

SUMMARY OF THE MAIN FINDINGS

1. Household Characteristics

- 1.1 The survey findings revealed that the average household size in rural and urban Nepal stood at 5.21 and 5.49 respectively. For the country as a whole the average size stood at 5.36 persons per household.
- 1.2 The sex ratio for rural and urban market center stood at 93.8 and 97.5 percent. Considering both rural and urban market centers, the ratio stood at 95.8 percent.
- 1.3 Child Dependency Ratio in rural and urban market centers worked out at 54.2 percent and 38.4 percent respectively. In the overall markets, the ratio stood at 45.2 per cent.
- 1.4 Child Woman Ratio in rural and urban market centers stood at 0.28 and 0.22 respectively. . In the overall markets, the ratio stood at 0.24.
- 1.5 In rural market center, 86.1 percent household was headed by male 13.9 percent by female while in urban market center 78.9 percent household was headed by male and 21.1 percent by female. In the overall markets, the household headed by male and female stood at 82.5 percent and 17.7 percent respectively.
- 1.6 In rural market center, 78.2 percent household heads fell under the age group of 25 to 59,19.6 percent under the age group of 60 and above and the rest 2.2 percent under the age group of 15 to 24. The proportions in urban market center stood at 65.6 percent, 33.7 percent and 0.7 percent respectively. In the overall markets, the proportions stoos at 71.6 percent, 27.1 percent and 1.4 percent respectively.
- 1.7 In rural market center, 19.2 percent household heads were illiterate, 23.5 percent could read and write, 10.8 percent had primary education, 34.8 percent had secondary education and 11.7 percent had tertiary education. The proportions in urban market center were 21.7 percent, 21.0 percent, 6.7 percent, 27.8 percent and 22.8 percent respectively. In the overall markets, such proportion stood at 20.5 percent, 22.2 percent, 8.6 percent, 31.1 percent and 17.6 percent respectively.
- 1.8 In rural market center, 27.0 percent household heads were engaged in agriculture, 17.9 percent in business/industry, 17.9 percent in service/teaching, 5.6 percent served as housewives, 0.2 percent were student, 8.2 percent were wage earners and 15.2 percent were in other types of occupation. The respective proportions in urban market center were 11.4 percent, 21.7 percent, 21.4 percent, 9.7 percent, 0.1 percent, 6.7 percent and 29.1 percent. In the overall markets, the respective proportions stood at 18.7 percent, 23.7 percent, 19.8 percent, 7.7 percent, 0.1 percent, 7.4 percent and 22.6 percent.
- 1.9 Of the total population aged above 10 years, 56.4 percent household members were married in rural market center, and 56.5 percent were married in urban market center. Such the proportion In the overall markets stood at 56.4 percent. The proportion of widow/widower stood at 4.4 percent in rural market center, 4.9 percent in urban market center and 4.7 percent in the overall markets. Similarly, 0.2 each were divorcee and separated in rural market center, 0.1 percent each were divorce and separated in urban market center and 0.2 percent and 0.1 percent respectively were divorce and separated in the overall market center.

- 1.10 Of the total population aged 6 years and above, 82.1 percent (90.9 percent male and 73.9 percent female) household members were literate in rural market center. The proportion in urban market center was 85.4 percent (92.6 percent male and 78.5 percent female). In the overall market center, the proportion stood at 84.0 percent (91.9 percent male and 76.5 percent female).

2. Housing Characteristics

- 2.1 Of the total households surveyed in rural market center, 86.6 percent possessed their own dwelling units, 11.1 percent lived in rented house and 2.4 percent lived in rent-free houses. The respective proportions in urban market center stood at 88.5 percent, 10.0 percent and 1.5 percent. In the overall markets, the respective proportions stood at 87.6 percent, 10.5 percent and 1.9 percent.
- 2.2 In rural market center, 43.7 percent dwelling units possessed by households was single-family type, 50.2 percent was multi-family type and 6.0 percent were business type. The respective proportions of dwelling units in urban market center stood at 36.1 percent, 59.4 percent and 4.3 percent. In the overall markets, the respective proportions stood at 39.6 percent, 55.1 percent and 5.1 percent.
- 2.3 Of the total dwelling units in rural market center, 28.0 percent was super-pakki, 29.3 percent was semi-pakki, 41.6 percent was kachchi and 1.1 percent was of other type. The respective proportions in urban market center stood at 60.0 percent, 23.4 percent, 16.4 percent and 0.2 percent. In the overall markets, the respective proportions stood at 45.0 percent, 26.2 percent, 28.2 percent and 0.6 percent.
- 2.4 In rural market center, 69.6 percent household possessed the whole house, 11.3 percent lived in flats, 18.6 percent lived in rooms and 0.5 in other type of dwelling units. In urban market center, the respective proportions stood at 60.7 percent, 24.2 percent, 14.8 percent and 0.3 percent. In the overall markets, the respective proportions stood at 64.9 percent, 18.2 percent, 16.6 percent and 0.4 percent.
- 2.5 In rural market center, 67.7 percent household had access to tap water, 5.2 percent had wells and 31.6 percent had tube-wells. In urban market center, 72.5 percent household had access to tap water, 9.2 percent had wells and 31.6 percent had tube-wells. In the overall markets, 70.3 percent household has access to tap water, 7.3 percent had wells and 31.6 percent had tube-wells.
- 2.6 In rural market center, 42.5 percent household had toilet within the compound, 29.7 percent had toilet outside the compound, 3.7 percent used collective toilet, 1.7 percent used public toilet and 22.4 percent had no toilet nearby their house. The respective proportions in urban market center stood at 74.7 percent, 13.6 percent, 1.7 percent, 0.9 percent and 9.2 percent. In the overall markets, the respective proportions stood at 59.6 percent, 21.2 percent, 2.6 percent, 1.3 percent and 15.3 percent.
- 2.7 In rural market center, 7.2 percent household possessed separate modern kitchen, 73.1 percent possessed simple kitchen and 19.7 percent had kitchen in living room. The respective proportions in urban market center stood at 24.6 percent, 61.5 percent and 14.0 percent. In the overall markets, the respective proportions stood at 16.4 percent, 66.9 percent and 16.7 percent.
- 2.8 In rural market center, 88.4 percent household had access to electricity and 20.7 percent had access to telephone while in urban market center 94.9 percent had access to electricity and 61.8 percent had access to telephone. In the overall markets, the respective proportions stood at 91.9 percent and 42.6 percent.

3. Employment Pattern

- 3.1 Of the total population aged 10 years and above residing in rural market center, 12.0 percent were engaged in agriculture, 13.3 percent in business/industry, 8.4 percent in service/teaching, 19.5 percent served as house-wives, 29.9 percent were engaged in study, 4.3 percent were wage-earner, 1.2 percent served as domestic worker and 11.3 percent were engaged in other types of occupation. The distribution of such category of population in urban market center stood at 4.7 percent in agriculture, 12.3 percent in business/industry, 12.9 percent in service/teaching, 22.3 percent as house-wives, 27.4 percent as student, 3.6 percent as wage-earner, 1.7 percent as domestic worker and 15.2 percent were engaged in other types of occupations. In the overall markets, the distribution stood at 7.9 percent in agriculture, 12.8 percent in business/industry, 10.9 percent in service/teaching, 21.1 percent as housewives, 28.5 percent as student, 3.9 percent as wage earner, 1.5 percent as domestic worker and 13.5 percent were engaged in other types of occupations.
- 3.2 Of the total population aged 10 years and above in rural market center, 13.7 percent were employer/ self-employed, 8.5 percent were engaged in service, 12.8 percent were unpaid family worker, 4.3 percent were wage-earner and 60.8 percent belonged to other employment types. The distribution of such category of population in urban market center stood at 11.8 percent as employer/ self-employed, 12.9 percent as service holder, 6.3 percent as unpaid family worker, 3.6 percent as wage earner and 65.4 percent belonged to other employment types. In the overall markets, the distribution by employment type stood at 12.6 percent as employer/ self-employed, 11.0 percent as service holder, 9.1 percent as unpaid family worker, 3.9 percent as wage earner and 63.4 percent belonged to other employment types.

4. Sources and Distribution of Income

- 4.1 The reported average monthly household income in rural market center stood at Rs. 22225. Out of which, 10.8 percent was contributed by agriculture, 22.7 percent by salary, allowances, wages and pension, 29.4 percent by business/service enterprise and other related, 20.6 percent by remittance, 7.5 percent was imputed rent and 9.0 percent by miscellaneous sources. In urban market center, the reported average household income stood at Rs. 31935. Of which, 5.1 percent was contributed by agriculture, 31.4 percent by salary, allowances, wages and pension, 29.6 percent by business/service enterprise and other related, 13.3 percent by remittance, 11.9 percent was imputed rent and 8.7 percent by miscellaneous sources. In the overall markets, the reported average monthly household income in rural market center stood at Rs. 27391. Of which, 7.3 percent was contributed by agriculture, 28.1 percent by salary, allowances, wages and pension, 29.5 percent by business/service enterprise and other related, 16.1 percent by remittance, 10.2 percent was imputed rent and 8.8 percent by miscellaneous sources.
- 4.2 The per capita monthly income in rural household stood at Rs. 4264 and that in urban market center stood at Rs. 5817. In the overall markets, the average monthly income of Nepalese household stood at Rs. 5110.
- 4.3 Analyzing the households' income in surveyed area by quintile groups, the poorest section of households reported an average monthly income of Rs. 10751. That was followed by the second quintile group having an average monthly income of Rs.16498. The third and fourth quintile groups possessed monthly income of Rs. 22379 and Rs. 29798 respectively. The richest section of the households had Rs. 47767 as their average monthly income.

- 4.4 The per capita monthly income of the population grouped in quintile groups stood at Rs.1690 for the poorest, Rs. 2784 for the second quintile group, Rs. 4088 for the third quintile group, Rs. 5770 for the fourth quintile group and 10805 for the richest group.
- 4.5 The percentage share of agriculture income to total income per month stood at 14.7 percent for the poorest group, 11.3 percent for the second quintile group, 8.0 percent for the third quintile group and 6.4 percent for the fourth quintile group and 5.5 percent for the richest group.
- 4.6 The degree of inequality in income of the surveyed households as measured by Gini coefficient stood at 0.37.

5. Household Expenditure Pattern

- 5.1 The average monthly expenditure of the households in rural market center stood at Rs. 11987. Of which, 44.11 percent belonged to food expenditure and 55.89 percent belonged to non-food expenditure. In urban market center, the average monthly income of the households stood at Rs. 17900. Of which, 35.83 percent belonged to food expenditure and 64.17 percent belonged to non-food expenditure. In the overall markets, the average monthly expenditure of the households stood at Rs. 15135. Of which 39 percent belonged to food expenditure and 61 percent belonged to non-food expenditure.
- 5.2 The degree of inequality in expenditure of the surveyed households as measured by Gini coefficient stood at 0.38.

6. Banking Behaviour

- 6.1 Of the total household surveyed, about 41 percent household reported to have outstanding loan with various institutional and or non-institutional lending agencies.
- 6.2 Of the total respondents having outstanding loan, 55 percent were in rural market center and 45 percent were in urban market center.
- 6.3 Of the total household having outstanding loan in rural market center, 57.3 percent reported to have outstanding loan with institution and 71.5 percent had outstanding loan with non-institution. Of the total household having outstanding loan in urban market center, 62.3 percent reported to have outstanding loan with institution and 62.1 percent had outstanding loan with non-institution. In the overall markets, 59.6 percent had outstanding loan with institution and 67.3 percent had outstanding loan with non-institution.

7. Remittance

- 7.1 Out of the total households surveyed, 624 households reported to have their family members working abroad.
- 7.2 A total of 779 members of the surveyed households found to be working abroad.