/o KBL	
Separate Modern	7.2	24.6	13.9	18.9	10.0	30.8	21.4	16.4
Simple	73.1	61.5	67.0	66.2	73.8	60.8	61.8	66.9
In Living Room	19.7	14.0	19.1	14.9	16.3	8.4	16.7	16.7

The percentage of households having separate modern kitchen increased as the level of quintile increased. For example, it was lowest for the poorest group (around 1%) and highest for the richest group (around 42%). On the contrary, the percentage of household having kitchen in living room decreased as the level of quintile increased.

Table 5.11: Percentage of Households by Kitchen Facility Type and CQG

Kitchen facility	Poorest	Second	Third	Fourth	Richest	Overall
Separate modern	0.5	2.1	7.6	18.2	41.7	16.3
Separate simple	57.6	74.1	77.4	73.6	54.8	67.0
In living Room	41.9	23.8	15.1	8.1	3.5	16.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

5.6.4 Modern Facilities

In this category, modern facilities such as electricity and telephone facilities had been analyzed. As such of the total households in rural market centers, 88.4 percent had access to electricity and 20.7 percent had access to telephone. In urban market centers, 94.9 percent households had access to electricity and 61.8 percent had access to telephone. Considering the households both in rural and urban market centers, 91.9 percent had access to electricity and 42.6 percent had access to telephone. Electricity and telephone facilities were found highest in urban KBL (around 100% having electricity and 79% having telephone) and lowest in the rural market centers (around 88% having electricity and 21% having telephone). The percentage of households reporting to have telephone in the urban market was nearly 3 times higher than that in the rural market.

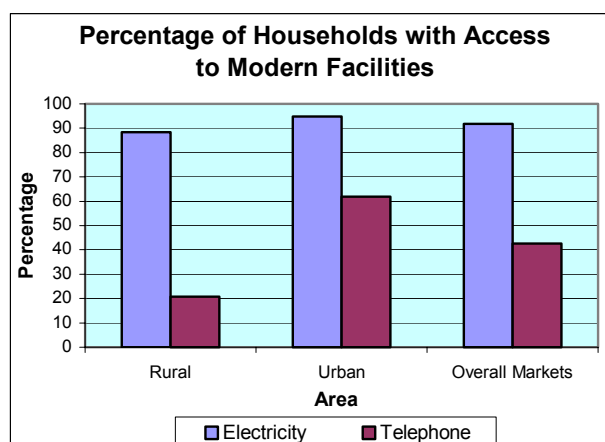


Table 5.12: Percentage of Households with Access to Modern Facilities

Modern Facilities	R/U Markets		Ecological Region Markets			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Electricity	88.4	94.9	87.9	94.7	93.1	99.7	92.6	91.9
Telephone	20.7	61.8	37.4	47.8	28.1	78.8	53.3	42.6

The percentage of households having access to electricity increased as the level of quintile increased. For example, it was lowest for the poorest group (around 72%) and highest for the richest group (around 99%). Likewise, the percentage of household having access to telephone increased as the level of quintile increased.

Table 5.13: Access to Electricity and Telephone by CQG

	Poorest	Second	Third	Fourth	Richest	Overall
Electricity (%)	72.2	89.3	95.0	97.8	99.1	91.9
Telephone	4.4	17.2	37.3	56.6	77.3	42.5

5.6.5 Cooking Fuel Facility

Fire wood as cooking fuel played a dominant role in the rural market centers; for example, around 82 per cent households of the rural market centers reported that they were using fire wood as cooking fuel. In contrast, LP gas played a dominant role in the urban KBL; for example, around 82 per cent households of the urban KBL reported that they were using LP gas as cooking fuel.

Table 5.14: Percentage of Households by Cooking Fuel Type

Cooking fuel type	R/U Marketss		Markets of ER			Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Electricity	8.0	19.3	6.2	19.9	12.5	28.8	14.6	14.0
Kerosene	14.8	32.1	17.8	29.0	20.3	39.6	28.3	24.0
LP gas	32.5	66.0	40.5	58.5	41.3	82.2	57.9	50.3
Fire wood	81.8	44.9	76.6	49.6	80.3	8.5	63.1	62.1
Bio-gas	5.3	3.5	5.6	3.7	1.3	0.2	5.1	4.3
Solar	0.1	0.0	0.0	0.1	0.0	0.1	0.0	0.1
Others	8.4	7.9	13.0	5.4	0.3	3.6	10.0	8.1

Note: Total of each column may exceed 100% because of multiple responses

The percentage of households using LP gas as cooking fuel increased as the level of quintile increased (see table 3.15). For example, it was lowest for the poorest group (around 7%) and highest for the richest group (around 84%). In contrast, the percentage of household using fire wood as cooking fuel decreased as the level of quintile increases. For example, it was highest for the poorest group (around 90%) and lowest for the richest group (around 37%).

Table 5.15: Percentage of Households by Cooking Fuel Type by CQG

	Poorest	Second	Third	Fourth	Richest
Electricity	0.4	3.1	10.1	18.7	29.3
Kerosene	12.0	22.3	28.1	28.4	25.9
LP gas	6.5	23.4	49.5	67.5	83.6
Fire wood	89.7	80.2	63.8	55.1	36.5
Bio-gas	2.2	4.7	4.5	5.4	4.5

5.7 Ownership of Household Durables

Under this topic, information on household durables collected during the survey period has been studied. As such, the household durables had been grouped into five broad categories, viz. kitchen related, audio/video & camera, furniture, vehicles and other durable goods. Possession of household durables by goods and quintile group has been discussed below.

5.7.1 Kitchen Related

The survey revealed that 53.1 percent households had kerosene stove, 52.3 percent households had gas stove, 50.0 percent households had gas cylinder, 21.2 percent households had refrigerator, 30.1 percent households had rice cooker, 30.7 percent households had water filter and 2.1 percent households had micro oven. Analyzing the possession of household durables by quintile groups, it was found that 34.9 percent of the poorest households had kerosene stove, 9.0 percent of them had gas stove, 7.6 percent of them had gas cylinder, 1.1 percent of them had refrigerator, 4.1 percent of them had rice cooker, 3.0 percent of them had water filter and 0.1 percent of them had micro oven. Out of the households in the second quintile group, 47.0 percent had kerosene stove, 29.1 percent had gas stove, 25.9 percent had gas cylinder, 5.8 percent had refrigerator, 11.4 percent had rice cooker, 12.5 percent had water filter and 0.2 percent had micro oven. Of the households in the third quintile group, 56.6

percent had kerosene stove, 51.2 percent had gas stove, 48.8 percent had gas cylinder, 13.8 percent had refrigerator, 24.3 percent had rice cooker, 27.6 percent had water filter and 0.4 percent had micro oven. Looking at the possessions of the households in the fourth quintile group, it was found that 61.1 percent had kerosene stove, 69.5 percent had gas stove, 66.7 percent had gas cylinder, 27.1 percent had refrigerator, 39.8 percent had rice cooker, 40.0 percent had water filter and 1.7 percent had micro oven. Of the households in the richest group, 60.2 percent had kerosene stove, 84.2 percent had gas stove, 82.4 percent had gas cylinder, 46.9 percent had refrigerator, 57.4 percent had rice cooker, 56.9 percent had water filter and 6.6 percent had micro oven (Table 10.10).

5.7.2 Audio/Video and Camera

Of the total households surveyed, 56.4 percent had radio, 52.5 percent had colour TV, 30.7 percent had black & white TV, 23.4 percent had VCD, 7.4 percent had DVD, 21.5 percent had camera and 2.3 percent had video camera. Analyzing such possessions by quintile groups of households, it was found that 39.0 percent of the poorest group had radio, 13.4 percent of them had colour TV, 31.6 percent of them had black & white TV, 5.2 percent of them had VCD, 1.3 percent of them had DVD, 3.3 percent of them had camera and 0.1 percent of them had video camera. Out of the households in the second quintile group, 48.7 percent had radio, 34.8 percent had colour TV, 40.1 percent had black & white TV, 13.2 percent had VCD, 3.6 percent had DVD, 8.7 percent had camera and 0.4 percent had video camera. Of the households in the third quintile group, 55.7 percent had radio, 52.3 percent had colour TV, 35.3 percent had black & white TV, 24.0 percent had VCD, 5.3 percent had DVD, 18.8 percent had camera and 0.9 percent had video camera. Looking at the possessions of the households in the fourth quintile group, it was found that 61.8 percent had radio, 65.5 percent had colour TV, 29.8 percent had black & white TV, 27.4 percent had VCD, 9.9 percent had DVD, 27.8 percent had camera and 2.5 percent had video camera. Out of the households in the richest group, 69.5 percent had radio, 80.3 percent had colour TV, 20.5 percent had black & white TV, 38.9 percent had VCD, 13.7 percent had DVD, 39.9 percent had camera and 6.0 percent had video camera (Table 10.10).

5.7.3 Furniture

Of the total households surveyed, 66.1 percent had chairs, 69.4 percent had tables, 15.3 percent had dressing tables, 70.8 had drawers, 21.8 percent had bookcases, and 37.2 had sofas. Analyzing such possessions by quintile groups of households, it was found that 37.2 percent of the poorest group of households had chairs, 35.6 percent of them had tables, 2.6 percent of them had dressing tables, 38.5 percent of them had drawers, 4.5 percent of them had bookcases and 7.1 percent of them had sofas. Out of the households in the second quintile group, 54.9 percent had chairs, 62.2 percent had tables, 6.1 percent had dressing tables, 59.8 percent had drawers, 13.3 percent had bookcases and 20.6 percent had sofas. Of the households in the third quintile group, 68.9 percent had chairs, 73.2 percent had tables, 11.7 percent had dressing tables, 73.8 percent had drawers, 19.2 percent had bookcases and 33.2 percent had sofas. Looking at the possessions of the households in the fourth quintile group, it was found that 76.1 percent had chairs, 80.5 percent had tables, 19.3 percent had dressing tables, 81.0 percent had drawers, 26.5 percent had bookcases and 47.0 percent had sofas. Out of the households in the richest group, 82.8 percent had chairs, 84.7 percent had tables, 30.1 percent had dressing tables, 89.0 percent had drawers, 37.8 percent had bookcases and 64.4 percent had sofas (Table 10.10).

5.7.4 Vehicles

Of the total households surveyed, 36.0 percent had cycles, 17.3 percent had motorcycles and 4.3 percent had cars. Analyzing such possessions by quintile groups of households, it was

found that 27.0 percent of the poorest group of households had cycles, 1.5 percent of them had motorcycles and 0.9 percent of them had cars. Out of the households in the second quintile group, 37.6 percent had cycles, 6.3 percent had motorcycles and 2.6 percent had cars. Of the households in the third quintile group, 39.6 percent had cycles, 12.6 percent had motorcycles and 2.2 percent had cars. Looking at the possessions of such items in the fourth quintile group of households, it was found that 37.8 percent had cycles, 23.4 percent had motorcycles and 5.1 percent had cars. Out of the households in the richest group, 36.3 percent had cycles, 34.4 percent had motorcycles and 8.9 percent had cars (Table 10.10).

5.7.5 Other Durable Goods

Of the total households surveyed, 23.0 percent had sewing machines, 49.9 percent had irons, 54.1 percent had electric fans, 9.0 percent had computers and 1.6 percent had washing machines. Analyzing such possessions by quintile groups of households, it was found that 8.4 percent of the poorest group of households had sewing machines, 16.6 percent of them had irons, 21.0 percent of them had electric fans, 0.1 of them had computers and 0.1 percent of them had washing machines. Out of the households in the second quintile group, 14.6 percent had sewing machines, 29.5 percent had irons, 39.5 percent had electric fans, 1.2 percent had computers and none of them had washing machines. Of the households in the third quintile group, 21.0 percent had sewing machines, 49.3 percent had irons, 55.5 percent had electric fans, 4.8 percent had computers and 0.3 percent had washing machines. Looking at the possessions of such items in the fourth quintile group of households, it was found that 29.5 percent had sewing machines, 64.2 percent had irons, 65.9 percent had electric fans, 10.2 percent had computers and 1.2 percent had washing machines. Out of the households in the richest group, 34.8 percent had sewing machines, 75.5 percent had irons, 75.5 percent had electric fans, 23.1 percent had computers and 5.3 percent had washing machines (Table 10.10).

6. EMPLOYMENT PATTERN

6.1 Occupational Situation

The survey, since the focus was on household consumption expenditure and income could accommodate few questions on occupation, industry and employment status pre-coded with limited groups against the tradition of formulating open ended. Also, occupations were recorded based on the time most engaged in. Individuals might be engaged in more than one activity and it was instructed to record only one which a person is most engaged in. In practice, many persons might be doing part time job and continuing study also or might spending most time in economic activity and continuing study as well. Similarly, most "housewives" might be engaged in agriculture or family business though they might have been reported as 'housewives'.

So activities of individuals in the household have been categorized and grouped into Agriculture, Business/Industry Service, Wage Earner or Elementary Labourers, Paid Domestic Workers, Housewives and Students as follows:

- (i) Agriculture (own farm activities such as crop growing, raising livestock, fishery and establishment type agricultural activities such as poultry farming).
- (ii) Business/Industry (jobs related to manufacturing, construction, trade, finance, real estate, hotel/restaurant etc.)
- (iii) Service (paid works in organized sectors such as government, private/international agencies. So, government employees, teachers and employees of private sector are included)
- (iv) Elementary Wage Earners (include day to day sales of labour and includes construction labour, porters and agricultural labour as well)
- (v) Domestic Workers (refers to paid domestic workers)
- (vi) Others (street hawkers, shoe cleaning, other street services, pensioners etc.)
- (vii) Housewives (refers to be primarily engaged in household works)
- (viii) Student

Information on type of works were collected from all individual members of households aged 10 years or above of sample households.

Altogether, 50.5 percent of the population aged 10 years and above in rural market centers were found to be employed or engaged in one or the other kind of work. Another half of the individuals reported to be either housewives or student. The survey showed that 19.5 percent were housewives and 29.9 percent were students in rural market centers. Likewise, in urban market centers, 50.4 percent of the population aged 10 years and above were found to be employed. Also, among half of the population (10+years), 22.3 percent were housewife and 27.4 percent were student. Considering overall market centers, 50.5 percent of the population aged 10 years and above were employed and among other half, 21.1 percent were housewives and 28.5 percent were students. It is to be noticed that major work/job of an individual in which he/she spend most of his/her time was asked in the survey.

According to the results of the survey, 23.8 percent of the employed population in rural market centers were reported to be engaged in agriculture, 26.4 percent were engaged in business and industry, 16.7 percent had service, 8.5 percent worked as wage-earner, 2.5 percent served as domestic worker and the rest 22.3 percent had other types of occupation.

Similarly in urban market centers, 9.4 percent employed population were engaged in agriculture, 24.5 percent were engaged in business and industry, 25.6 percent in service, 7.2 percent worked as wage-earner, 3.3 percent served as domestic worker and the rest 30.2 percent had other types of occupation.

Considering both rural and urban markets, 15.8 percent employed population were engaged in agriculture, 25.3 percent were engaged in business and industry, 21.6 percent in service, 7.7 percent worked as wage-earner, 2.9 percent served as domestic worker and the rest 26.7 percent had other types of occupation.

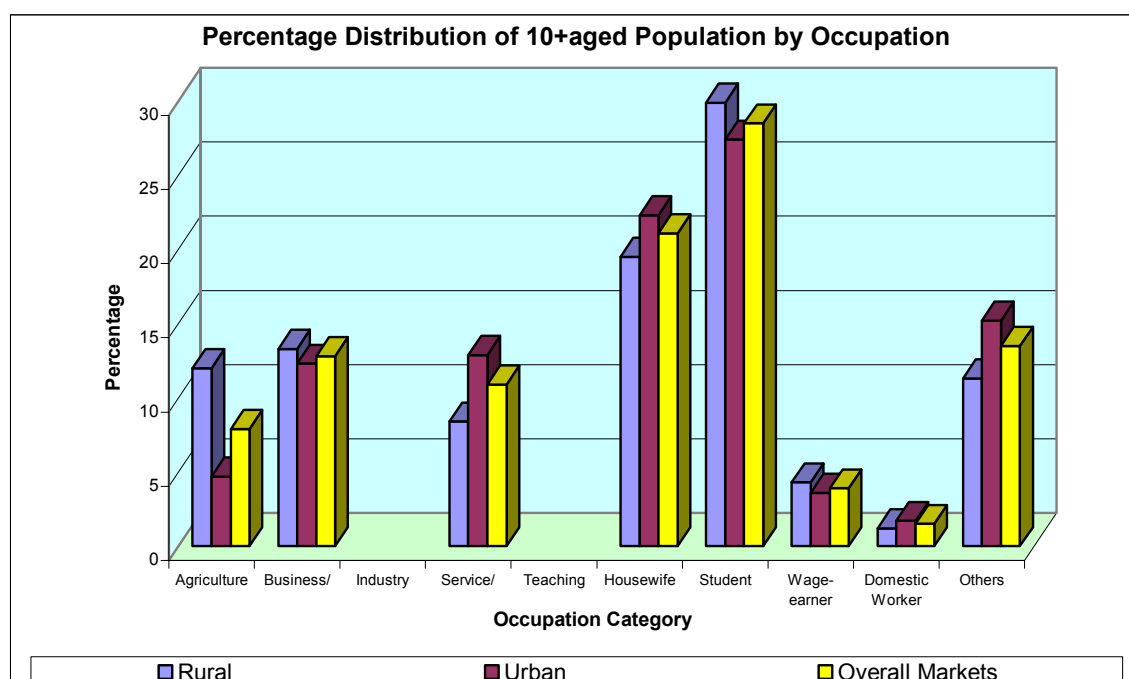


Table 6.1: Percentage Distribution of population aged 10 years and over by Occupation

Occupation Category	R/U Area		Ecological Region			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Agriculture	12.0	4.7	8.6	7.8	4.6	2.4	5.9	7.9
Business/ Industry	13.3	12.3	11.4	13.0	21.3	13.3	11.8	12.8
Service	8.4	12.9	8.3	13.0	10.0	18.1	10.2	10.9
Wage-earner (elementary workers)	4.3	3.6	5.2	3.1	2.5	2.2	4.3	3.9
Domestic Worker	1.2	1.7	1.4	1.4	2.5	1.9	1.5	1.5
Others	11.3	15.2	14.5	12.7	12.6	14.6	15.5	13.5
Sub Total	50.5	50.4	49.4	51	53.5	52.5	49.2	50.5
Housewife	19.5	22.3	22.2	20.5	18.3	22.6	22.1	21.1
Student	29.9	27.4	28.4	28.6	28.3	24.9	28.6	28.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 6.2: Employed Population by Occupation

	Rural/Urban Market Center		Ecological Region			Urban KBL	Urban w/o KBL	Total
	Rural	Urban	Terai	Hill	Mountain			
Agriculture	23.8	9.4	17.3	15.3	8.7	4.6	11.9	15.8
Bussiness/ Industry	26.4	24.5	23.2	25.4	39.8	25.4	24.0	25.3
Service	16.7	25.6	16.8	25.6	18.7	34.6	20.8	21.6
Wage-earner	8.5	7.2	10.5	6.0	4.6	4.2	8.7	7.7
Domestic worker	2.5	3.3	2.9	2.8	4.6	3.6	3.1	2.9
Others	22.3	30.2	29.5	24.9	23.6	27.7	31.5	26.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

6.2 Employment Status

The total employed population had also been analyzed by employment status. As such, in rural market center, 34.9 percent were employer/self employed, 21.6 percent were in service or employee, 32.6 percent were reported to be serving as unpaid family worker and 11.0 percent worked as wage earner in elementary works.

In urban market center, 34.1 percent were employer/self employed, 37.4 percent were in service or employee, 18.1 percent were reported to be serving as unpaid family worker and 10.5 percent worked as wage earner in elementary works.

Considering both rural and urban markets, 34.4 percent were employer/self employed, 29.9 percent were in service or employee, 25.0 percent were reported to be serving as unpaid family worker and 10.7 percent worked as wage earner in elementary works.

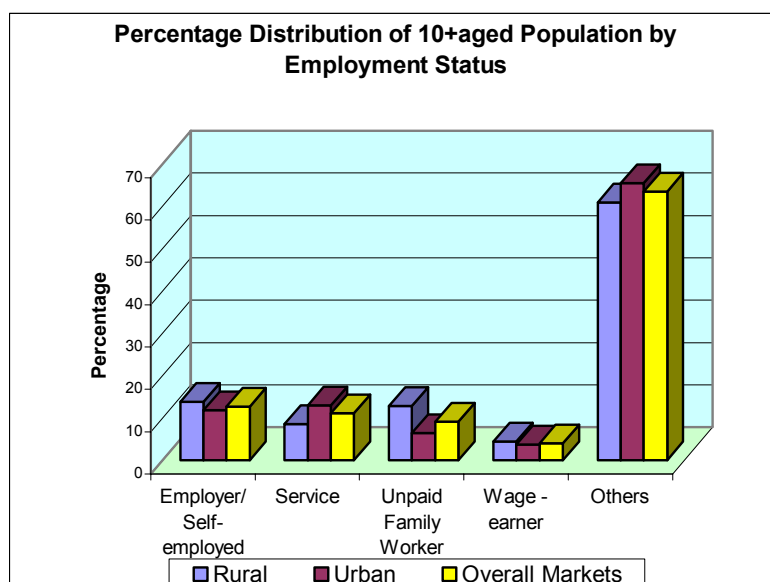


Table 6.3: Percentage Distribution of Employed Population by Employment Status

	Rural/Urban Market Center		Ecological Region			Urban KBL	Urban w/o KBL	Total
	Rural	Urban	Terai	Hill	Mountain			
Employer/Self Employed	34.9	34.1	32.8	33.9	51.0	32.2	35.1	34.4
Employee/Service	21.6	37.4	23.9	34.8	24.9	49.8	30.6	29.9
Unpaid Family Labour	32.6	18.1	28.3	23.3	18.1	12.1	21.4	25.0
Wage Earner (Elementary works)	11.0	10.5	15.1	8.1	6.0	5.9	13.0	10.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

7. HOUSEHOLD INCOME

7.1 Introduction

Income is an important and equally sensitive variable of household budget survey. Information on household income provides support for the analysis of living standard of a household and indicates the earning capacity and purchasing power as well. Household income, for the purpose of the survey is comprised of individual salary/wage incomes of all usual members of the households and income of household that can be measured at household level only; such as income from agricultural or non-agricultural activities of a household where more than one member of the household might be engaged; property income of household such as rent income, interest and dividend income; imputed rent of owner occupied dwelling unit; transfer incomes and remittances, and miscellaneous incomes such as transfers in kind.

Information on income was collected for one month preceding the date of the field interview. However, given the seasonality effect of the economic activities such as crop farming, information on agricultural income collected in each quarter of the year was summed to arrive at the annual income and then the annual income was divided by twelve to derive monthly income of a household.

Sources of household income for this survey were identified as agricultural income, salary and wage, income from non-agricultural activities such as manufacturing, trade and other service activities, pensions, property income, imputed rent, transfer income, remittance and miscellaneous. Remittance refers to the income received from the absentee of the household or a non-resident member of the household. In this context, the definition of a "household" and "a usual member of a household" used for the survey purpose is requested to be referred.

Based on the concepts, definitions and classifications followed in the survey, sources of income for analysis purpose have been grouped into six broad categories as follows:

- Agriculture, livestock and fishery,
- Salary, allowance, wage and pension, (including employment benefits)
- Business/service, enterprise and other related, (profit, mixed income etc.)
- Remittance,
- Imputed rent and rent received
- Miscellaneous (other transfer to households, interest income, windfall gains etc)

7.2 Household Income by Source

Of the total households in rural market centers, the share of agriculture, livestock and fishery constituted 10.8 percent of the households' income; salary, allowance, wage and pension had 22.7 percent share. Similarly, business/service, enterprise and other related activities constituted 29.4 percent, remittance constituted 20.6 percent. Imputed rent had 7.5 percent share and the miscellaneous category had 9.0 percent share in households' income in rural market centers.

In urban market centers, agriculture, livestock and fishery constituted 5.1 percent of the households' income, salary, allowance, wage and pension had 31.4 percent share. Similarly, business/service, enterprise and other related constituted 29.6 percent, remittance constituted

13.3 percent and imputed rent had 11.9 percent share and the rest miscellaneous had 8.7 percent share in households' income in urban market centers.

Considering both rural and urban market centers, the contribution of agriculture, livestock and fishery stood at 7.3 percent of the households' income. Salary, allowance, wage and pension had 28.1 percent share. Similarly, the contributions of business/service, enterprise and other related stood at 29.5 percent, remittance had 16.1 percent and imputed rent had 10.2 percent and the rest miscellaneous had 8.8 percent share in households' income in both the market centers. The share of income from agricultural activities in the households of urban market center is half of the rural. Also, it is noticed that the share of agricultural income is 7.3 percent of the total household income. Nevertheless, the share apparently is quite low because the figure does not represent rural household income which was not under the scope of the survey.

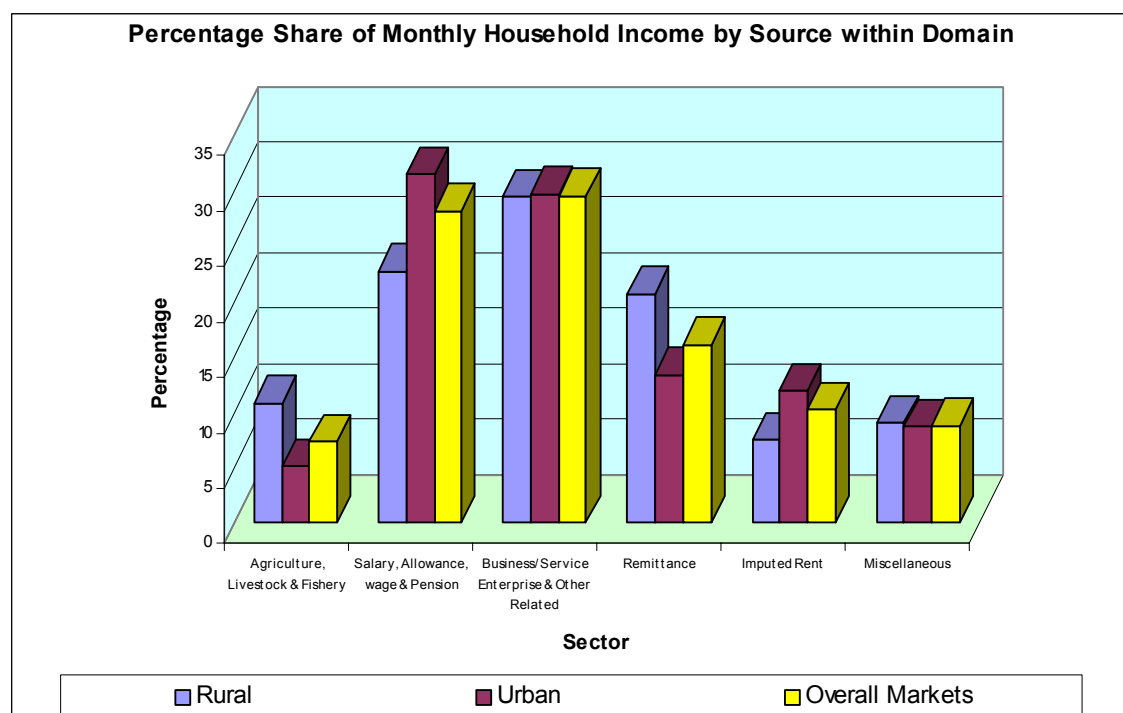


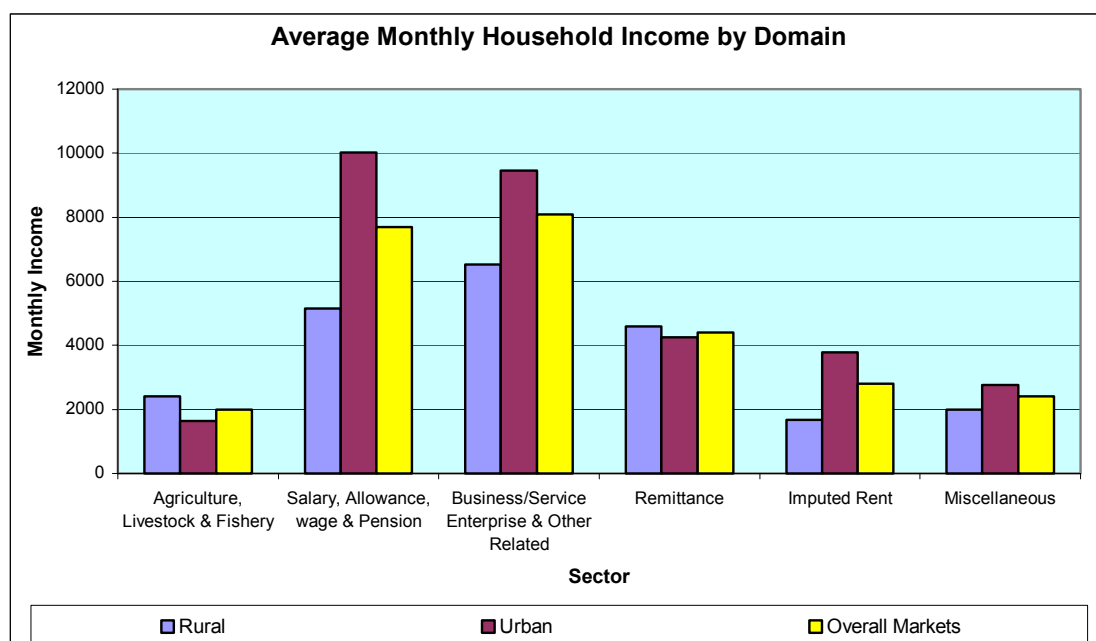
Table 7.1: Percentage of Monthly Household Income by Source within Domain

Sources	R/U Market Centers		Ecological Region			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Agriculture, Livestock & Fishery	10.8	5.1	9.0	6.1	8.0	2.6	6.6	7.3
Salary, Allowance, wage & Pension	22.7	31.4	23.6	31.4	24.3	39.7	26.5	28.1
Business/Service Enterprise & Other Related	29.4	29.6	27.0	29.9	44.0	31.2	28.7	29.5
Remittance	20.6	13.3	21.3	13.4	8.6	4.7	18.4	16.1
Imputed Rent	7.5	11.9	8.3	11.5	10.2	15.3	9.8	10.2
Miscellaneous	9.0	8.7	10.9	7.8	5.0	6.5	10.0	8.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

7.3 Nominal Household Income by Source

In rural market centers, households reported an average monthly household income of Rs. 22225. Of the total average income, agriculture, livestock and fishery contributed Rs. 2403, salary, allowance, wage and pension contributed Rs. 5047, business/service, enterprise and other related contributed Rs. 6523, remittance contributed Rs. 4582, and imputed rent contributed Rs. 1667, and the rest miscellaneous had a contribution of Rs.2003.

In urban market centers, households reported an average monthly household income of Rs. 31935. Of the total average income, the contribution of agriculture, livestock and fishery was Rs. 1634, the contribution of salary, allowance, wage and pension was Rs. 10029, the contribution of business/service, enterprise and other related was Rs. 9458, the contribution of remittance was Rs. 4254, and the contribution of imputed rent was Rs. 3789, and the contribution of miscellaneous was Rs. 2771.



Considering both rural and urban market centers, the contribution of agriculture, livestock and fishery stood at Rs. 1994 and the contribution of salary, allowance, wage and pension stood at Rs. 7698. Similarly, the contribution of business/service, enterprise and other related stood at Rs.8085 and the contribution of remittance stood at Rs. 4407. The contribution of imputed rent stood at Rs. 2796 and the contribution of miscellaneous stood at Rs. 2411. Thus the average income of the surveyed households considering both rural and urban market centers stood at Rs. 27391.

Average monthly household income of urban market centers was nearly one and half times more than of the rural market centers. Similarly, households in mountain urban centers reported lowest monthly household income.

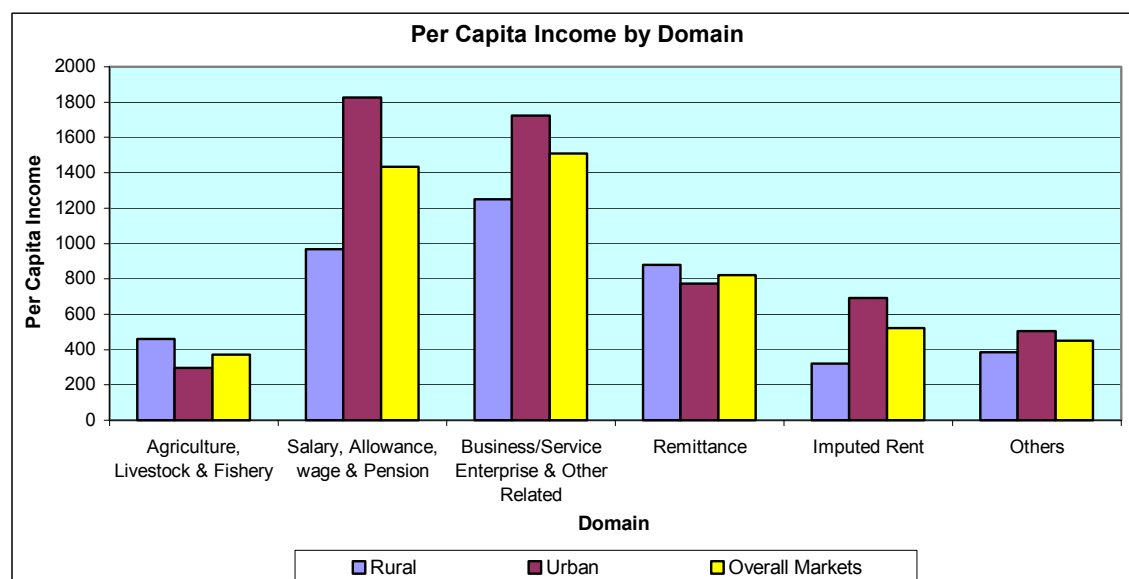
Table 7.2: Average Monthly Household Income by Domain

In Rs.

Sector	R/U Area		Ecological Region			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountair	Urban KBL	Urban w/o KBL	
Agriculture, Livestock & Fishery	2403	1634	2299	1773	1972	925	1989	1994
Salary, Allowance, wage & Pension	5047	10029	6021	9102	6018	14065	8017	7698
Business/Service Enterprise & Other Related	6523	9458	6905	8666	10903	11026	8680	8085
Remittance	4582	4254	5436	3888	2121	1661	5552	4407
Imputed Rent	1667	3789	2113	3327	2514	5427	2972	2796
Miscellaneous	2003	2771	2774	2267	1225	2294	3010	2411
Total	22225	31935	25546	29023	24754	35399	30220	27391

7.4 Household Per Capita Income by Source

Analysis of household per capita monthly income is equally important as overall household income merely may not reflect the economic condition of a households as the size of the household has direct impact upon the living standard. Household per capita monthly income is derived by dividing total monthly income of a household by number of household members. In rural market centers, per capita monthly income stood at Rs. 4264. Of the total amount, agriculture, livestock and fishery contributed Rs. 461, salary, allowance, wage and pension contributed Rs. 968, business/service, enterprise and other related contributed Rs. 1251, remittance contributed Rs. 879, and imputed rent contributed Rs. 320; and the rest miscellaneous had a contribution of Rs. 384.



In urban market centers, per capita monthly income stood at Rs. 5817. Of the total amount, the contribution of agriculture, livestock and fishery was Rs. 298, the contribution of

salary, allowance, wage and pension was Rs. 1827, the contribution of business/service, enterprise and other related was Rs. 1723, the contribution of remittance was Rs. 775, and the contribution of imputed rent was Rs. 690, and the contribution of miscellaneous was Rs. 505.

Considering both rural and urban market centers, the contribution in per capita monthly income by agriculture, livestock and fishery stood at Rs. 372 and salary, allowance, wage and pension contributed Rs. 1436. Similarly, the contribution of business/service, enterprise and other related stood at Rs.1508 and the contribution of remittance stood at Rs.822. The contribution of imputed rent stood at Rs. 522 and the contribution of miscellaneous stood at Rs.450. Thus, the per capita monthly income of the surveyed households considering both rural and urban market centers stood at Rs. 5110.

Per capita monthly income of urban market centers was greater by 1.36 times than that of rural market centers. It is noticeable that per capita monthly income of terai market centers was the lowest.

Table 7.3: Household Per Capita Monthly Income by Domain

In Rs.

Sector	R/U Area		Ecological Region			Urban Market Centers		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Agriculture, Livestock & Fishery	461	298	406	343	386	175	355	372
Salary, Allowance, wage & Pension	968	1827	1064	1761	1179	2666	1432	1436
Business/Service Enterprise & Other Related	1251	1723	1220	1676	2136	2090	1550	1508
Remittance	879	775	961	752	415	315	992	822
Imputed Rent	320	690	373	644	493	1029	531	522
Miscellaneous	384	505	490	439	240	435	538	450
Total	4264	5817	4515	5614	4849	6709	5397	5110

7.5 Economic Characteristics of Quintile Groups

Attempt has been made to analyze the income status of the surveyed households by consumption expenditure quintiles. As such average monthly household income per month and per capita monthly income has been analyzed below.

7.5.1 Distribution of Nominal Household Income by Source

Of the total households surveyed, the poorest 20 percent of the households reported an average monthly household income of Rs. 10751 and the richest 20 percent of the households reported an average monthly income of Rs. 47767 which means the average monthly income of the richest 20 percent is nearly 5 times greater than that of the poorest group. The second category of households reported an average monthly income of Rs.16498. The households in third and fourth quintiles had Rs. 22379 and Rs. 29798 monthly averages of income respectively.

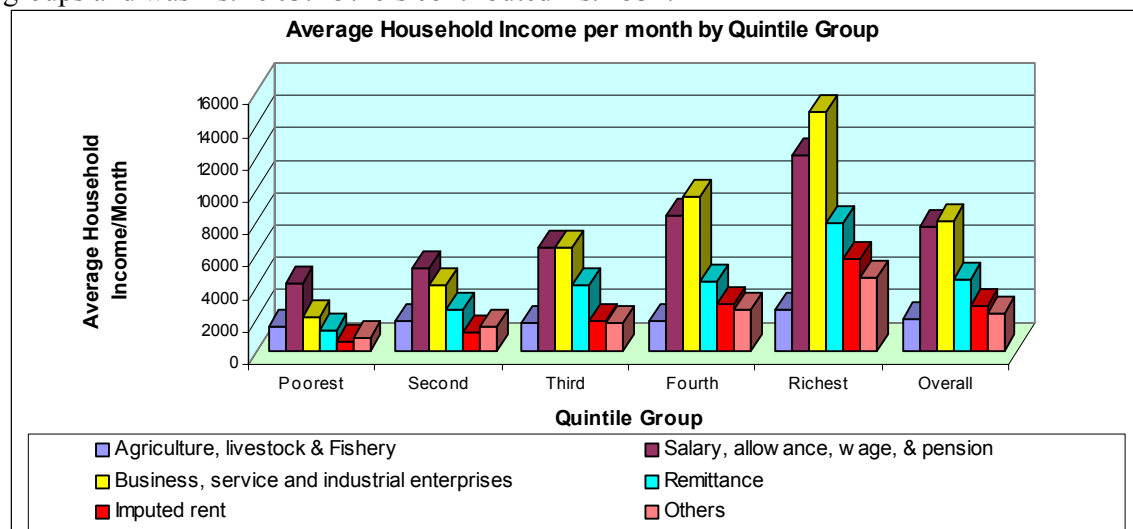
For the poorest section of households, the contribution of salary, allowance, wage and pension was highest and stood at Rs.4214 which is 39.2 percent of the monthly household

income. This was followed by business/service, enterprise and other related having a contribution of Rs.2143. The contribution of agriculture, livestock and fishery stood at the third place and was Rs. 1580. Similarly, remittance contributed Rs.1352, imputed rent contributed Rs.668 and others contributed Rs.794.

For the second quintile group of households, the contribution of salary, allowance, wage and pension was again highest and stood at Rs. 5169 followed by business/service, enterprise and other related having a contribution of Rs. 4079. The contribution of remittance stood at the third place as against in the case of the poorest households and that was Rs. 2637. The contribution of agriculture, livestock and fishery fell down to the fourth place and was Rs. 1871. Similarly, imputed rent contributed Rs.1223 and others contributed Rs.1520.

For the third quintile group of households, the contribution of salary, allowance, wage and pension and business/service, enterprise and other related were almost similar and stood at Rs. 6448 and Rs. 6376 respectively. The contribution of remittance again stood at the third place as in the case of the second quintile group of households and that was Rs. 4122. The contribution of imputed rent went up to the fourth place and stood at Rs.1915 whereas the contribution of agriculture, livestock and fishery fell down to the fifth place and was Rs. 1799. Others contributed Rs. 1720.

For the Fourth quintile group of households, the contribution of business/service, enterprise and other related stood at the highest place and was Rs. 9596 followed by salary, allowance, wage and pension having a contribution of Rs. 8395. The contribution of remittance once again stood at the third place as in the case of the second and third quintile groups of households and that was Rs. 4386. The contribution of imputed rent again stood at the fourth place and was Rs.2984 whereas the contribution of agriculture, livestock and fishery fell down to the last place as against the cases in the first, second and third quintile groups and was Rs. 1903. Others contributed Rs. 2534.



For the richest section, the ranking of the contribution of the said six groups of income sources were similar to that of the fourth quintile group of households. As such, the contribution of business/service, enterprise and other related stood at the highest place and was Rs. 14751 followed by salary, allowance, wage and pension having a contribution of Rs. 12167. The contribution of remittance once again stood at the third place as in the case of the second, third and fourth quintile groups of households and that was Rs. 7961. The contribution of imputed rent again stood at the fourth place and was Rs.5763 whereas the

contribution of agriculture, livestock and fishery again fell down to the last place and was Rs. 2604. Others contributed Rs. 4522.

Analysis of monthly household income by quintile groups reveals that as household gets richer the share of agricultural income consistently decreases. The share ranges down from 14.7 percent of the poorest to 5.4 percent of the richest. Similarly, income share of the salary/wage also decreases from 39.2 percent of the poorest to 25.5 percent share of the richest. On the contrary, income share of business income and remittance both increases from poorest quintile to the richest.

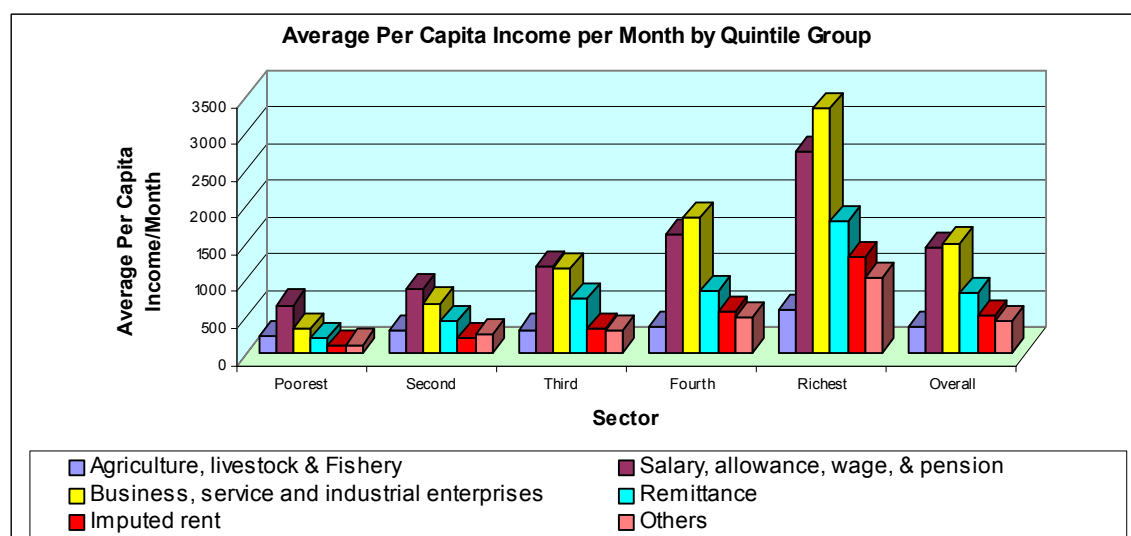
Table 7.4: Average Monthly Household Income by Quintile Group

	Poorest		Second		Third		Fourth		Richest		Overall	
	Rs.	%	Rs.	%	Rs.	%	Rs.	%	Rs.	%	Rs.	%
Agriculture, livestock & Fishery	1580	14.7	1871	11.3	1799	8.0	1903	6.4	2604	5.5	1994	7.3
Salary, allowance, wage, & pension	4214	39.2	5169	31.3	6448	28.8	8395	28.2	12167	25.5	7698	28.1
Business/Service Enterprise & Other Related	2143	19.9	4079	24.7	6376	28.5	9596	32.2	14751	30.9	8085	29.5
Remittance	1352	12.6	2637	16.0	4122	18.4	4386	14.7	7961	16.7	4407	16.1
Imputed rent	668	6.2	1223	7.4	1915	8.6	2984	10.0	5763	12.1	2795	10.2
Others	794	7.4	1520	9.2	1720	7.7	2534	8.5	4522	9.5	2411	8.8
Total	10751	100.0	16498	100.0	22379	100.0	29798	100.0	47767	100.0	27391	100.0

7.5.2 Distribution of Per Capita Income by Source

Of the total households surveyed, the poorest section of the households reported per capita monthly income of Rs. 1690 where as the richest section of the households had per capita monthly income of Rs. 10805, 6.5 times more than the mean per capita monthly income of the poorest. Households of the second quintile reported per capita monthly income of Rs. 2784. The households in the third and fourth quintile groups had Rs. 4088 and Rs. 5770 respectively.

For the poorest section of households, the contribution of salary, allowance, wage and pension was highest and stood at Rs.662 followed by business/service, enterprise and other related having a contribution of Rs.337. The contribution of agriculture, livestock and fishery stood at the third place and was Rs. 248. Similarly, remittance contributed Rs.212, imputed rent contributed Rs.105 and others contributed Rs.125.



For the households in the second quintile, the contribution of salary, allowance, wage and pension was again highest and stood at Rs.872 followed by business/service, enterprise and other related having a contribution of Rs.688. The contribution of remittance was in the third place with an average of Rs. 445. The contribution of agriculture, livestock and fishery was the fourth place and was Rs. 316. Similarly, imputed rent and other sources contributed Rs. 206 and Rs. 256 respectively. Salary/wages etc. and income from business services etc. were found to be the major sources of income. Nevertheless, the survey coverage was limited to market centers and hence, the economic activities reported were mostly of non-agriculture type.

For the third households in the quintile, the contribution of salary, allowance, wage and pension and business/service, enterprise and other related were almost similar and stood at Rs. 1178 and Rs. 1165 respectively. The contribution of remittance again stood at the third place as in the case of the second quintile group of households and that was Rs. 753. The contribution of imputed rent was Rs.350 whereas the contribution of agriculture, livestock and fishery was least and was of Rs. 329 and other sources contributed Rs. 314 in the per capita monthly income.

For the Fourth quintile group, the contribution of business/service, enterprise and other related stood at the highest place and was Rs. 1858 followed by salary, allowance, wage and pension having a contribution of Rs. 1626. The contribution of remittance once again stood at the third place as in the case of the second and third quintile groups of households and that was Rs. 849. The contribution of imputed rent again stood at the fourth place and was Rs. 578 whereas the contribution of agriculture, livestock and fishery was least and other sources were Rs. 368 and Rs. 491 respectively.

For the richest section, the ranking of the contribution of the said six groups of income sources were similar to that of the fourth quintile group of households. As such, the contribution of business/service, enterprise and other related stood at the highest place and was Rs. 3337 followed by salary, allowance, wage and pension having a contribution of Rs. 2752. The contribution of remittance once again stood at the third place as in the case of the second, third and fourth quintile groups of households and that was Rs. 1801. The contribution of imputed rent again stood at the fourth place and was Rs.1304 and naturally, the contribution of agriculture, livestock and fishery was least (Rs. 589). Others contributed Rs.1023.

Table 7.5: Average per Capita Monthly Income per Month by Quintiles

Sources of Income	Poorest	Second	Third	Fourth	Richest	Overall
Agriculture, livestock & Fishery	248	316	329	368	589	372
Salary, allowance, wage, & pension	662	872	1178	1626	2752	1436
Business/Service Enterprise & Other Related	337	688	1165	1858	3337	1508
Remittance	212	445	753	849	1801	822
Imputed rent	105	206	350	578	1304	522
Others	125	256	314	491	1023	450
Total	1690	2784	4088	5770	10805	5110

7.5.3 Per Capita Monthly Income by Agricultural and Non-agricultural Source

Nominal per capita agriculture income per month increased consistently from the first quintile to the fifth from Rs. 248 to Rs. 589. However, the share in the total per capita monthly income decreases from 14.7 percent to 7.3 percent.

But the nominal per capita non-agriculture income per month increased both in terms of share and amount in the total per capita monthly income from first quintile to the fifth. The poorest section had Rs. 1441 and the richest had Rs. 10216 as their respective mean non-agricultural income per capita. While considering overall households, the per capita agriculture income per month stood at Rs. 4738.

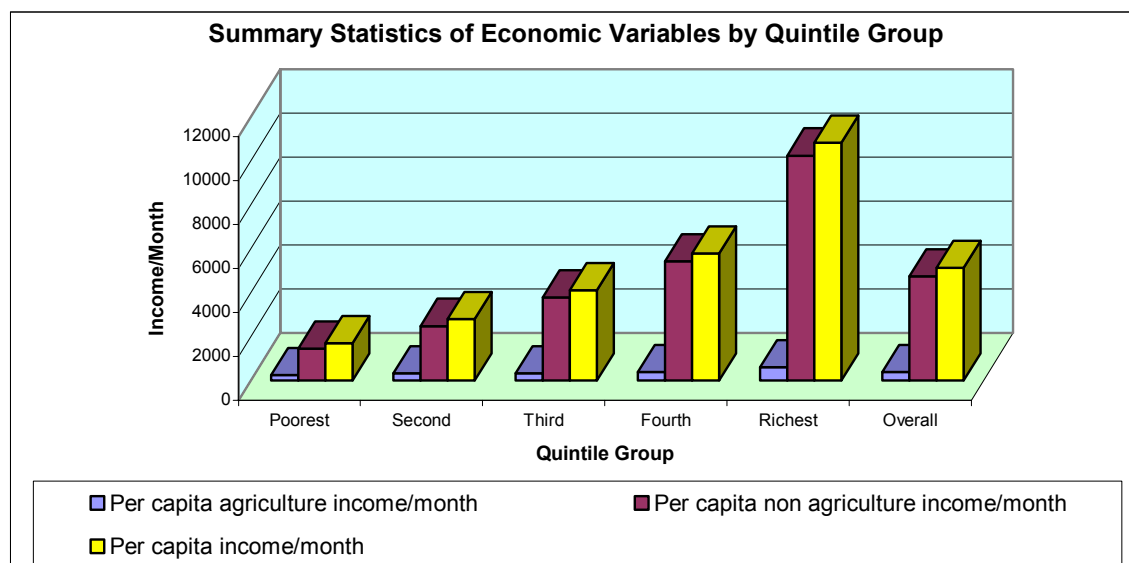


Table 7.6: Per Capita Monthly Income by Agriculture and Non-agriculture Sources

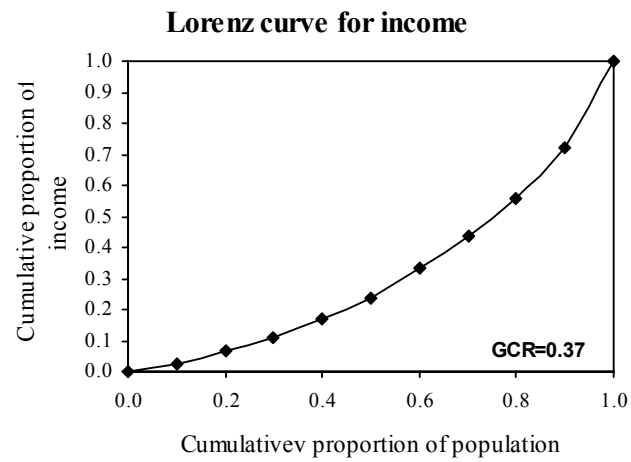
	Poorest	Second	Third	Fourth	Richest	Overall
Per capita agriculture income per month (in Rs.)	248	316	329	368	589	372
Per capita non agriculture income per month (in Rs.)	1441	2469	3760	5401	10216	4738
Per capita income per month (in Rs.)	1690	2784	4088	5770	10805	5110
Percentage share of agriculture income per month	14.7	11.3	8.0	6.4	5.5	7.3

7.6 Income Inequality

The dispersion of the income distribution can be illustrated by a Lorenz curve, which is a graph showing the share of income for any selected cumulative proportion of households. If all households have the same income, then 10% of households would have 10% of the total income, 20% of households would have 20% of the total income and so on. In such case, the plot would coincide with the diagonal line known as the line of equality. Any divergence from the line of equality indicates that there is inequality of incomes and the further the Lorenz curve is from this line, the greater is the degree of inequality.

Figure 1 shows the Lorenz curve for the income distribution obtained at the fourth household budget survey. It is estimated that 20% of households at the lower end of the income range earned around 8% of the total income while the 20% of households at the upper end earned almost 38% of the total income.

Figure 1



The degree of inequality in income can also be measured by the Gini coefficient that ranges between 0 (complete equality) and 1 (complete inequality). Based on the income data collected from the survey, the Gini coefficient was found to be 0.37.

8. HOUSEHOLD EXPENDITURE PATTERN

8.1 Introduction

Household consumption expenditure refers to all money expenditure by households on goods and services for consumption. It also includes the value of goods and services produced at home and received in kind and consumed by the households. Thus, goods produced by households and utilized for their own consumption as well as those received free or at a reduced price, are included in the household expenditure valued at prevailing market prices. Information on household consumption expenditure were collected as per the commodities classified under classification of Individual Consumption by Purpose (COICOP) which comprises 12 main categories and analyzed accordingly. However, expenditure on food and beverages, food and non-alcoholic beverages have been aggregated as food expenditure. The variation in the level and pattern of expenditure of households in rural and urban market centers has been discussed below.

8.2 Monthly Household Expenditure

Average monthly expenditure of households in rural market centers stood at Rs. 11982. Of the monthly expenditure in rural households, the share of food expenditure and the non-food expenditure were 44.09 percent and 55.91 percent respectively. In urban market centers, the average monthly expenditure of the households stood at Rs. 17896. Of this, food expenditure accounted for 35.81 percent and the non-food expenditure constituted 64.19 percent. Considering both rural and urban market centers, the average monthly expenditure of the households under survey stood at Rs. 15130. Of the total expenditure of the households, food expenditure constituted about 39 percent and non-food expenditure accounted for 61 percent.

Regional variations in the average monthly expenditure revealed that households in mountain region had a highest share in food expenditure. Of the total monthly expenditure of Rs. 14319 in mountain region, 47.53 percent was spent on food items. Similarly, of the total monthly expenditure of Rs. 13956 in terai region, food expenditure accounted for 38.62 percent and of the total monthly expenditure of Rs. 16075 in hills, food expenditure constituted 38.25 percent. In absolute terms, expenditure on food items was highest in urban KBL having Rs. 7311 as to the other regions; however, the share is mere 35.22 percent to the corresponding total monthly expenditure.

Table 8.1: Average Monthly Household Expenditure by Major Group and by Domain

Expenditure Group	R/U Market Center				Ecological Region						Urban market center				Overall Markets	
	Rural		Urban		Terai		Hills		Mountain		Urban KBL		Urban w/o KBL			
	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent
Food Expenditure	5283	44.09	6408	35.81	5390	38.62	6149	38.25	6806	47.53	7311	35.22	5959	36.17	5882	38.88
Non-Food Expenditure	6699	55.91	11488	64.19	8566	61.38	9927	61.75	7513	52.47	13445	64.78	10514	63.83	9248	61.12
Total Expenditure	11982	100.00	17896	100.00	13956	100.00	16075	100.00	14319	100.00	20756	100.00	16473	100.00	15130	100.00

8.3 Households Consumption Pattern

Of the average monthly expenditure of the households (Rs. 11982) in rural market centers, the value of grains and cereal products accounted for 14.29 percent. This was followed by vegetables (5.26 percent), restaurant & hotel (4.01 percent), milk products & eggs (4.04 percent), meat & fish (4.50 percent), ghee & oil (2.54 percent), legume varieties (1.91 percent), hard drinks (1.90 percent), fruits (1.58 percent), spices (1.49 percent), sugar & sweets (0.98 percent), tobacco products (0.87 percent) and soft drinks (0.74 percent). Thus food and beverage group as a whole accounted for 44.09 percent of the average monthly expenditure of the households of rural market centers.

On the non-food category, of the average monthly expenditure of households in rural market centers, the value of housing & utilities stood at the first place and was 19.30 percent. This was followed by recreation & culture (8.86 percent), education (6.43 percent), clothing & footwear (5.37 percent), miscellaneous goods & services (4.79 percent), furnishing & household equipments (3.67 percent), transport (3.50 percent), health (2.43 percent) and communication (1.56 percent). As such, other goods and services constituted 55.91 percent share in total expenditure of the households of rural market centers.

Of the average monthly expenditure of the households (Rs. 17896) in urban market centers, the value of grains and cereal products accounted for 10.56 percent. Followed by this were vegetables (4.39 percent), restaurant & hotel (4.12 percent), milk products & eggs (3.92 percent), meat & fish (2.97 percent), fruits (1.97 percent), ghee & oil (1.95 percent), legume varieties (1.48 percent), hard drinks (1.17 percent), spices (1.02 percent), soft drinks (0.83 percent), sugar & sweets (0.82 percent) and tobacco products (0.62 percent). Thus food and beverage group as a whole accounted for 35.81 percent of the average monthly expenditure of the urban households.

On the non-food category, of the average monthly expenditure of households in urban market center, the value of housing & utilities also stood at the first place and was 27.16 percent. The share is higher both in percent and level terms compared to rural market centers. This was followed by recreation & culture (8.67 percent), education (8.29 percent), clothing & footwear (4.93 percent), miscellaneous goods & services (3.90 percent), transport (3.84 percent), furnishing & household equipments (3.04 percent), health (2.18 percent) and communication (2.18 percent). As such, the value of non-food items stood at 64.19 percent in total expenditure of the urban households.

Considering both rural and urban market centers, the average monthly expenditure of the households stood at Rs. 15130; of which the value of grains and cereal products accounted for 11.94 percent. This was followed by vegetables (4.71 percent), restaurant & hotel (4.08 percent), milk products & eggs (3.96 percent), meat & fish (3.54 percent), ghee & oil (2.11 percent), legume varieties (1.64 percent), hard drinks (1.44 percent), fruits (1.83 percent), spices (1.19 percent), sugar & sweets (0.88 percent), tobacco products (0.71 percent) and soft drinks (0.80 percent). Thus, food and beverage group as a whole accounted for 38.88 percent of the average monthly expenditure of the total households surveyed.

Among the expenditure on non-food items, average monthly expenditure of a household on housing & utilities was 24.25 percent. This was followed by recreation & culture (8.74 percent), education (7.60 percent), clothing & footwear (5.09 percent), miscellaneous goods & services (4.23 percent), transport (3.71 percent), furnishing & household equipments (3.27 percent), health (2.27 percent) and communication (1.95 percent). As such, the value of other goods and services stood at 61.12 percent in total expenditure of the households in both rural and urban market centers.

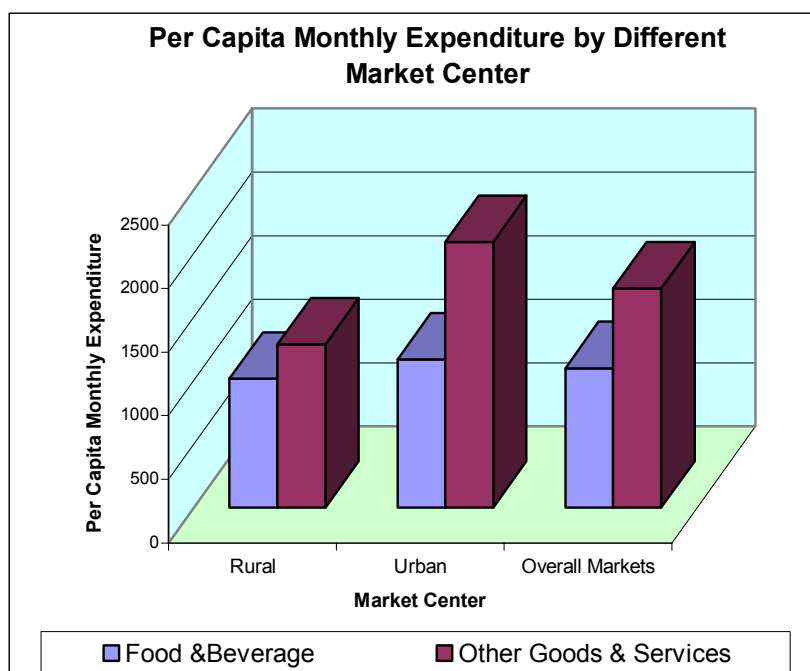
According to the table, the share of monthly expenditure on housing and utilities stood at the highest place in all market centers basically because of the contribution of imputed rent of the dwelling units. Rent of a owner occupied dwelling unit has been imputed with prevailing rent of a like housing unit in the market.

Table 8.2: Average Monthly Household Expenditure by Domain

Expenditure Group	R/U Area				Overall Markets		Ecological Area						Urban market center			
	Rural		Urban				Terai		Hill		Mountain		KBL		w/o KBL	
	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent	Exp. In Rs.	Percent
Food & Beverage	5283	44.09	6408	35.81	5882	38.88	5390	38.62	6149	38.25	6806	47.53	7311	35.22	5959	36.17
Grains & Cereal products	1712	14.29	1890	10.56	1807	11.94	1642	11.77	1881	11.70	2265	15.82	2147	10.34	1763	10.70
Legume varieties	229	1.91	265	1.48	248	1.64	251	1.80	242	1.51	278	1.94	271	1.31	261	1.59
Vegetables	631	5.26	785	4.39	713	4.71	654	4.68	748	4.65	798	5.58	939	4.53	709	4.30
Meat/fish	535	4.50	528	2.97	531	3.54	442	3.21	571	3.60	813	5.75	549	2.64	524	3.22
Milk products and eggs	484	4.04	701	3.92	600	3.96	594	4.26	606	3.77	580	4.05	734	3.54	685	4.16
Ghee and oil	304	2.54	348	1.95	328	2.17	336	2.41	318	1.98	355	2.48	305	1.47	370	2.25
Fruits	190	1.58	352	1.97	276	1.83	247	1.77	307	1.91	188	1.31	398	1.92	329	2.00
Sugar & sweets	117	0.98	146	0.82	133	0.88	118	0.84	142	0.88	147	1.02	158	0.76	140	0.85
Spices	178	1.49	182	1.02	180	1.19	183	1.31	173	1.08	235	1.64	168	0.81	186	1.13
Soft drinks	89	0.74	149	0.83	121	0.80	101	0.72	137	0.85	112	0.78	181	0.87	133	0.81
Food & Non-alcoholic beverages	4470	37.30	5347	29.88	4936	32.63	4567	32.73	5125	31.88	5771	40.30	5851	28.19	5099	30.96
Hard drinks	228	1.90	210	1.17	218	1.44	180	1.29	222	1.38	459	3.21	239	1.15	196	1.19
Tobacco products	105	0.87	111	0.62	108	0.71	88	0.63	125	0.78	92	0.64	139	0.67	97	0.59
Alcoholic beverages & tobacco	332	2.77	321	1.79	326	2.16	267	1.92	347	2.16	551	3.85	378	1.82	293	1.78
Restaurant & Hotel	481	4.01	740	4.12	620	4.08	556	3.98	677	4.21	484	3.38	1082	5.22	567	3.44
Other Goods & Services (Non-food)	6699	55.91	11488	64.19	9248	61.12	8566	61.38	9927	61.75	7513	52.47	13445	64.78	10514	63.83
Clothing & Footwear	643	5.37	883	4.93	771	5.09	696	4.99	845	5.26	586	4.09	991	4.78	829	5.03
Housing & utilities	2312	19.30	4861	27.16	3669	24.25	2932	21.01	4254	26.46	3247	22.67	6796	32.74	3899	23.67
Furnishing & household equipment	439	3.67	544	3.04	495	3.27	504	3.61	492	3.06	457	3.19	484	2.33	573	3.48
Health	291	2.43	389	2.18	343	2.27	355	2.55	352	2.19	171	1.19	391	1.88	389	2.36
Transport	419	3.50	687	3.84	562	3.71	526	3.77	590	3.67	543	3.79	781	3.76	641	3.89
Communication	187	1.56	390	2.18	294	1.95	309	2.21	296	1.84	173	1.21	399	1.92	384	2.33
Education	771	6.43	1484	8.29	1150	7.60	1123	8.05	1193	7.42	927	6.48	1542	7.43	1454	8.83
Recreation and Culture	1062	8.86	1552	8.67	1323	8.74	1390	9.96	1304	8.11	1017	7.11	1553	7.48	1551	9.42
Miscellaneous goods & services	574	4.79	698	3.90	641	4.23	731	5.23	599	3.73	392	2.73	508	2.45	794	4.82
Total expenditure	11982	100.00	17896	100.00	15130	100.00	13956	100.00	16075	100.00	14319	100.00	20756	100.00	16473	100.00

8.4 Average Per Capita Monthly Expenditure

In rural market centers, per capita monthly expenditure stood at Rs.2296; out of which Rs.1012 was spent on food and beverages and the rest spent on non-food items. In urban market centers, per capita monthly expenditure stood at Rs.3255; out of which Rs.1165 was spent on food and beverages and the rest on non-food items. Considering consumption expenditure of overall market centers, per capita expenditure stood at Rs.2819; out of which expenditure on food and beverages accounted for Rs.1096 and the rest was non-food expenditure.



In food and beverages category, urban KBL households reported the highest level of expenditure amounting Rs.1382. This was followed by mountain having Rs.1332, hills having Rs.1188, urban without KBL having Rs.1064 and terai having Rs.952 as per capita monthly expenditure in food and beverages category in the respective domain.

In other goods and services of non-food category, urban KBL again reported the highest level of expenditure, that is Rs.2542. This was followed by hills having Rs.1918 as expenditure on non-food items. Similarly, per capita monthly expenditure on non-food category in urban without KBL was Rs.1877 which stood at Rs.1513 in terai and Rs.1470 in mountain.

Table 8.3: Average Per Capita Monthly Expenditure by Domain

Per Capita Monthly Expenditure	R/U Market Center		Ecological Region			Urban Market Center		Overall Markets
	Rural	Urban	Terai	Hills	Mountain	Urban KBL	Urban w/o KBL	
Food Expenditure	1012	1165	952	1188	1332	1382	1064	1096
Non-food expenditure	1284	2089	1513	1918	1470	2542	1877	1723
Total	2296	3254	2465	3106	2802	3925	2941	2819

8.5 Average Per Capita Monthly Expenditure by Quintile Groups

Households, for the purpose of the analysis of household consumption by expenditure by like groups, were rearranged by per capita monthly expenditure by forming quintiles. Based on the quintile analysis, it was found that the poorest 20 percent had a monthly per capita expenditure of Rs. 943. Similarly, the second quintile group had Rs. 1524, the third had Rs. 2139, the fourth Rs. 3031 and the richest (20 percent) had been found spending Rs. 6223.

Considering overall groups of the households, the per capita expenditure per month stood at Rs. 2819. The percentage share of the food expenditure to the total expenditure was 60.7 for the poorest 20 percent of the households against 30.0 percent of the richest 20 percent. Considering the overall groups of households, the percentage share of food stood at 38.9 percent.

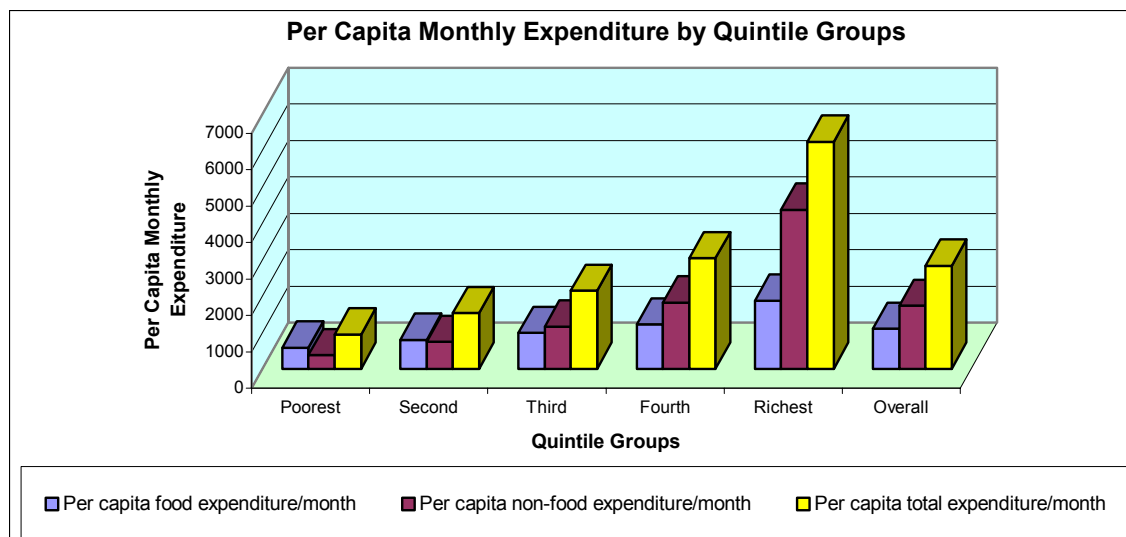


Table 8.4: Per Capita Monthly Expenditure by Quintile Groups

	Poorest	Second	Third	Fourth	Richest	Overall
Per capita food expenditure per month (in Rs.)	573	790	984	1212	1864	1096
Per capita non-food expenditure per month (in Rs.)	370	735	1155	1818	4359	1723
Per capita total expenditure per month (in Rs.)	943	1524	2139	3031	6223	2819
Percentage share of per capita expenditure on food per month (percent)	60.7	51.8	46.0	40.0	30.0	38.9

Table 8.5: Average Monthly Household Expenditure by Quintile Group

Domain	Food	Non-food	Total
Poorest	3646	2357	6002
Second	4679	4353	9032
Third	5386	6322	11708
Fourth	6260	9391	15651
Richest	8240	19271	27511
Overall	5882	9248	15130

9. BANKING BEHAVIOUR

9.1 Credit Behaviour of the Households

9.1.1 Distribution of Households having Outstanding Loans

Of the total households surveyed, 2087 households (41 percent) reported to have outstanding loan with various institutional and/or non-institutional lending agencies. Of which 55 percent were in rural market center and the rest 45 percent were in urban market center. Urban KBL reported the least number of households having outstanding loan with institutional and non-institutional lending agencies and proportion of households was a mere 5.3 percent.

Table 9.1: Distribution of Households reporting to have Outstanding Loan by Domain

	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Households	1147	940	1044	893	150	110	830	2087
%	55.0	45.0	50.0	42.8	7.2	5.3	39.8	100.0

9.1.2 Distribution of Households having Outstanding Loan across Lending Agencies

Of the total households having outstanding loan in rural market center, 35.3 percent households reported to have outstanding loan with relatives and friends; 28.0 percent households reported to have outstanding loan with development banks; 26.9 percent households reported to have outstanding loan with sahu/mahajan; 13.8 percent households reported to have outstanding loan with cooperatives; 11.7 percent households reported to have outstanding loan with commercial banks; 3.8 percent households reported to have outstanding loan with finance companies and the rest 9.2 percent mentioned others.

Of the total households having outstanding loan in urban market centers, 35.6 percent households reported to have outstanding loan with relatives and friends; 24.8 percent households reported to have outstanding loan with development banks; 19.0 percent households reported to have outstanding loan with sahu/mahajan; 16.9 percent households reported to have outstanding loan with commercial banks; 11.6 percent households reported to have outstanding loan with cooperatives; 9.0 percent households reported to have outstanding loan with finance companies and the rest 7.4 percent mentioned others.

Considering households having outstanding loan in both rural and urban market centers, 35.5 percent households reported to have outstanding loan with relatives and friends; 26.5 percent households reported to have outstanding loan with development banks; 23.4 percent households reported to have outstanding loan with sahu/mahajan; 14.0 percent households reported to have outstanding loan with commercial banks; 12.8 percent households reported to have outstanding loan with cooperatives; 6.2 percent households reported to have outstanding loan with finance companies and the rest 8.4 percent mentioned others.

Table 9.2
Percentage Distribution of Households reporting to have Outstanding Loan by Lending Agencies across Domain

Lending Agencies	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Commercial Banks	11.7	16.9	12.2	15.6	18.0	16.4	17.0	14.0
Development banks	28.0	24.8	29.3	21.3	38.7	6.4	27.2	26.5
Finance Companies	3.8	9.0	7.0	6.2	0.7	13.6	8.4	6.2
Co-operatives	13.8	11.6	13.7	12.3	9.3	13.6	11.3	12.8
Sahu Mahajan	26.9	19.0	22.2	24.0	28.0	7.3	20.6	23.4
Relatives/friends	35.3	35.6	35.6	34.3	41.3	50.9	33.6	35.5
Others	9.2	7.4	9.2	7.4	9.3	3.6	8.0	8.4

Note: Column total exceeds 100 because of multiple responses.

9.1.3 Distribution of Households having Outstanding Loan across Broad Lending Agencies

Of the total households having outstanding loan in rural market center, 57.3 percent households reported to have outstanding loan with institution and 71.5 percent households reported to have outstanding loan with non-institution. Thus, 28.8 percent households had outstanding loan with both institutional and non-institutional agencies.

Of the total households having outstanding loan in urban market center, 62.3 percent households reported to have outstanding loan with institution and 62.1 percent households reported to have outstanding loan with non-institution. Thus, 24.4 percent households had outstanding loan with both institutional and non-institutional agencies.

Considering households in both rural and urban market centers having outstanding loan, 59.6 percent households reported to have outstanding loan with institution and 67.3 percent households reported to have outstanding loan with non-institution. Thus, 26.9 percent households had outstanding loan with both institutional and non-institutional agencies.

Table 9.3
Percentage Distribution of Households having Outstanding Loan by Broad Lending Agency Type across Domain

Broad Lending Agency Type	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Institution	57.3	62.3	62.2	55.3	66.7	50.0	64.0	59.6
Non-institution	71.5	62.1	67.0	65.6	78.7	61.8	62.2	67.3

Note: Column total exceeds 100 because of multiple responses.

9.1.4 Distribution of Amount of Outstanding Loan across Lending Agencies

Out of total amount of outstanding loan of households in rural market center, commercial banks accounted for 25 percent. This was followed by sahu and mahajan supplying 23.5 percent loan to the borrowing households. Similarly, development banks accounted for 21.4 percent, relatives and friends accounted for 17.4 percent, cooperatives

accounted for 5.6 percent and finance companies accounted for 5.0 percent. The rest 2.0 percent loan to the borrowing households was supplied by other sources.

Out of total amount of outstanding loan of households in urban market center, commercial banks accounted for 37.6 percent. This was followed by development banks supplying 23.0 percent loan to the borrowing households. The contribution of relatives and friends stood at the third place and accounted for 12.7 percent of the total loans of households in urban market center. This was followed by finance companies with 10.9 percent share. The contribution of sahu and mahajan fell down to the fifth place and stood at 9.5 percent. Similarly, cooperatives contributed 4.4 percent and the rest 1.9 percent loan to the borrowing households was supplied by other sources.

Considering households having outstanding loans in both rural and urban market centers, commercial banks contributed 32.3 percent of the total amount of outstanding loan of households. This was followed by development banks supplying 22.3 percent loan to the borrowing households. The contribution of sahu and mahajan stood at the third place and accounted for 15.4 percent of the total loans of households. This was followed by friends and relatives with 14.7 percent share. The contribution of finance companies stood at 8.4 percent. Similarly, cooperatives contributed 4.9 percent and the rest 1.9 percent loan to the borrowing households was supplied by other sources.

Table 9.4
Percentage Distribution of Amount of Outstanding Loan by
Lending Agencies across Domain

Lending Agencies	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Commercial Banks	25.0	37.6	37.7	31.9	8.8	39.6	37.3	32.3
Development banks	21.4	23.0	26.1	19.6	16.6	15.3	24.3	22.3
Finance Companies	5.0	10.9	8.2	10.6	0.2	10.7	11.0	8.4
Co-operatives	5.6	4.4	4.9	5.3	3.6	7.0	4.0	4.9
Sahu Mahajan	23.5	9.5	8.5	15.7	46.1	7.0	9.9	15.4
Relatives/friends	17.4	12.7	12.6	14.9	23.3	20.5	11.4	14.7
Others	2.0	1.9	1.9	2.1	1.4	0.1	2.2	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

9.1.5 Distribution of Outstanding Loan across Broad Lending Agency Type

Of the total loans of the households in rural market center, institutional loan constituted 57.1 percent and non-institutional loan constituted the rest 42.9 percent share; whereas in urban market center, institutional loan constituted 75.9 percent and non-institutional loan constituted the rest 24.1 percent share of the total loan of the households.

Considering households in both rural and urban market centers, institutional loan constituted 67.9 percent and non-institutional loan constituted the rest 32.0 percent share of the total loan of the households.

Table 9.5
Percentage Distribution of Outstanding Loan by Broad Lending Agency Type across Domain

Broad Lending Agency Type	R/U Markets		Markets of ER			Urban KBL	Urban w/o KBL	Total
	Rural	Urban	Terai	Hill	Mountain			
Institutional loan	57.1	75.9	76.9	67.3	29.2	72.6	76.6	67.9
Non-institutional loan	42.9	24.1	23.1	32.7	70.8	27.6	23.5	32.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

9.1.6 Amount of Outstanding Loan per Household by Lending Agencies

Considering households having outstanding loan with various lending institutions in rural market center, per household amount of outstanding loan stood at Rs.147786. Out of this, Rs. 36957 was with commercial banks, Rs. 31633 was with development banks, Rs. 7444 was with finance companies, Rs. 8333 was with cooperatives, Rs. 34796 was with sahu mahajan, Rs. 25710 was with relatives/ friends and Rs. 2912 was with others.

Considering households having outstanding loan with various lending institutions in urban market center, per household amount of outstanding loan stood at Rs.247896. Out of this, Rs. 93165 was with commercial banks, Rs. 57055 was with development banks, Rs. 27086 was with finance companies, Rs. 10958 was with cooperatives, Rs. 23471 was with sahu mahajan, Rs. 31489 was with relatives/ friends and Rs. 4672 was with others.

Considering households having outstanding loan with various lending institutions in both rural and urban market centers, per household amount of outstanding loan stood at Rs.192876. Out of this, Rs. 62273 was with commercial banks, Rs. 43084 was with development banks, Rs. 16291 was with finance companies, Rs. 9515 was with cooperatives, Rs. 29696 was with sahu mahajan, Rs. 28313 was with relatives/ friends and Rs. 3704 was with others.

Table 9.6
Amount of Outstanding Loan per Household by Lending Agencies and Domain

(in Rs.)

Lending Agencies	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Commercial Banks	36957	93165	68165	61831	23899	117500	89939	62273
Development banks	31633	57055	47137	38003	45120	45318	58611	43084
Finance Companies	7444	27086	14882	20563	667	31727	26471	16291
Co-operatives	8333	10958	8898	10211	9668	20655	9673	9515
Sahu Mahajan	34796	23471	15411	30342	125272	20818	23823	29696
Relatives/friends	25710	31489	22810	28874	63278	60827	27601	28313
Others	2912	4672	3388	4049	3853	241	5259	3704
Total	147786	247896	180691	193872	271756	297086	241377	192876

9.1.7 Amount of Outstanding Loan per Household by Broad Lending Agency Type

In rural market center, per household amount of institutional loan stood at Rs. 84367 whereas the same in urban market center stood at Rs. 188264. Per household amount of non-institutional loan in rural market center stood at Rs. 63418 whereas the same in urban market center stood at Rs. 59632. Considering both rural and urban market center, per household institutional loan stood at Rs. 131163 and per household amount of non-institutional loan stood at Rs. 61713.

Table 9.7
Amount of Outstanding Loan per Household by
Broad Lending Agency Type and Domain

(In Rs.)

Broad Lending Agency Type	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Institutional loan	84367	188264	139082	130608	79354	215200	184694	131163
Non-institutional loan	63418	59632	41609	63264	192402	81886	56683	61713
Total	147786	247896	180691	193872	271756	297086	241377	192876

9.1.8 Average Lending Interest Rate by Lending Agencies

In rural market center, households reported to obtain loan at the average interest rate of 17.1 percent. The average rate of interest in commercial banks was 12.1 percent, that in development banks was 12.9 percent, that in finance companies was 14.8 percent and that in cooperatives was 16.8 percent. Sahu mahajan in rural market center extended credit at the average interest rate of 29.1 percent, relatives and friends lent at 14.6 percent and others at 12.5 percent.

In urban market center, households reported to obtain loan at the average interest rate of 15.7 percent. The average rate of interest in commercial banks was 11.6 percent, that in development banks was 13.5 percent, that in finance companies was 14.2 percent and that in cooperatives was 15.5 percent. Sahu mahajan in urban market center lent at the average interest rate of 31.9 percent, relatives and friends lent at 11.7 percent and others at 11.3 percent.

Considering the borrowing households both in rural and urban market centers, the average interest rate for credit stood at 16.5 percent. The average rate of interest of commercial banks was 11.8 percent, that of development banks was 13.1 percent, that of finance companies was 14.4 percent and it was 16.2 percent in cooperatives. Similarly, Sahu mahajan extended credit at the average interest rates of 30.1 percent, relatives/friends lent at 13.3 percent and others at 12.0 percent.

Table 9.8: Average Lending Interest Rate by Lending Agencies and Domain

Lending Agencies	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Commercial Banks	12.1	11.6	12.1	11.6	11.8	10.5	11.7	11.8
Development banks	12.9	13.5	13.4	12.8	12.8	10.7	13.5	13.1
Finance Companies	14.8	14.2	14.6	14.2	16.0	14.8	14.1	14.4
Co-operatives	16.8	15.5	16.6	16.0	14.4	14.2	15.7	16.2
Sahu Mahajan	29.1	31.9	33.8	27.2	24.6	23.1	32.4	30.1
Relatives/friends	14.6	11.7	13.6	12.7	14.3	4.8	13.1	13.3
Others	12.5	11.3	12.4	11.3	12.5	3.0	11.8	12.0
Total	17.1	15.7	17.2	15.8	15.5	9.4	16.4	16.5

9.1.9 Average Lending Interest Rate by Broad Lending Agency Type

In rural market center, average interest rate of institutional loan stood at 13.8 percent whereas the same in urban market center stood at 13.4 percent. Similarly, average interest rate for non-institutional loan in rural market center stood at 19.8 percent whereas the same in urban market center stood at 17.9 percent. Considering both rural and urban market center, average interest rate of institutional loan stood at 13.6 percent and average interest rate of non-institutional loan stood at 19.0 percent.

Table 9.9: Average Lending Interest Rate by Broad Lending Agency Type and Domain

Broad Lending Agency Type	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Institutional	13.8	13.4	13.9	13.3	12.8	12.7	13.5	13.6
Non-institutional	19.8	17.9	20.2	17.8	17.8	6.8	19.3	19.0

9.2 Depositing, Investing and Holding Behaviour

Those households who deposit their earnings or savings in banks, finance companies and co-operatives are considered as *depositors*. Those households who buy share, use on their own enterprises, and lend money are considered as *investors*. Surprisingly a large proportion of households reported that they neither deposit nor invest their incomes, but overwhelming majority stated that they kept cash at home. In this analysis such households will be referred to as the *holders*.

9.2.1 Distribution of Respondents across Domain

A total of 3954 households (78% of total sample) reported where they kept their earnings or savings. The distribution of these households across the domain is in Table 1.

Table 9.10: Distribution of Respondents Across Domain

	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
No. of households	1899	2055	1612	2094	248	595	1460	3954
%	48.0	52.0	40.8	53.0	6.3	15.0	36.9	100.0

9.2.2 Distribution of Depositors, Investor and Holders (DIH) across their Status

Out of the total number of respondents (3954), 40.4 percent were only depositors, 11.3 percent were only investors, 25.0 percent were only holders, 10.9 percent were only depositors and investors, 7.1 percent were only depositors and holders, 2.8 percent were only investors and holders and the rest 2.6 percent were depositors, investors and holders.

Table 9.11: Distribution of DIH Across their status

Status	Households	%
Only depositors	1597	40.4
Only investors	447	11.3
Only holders	988	25.0
Only depositors & investors	430	10.9
Only depositors & holders	280	7.1
Only investors & holders	109	2.8
Depositors, investors & holders	103	2.6
Total	3954	100.0

9.2.3 Distribution of DIH Respondents across Agencies

In rural market center, 42.3 percent DIH respondent had affiliation with banks, 14.1 percent had affiliation with cooperatives and 0.7 percent had affiliation with finance companies for DIH activities. Similarly, 24 percent DIH respondent used their savings in their own business, 7.2 percent used their savings to extend personal loan and 0.2 percent DIH respondent used their savings to purchase shares.

In urban market center, 62.9 percent DIH respondent had affiliation with banks, 10.8 percent had affiliation with cooperatives and 3.6 percent had affiliation with finance companies for DIH activities. Similarly, 20.2 percent DIH respondent used their savings in their own business, 4.8 percent used their savings to extend personal loan and 0.2 percent DIH respondent used their savings to purchase shares.

Considering both rural and urban market centers, out of the total DIH respondent 53.0 percent had affiliation with banks, 12.4 percent had affiliation with cooperatives and 2.3 percent had affiliation with finance companies for DIH activities. Similarly, 22.0 percent DIH respondent used their savings in their own business, 6.0 percent used their savings to extend personal loan and 0.2 percent DIH respondent used their savings to purchase shares.

Table 9.12: Percentage Distribution of DIH Respondents by Agencies across Domain

Agencies	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Bank	42.3	62.9	47.2	57.0	57.7	73.3	58.7	53.0
Finance Company	0.7	3.6	0.8	3.6	0.4	10.3	1.0	2.3
Co-operative	14.1	10.8	10.9	13.8	10.1	21.8	6.2	12.4
Share Purchase	0.2	0.2	0.3	0.1	0.0	0.2	0.2	0.2
Own Business	24.0	20.2	20.5	21.6	35.1	19.7	20.4	22.0
Personal Loan	7.2	4.8	2.7	8.6	4.8	9.7	2.8	6.0
Other Status	45.1	30.4	48.7	29.2	33.9	4.2	41.0	37.4

Note: Column total exceeds 100% because of multiple responses

9.2.4 Percentage Distribution of DIH Respondents by Categories

Out of the total number of respondents in rural market center, 52.1 percent were depositors, 30.5 percent were investors and 45.1 percent were holders. Out of the total number of respondents in urban market center, 69.1 percent were depositors, 24.8 percent were investors and 30.4 percent were holders. Out of the total number of respondents in both rural and urban market centers, 61.0 percent were depositors, 27.5 percent were investors and 37.4 percent were holders.

Table 9.13
Percentage Distribution of DIH Respondents across Categories within Domain

Category	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Depositors	52.1	69.1	55.0	65.3	62.5	82.7	63.6	61.0
Investors	30.5	24.8	22.8	29.9	38.7	29.4	22.9	27.5
Holders	45.1	30.4	48.7	29.2	33.9	4.2	41.0	37.4

Note: Column total exceeds 100% because of multiple responses.

9.3 Withdrawing Behaviours

9.3.1 Introduction

A total of 1809 respondents responded their withdrawing behaviors in the reference period of one month. The distribution of respondents is in table 1. As such, of the total respondents 51.1 percent were in rural market center and 48.9 percent were in urban market center.

Table 9.14 : Distribution of Respondents across Domain

	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
No. of households	924	885	654	1030	125	175	710	1809
%	51.1	48.9	36.2	56.9	6.9	9.7	39.2	100.0

9.3.2 Percentage of Respondents across Source of Withdrawing

Out of the total respondents in rural market center, 80.0 percent reported to use money from their savings kept by themselves; 11.7 percent withdrew from commercial banks; 7.7 percent got money from asuli, 3.6 percent got money from share and bonds; 2.1 percent withdrew from cooperatives; 1.0 percent got money by selling gold; 0.9 percent withdrew from development banks; 0.8 percent got money by selling and mortgaging property; 0.1 percent withdrew from finance companies; and 1.3 percent got money from other sources, which basically constituted informal savings groups.

Out of the total respondent in urban market center, 71.2 percent reported to use money from their savings kept by themselves; 18.9 percent withdrew from commercial banks; 5.2 percent got money from asuli, 4.9 percent got money from share and bonds; 1.2 percent withdrew from cooperatives; 1.1 percent got money by selling and mortgaging property; 0.9 percent withdrew from development banks; 0.6 percent percent withdrew from finance companies; 0.6 got money by selling gold; and 3.5 percent got money from other sources.

Out of the total respondents both in rural and urban market centers, 75.7 percent reported to use money from their savings kept by themselves; 15.2 percent withdrew from commercial banks; 6.5 percent got money from asuli, 4.2 percent got money from share and bonds; 1.7 percent withdrew from cooperatives; 0.9 percent got money by selling and mortgaging property; 0.9 percent withdrew from development banks; 0.8 percent got money by selling gold; 0.3 percent withdrew from finance companies; and 2.4 percent got money from other sources.

Table 9.15: Percentage of respondents by source of withdrawing across domain

Source of Acquirement	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Commercial Bank	11.7	18.9	15.1	14.6	20.8	32.6	15.5	15.2
Development Bank	0.9	0.9	1.4	0.7	0.0	0.6	1.0	0.9
Finance Company	0.1	0.6	0.5	0.3	0.0	0.6	0.6	0.3
Co-operatives	2.1	1.2	2.3	0.9	4.8	2.3	1.0	1.7
Share/Bond	3.6	4.9	3.1	4.8	5.6	11.4	3.2	4.2
Asuli	7.7	5.2	8.9	4.4	11.2	3.4	5.6	6.5
Own Saving	80.0	71.2	74.0	77.5	69.6	44.6	77.7	75.7
Selling Gold	1.0	0.6	0.6	0.6	3.2	0.0	0.7	0.8
Selling/Mortgage Properties	0.8	1.1	1.2	0.7	1.6	2.3	0.8	0.9
Others	1.3	3.5	1.1	3.4	0.8	6.9	2.7	2.4

Note: Column total exceeds 100% because of multiple responses.

9.3.3 Percentage Distribution of Cash Withdrawal across Source

Out of total amount of cash withdrawal of households in rural market center, 26.8 percent was from commercial banks. This was followed by selling and mortgaging properties accounting for 25.1 percent of the total cash withdrawal. Households picked up 22.2 percent from their savings kept by themselves. Asuli consisted 12.0 percent while shares and bonds consisted of 6.1 percent of the total cash withdrawal. Households withdrew 3.4 percent from cooperatives, 2.5 percent from development banks and 0.1 percent from finance companies.

Similarly, household got 0.7 percent cash by selling gold and the rest 1.1 percent cash came from other sources.

Out of total amount of cash withdrawal of households in urban market center, 34.0 percent was from commercial banks. This was followed by selling and mortgaging properties accounting for 22.5 percent of the total cash withdrawal. Households picked up 14.1 percent from their savings kept by themselves. Asuli consisted of 9.0 percent; and shares and bonds consisted of 3.9 percent of the total cash withdrawal. Households withdrew 0.9 percent from finance companies, 0.7 percent from cooperatives and 0.4 percent from development banks. Similarly, household got 0.8 percent cash by selling gold and the rest 13.6 percent cash came from other sources.

Considering the households both in rural and urban market centers, out of total amount of cash withdrawal of households, 31.2 percent was from commercial banks. This was followed by selling and mortgaging properties accounting for 23.5 percent of the total cash withdrawal. Households picked up 17.1 percent from their savings kept by themselves. Asuli consisted of 10.2 percent; and shares and bonds consisted of 4.8 percent of the total cash withdrawal. Households withdrew 1.7 percent from cooperatives, 1.2 percent from development banks and 0.6 percent from finance companies. Similarly, household got 0.8 percent cash by selling gold and the rest 8.9 percent cash came from other sources.

Table 9.16: Percentage Distribution of Withdraw Cash by Source across Domain

Source of Acquirement	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Commercial bank	26.8	34.0	33.9	28.7	32.7	33.3	34.1	31.2
Development bank	2.5	0.4	0.9	1.8	0.0	0.2	0.4	1.2
Finance company	0.1	0.9	1.0	0.5	0.0	0.3	1.0	0.6
Co-operatives	3.4	0.7	1.8	0.6	5.7	0.5	0.8	1.7
Share/Bond	6.1	3.9	1.3	5.1	13.6	18.4	0.9	4.8
Asuli	12.0	9.0	13.8	8.6	5.4	1.9	10.5	10.2
Own saving	22.2	14.1	14.0	21.7	9.7	11.3	14.6	17.1
Selling gold	0.7	0.8	0.4	0.8	1.8	0.0	1.0	0.8
Selling/mortgage properties	25.1	22.5	30.0	16.5	30.2	17.3	23.6	23.5
Others	1.1	13.6	3.0	15.8	0.7	16.8	13.0	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

9.4 Usage of Cash

9.4.1 Introduction

A total of 3355 households reported the usage of their cash in the reference period of one month. The distribution of these respondents is in Table 1. As such, of the total respondents 48.4 percent were in rural market center and 51.6 percent were in urban market center.

Table 9.17: Distribution of Households Reporting Usage of their Cash across Domain

	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
No. of Households	1624	1731	1199	1948	208	552	1179	3355
%	48.4	51.6	35.7	58.1	6.2	16.5	35.1	100.0

9.4.2 Distribution of Households Reporting Usage of Cash by Area of Usage across Domain

Out of total number of households reported having cash usage in rural market center, 71.2 percent household carried cash by themselves; 26.8 percent households put cash in cooperatives; 8.6 percent households deposited in commercial banks; 7.1 percent used their cash in shares; 3.9 percent households used cash in property purchase; 3.7 percent households extended loans; 1.2 percent households deposited in finance companies; 0.6 percent households deposited in development banks; and 11.3 percent mentioned other usages.

Out of total number of households reported having cash usage in urban market center, 72.0 percent household carried cash by themselves; 15.5 percent households deposited in commercial banks; 11.1 percent households put cash in cooperatives; 8.3 percent used their cash in shares; 3.6 percent households extended loans; 2.9 percent households used cash in property purchase; 1.7 percent households deposited in finance companies; 1.3 percent households deposited in development banks; and 10.4 percent mentioned other usages.

Considering households reported having cash usage both in rural and urban market centers, 71.7 percent household carried cash by themselves; 18.7 percent households put cash in cooperatives; 12.2 percent households deposited in commercial banks; 7.7 percent used their cash in shares; 3.6 percent households extended loans; 3.4 percent households used cash in property purchase; 1.5 percent households deposited in finance companies; 1.0 percent households deposited in development banks; and 10.8 percent mentioned other usages.

**Table 9.18
Percentage Distribution of Households Reporting Usage of Cash
by Area of Usage across Domain**

	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Commercial bank	8.6	15.5	10.2	13.6	10.6	26.6	10.3	12.2
Development bank	0.6	1.3	1.5	0.7	0.5	1.1	1.4	1.0
Finance companies	1.2	1.7	1.8	1.3	1.0	1.4	1.9	1.5
Co-operatives	26.8	11.1	18.6	18.1	26.0	14.5	9.6	18.7
Share	7.1	8.3	7.3	7.3	13.5	10.0	7.5	7.7
Loan	3.7	3.6	4.3	3.2	3.4	2.0	4.3	3.6
Self	71.2	72.0	71.1	72.6	65.4	63.0	76.3	71.7
Property purchase	3.9	2.9	4.3	2.8	4.3	2.2	3.3	3.4
Other	11.3	10.4	13.2	8.7	17.8	2.0	14.3	10.8

Note: Column total exceeds 100% because of multiple responses

9.4.3 Distribution of Usage Amount by Area of Usage across Domain

Out of total amount of savings of households in rural market center, 31.6 percent was deposited in commercial banks. Households themselves carried 25.7 percent of their savings; and 10.9 percent of their savings was used in property purchase. Similarly, share purchase accounted for 13.6 percent of the savings of the households. Households used 8.0 percent of their savings in extending loan and put 3.0 percent of their savings in cooperatives. Placement in development banks and finance companies accounted for 0.3 percent and 0.2 percent of the savings of the households respectively. The rest 6.6 percent of the households' savings was used in other sector, which basically constituted informal group savings.

Out of total amount of savings of households in urban market center, 39.2 percent was deposited in commercial banks. Households used 22.6 percent of their savings in property purchase and households themselves carried 21.4 percent of their savings. This was followed by share purchase having 9.1 percent of the savings of the households. Similarly, households used 2.3 percent of their savings in extending loan and put 1.4 percent of their savings in cooperatives. Placement in development banks and finance companies accounted for 0.9 percent and 0.8 percent of the savings of the households respectively. The rest 2.2 percent of the households' savings was used in other sector.

Considering households having outstanding loans in both rural and urban market centers, commercial banks consumed 36.1 percent of the total amount of savings of households. Households themselves carried 23.2 percent of their savings; and 17.7 percent of their savings was used in property purchase. This was followed by share purchase having 11.0 percent of the savings of the households. Similarly, households used 4.7 percent of their savings in extending loan and put 2.1 percent of their savings in cooperatives. Placement in development banks and finance companies accounted for 0.7 percent and 0.6 percent of the savings of the households respectively. The rest 4.0 percent of the households' savings was used in other sector.

Table 9.19
Percentage Distribution of Usage Amount by Area of Usage across Domain

	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Commercial bank	31.6	39.2	36.3	36.7	31.2	56.5	33.3	36.1
Development bank	0.3	0.9	0.3	1.1	0.0	2.7	0.3	0.7
Finance companies	0.2	0.8	0.2	1.0	0.0	1.4	0.6	0.6
Co-operatives	3.0	1.4	1.7	2.1	3.7	1.5	1.4	2.1
Share	13.6	9.1	11.8	7.7	26.3	7.1	9.8	11.0
Loan	8.0	2.3	4.0	4.4	9.6	0.9	2.8	4.7
Self	25.7	21.4	20.4	26.7	15.2	20.6	21.7	23.2
Property purchase	10.9	22.6	23.0	15.2	8.0	8.7	27.3	17.7
Other	6.6	2.2	2.3	5.2	5.8	0.7	2.7	4.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

9.4.4 Average Interest Rate by Area of Usage

In rural market center, the average rate of interest on deposits of households in commercial banks was 2.9 percent, in development banks it was 5.1 percent, in finance companies it was 5.8 percent and it was 7.0 percent in cooperatives. The households reported to obtain 25.7 percent interest rate while extending the loan to others. Similarly, the households reported to get 8.4 percent interest rate while depositing their savings in other type of institutions, which basically constituted the informal groups

In urban market center, the average rate of interest on deposits of households in commercial banks was 2.7 percent, that in development banks was 4.4 percent, that in finance companies was 5.8 percent and that in cooperatives was 7.0 percent. The households reported to obtain 24.1 percent interest rate while extending the loan to others. Similarly, the households reported to get 8.2 percent interest rate while depositing their savings in the informal groups

Considering the usage of households' savings both in rural and urban market centers, the average rate of interest on deposits of households in commercial banks was 2.8 percent, that in development banks was 4.6 percent, that in finance companies was 5.8 percent and that in cooperatives was 7.0 percent. The households reported to obtain 25.2 percent interest rate while extending the loan to others. Similarly, the households reported to get 8.2 percent interest rate while depositing their savings in the informal groups

Table 9.20: Average Interest Rate by Area of Usage and Domain

	R/U Markets		Markets of ER			Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	Urban KBL	Urban w/o KBL	
Deposit in commercial bank	2.9	2.7	2.8	2.7	3.2	2.7	2.8	2.8
Deposit in development bank	5.1	4.4	5.1	3.9	6.0	3.8	4.6	4.6
Deposit in finance company	5.8	5.8	6.2	5.5	6.5	5.4	6.0	5.8
Deposit in Co-operatives	7.0	7.0	7.5	6.7	6.8	6.5	7.3	7.0
Lending to others	25.7	24.1	26.2	26.8	15.8	24.0	24.1	25.2
Other	8.4	8.2	7.9	8.6	10.0	6.4	8.2	8.2

9.5 Borrowing & Paying Behaviour of Consumption Items

The number of borrowing households in a period of one month stood at 671. Out of which, 567 households used their borrowing amount in buying food items, 33 households used the amount in buying clothing and the rest 71 households used the amount in buying other things. The average amount of borrowings stood at Rs. 1117 for food items, Rs. 1377 for clothing and Rs. 1452 for other consumption items. As such, the average amount of borrowing stood at Rs. 1165.

The number of paying households in a period of one month stood at 536. Out of which, 477 households paid back the borrowed amount for already consumed food, 14 households paid back the borrowed amount for already used clothing and the rest 45 households paid back the borrowed amount for other things already consumed. The average amount of paying stood at Rs. 1249 for food items, Rs. 1050 for clothing and Rs. 1569 for other consumption items. Thus, the average amount of paying stood at Rs. 1271.

Table 9.21
Borrowing and Paying Behavior of Households on Consumption Items
in the Last One Month Prior to the Fourth Session of the Survey

Consumption Items	Number of Borrowers	Average Amount of Borrowings (Rs)	Number of Payers	Average amount of paying (Rs)
Food	567	1117	477	1249
Clothing	33	1377	14	1050
Others	71	1452	45	1569
Total	671	1165	536	1271

10. REMITTANCE

10.1 Introduction

During the survey period, information on family members working abroad and remittance sent by them was also collected. As such, out of the total households surveyed, 624 households reported to having their family members working abroad. A total number of 779 members of the surveyed households were found to be working abroad. The countries they were working ranged from India to Nigeria and accounted for more than 38 countries. The majority of such people were found to be working in India, gulf countries, Malaysia and Hong Kong.

Table 10.1: Distribution of Remitter by Remitting Countries

Country	Terai			Hill			Mountain			National			Total
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	
India	45	49	94	60	14	74	3		3	108	63	171	
Malaysia	36	23	59	40	25	65	8		8	84	48	132	
Qatar	29	14	43	25	13	38	1		1	55	27	82	
Saudi Arabia	20	14	34	34	11	45	4		4	58	25	83	
Hang Kong	12	3	15	4	24	28	6		6	22	27	49	
Dubai	11	13	24	15	8	23	7		7	33	21	54	
Kuwait	2	4	6	4	5	9	0		0	6	9	15	
Korea	3	7	10	4	3	7	1		1	8	10	18	
Singapore	5	1	6	3	1	4	1		1	9	2	11	
Uk	3	15	18	7	16	23	2		2	12	31	43	
USA	1	8	9	1	19	20	2		2	4	27	31	
United Arab	3	7	10	0	1	1	1		1	4	8	12	
Australia	0	6	6	0	2	2	1		1	1	8	9	
Japan	1	4	5	1	7	8	0		0	2	11	13	
Iraq	1	0	1	1	1	2	1		1	3	1	4	
Russia	1	3	4	0	0	0	0		0	1	3	4	
Bahrain	3	0	3	1	2	3	0		0	4	2	6	
Belgium	1	1	2	2	3	5	0		0	3	4	7	
Oman	1	1	2	0	1	1	0		0	1	2	3	
Portugal		0	0		4	4				0	4	4	
Switzerland		0	0		1	1				0	1	1	
Sri Lanka	1		1	0		0	0		0	1	0	1	
Spain	0	1	1	0	0	0	1		1	1	1	2	
Philippines		0	0		1	1				0	1	1	
New Zealand	0	1	1	1	1	2	0		0	1	2	3	
Maldives		1	1		0	0				0	1	1	
Lebanon	1		1	0		0	0		0	1	0	1	
Jordan		1	1		2	2				0	3	3	
Israel	1	1	2	0	1	1	0		0	1	2	3	
Haiti	1		1	0		0	0		0	1	0	1	
China		1	1		0	0				0	1	1	
Burundi			0			0				0	0	0	
Africa	0	1	1	1	0	1	0		0	1	1	2	
Afganistan		2	2		1	1				0	3	3	
Brunei		0	0		1	1				0	1	1	
Taiwan		0	0		1	1				0	1	1	
Macau		0	0		1	1				0	1	1	
Italy		0	0		1	1				0	1	1	
Nizeria	0		0	1		1	0		0	1	0	1	
Total	182	182	364	205	171	376	39	0	39	426	353	779	

Remittance for the survey purpose was amount of money received from an absentee of household or from a relative who were abroad for more than a year or intended to live away from home at least for a year or from a non-related person living abroad.

10.2 Remittance and Its Uses

Of the total amount of remittance received by the households in rural market center, 45 percent of the amount was found to be used in buying of land and house. This was followed by repayment of debt, which accounted for 31 percent of the total amount received. Households used 12 percent of the received amount in education, health and others. Similarly, 5 percent of the amount was found to be kept in bank as a saving, 4 percent of the amount was used in social works, 2 percent of the amount is kept as cash in hand and 1 percent of the amount is used in investment.

The use of remittance in urban market center differed slightly compared to that in rural market center. Out of the total amount of remittance received by the households in urban market center, a little more than half was utilized in buying of land and house i.e. 52 percent of the total received amount. This was followed by repayment of debt, which accounted for 21 percent of the total amount received. Households kept 15 percent of the received amount in bank as a saving. Similarly, 7 percent of the amount was used in education, health and others, 3 percent of the amount was used in investment, 2 percent of the amount was used in social works and 1 percent of the amount is kept as cash in hand.

Considering both rural and urban market center, of the total amount of remittance received by the households, 49 percent of the amount was found to be used in buying of land and house. This was followed by repayment of debt, which accounted for 25 percent of the total amount received. Households kept 11 percent of the received amount in bank as a saving. Similarly, 9 percent of the amount was used in education, health and others, 3 percent of the amount was used in social works, 2 percent of the amount was used in investment and 1 percent of the amount was kept as cash in hand.

Estimated amount of remittance which was apparently very low or under-reported represented the households of market centers only and might not represent the remittance activity of the nation as a whole.

Table 10.2: Remittance and Its Uses by Rural/Urban Market Center

Usage of Remittance	Rural/Urban Market Center				Overall Market	
	Rural		Urban		Amount	Percent
	Amount	Percent	Amount	Percent		
Repay the Debt	19,762,277	31	18,680,840	21	38,443,117	25
Buying of Land & House	28,831,521	45	46,537,600	52	75,369,121	49
Saving in Bank	3,138,900	5	13,349,050	15	16,487,950	11
Cash in Hand	1,372,402	2	603,500	1	1,975,902	1
Education, Health & Others	7,372,722	12	6,457,740	7	13,830,462	9
Social Works	2,282,400	4	1,896,810	2	4,179,210	3
Other Investment	848,000	1	2,471,000	3	3,319,000	2
Total	63,608,222	100	89,996,540	100	153,604,762	100

10.3 Number of Transaction by Medium of Transfer

Of the total transfers observed during the survey period in rural market center, most of the transfer in number terms occurred through money transfers, which accounted for 45.52 percent of the total number of transfer. This was followed by transfer through hundi accounting for 31.54 percent of the total number of transfer. Similarly transfer through banks accounted for 16.85 percent of the total number of transfer whereas transfer through other sources such as through friends, relatives and the workers themselves contributed 6.09 percent of the total number of transfer.

The composition of medium of transfer differed slightly in urban market center. As such, of the total transfers observed during the survey period in urban market center, most of the transfer in number terms again occurred through money transfers, however it accounted for 41.21 percent of the total number of transfer. This was followed by transfer through banks accounting for 29.12 percent of the total number of transfer. Transfer through hundi stood at the third place and accounted for 24.73 percent of the total number of transfer and transfer through other sources witnessed 4.95 percent of the total number of transfer.

Of the total transfers observed during the survey period in both rural and urban market centers, most of the transfer in number terms as usual occurred through money transfers, which accounted for 43.82 percent of the total number of transfer. This was followed by transfer through hundi accounting for 28.85 percent of the total number of transfer. Similarly transfer through banks accounted for 21.69 percent of the total number of transfer whereas transfer through other sources accounted for 5.64 percent of the total number of transfer.

Table 10.3: Number of Transaction by Medium of Transfer

Medium of Transfer	Rural/Urban Market Center				Overall	
	Rural		Urban		No. of Response	Percent
	No. of Response	Percent	No. of Response	Percent		
Bank	47	16.85	53	29.12	100	21.69
Money Transfer	127	45.52	75	41.21	202	43.82
Hundi	88	31.54	45	24.73	133	28.85
Others	17	6.09	9	4.95	26	5.64
Total	279	100.00	182	100.00	461	100.00

**Annex – I
Estimation Schemes**

y_{hijk} = value of a characteristic (y) associated with the k^{th} household of the j^{th} ward drawn from the i^{th} market belonging to the h^{th} stratum.

N_{hij} = total number of households in the selected j^{th} ward of the i^{th} selected market of the h^{th} stratum.

n_{hij} = total number of households selected from the j^{th} ward of the i^{th} selected market of the h^{th} stratum.

N_{hi} = total number of households in the selected i^{th} market of the h^{th} stratum.

n_{hi} = total number of households selected from the i^{th} market of the h^{th} stratum.

N_h = total number of households in the h^{th} stratum.

n_h = total number of households selected from the h^{th} stratum

Case A: Ward level estimation scheme

Ward level sample mean of the characteristic y is

$$\bar{y}_{hij} = \frac{1}{n_{hij}} \sum_k^{n_{hij}} y_{hijk} \tag{1}$$

\bar{y}_{hij} is an unbiased estimator of the ward level population mean μ_{hij} of characteristic y.

Case B: Market level estimation scheme

Suppose d_{hi} is the number of wards that are selected from the i^{th} market center of the h^{th} stratum. Consequently, the ward level estimation scheme generates d_{hi} number of ward level means and they need to be aggregated to get market level estimate.

$$\bar{\bar{y}}_{hi} = \frac{\sum_{j=1}^{d_{hi}} N_{hij} \bar{y}_{hij}}{N_{hi}} \tag{2a}$$

$$= \frac{\sum_{j=1}^{d_{hi}} n_{hij} \bar{y}_{hij}}{n_{hi}} \tag{2b}$$

$$= \frac{\sum_{j=1}^{d_{hi}} n_{hij} \frac{1}{n_{hij}} \sum_{k=1}^{n_{hij}} y_{hijk}}{n_{hi}} \quad (2c)$$

$$= \frac{\sum_{j=1}^{d_{hi}} \sum_{k=1}^{n_{hij}} y_{hijk}}{n_{hi}} \quad (2d)$$

Equation (2b) follows from (2a) because of the proportional allocation of households across selected wards within a market center. \bar{y}_{hi} is an unbiased estimator of the market level population mean μ_{hi} of the characteristic y .

Case C: Stratum level estimation scheme

Suppose m_h numbers of market centers are selected from the h^{th} stratum. Then these m_h numbers of market centers will produce the following means

$$\bar{y}_{h_1}, \bar{y}_{h_2}, \bar{y}_{h_3}, \dots, \bar{y}_{hm_h}.$$

and they need to be aggregated in order to obtain the stratum level estimate. The stratum level estimation scheme is as follows

$$\bar{y}_h = \frac{\sum_{i=1}^{m_h} N_{hi} \bar{y}_{hi}}{\sum_{i=1}^{m_h} N_{hi}} = \frac{\sum_{i=1}^{m_h} N_{hi} \frac{1}{n_{hi}} \sum_{j=1}^{d_{hi}} \sum_{k=1}^{n_{hij}} y_{hijk}}{\sum_{i=1}^{m_h} N_{hi}} \quad (3a)$$

$$= \frac{\sum_{i=1}^{m_h} n_{hi} \frac{1}{n_{hi}} \sum_{j=1}^{d_{hi}} \sum_{k=1}^{n_{hij}} y_{hijk}}{\sum_{i=1}^{m_h} n_{hi}} = \frac{\sum_{i=1}^{m_h} \sum_{j=1}^{d_{hi}} \sum_{k=1}^{n_{hij}} y_{hijk}}{n_h} \quad (3b)$$

Equation (3b) follows from (3a) because of the proportional allocation of households. Note that \bar{y}_h is an unbiased estimator of the stratum level population mean μ_h of the characteristic y .

Case D: National level estimation scheme

The 22 strata level estimates - $\bar{y}_1, \bar{y}_2, \dots, \bar{y}_{22}$ - are need to be aggregated to get national level estimate $\hat{\mu}$ of the population mean of the characteristic y . The aggregation scheme is as follows.

$$\hat{\mu} = \frac{\sum_{n=1}^{22} N_h \bar{y}_h}{N} = \frac{\sum_{n=1}^{22} \sum_{i=1}^{m_h} \sum_{j=1}^{d_{hi}} \sum_{k=1}^{n_{hij}} \frac{N_h}{n_h} \frac{n}{N} y_{hijk}}{N} = \frac{\sum_{n=1}^{22} \sum_{i=1}^{m_h} \sum_{j=1}^{d_{hi}} \sum_{k=1}^{n_{hij}} w_h y_{hijk}}{n}$$

where $w_h = \frac{N_h}{n_h} \cdot \frac{n}{N}$. Note that w_h remains as a constant multiplier for each household selected from those markets that belong to each fixed stratum h .

Case E. Estimation scheme of percentage share

Estimate of the total value of characteristics y of the domain D as a percent of the total market values is given by the following:

$$\frac{\sum_{h \in D} \sum_{i=1}^{m_h} \sum_{j=1}^{d_{hi}} \sum_{k=1}^{n_{hij}} w_h y_{hijk}}{\sum_{n=1}^{22} \sum_{i=1}^{m_n} \sum_{j=1}^{d_{ni}} \sum_{k=1}^{n_{nij}} w_n y_{nik}} \times 100$$

Annex – II
Name List of 127 and Selected Market Centers by District & Type

District	Type of market centers		
	Urban	Rural DHQ	Rural VDC
Achham		Mangalsen	
Agkhakhanchi		Shandhikharkha	Thada
Baglung	Baglung (Kalika)		
Baitadi	Dasrathchand		
Bajhang		Chainpur	
Bajura		Martadi	
Banke	Nepaljung		Kohalpur
Bara	Kalaiya		Simra
Bardiya	Gulariya		
Bhaktapur	Bhaktapur, Madhapur Thimi		
Bhojpur		Bhojpur	
Chitwan	Bharatpur, Ratnagar		
Dadeldhur	Amargadhi		Jogbudha
Dailekh	Narayan		
Dang	Tribhuwannagar, Tulsipur		Chaulahi (Lamahi)
Darchula		Khalanga (Darchula)	
Dhading		Nilakantha	Gajuri
Dhankuta	Dhankuta		Chhintang
Dhanusha	Janakpur		
Dolakha	Bhemashor		Jiri
Dolpa		Dunai	
Doti	Dipayal		
Gorkha	Prithiwinagar		
Gulmi		Tamghash	
Humla		Simikot	
Illam	Illam		Pashupatinagar, Phikalbazar
Jajarkot		Khalanga (Jajarkot)	
Jhapa	Bhadrapur, Damak, Mechinagar	Chandragadi	Birtamod, Surunga
Jumla		Chandannath	
Kailali	Dhangadhi, Tikapur		Malakheti (Attariya)
Kalikot		Manma	
Kanchanpu	Mahenranagar		Dodhara
Kapilvast	Kapilvast		Krishnanagar
Kaski	Pokhara, Lekhnath		Hemja
Kathmandu	Kathmandu, Kirtipur		
Kavrepala	Dhulekhel, Banepa, Panouti		Panchkhal
Khotang		Diktel	
Lalitpur	Lalitpur		
Lamjung		Besishahar	
Mahottari	Jalashowe		Bardibas
Makwanpur	Hetauda		Daman Palung
Manang		Chame	
Morang	Biratnagar		Urlabari, Rangeli, Letang

Continuation of Annex - II

District	Type of Market Centers		
	Urban	Rural DHQ	Rural VDC
Mugu		Gamgadi	
Mustang		Jomsom	
Myagdi		Arthunge (Beni)	
Nawalparasi	Ramgram		Kawasoti, Gaidakot
Nuwakot	Bidur		Kakani
Okaldhunga		Okhaldunga	
Palpa	Tansen		
Panchthar		Phidim	
Parbat		Kusma	
Parsa	Birgang		
Pyuthan		Khalanga (Pyuthan)	
Ramechhap		Manthali	
Rasuwa		Dhunche	
Rautahat	Gaur		Chandranighapur
Rolpa		Liwang	
Rukum		Musikot Khalanga	Chourjahari
Rupendehi	Butwal, Sidharthanagar		
Salyan		Khalanga (Salyan)	
Sankhuwas	Khadbari		
Saptari	Rajbiraj		
Sarlahi	Malangwa		Lalbandi
Sindhuli	Kamalamai		
Sindhupalchok		Chautara	Baharabise
Siraha	Lahan, Siraha		
Solukhumbu		Salleri	
Sunsari	Inaruwa, Dharan, Ithari		Duhabi
Surkhet	Birendranagar		Chhinchu
Syangja	Putalibazar, Waling		Galyang
Tanahu	Byas		Dulegaunda, Bandipur
Taplejung		Phungling	
Terhathum		Myaglung	
Udayapur	Trijuga		Katari, Beltar

Annex – III
List of VDCs of Rural KBL

SN	District	VDC Name	Households	SN	District	VDC Name	Households
1	K	Gagalphedi	1021	29	K	Mahadevsthan	1636
2	K	Sudarijal	491	30	K	Chhaimale	824
3	K	Lapsiphedi	1051	31	K	Dakshinkali	822
4	K	Nanglebhare	894	32	K	Talkududechour	547
5	K	Sankhusuntol (Suntol)	857	33	B	Nagarkot	799
6	K	Bajrayogini (Sankhu)	717	34	B	Sudale	1344
7	K	Pukhulachhi	538	35	B	Gundu	1080
8	K	Indrayani	594	36	B	Sirutar	830
9	K	Alapot	555	37	B	Changunarayan	1104
10	K	Nayapati	1110	38	L	Lele	1516
11	K	Bhadrabas	412	39	L	Nallu	385
12	K	Thalhidadanchhi(Danchhi)	1527	40	L	Godawari	1353
13	K	Mulpani	1148	41	L	Badikhel	579
14	K	Gokerneshwor	897	42	L	Chapagaun	2390
15	K	Baluwa	833	43	L	Champi	868
16	K	ChapaliBhadrakali	903	44	L	Devichaur	487
17	K	Chunikhel	700	45	L	Bisankhunarayan	887
18	K	Budhanilkantha	2269	46	L	Lamatar	1457
19	K	JhorMahankal	691	47	L	Jharnwarsai	723
20	K	TokhaChandeshawari	570	48	L	Thaibu	1323
21	K	Tokha sarasawati	470	49	L	Godamchaur	849
22	K	Sangla	617	50	L	Lubhu	1439
23	K	Kabresthali	679	51	L	Sidhipur	1193
24	K	Jitpurphedi	887	52	L	Tikathali	1128
25	K	Bhimdhunga	536	53	L	Thecho	1550
26	K	Ramkot	1279	54	L	Bungmati	1067
27	K	BadBhanjyang	666	55	L	Khokna	818
28	K	Thankot	1830	56	L	Bukhel	318

Note: There are 114 VDCs in KBL. VDCs adjoining to urban market centers were excluded from the list. Also the southern VDCs of Lalitpur were excluded because of security reasons.

Annex – IV
List of Selected Market Centers with Sample Sizes

Serial Number	Strata Number	Name of Markets	Household Selected	Serial Number	Strata Number	Name of Markets	Household Selected
1	1	Anarmuni- Birtamod	180	25	11	Dulegaunda	100
2	1	Urlabari	195	26	11	Shivalaya(Kusma)	65
3	1	Duhabi	85	27	11	Jagatradevi (Gaylayng)	100
4	2	Mechinagarpalika	85	28	12	Pokhara	255
5	2	Biratnagar	290	29	12	Kalika	35
6	2	Lahan	45	30	12	Tansen	35
7	3	Myaglung	70	31	13	Chaulahi (Lamahi)	80
8	3	Okhaldhunga	85	32	13	Kohalpur	100
9	3	Katari	105	33	14	Nepalgunj	80
10	4	Ilam	35	34	14	Dhangadi	90
11	4	Dhankuta	45	35	14	Mahendranagar	100
12	5	Lalbandhi	75	36	15	Sallyan (khalanga)	100
13	5	Chandranighapur	70	37	15	Musikot	120
14	6	Janakpur	80	38	16	Birendranagar	55
15	6	Birjung	115	39	16	Dipyal	35
16	6	Bharatpur	115	40	17	Phungling	100
17	7	Gajuri	90	41	17	Khadhbanri	60
18	7	Panchkhal	100	42	17	Jomsom	35
19	8	Heatuda	110	43	17	Baharabise	75
20	8	Bidur	35	44	17	Chandannath	50
21	9	Krishnanagar	75	45	18-19	Kath. Metropolitan	460
22	10	Siddharthanagar	50	46	20	Lalitpur sub-metro	230
23	10	Butwal	85	47	21	Bhaktapur municipality	230
24	11	Besishahar	50	48	22	Rural KBL	235

1. Socio-demographic Features

Table 1: Some demographic indicators of selected domain

Table 2: Age distribution (%) within R/U & Urban Markets by gender

Table 3: Age distribution (%) within Markets of ER by gender

Table 4: Age distribution (%) within Markets of DR by gender

Table 5: Household level demographic characteristics

Table 6: Household level socio-economic characteristics

Table 7: Literacy rate and educational attainment of 6+ aged population

Table 8: Percentage distribution of 10+ aged population by marital status

Table 9: Percentage distribution of 10+ aged population by occupation

Table 10: Percentage distribution of 10+ aged population by employment type

Table 1: Some demographic indicators of selected domain

Indicators	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	KBL	w/o KBL	
Average household size	5.21	5.49	5.66	5.17	5.10	5.38	5.33	5.09	5.69	5.28	5.60	5.36
Sex ratio (%)	93.8	97.5	98.8	93.9	91.4	97.5	97.2	89.4	96.3	95.3	98.5	95.8
Child dependency ratio (%)	54.2	38.4	49.7	41.3	51.0	49.1	38.0	49.0	53.2	27.3	44.1	45.2
Child woman ratio	0.28	0.22	0.28	0.22	0.25	0.26	0.21	0.26	0.28	0.16	0.25	0.24

Age Composition (%)

00 – 14	32.5	25.0	30.5	26.4	30.7	30.3	24.8	29.7	32.2	18.9	27.8	28.4
15 – 24	21.2	22.6	22.2	21.9	20.4	21.6	22.0	21.7	22.6	21.9	22.9	21.9
25 – 59	38.8	42.5	39.3	42.1	39.9	40.2	43.3	38.9	37.9	47.6	40.1	40.8
60+	7.5	10.0	8.0	9.5	9.0	7.9	9.9	9.7	7.2	11.6	9.2	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2: Age distribution (%) within R/U & Urban Markets by gender

Age group	R/U Markets						Urban Markets						Overall markets		
	Rural			Urban			Urban KBL			Urban w/o KBL					
	M	F	T	M	F	T	M	F	T	M	F	T	M	F	T
00 – 04	8.1	7.7	7.9	6.6	6.0	6.3	5.3	4.3	4.8	7.2	6.8	7.0	7.3	6.8	7.0
05 – 09	11.7	10.2	10.9	8.4	8.1	8.2	6.3	7.0	6.7	9.3	8.5	8.9	9.8	9.0	9.4
10 – 14	13.9	13.5	13.7	10.7	10.2	10.5	7.1	7.7	7.4	12.3	11.4	11.9	12.1	11.7	11.9
15 – 19	11.7	12.0	11.8	12.3	11.8	12.1	12.0	10.0	11.0	12.4	12.7	12.6	12.0	11.9	12.0
20 – 24	8.3	10.3	9.4	9.9	11.2	10.5	9.6	12.2	10.9	10.0	10.7	10.3	9.2	10.8	10.0
25 – 29	6.7	8.3	7.5	7.9	8.5	8.2	9.5	10.6	10.1	7.2	7.5	7.3	7.4	8.4	7.9
30 – 34	6.7	6.7	6.7	7.1	6.8	6.9	9.6	6.7	8.1	5.9	6.8	6.4	6.9	6.7	6.8
35 – 39	6.2	6.3	6.3	6.0	7.0	6.5	6.7	7.7	7.2	5.7	6.7	6.2	6.1	6.7	6.4
40 – 44	5.6	6.1	5.9	6.1	6.7	6.4	6.5	6.5	6.5	5.8	6.8	6.3	5.8	6.4	6.1
45 – 49	4.8	5.0	4.9	5.6	5.7	5.7	5.8	6.2	6.0	5.6	5.5	5.5	5.3	5.4	5.3
50 – 54	4.8	4.1	4.4	5.2	4.6	4.9	5.8	5.1	5.5	4.9	4.4	4.7	5.0	4.4	4.7
55 – 59	3.5	2.7	3.1	4.3	3.4	3.8	4.6	3.7	4.1	4.1	3.3	3.7	3.9	3.1	3.5
60+	7.9	7.2	7.5	10.0	10.0	10.0	11.0	12.3	11.6	9.5	8.9	9.2	9.0	8.7	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 3: Age distribution (%) within market centers of Markets of ER by gender

Age group	Terai			Hill			Mountain			Overall markets		
	M	F	T	M	F	T	M	F	T	M	F	T
00 – 04	7.8	8.0	7.9	6.9	5.8	6.3	7.7	6.4	7.0	7.3	6.8	7.0
05 – 09	10.9	9.4	10.2	8.9	8.5	8.7	10.9	10.8	10.8	9.8	9.0	9.4
10 – 14	13.3	11.7	12.5	11.1	11.7	11.4	12.9	12.8	12.9	12.1	11.7	11.9
15 – 19	11.7	12.8	12.3	12.4	11.2	11.8	10.6	11.6	11.1	12.0	11.9	12.0
20 – 24	9.1	10.7	9.9	9.4	10.9	10.2	7.4	10.9	9.2	9.2	10.8	10.0
25 – 29	7.0	8.0	7.5	7.8	8.8	8.3	6.2	7.3	6.7	7.4	8.4	7.9
30 – 34	6.1	6.8	6.5	7.5	6.6	7.0	8.2	7.2	7.7	6.9	6.7	6.8
35 – 39	6.0	6.5	6.2	6.0	6.8	6.5	7.2	7.2	7.2	6.1	6.7	6.4
40 – 44	5.7	6.4	6.0	6.0	6.5	6.3	5.8	5.9	5.8	5.8	6.4	6.1
45 – 49	5.1	5.1	5.1	5.4	5.6	5.5	5.8	5.2	5.5	5.3	5.4	5.3
50 – 54	4.9	4.4	4.7	5.1	4.5	4.8	4.6	3.5	4.0	5.0	4.4	4.7
55 – 59	3.8	2.8	3.3	4.1	3.3	3.7	2.9	3.0	3.0	3.9	3.1	3.5
60+	8.5	7.5	8.0	9.4	9.7	9.5	9.7	8.3	9.0	9.0	8.7	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4: Age distribution (%) within market centers of Markets of DR by gender

Age group	EDR			CDR			WDR			MFWDR		
	M	F	T	M	F	T	M	F	T	M	F	T
00 – 04	7.3	7.5	7.4	6.8	5.7	6.2	7.5	7.0	7.2	8.3	7.8	8.0
05 – 09	11.2	9.0	10.1	8.6	8.3	8.4	9.7	9.6	9.6	10.7	10.2	10.4
10 – 14	13.7	11.9	12.8	10.1	10.2	10.2	12.2	13.4	12.8	14.3	13.3	13.8
15 – 19	11.4	12.4	11.9	11.9	11.1	11.5	12.9	11.1	11.9	12.5	13.6	13.1
20 – 24	8.6	10.6	9.7	9.7	11.3	10.5	9.7	9.8	9.8	8.4	10.7	9.6
25 – 29	6.8	8.4	7.6	8.5	9.3	8.9	6.1	7.3	6.7	7.1	7.5	7.3
30 – 34	6.1	6.6	6.3	7.8	6.8	7.3	5.9	6.7	6.3	7.2	7.0	7.1
35 – 39	6.3	6.6	6.4	6.4	7.1	6.8	5.9	6.0	6.0	5.2	6.6	5.9
40 – 44	5.6	6.5	6.1	6.1	6.6	6.3	5.7	6.7	6.2	5.7	5.6	5.7
45 – 49	5.5	5.8	5.7	5.3	5.4	5.4	5.5	5.1	5.3	4.6	4.8	4.7
50 – 54	5.3	4.1	4.7	5.1	4.6	4.9	5.0	4.6	4.8	4.3	4.2	4.2
55 – 59	3.9	2.9	3.4	4.1	3.4	3.8	3.9	3.3	3.6	3.7	2.3	3.0
60+	8.3	7.6	7.9	9.6	10.1	9.9	10.0	9.5	9.7	8.0	6.5	7.2
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 5: Household level demographic characteristics

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Percentage Distribution of Households by their Size												
1 to 2	8.3	7.1	6.8	8.3	7.2	6.8	6.9	11.3	6.9	6.2	7.6	7.6
3 to 4	33.8	31.1	29.7	33.8	36.6	34.1	32.5	34.2	26.8	36.0	28.5	32.4
5 to 6	35.7	35.2	34.3	36.2	36.3	34.2	36.1	33.2	38.4	34.1	35.8	35.4
7 to 8	14.3	15.2	17.2	13.1	13.8	15.2	14.5	13.0	16.4	13.5	16.1	14.7
9 +	8.0	11.5	12.1	8.6	6.3	9.6	10.0	8.3	11.5	10.2	12.1	9.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percentage Distribution of Household Head by Sex												
Male	86.1	78.9	84.2	80.5	86.6	86.9	80.2	77.1	85.4	77.8	79.4	82.3
Female	13.9	21.1	15.9	19.5	13.4	13.1	19.8	22.9	14.6	22.2	20.6	17.7
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percentage Distribution of Household head by age (%)												
15 – 24	2.2	0.7	1.1	1.6	1.6	0.8	0.9	2.4	2.5	0.7	0.7	1.4
25 – 59	78.2	65.6	73.7	69.6	75.0	77.0	67.0	70.4	74.9	60.1	68.5	71.6
60+	19.6	33.7	25.3	28.7	23.4	22.3	32.1	27.2	22.6	39.2	30.8	27.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 6: Household level socio-economic characteristics

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Percentage Distribution of Household Head by Education												
Illiterate	19.2	21.7	22.2	20.0	13.1	19.8	24.6	17.2	15.5	19.9	22.5	20.5
Read & write	23.5	21.0	21.5	22.8	21.3	21.1	23.8	22.9	19.3	21.1	21.0	22.2
Primary	10.8	6.7	8.4	8.6	9.7	8.3	7.4	10.1	10.4	6.0	7.0	8.6
Secondary	34.8	27.8	31.7	29.4	43.1	35.8	24.5	32.1	38.1	23.7	29.9	31.1
Tertiary	11.7	22.8	16.3	19.1	12.8	15.1	19.7	17.8	16.8	29.3	19.6	17.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Percentage distribution of household head by occupation												
Agriculture	27.0	11.4	21.9	17.3	10.0	18.3	16.6	14.1	29.6	5.4	14.4	18.7
Business/Industry	25.9	21.7	22.1	23.0	41.9	26.4	22.5	23.4	22.3	22.4	21.4	23.7
Service/Teaching	17.9	21.4	16.7	21.8	21.3	18.9	21.6	15.9	20.9	25.8	19.2	19.8
Housewife	5.6	9.7	6.4	9.0	5.0	5.4	8.7	10.7	6.0	11.2	8.9	7.7
Student	0.2	0.1	0.2	0.1	0.3	0.2	0.1	0.2	0.1	0.0	0.1	0.1
Wage-earner	8.2	6.7	9.8	5.9	4.7	9.2	6.8	5.8	7.4	4.1	8.0	7.4
Others	15.2	29.1	23.0	22.9	16.9	21.5	23.8	29.9	13.7	31.2	28.0	22.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 7: Literacy rate and educational attainment of 6+ aged population

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Literacy rate (6+ in %) by sex												
Male	90.9	92.6	89.7	93.4	93.5	91.1	91.5	93.4	92.6	94.7	91.6	91.9
Female	73.9	78.5	73.5	78.3	80.6	75.8	76.4	76.3	77.8	82.8	76.4	76.5
Total	82.1	85.4	81.6	85.6	86.7	83.3	83.8	84.3	85.1	88.6	83.9	84.0
Literacy rate (6+ in %) by age												
06 – 09	91.9	92.7	89.2	94.8	95.0	94.2	90.3	92.7	92.5	94.0	92.3	92.3
10 – 14	97.7	96.4	94.8	98.9	99.1	97.1	96.7	96.5	98.3	98.7	95.7	97.1
15 – 19	96.2	95.8	93.9	97.5	97.8	94.3	96.8	96.5	96.2	98.3	94.7	95.9
20 – 24	93.1	94.6	90.4	96.6	95.4	91.0	96.0	95.2	92.6	98.4	92.7	94.0
25+	69.9	78.1	71.7	76.5	77.8	73.5	75.3	74.6	74.9	83.3	75.2	74.6
Total	82.1	85.4	81.6	85.6	86.7	83.3	83.8	84.3	85.1	88.6	83.9	84.0
Educational attainment in %												
Read & write	16.4	14.5	15.0	15.4	17.1	14.5	16.1	16.2	14.0	13.7	15.0	15.3
Primary	26.7	18.4	24.5	20.2	21.7	25.0	18.8	21.6	25.2	12.8	21.2	22.0
Secondary	45.8	42.5	44.7	42.9	49.4	47.0	40.6	45.1	45.8	38.8	44.4	44.0
Tertiary	11.1	24.5	15.8	21.4	11.9	13.4	24.4	17.1	15.1	34.7	19.4	18.6
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 8: Percentage distribution of 10+ aged population by marital status

Marital Status	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Married	56.4	56.5	56.1	56.7	56.4	56.1	56.8	55.8	56.7	57.8	55.8	56.4
Unmarried	38.8	38.4	38.9	38.3	38.5	39.4	37.9	38.9	38.4	37.2	39.0	38.6
Widow/Widower	4.4	4.9	4.7	4.8	4.2	4.2	5.0	5.0	4.7	4.9	4.9	4.7
Divorce	0.2	0.1	0.1	0.1	0.6	0.2	0.2	0.2	0.1	0.1	0.1	0.2
Separated	0.2	0.1	0.1	0.1	0.4	0.1	0.1	0.2	0.1	0.0	0.1	0.1
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 9: Percentage distribution of 10+ aged population by occupation

Occupation Category	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Agriculture	12.0	4.7	8.6	7.8	4.6	7.6	6.8	7.1	12.3	2.4	5.9	7.9
Business/Industry	13.3	12.3	11.4	13.0	21.3	14.3	12.9	12.9	9.8	13.3	11.8	12.8
Service/Teaching	8.4	12.9	8.3	13.0	10.0	8.6	13.6	9.3	9.6	18.1	10.2	10.9
Housewife	19.5	22.3	22.2	20.5	18.3	19.9	21.7	21.2	21.4	22.6	22.1	21.1
Student	29.9	27.4	28.4	28.6	28.3	27.9	26.6	29.6	32.9	24.9	28.6	28.5
Wage-earner	4.3	3.6	5.2	3.1	2.5	5.3	3.6	3.2	3.1	2.2	4.3	3.9
Domestic worker	1.2	1.7	1.4	1.4	2.5	1.6	1.4	1.3	1.8	1.9	1.5	1.5
Others	11.3	15.2	14.5	12.7	12.6	14.9	13.4	15.5	9.2	14.6	15.5	13.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 10: Percentage distribution of 10+ aged population by employment type

Employment type	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Employer/Self employed	13.7	11.8	11.4	12.8	20.8	13.7	12.9	13.0	9.9	11.9	11.7	12.6
Service	8.5	12.9	8.3	13.1	10.1	8.7	13.7	9.3	9.7	18.4	10.2	11.0
Unpaid family labor	12.8	6.3	9.8	8.8	7.4	9.6	7.7	8.2	12.8	4.5	7.1	9.1
Wage earner	4.3	3.6	5.2	3.1	2.5	5.3	3.6	3.2	3.1	2.2	4.3	3.9
Others	60.8	65.4	65.3	62.3	59.2	62.8	62.1	66.3	64.5	63.0	66.6	63.4
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

2. Housing & Household Amenities

Table 1: Percentage of dwelling unit by occupancy type
Table 2: Percentage of dwelling unit by residence type
Table 3: Percentage of dwelling unit by construction type
Table 4: Percentage of dwelling units by usage type
Table 5: Percentage of households by toilet facility type
Table 6: Percentage of Households by kitchen facility type
Table 7: Percentage distribution of households by cooking fuel type
Table 8: Percentage of households by sources of drinking water
Table 9: Percentage of households having facility of electricity
Table 10: Percentage of households having facility of telephone
Table 11: Percentage of households having communication appliances

Table 1: Percentage of dwelling unit by occupancy type

Occupancy type	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Owner	86.6	88.5	91.4	85.1	84.7	87.2	86.9	84.9	92.9	80.2	92.6	87.6
Renter	11.1	10.0	6.4	13.2	13.8	10.4	11.8	13.0	4.8	18.9	5.6	10.5
Rent-free	2.4	1.5	2.2	1.7	1.6	2.5	1.3	2.1	2.3	0.9	1.9	1.9

Table 2: Percentage of dwelling unit by residence type

Residence type	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Single-family Type	43.7	36.1	47.6	34.8	29.4	38.6	39.8	24.9	57.2	21.9	43.2	39.6
Multi-family Type	50.2	59.4	47.4	59.4	67.8	52.8	58.7	67.2	36.7	77.6	50.3	55.1
Business Type	6.0	4.3	4.7	5.6	2.8	8.5	1.5	7.9	4.9	0.5	6.2	5.1
Others	0.1	0.3	0.3	0.1	0.0	0.0	0.1	0.0	1.1	0.0	0.4	0.2

Table 3: Percentage of dwelling unit by construction type

Construction type	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Super-pakki	28.0	60.0	50.1	44.5	13.4	28.8	50.6	61.1	41.3	62.5	58.7	45.0
Semi-pakki	29.3	23.4	15.0	32.5	44.7	25.1	29.9	22.5	22.7	33.4	18.4	26.2
Kachi	41.6	16.4	34.2	22.5	40.3	45.0	19.3	14.8	36.0	4.1	22.5	28.2
Others	1.1	0.2	0.7	0.5	1.6	1.1	0.2	1.5	0.0	0.0	0.3	0.6

Table 4: Percentage of dwelling units by usage type

Usage type	R/U Marketss		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Whole House	69.6	60.7	73.0	59.8	56.6	69.5	62.1	56.3	73.4	46.4	67.9	64.9
Flat	11.3	24.2	11.1	23.0	21.3	12.8	25.1	20.1	8.2	40.6	16.0	18.2
Room	18.6	14.8	15.5	16.8	22.2	17.7	12.6	22.8	17.8	12.9	15.8	16.6
Others	0.5	0.3	0.4	0.4	0.0	0.1	0.2	0.8	0.6	0.1	0.3	0.4

Table 5: Percentage of households by toilet facility type

Facility type	R/U Marketss		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Within compound	42.5	74.7	52.2	66.4	46.9	50.7	71.1	68.6	36.6	92.7	65.7	59.6
Owned outside compound	29.7	13.6	21.0	19.7	36.6	24.5	16.2	13.1	36.4	6.4	17.2	21.2
Collective	3.7	1.7	2.6	2.8	0.9	2.8	0.7	6.4	2.8	0.4	2.3	2.6
Public	1.7	0.9	1.2	1.3	1.6	0.9	0.9	0.9	3.2	0.3	1.1	1.3
No nearby House	22.4	9.2	22.9	9.9	14.1	21.0	11.1	11.0	20.9	0.2	13.6	15.3

Table 6: Percentage of Households by kitchen facility type

Facility type	R/U Marketss		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Separate Modern	7.2	24.6	13.9	18.9	10.0	11.3	19.2	26.9	6.7	30.8	21.4	16.4
Simple	73.1	61.5	67.0	66.2	73.8	69.5	67.0	53.9	76.6	60.8	61.8	66.9
In Living Room	19.7	14.0	19.1	14.9	16.3	19.2	13.7	19.3	16.7	8.4	16.7	16.7

Table 7: Percentage distribution of households by cooking fuel type

Cooking fuel type	R/U Marketss		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Electricity	8.0	19.3	6.2	19.9	12.5	7.2	16.8	28.8	2.7	28.8	14.6	14.0
Kerosene	14.8	32.1	17.8	29.0	20.3	14.3	31.5	30.5	15.0	39.6	28.3	24.0
LP gas	32.5	66.0	40.5	58.5	41.3	39.2	59.2	68.8	27.1	82.2	57.9	50.3
Fire wood	81.8	44.9	76.6	49.6	80.3	79.2	43.8	52.8	88.3	8.5	63.1	62.1
Bio-gas	5.3	3.5	5.6	3.7	1.3	3.2	2.9	6.5	7.3	0.2	5.1	4.3
Solar	0.1	0.0	0.0	0.1	0.0	0.0	0.1	0.0	0.1	0.1	0.0	0.1
Others	8.4	7.9	13.0	5.4	0.3	13.1	7.4	6.8	3.1	3.6	10.0	8.1

Note: Total of each column may exceed 100% because of multiple responses

Table 8: Percentage of households by sources of dinking water

Source of drinking water	R/U Marketss		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Tap	67.7	72.5	36.4	92.3	97.8	52.7	79.6	88.5	57.0	88.4	64.6	70.3
Well	5.2	9.2	4.3	10.0	2.2	4.8	11.1	3.1	6.9	20.2	3.7	7.3
Tube well	31.6	31.6	72.6	4.7	0.0	52.1	20.3	11.4	46.6	10.1	42.4	31.6

Note: Total may exceed 100% due to multiple responses

Table 9: Percentage of households having facility of electricity

R/U Marketss		Markets of ER			Markets of DR				Urban Markets		Overall markets
Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
88.4	94.9	87.9	94.7	93.1	88.8	94.2	96.1	86.7	99.7	92.6	91.9

Table 10: Percentage of households having facility of telephone

R/U Marketss		Markets of ER			Markets of DR				Urban Markets		Overall markets
Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
20.7	61.8	37.4	47.8	28.1	32.9	51.8	48.3	29.9	78.8	53.3	42.6

Table 11: Percentage of households having communication appliances

	R/U Markets		Markets of ER			Markets of DR				Urban markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Radio	57.1	55.7	50.5	59.1	68.5	57.3	53.6	55.4	62.8	59.1	54.0	56.4
TV color	40.1	63.4	42.2	59.0	59.3	44.1	58.9	61.5	40.5	76.5	56.5	52.5
TV B&W	30.7	30.7	36.4	27.5	24.3	38.8	30.9	21.0	27.5	26.8	32.8	30.7
Computer	2.8	14.5	4.6	12.6	5.4	4.3	14.3	9.4	3.5	25.5	8.9	9.0

3. Income

Table 1: Percentage of monthly income by sector within domain

Table 2: Average monthly household income by domain

Table 3: Per capita monthly income by domain

Table 1: Percentage of monthly income by sector within domain

Sector	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Agriculture, livestock & Fishery	10.8	5.1	9.0	6.1	8.0	8.9	6.8	4.6	10.2	2.6	6.6	7.3
Salary, allowance, wage, & pension	22.7	31.4	23.6	31.4	24.3	20.6	34.6	25.3	29.2	39.7	26.5	28.1
Business/service enterprise & other related	29.4	29.6	27.0	29.9	44.0	28.7	30.3	27.4	32.8	31.2	28.7	29.5
Remittance	20.6	13.3	21.3	13.4	8.6	24.0	9.2	24.4	5.4	4.7	18.4	16.1
Imputed rent	7.5	11.9	8.3	11.5	10.2	7.1	12.5	9.6	11.2	15.3	9.8	10.2
Miscellaneous	9.0	8.7	10.9	7.8	5.0	10.8	6.7	8.8	11.2	6.5	10.0	8.8
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2: Average monthly household income by domain

Sector	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Agriculture, livestock & Fishery	2403	1634	2299	1773	1972	2488	1868	1524	1980	925	1989	1994
Salary, allowance, wage, & pension	5047	10029	6021	9102	6018	5778	9557	8343	5692	14065	8017	7698
Business/service enterprise & other related	6523	9458	6905	8666	10903	8056	8360	9053	6400	11026	8680	8085
Remittance	4582	4254	5436	3888	2121	6747	2527	8047	1059	1661	5552	4407
Imputed rent	1667	3789	2113	3327	2514	1997	3437	3161	2180	5427	2972	2796
Miscellaneous	2003	2771	2774	2267	1225	3024	1860	2904	2183	2294	3010	2411
Total	22225	31935	25546	29023	24754	28090	27608	33032	19494	35399	30220	27391

Table 3: Per capita monthly income by domain

Sector	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Agriculture, livestock & Fishery	461	298	406	343	386	462	350	299	348	175	355	372
Salary, allowance, wage, & pension	968	1827	1064	1761	1179	1074	1792	1638	1001	2666	1432	1436
Business, service and enterprise	1251	1723	1220	1676	2136	1497	1568	1777	1125	2090	1550	1508
Remittance	879	775	961	752	415	1254	474	1580	186	315	992	822
Imputed rent	320	690	373	644	493	371	645	620	383	1029	531	522
Others	384	505	490	439	240	562	349	570	384	435	538	450
Total	4264	5817	4515	5614	4849	5221	5178	6484	3428	6709	5397	5110

4. Food Expenditure

Table 1: Percentage distribution of expenditure by period
Table 2: Percentage distribution of expenditure by source
Table 3 : Percentage share of commodity groups based on expenditure
Table 4: Average household expenditure
Table 5: Per capita expenditure
Table 6: Prices of cereal grains & their products by period
Table 7: Prices of meat & fish by period
Table 8: Prices of milk products & egg by period
Table 9: Prices of ghee & oil by period
Table 10: Prices of fruits by period
Table 11: Prices of legumes by period
Table 12: Prices of vegetables by period
Table 13: Price of sugar by period
Table 14: Prices of spices by period
Table 15: Price of tea grains by period
Table 16: Commodity prices within selected domain

Table 1: Percentage distribution of expenditure by period

	Mansir to Magh (P1)	Falgun to Baishak (P2)	Jestha to Shrawan (P3)	Bhadra to Kartik (P4)	Total
R/U Markets					
Rural	23.3	21.4	22.7	32.7	100.0
Urban	20.2	20.8	23.1	36.0	100.0
Markets of ER					
Terai	20.8	21.4	22.7	35.1	100.0
Hill	20.6	21.9	23.6	33.9	100.0
Mountain	32.2	11.6	18.2	38.0	100.0
Markets of DR					
EDR	19.6	21.8	22.1	36.6	100.0
CDR	21.1	21.3	24.4	33.2	100.0
WDR	22.0	20.7	21.4	35.9	100.0
MFWDR	25.5	19.1	22.0	33.3	100.0
Urban Markets					
Urban KBL	19.6	21.3	23.5	35.6	100.0
Urban w/o KBL	20.5	20.4	22.9	36.2	100.0
Commodity group					
Cereal grains & their products	23.4	22.7	24.9	29.0	100.0
Legume varieties	22.7	22.1	25.0	30.2	100.0
Vegetables	21.0	21.1	23.9	34.0	100.0
Meat/fish	20.5	19.3	21.1	39.1	100.0
Milk products and eggs	22.0	21.5	22.8	33.7	100.0
Ghee and oil	23.5	20.6	22.1	33.8	100.0
Fruits	15.8	17.3	25.2	41.6	100.0
Sugar & sweets	23.2	23.0	23.3	30.5	100.0
Spices	27.0	21.7	22.3	29.0	100.0
Soft drinks	16.0	22.4	26.9	34.8	100.0
Hard drinks	16.4	20.9	19.4	43.3	100.0
Tobacco products	25.3	23.4	22.3	29.0	100.0
Restaurant & Hotel	17.7	17.3	17.0	48.0	100.0
Overall market centers	21.5	21.0	22.9	34.6	100.0

Table 2: Percentage distribution of expenditure by source

	Purchase	Own production	Free	Total
R/U Markets				
Rural	74.7	23.3	2.0	100.0
Urban	86.5	11.3	2.2	100.0
Markets of ER				
Terai	77.9	19.9	2.3	100.0
Hill	84.1	13.8	2.1	100.0
Mountain	79.8	18.7	1.5	100.0
Markets of DR				
EDR	80.3	17.4	2.3	100.0
CDR	84.8	12.6	2.6	100.0
WDR	84.3	14.4	1.3	100.0
MFWDR	70.7	27.8	1.5	100.0
Urban Markets				
Urban KBL	92.9	4.5	2.6	100.0
Urban w/o KBL	82.5	15.5	1.9	100.0
Commodity group				
Cereal grains & their products	73.5	25.8	0.7	100.0
Legume varieties	86.3	13.0	0.8	100.0
Vegetables	77.6	20.7	1.7	100.0
Meat/fish	92.3	6.3	1.4	100.0
Milk products and eggs	70.8	28.4	0.9	100.0
Ghee and oil	89.1	10.1	0.8	100.0
Fruits	87.9	5.7	6.4	100.0
Sugar & sweets	99.3	0.1	0.6	100.0
Spices	93.8	5.9	0.3	100.0
Soft drinks	97.8	0.7	1.4	100.0
Hard drinks	80.1	16.8	3.1	100.0
Tobacco products	99.5	0.1	0.4	100.0
Restaurant & Hotel	88.8	2.2	9.0	100.0
Overall market centers	81.5	16.4	2.1	100.0

Table 3 : Percentage share of commodity groups based on expenditure

Commodity groups	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Cereal grains & their products	32.4	29.5	30.4	30.6	33.2	31.0	30.7	28.9	32.6	29.3	29.6	30.7
Legume varieties	4.3	4.1	4.7	3.9	4.1	4.3	4.0	3.6	5.5	3.7	4.4	4.2
Vegetables	11.9	12.2	12.1	12.2	11.7	12.4	12.6	10.9	11.6	12.8	11.9	12.1
Meat/fish	10.2	8.3	8.3	9.4	12.1	8.8	7.7	12.4	9.8	7.5	8.9	9.1
Milk products and eggs	9.2	10.9	11.0	9.8	8.5	9.9	10.1	10.5	10.6	10.0	11.5	10.2
Ghee and oil	5.8	5.4	6.2	5.2	5.2	5.6	5.0	6.1	6.5	4.2	6.2	5.6
Fruits	3.6	5.5	4.6	5.0	2.8	3.9	4.9	6.0	4.2	5.4	5.5	4.7
Sugar & sweets	2.2	2.3	2.2	2.3	2.2	2.1	2.1	2.8	2.3	2.2	2.3	2.3
Spices	3.4	2.8	3.4	2.8	3.5	3.4	2.8	3.0	3.3	2.4	3.1	3.1
Soft drinks	1.7	2.3	1.9	2.2	1.6	1.9	2.1	2.5	1.6	2.5	2.2	2.1
Hard drinks	4.3	3.3	3.3	3.6	6.7	4.6	3.1	3.7	3.8	3.3	3.3	3.7
Tobacco products	2.0	1.7	1.6	2.0	1.3	1.3	2.1	1.6	2.1	1.9	1.6	1.8
Restaurant & Hotel	9.1	11.5	10.3	11.0	7.1	10.8	12.7	8.2	6.1	14.8	9.5	10.5
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4: Average household expenditure

	Period				Average
	P1	P2	P3	P4	
R/U Markets					
Rural	1110	1082	1119	1558	1220
Urban	1205	1226	1335	2169	1480
Markets of ER					
Terai	1059	1045	1115	1768	1245
Hill	1193	1238	1316	1935	1420
Mountain	1431	1317	1323	2049	1572
Markets of DR					
EDR	1113	1166	1227	1892	1359
CDR	1208	1233	1325	1977	1429
WDR	1177	1129	1195	1892	1353
MFWDR	1104	993	1062	1591	1189
Urban Markets					
Urban KBL	1318	1423	1586	2444	1688
Urban w/o KBL	1148	1126	1214	2031	1376
Overall market centers	1160	1160	1236	1876	1358

Table 5: Per capita expenditure

	Period				Average
	P1	P2	P3	P4	
Within R/U Markets					
Rural	224	209	211	286	234
Urban	219	241	246	362	269
Within Markets of ER					
Terai	192	195	195	292	220
Hill	233	249	257	352	274
Mountain	299	283	248	369	308
Within Markets of DR					
EDR	207	233	228	328	252
CDR	234	234	246	356	268
WDR	240	232	239	339	266
MFWDR	197	188	188	255	209
Urban Markets					
Urban KBL	244	284	310	434	319
Urban w/o KBL	207	220	218	330	246
Overall market centers	221	226	230	328	253

Table 6: Prices of cereal grains & their products by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Fine rice per kg.	29.85	32.67	34.12	35.24	32.91	5.20%	1067
Medium rice per kg.	23.28	23.71	24.53	25.12	24.19	11.50%	2854
Moto rice per kg.	20.67	19.43	19.70	22.21	20.53	4.80%	1238
Rice per kg.	23.97	23.95	24.64	26.46	24.79	21.50%	5159
Beaten rice per kg.	29.92	30.42	32.43	33.37	31.70	1.80%	3137
Corn per kg.	8.27	13.97	13.74	13.73	11.06	0.20%	590
Corn flour per kg.	14.06	13.69	16.05	15.00	14.48	0.30%	303
Wheat flour per kg.	17.71	19.13	19.26	20.02	19.10	2.60%	2569

Table 7: Prices of meat & fish by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Mutton per kg.	211.28	220.67	221.12	225.96	221.45	6.00%	1498
Buff per kg.	89.32	95.63	97.12	98.70	95.88	2.10%	1104
Chicken (B) per kg.	122.72	118.12	136.66	133.11	129.13	1.80%	927
Chicken (L) per kg.	175.13	165.71	176.45	182.94	175.96	0.70%	227
Chicken (B+L) per kg.	135.95	132.85	144.68	143.05	139.94	2.50%	1154
Lamb per kg.	167.24	160.00	150.00	226.29	224.15	0.60%	40
Fresh fish per kg.	110.38	97.74	101.75	109.29	105.43	0.80%	529

Table 8: Prices of milk products & egg by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Milk local per liter	22.91	22.65	22.40	23.75	22.99	6.60%	2899
Dairy milk per liter	22.74	23.24	24.58	25.38	24.11	1.90%	1024
Milk (L+D) per liter	22.88	22.77	22.86	24.08	23.21	8.50%	3207
Egg per number	4.89	4.55	4.82	5.12	4.90	0.70%	1231

Table 9: Prices of ghee & oil by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Ghee per kg.	250.66	232.11	247.87	252.38	248.06	1.00%	990
Mustard oil per liter	91.19	89.68	91.08	91.64	90.97	3.50%	3735
Soyabean oil per liter	70.15	71.40	79.00	74.89	73.90	0.70%	921
Sunflower oil per liter	100.58	102.87	98.70	93.69	97.82	0.40%	310

Table 10: Prices of fruits by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Banana per dozen	18.41	18.50	21.83	22.87	21.38	0.90%	1802
Orange per kg.	26.17	36.77	40.00	30.51	28.15	0.50%	800
Apple per kg.	53.12	59.42	70.65	63.44	61.99	1.20%	1121
Grapes per kg.	74.73	65.62	37.00	140.00	66.59	0.20%	357
Mango per kg.	50.00	42.81	34.03	40.63	35.09	0.60%	678

Table 11: Prices of legumes by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Mask o dal per kg.	51.69	58.72	68.21	71.64	61.64	1.10%	2122
Rahar per kg.	52.46	56.46	59.01	59.49	57.10	0.90%	1730
Mungi per kg.	55.51	62.33	56.67	67.14	60.58	0.20%	370
Musuro per kg.	44.39	46.14	49.48	50.43	47.73	1.20%	2820
Chana per kg.	42.85	43.88	43.91	53.05	46.96	0.20%	655

Table 12: Prices of vegetables by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Potato per kg.	14.63	12.90	14.51	19.95	15.49	2.70%	4916
Onion Dry per kg.	24.05	15.70	15.92	19.44	18.32	0.60%	3284
Bangon per kg.	10.05	12.13	14.64	16.80	13.51	0.20%	1322
Tomato per kg.	15.45	15.45	20.04	37.02	20.81	1.00%	3772
Cauliflower per kg.	14.91	17.47	34.43	39.16	20.64	0.80%	2086
Paruwal per kg.	16.07	21.83	19.25	25.41	21.67	0.20%	852
Banda per kg.	11.77	11.12	13.25	17.00	13.16	0.30%	1617
Radish per kg.	6.85	8.30	13.24	7.86	7.93	0.30%	1494
Farshi per kg.	13.98	13.47	13.40	14.00	13.71	0.30%	1433
Green bodi per kg.	16.62	18.44	19.05	24.64	21.08	0.40%	1817
Cucumber per kg.	26.69	15.52	17.96	18.10	17.44	0.40%	1033
Green simi per kg.	19.58	19.70	17.41	25.52	20.33	0.30%	1231
Karela per kg.	23.65	18.72	19.28	24.69	20.86	0.20%	964
Ramtoria per kg.	26.67	13.67	14.05	16.99	14.41	0.20%	971
Ghiraula per kg.	13.08	14.65	14.38	16.05	15.24	0.30%	1015
Lauka per kg.	10.06	9.20	11.20	13.15	11.36	0.20%	1036

Table 13: Price of sugar by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Sugar per kg.	39.95	39.85	39.87	40.09	39.95	2.00%	4568

Table 14: Prices spices by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Salt per kg.	13.37	10.51	10.53	10.57	11.23	0.30%	5030
Khursani per kg.	67.56	64.98	67.90	78.06	69.56	0.40%	4416
Jira Marich per kg.	170.47	163.36	176.96	173.78	171.12	1.00%	4837
Besar per kg.	104.24	85.54	85.58	89.49	91.36	0.30%	4980
Aduwa per kg.	44.52	41.01	38.52	36.64	40.31	0.30%	3888
Sukeko lasun per kg.	59.60	59.41	58.17	73.54	63.16	0.40%	4189

Table 15: Price of tea grains by period

Commodity	P1	P2	P3	P4	Overall	Weight	N
Tea grains per kg.	193.89	187.45	192.25	219.17	198.75	1.00%	4497

Table 16: Commodity prices within selected domain

Commodity	Urban KBL	Terai	Hill	Mountain	Rural	Urban	Overall
Rice per kg.	28.56	21.03	26.86	31.99	24.10	25.42	24.79
Beaten rice per kg.	42.64	22.87	36.76	30.21	28.97	33.78	31.70
Corn per kg.	16.37	14.81	12.48	15.69	10.50	15.04	11.06
Wheat flour per kg.	21.86	18.45	19.91	28.74	19.00	19.15	19.10
Chicken (B+L) per kg.	130.83	131.65	143.19	175.57	143.99	136.89	139.94
Mutton per kg.	289.09	215.98	232.95	188.40	200.99	242.64	221.45
Buff per kg.	102.67	79.62	96.65	99.35	92.32	99.14	95.88
Milk (D +L) per liter	24.07	21.73	23.83	36.42	22.78	23.50	23.21
Mustard oil per liter	95.35	87.80	92.59	104.75	91.64	90.34	90.97
Ghee per kg.	256.17	254.09	246.43	226.25	246.80	248.98	248.06
Apple per kg.	59.25	61.68	63.47	48.91	62.24	61.88	61.99
Orange per kg.	33.97	31.26	27.27	23.26	25.70	30.10	28.15
Banana per dozen	26.76	18.76	23.64	19.69	19.20	22.74	21.38
Mas ko dal per kg.	72.09	57.42	62.89	61.69	58.19	65.62	61.64
Musuro per kg.	51.89	45.76	49.65	55.03	48.09	47.39	47.73
Potato per kg.	16.23	14.18	16.35	17.75	15.31	15.64	15.49
Banda per kg.	15.00	10.85	14.03	19.91	13.37	13.02	13.16
Cauliflower per kg.	26.22	15.55	24.67	29.60	18.68	21.87	20.64
Dry onion per kg.	20.10	15.26	20.59	29.05	19.22	17.68	18.32
Radish per kg.	14.34	9.65	13.59	15.58	11.68	12.47	12.13
Tomato per kg.	21.93	16.67	22.45	30.97	20.99	20.66	20.81
Cucumber per kg.	21.64	14.58	19.10	15.13	16.52	17.92	17.45
Green bodi per kg.	24.26	19.23	22.70	26.09	19.51	22.26	21.08
Green simi per kg.	21.39	16.77	20.57	30.14	20.29	20.39	20.33
Sugar per kg.	40.08	37.76	40.50	48.53	41.35	38.91	39.95
Ginger per kg.	54.52	36.55	41.99	47.19	39.23	41.24	40.31
Besar per kg.	97.60	85.43	90.79	139.59	94.06	88.93	91.36
Jira Marich per kg.	196.14	157.14	178.32	205.48	176.36	166.89	171.12
Salt per kg.	10.34	10.77	10.75	17.63	11.75	10.75	11.23
Dry garlic per kg.	68.45	58.44	64.84	80.16	63.83	62.53	63.16
Tea grains	195.04	186.84	204.95	213.95	196.70	200.28	198.75

5. Non-food Expenditure

Table 1: Percentage distribution of non-food expenditure across COICOP group by domain

Table 2: Average non-food expenditure per household per annum

Table 3: Average per capita non-food expenditure per annum

Table 1: Percentage distribution of non-food expenditure across COICOP group by domain

COICOP group	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Clothing & Footwear	9.6	7.7	8.1	8.5	7.8	8.0	7.7	10.3	8.3	7.4	7.9	8.3
Housing & Utilities	34.5	42.4	34.2	43.0	43.2	32.5	44.7	40.3	37.5	50.9	37.1	39.8
Furnishing & household equipment	6.6	4.7	5.9	4.9	6.1	6.4	4.4	6.1	5.4	3.6	5.4	5.3
Health	4.4	3.4	4.1	3.5	2.3	4.2	3.3	3.3	4.5	2.9	3.7	3.7
Transport	6.3	6.1	6.2	6.0	7.2	6.7	5.9	5.1	7.2	5.8	6.2	6.1
Communication	2.8	3.4	3.6	3.0	2.3	3.5	3.5	2.2	2.9	2.9	3.7	3.2
Recreation and Culture	2.1	1.9	2.2	1.9	1.9	2.5	1.9	1.8	1.7	1.5	2.2	2.0
Education	11.5	12.9	13.1	12.0	12.3	11.1	12.1	13.1	14.8	11.5	13.8	12.4
Miscellaneous goods & services	8.5	6.1	8.5	6.0	5.2	9.9	4.6	7.1	8.1	3.7	7.6	6.9
Social expenditure	13.7	11.5	14.0	11.2	11.7	15.3	11.8	10.8	9.8	10.0	12.5	12.3
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 2: Average non-food expenditure per household per annum

COICOP group	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Clothing & Footwear	7734	10597	8366	10143	7020	8448	9268	11733	7889	11874	9965	9257
Housing & utilities	27771	58585	35170	51322	38862	34480	53508	46002	35682	82152	46834	44164
Furnishing & household equipment	5271	6501	6049	5883	5464	6759	5245	6918	5091	5759	6876	5925
Health	3502	4656	4253	4229	2043	4443	3963	3797	4286	4662	4656	4116
Transport	5064	8347	6367	7170	6504	7057	7104	5776	6807	9428	7811	6811
Communication	2258	4665	3736	3544	2076	3723	4231	2466	2708	4756	4622	3539
Recreation and Culture	1724	2679	2296	2242	1683	2657	2298	2020	1583	2410	2814	2232
Education	9244	17793	13464	14313	11092	11823	14520	14991	14031	18487	17455	13792
Miscellaneous goods & services	6858	8346	8772	7132	4675	10516	5458	8100	7667	5890	9579	7650
Social expenditure	11059	15878	14362	13398	10554	16275	14105	12351	9344	16083	15784	13622
Total	80484	138047	102835	119375	89973	106181	119699	114155	95087	161502	126396	111108

Table 3: Average per capita non-food expenditure per annum

COICOP group	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Clothing & Footwear	1484	1930	1479	1962	1375	1570	1738	2303	1387	2250	1780	1727
Housing & utilities	5328	10672	6216	9928	7613	6409	10036	9030	6274	15569	8364	8240
Furnishing & household equipment	1011	1184	1069	1138	1070	1256	984	1358	895	1091	1228	1105
Health	672	848	752	818	400	826	743	745	754	884	831	768
Transport	972	1520	1125	1387	1274	1312	1333	1134	1197	1787	1395	1271
Communication	433	850	660	686	407	692	794	484	476	901	825	660
Recreation and Culture	331	488	406	434	330	494	431	397	278	457	503	416
Education	1773	3241	2380	2769	2173	2198	2723	2943	2467	3504	3117	2573
Miscellaneous goods & services	1316	1520	1550	1380	916	1955	1024	1590	1348	1116	1711	1427
Social expenditure	2122	2892	2538	2592	2067	3025	2646	2424	1643	3048	2819	2541
Total	15440	25146	18176	23092	17625	19737	22451	22407	16719	30607	22573	20729

6. Food/Non-food Expenditure & Income

Table 1: Average per household expenditure per month

Table 2: Average per capita expenditure per month

Table 3: Percentage share of food expenditure by domain

Table 4: Income consumption relation

Table 1: Average per household expenditure per month

Domain	Food	Non-food	Total
R/U market			
Rural	5283	6699	11982
Urban	6408	11488	17896
Markets of ER			
Terai	5390	8566	13956
Hill	6149	9927	16075
Mountain	6806	7513	14319
Markets of DR			
EDR	5885	8841	14725
CDR	6190	9959	16149
WDR	5857	9480	15337
MFWDR	5150	7937	13086
Urban Markets			
Urban KBL	7311	13445	20756
Urban w/o KBL	5959	10514	16473
Quintile group			
Poorest	3646	2357	6002
Second	4679	4353	9032
Third	5386	6322	11708
Fourth	6260	9391	15651
Richest	8240	19271	27511
Overall	5882	9248	15130

Table 2: Average per capita expenditure per month

Domain	Food	Non-food	Total
R/U Markets			
Rural	1012	1284	2296
Urban	1165	2089	3255
Markets of ER			
Terai	952	1513	2465
Hill	1188	1918	3106
Mountain	1332	1470	2802
Markets of DR			
EDR	1093	1641	2734
CDR	1159	1864	3023
WDR	1150	1862	3012
MFWDR	903	1392	2296
Urban Markets			
Urban KBL	1382	2542	3925
Urban w/o KBL	1064	1877	2940
Quintile group			
Poorest	573	370	943
Second	790	735	1524
Third	984	1155	2139
Fourth	1212	1818	3030
Richest	1864	4360	6224
Overall	1096	1723	2819

Table 3: Percentage share of food expenditure by domain

Domain	% share of food expenditure
R/U Marketss	
Rural	44.1
Urban	35.8
Markets of ER	
Terai	38.6
Hill	38.2
Mountain	47.5
Markets of DR	
EDR	40.0
CDR	38.3
WDR	38.2
MFWDR	39.4
Urban Markets	
Urban KBL	35.2
Urban w/o KBL	36.2
Quintile group	
Poorest	60.7
Second	51.8
Third	46.0
Fourth	40.0
Richest	30.0
Overall	38.9

Table 4: Income consumption relation

Deciles	Per capita expenditure/month	Per capita income/month	Income expenditure relation
First	769	1318	PCEXP = -202.1 + 0.59 PCINC, R ² = 0.99
Second	1118	2064	
Third	1391	2410	
Fourth	1657	3159	
Fifth	1961	3526	
Sixth	2313	4641	
Seventh	2741	5157	
Eighth	3322	6388	
Ninth	4289	7954	
Tenth	8167	13671	
Overall	2819	5109	

7. Outstanding Loan

A total of 2087 households (41% of the total sample households) reported to have outstanding loan during the fourth session of the survey.

Table 1:	Distribution of households reporting to have outstanding loan by domain
Table 2:	Percentage distribution of households reporting to have outstanding loan across lending agencies within domain
Table 3:	Percentage distribution of households having outstanding across broad lending agency type within domain
Table 4:	Percentage distribution of amount of outstanding loan across lending agencies within domain
Table 5:	Percentage distribution of outstanding loan across broad lending agency type within domain
Table 6:	Per household amount of outstanding loan by lending agencies and domain
Table 7:	Per household amount of outstanding loan by broad lending agency type and domain
Table 8:	Average lending interest rate by lending agencies and domain
Table 9:	Average lending interest rate by broad lending agency type and domain

Table 1: Distribution of households reporting to have outstanding loan by domain

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Households	1147	940	1044	893	150	829	554	366	338	110	830	2087
%	55.0	45.0	50.0	42.8	7.2	39.7	26.5	17.5	16.2	5.3	39.8	100.0

Table 2: Percentage distribution of households reporting to have outstanding loan across lending agencies within domain

Lending agencies	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Commercial Banks	11.7	16.9	12.2	15.6	18.0	13.4	15.7	15.3	11.5	16.4	17.0	14.0
Development banks	28.0	24.8	29.3	21.3	38.7	25.1	23.1	16.4	46.7	6.4	27.2	26.5
Finance Companies	3.8	9.0	7.0	6.2	0.7	3.6	9.7	9.0	3.6	13.6	8.4	6.2
Co-operatives	13.8	11.6	13.7	12.3	9.3	15.6	12.1	4.6	16.0	13.6	11.3	12.8
Sahu Mahajan	26.9	19.0	22.2	24.0	28.0	27.1	20.0	37.2	4.7	7.3	20.6	23.4
Relatives/friends	35.3	35.6	35.6	34.3	41.3	43.3	34.3	26.8	27.5	50.9	33.6	35.5
Others	9.2	7.4	9.2	7.4	9.3	8.1	9.4	7.9	8.3	3.6	8.0	8.4

Note: Column total exceeds 100 because of multiple responses

Table 3: Percentage distribution of households having outstanding across broad lending agency type within domain

Broad lending agency type	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Institution	57.3	62.3	62.2	55.3	66.7	57.7	60.6	45.4	77.8	50.0	64.0	59.6
Non-institution	71.5	62.1	67.0	65.6	78.7	78.5	63.7	71.9	40.5	61.8	62.2	67.3

Note: Column total exceeds 100 because of multiple responses

Table 4: Percentage distribution of amount of outstanding loan across lending agencies within domain

Lending agencies	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Commercial Banks	25.0	37.6	37.7	31.9	8.8	29.7	35.0	35.3	29.7	39.6	37.3	32.3
Development banks	21.4	23.0	26.1	19.6	16.6	15.6	21.7	13.0	50.4	15.3	24.3	22.3
Finance Companies	5.0	10.9	8.2	10.6	0.2	3.9	12.9	15.9	1.5	10.7	11.0	8.4
Co-operatives	5.6	4.4	4.9	5.3	3.6	5.7	3.7	4.3	6.0	7.0	4.0	4.9
Sahu Mahajan	23.5	9.5	8.5	15.7	46.1	23.2	11.3	18.4	0.9	7.0	9.9	15.4
Relatives/friends	17.4	12.7	12.6	14.9	23.3	20.5	13.5	10.3	9.4	20.5	11.4	14.7
Others	2.0	1.9	1.9	2.1	1.4	1.4	1.9	2.7	2.0	0.1	2.2	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 5: Percentage distribution of outstanding loan across broad lending agency type within domain

Broad lending agency type	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Total
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Institutional loan	57.1	75.9	76.9	67.3	29.2	54.9	73.3	68.5	87.6	72.6	76.6	67.9
Non-institutional loan	42.9	24.1	23.1	32.7	70.8	45.1	26.7	31.4	12.3	27.6	23.5	32.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 6: Per household amount of outstanding loan by lending agencies and domain

Lending agencies	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Commercial Banks	36957	93165	68165	61831	23899	51928	68435	81086	57175	117500	89939	62273
Development banks	31633	57055	47137	38003	45120	27272	42541	29935	96992	45318	58611	43084
Finance Companies	7444	27086	14882	20563	667	6825	25236	36557	2902	31727	26471	16291
Co-operatives	8333	10958	8898	10211	9668	9936	7337	9934	11601	20655	9673	9515
Sahu Mahajan	34796	23471	15411	30342	125272	40564	22137	42328	1749	20818	23823	29696
Relatives/friends	25710	31489	22810	28874	63278	35754	26468	23772	18003	60827	27601	28313
Others	2912	4672	3388	4049	3853	2527	3634	6262	3937	241	5259	3704
Total	147786	247896	180691	193872	271756	174806	195788	229876	192359	297086	241377	192876

Table 7: Per household amount of outstanding loan by broad lending agency type and domain

Broad lending agency type	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
	Institutional loan	84367	188264	139082	130608	79354	95961	143549	157513	168670	215200	
Non-institutional loan	63418	59632	41609	63264	192402	78845	52240	72363	23688	81886	56683	61713
Total	147786	247896	180691	193872	271756	174806	195788	229876	192359	297086	241377	192876

Table 8: Average lending interest rate by lending agencies and domain

Lending agencies	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Commercial Banks	12.1	11.6	12.1	11.6	11.8	12.3	11.2	11.1	12.8	10.5	11.7	11.8
Development banks	12.9	13.5	13.4	12.8	12.8	13.1	13.9	11.9	13.0	10.7	13.5	13.1
Finance Companies	14.8	14.2	14.6	14.2	16.0	14.9	14.9	13.5	13.9	14.8	14.1	14.4
Co-operatives	16.8	15.5	16.6	16.0	14.4	16.3	15.3	13.6	18.2	14.2	15.7	16.2
Sahu Mahajan	29.1	31.9	33.8	27.2	24.6	33.1	31.2	24.6	27.1	23.1	32.4	30.1
Relatives/friends	14.6	11.7	13.6	12.7	14.3	17.4	4.6	16.4	12.1	4.8	13.1	13.3
Others	12.5	11.3	12.4	11.3	12.5	13.4	9.8	10.2	14.8	3.0	11.8	12.0
Total	17.1	15.7	17.2	15.8	15.5	18.8	13.7	16.9	14.2	9.4	16.4	16.5

Table 9: Average lending interest rate by broad lending agency type and domain

Broad lending agency type	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Institutional	13.8	13.4	13.9	13.3	12.8	13.9	13.6	12.1	14.1	12.7	13.5	13.6
Non-institutional	19.8	17.9	20.2	17.8	17.8	22.4	13.7	20.0	14.4	6.8	19.3	19.0

8. Depositing, Investing and Holding Behaviors (ga_p20_DI)

Table 1: Distribution of DIH respondents across domain

Table 2: Distribution of DIH across their status

Table 3: Percentage distribution of DIH respondents across agencies within domain

Table 4: Percentage distribution of DIH respondents across categories within domain

A total of 3954 households (78% of total sample) reported where they kept their earnings or savings. The distribution of these households across the domain is in Table 1.

Table 1: Distribution of respondents across domain

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
# of households	1899	2055	1612	2094	248	1299	1260	850	545	595	1460	3954
%	48.0	52.0	40.8	53.0	6.3	32.9	31.9	21.5	13.8	15.0	36.9	100.0

Some definitions are in order. Those households who deposit their earnings or savings in banks, finance companies and co-operatives are considered as *depositors*. Those households who buy share, use on their own enterprises, and lend money are considered as *investors*. Surprisingly a large proportion of households reported that they neither deposit nor invest their incomes, but overwhelming majority stated that they kept cash at home. In this analysis such households will be referred to as the *holders*.

Table 2: Distribution of DIH across their status

Status	Households	%
Only depositors	1597	40.4
Only investors	447	11.3
Only holders	988	25.0
Only depositors & investors	430	10.9
Only depositors & holders	280	7.1
Only investors & holders	109	2.8
Depositors, investors & holders	103	2.6
Total	3954	100.0

Table 3: Percentage distribution of DIH respondents across agencies within domain

Agencies	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Bank	42.3	62.9	47.2	57.0	57.7	44.0	64.1	46.1	59.6	73.3	58.7	53.0
Finance Company	0.7	3.6	0.8	3.6	0.4	0.6	6.0	0.7	0.0	10.3	1.0	2.3
Co-operative	14.1	10.8	10.9	13.8	10.1	17.6	18.2	2.1	2.4	21.8	6.2	12.4
Share Purchase	0.2	0.2	0.3	0.1	0.0	0.5	0.1	0.0	0.0	0.2	0.2	0.2
Own Business	24.0	20.2	20.5	21.6	35.1	29.5	19.2	20.6	12.8	19.7	20.4	22.0
Personal Loan	7.2	4.8	2.7	8.6	4.8	5.7	8.3	6.8	0.0	9.7	2.8	6.0
Other Status	45.1	30.4	48.7	29.2	33.9	50.1	15.1	48.5	41.7	4.2	41.0	37.4

Note: Column total exceeds 100% because of multiple responses

Table 4: Percentage distribution of DIH respondents across categories within domain

Category	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Depositors	52.1	69.1	55.0	65.3	62.5	55.7	75.1	48.6	60.2	82.7	63.6	61.0
Investors	30.5	24.8	22.8	29.9	38.7	33.9	27.5	27.3	12.8	29.4	22.9	27.5
Holders	45.1	30.4	48.7	29.2	33.9	50.1	15.1	48.5	41.7	4.2	41.0	37.4

Note: Column total exceeds 100% because of multiple responses

9. Miscellaneous Topics

Withdrawing Behaviors (ga_p21_withdraw)

Table 1: Distribution of respondents across domain

Table 2: Percentage of respondents across source of withdrawing within domain

Table 3: Percentage distribution of withdraw cash across source within domain

Table of Usage of Cash (ga_p21_deposit)

Table 1: Distribution of households reporting usage of their cash across domain

Table 2: Percentage distribution of households reporting usage of cash across area of usage within domain

Table 3: Percentage distribution of usage amount across area of usage within domain

Table 4: Average interest rate by area of usage and domain

Borrowing & Paying Behavior of Consumption Item

Table 1: Borrowing and paying behavior of households on consumption items in the last one month prior to the fourth session of the survey

Withdrawing Behaviors (ga_p21_withdraw)

A total of 1809 respondents responded their withdrawing behaviors in the reference period of one month prior to the execution of the fourth session of this survey. The distribution of respondents is in table 1.

Table 1: Distribution of respondents across domain

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
# of households	924	885	654	1030	125	437	417	792	163	175	710	1809
%	51.1	48.9	36.2	56.9	6.9	24.2	23.1	43.8	9.0	9.7	39.2	100.0

Table 2: Percentage of respondents across source of withdrawing within domain

Source of acquirement	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Commercial bank	11.7	18.9	15.1	14.6	20.8	16.9	27.8	4.2	31.9	32.6	15.5	15.2
Development bank	0.9	0.9	1.4	0.7	0.0	0.9	1.7	0.1	2.5	0.6	1.0	0.9
Finance company	0.1	0.6	0.5	0.3	0.0	0.2	1.0	0.1	0.0	0.6	0.6	0.3
Co-operatives	2.1	1.2	2.3	0.9	4.8	4.3	1.9	0.3	0.6	2.3	1.0	1.7
Share/Bond	3.6	4.9	3.1	4.8	5.6	4.1	10.3	0.9	4.9	11.4	3.2	4.2
Asuli	7.7	5.2	8.9	4.4	11.2	16.5	5.5	1.5	6.1	3.4	5.6	6.5
Own saving	80.0	71.2	74.0	77.5	69.6	66.4	54.0	97.3	50.9	44.6	77.7	75.7
Selling gold	1.0	0.6	0.6	0.6	3.2	1.8	0.5	0.4	0.6	0.0	0.7	0.8
Selling/mortgage properties	0.8	1.1	1.2	0.7	1.6	1.8	1.4	0.1	1.2	2.3	0.8	0.9
Others	1.3	3.5	1.1	3.4	0.8	1.1	4.3	1.8	3.7	6.9	2.7	2.4

Note: Column total exceeds 100% because of multiple responses

Table 3: Percentage distribution of withdraw cash across source within domain

Source of acquirement	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Commercial bank	26.8	34.0	33.9	28.7	32.7	24.2	42.0	22.3	34.1	33.3	34.1	31.2
Development bank	2.5	0.4	0.9	1.8	0.0	1.2	1.6	0.0	1.7	0.2	0.4	1.2
Finance company	0.1	0.9	1.0	0.5	0.0	0.1	1.5	0.2	0.0	0.3	1.0	0.6
Co-operatives	3.4	0.7	1.8	0.6	5.7	3.7	0.5	0.3	1.2	0.5	0.8	1.7
Share/Bond	6.1	3.9	1.3	5.1	13.6	2.1	10.9	1.0	0.4	18.4	0.9	4.8
Asuli	12.0	9.0	13.8	8.6	5.4	17.8	7.0	4.2	4.6	1.9	10.5	10.2
Own saving	22.2	14.1	14.0	21.7	9.7	14.4	9.7	43.9	10.9	11.3	14.6	17.1
Selling gold	0.7	0.8	0.4	0.8	1.8	1.6	0.3	0.1	0.4	0.0	1.0	0.8
Selling/mortgage properties	25.1	22.5	30.0	16.5	30.2	34.4	8.9	13.5	44.7	17.3	23.6	23.5
Others	1.1	13.6	3.0	15.8	0.7	0.7	17.4	14.6	2.1	16.8	13.0	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table of Usage of Cash (ga_p21_deposit)

A total of 3355 households reported the usage of their cash in the reference period of one month before the fourth session of this survey. The distribution of these respondents is in Table 1.

Table 1: Distribution of households reporting usage of their cash across domain

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
# of Households	1624	1731	1199	1948	208	877	1260	842	376	552	1179	3355
%	48.4	51.6	35.7	58.1	6.2	26.1	37.6	25.1	11.2	16.5	35.1	100.0

Table 2: Percentage distribution of households reporting usage of cash across area of usage within domain

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Commercial bank	8.6	15.5	10.2	13.6	10.6	10.0	17.1	7.2	12.0	26.6	10.3	12.2
Development bank	0.6	1.3	1.5	0.7	0.5	0.7	1.8	0.1	0.5	1.1	1.4	1.0
Finance companies	1.2	1.7	1.8	1.3	1.0	0.6	2.7	1.0	0.8	1.4	1.9	1.5
Co-operatives	26.8	11.1	18.6	18.1	26.0	27.0	22.4	1.7	25.5	14.5	9.6	18.7
Share	7.1	8.3	7.3	7.3	13.5	11.9	7.6	2.4	10.4	10.0	7.5	7.7
Loan	3.7	3.6	4.3	3.2	3.4	6.0	2.3	3.3	3.2	2.0	4.3	3.6
Self	71.2	72.0	71.1	72.6	65.4	67.6	62.9	96.3	55.1	63.0	76.3	71.7
Property purchase	3.9	2.9	4.3	2.8	4.3	6.4	2.9	0.4	5.1	2.2	3.3	3.4
Other	11.3	10.4	13.2	8.7	17.8	15.7	10.6	6.4	10.4	2.0	14.3	10.8

Note: Column total exceeds 100% because of multiple responses

Table 3: Percentage distribution of usage amount across area of usage within domain

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Commercial bank	31.6	39.2	36.3	36.7	31.2	36.0	41.9	26.7	31.0	56.5	33.3	36.1
Development bank	0.3	0.9	0.3	1.1	0.0	0.0	1.8	0.0	0.6	2.7	0.3	0.7
Finance companies	0.2	0.8	0.2	1.0	0.0	0.1	1.0	1.1	0.0	1.4	0.6	0.6
Co-operatives	3.0	1.4	1.7	2.1	3.7	2.8	1.9	0.5	2.4	1.5	1.4	2.1
Share	13.6	9.1	11.8	7.7	26.3	16.1	9.3	3.4	10.3	7.1	9.8	11.0
Loan	8.0	2.3	4.0	4.4	9.6	8.1	1.7	3.1	4.8	0.9	2.8	4.7
Self	25.7	21.4	20.4	26.7	15.2	15.9	17.5	52.1	19.6	20.6	21.7	23.2
Property purchase	10.9	22.6	23.0	15.2	8.0	16.7	23.3	8.1	19.5	8.7	27.3	17.7
Other	6.6	2.2	2.3	5.2	5.8	4.3	1.6	5.0	11.9	0.7	2.7	4.0
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0

Table 4: Average interest rate by area of usage and domain

	R/U Markets		Markets of ER			Markets of DR				Urban Markets		Overall Markets
	Rural	Urban	Terai	Hill	Mountain	EDR	CDR	WDR	MFWDR	Urban KBL	Urban w/o KBL	
Deposit in commercial bank	2.9	2.7	2.8	2.7	3.2	3.1	2.7	2.8	2.7	2.7	2.8	2.8
Deposit in development bank	5.1	4.4	5.1	3.9	6.0	6.0	4.3	4.0	5.0	3.8	4.6	4.6
Deposit in finance company	5.8	5.8	6.2	5.5	6.5	8.3	5.7	4.9	5.7	5.4	6.0	5.8
Deposit in Co-operatives	7.0	7.0	7.5	6.7	6.8	7.4	6.3	7.2	7.8	6.5	7.3	7.0
Lending to others	25.7	24.1	26.2	26.8	15.8	26.5	21.8	21.0	21.0	24.0	24.1	25.2
Other	8.4	8.2	7.9	8.6	10.0	8.7	7.7	11.3	7.8	6.4	8.2	8.2

Borrowing & Paying Behavior of Consumption Item

Table 1: Borrowing and paying behavior of households on consumption items in the last one month prior to the fourth session of the survey

Consumption Items	Number of borrowers	Average amount of borrowings (Rs)	Number of Payers	Average amount of paying (Rs)
Food	567	1117	477	1249
Clothing	33	1377	14	1050
Others	71	1452	45	1569
Total	671	1165	536	1271

10. Quintile Analysis

Consumption Quintile Groups: Consumption quintile groups (hereafter simply refer to as quintile groups) are basically the five equal groups of population ordered from the poorest to the richest depending upon their level of per capita consumption. If $Q1$, $Q2$, $Q3$, $Q4$ and $Q5$ are quintile group of population, then

$$Q1 \prec Q2 \prec Q3 \prec Q4 \prec Q5$$

where the symbol " \prec " is ordering in the sense that the per capita household consumption of any individual belonging to a lower quintile group is smaller than that of any individual belonging to a higher quintile group.

Quintile Group Construction: In the present study quintile groups are constructed separately for separate Markets of ERs with the main objective of reducing the effect of north-south price variations in the present quintile group.

Table 1: Average household income/month by quintile group
Table 2: Average per capita income/month by quintile group
Table 3: Summary statistics of economic variables by quintile group
Table 4 : Percentage distribution of non-food expenditure across COICOP group within quintile
Table 5: Average household non-food expenditure per annum
Table 6: Average per capita non food expenditure per annum
Table 7: Socio demographic characteristics by Quintile group
Table 8: Housing and household amenities by quintile group
Table 9: Access to drinking water, basic facilities & fuel using patterns by quintile group
Table 10: Percentage of households having durable goods by goods & quintile group

Economic Characteristics of Quintile Groups

Table 1: Average household income/month by quintile group

	Poorest	Second	Third	Fourth	Richest	Overall
Agriculture, livestock & Fishery	1580	1871	1799	1903	2604	1994
Salary, allowance, wage, & pension	4214	5169	6448	8395	12167	7698
Business, service and industrial enterprises	2143	4079	6376	9596	14751	8085
Remittance	1352	2637	4122	4386	7961	4407
Imputed rent	668	1223	1915	2984	5763	2795
Others	794	1520	1720	2534	4522	2411
Total	10751	16498	22379	29798	47767	27391

Table 2: Average per capita income/month by quintile group

	Poorest	Second	Third	Fourth	Richest	Overall
Agriculture, livestock & Fishery	248	316	329	368	589	372
Salary, allowance, wage, & pension	662	872	1178	1626	2752	1436
Business, service and industrial enterprises	337	688	1165	1858	3337	1508
Remittance	212	445	753	849	1801	822
Imputed rent	105	206	350	578	1304	522
Others	125	256	314	491	1023	450
Total	1690	2784	4088	5770	10805	5110

Table 3: Summary statistics of economic variables by quintile group

	Poorest	Second	Third	Fourth	Richest	Overall
Per capita agriculture income/month	248	316	329	368	589	373
Per capita non agriculture income/month	1441	2469	3760	5401	10216	4736
Per capita income/month	1690	2784	4088	5770	10805	5109
Percentage share of agriculture income/month	14.7	11.3	8.0	6.4	5.5	7.3
Per capita food expenditure/month	573	790	984	1212	1864	1096
Per capita non-food expenditure/month	370	735	1155	1818	4359	1723
Per capita total expenditure/month	943	1524	2139	3031	6223	2819
Percentage share of food expenditure/month	60.7	51.8	46.0	40.0	30.0	38.9

Table 4 : Percentage distribution of non-food expenditure across COICOP group within quintile

	Poorest	Second	Third	Fourth	Richest	Total
Clothing & Footwear	14.5	12.0	11.0	9.1	6.3	8.3
Housing & utilities	43.9	41.9	44.3	42.3	36.7	39.7
Furnishing & household equipment	6.9	6.2	6.0	5.7	4.8	5.4
Health	4.8	4.5	3.7	3.7	3.5	3.7
Transport	3.6	4.2	4.4	5.0	7.5	6.1
Communication	1.4	2.4	3.2	3.6	3.3	3.2
Recreation and Culture	1.1	1.7	2.1	2.3	2.0	2.0
Education	8.5	10.7	10.9	11.2	13.9	12.4
Miscellaneous goods & services	5.1	5.3	5.3	6.6	7.8	6.9
Social expenditure	10.0	11.1	9.2	10.4	14.2	12.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 5: Average household non-food expenditure per annum

Commodity	Poorest	Second	Third	Fourth	Richest	Total
Clothing & Footwear	4114	6268	8325	10305	14492	9249
Housing & utilities	12428	21892	33608	47635	84982	44026
Furnishing & household equipment	1955	3260	4528	6478	11027	5938
Health	1360	2374	2840	4187	8066	4121
Transport	1021	2180	3331	5689	17322	6787
Communication	409	1254	2424	4062	7566	3534
Recreation and Culture	321	863	1614	2583	4625	2236
Education	2398	5565	8234	12637	32218	13804
Miscellaneous goods & services	1454	2766	4020	7397	18058	7641
Social expenditure	2820	5814	6945	11719	32900	13641
Total	28279	52237	75870	112691	231257	110977

Table 6: Average per capita non food expenditure per annum

Commodity	Poorest	Second	Third	Fourth	Richest	Total
Clothing & Footwear	647	1058	1521	1995	3278	1723
Housing & utilities	1953	3695	6140	9224	19224	8202
Furnishing & household equipment	307	550	827	1254	2495	1106
Health	214	401	519	811	1825	768
Transport	160	368	609	1102	3919	1264
Communication	64	212	443	786	1712	658
Recreation and Culture	50	146	295	500	1046	417
Education	377	939	1504	2447	7288	2572
Miscellaneous goods & services	229	467	734	1432	4085	1424
Social expenditure	443	981	1269	2269	7442	2541
Total	4444	8816	13860	21820	52313	20676

Table 7: Socio demographic characteristics by quintile group

	Poorest	Second	Third	Fourth	Richest	Overall
Average household size	6.35	5.96	5.46	5.17	4.41	5.36
Broad age distribution (%)						
0 – 14	38.3	32.3	27.6	24.2	19.6	28.4
15 – 59	54.2	60.8	63.7	66.1	68.4	62.7
60+	7.5	6.9	8.7	9.7	12.0	8.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Literacy Rate 6+ (%)						
Male	81.7	89.9	93.4	95.7	96.7	91.7
Female	61.4	72.8	77.0	82.8	84.7	75.9
Total	71.1	81.1	85.1	89.2	90.5	83.6
Educational Attainment						
Read & write	19.5	17.3	15.1	13.9	12.7	15.4
Primary	39.6	27.3	20.7	16.4	12.4	22.2
Secondary	37.1	46.6	48.8	45.5	41.8	44.2
Tertiary	3.8	8.8	15.4	24.2	33.1	18.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Occupational Structure (%)						
Agriculture	36.8	27.6	20.6	18.2	12.5	23.0
Business/Industry	19.2	31.9	42.4	41.5	42.9	35.7
Service/Teaching	15.4	25.2	29.3	36.7	42.9	30.0
Wage-earner	28.6	15.3	7.7	3.7	1.7	11.3
Total	100.0	100.0	100.0	100.0	100.0	100.0
Employment Type (%)						
Employer/Self employed	23.0	31.1	38.6	38.5	39.1	34.2
Service	15.0	25.2	28.2	35.1	41.8	29.2
Unpaid family labor	33.8	28.6	25.7	22.8	17.5	25.6
Wage earner	28.2	15.0	7.4	3.6	1.6	11.0
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 8: Housing and household amenities by quintile group

	Poorest	Second	Third	Fourth	Richest	Overall
Dwelling unit by occupancy type (%)						
Owner	88.2	86.3	82.5	89.7	90.8	87.7
Renter	8.0	11.2	15.8	8.7	8.5	10.4
Rent-free	3.8	2.5	1.7	1.6	0.8	1.9
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling unit by residence type (%)						
Single-family	63.2	49.6	39.2	33.2	24.2	39.9
Multi-family	36.0	48.5	56.1	59.3	67.5	55.0
Business	0.7	2.0	4.7	7.5	8.3	5.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling unit by construction type (%)						
Super-pakki	12.7	26.2	43.5	56.4	71.4	45.2
Semi-pakki	24.8	29.4	31.2	26.4	21.7	26.4
Kachi	62.5	44.4	25.3	17.2	7.0	28.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Dwelling unit by usage type (%)						
Whole House	82.3	73.5	61.1	60.3	56.1	65.3
Flat	3.7	9.6	16.9	22.9	30.7	18.2
Room	14.0	16.8	22.0	16.9	13.2	16.5
Total	100.0	100.0	100.0	100.0	100.0	100.0
Toilet facility (%)						
Within compound	22.1	40.8	61.8	71.9	84.6	59.5
Owned outside compound	23.6	30.8	25.5	18.7	11.8	21.2
Collective	2.1	3.4	3.4	2.9	1.6	2.6
Public	2.7	1.3	1.2	1.2	0.4	1.3
No nearby House	49.5	23.7	8.1	5.3	1.6	15.4
Total	100.0	100.0	100.0	100.0	100.0	100.0
Kitchen facility (%)						
Separate modern	0.5	2.1	7.6	18.2	41.7	16.3
Simple	57.6	74.1	77.4	73.6	54.8	67.0
In living Room	41.9	23.8	15.1	8.1	3.5	16.6
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 9: Access to drinking water, basic facilities & fuel using patterns by quintile group

	Poorest	Second	Third	Fourth	Richest	Overall
Drinking water facility: Tap						
% of tap water user	57.3	59.4	69.1	75.0	83.0	70.2
Private tap	15.3	31.9	50.4	63.6	76.4	50.8
Public tap	42.1	27.7	18.9	11.6	6.8	19.7
Drinking water facility: Well						
% well water user	8.4	7.3	6.9	5.9	8.2	7.3
Private well	0.9	2.9	4.9	5.0	7.8	4.6
Public well	7.5	4.5	2.0	1.0	0.5	2.8
Drinking water facility: Tube well						
% tube well water user	36.8	36.5	31.0	29.0	27.6	31.6
Private tube well	26.0	30.6	29.1	27.7	26.7	27.9
Public tube well	11.1	5.9	2.0	1.3	0.9	3.8
Access to basic facilities (%)						
Electricity	72.2	89.3	95.0	97.8	99.1	91.9
Telephone	4.4	17.2	37.3	56.6	77.3	42.5
Fuel using pattern (%)						
Electricity	0.4	3.1	10.1	18.7	29.3	13.9
Kerosene	12.0	22.3	28.1	28.4	25.9	23.9
LP gas	6.5	23.4	49.5	67.5	83.6	50.3
Fire wood	89.7	80.2	63.8	55.1	36.5	62.2
Bio-gas	2.2	4.7	4.5	5.4	4.5	4.3

Appendix - I
Composition of the Household Budget Survey Committee

Chairman 1/

Bir Bikram Rayamajhi
Deputy Governor
Nepal Rastra Bank

Member

Prof. Dr. Parthibeshwor Prasad Timilsina
Board Director
Nepal Rastra Bank

Member 2/

Ram Prasad Adhikari
Executive Director
Nepal Rastra Bank

Member

Ravindra Prasad Pandey 3/
Executive Director
Nepal Rastra Bank

Member

Prof. Dr. Devendra Bdr. Chhetri
Head of the Department
Central Department of Statistics
Tribhuvan University

Member

Uttam Narayan Mall
Dy. Director General
Central Bureau of
Statistics

Member 4/

Pushpa Lal Shakya
Program Director
National Planning Commission (NPC)

Member 5/

Govinda Dev Pandey
Senior Advisor
Federation of Nepal Chamber of
Commerce & Industry (FNCCI)

Member

Arun Kumar Lal Das
Associate Professor
Centre for Economic Development and
Administration (CEDA)

Member

Ratna Raj Niraula
Associate Professor
Public Administration Campus
Tribhuvan University

Member Secretary 6/

Jagadishwor Prasad Adhikari
Chief Project Officer
Nepal Rastra Bank

- 1/ Effective 18 July, 2007 replaced Mr. Krishna Bahadur Manandhar, Act. Governor of the Bank (Mr. Krisiha Bahadur Manandhar replaced Mr. Lekhnath Bhusal on 27 Dec. 2005, Mr. Lekhnath Bhusal replaced Mr. Ram Babu Pant on 18 March 2005, Mr. Ram Babu Pant served as the Chairman of the Committee during 6 Nov. 2003 to 23 Feb. 2005)
- 2/ Effective 9 November, 2006 replaced Mr. Keshav Prasad Acharya, the then Executive Director of the Bank
- 3/ Mr. Ravindra Prasad Pandey served as the Project Chief during 6 Feb. 2004 to 17 Jan. 2006.
- 4/ Effective 16 May, 2006 replaced Mr. Keshav Prasad Bhattarai, the then Joint Secretary of the National Planning Commission
- 5/ Effective 16 August, 2007 replaced Dr. Chiranjibi Nepal, the then Senior Advisor of the Federation of Nepalese Chamber of Commerce and Industry
- 6/ Effective 18 July, 2007 replaced Mrs. Rameshwori Pant, Director of the Bank.

Appendix - II
List of Members of Different Sub-Committees

Members of the Technical Sub-Committee as at June 14, 2005

- | | | |
|----|---|---|
| 1. | Mr. Ravindra Prasad Pandey
Co-ordinator | Executive Director
Nepal Rastra Bank |
| 2. | Mr. Uttam Narayan Malla
Member | Dy. Director General
Central Bureau of Statistics |
| 3. | Mr. Ratna Raj Niraula
Member | Associate Professor
Tribhuvan University
Public Administration Campus |
| 4. | Mr. Hemanta Dawadi
Member | Senior Advisor
Federation of Nepalese Chamber of Commerce and Industry |
| 5. | Mr. Jhalak Sharma Acharya
Member Secretary | Dy. Director
Nepal Rastra Bank |

Members of the Statistical Sub-Committee as at December 7, 2006

- | | | |
|----|---|--|
| 1. | Mr. Ravindra Prasad Pandey
Co-ordinator | Executive Director
Nepal Rastra Bank |
| 2. | Dr. Devendra Bdr. Chhetri
Member | Head of the Department
Central Department of Statistics
Tribhuvan University |
| 3. | Mrs. Rameswori Pant
Member | Director
Nepal Rastra Bank |
| 4. | Dr. Kavita Bade Shrestha
Member | Statistician |
| 5. | Mr. Nevin Lal Shrestha
Member | Central Bureau of Statistics |
| 6. | Mr. Roshan Kumar Sigdel
Member | Assistant Director
Nepal Rastra Bank |
| 7. | Mr. Jagadishwor Prasad Adhikari
Member Secretary | Dy. Director
Nepal Rastra Bank |

Members of the Technical Sub-Committee as at June 14, 2006

1. Mr. Ravindra Prasad Pandey
Co-ordinator
Executive Director
Nepal Rastra Bank
2. Mr. Uttam Narayan Malla
Member
Dy. Director General
Central Bureau of Statistics
3. Mr. Ratna Raj Niraula
Member
Associate Professor
Tribhuvan University
Public Administration Campus
4. Dr. Hemanta Dawadi
Member
Senior Advisor
Federation of Nepalese Chamber of Commerce and Industry
5. Mr. Jhalak Sharma Acharya
Member Secretary
Dy. Director
Nepal Rastra Bank

Members of the Statistical Sub-Committee as at September 9, 2007

1. Mr. Ravindra Prasad Pandey
Co-ordinator
Executive Director
Nepal Rastra Bank
2. Dr. Devendra Bdr. Chhetri
Member
Head of the Department
Central Department of Statistics
Tribhuvan University
3. Mr. Jagadishwor Prasad Adhikari
Member
Chief Project Officer
Nepal Rastra Bank
4. Mr. Nevin Lal Shrestha
Member
Central Bureau of Statistics
5. Mr. Prabhat Upreti
Member
Statistician
6. Mr. Roshan Kumar Sigdel
Member Secretary
Dy Director
Nepal Rastra Bank

Appendix - III
List of Central Office Staff Members

Main Committee Member	Technical Sub- Committee Member	Central Office
1. Act. Governor Mr. Krishna Bahadur Manandhar	1. Executive Director Mr. Ravindra Prasad Pandey	1. Executive Director, Mr. Ravindra Prasad Pandey
2. Deputy Governor Mr. Bir Bikram Rayamajhi	2. Department Chief Prof. Dr. Devendra Bahadur Chhetri	2. Project Chief, Mrs. Rameswori Pant
3. Senior Economist Prof. Dr. Parthibeswor Prasad Timilsina	3. Project Chief Mr. Jagdiswor Prasad Adhikari	3. Director, Mr. Jagadishwor Prasad Adhikari
4. Executive Director Mr. Ravindra Prasad Pandey	4. Joint Secretary Mr. Nebin Lal Shrestha	4. Director, Mr. Laxmi Prapanna Niraula
5. Department Chief Prof. Dr. Devendra Bahadur Kshetri	5. Assistant Professor Mr. Ratna Raj Niraula	5. Deputy Director, Mr. Jhalak Sharma Acharya
6. Executive Director Mr. Ram Prasad Adhikari	6. Lecturer Mr. Prabhat Upreti	6. Deputy Director, Mr. Pradeep Raj Poudyal
7. Deputy Director General Mr. Uttam Narayan Malla	7. Deputy Director Mr. Pradeep Raj Poudyal	7. Deputy Director, Mr. Roshan Kumar Sigdel
8. Program Director Mr. Pushpa Lal Shakya	8. Deputy Director Mr. Roshan Kumar Sigdel	8. Assistant Director, Mr. Matrika Prasad Poudel
9. Senior Advisor Dr. Chiranjibi Nepal		9. Assistant Director, Mr. Deepak K.C.
10. Assistant Professor Mr. Arun Kumar Lal Das		10. Assistant Director, Mr. Kiran Gopal Karanjit
11. Assistant Professor Mr. Ratna Raj Niraula		11. Assistant Director, Mr. Binod Raj Pandey
12. Director Mrs. Rameswori Pant		12. Assistant Director, Mr. Ramhari Dahal
		13. Engineer Computer, Mr. Sahdev Chand
		14. Supervisor (Computer), Mr. Bhushan Bajracharya
		15. Supervisor (Computer), Mr. Sanu Bhai Maharjan
		16. Head Assistant, Mr. Umesh Chandra Gautam
		17. Head Assistant, Mr. Baburam Koirala
		18. Head Assistant, Mr. Bhubaneswor Bhattarai
		19. Head Assistant, Mr. Rudra Raj Adhikari
		20. Head Assistant, Mr. Badri Nepal
		21. Head Cash Assistant, Mr. Ishwor Pant
		22. Head Cash Assistant, Mr. Rajiv Sharma Regmi
		23. Act. Deputy Assistant, Mrs. Prabha Aryal
		24. Act. Deputy Assistant, Mr. Damodar Sapkota
		25. Head Peon, Mr. Ram Bahadur Tamang
		26. Head Peon, Mr. Prakash Adhikari

Appendix - IV
List of Regional Office Staff Members

Biratnagar	Birgunj	Kathmandu	Pokhara	Nepalgunj
1. Act. Deputy Director Shyam Krishna Dahal	1. Act. Deputy Director Pradeep Adhikari	1. Deputy Director Pradeep Raj Poudyal	1. Deputy Director Ejendra Prasad Luitel	1. Act. Deputy Director Rajendra Bhattarai
2. Assistant Director Tulsi Ghimire	2. Assistant Director Hem Prasad Neupane	2. Assistant Director Natthu Panta	2. Assistant Director Dhananjay Sharma*	2. Assistant Director Rajan Bikram Thapa
3. Assistant Director Sunita Shrestha	3. Head Assistant Shyam Sunder Chaudhari	3. Assistant Director Dev Raj Wagle	3. Assistant Director Bishwa Nath Poudel	3. Assistant Director Lekhnath Pokhrel
4. Head Assistant Tekraj Bhandari	4. Head Cash Assistant Bishnu Prasad Phuyal	4. Head Assistant Krishna Prasad Chudal	4. Assistant Director Tej Ratna Tuladhar	4. Head Cash Assistant Purna Bdr. Shah
5. Head Assistant Manoj Baniya	5. Head Assistant Kamal Bdr. Tamang	5. Head Assistant Rajbhai Shakya	5. Head Assistant Hari Prasad Regmi	5. Head Assistant Narendra Bdr. Chand
6. Head Asst. Achyut Kumar Thapa	6. Head Cash Assistant Hari Krishna Kunwar	6. Head Assistant Hariram Rimal	6. Head Assistant Deepak Pokhrel	6. Head Assistant Khem Prasaad Sharma
7. Head Asst. Pralhad Khadka	7. Head Cash Assistant Hem Sagar Dhungana	7. Head Assistant Shivaram Regmi	7. Head Assistant Tikaram Acharya	7. Head Assistant Maniraj Dangi
8. Head Cash Assistant Lekh Nath Dahal	8. Head Peon Hari Kharel	8. Head Assistant Kumar Karki	8. Head Cash Assistant Ritu Nath Lamsal	8. Head Cash Assistant Ram Prasad Sharma
9. Head Cash Assistant Sudhir Poudel		9. Head Assistant Kajiram Karki	9. Head Cash Assistant Ishwar Prasad Subedi	9. Head Cash Assistant Rabiprakash Majgaiya
10. Head Cash Assistant Suresh K.C		10. Head Cash Assistant Mahendra Raj Karki	10. Head Cash Assistant Kumar Karki	10. Head Cash Assistant Prakash Kumar Dhital
11. Head Cash Assistant Indra Prasad Sharma		11. Head Cash Assistant Balram Bhujju	11. Head Assistant Balram Satyal	11. Head Cash Assistant Shaligram Pokhrel
12. Head Cash Assistant Bhim Adhikari		12. Head Cash Assistant Ramsaran Mainali	12. Head Assistant Jhanka Nath Dhakal	12. Cash Assistant Jagannath Sudedi
13. H. Cash Assistant Dhruba Pokhrel		13. Head Cash Assistant Dhruba Prasad Gautam	13. Head Peon Gyan Lal Pandey	13. Head Peon Megh Bdr. K.C.
14. Head Cash Asst. Brisha Bahadur Bista		14. Head Cash Assistant Nirmala Guragai		
15. Head Cash Assistant Lokesh Neupane		15. Head Cash Assistant Lokendra Kadayat		
16. Head Peon Rakesh Shrestha		16. Head Cash Assistant Ashakaji Awale		
		17. Peon, Hiranman Shrestha		

* Worked for a short period.

Table 10: Percentage of households having durable goods by goods & quintile group

Goods	Poorest	Second	Third	Fourth	Richest	Overall
Kitchen Related						
Kerosene stove	34.9	47.0	56.6	61.1	60.2	53.1
Gas stove	9.0	29.1	51.2	69.5	84.2	52.3
Gas cylinder	7.6	25.9	48.8	66.7	82.4	50.0
Refrigerator	1.1	5.8	13.8	27.1	46.9	21.2
Rice cooker	4.1	11.4	24.3	39.8	57.4	30.1
Water filter	3.0	12.5	27.6	40.0	56.9	30.7
Micro oven	0.1	0.2	0.4	1.7	6.6	2.1
Audio/Video & Camera						
Radio	39.0	48.7	55.7	61.8	69.5	56.4
TV color	13.4	34.8	52.3	65.5	80.3	52.5
TV B&W	31.6	40.1	35.3	29.8	20.5	30.7
VCD	5.2	13.2	24.0	27.4	38.9	23.4
DVD	1.3	3.6	5.3	9.9	13.7	7.4
Camera	3.3	8.7	18.8	27.8	39.9	21.5
Video camera	0.1	0.4	0.9	2.5	6.0	2.3
Furniture						
Chair	37.2	54.9	68.9	76.1	82.8	66.1
Tables	35.6	62.2	73.2	80.5	84.7	69.4
Dressing table	2.6	6.1	11.7	19.3	30.1	15.3
Drawer	38.5	59.8	73.8	81.0	89.0	70.8
Book case	4.5	13.3	19.2	26.5	37.8	21.8
Sofa	7.1	20.6	33.2	47.0	64.4	37.2
Vehicles						
Cycle	27.0	37.6	39.6	37.8	36.3	36.0
Motorcycle	1.5	6.3	12.6	23.4	34.4	17.3
Car	0.9	2.6	2.2	5.1	8.9	4.3
Other Durable Goods						
Sewing machine	8.4	14.6	21.0	29.5	34.8	23.0
Iron	16.6	29.5	49.3	64.2	75.5	49.9
Electric fan	21.0	39.5	55.5	65.9	75.5	54.1
Computer	0.1	1.2	4.8	10.2	23.1	9.0
Washing machine	0.1	0.0	0.3	1.2	5.3	1.6
N	820	896	998	1049	1231	4994