****

**ngz;fspd; mgptpUj;jpia Nehf;fpa Ez;fld; jpl;l mKyhf;fq;fSk; mit gadhspfspd; r%f> nghUshjhu epiyikfspy; eilKiwapy; Vw;gLj;Jk; tpisTfSk;; - khtbNtk;G 02 fpuhkNrtfu; gpupit ikakhff; nfhz;l Xu; r%ftpay; Ma;T.**

**1 uh. fpU~pfh > 2 F. tpf;Nd];tud;**

1rpwg;Gf; fiykhzp gl;ljhup> r%f tpQ;Qhdq;fs; Jiw> fpof;Fg; gy;fiyf;fofk;> ,yq;if.

2rpNu];l tpupTiuahsu;> r%f tpQ;Qhdq;fs; Jiw> fpof;Fg; gy;fiyf;fofk;> ,yq;if.

**Ma;Tr;RUf;fk;**

,d;iwa r%fj;jpy; gy;NtWgl;l gpur;rpidfs; Vw;gl;L tUfpd;w gl;rj;jpy; ngz;fs; vjpu;Nehf;Fk; rthy;fspd; kj;jpapy; mtu;fsJ mgptpUj;jpapy; ftdk; nrYj;j Ntz;baJ Kf;fpakhd tplakhf fhzg;gLfpd;wJ. ,t;thwhd gl;rj;jpy; 1976 Mk; Mz;bypUe;J mwpKfg;gLj;jg;gl;l Ez;fld; jpl;lkhdJ Vio kf;fisAk;> ngz;fisAk; gpujhd ,yf;fhsu;fshf nfhz;L r%f> nghUshjhu Nkk;ghl;bw;fhfTk;> tWik jzpg;gpw;fhd fUtpahf mwpKfg;gLj;jg;gl;lJ. gq;fshNj~py; mwpKfg;gLj;jg;gl;l ,j;jpl;lkhdJ Vw;gLj;jpa ntw;wpfukhd khw;wq;fspd; tpisthf Vida mgptpUj;jpaile;J tUk; ehLfSk; gq;fshNj~pd; eilKiwfis mbnahw;wp Ez;fld;jpl;lj;jpid mKy;gLj;Jk; Ntis ,yq;ifAk; ,jw;F rpwe;j vLj;Jf;fhl;lhFk;. ,t;tifapy; ,t;tha;Tf;fl;LiuahdJ Ma;Tg;gpuNjrkhd khtbNtk;G-02 fpuhkNrtfu; gpuptpy; ngz;fspd; mgptpUj;jpapy; Ez;fld; jpl;lkhdJ vt;thwhd tpisTfis Vw;gLj;Jfpd;wJ vd;gij Muha;tjhf mike;Js;sJ. ,t;tha;tpd; Ma;T Kiwapay;fshf gz;G uPjpahd tplaq;fs; $Ljyhf cs;slf;fg;gl;l NghjpYk; vz;uPjpahd tplaq;fSk; Njitf;Nfw;g gad;gLj;jg;gl;Ls;sJ. juTNrfupf;Fk; Kiwfshf 2019 ,y; khtbNtk;G – 02 fpuhkNrtfu; gpuptpy; Ez;flid ngw;w ngz; gadhspfs; khjpupahf njupTnra;ag;gl;Ls;sdu;. LOLC Development Finance (BRAC), LOLC, HNB Grameen Finance Ltd, Commercial Credit & Finance PLC, Berendina, YMCA, RDB, People’s Bank, BOC, samurdhi Mfpa 10 epWtdq;fsplkpUe;Jk; toq;fg;gl;l 591 Ez;fld;fspypUe;J Nehf;fkhjpupia (purposive sampling) gad;gLj;jp vspa vOkhw;W khjpupj;njuptpd; (simple random sampling) mbg;gilapy; 50 Ez;flidg; ngw;w ngz;fs; khjpupahf njupT nra;ag;gl;L tpdhf;nfhj;jpd; %yk; juTNrfupf;fg;gl;Ls;sJ. mj;Jld; jdpahs;tpla Ma;T> Neu;fhzy;Kiw> ikaf;FOf;fye;Jiuahly; KiwfSk; gad;gLj;jg;gl;Ls;sJ. vdNt ,t;tha;thdJ Ez;fldhdJ ngz;fspd; mgptpUj;jpapy; vj;jifa tpisTfis Vw;gLj;Jfpd;wJ> mjDila mD$yj;jd;ik> gpujp $yj;jd;ikfs;> mjd; ,yf;F ntw;wpaspf;fhikf;fhd fhuzq;fs;> ,j;jpl;lk; Fwpj;J gadhspfSf;Fk;> toq;Fdu;fSf;Fk; cs;s jpl;lkply; nrad;Kiw vd;gtw;iw vd;gtw;iw tpsf;Ftjhf mike;Js;sJ. NkYk; rKjha mgptpUj;jp rl;lfj;jpw;Fupa El;gq;fis gpd;gw;whJ mKy;g;gLj;jg;gLk; Ez;fldhdJ vt;thW tpisjpwd; kpf;fjhf mikahky; vjpu;kiwahd tpisTfis Vw;gLj;Jfpd;wJ> vdTk;> ngz;fspd; mgptpUj;jpapy; Neu;epiyaahd tpisTfs; Vw;gLk; gl;rj;jpy; Ez;fld; jpl;lk; vt;thW mKyhf;fg;gLfpd;wJ vd;gijAk; rKjha mgptpUj;jp El;gq;fSld; nghUe;Jk; tifapy; Ez;fld; jpl;lk; mKy;g;gLj;jg;glNtz;Lk; vdTk; ,t;tha;T ep&gpf;fpd;wJ.

**jpwTr; nrhw;fs; (Keywords):** Ez;fld;> ngz;fspd; mgptpUj;jp>, r%f tpisTfs;> nghUshjhu tpisTfs;> rKjha mgptpUj;jp.

1. **mwpKfk;**

ngz;fspd; r%f> nghUshjhu Nkk;ghl;bw;fhfTk;> ngz;fis tYël;Ltjw;fhfTk; gy;NtW jpl;lq;fs; Kd;ndLf;fg;gl;lhYk; Ez;fld; jpl;lKk; ngz;fspd; mgptpUj;jpapy; nry;thf;F nrYj;Jk; Mf;ff; $whf mgptpUj;jpaile;J tUk; ehLfspy; fhzg;gLfpd;wJ. Ez;fld; vd;gJ Vio kf;fsJ tWikia Fiwj;J mtu;fis r%f> nghUshjhu uPjpapy; Nkk;gLj;Jtij Nehf;fhf nfhz;L Fiwe;j tl;b tPjj;jpy; toq;fg;gLk; rpWfld; njhifahFk;. ,t;tifapNy gq;fshNj~pd; Ez;fld; jpl;l eilKiwfis gpd;gw;wpNa Vida mgptpUj;jpaile;J tUk; ehLfSk; Ez;fld; jpl;lj;ij mKy;gLj;jp tUk; mNjNtisapy; ,yq;ifAk; ,jw;F rpwe;j vLj;Jf;fhl;lhFk;. Fwpg;ghf ,yq;ifapy; tlf;F> fpof;F khfhzq;fspy; fle;j 30 Mz;Lfhykhf ,lk;ngw;w Aj;jk; KbTf;F nfhz;Ltug;gl;l gpd;du; 2009k; Mz;bypUe;J ngz;fspd; mgptpUj;jp fUjp gy murrhu;gw;w epWtdq;fSk;> jd;dhu;t epWtdq;fSk; mjpfsthd tl;b tPjj;jpy; Ez;fld;fis toq;fp tUfpd;wd. ,jdhy; ngz;fs; r%f> nghUshjhu mgptpUj;jp uPjpapy; ghjpg;gile;J gy r%fg;> nghUshjhu gpur;rpidfSf;F Kfq;nfhLj;J tUfpd;wdu;. ,t;thwhd tpisTfspd; mbg;gilapyNa Ma;Tg;gpuNjrrkhd kl;lf;fsg;G khtl;lj;jpd; Vwhëu;g;gw;W gpuNjr nrayfg;gpuptpw;Fl;gl;l khtbNtk;G- 02 fpuhk Nrtfu; gpuptpy; Ez;fld; jpl;lkhdJ ngz;fspd; mgptpUj;jpapy; vt;thwhd tpisTfis Vw;gLj;Jfpd;wJ vd;gijAk;> Ez;fld; jpl;lj;jhy; ,t;thwhd gpur;rpidfs;; ,lk;ngWtjw;fhd fhuzq;fs; vd;d> Ez;fld; jpl;lq;fs; ngz;fs; kj;jpapy; Vw;gLj;jpa Kd;Ndw;wfukhd khw;wq;fspd; mbg;gilapy; mt; tq;fpfs;> epWtdq;fs; vt;thW Ez;fld;fis toq;Ffpd;wd vd;gijAk;> rKjha mgptpUj;jp rl;lf El;gq;fSld; nghUe;Jk; tifapy; mKy;gLj;jg;gLk; Ez;fld; gadhspfSf;F vt;thwhd gyd;fis mspf;fpd;wJ vd;gijAk;> mt;thW rKjha mgptpUj;jp rl;lfj;jpd; mbg;gil mk;rq;fis nfhz;buhj tifapy; mKy;gLj;jg;gl;L eilKiwg;gLj;jg;gLfpd;w Ez;fld; jpl;lq;fs; eilKiwapy; vt;thW tpisjpwd; kpf;fjhf mikahky; ghjfkhd tpisTfis Vw;gLj;Jfpd;wJ vd;gijAk;> mtw;iw eptu;j;jp nra;tjw;fhd Kd;nkhopTfisAk; mJ njhlu;ghd tpsf;fq;fisAk; ikag;gLj;jpajhf ,t;tha;T mike;Js;sJ.

* 1. **Ma;Tg;gpur;rpid**

Ez;fld; jpl;lkhdJ gq;fshNj~pDila Ez;fld; jpl;l eilKiwapd; mbg;gilfisAk;> nfhs;iffisAk; gpd;gw;wpajhfNt mike;j xd;whFk;. ,jdbg;gilapy; Ez;fld; jpl;lkhdJ rKjha mgptpUj;jp rl;lfj;jpw;Fk; (Framework) nfhs;iff;Fk;> mtw;wpd; mbg;gil mk;rq;fSld; nghUe;jp fhzg;glhj gl;rj;jpy; tpisjpwd; kpf;fjhf miktjpy;iy. ,J Neubahf Ez;fldpd; ,yf;fhsu;fshd ngz;fspd; mgptpUj;jpapy; gy vjpu;kiwahd tpisTfis Vw;gLj;Jfpd;wJ. ,t;tbg;gilapNyNa Ma;Tg;gpuNjrj;jpy; gadhspfshf ngz;fspd; r%f> nghUshjhu epiyikfspy; Ez;fld; jpl;lj;jpd; tpisTfs; mjpfupj;J fhzg;gLfpd;wJ. Fwpg;ghf jw;nfhiy> tWik> cly;> cs uPjpahd ghjpg;G> fztd; kidtpf;fpilapyhd gpzf;Ffs;> tpthfuj;J> kWkzk;> J];gpuNahfj;jpw;Fs;shjy;> Jd;GWj;jg;gly;> flid nrYj;Jtjw;fhf ngz;fs; ntspehl;bw;F nry;Yjy;> ,jdhy; xl;Lnkhj;jkhf mf;FLk;gj;jpYs;s rpWtu;fs; ghjpf;fg;gly; vd gy;NtW gpur;rpidfSf;F Kfq;nfhLf;fpd;wdu;. ,J mtu;fsJ r%f> nghUshjhu mgptpUj;jpapy; ghjf tpisTfshf fhzg;gLfpd;wJ.

vdNt rKjha mgptpUj;jp rl;lf El;gq;fSf;Fupa eilKiwfis gpd;gw;wp mKy;gLj;jg;glhj Ez;fld; jpl;lkhdJ ngz;fspd; r%f> nghUshjhu mgptpUj;jpapy; vjpu;kiwahd tpisTfis Vw;gLj;Jfpd;wJ vd;gJ ,t; Ma;Tj;jiyg;gpw;Fupa Ma;Tg;gpur;rpidahf Kd;itf;fg;gLfpd;wJ. mjhtJ Ez;flid toq;Fdu;fshy; Kiwahd jpl;lkplypy;yhky; mKy;gLj;jg;gLk; Ez;fld; jpl;lq;fSk;> mjd; gadhspfshd ngz;fs; mj;jpl;lk; Fwpj;J cs;Nehf;fkpd;wp nraw;gLtjhYk;> mjid Kiwahd jpl;lkplypy;yhky; gad;gLj;Jk; tpjj;jpYk; fhzg;gLk; FiwghLfs; ngz;fspd; mgptpUj;jpapy; Fwpg;ghf r%f> nghUshjhu uPjpapy; ghjfkhd tpisTfis Vw;gLj;Jfpd;wJ.

* 1. **Ma;T Nehf;fk;**

Ez;fld; jpl;lq;fs; rKjha mgptpUj;jpapy; nrYj;Jk; gq;fspg;gpid ngz;fspd; mgptpUj;jpNahL gpuj;jpNafkhf njhlu;Ggl;l tifapy; Ma;T nra;tNj ,t; Ma;tpd; gpujhd Nehf;fkhFk;. cg Nehf;fq;fshf>

1. Ez;fld; jpl;lq;fs; mKy;gLj;jg;gLk; topKiwfis tpgupj;jy;.
2. Ez;fld; jpl;l gadhspfs; kw;Wk; toq;Fdu;fs; mj;jpl;lq;fspd; mKyhf;fq;fs; njhlu;gpy; nfhz;bUf;Fk; cs;Nehf;fq;fis tpsf;Fjy;.
3. mKy;gLj;jg;gLk; Ez;fld; jpl;lq;fs; ngz;fspd; mgptpUj;jpapy; Vw;gLj;jpa tpisTfis gFg;gha;T nra;jy;.
   1. **Ma;T tpdhf;fs;**
      * 1. rKjha mgptpUj;jp fUjp ngz;fspd; mgptpUj;jpapy; Ez;fld; jpl;lk; vt;thW nry;thf;F nrYj;Jfpd;wJ?
        2. Ez;fld; jpl;lq;fs; mKy;gLj;jg;gLk; topKiwfs; vit?
        3. Ez;fld; jpl;lq;fs; ngz;fspd; mgptpUj;jpapy; Vw;gLj;jpa tpisTfs; vit? mjw;fhd fhuzq;fs; vit?
        4. ,tw;wpypUe;J tpLgl;L ngz;fspd; mgptpUj;jpia Nkk;gLj;Jtjw;fhd topKiwfs; vit?

**1.4. Ma;Tf;Nfhl;ghL**

,t; Ma;Tf;Fupa Ma;Tf;Nfhl;ghlhf Nghy; tpy;fpd;rd;(Paul Wilkinson) , [f; Fthl;lu; (Jack Quarter) MfpNahupd; rKjha mbg;gil mgptpUj;jp Nfhl;ghL (Community-Based Development theory: 1995) Kd;itf;fg;gLfpd;wJ. me;jtifapy; rKjha mbg;gil mgptpUj;jp Nfhl;ghL (Community-Based Development theory) ,d; gb Fwpg;ghf rKjha mgptpUj;jp jpl;lq;fs;> tpidj;jpwd;kpf;f tifapy; eilKiwg;gLj;jg;gLtjw;F %d;W gpujhd mbg;gilj; jj;Jtq;fs; cs;slf;fg;gl;bUj;jy; Ntz;Lk;.

1. mj;jpl;lk; Fwpj;j rKjha cs;Szu;T (community consciousness)
2. tYël;ly; rhu;e;j je;jpNuhghaq;fs; (strategies of empowerment)
3. rKjha kl;lj;jpyhd Mjutspf;fg;gl;l fl;likg;Gf;fs; (Establishment of supportive structures).

,t; mbg;gilj; jj;Jtq;fspid mbnahw;wp ngz;fspd; mgptpUj;jpf;fhf eilKiwg;gLj;jg;gLk; Ez;fld; jpl;lq;fSk; rKjha mgptpUj;jp rl;lfq;fSf;Nfw;g> mjd; mbg;gil nfhs;iffSf;Nfw;g ,aq;Ffpd;wjh> mt;thW ,aq;Fk; gl;rj;jpy; ngz;fs; mile;j Kd;Ndw;wq;fisAk;> epjp epWtdq;fs; gadhspfSf;F flid vt;thW toq;Ffpd;wJ> gadhspfSf;Fk;> toq;Fdu;fSf;FKs;s cs;Nehf;fq;fs; Nghd;w tplaq;fis mwpa ,t; Ma;tpy; ,f;Nfhl;ghL gad;gLj;jg;gLfpd;wJ. mj;Jld; rKjha mgptpUj;jp rl;lfq;fSf;Nfw;g Ez;fld; jpl;lq;fs; nraw;gl jtWk; gl;rj;jpy; ngz;fs; mgptpUj;jp uPjpapy; vjpu;Nehf;Fk;> r%f> nghUshjhu gpur;rpidfis mwpaTk; ,f;Nfhl;ghL nghUj;jKilajhf mikfpd;wJ. Mf> ngz;fspd; mgptpUj;jpapy; Ez;fld; jpl;lk; Vw;gLj;Jk; tpisTfis mwpe;J nfhs;sTk;> tpsq;fpf;nfhs;sTk; ,t;tha;tpw;F ,f;Nfhl;ghL nghUj;jKilajhf fhzg;gLfpd;wJ.

**1.5. Ma;T Kiwapay;**

,t;tha;thdJ $basT gz;G uPjpahd Ma;T Kiwia cs;slf;fpajhf mike;Js;s mNjNtis Njitf;Nfw;g vz; uPjpahd Ma;T KiwAk; gad;gLj;jg;gl;Ls;sJ. vdNt ,t;tha;tpy; vz;uPjpahd> gz;GuPjpahd Mfpa ,U Ma;T KiwfSk; gad;gLj;jg;gl;Ls;sJ. NkYk; ,t; Ma;thdJ tptuzuPjpahd Ma;thf (descriptive analysis) fhzg;gLfpd;wJ.

,t;tha;tpy; Kjyhk; epiyj;juT Nrfupf;Fk; Kiwfshf Neu;fhzy;> tpdhf;nfhj;J> fye;Jiuahly;> mtjhdpg;Gf;fs;> gq;F gw;wp mtjhdpj;jy;> jdpahs; tpla Ma;T> ikaf; FO fye;Jiuahly; Nghd;w Ma;T Kiwfs; gad;gLj;jg;gLfpd;wJ. mj;Jld; Ez;fld; epWtd cj;jpNahf];ju;fs;> Kfhikahsu;fs;> r%f eyd;tpUk;gpfs;> fpuhk Nrtfu;> mgptpUj;jp cj;jpNahf];ju;> rKu;j;jp cj;jpNahf];ju;> kfspu; mgptpUj;jp cj;jpNahf];ju;> kfspu; mgptpUj;jp rq;f cWg;gpdu;fs;> fpuhk mgptpUj;jp rq;f cWg;gpdu;fs;> Ez;fld; gadhspfshf ngz;fspd; FLk;gj;jpdu; MfpNahUld; fye;Jiuahly;> Neu;fhzy;> tpdhf;nfhj;J vd;gtw;wpid nfhz;Lk; ,t;tha;Tf;fhd Kjyhk; epiy juTfs; ngwg;gLfpd;wd.; gj;J egu;fis cs;slf;fpa ika FO fye;Jiuahly; (Focus Group Discussion (FGD)) xd;Wk; Kjyhk; epiyj;juT Nrfupf;Fk; Kiwahf gad;gLj;jg;gl;Ls;sJ.

,t; Ma;tpy; ,uz;lhk; epiyj;juTfshf Ma;Tld; rk;ge;jg;gl;l tplaq;fis cs;slf;fpathwhd Áy;fs;> rQ;rpiffs;> mwpf;iffs;> Rw;W ep&gq;fs;> Vw;fdNt ntspaplg;gl;l Ma;Tfspd; cl;gupkhzq;fs;> Ez;fld; epWtdq;fsplkpUe;J ngwg;gl;l mwpf;iffs;> Gs;sp tpgu juTfs;> gpuNjr nrayfk;> fpuhk NrtfuplkpUe;J fpilf;fg;ngw;w mwpf;iffs;> Gs;sptpgu vz;zpf;ifapyhd juTfs; kw;Wk; ,izaj;jsk; vd;gtw;wpd; ,uz;lhk; epiyj; juTfs; ngwg;gl;Ls;sJ.

,t; Ma;tpy; epfo;jfT rhuh khjpupapDs; cs;slq;Fk; Nehf;fkhjpup (purposive sampling) gad;gLj;jg;gLfpd;wJ. mj;Jld; Nehf;fkhjpupia mbg;gilahf nfhz;L juTfis Nrfupg;gjw;fhf epfo;jfT rhu; khjpupapy; cs;slq;Fk; vspa vOkhw;W khjpupAk; (simple random sampling) gad;gLj;jg;gLfpd;wJ. Fwpj;j Ma;Tg;gpuNjrj;jpy; Ez;flid toq;fptUfpd;w 10 epWtdq;fspypUe;J ngz;fSf;fhf toq;fg;gl;l 591 Ez;fld;fspy; Nehf;fkhjpupia (purposive sampling) gad;gLj;jp vspa vOkhw;W khjpupj;njuptpd; (simple random sampling) mbg;gilapy; 50 Ez;flidg; ngw;w ngz;fs; khjpupahf nra;ag;gLfpd;wdu;.

|  |  |  |
| --- | --- | --- |
| Ma;Tg;gpuNjrj;jpy; Ez;flid toq;Fk; epWtdq;fs;  (2019) | ngz;fis ikakhf nfhz;L  toq;fg;gl;l Ez;fld;fspd;  vz;zpf;if (2019) | khjpupfspd; vz;zpf;if |
| LOLC Development Finance(BRAC) | 127 | 50 |
| LOLC | 112 |
| HNB Grameen Finance Ltd | 26 |
| Commercial Credit & Finance PLC | 22 |
| Berendina Micro Investments company Limited | 92 |
| Young Men’s Christian Association (YMCA) | 43 |
| Regional Development Bank(RDB) | 34 |
| People’s Bank | 08 |
| Bank of Ceylon (BOC) | 24 |
| samurdhi | 103 |
| **Total** | **591** | **50** |

**ml;ltiz 1 : khjpupr; rl;lfk;**

**%yk; : Ma;Tf;fhf jahupf;fg;gl;lit> (2020).**

1. **fye;Jiuahly;**

**2.1. Ez;fld; jpl;lq;fs; mKy;gLj;jg;gLk; tpjq;fs;**

ve;jnthU mgptpUj;jp jpl;lk; eilKiwg;gLj;jg;gLtjhf ,Ue;jhYk; mjid nraw;gLj;Jgtu;fsJk;> gadhspfsJk; jpl;lkply; vd;gJk;> cs;Nehf;fk; vd;gJk; mtrpakhdjhFk;. Ez;fld; jpl;lkhdJ mKy;gLj;jg;gl;L mJ r%fj;jpy; tpisTfis cz;Lgz;Ztjw;F Ez;flid toq;Fdu;fs;> gadhspfs; Mfpa ,Ujug;gpdJ nraw;ghLfSk; ,d;wpikahjjhFk;. ,jdbg;gilapy; Ma;Tg;gpuNjrj;jpy; Ez;fld; jpl;lk; mKy;gLj;jg;gLk; tpjj;jpy; toq;FduJk;> gadhspfsJk; nraw;ghLfs; gpd;tUkhW Nehf;fg;gLfpd;wJ.

**2.1.1. Ez;fld; toq;Fk; mZFKiw**

gq;fshNj~py; fpuhkPd; tq;fpahdJ Ez;flid toq;Ftjw;fhf ,Wf;fkhd r%f tiyaikg;G xd;wpid r%fj;jpilNa gad;gLj;jpAs;sJ. jkf;F nghUj;jkhd 5 egu;fisf; nfhz;l rpWFOf;fshf xUq;fpizj;J Viofis jdpikg;gLj;jypy; ,Ue;J xUq;fpizf;Fk; mZFKiwahf rpWFOnghwpKiwia Ez;fld; toq;Fk; mZFKiwahf gq;fshNj~; ifahz;lJ. Mdhy; ,t; mZFKiwia Ma;Tg;gpuNjrj;jpy; vLj;J Nehf;Fk; tifapy;> Ez;fld; jpl;lj;jpd; mbg;gilapy; Ez;fld; NritahdJ ,uz;L tpjkhd Kiwfspy; fld;fis toq;fp tUfpd;wd.

1. jdpahs; fld;
2. FOf;fld;

Mdhy; mjd; gadhspfshd ngz;fs; xd;Wf;F Nkw;gl;l epWtdj;jpd; thbf;ifahsu;fshf fhzg;gLtjhy; rpyu; FOthfTk;> jdpahfTk; ngWk; mNjNtis ,t;tpU mbg;gilapYk; flid vLj;Js;sikia fs Ma;tpd; %yk; mwpe;J nfhs;sf;$bajhf fhzg;gLfpd;wJ.

**tiuglk;: 1: Ez;flid ngWk; tpjk;**

**%yk; : fs Ma;T> 2020.**

* + 1. **gpizahsp njhlu;ghd tplak;**

gq;fshNj~py; mwpKfg;gLj;jg;gl;l Ez;fld; jpl;lkhdJ Viog;ngz;fis ikakhf nfhz;ljhy; mtu;fSf;F gpizahspfs; murhq;f cj;jpNahf];jiu Nju;e;njLg;gNjh> Vida cwtpdu;fis Nju;e;njLg;gNjh rpukkhd tplak; vd;gjhy; 3-5 tiuahd FO cWg;gpdu;fis xd;wpizj;J FO cWg;gpdu;fisNa gpizahspahf cs;slf;fp Ez;fld; toq;fp ngz;fspd; mgptpUj;jpapy; Kd;Ndw;wj;ij Vw;gLj;jp tUfpd;wJ. Mdhy; MA;Tg;gpuNjrj;jpy; Ez;fld; jpl;lj;jpd; gpizahsp njhlu;ghf gy;NtW tpjkhf fhzg;gLfpd;wJ.

**tiuglk; : 2 gpizahspfs; njhlu;ghd tpguk;**

**%yk; : fs Ma;T> 2020.**

**2.1.3. fld; ngWtjw;fhd fhy vy;iy**

Ez;flidg; nghWj;jtiu flDf;fhf tpz;zg;gpj;J Mtzq;fis rupahf rku;g;gpf;Fk; ehspypUe;J ,f;fld; toq;Fk; fhyk; fzpf;fg;gLfpd;wJ. ,jdbg;gilapy; ,j;jpl;lj;jpd; gadhspfs; fld; toq;fg;gLk; fhy msit nghWj;J Ez;fld; epWtdq;fis Nju;e;njLg;gJk;> Mu;tk; fhl;Lgtu;fshfTk; fhzg;gLfpd;wdu;. ,t;tbg;gilapy; Ez;fld; jpl;lk; tpz;zg;gpj;J FWfpa fhyj;jpy; toq;fg;gLtjhdJ mtu;fs; NkYk; NkYk; fld; ngwTk;> xd;Wf;F Nkw;gl;l epWtdq;fspy; flid ngwTk; Àz;Lfpd;wJ. ,t;thwhd epiyikAk; ngz;fspd; mgptpUj;jpapy; vjpu;kiwahd tpisit Vw;gLj;j fhuzkhf mikfpd;wJ.

**tiuglk;: 3: Ez;flid ngWtjw;fhd fhy vy;iy**

**%yk; : fs Ma;T> 2020**

**2.1.4. flid kPsr;nrYj;Jk; KiwÆ fld; mwtPl;L Kiw**

Ez;fld; toq;Fk; epWtdq;fspd; mwtPLfs; thuhe;jk; my;yJ miukhjhe;jk; my;yJ khjhe;j mbg;gilapy; fld; kPsspg;G njhifia Viofs; kPsspf;ff; $ba tifapy; gpupj;J toq;fg;gLfpd;wd. Ma;Tg;gpuNjrj;jpy; Ez;flid ngw;w gadhspfshd ngz;fsplk; Nrfupf;fg;gl;l jfty;fSf;fika Fwpj;j Ma;Tg;gpuNjrj;jpy; thuhe;j mbg;gilapYk;> miu khjhe;j mbg;gilapYk;> khjhe;j mbg;gilapYk;> ePz;lfhy jtiz mbg;gilapYk; Ez;flid kPsspf;fpd;wik fz;lwpag;gl;Ls;sJ.

**tiuglk;:.4 flid kPsr;nrYj;Jk; Kiw**

**%yk;: fs Ma;T> 2020**

**2.1.5. epWtdj;jpdu; flid mwtpLk; tpjk;**

Ez;flid ngw;w epWtdj;jpduhy; Ez;flid mwtpLtJ gy;NtW topKiwfspy; Nkw;nfhs;sg;gLfpd;wJ.

**tiuglk;: 5 Ez;flid kPs mwtpLk; Kiw**

**%yk;: fs Ma;T> 2020**

* 1. **rKjha mgptpUj;jp El;gq;fSld; toq;Fk; tpjk;**

Ez;fld; jpl;lq;fspd; tpisTfspy; mD$yj;jd;ikfisAk;> gpujp$yj;jd;ikfisAk; jPu;khdpg;gJ vd;gJ mj;jpl;lq;fspd; mKyhf;fq;fs; ve;jsTf;F rKjha mgptpUj;jp eilKiwfNshL nghUe;jpg;Nghfpd;wJ vd;gij nghWj;Nj mikfpd;wJ. r%f> nghUshjhu Nkk;ghLfis ,yf;fhf nfhz;l mgptpUj;jp my;yJ r%f ey Nkk;ghl;Lj; jpl;lq;fs; midj;Jk; rKjha mgptpUj;jp El;gq;fs; rhu;e;j Nfhl;ghl;Lr; rl;lfj;jpid gpd;gw;wpajhfNt eilKiwg;gLj;jg;gLtJ ,d;wpaikahjjhFk;. ,t;tbg;gilapy; rKjha mgptpUj;jp rl;lf El;gq;fis ,k;%d;W gpuptpd; mbg;gilapy; Nehf;fyhk;.

1. rKjha cs;Szu;T (Community Consciousness)
2. tYël;ly; rhu;e;j je;jpNuhghaq;fs; (Ctrategies of Empowerment)
3. rKjha kl;lj;jpyhd Mjutspf;fg;gl;l fl;likg;Gf;fs; (Establishment of supportive structures)

,k; %d;wpd; mbg;gilapy; Ez;flid toq;Fdu;fSk;> gadhspfSk; nraw;gLfpd;w tpjk; mj;jpl;lj;jpd; ntw;wpf;F rhd;W gfpf;fpd;wJ. ,t;thwpy;yhj gl;rj;jpNy gy vjpu;kiwahd tpisTfs; Vw;gl toptFf;fpd;wJ.

**2.2.1. rKjha cs;Szu;T (Community Consciousness)**

Ez;flid mKy;gLj;Jk; NghJ Ez;fld; toq;Fdu;fs; jhk; ve;Nehf;fj;jpw;fhf mj;jpl;lj;jpid eilKiwg;gLj;Jfpd;wdu; vdTk;> mjdJ tl;btPjk; njhlu;ghd nfhs;iffs;> ,j;jpl;lj;jhy; gadhspfshd ngz;fspd; mgptpUj;jpapy; Vw;gLk; khw;wk;> mt;ntw;wpia miltjw;F Fwpj;j flid vt;thW gad;gLj;j Ntz;Lk; vd;w njsptpid toq;f Ntz;Lk;. mNj Neuk; gadhspfshd ngz;fSk; mj;jpl;lj;ij vLj;j Nehf;fj;jpw;F vt;thW gad;gLj;j Ntz;Lk; vdTk;> mjdhy; vkJ mgptpUj;jpia vt;thW fl;bnaOg;gp rKjhaj;jpy; jhKk; xUtuhf Kd;Ndw;wkila Ntz;Lk; vd;w njspTk; ,Uf;f Ntz;Lk;. ,t;thwpy;yhj gl;rj;jpNy gy vjpu;kiwahd tpisTfs; Vw;gl toptFf;fpd;wJ. Ma;Tf;Fl;gLj;jg;gl;ltu;fspy; Ez;flid ngWk; Nehf;fj;jpw;Nfw;g mjid gad;gLj;j Ntz;Lk; vd;w cs;Szu;T cq;fsplk; cs;sjh? vd tpdTk; NghJ Mk; vd 32 tPjkhNdhu;fSk;> ,y;iy vd 38 tPjkhNdhu;fSk;> XusT vd 30 tPjkhNdhu;fSk; gjpyspj;jdu;.

**2.2.1.1. .Ez;fld; jpl;lk; gw;wp gadhspfsplk; fhzg;gLk; njspT**

Ez;flid ngw;Ws;s gadhspfshd ngz;fsplk; ,j;jpl;lk; njhlu;ghd njspT fhzg;gLfpd;wjh vd tpdtpa NghJ 12 rjtPjkhNdhu; Mk; vd;w gjpiyAk;> 74 rjtPjkhNdhu; ,y;iy vd;;w gjpiyAk;> 14 rjtPjkhNdhu;fs; XusT fhzg;gLfpd;wJ vd njuptpj;jdu;.

**tiuglk;: 6. Ez;fld; jpl;lk; njhlu;ghf Ez;fld; gadhspfsplk; fhzg;gLk; njspT**

**%yk; : fs Ma;T> 2020.**

* + - 1. **Ez;fld; jpl;lk; njhlu;ghf epWtdq;fs; njspël;Lk; tpjk;**

Ma;Tf;Fl;gLj;jg;gl;l Ez;fld; gadhspfshd ngz;fsplk; Ez;fld; toq;Fk; epWtdq;fs; Ez;flid toq;f Kd;du; mJ njhlu;ghd njspit jUfpd;wjh? vd tpdtpa NghJ 22 rjtPjkhNdhu; Mk; vdTk;> 58 rjtPjkhNdhu; ,y;iy vdTk;> 20 tPjkhNdhu; XusT njspTgLj;Jfpd;wdu; vdTk; gjpyspj;jdu;.

**tiuglk;: 7.: Ez;fld; epWtdq;fs; njspël;Lk; tpjk;**

**%yk; : fs Ma;T> 2020.**

**2.2.2. tYël;ly; rhu;e;j je;jpNuhghaq;fs; (strategies of empowerment)**

**2.2.2.1. tYël;ly; rhu;e;j gapw;rpfs; toq;Fjy;**

RanjhopYf;fhf Ez;flid toq;Fk; gl;rj;jpy; mjd; %yk; tUkhdj;ij <l;b flid nrYj;JtNjhL Nrkpg;igAk; Cf;Ftpj;J> jkJ Njitfis epiwNtw;Wk; tifapy; tYël;ly; rhu;e;j gapw;rpfs; toq;fg;gLtJ mtrpakhFk;. Ma;Tg;gpuNjrj;jpy; Ma;Tf;Fl;gLj;jg;gl;ltu;fsplk; Ez;fld; jpl;lj;jpid toq;Fk; epWtdq;fs; tYël;ly; rhu;e;j gapw;rpfis toq;Ffpd;wdth? vd tpdtpa NghJ 12 rjtPjkhd gadhspfs; Mk; vdTk;> 88 tPjkhd gadhspfs; ,y;iy vdTk; gjpyspj;jdu;.

**tiuglk;: 8: Ez;fld; gadhspfSf;fhd tYël;ly; gapw;rpfs;**

**%yk;: fs Ma;T> 2020.**

**2.2.2.2. Ez;flid toq;fpa gpd;du; Nkw;ghu;it nra;ag;gLjy;**

Ma;Tg;gpuNjrj;jpy; Ma;Tf;Fl;gLj;jg;gl;l ngz;fsplk; Ranjhopy;> tPlikg;G> fhy;eiltsu;G Nghd;w Nehf;fk; fUjp Ez;flid ngw;w gpd;du; me;Nehf;fk; rupahf epiwNtw;wg;gl;Ls;sjh vd epWtdj;jpduhy; Nkw;ghu;it nra;ag;gLfpd;wjh vd tpdtpa NghJ 18 tPjkhNdhu;fs; Mk; vdTk;> 82 rjtPjkhNdhu;fs; ,y;iy vdTk; gjpyspj;jdu;.

**tiuglk; : 9 Nkw;ghu;it nra;jy;**

**%yk;: fs Ma;T (2020)**

**2.2.3.rKjha kl;lj;jpyhd Mjutspf;fg;gl;l fl;likg;Gf;fspÇlhf toq;Fjy; (Establishment of supportive structures)**

Ez;flid mKy;gLj;Jk; NghJ Ez;epjp epWtdq;fSk;> gadhspfSk; rKjhaj;jpYs;s mikg;Gf;fSld; njhlu;ig Ngzp Ez;flid ngWtNj rpwe;jJ. Ma;Tg;gpuNjrj;jpy; Ma;Tf;Fl;gLj;jg;gl;l 50 khjpupfspd; mbg;gilapy; rKjhaj;jpYs;s Mjutspf;fg;gl;l fl;likg;gpw;$lhf Ez;flid ngw Kidfpd;wPu;fsh vd tpdTk; NghJ 12 tPjkhNdhu;fs; Mk; vdTk;> 88 tPjkhNdhu;fs; ,y;iy vdTk; gjpyspj;jdu;.

**tiuglk;: 10 rKjhaj;jpYs;s Mjutspf;fg;gl;l fl;likg;GfspÇlhf ngwy;**

**%yk;: fs Ma;T (2020)**

,t;thwhd mKy;g;gLj;jy; topKiwfSf;F nghUe;jhky; toq;fg;gLk; Ez;fld;jpl;lkhdJ r%f> nghUshjhu mgptpUj;jpapy; gy tpisTfis Vw;gLj;Jfpd;wJ.

**3. ngz;fspd; mgptpUj;jpapy; Ez;fld; jpl;lj;jpd; tpisTfs;**

Ma;Tf;Fl;gLj;jg;gl;l 50 khjpupfspy; Ez;flid ngw;wjd; %yk; cq;fsJ mgptpUj;jpapy; Kd;Ndw;wk; Vw;gl;Ls;sjh vd tpdtpa NghJ 6 tPjkhNdhu;fs; Mk; vdTk;> 84 tPjkhNdhu;fs; ,y;iy vDk; gjpiyAk;> 10 tPjkhNdhu;fs; XusT vDk; gjpiyAk; mspj;jdu;.

**tiuglk;: 11. ngz;fspd; mgptpUj;jpapy; tpisTfs; ntspg;gl;l tpjk;**

**%yk;: fs Ma;T> 2020**

* 1. **ngz;fspd; r%f mgptpUj;jpapy; Vw;gLj;Jk; tpisTfs;**

Ez;fld; jpl;lkhdJ r%f mgptpUj;jp vd;w tifg;ghl;bDs; ngz;fSf;F KbntLf;Fk; jpwd; (Decision Making), jiyikj;Jtk; (Leadership Qualities), jd;dk;gpf;if (Self Confidence), njhlu;ghly; (Communication)> Kfhikj;Jtjpwd; (Managerial skill)> xOq;fikf;Fk; jpwd; (Organizing skill)> rKjhaj;jpy; gq;Nfw;Fk; jpwd; (Community Participation) vd;gtw;iw Vw;gLj;Jfpd;wij Vida ehLfspd; Ma;Tfs; Rl;bf;fhl;Lfpd;wJ. Mdhy; Ma;Tg;gpuNjrj;jpy; Ma;Tf;Fl;gLj;jg;gl;l khjpupfspd; mbg;gilapy; Nehf;Fk; NghJ ngz;fspd; r%f mgptpUj;jpapy; ghjfkhd tpisTfisNa Vw;gLj;jpapUf;fpd;wij fhzf;$bajhf cs;sJ.

* + 1. **mbg;gil trjpfs; éu;j;jpahf;fg;glhj epiyik**

Ma;Tg;gpuNjrj;jpy; Ma;Tf;Fl;gLj;jg;gl;ltu;fspy; 67 tPjkhdtu;fs; mbg;gil trjpfshd tPL> cl;fl;likg;G trjpahdJ kpd;rhuk;> kyry$l trjpfs;> FbePu;> njhlu;ghly;> Nghf;Ftuj;J trjpfsw;Nwhu;fshf fhzg;gLFpd;wdu;. 33 tPjkhdtu;fs; khj;jpuk; ,j;Njitfis éu;j;jp nra;Js;sdu;.

* + 1. **FLk;g xUq;fpizTÆ,ilj;njhlu;G ,d;ik**

Ez;fld; jpl;lkhdJ nghUshjhu mgptpUj;jpf;$lhf Muk;g r%f epWtdkhd FLk;gj;jpy; ngz;fs; jhkhf KbntLf;Fk; jpwid tsu;f;fTk;> jkJ jpwikfis ntspg;gLj;jTk;> FLk;gj;jpNyh> r%fj;jpNyh Vw;gLk; gpur;rpidfis Kfhikj;Jtk; nra;J xOq;fikf;f $bathW jd;dk;gpf;ifia Vw;gLj;JtJk;> jdpegu; mgptpUj;jpia fl;bnaOg;Gk; fUtpahfTk; mKy;;gLj;jg;gLfpd;wJ. ,jd; %yk; FLk;gj;jpy; xUq;fpizTk;> ,ilj;njhlu;Gk; Vw;gl toptFf;fpd;wJ. Mdhy; Ma;Tg;gpuNjrj;jpy; khjpupahf njupTnra;ag;gl;l Ez;fld; gadhspfspd; FLk;g epiyikia Nehf;Fk; NghJ Kuz;ghl;il Njhw;Wtpf;fpd;w fUtpahf Fwpj;j Ma;Tg;gpuNjrj;jpy; Ez;fld; jpl;lkhdJ fhzg;gLfpd;wJ.

**tiuglk;: 12: FLk;gj;jpy; Kuz;ghL Vw;gLjy;**

**%yk;: fs Ma;T> 2020**

**3.1.3. tpthfuj;JÆ gpupe;J nry;yy;ÆkWkzk; Vw;gly;**

Ma;Tf;Fl;gLj;jg;gl;ltu;fsplkpUe;J Nrfupf;fg;gl;l juTfSf;fika FLk;gj;jpy; fld;Rik fhuzkhf Vw;gLk; Kuz;ghlhdJ FLk;gr; rpijitAk;> gpupitAk; Vw;gLj;Jfpd;wJ vd;gij mwpe;J nfhs;sf;$bajhf ,Ue;jJ.

**tiuglk;: 13: tpthfuj;JÆkWkzk;Ægpupe;J nry;yy;**

**%yk;: fs Ma;T> 2020**

**3.1.4. jw;nfhiy**

,t; Ma;Tg;gpuNjrj;jpy; Ez;fldhy; xt;nthU tUlKk; jw;nfhiyfs; ,lk;ngw;W tUtij mtjhdpg;Gf;fs; %yKk;> Vwhëu;g;gw;W gpuNjr nrayfj;jpy; gjpthfpa rk;gt gjpNtl;L mwpf;ifapypUe;Jk; fz;lwpaf;$bajhf ,Ue;jJ.

**tiuglk;: 14: jw;nfhiy gw;wpa tpguk;**

**%yk;: Vwhëu; gw;W gpuNjr nrayfk; kw;Wk; fpuhk Nrtfu; ifNaL**

**3.1.5. r%f ey;ypzf;fk;Æ r%f xUikg;ghL ,d;ik**

nghJthf Ez;fld; jpl;lkhdJ ngz;fis r%fj;jpy; r%fkag;gLj;JtjpYk;> r%f ey;ypzf;fj;ij Vw;gLj;Jtw;fhfTk; gq;fshNj~pd; fpuhkPd; tq;fpahy; FOthf ,izj;J fld; toq;Fk; mZFKiwia Nehf;fpy; mwpKfg;gLj;jg;gl;l jpl;lkhFk;. Ma;Tf;Fl;gLj;jg;gl;ltu;fsplk; ,Ue;J Nrfupf;fg;gl;l juTfSf;fika FOuPjpahf mKy;g;gLj;jg;gLk; Ez;fldhdJ r%fj;jpYs;stu;fSld; Kuz;ghl;ilNa Njhw;Wtpf;fpd;wJ vd fUj;J njuptpj;jdu;.

**tiuglk;: 15: r%f ey;ypzf;fk; ntspg;gLk; tpjk;**

**%yk;: fs Ma;T> 2020**

**3.1.6.ngz;fs; ntspehL nry;yy;Æ ntspaplj;jpw;F njhopYf;F nry;yy;**

Ma;Tg;gpuNjrj;jpy; ngz;fs; ntspehl;bw;F njhopYf;F nry;Yk; epiy mjpfupj;J tUfpd;wJ. ,jdbg;gilapy; fle;j fhyj;jpy; Ez;flid ngw;w ngz;fs; mg;gzj;ij kPsr; nrYj;Jtjw;F topapy;yhky; ntspehl;bw;F gzpg;ngz;zhfTk; nrd;wpUe;jik ,t;tha;tpd; %yk; ntspg;gLfpd;wJ. ,jdbg;gilapy; Ma;Tf;Fl;gLj;jg;gl;ltu;fspy; 24 tPjkhNdhu;fs; fld; Rikia Fiwg;gjw;fhfTk;> vLj;j flid kPsr; nrYj;Jtjw;fhfTk; ntspehl;L njhopy;tha;g;gpw;F nrd;W jw;NghJ nfhOk;gpy; cs;s Njapiy njhopw;rhiy> Milj; njhopw;rhiyfspy; njhopYf;F nrd;W tUkhdkPl;LtjhfTk; njuptpj;jdu;.

**3.1.7. KbntLf;Fk; jpwd; ,d;ik**

Ez;fld; jpl;lkhdJ ngz;fis Nkk;gLj;Jk; Kfkhf nghUshjhu uPjpahf mtu;fis tYël;b tUkhdj;ij ngw;Wf;nfhs;tjd; Clhf FLk;gj;jpNyh> r%fj;jpNyh ngz;fspd; KbntLf;Fk; jpwid tsu;j;Jf;nfhs;sTk;> jiyikj;Jtj;ij Nkk;gLj;jp ngz;fSf;F mjpfhukspf;Fk; jpl;lkhFk;. Mdhy; Ma;Tg;gpuNjrj;jpy; Ez;fld; gadhspfs; NkYk; fld; Rikf;F cs;shfp FLk;gj;jpNyh> r%fj;jpNyh jhkhfNt Rakhf KbntLf;Fk; jpwd; mw;wtu;fshf fhzg;gLfpd;wdu;.

**tiuglk;: 16: KbntLf;Fk; jpwd; ntspg;gLk; tpjk;**

**%yk;: fs Ma;T> 2020**

* 1. **ngz;fspd; nghUshjhu mgptpUj;jpapy; Vw;gLj;Jk; tpisTfs;**

Ez;fldhdJ Vio kf;fis Ranjhopy; KidNthuhf cUthf;FtNjhL mjd; %yk; tUkhdj;ij <l;b nghUshjhuj;jpy; Nkk;ghL milar; nra;tij Nehf;fhf nfhz;L toq;fg;gLk; rpwpa fld; njhifahFk;. Mdhy; Ma;Tg;gpuNjrj;jpy; Ez;fldhdJ gadhspfshd ngz;fspd; nghUshjhu mgptpUj;jpapy; vjpu;kiwahd tpisTfisNa Vw;gLj;Jfpd;wJ.

* + 1. **ngz;fs; Ranjhopypy; <Lglhik**

RanjhopYf;fhf toq;fg;gLk; Ez;fld; jpl;lj;jpdbg;gilapy; Fwpj;j Ma;Tg;gpuNjrj;jpy; gadhspfshd ngz;fspd; njhopy; epiyikia Nehf;Ffpd;w NghJ Ranjhopypy; <LgLgtu;fspd; vz;zpf;if kpfTk; FiwthfNt fhzg;gLfpd;wJ. njhopypy;yhky; tPl;by; ,Uf;Fk; ngz;fs; 70 rjtPjj;jpduhfTk;> Ranjhopypy; <LgLk; ngz;fs; 30 rjtPjkhfTk; fhzg;gLfpd;wdu;.

* + 1. **tWik NkYk; mjpfupj;jy;**

Ez;fld; vd;gJ Vio kf;fsJ tWikj;jzpg;gpw;Fupa nghUshjhu fUtpahFk;. Mdhy; Ma;Tg;gpuNjrj;jpy; Ma;Tf;Fl;gLj;jg;gl;ltu;fspd; epiyia Nehf;Fk; NghJ tWikia mjpfupf;fpd;w nraw;ghlhf Ez;fld; fhzg;gLfpd;wJ. tUkhdkl;lk; FiwtiljYk; fld; Rik mjpfupj;jYk; tWik mjpfupj;jYNk ,t; Ma;Tg;gpuNjrj;jpy; cs;s gadhspfsplk; Nrfupf;fg;gl;l juTfspypUe;J ntspg;gLfpd;wJ.

**tiuglk;: 17: tWikapd; epiyg;ghL**

**%yk; : fs Ma;T> 2020.**

**3.2.3.** **tUkhdkl;lk; Fiwtiljy;**

Ma;Tf;Fl;gLj;jg;gl;ltu;fspy; Ez;flid ngw;w gpd;du; cq;fsJ tUkhd kl;lk; cau;tile;Js;sjh vd tpdTk; NghJ> 90 tPjkhdtu;fs; Ez;flid ngw;w gpd;du; tUkhdNk ,y;yhj mstpw;F NghAs;sjhfTk;> 10 tPjkhdtu;fs; tUkhd kl;lk; XusT cau;e;Js;sjhfTk; Fwpg;gpl;ldu;. tUkhdk; Kw;W KOjhf cau;tile;Js;sJ vd fUj;J njuptpf;ftpy;iy.

**3.2.4. fld;Rik mjpfupj;jy;**

Ma;Tg;gpuNjrj;jpy; Ma;Tf;Fl;gLj;jg;gl;ltu;fsplkpUe;J Nrfupf;fg;gl;l juTfSf;fikthf Ez;fldhdJ fld;Rikia NkYk; mjpfupf;fpd;wJ vd Fwpg;gpl;ldu;. Ma;Tf;Fl;gLj;jg;gl;l 50 khjpupapy; Ez;fldhy; fld;Rik mjpfupf;fpd;wjh vd tpdTk; NghJ 88 tPjkhdtu;fs; fld;Rik mjpfupf;fpd;wJ vdTk;> 8 tPjkhdtu;fs; XusT vdTk;> 4 tPjkhdtu;fs; ,y;iy vdTk; Fwpg;gpl;ldu;.

**3.2.5.Nrkpg;Gg; gof;fk; ,d;ik**

Ma;Tf;Fl;gLj;jp 50 khjpupfspd; mbg;gilapy; mtu;fsplk; Ez;flid ngw;w gpd;G Nrkpg;G gof;fk; cs;sjh vd tpdTk; NghJ? mjw;F 2 tPjkhdtu;fs; Mk; vdTk;> 6 tPjkhdtu;fs; XusT vdTk;> 92 tPjkhdtu;fs; ,y;iy vdTk; gjpyspj;jdu;. mjhtJ fld;RikahdJ mjpfupj;j epiyapy; mf;flid kPsr;nrYj;j gzk; Nghjhj gl;rj;jpy; Nrkpg;G gof;fk; ,y;yhkNy Nghfpd;wJ. fld; Rikjhd; mjpfupf;fpd;wJ vd Fwpg;gpl;ldu;.

* 1. **ngz;fspd; r%f> nghUshjhu mgptpUj;jpapy; Vw;gl;l Neu;epiyahd tpisTfs;**

ngz;fspd; r%f> nghUshjhu mgptpUj;jpapy; Ez;fld; jpl;lkhdJ vjpu;kiwahd tpisTfisNa Vw;gLj;jp ,Ue;jhYk; kpff; Fiwe;jstpyhd Neu;epiyahd khw;wq;fSk;; Vw;gl;Ls;sJ. me;jtifapy; Ma;;Tf;Fl;gLj;jg;gl;l Ez;fld; gadhspfspy; 6 tPjkhdtu;fspd; r%f> nghUshjhu epiyapy; Kd;Ndw;wk; fhzg;gLtij fhzyhk;. mjhtJ Ranjhopypy; <LgLgtu;fshfTk;> mjd; %yk; XusT tUkhdj;ij <l;bf;nfhs;gtu;fshfTk;> mjpy; fpilf;Fk; tUkhdj;jpd; %yk; flid kPsr;nrYj;Jgtu;fshfTk;> Nrkpg;igAk; Nkw;nfhs;gtu;fshfTk;> mjd; %yk; FLk;gj;jpy; KbntLf;Fk; jpwid nfhz;ltu;fshfTk; fhzg;gLfpd;wdu;.

**tiuglk;: 18: ngz;fspd; mgptpUj;jpapy; Vw;gl;l Neu;epiyahd Kd;Ndw;wk;**

**%yk;: fs Ma;T> 2020**

**KbTiu**

,t; Ma;Tg;gpuNjrj;jpy; ngz;fspd; mgptpUj;jpapy; Ez;fld; jpl;lkhdJ Vw;gLj;jpa Kd;Ndw;wfukhd khw;wq;fspw;F khwhf Vw;gLj;jpa ghjfkhd tpisTfNs mjpfkhf fhzg;gLtij juTg; gFg;gha;Tfs; vLj;Jf;fhl;Lfpd;wd. Ez;fld; gadhspfshd ngz;fs; kj;jpapy; vjpu;kiwahd tpisTfs; Vw;gLtjw;F Ez;fld; jpl;lk; mKyhf;Fk; tpjj;jpYk;> mjd; gadhspfshd ngz;fspYk;> rKjhaj;jpYs;s mikg;Gf;fspYKs;s FiwghLfNs fhuzkhf mikfpd;wJ vd;gJ ,t;tha;tpd; %yk; ,dq;fz;L nfhs;sg;gl;lJ. mt;tifapy; RanjhopYf;fhf flid toq;fpa NghjpYk; ngz;fs; Ntiyaw;Nwhuhf ,Uf;Fk; epiyik> fld;Rik> jw;nfhiy> FLk;gj;jpy; Kuz;ghL Vw;gLjy;> FOtpYs;s cWg;gpdu;fs; kw;Wk; FLk;gj;jpdUld; Kuz;gly;> ,jdhy; r%f xUikg;ghL mw;w epiy cUthFjy;> Nrkpg;G gof;fk; ,y;yhik> tUkhdk; kl;lk; Fiwtile;J> tWik ngz;fis Ml;nfhs;sy; vd gy r%f> nghUshjhu tpisTfs; Vw;gl;bUf;fpd;wikia ,t;tha;T vLj;Jf;fhl;Lfpd;wJ. mj;Jld; 6 tPjkhd gadhspfspd; kj;jpapy; Neu;epiyahd tpisTfs; Vw;gLtjw;F vt;thwhd fhuzpfs; jhf;fk; nrYj;jg;gLfpd;wJ vdTk;> vt;thW mj;jpl;lk; mKy;g;gLj;jg;gl;Ls;sJ vdTk;> gadhspfs; vt;;thwhd epWtdj;jpy; gadhspfshf cs;sdu; vdTk; ,t;tha;T vLj;Jf;fhl;Lfpd;wJ. vdNt ve;jnthU mgptpUj;jp jpl;lj;ij eilKiwg;gLj;Jk; NghJk; rKjha mgptpUj;jpf;Fupa El;gq;fSld; nghUe;Jk; tifapy; mKy;g;gLj;jg;gLk; gl;rj;jpNy mj;jpl;lk; ntw;wpaspf;Fk; vd;gij ,t;tha;T vLj;Jf;fhl;Lfpd;wJ.

**crhj;Jizfs;**

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