BDwbU 1

Bmjvgx A_bxwZ: cwiPq I welqe¯

fwgKv

Bmjvgx A_bxwZ Bmjvgx mvgwRK weÁv‡bi GKwU ¸iæZc¥K kvLv| GwU gyw³jg Rb‡Mvôxi wekv‡mi Av‡jv‡K Bmjvgx kixAv wb‡`wkZ e¨e¯v| gyw³jg Rxeb `k‡bi ev¯evqb G A_ e¨e¯vq cwijw¶Z nq| GwU cMwZkxj welq wn‡m‡e Bmjvgx A_bxwZ, Bmjvgx Rxeb `kb, Kwó. I mf¨Zv mewKQyGKB m‡Îi Mu¯‹v| gvbyl‡i e¨w³MZ, cwiewiK, mvgwRK, AvšRwZK cwZwU †¶‡Î Avjvn c`Ë I gnvbex (m) c`wkZ Rxeb-weavb Abyôvqx mweK Kj¨vY mva‡bi j‡¶¨ cw_e m¤c`‡K h_vh_fv‡e Kv‡R jwM‡q Drcv`b, eÈb, †fvM I e¨envi B Bmjvgx A_bxwZi gj- K_v| Bmjvgx A_bxwZi cwiwa I welqe¯i g‡a¨ ivóxq I mgwóMZ DcvRb, e¨q, wewb‡qvM, †fvM, eÈb, A_ †jb‡`b, kg, gj-ab, Drcv`b, msMVb, fwg, ivR¯, Ki, FY`vb I MnY, hvKvZ, mv`Kvn I fwg e¨e¯vcbv BZ¨vw` hv wKQyRxeb DcKi‡Yi mv‡_ m¤c„³ †m mKj welq Bmjvgx A_bxwZi Aš—f³| Bmjvgx A_bxwZi gj-bxwZ n‡PQ mKj †¶‡Î Avgi wej gvid Ges bwn Awbj gyKv‡ii ev¯evq‡bi gva¨‡g ZvhwKqv I ZvKIqv ARb| Bmjvgx A_bxwZ KzAvb-nv`xm wbfi weavq gvbe iwPZ A_ e¨e¯v n‡Z GwU Abb¨ ˆewkó¨ gwÛZ| Gi DcvRb c×wZ, eÈbixwZ, gvwjKvbv, DËiwaKvi-AvBb, kgbxwZ, mÿwenxb e¨vswKs c×wZ, RbKj¨vYgj-K KgKvÛ ees e¨emv ewY‡R¨i ¯"QZv cPwjZ e¨e¯v n‡Z DbZ I ¯PQ| abZwšK Ges mgvRZwšK A_e¨e¯vi mv‡_ Gi h‡_ó I D‡jL‡hvM¨ cv_K¨ we`¨gvb i‡q‡Q| m‡evcwi Bmjvgx A_e¨e¯v gvbyl‡i A_‰bwZK wbivcËv weavb K‡i‡Q| Av‡jvP¨ BDwb‡U G welq¸‡jvB Av‡jwPZ n‡q‡Q| Av‡jvPbvi mvwe©vi Rb¨ G BDwbU‡K 6wU cv‡V wef³ Kiv n‡q‡Q|

G BDwb‡Ui cvV¸‡jv wb¤i|c-

- cvV-1 : Bmjvgx A_bxwZi cwiPq, welqe¯ I ¸iæZ|
- cvV-2 : Bmjvgx A_bxwZi gj-bxwZ|
- cvV-3 : Bmjvgx A_bxwZi ˆewkó¨|
- cvV-4 : abZwšK A_bxwZi mv‡_ Bmjvgx A_bxwZi Zzjbv|
- cvV-5 : mgvRZwšK A_bxwZi mv‡_ Bmjvgx A_bxwZi Zzjbv|
- cvV-6 : A_‰bwZK wbivcËvq Bmjvg|

cvV t 1

Bmjvgx A_bxwZi cwiPq, welqe¯ I ¸iæZ

D‡Ïk¨

G cvV Aa¨qb K‡i Avcwb-

- A_bxwZi msÁv wbi¦cY Ki‡Z cvi‡eb|
- wewfb A_bxwZwe‡`i c`Ë msÁv we‡kl Y Ki‡Z cvi‡eb|
- A_bxwZi welqe¯ m¤‡Ü wewfb A_bxwZwe`‡`i gZvgZ e¨vL¨v Ki‡Z cvi‡eb|
- Bmjvgx A_bxwZi cwiPq w`‡Z cvi‡eb|
- Bmjvgx A_bxwZi wfwË ev `kb ej‡Z cvi‡eb|
- Bmjvgx A_bxwZi cwiwa I welqe¯ Dc¯vcb Ki‡Z cvi‡eb|
- Bmjvgx A_bxwZi ¸iæZ Zzj ai‡Z cvi‡eb|

A_bxwZi cwiPq

A_bxwZ mvgvwRKweÁv‡bi GKwU eµEg kvLv| GUv mgvRe× gvbyl i Avw_K welq wb‡q Av‡jvPbv K‡i| A_bxwZi Bs‡iwR cwZkã n‡"Q Economics| wMK Oikonomi †_‡K Economics kãwU G‡m‡Q| hvi Awfawb K A_ ÔAvw_K welqw`i e¨e¯vcbvÕ| ZvB A_bxwZ ej‡Z Ggb GK welq eyS vq hv gvbyl i A_msµvš welq wb‡q Av‡jvPbv K‡i| GwU gvbyl i Rxe‡bi cwZ"Qwe| mgvRe× †KD mqsm¤ú‡K bq| Zviv ci¯úi ci¯ú‡ii cwZ wbfikxj| Zv‡`i c‡qvRb I Pwn`v Acwimxg| wKš Zv‡`i kw³ I mvg_¨ mxwgZ| cvi¯úwiK †jb‡`‡bi gva¨‡gB Zviv wb‡R‡`i Afve-AbUb `i-K‡i _v‡K| GRb¨ gvbe mgv‡R wewbgq c_v D™e n‡q‡Q| cv_wgK hyM `e¨ wewbgq e¨e¯v Pvjy Qj| c‡i Av‡¯ Av‡¯ gyw³ wewbgq c_v Pvjynq| myZivs †`Lv hv‡"Q, gvbe RwZi m¤cmviY, ¶gZv I jf¨ m¤ú‡`i mxgve×Zvi Kvi‡Y I Afv‡ei mÎ a‡i A_©bxwZK KgKv‡Ûi D™e n‡q‡Q| A_bxwZ GKwU MwZkxj (Dynamics) kv¯ e‡j wewfb mg‡q wewfb A_bxwZwe‡`i †`qv eû msÁv AvR h_v_Zv I KvhKwiZv nvwi‡q †d‡j‡Q|

A_bxwZi msÁv wb‡q A‡bK gZv‰bK¨ i‡q‡Q| mgq I mf¨Zvi AMhvÎvi mv‡_ mv‡_ A_©bxwZK KgKv‡Û cwieZb mvwaZ n‡q‡Q| hvi d‡j A_bxwZi msÁvq I bvbv cwieZb G‡m‡Q| wMK `vkwbK Gwi÷U‡ji g‡Z, A_bxwZ n‡"Q- The art of managing the house hold. A_bxwZ n‡"Q msmvi cwiPvjbvi Kjv‡KÕkj| wKš Avayb K hyM i A_bxwZwe`iv Zvi G msÁv gvb‡Z ivRx bb| Zviv A_bxwZi wewfb msÁv w`‡q A_bxwZ‡K Av‡iv mg„× I m¤cmviY K‡i‡Qb| wb‡¤ A_bxwZi KwZcq D‡jL‡hvM¨ msÁv c`vb Kiv nj-

1. wewUk A_bxwZwe` Avj‡dW gvkv‡ji (Alfred Marshal) fvlvq, A_bxwZ n‡"Q gvbe Rxe‡bi mvaviY welqmgn wb‡q Av‡jvPbv| G msÁv Abyhvqx GKw`‡K m¤ú` Ab¨w`‡K gvbyl I Zvi g½j A_bxwZi Av‡jvP¨ welq| G msÁwU A_bxwZi welqe¯‡K AZ¨š we¯Z.I Awbw`ó K‡i w`‡q‡Q| ejv nq, ˆeÁwbK m¤¢Zv I wbw`óZv gvkv‡ji msÁvq I †bB|
2. 1892 wL÷v‡ã Economics of Industry bvgK M‡š Avj‡dW gvkvj e‡jb, Economics is the study of mankind in the ordinary business of life. ÒA_bxwZ n‡"Q gvbe Rxe‡bi mvaviY welqmgn wb‡q Av‡jvPbv|Ó gvkv‡ii msÁvq gvbe Rxe‡bi mvaviY gvbweK w`‡Ki cwZ j¶¨ ivLv n‡q‡Q| d‡j m¤ú‡`i mv‡_ A_bxwZi j¶¨e¯ _vKj gvbe Kj¨vYgyj K| gvkv‡ji msÁvi mgv‡jvPbvq †hme we‡kl w`K dzU I‡V‡Q Zv n‡"Q, m¤ú` e¨envi‡ii Abykxjb| GUv gvbeKj¨vY agx| GUv gvbyl K‡K me`v ¯v_ev`x e‡j wPwýZ K‡i bv| m‡evcwi GUv GKwU mvgvwRK weÁvb|
3. 1776 mv‡j we‡U‡bi L¨vZbvgv A_bxwZwe` G¨vWvg w¯‹_ (Adam Smith) mec_g GKwU A_ kv¯ wn‡m‡e A_bxwZi msÁv wbi¦cY K‡i e‡jb- ÒA_bxwZ Ggb GKwU weÁvb hv RwZ¸‡jvi m¤ú‡`i cKwZ I KviY Abyw¯Ùvb K‡i|Ó (Economics is a science which enquires into the nature

and causes of the wealth of the nations.) Zvi g‡Z, A_bxwZ m¤ú‡`i weÁvb| wKš G msÁwU mxwgZ I Am¤ú~Y©| GLv‡b m¤ú‡`i cKZ.e¨vL¨v †bB| Avi m¤ú`B gvbe Rxe‡bi GKgvÎ D‡Ïk¨ bq| eis GwU gvbe Kj¨v‡Yi GKwU Dcvq gvÎ|

4. Aa¨vcK wjl‡bj iweb‡mi (Lionel Robbins) g‡Z, ÒA_bxwZ Ggb GKwU weÁvb, hv Amxg Pvwn`v I weKí e¨envi‡hvM¨ mxgve× Dcv‡qi g‡a¨ mgšq mva‡bi gvbe AvPiY wb‡q Av‡jvPbv K‡i|Ó G msÁvq m¤ú` ev Kj¨vY †KvbwUi D‡jL †bB| gvbyl i c‡qvRb †gUv‡bvi Ges e¨envh DcKiY¸‡jvi AcvPzhi D‡jL i‡q‡Q|
5. Avj‡dW gvkvj Zvi Economics of Industry M‡š A_bxwZi †h msÁv I welqe¯ Zzj a‡i‡Qb †m wel‡q iweb‡mi mgv‡jvPbv Ic‡i Zzj aiv n‡q‡Q| e¯Z 1892 wL÷v‡ã gvkv‡ji D³ cÖK iPbvi 41 eQi c‡i 1933 wL÷v‡ã wjl‡bj iweb‡mi D³ mgv‡jvPbv mgx gn‡j †ek Av‡jvob mwó K‡i‡Q| Aek¨ Bmjvgx wPšÍvwe`‡`i Kv‡Q iweb‡mi mgv‡jvPbv A‡bKLwbB MnY‡hvM¨ bq| hv‡nvK, jÛb wekwe`¨vj‡qi Aa¨vcK iwebm gvkv‡ji mgv‡jvPbv K‡i wb‡RB A_bxwZi GKwU msÁv w`‡q‡Qb hv cvðvZ¨ RM‡Z mvov RvMv‡Z m¶g n‡q‡Q| A_bxwZ m¤ú‡K iwebm wb¤i¦c msÁv w`‡q‡Qb| Econimics is a science which studies human behaviour as a relationship between ends and scarce means which have alternative uses A_vr weKí e¨envi‡hvM¨ AcZzj DcKiY¸‡jvi †fZ‡i †h¸‡jv gvbyl i c‡qvR‡b jv‡M †m¸‡jvi mv‡_ gvb‡ei m¤úK ¯vc‡b gvbexq AvPiY chv‡jvPbvi kv¯‡K A_bxwZ e‡j|
6. †R. Gm. wgj (J.S.Mill) e‡jb, ÒA_bxwZ n‡"Q m¤ú` Drcv`b I eÈ‡bi e¨enwiK kv¯|Ó
7. †R. we. †m (J.B.Say) e‡jb- ÒA_bxwZ ab m¤úwKZ welq wb‡q Av‡jvPbv K‡i|Ó
GWDBb K¨vb¨vb (Eduin Cannan)-Gi g‡Z, ÒA_bxwZ ˆelwqK Kj¨v‡Yi Dcvq msµvš Av‡jvPbv|Ó (Econimics is a study of the causes of material welfare.)
8. cvðvZ¨ RM‡Z mewaK MnY‡hvM¨ msÁwU w`‡q‡Qb cL¨vZ A_bxwZwe` eevi (Bober)| Zvi g‡Z Ò¯í DcKiYmg‡ni weZiY, Kgms¯vb I Av‡qi wbaviKmg‡ni Av‡jvPbvB n‡"Q ms‡¶‡c A_bxwZ|Ó (Economics can be briefly defined as the study of it administration of scarce resources and determinants of employment and income.)

welqe¯

A_bxwZi welqe¯ wb‡q A_bxwZwe`‡`i g‡a¨ wewfb gZ‡f` cwijw¶Z nq| e¨w³MZ I Av_-mvgwRK Pvwn`vi cKwZ, cwiwa Ges cwigv‡Yi µgvMZ cwieZ‡bi d‡j A_bxwZi welqe¯i e¨vcK cmvi N‡U‡Q|

A_bxwZ mgvRe× gvbyl i A_©bxwZK Kvhvejx wb‡q Av‡jvPbv K‡i| mgvRewnfz, D`vmxb, ˆeivM¨ev`x Rxe‡b Af¨¯ †jv‡Ki AvPiY A_bxwZi Av‡jvP¨ welq bq| A_bxwZ A_©bxwZK Kvhvejxi Kj¨vYKi Ges AKj¨vYKi w`KI Av‡jvPbv K‡i| †hgb- gv`K `e¨w`, ¯v‡¯¨i Rb¨ ¶wZKi welqw`i Drcv`b, eÈb I †fvM †h AKj¨vYKi Zv A_bxwZi cvV †_‡K Rvbv hvq| A_bxwZ ïaymgm¨vB we‡klY K‡i bv, mgvav‡bi A_wb‡`kl `vb K‡i|

gvbyl wKfv‡e mxwgZ m¤ú` Øviv Amxg Afve c÷Y K‡i mewaK Zwß.jvf Ki‡Z cv‡i A_bxwZ Zv wb‡q Av‡jvPbv K‡i| mxwgZ †hvMvbwewkó Drcv`‡bi DcKiYmgn‡K Kv‡R jwM‡q wKfv‡e AwaK Drcv`b Kiv hvq Ges wKfv‡e mÿzl `¶ eÈb e¨e¯vi gva¨‡g Rbgvbyl i mweK Kj¨vY mvab Kiv hvq Zv-B A_bxwZi welqe¯i Aš—f©y³| AZxZ AwfÁZvi Av‡jv‡K wKfv‡e fwel¨r cwiKíbv cYqb Ges ev¯evq‡bi gva¨‡g †`k I RwZ‡K Dbqb I AMMwZi w`‡K cwiPwjZ Kiv hvq ZvI A_bxwZi Av‡jvPbvi welqe¯| GRb¨ A_bxwZ‡K fwel¨‡Zi Av‡jvKw`kvix e‡j AvL¨wqZ Kiv nq|

A_kv‡¯i RbK e‡j cwiwPZ Bsj¨v‡Ûi L¨vZbvgv wPšÍvwe` GWvg w¯§_ mec_g 1776 mv‡j A_kv¯ m¤ú‡K c„ôK Av‡jvPbv K‡ib| Zvi g‡Z, A_bxwZ n‡"Q m¤ú` ev A_ DcvR‡bi cšv| Avi ZvB A_

DcvR‡bi cšv m¤ú‡K Av‡jvPbvB A_bxwZi welqe¯| Zvui G aviYv cieZxKv‡j †R. we. †m (J. B. Say) IqvKvi, Rb ÷qvU wgj cgyL KwmK¨vj A_bxwZwe` mg_b K‡ib|

Avj‡dW gvkv‡ji g‡Z, ÒA_bxwZi welqe¯ m¤ú` bq, eis Afve †gvPb msµvš gvbyli ^`bw›`b Kvhvejx| m¤ú` Afve †gvP‡bi Dcvq gvÎ|Ó gvkvj Av‡iv e‡jb, Ògvbyli eû KvR Av‡Q wKš Zvi me KvRB A_bxwZi Av‡jvP¨ welq bq| UvKv-cqmv, Avq-e¨q A_bxwZi Av‡jvP¨ welq |Ó mvZivs A_kv‡¯i Av‡jvP¨ wel‡qi GKw`‡K n‡jv m¤ú` Ab¨w`‡K gvbyl|

A_bxwZi cwiwa I welqe¯ AZ¨š e¨vcK| Z‡e gvbyli Afve †gvPb msµvš KgKvÛ welqK Av‡jvPbvB n‡jv A_bxwZi gj welqe¯|

Bmjvgx A_bxwZi cwiPq

Bmjvgx A_bxwZ Kx ?

gnvb Avjvn iveŸyi Avjvgxb I Zvui ivmj (mv) c`Ë Rxeb weavbB Bmjvg| †h‡nZzBmjvg GKwU cY½ Rxeb weavb †m‡nZzGi Abyvix‡`i Rb¨ i‡q‡Q e¨w³Rxeb, †MvôxRxeb Z_v ivóxq Rxe‡b `vq-`wqZ I KZe¨ cvj‡bi m¯úó w`K-wb‡`kbv I Dchy³ bxwZgvjv| GiB g‡a¨ Aš—fy³ i‡q‡Q, cwievi mgvR, ivRbxwZ, A_bxwZ, ckvmb, AvBb I wePvi cfwZ| A_bxwZ †h †Kvb RwZ ev iv‡ói Rb¨ GKwU Acwinvh cm½| Bmjvgx Rxeb weav‡bi Abyvix‡`i R‡b¨I GK_v mZ¨| ZvB Bmjvgx A_bxwZ ej‡Z H A_bxwZ‡KB †evSvq- hvi Av`k, D‡Ïk¨ I j¶¨ Kgc×wZ Ges cwiYvg dj, Bmjvgx AwK`v Abyvqx wbawiZ nq| G A_bxwZi gj-bxwZ I w`K-wb‡`kbv weaZ i‡q‡Q Avj-KzAvb I mbvn‡Z|

Bmjvgx A_bxwZi wfwË ev `kb

c‡Z¨K RwZ ev mgv‡Ri GKwU Rxeb`kb _v‡K| †mB Rxeb`kb Abyv‡iB Zvi Rxeb Z_v RvMwZK KgKvÛ cwiPwjZ n‡q _v‡K| gyjgvb‡`i Rxe‡bi †mB `vkwbK wfwË n‡"Q ZvIwn`, wimvjvZ I AwLivZ| c¶vš‡i abZwšK ev cyRev`x A_bxwZi `vkwbK wfwË n‡"Q e¯ev` Z_v †fvMev`| Aabyv aŸsmcvß mgvRZwšK A_bxwZi wfwË wQj Øvw›ØK e¯ev`| gyjgvb D¤§vni AvKx`v n‡"Q G wekPivP‡ii GKRb gnvb móv Av‡Qb| wZwb GK, AwØZxq I mekw³gvb| GKgvÎ ZvuiB wb‡`wkZ c‡_ Pj‡j wgj‡e Kj¨vY I gy³| G wb‡`wkZ c_wU wK Ges †Kgb K‡i †mc‡_ Pj‡Z n‡e Zv Rvbvevi R‡b¨ †mB wekmóvB Avevi h‡M h‡M cwV‡q‡Qb bex-ivmj‡`i| wekbex nhiZ gyjgvb‡`i (mv) †m avivq me‡kl ivmj Ges ZvuiB gva¨‡g Øx‡bi cY¯Zv c`vb Kiv n‡q‡Q|

gyjgvb‡`i mgM Rxeb I KgKvÛ ZvInx`, wimvjvZ I Av‡LivZ‡K †K› K‡iB AvewZZ| A_bxwZ‡Z †h‡nZz†mB Rxeb I KgKv‡ÛiB GK ep,r Ask R‡o i‡q‡Q †m‡nZzG †¶‡Î I ZvInx` wimvjvZ I AwLiv‡Zi `wwe mgfv‡e c‡hvR¨| G `k‡bi Ici wfwË K‡iB AvewZZ nq gyjgvb‡`i Rxe‡bi mwweK A_‰bxwZK KgKvÛ, M‡o I‡V mgwx× I MwZkxj A_bxwZ|

Bmjvgx Rxeb `k‡bi GKwU ¸iæZc¯—A½ n‡"Q Bmjvgx A_bxwZ| cweÎ KzAvb I nv`xm n‡"Q Gi gj wfwË ev Drm| GKwU cMwZkxj welq wn‡m‡e Bmjvgx A_bxwZ- Bmjvgx Rxeb`kb, Kwó.I mfZvi mv‡_ GKB m‡Zvq Mvu‡v| gvbyli e¨w³MZ, cwiewwiK, mvgvwRK, AvšRwZK cwZwU †¶‡Î Avjvn c`Ë I gnvbex (mv) c`wkZ Rxeb-weavb Abyvqx gvbyli mwweK Rxe‡bi Kj¨vY mva‡bi j‡¶¨ Avjvni †`qv cvw_e m¤ú`‡K h_vh_fv‡e Kv‡R jwM‡q Zv †_‡K kixAv‡Zi weavb Abyvqx Drcv`b, eÈb I †fvM-e¨envi Kivi bvgB n‡jv Bmjvgx A_bxwZ|

Bmjvgx wPšÍwe` I A_bxwZwe`MY Bmjvgx A_bxwZ‡K wewfb `wó‡KvY †_‡K msÁwqZ K‡i‡Qb| wb‡¤ Bmjvgx A_bxwZi D‡jL‡hvM¨ K‡qKwU msÁv ms‡¶‡c Zzj aiv n‡jv t

1. gyjgvb‡`i web nvmvb Zzxi g‡Z, ÒBmjvgx A_bxwZ n‡"Q cvi¯úwiK mn‡hwMZv, ewË I weÁvb|Ó [gyjgvb‡`i web nvmvb Zzxi, (1201-1274 wL÷vã), AvLjv‡K bwmix]|
2. wZDwbwmqvi wekweL¨vZ Avie gbxlx Be‡b Lvj`y e‡jb, ÒBmjvgx A_bxwZ n‡"Q Rbmvavi‡Yi (Avj-Rgûi ev masses) Kj¨v‡Yi mv‡_ m¤úwKZ weÁvb|Ó [Be‡b Lvj`y (1332-1406 wL÷vã), Avj-gyKwÏgv]|

3. Gm.Gg. nvmvb Rvgv‡bi g‡Z, "Islamic Ecomomics is the knowledge and application of injunction and rules of the Shariah that prevent injustice in the acquisition and disposal of material resources in order to provide satisfaction to human beings and enables them to perform their obligation to Allah and the society"
   A_vr ÒBmjvgx A_bxwZ n‡"Q e¯MZ m¤ú` AvniY I Zv e¨q Ges eÈ‡bi cwµqvq AwePvi, Rvgv BZ¨vw` cwZ‡iv‡a Av‡ivwcZ Bmjvgx wewa-wb‡la m¤Üxq Ávb Ges ev¯e †¶‡Î Gi c‡qvM, hv‡Z K‡i gvbyl Avjvn Ges mgv‡Ri cwZ `wqZ cvjb Ki‡Z cv‡i|Ó
4. gyw¤§` AvKivg Lv‡bi g‡Z, "Islamic Economics aims at the study of human falah achieved by organising the resources of the earth on the basis of co-operation and participation``
   A_vr Òmn‡hvwMZv I AskMn‡Yi wfwË‡Z RvMwZK m¤ú` msMwVZ Kivi gva¨‡g †h gvbexq Kj¨vY ARb Kiv hvq, †m m¤úwKZ ÁvbB n‡"Q Bmjvgx A_bxwZ|Ó
5. gyw¤§` AvKivg Lv‡bi msÁvq dvjvn (Falah) ev Kj¨vY kãwU LvgB Zvrchen| dvjvn kãwU G‡m‡Q Avdjvn ev BDdwjn †_‡K, hvi A_ n‡"Q mgw× ARb Kiv, DbwZ Kiv, mlx nIqv, KZKvhZv jvf Kiv cfwZ| cvw_e Rxe‡b dvjvn ev Kj¨vY ej‡Z evSvq †etP _vKv (Survival), Afve †_‡K gy³ (freedom from want). Abš mgw× (eternal prosperity). wPi¯vqx m¤§vb (everlasting glory) Ges AÁZvgy³ Ávb (knowledge free from ignorance)| Bmjvgx A_bxwZi cavb D‡Ïk¨ n‡"Q gvbe Kj¨vY| gnvb Avjvn e‡jb, ÒG wekRM‡Zi mewKQygvbylI Kj¨v‡Yi Rb¨B mwó Kiv n‡q‡Q|Ó Bmjvgx A_bxwZ‡Z Kj¨vY ej‡Z †Kejgv Î BnRvMwZK Kj¨vY‡K evSvq bv| BnRMZ I ciRMZ Dfq RM‡Zi mewaK Kj¨vY KivB n‡"Q Bmjvgx A_bxwZi j¶¨| cwe Î Kzi Avb gwR‡` 40 evi Ôdvjvn Ô ev Kj¨vY kãwU e¨eüZ n‡q‡Q| G‡Z evSv hvq, ÔKj¨vY Ô kãwUi ¸iæZ Bmjvgx A_bxwZ‡Z KZLwb|
6. Gm.Gg. Avey Kvjv‡gi g‡Z- ÒBmjvgx A_bxwZ GKvav‡i GKwU weÁvb Ges Kjv hvi cwZcv`¨ welq n‡"Q Avjvni AbyMZ ev»`vi ^`b»`b RxebvPvi ; A_vr †m wKfv‡e Avq K‡i Ges wKfv‡e Zv e¨q K‡i _v‡K| Bmjvgx A_bxwZ GKwU weÁvb G A‡_ †h Bnv e¯MZ Drcv`b, cY¨ eÈb I †fv‡Mi †¶‡Î eûwea ^eÁwbK c×wZi mÜvb †`q|Ó
7. wcÝ gyw¤§` Avj dqmj Avj mvD` e‡jb, Islamic Economics is the science of how man uses resources and means of production to study his worldly needs according to a predetermined code given by Allah (SWT) in order to achieve the greatest equity.
   A_vr ÒBmjvgx A_bxwZ n‡jv Ggb GKwU weÁvb hv Avjvn c`Ë bxwZgvjvi AvIZvq m¤ú` I Drcv`‡bi DcKiYmg‡ni e¨envi Ges gvbylI cw_e Pwn`v †gUv‡bvi e¨vcv‡i m¯úó w`K-wb‡`kbv c`vb K‡i|Ó
8. Zzj¯‹i A_bxwZwe` mvevn Bjw`b RvB‡gi g‡Z- ÒBmjvgx Av`k cvj‡bi †¶‡Î I A_bxwZ Ae`vb iv‡L| Gi gva¨‡g Bmjvgx A_bxwZ gvbyl‡K Zvi mweK c‡qvRb †gUv‡bvmn D"PZi Av`kmgn ev¯evq‡b mnvqZv K‡i|Ó
9. gb‡Ri Kvn‡di g‡Z, "An Islamic Economics deals with the system where the Islamic laws and institutions prevail and where the majority of its individuals believe in the Islamic ideology and practice as their way of life." A_vr ÒBmjvgx A_bxwZ Ggb GKwU e¨e¯v wb‡q Av‡jvPbv K‡i †hLv‡b Bmjvgx AvBb I cwZôvbmgn we`¨gvb _v‡K Ges AwaKvsk gvbyl Bmjvgx Av`‡k wekvm K‡i Ges †m Abykxq wb‡R‡`i Rxeb cwiPvjbv K‡i|Ó
10. Gg. Igi Pvcovi g‡Z- ÒBmjvgx A_bxwZ n‡"Q Áv‡bi †m kvLv hv e¨w³ ¯vaxbZv, mvgwóK A_©bxwZK fvimvg¨ I cwi‡ekMZ fvimv‡g¨i Dci Ah_v n¯‡c¶ bv K‡i Bmjvgx wk¶vi mv‡_ m½wZ †i‡L `ycvc¨ m¤ú‡`i eivÏ I eÈ‡bi gva¨‡g gvbexq Kj¨vY AR‡b mnvqZv K‡i|Ó
11. Gg. †bRvZzjvn wmwÏKx e‡jb, "Islamic Economics is the Muslim thinkers response to the economic challenges of their times. In this endeavour they are aided by the Quran and the Sunnah as well as by reason and experience."

A_vr ÒmgKvjxb mg‡qi A_©bwZK P¨v‡j‡Äi †gvKv‡ejvq gyw³jg wPšÍvwe`‡`i KvZAvb, mlyvn Ges hy³ I AwfÁZvi Øviv ˆZwi (hv Aek¨B KvZAvb I mlyvni mv‡_ mvgÄm¨c¶) ReveB n‡"Q Bmjvgx A_©bxwZ|Ó

12. W. Gg. G. gvbv‡bi g‡Z- ÒA_©bxwZ n‡"Q GKwU mvgwRK weÁvb hv Bmjvgx fveavivq Abyôvb wYZ gvbyl‡i A_©bwZK mgm¨v wb‡q Av‡jvPbv K‡i| Bnv GKwU mgwšÍZ mgvRweÁvb hv evRviRvZ, wewbgq I evRvi ewnf~wZ GKZidv wewbg‡qi mgwšÍZ e¨e¯vi gva¨‡g Drcv`b, eÈb I †fv‡Mi mgm¨vejx wb‡q Av‡jvPbv K‡i Ges Bmjvgx gj¨‡ev‡ai Av‡jv‡K Zv‡`i mvgwRK I ˆbwZK cwiYwZmgm~we‡klY K‡i|Ó

Bmjvgx A_©bxwZi cwiwa I welqe¯

Bmjvgx A_©bxwZi cwiwa I welqe¯i g‡a¨ mgvR Z_v mvgwRK Kj¨vY, cvi¯úwiK m¤úK, gvbeZv I wekåvZ‡Zi GKwU ¸i„ZcY¯vb i‡q‡Q, gj¨Z Bmjvgx A_©bxwZ gyw³jg wgjv‡Zi A_©bwZK AvPiY I ceYZv wb‡q Av‡jvPbv K‡i|

Bmjvgx A_©bxwZi cwiwa I welqe¯i g‡a¨ ivóxq I mgwóMZ DcvRb, e¨q, wewb‡qvM, †fvM, eÈb, A_, †jb‡`b, kg, gj¨ab, Drcv`b, msMVb, fwg, ivR¯, Ki, FY`vb I MnY, hvKvZ, mv`vKvn I fwg e¨e¯vcbv BZ¨w` hv wKQyRxeb DcKi‡Yi mv‡_ m¤ú„³ †mme welq¸‡jv AšÍfy³| Rxeb DcKi‡Yi GB m¤ú„³ e¨w³MZ, mvgwRK, RvZxq I AvšÍRwZK †h †Kvb chv‡qi n‡Z cv‡i| mvaviY A_kv¯ ˆbwZKZv wbi‡c¶ wKš Bmjvgx A_e¨e¯v‡Z ˆbwZKZv GKwU wbqvgK kw³ wn‡m‡e KvR K‡i| d‡j A_©bxwZi welqe¯i g‡a¨ ˆbwZKZvi GK ¸i„ZcY¯vb i‡q‡Q| G‡¶‡Î mvaviY A_©bxwZi Zzjbvq Bmjvgx A_©bxwZ mxwgZ| KviY Bmjvgx A_©bxwZ Cgvb`vi †jvK‡`i KvhKjvc wb‡qB Av‡jvPbv K‡i| Z‡e GUv gyw³gb‡`i RbwnZKi Kvhvejx msµvš welqmg‡ni DciB †ewk ¸i„Z w`‡q‡Q e‡j GUv GKwU Abb¨ mvaviY kv¯|

A‡_vcvRb I A_ e¨q msµvš we‡klY mvaviY A_©bxwZi b¨vq Bmjvgx A_©bxwZi Av‡jvP¨ welq wKš GLv‡b KvZAvb gvRx‡`i K‡Vvi wbqšY i‡q‡Q, GQvovI nvjvj DcvR‡bi Rb¨ Bmjvg mewaK ZvKx` w`‡q‡Q| G m¤ú‡K Avjvn ZvÔAvjv e‡j‡Qb-

يَٰٓأَيُّهَا ٱلنَّاسُ كُلُواْ مِمَّا فِي ٱلۡأَرۡضِ حَلَٰلٗا طَيِّبٗا وَلَا تَتَّبِعُواْ خُطُوَٰتِ ٱلشَّيۡطَٰنِۚ إِنَّهُۥ لَكُمۡ عَدُوّٞ مُّبِينٌ.

Òt‡n gvbyl! cwi_ex‡Z hv wKQyAv‡Q, nvjvj I cweÎ, Zv †_‡K LvI Ges KL‡bv kqZv‡bi c`v¼ Abyôvi Y K‡iv bv| wbðq †m †Zvgv‡`i cKvk¨ kÎ|Ó (mi~n Avj-evKviv : 168)

G AvqvZ †_‡K ¯úóZ eÿ¨v hvq A‡_vcvRb I e¨q cwµqv KvZAv‡bi k„Ljgy³ bq| e¯Z Bmjvgx A_©bxwZ KvZAv‡bi evYx wb‡q Av‡jvPbv K‡i|

D‡jL¨ †h, weMZ mnmwaK eQi a‡i Bmjvgx cwÛ‡Ziv Bmjvgx A_©bxwZ‡Z gvbe Rxe‡bi mv‡_ m¤ú„³ welqvejx m¤ú‡K Av‡jvPbv K‡i‡Qb|

- G‡`i g‡a¨ Bgvg Be‡b ZvBwgqv mgRvZxq `‡e¨i gj¨ m¤ú‡K Av‡jvPbv K‡i‡Qb|
- Bgvg Be‡b Lvj`ly Bmjvgx A_©bxwZ‡Z gvbe Kj¨vY, kgwefvM, gj¨ZË, RbmsL¨vZË, miKvwi A_e¨e¯v, ivR¯bxwZ, ewYR¨Pµ I evRvi c×wZ m¤ú‡K Av‡jvPbv K‡i‡Qb|
- Bgvg AveyBDmyl (in) miKvwi Avq-e¨q Ges Kwl.Dbq‡bi Dci ¸i„Zv‡ivc K‡i‡Qb|
- Zvox gvbyl‡i Pvwn`v Z_v Lv`¨, e¯, evm¯vb, hšcwZ m¤úwKZ welq Ges kgwefvM m¤ú‡K Av‡jvPbv K‡i‡Qb|
- GZØ¨ZxZ Bmjvgx A_©bxwZ‡K hviv msÁwqZ K‡i‡Qb Zv‡`i Kv‡Q I Bmjvgx A_©bxwZi welqe¯ wn‡m‡e c„K c„K `wóf½ aiv c‡o‡Q|

- Wt Gg. AvKivg Lv‡bi g‡Z, Òmevi Ask Mn‡Yi gva¨‡g RwZMZ m¤ú` msMwVZKiY I gvbeKj¨vY msµvš Ávbv RbB Bmjvgx A_bxwZi Av‡jvP¨ welq|
- A_bxwZwe` kvgmyÿ Avj‡gi g‡Z, ÒA_bxwZi Av‡jvP¨ welq n‡"Q gvbe Kj¨vY Gi mv‡_ mswkó Drcv`b, eÈb I †fvM hv Bmjvgx `wó‡Z we‡kl Ygy‡K|Ó
- Aa¨vcK Lyik` Avng‡`i g‡Z, ÒBmjvgx A_bxwZi welqe¯ †mme A_%bwZK welqvejx hv Kiæ Avb I mybvq ewYZ gy‡¨‡ev‡ai Mfx‡i wbwnZ|Ó
- mg‡qi cev‡n gvbe Rxe‡bi eybqv`x c‡qvRb c‡Y I †hvM¨Zv Abykvqx e¨w³ mËvi weKv‡ki mÿhvM mwó KivB A_bxwZi Av‡jvP¨ welq|

e¯Z Bmjvgx A_bxwZi welqe¯ n‡"Q Bmjvgx ˆbwZK I agxq Abykvm‡bi AeKvVv‡gvi Aax‡b mxwgZ m¤ú‡`i e¨enwwiK ckvmb| A_bxwZ †Kej gvbe Kj¨v‡Yi e¯MZ KviYmgnB Av‡jvPbv K‡i bv eis †fvM I Drcv`‡bi †¶‡Î Bmjv‡gi wewa-wb‡lamgn- Av‡jvPbv K‡i| Bmjvgx A_bxwZ‡Z †fv³v wKsev Drcv`bKvix †KD mve‡fŠg ¶gZvi AwaKvix bq| Dfq c‡¶i AvPiYB kixAvZ wbawiZ mvgwRK I e¨w³MZ Kj¨vYgyÿx fveavivq cwiPwjZ|

Bmjvgx A_bxwZi ¸iæZ

1. Gi bxwZgvjv, ZË I mÎ- Kiæ Avb I mybvn n‡Z Drmwwi Z|
2. Bmjvg e¯MZ Kj¨v‡Yi †P‡q i¦nvbx ev Ava¨wZ¥K Kj¨v‡Yi Ici †Rvi †`q|
3. Bmjvgx A_bxwZ‡Z ZvKIqvi gy‡¨ A‡bK †ewk| GUv Avjvni Abyÿgvw`Z c_|
4. Bmjvgx A_e¨e¯vq AwLivZ wPšv cvavb¨ cvq|
5. G‡Z nvjvj-nvivg †e‡Q Pjv nq|
6. Bmjvgx A_bxwZ Bmjvg a‡gi gy‡bxwZ Øviv wbqwšZ|
7. Kiæ Avb-mybvni bxwZi Ici cwZwôZ e‡j mKj cKvi fyÿ-åwši D‡aŸ D‡V gvbeZvi Kj¨v‡Yi Rb¨B cwZwôZ|
8. hv gvbe Kj¨vY mvab K‡i bv Ges Avjvni c‡_i Aši vq, Zv m¤ú` bq| †hgb- wn‡ivBb, g`, Zwo, MuR v, weqvi, Awdg BZ¨vw` |
9. Bmjvg gvbyÿ‡K †fv‡Mi †P‡q Z¨v‡Mi wb‡`k †`q|
10. Bmjvgx A_bxwZ‡Z m¤ú‡`i gwjK GKgvÎ Avjvn ZvAvjv| gvbyÿ m¤ú‡`i cwZwbwaZ K‡i gvÎ| Avjvni wbqšYvax‡b m¤c‡`i Ici gvbyÿ‡Ii Av‡cw¶K gwjKvbv ejv †h‡Z cv‡i| e¨w³, mgvR I ivó ¯vb-Kvj-cvÎ I Ae¯v †f‡` Zv e¨q, †fvM I wbqšY Ki‡e Avjvni AvB‡bi AvIZvq|

cv‡VvËi gj¨vqb

GK K_vq DËi w`b

1. A_bxwZ †Kvb weÁv‡bi GKwU kvLv ?
2. A_bxwZ †Kvb wel‡q Av‡jvPbv K‡i ?
3. A_bxwZ n‡"Q ms¯‹vi cwiPvjbvi Kjv‡KŠkj- GUv Kvi Awfgz ?
4. G¨vWvg w¯‹‡_i c`Ë msÁvq †Kvb w`KwU †bB ?
5. wjl‡bj iwebm c`Ë A_bxwZi msÁvq †Kvb †Kvb w`‡Ki D‡jL †bB ?
6. cvðvZ¨ RM‡Z mewaK MnY‡hvM¨ A_bxwZi msÁv w`‡q‡Qb †K ?
7. †Kvb ai‡Yi †jvK‡`i AvPiY A_bxwZi Av‡jvP¨ welq bq ?
8. gyw`jg D¤§vni AvKx`v Kx ?
9. Bmjvgx A_bxwZ Bmjvgx Rxeb avi‡Yi Kx ?
10. Bmjvgx A_bxwZi Drm Kx ?
11. Bmjvgx A_bxwZi j¶¨ Kx ?
12. Bmjvgx A_bxwZi bxwZgvjv †Kv_v †_‡K Mp¤xZ nq ?

msw¶ß DËi ck

1. A_bxwZi MnY‡hvM¨ msÁvwU wjLyb|
2. w¯‹_ I gvkv‡ji msÁv `ytUv we‡klY Kiæb|
3. iweb‡mi msÁvwU D‡jL Kiæb|
4. A_bxwZi welqe¯ Kx ?
5. Bmjvgx A_bxwZ Kx ?
6. Bmjvgx A_bxwZi `kb ev wfwË Kx ?
7. W. Gg. Igi Pvcov I W. Gg. G gvbv‡bi g‡Z A_bxwZi welqe¯ wbi¦cY Kiæb|

iPbvgj¨K DËi-ck

1. A_bxwZi cwiPq I welqe¯ wjLyb|
2. Bmjvgx A_bxwZi msÁv I welqe¯ wbi¦cY Kiæb|

cvV t 2

Bmjvgx A_bxwZi gj-bxwZ

D‡Ïk¨

G cvV Aa¨qb K‡i Avcwb-

- Avgi wej gvid I bvwn Awbj gbyKvi-Gi ¸iæZ ej‡Z cvi‡eb|
- mKj KgKv‡Û kixAvi weavb gvb¨ Kiv Avek¨K-Zv D‡jL Ki‡Z cvi‡eb|
- Av`j I b¨vqwePv‡ii c‡qvM msµvš we‡l‡q Av‡jvPbv Ki‡Z cvi‡eb|
- A_©bxwZK b¨vqwePvi cwZôvq Bmjv‡gi weavb ej‡Z cvi‡eb|
- Bmjv‡g mb¨vmev‡`i †Kvb ¯vb †bB-Zvi eYbv w`‡Z cvi‡eb|
- nvjvj Dcv‡q DcvRb I nvjvj c‡_ e¨q Kivi ¸iæZ ej‡Z cvi‡eb|
- Bmjv‡g †gŠwjK gvbewaKvi Gi ¸iæZ Zzxi ai‡Z cvi‡eb|
- Bmjv‡g ab-m¤c` eÈ‡b Bbmv‡di ¸iæZ eYbv Ki‡Z cvi‡eb|

Bmjvg GKwU c¥v½ Rxeb e¨e¯v| Bmjvgx Rxeb e¨e¯vi GKwU Acwinvh kvLv wn‡m‡e Bmjvgx A_bxwZ Bmjvgx Av`‡ki gj- j¶¨ AR‡bi GKwU Dcj¶ I DcKiY wn‡m‡e fwgKv cvjb K‡i _v‡K| Bmjvgx A_bxwZi gj- Drm n‡"Q cweÎ KzAvb I mbyn| hyM hyM Bmjvgx A_bxwZwe`MY M‡elYv K‡i Bmjvgx A_ e¨e¯vi bxwZ wbaviY K‡i‡Qb| KzAvb-mbyn I Bmjvgx wPšwe`‡`i iPbvi Dci wbfi K‡i Bmjvgx A_bxwZi ˆewkó¨ Z_v gj-bxwZ¸‡jv wb‡¤ Zzxj aiv n‡jv t

mKj †¶‡Î ÔAvgi wej gvi©dÕ Ôbvwn Awbj gbyKviÕ-Gi ev¯evq‡bi gva¨‡g ÔZvhwKqvÕ I ÔZvK IqvÕ ARb|

ÔAvgi wej gvi©dÕ ev mr Kv‡Ri Av‡`k (Ab¨ K_vq mbxwZi cwZôv) Ges Ôbvwn Awbj gbyKviÕ ev Ab¨vq Kv‡Ri wb‡la (Ab¨ K_vq `bxwZi D‡"Q`) Bmjvgx A_bxwZi Ab¨Zg ˆewkó¨ ev gj-bxwZ| †h A_bxwZ I mgvR e¨e¯vq hyMcr mbxwZi cwZôv I `bxwZi D‡"Q‡`i Rb¨ ewjô I KvhKi c`‡¶c †bB †mB A_bxwZ I mgvR e¨e¯vq Amnvq Ges gRjxgi AvZbv‡` AvKvk evZvm fvix n‡q I‡V| †kvwlZ I ewÂZ gvbyli dwiqv‡` w`Mš n‡q I‡V mPwKZ| Avgi wej gvi©d I bvnx Awbj gbyKv‡ii weavb †bB e‡jB cyRev` gvbyli Kw•¶Z Kj¨vY AR‡b e¨_ n‡q‡Q| Dciš †mB A_bxwZ mPj ivLvi D‡Ï‡k¨ †KŠkj e`jv‡bv n‡"Q evievi| KLbI ev gv‡K›UvBwjRg‡K †`qv n‡"Q m‡ev"P ¸iæZ, KLbI ev A`k¨ n¯‡K| Avevi KLbI ¸iæZ †c‡q‡Q Welfare Economics, KLbI I ev c¥- Kgms¯v‡bi †cmwµckb| wKš Zv‡ZI †kl i¶v nqwb| ˆbwZKZv weewRZ I e¨w³¯v_‡Kw›`K gvbyli mó msKU †gvP‡bi `wqZ †kl Aewa ivó‡K wb‡Z n‡q‡Q| GLb ejv n‡"Q, KvVv‡gvMZ cbweb¨vm ev Structural adjustment-Gi K_v| wKš B‡Zvg‡a¨B Gi wec‡¶I Zxe mgv‡jvPbv ïiæ n‡q‡Q| cKZc‡¶ †h mgv‡R `yói `gb I wk‡ói cvjb †bB †m mgvR aŸsm n‡q †M‡Q BwZnvm Zvi mv¶x| GiB cwZweav‡bi R‡b¨ Bmjv‡g mbxwZi cwZôv I `bxwZi D‡"Q‡`i R‡b¨ K‡Vvi ZwM` †`qv n‡q‡Q| cweÎ KzAv‡b m-v Av‡j-Bgiv‡bi 110 bs Avqv‡Z ejv n‡q‡Q-

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ

Ò†ZvgivB †kô D¤§vZ, gvbeRwZi Rb¨ †Zvgv‡`i Awefve n‡q‡Q; †Zvgiv mrmv‡Ri wb‡`k †`‡e Ges AmrKv‡R wb‡la Ki‡e|Ó

e¯Zc‡¶ gvbyli g‡a¨ mgv‡Ri mKj ¯‡i mZ¨ I wg_¨vi †h Ø›Ø i‡q‡Q ZviB cwZweav‡bi R‡b¨ mbxwZi ¯c‡¶ I `bxwZi wec‡¶ Ae¯vb wb‡Z Bmjvg wb‡`k w`‡q‡Q| gvbyli Pevš Kj¨vY I kwšc¥- mgvR wewbgv‡Y Bmjv‡gi G wb‡`k A‡gvN I KvjRqx| A_bxwZi †¶‡Î GK_v AwaK c‡hvR¨|

G bxwZ c‡qv‡Mi †gŠj D‡Ïk¨ n‡"Q gvbyl‡K cwiï× Kiv| Zvi Rxeb I mgvR‡K cwe Î Kiv| †`vLvfxwZ ev ZvKIqv GiB wfwË| Kx‡Avb I mbvni mKj weav‡bi gj- j¶¨ n‡jv BnKvjxb Rxe‡b gvbyl‡K mwVK I mZ¨ c‡_ cwiPvjbvi gva¨‡g Zv‡K Avjvni †kô mwó ev Avkivdx gvLjx‡Zi ghv`vq cwZwôZ Kiv| GRb¨ Zv‡K Aek¨B cwiï× ev cwe Î n‡Z n‡e| Avjvnfxwz Gi Acwinvh †mvcvb| hvi g‡a¨ Avjvnfxwz i‡q‡Q †m Pwiwî K cwiïw× ev ZvhwKqv AR‡b m¶g n‡q‡Q|

BwZnvm mv¶¨ †`q, †Kvb RvMwZK AvBb, wewa-wb‡la GgbwK †Rj-hyg I gvbyl‡K Ab¨vq I Kjyl Zv n‡Z weiZ ivL‡Z mg_ nqwb| G wekPivP‡ii móv wbQK †Lqvj-Lyxi e‡k gvbyl mwó K‡ibwb| Zvi GKwU gnr D‡Ïk¨ Gi †cQ‡b Aš wbwnZ wQj| cKvk¨-AcKvk¨ meB Zvi †MvPixfz| mKj Kv‡Ri cÖ¯‹vi ev wZi¯‹v‡ii wZwbB gwjK, G †eva-wekvm Aš‡i mwó bv nIqv chš ïaykvw¯g-K Ae¯v KvD‡K Amr KvR n‡Z ¯vqxfv‡e weiZ ivL‡Z mg_ nqwb| GRb¨B Bmjv‡g Avgi wej gvi‡d I bvnx Awbj gbyKv‡ii mv‡_ mv‡_ ZvhwKqv I ZvKIqvi Ici GZ †ewk ¸i‡Z Av‡iwcZ n‡q‡Q|Bmjvgx A_bxwZi gj-bxwZmg‡ni g‡a¨ GwU mev‡M ¯vb †c‡q‡Q|

mKj KgKv‡ÛB kixAvni weavb gvb¨ Kiv

Bmjvgx Rxeb e¨e¯vq wKQywKQy†ckv, Lv`¨ I cvbxq Ges KgKvÛ‡K nvivg ev A‰ea e‡j wPwýZ Kiv n‡q‡Q| Hme KvR Kiv Ges Lv`¨ I cvbxq †fvM, Drcv`b, wecYb BZ¨vw` mKj wKQynvivg ev wbwl×| G m¤ú‡K gnvb Avjvn e‡jb-

يَسْأَلُونَكَ عَنِ ٱلْخَمْرِ وَٱلْمَيْسِرِ قُلْ فِيهِمَآ إِثْمٌ كَبِيرٌ .

†jv‡K †Zvgv‡K g` I Rxgv m¤ú‡K wR‡Ám K‡i| ej, G¸‡jvi g‡a¨ i‡q‡Q gnvcvc|Ó (mi-v Avj-evKiv : 219)

miKvi ev AvBb cwil` ev Abyjc cwZôvb wb‡R‡`i ¯v_ ev c‡qvR‡bi ZvwM‡`B †Kvb KvR‡K ˆea Avevi †Kvb KvR‡K A‰ea e‡j wPbwbZ K‡i _v‡K| gvbyl I gbMov gZev‡`B †Kej G mshvM i‡q‡Q| G‡¶‡Î GKB ai‡bi KvR GKevi AvBbZ wbwl× Avevi Ab¨ mg‡q AvBbZ wm× nq| D`vniY¯‹c gwKb hy³ iv‡ó g` cvb I g` ˆZwi wbwl×KiY I cieZxKv‡j cÖwZ‡ivq Abyhvqx`‡bi K_v D‡jL Kiv †h‡Z cv‡i|

wKš Bmjv‡g G ai‡bi gbMov wm×-wbwl‡×i mshvM ivLv nqwb| hv wm× ev ˆea Zv wPiKv‡ji Rb¨ I mK‡ji R‡b¨B ˆea Ges hv wbwl× ev A‰ea ZvI wPiKv‡ji R‡b¨ I mK‡ji R‡b¨B A‰ea| D`vniY¯‹c g‡`i D‡jL Kiv †h‡Z cv‡i| †MvUv cwðgv we‡k AvVv‡iv eQi eq‡mi wb‡P g`cvb wbwl×| wKš †hw`b cwiev‡ii †Q‡j‡g‡qi Kv‡iv eqm AvVv‡iv eQi c~Y nq †mw`b NUv K‡i g`¨cv‡bi Drme Kiv nq| G ai‡bi wØgyLx AvPiY I gvbwmKZvi mshvM Bmjv‡g †bB| cÖwZev` I mgvRZ‡š iv‡ói Abyhvqx _vK‡j ev AvB‡bi weavb K‡i wb‡j †h‡Kvb mgvR weaŸsmx I gvbeZvi R‡b¨ Aegvbbvki KvRI ˆeaZv †c‡q hvq| Rxgv‡Ljv I cwZZvewË Gi Rv¾j¨gvb D`vniY| c_gwU mgvR weaŸsmx Ges cieZxwU gvbeZvi R‡b¨ Aegvbbvki| wKš h‡_vchy³ wd w`‡q jvB‡mÝ K‡i wb‡j wK cÖwZev`x A_bxwZ, wK mgvRZwšK A_bxwZ Dfq †¶‡ÎB G `ÿU KvR ïaŷeaZv jvf K‡ibv, mgv‡RI I Abyhvqx`b †c‡q hvq| wecixZ µ‡g hv nvjvj ev ˆea Zv cwßi ev AR‡bi †Póv Kiv Ges hv nvivg ev A‰ea Zv cwiZ¨vM ev eR‡bi †Póv Kiv Bmjvgx Rxeb weavb Z_v Bmjvgx A_bxwZi `we|

Bmjvgx weavb Abyhvqx †h †Kvb e¨w³ nvjvj ev ˆea c×wZ‡Z ab-m¤ú` DcvR‡bi c~Y¯‹vaxbZv iv‡L| †mR‡b¨ †m wb‡Ri †hvM¨Zv I mvg_¨ Abyhvqx †h †Kvb Dcvq Aej¤^b Ki‡Z cv‡i Ges †h †Kvb cwigvY A_I DcvRb Ki‡Z cv‡i| Zvi G ˆea gwjKvbv †_‡K Zv‡K ewÂZ Kiv †KD †bB| Z‡e nvivg ev wbwl× cšvq GK Kc`KI DcvRb Kiv Zvi AbyhvqZ †bB| eis nvivg c×wZ‡Z DcvRb †_‡K Zv‡K AvBb c‡qvM K‡iB weiZ ivLv n‡e| G‡¶‡Î Aciv‡ai chvq ev ¸i‡Z Abyhvqx Zv‡K Aek¨B Kviv`Û ev A_`Û †`qv †h‡Z cv‡i ; GgbwK Zvi abm¤ú` ev‡Rqvß chš Kiv †h‡Z cv‡i|

Av`j (b¨vqwePvi) I Bnmvb (Kj¨vY)-Gi c‡qvM

Av`j (b¨vq wePvi) I Bnmvb (Kj¨v‡Yi cwZôv) Bmjv‡gi Av‡iKwU Zvrchc~Y weavb| Bmjvgx A_bxwZi †¶‡Î I Zv mgfv‡eB c‡hvR¨| cÖwZev`, mgvRZš ev Ab¨ †Kvb BR‡gi A_bxwZ‡Z mwPv‡ii

G cmsMwU G‡Kev‡iB Abyôvw¯Z| †mLv‡b eis gvbyl‡i ¯vfvweKZv ev wdZiv‡Zi we‡ivax bxwZB KvhKi i‡q‡Q| H me A_bxwZ‡Z `ª¥‡ji, `wi‡`i, ewÂ‡Zi Z_v mgv‡Ri g›` fvM¨ †jvK‡`i R‡b¨ ¯xKZ.†Kvb A_©bxwZK AwaKvi wQj bv| ci ci `ÿvU wekhy× gwKb hy³iv‡ói gnvg›`v Ges wkímg„× †`kmg‡ni †UW BDwbqb¸‡jvi cPÛ Pv‡ci gyL cieZxKv‡j wKQyUwKQyUKj¨vYagx c`‡¶c Mp,xZ n‡q‡Q| G mgv‡R GK‡PwUqv Kvievix gybvdv‡Lvi e¨emvqx N„Y¨ †PvivKvievix abx gRyZ`vi I `ÿxwZcivqY Avgjvi K_vB AvB‡bi ghv`v †c‡q _v‡K| d‡j `wi` Avi I `wi` n‡"Q, abx n‡"Q Avi I abx n‡PQ| ab©elg¨ n‡"Q Avi I cKU| BDGbwWwci m¤cwZ cKvwkZ GK wi‡cv‡U wej‡¤ n‡j I G mZ¨ ¯xKvi K‡i †bqv n‡q‡Q| A_©bxwZK b¨vqwePvi wbwðZ Kivi ¯v‡_ mgv‡R Reve w`wnZvi Dcw¯wZ Acwinvh| Bmjv‡gi wØZxq Lwjdv nhiZ Dgi Bebyª LvËv‡ei (ivt) Avg‡j g`xbvi RbM‡Yi g‡a¨ wewjKZ. Kvco mK‡jB †c‡qwQ‡jb GK LÛ K‡i| wKš wZwb wKfv‡e `ÿyLÛ Kvco e¨env‡ii mÿhvM †c‡qwQ‡jb Zvi Reve w`‡Z n‡qwQj RbZvi mvg‡b LyZev †`qvi c‡eB| Av`j I Bnmvb cwZôvi ¯v‡_ ivmj- (mv) -Gi RvgvZv Bmjv‡gi PZz Lwjdv nhiZ Avjx (ivt)-‡K nwRi n‡Z n‡qwQj Kvhxi GRjv‡m mvaviY bvMwi‡Ki g‡ZvB| e‡gi gwjKvbvi †mB gvgjvq wZwb †n‡i wM‡qwQ‡jb| DgvBqv I AveŸvmxq wLjvd‡Zi hÿM I wePv‡ii G e¨e¯v we`¨gvb wQj| b¨vqwePv‡ii Ab¨ A_ mgvR n‡Z Ab¨vq I hy‡gi D‡"Q` Ges me‡ji cwZ‡iva| Bmjvgx kixAvi e¨vZ¨q hy‡g‡KB †W‡K Av‡b| Zvi mg‡qwPZ cwZ‡iva I D‡"Q` bv n‡j `ªvj I `wi` †kYxB cZwiZ, wbMp,xZ, ewÂZ I ¶wZM¯ nq| GR‡b¨B Bmjvgx A_©bxwZ‡Z Gi cwZweav‡bi D‡Ï‡k¨ Av`j I Bbmvd cwZôv Ab¨Zg gj-bxwZ wn‡m‡e Mp,xZ n‡q‡Q| Av`j ev mÿ¥ePv‡ii ¯v‡_ AvB‡bi Zvr¶wYK I h_vh_ c‡qvM Bmjvgx weav‡bi Acwinvh A½| G cm‡½ gnvb Avjvn mi-v gwq`vi 8bs Avqv‡Z e‡jb- ٱعْدِلُوا هُوَ أَقْرَبُ لِلتَّقْوَىٰ Ò‡Zvgiv b¨vqwePvi cwZôv Ki, GUv ZvKIqvi AwZ wbKUeZx|Ó GKB m‡½ Bnmvb ev Kj¨v‡Yi cm½wU Bmjvgx A_©bxwZ‡Z ¸i‡Zi mv‡_ we‡ewPZ n‡q‡Q| Bnmvb m¤ú‡K mi-v evKvivi 195 bs Avqv‡Z ejv n‡q‡Q- وَأَحْسِنُوا إِنَّ ٱللَّهَ يُحِبُّ ٱلْمُحْسِنِينَ ÒAvi †Zvgiv mrKvR Ki, Avjvn mrKgcivqY †jvK‡`i fv‡jvev‡mb|Ó `ª¥‡ji cwZ A_©bxwZK w`K †_‡K Kj¨v‡Yi nvZ cmwiZ Kiv Bmjvgx A_©bxwZi Ab¨Zg ˆewkó¨| gj-Z G Kvi‡YB hvKv‡Zi gZ GKwU eva¨Zvgj-K e¨e¯vi mÿó n‡q‡Q| Gi m‡½ hy³ n‡q‡Q Dki, mv`vKvZ¡ wdZi I Ki‡h nvmvbv| mgv‡R hviv Amnvq I A_©bxwZK w`K †_‡K `ª¥‡j Zv‡`i mgm¨vi wKQyUv n‡j I mÿ¥wnv nq hw` h‡_wPZfv‡e hvKvZ I Dki Av`vq I eÈb nq, wdZiv c`vb Kiv nq Ges Ki‡h nvmvbvi `ª¥vi Dbœ³ ivLv nq| `ª¥‡j, ewÂZ, BqvZxg, FYM¯, gyÿwdi, cxwoZ I AvZR‡biv A_©bxwZK G Kj¨vY Bmjvgx mgv‡R †c‡q _v‡K Zv‡`i AwaKvi wn‡m‡eB, `qvi `vb wn‡m‡e bq|

fvimvg¨c¥Rxeb hvc‡bi cqvm

Bmjvg me¯ Z¨v‡Mi ev mbv‡mi ag bq, AvKÉ †fv‡Mi ev Pig Avmw³i I ag bq| eis Z¨vM I †fvM G `ÿqi gvSvgwS Rxeb hvc‡bi R‡b¨B Bmjv‡g ZvwM` †`qv n‡q‡Q| †h msmviZ¨vMx †m KIK A_©bxwZK †Kvb KgKv‡Û AskMnY Kivi R‡b¨ Av‡`Š AvMn †eva K‡i bv| ZvB `ÿbqvi †jvK‡`i †Kvb DcKvi Kiv Zvi mva¨ ev ¶gZv ewnfyZ| Acic‡¶ †h †fvMx, †h‡Kvb Dcv‡q †fvMwjáv PwiZv_ KivB Zvi GKvš evmbv| †fvM Kivi R‡b¨, wb‡Ri wejvm-e¨mb PwiZv_ Kivi R‡b¨ me iKg Dcv‡q †m ab-m¤ú` DcvR‡b m‡Pó _vK‡e| G‡¶‡Î Zvi Kv‡Q b¨vqbxwZ ev ˆeaZv-A‰eaZvi ck †hgb ZzQ †Zgwb c‡ii Kj¨v‡Y A_-m¤ú` e¨q Kiv Zvi Kv‡Q gyLZv| G‡¶‡Î wb‡R †Zv †m KcYZv K‡iB Ab¨‡KI KcYvZvq c‡iwPZ K‡i| KcYZvi A_©bxwZK Zvrch n‡jv e¨q msKwPZ nIqv| d‡j Pwn`v msKwPZ nIqv Ges cwiYv‡g Kgms¯vb I Drcv`b msKwPZ nIqv| A_©bxwZ‡Z Gi cwiYvg wb`viaY Aï f|

Bmjv‡gi fvimvg¨c¥Rxe‡bi gj- e³e¨B n‡jv wb‡R mr I mÿ¥ifv‡e eyP‡Z †Póv Kiv, Ab¨‡KI †mfv‡e eyP‡Z mn‡hwMZv Kiv| cKZ.gyÿjgvb Avo¤ic¥Rxe‡bi R‡b¨ bv wb‡Ri me gj-¨‡eva I Cgvbx †PZbv‡K wemRb †`‡e, bv A‡b¨i m¤ú` Ab¨vqfv‡e Mvm Ki‡e| eis Kj¨vY I g½‡ji c‡_ Zvi hvÎvi mn‡hwMx K‡i †b‡e AvZ¥q-¯Rb, cvov-cwZ‡ekx, eÜzevÜe I mgv‡Ri g›` fvM¨ †jvK‡`i| gnvb Avjvn ZvÔAvjv Avj-KzZAv‡b Ø¨_nxb fvIvq †NvIYv K‡i‡Qb-

ٱلَّذِينَ يَبْخَلُونَ وَيَأْمُرُونَ ٱلنَّاسَ بِٱلْبُخْلِ وَيَكْتُمُونَ مَآ آتَىٰهُمُ ٱللَّهُ مِن فَضْلِهِۦ.

Òhviv KcYZv K‡i Ges gvbyl‡K KcYZvi wb‡`k †`q Ges Avjvn wbR AbyM‡n Zv‡`i hv w`‡q‡Qb Zv †Mvcb K‡iÓ| (mi‡v Avb-wbmv : 37)
wZwb Avi I e‡jb-

إِنَّ ٱلْمُبَذِّرِينَ كَانُوٓا۟ إِخْوَٰنَ ٱلشَّيَٰطِينِ.

Òwbðq hviv Ace¨q K‡i Zviv kqZv‡bi fvB|Ó (mi‡v ebx BmivBj : 27)
eis wZwb e¨‡qi e¨vcv‡i mwVK c_ wb‡`kbv w`‡q‡Qb Gfv‡e-

وَٱلَّذِينَ إِذَآ أَنفَقُوا۟ لَمْ يُسْرِفُوا۟ وَلَمْ يَقْتُرُوا۟ وَكَانَ بَيْنَ ذَٰلِكَ قَوَامًا.

ÒGes hviv e¨q K‡i ZLb Ace¨q Ki‡bv, KcYZv I K‡i bv, eis Zviv Av‡Q GZ`y‡qi gv‡S ga¨g cšvq|Ó (mi‡v Avj-dzKvb : 67)

e¨w³i m¤ú‡` mgv‡Ri AwaKvi cwZôv

Bmjvg e¨w³i m¤ú‡` mgv‡Ri AwaKvi cwZwôZ K‡i‡Q Ges GR‡b¨ wewfb c×wZi K_vI D‡jL K‡i‡Q| Avj-KzAv‡b wbKUvZ¥xq-¯R‡bi I nK cwZwôZ K‡i‡Q| mgv‡R †Kvb e¨w³ hw` c‡qvR‡bi AwZwi³ m¤ú‡`i AwaKvix nq Ges Zvi AvZ¥xq‡`i †KD b¨bZg c‡qvRb ci‡Y Amg_ nq Zvn‡j mvg_¨ Abyhvqx H AvZ¥xq‡K mnvqZv Kiv Zvi mvgwRK `wqZ| Gfv‡e †Kvb RwZi ev †`‡ki GK GKwU cwievi hw` ¯¯ AvZ¥xq-¯Rb‡K mvnvh¨-mn‡hwMZvi nvZ ewo‡q †`q, Zvn‡j †`k n‡Z `wi`¨ †hgb `i-n‡e †Zgwb cigvY‡c ¶x cwiev‡ii msL¨vI nvm cv‡e|
Avjvn iveÿy Avjvgxb Avj-KzAv‡b †NvlYv K‡i‡Qb-

وَفِىٓ أَمْوَٰلِهِمْ حَقٌّ لِّلسَّآئِلِ وَٱلْمَحْرُومِ.

ÒZv‡`i ab-m¤ú‡` cv_x I AfveM¯‡`i Ask wbawiZ i‡q‡Q|Ó (mi‡v Avj-Rwiqvn : 19)
Avjvn ZvAvjv Av‡iv e‡jb-

وَءَاتِ ذَا ٱلْقُرْبَىٰ حَقَّهُۥ وَٱلْمِسْكِينَ وَٱبْنَ ٱلسَّبِيلِ.

ÒZvg AvZ¥xq-¯Rb I Mwie Ges c‡_i Kv½vjMY‡K †Zvgvi wbKU n‡Z Zv‡`i cvIbv w`‡q `vI|Ó (mi‡v ebx BmivBj : 26)
Dc‡ii AvqvZ `yU n‡Z m¯úó fv‡e G Z_¨ cwZfvZ nq †h, ˆea cšvq DcwRZ A_-m¤ú‡` Ab¨‡`i I AwaKvi i‡q‡Q| we‡kIZ AvZ¥xq-¯Rb Ges mgv‡R hviv g›` fvM¨ Zv‡`i cwZ mn‡hwMZv I mngwgZvi nvZ ewo‡q †`qv Cgvbx `wqZ|
hvKv‡Zi A_ c`vb mv‡n‡e wbmve e¨w³‡`i R‡b¨ eva¨Zvgj-K| GKB m‡½ KzAvbyl Kvix‡gi wb‡`k Abyhvqx c‡qvRbxq e¨q wbev‡ni ci hv‡`i nv‡Z DØÖ A_ _vK‡e Zv‡`i R‡b¨ `wi` AvZ¥xq-¯Rb, cwZ‡ekx I mgv‡Ri ewÂZ fvM¨vnZ †jvK‡`i b¨bZg c‡qvRb ci‡Yi D‡Ï‡k¨ G A_ e¨q Kiv eva¨Zvgj-K|
cwi_exi Ab¨ †KvbI A_©bwZK mgv‡Ri weËnxb I AfveM¯ †jv‡Ki c‡qvRb ci‡Y I Kj¨vY mva‡bi R‡b¨ G ai‡bi wb‡`k †`Iqv nqwb|
Kgms¯v‡bi †¶Î mwó
†eKviZ GK meMvmx Awfkvc| †eKviZ `wi` †W‡K Av‡b Ges wewfb Aciva ceYZvi w`‡K †V‡j †`q| ZvQvov A‡b‡K gyiva‡bi Afv‡e †Kvb K‡gi ms¯vb Ki‡Z cv‡i bv| Bmjvgx mgv‡R c‡Z¨K bvMwi‡Ki b¨bZg c‡qvRb †gUv‡bvi `wqZ miKv‡ii| GRb¨ Bmjvg wb‡`wkZ hvKvZ, mv`vKvn, `vb-LqivZ BZ¨w`i gva¨‡g †jvK‡`i Afve we‡gvPb Kiv nq| hvKvZ I mv`vKvni A_ msMn K‡i Bmjvgx mgv‡R wewfb ai‡bi wkí-KviLvbv I Kgms¯v‡bi †¶Î mwó Kiv nq Ges †jvK‡`i †eKvi nvZ‡K Kgxi

nv‡Z I wf¶‡Ki nvZ‡K `vZvi nv‡Z cwiYZ K‡i| d‡j Av_-mvgwRK ¯”QjZv wd‡i Av‡m Ges mgv‡R kwš I wbivcËv eRvq _v‡K|

nvjvj Dcv‡q DcvRb I nvjvj c‡_B e¨q

Bmjvgx weav‡b e¨enwiK Rxe‡b wKQyKvR‡K nvjvj ev ˆea Ges wKQyKvR‡K nvivg ev A‰ea e‡j wPbwbZ Kiv n‡q‡Q| DcvRb, †fvM, eÈb, Drcv`b cfvZ mKj †¶‡ÎB H weavb c‡hvR¨| Bmjvgx weavb Abyhvqx †h †KDB ¯vaxb I Aeva c‡Póvi gva¨‡g A_ DcvRb Ki‡Z cv‡i| †h mg¯ welq kixAvi `wó‡Z nvjvj ev ˆea †mm‡ei Drcv`b, †fvM, eÈb I †mme Dcv‡q DcvR‡bi cÖ¯vaxbZv †`qv n‡q‡Q| Bmjvgx A_bxwZi †gŠwjK bxwZgvjvi Ab¨Zg gyL¨ bxwZ n‡”Q- ÔAvgi wej gvi‡dÕ ev mr Kv‡Ri Av‡`k A_vr mbxwZi cwZôv Ges Ôbvnx Awbj gbKviÕ ev Amr Kv‡Ri wb‡la A_vr `bxwZi D‡”Q`| G cm‡½ Avjvn iveÏy Avjvgxb Avj-KzAv‡b †NvlYv K‡i‡Qb-

يٰأَيُّها ٱلنَّاسُ كُلُواْ مِمَّا فِى ٱلأَرْضِ حَلاَلاً طَيِّباً وَلاَ تَتَّبِعُواْ خُطُواتِ ٱلشَّيْطَانِ.

Òtn gvbe ! cwi_ex‡Z hv wKQyvjvj I cweÎ †Zvgiv Zv †_‡K Avnvi Ki| KL‡bv kqZv‡bi c_ Abyiy K‡iv bv|Ó (mÿv Avj-evKviv : 168)
Avj-KzAv‡bi Ab¨Î ewYZ n‡q‡Q-

فَكُلُواْ مِمَّا رَزَقَكُمُ ٱللَّهُ حَلالاً طَيِّباً وَٱشْكُرُواْ نِعْمَةَ ٱللَّهِ .

ÒAvjvn †Zvgv‡`i‡K †hme Lv`¨ `vb K‡i‡Qb, Zb‡a¨ hv nvjvj I cweÎ Zv †Zvgiv Avnvi Ki Avi Avjvni AbyMniwRi Rb¨ KZÁZv cKvk Ki|Ó (mÿv Avb-bvnj : 114)

Bmjv‡g nvjvj ev ˆea c×wZ‡Z †h †KD A_ DcvR‡bi cÖ¯vaxbZv iv‡L| GR‡b¨ †m wb‡Ri cQ›`gZ †h‡Kvb Dcvq I cšv Aej¤^b Ki‡Z cv‡i| Gi mvnv‡h¨ †h‡Kvb cwigvY A_ I †ivRMvi Ki‡Z cv‡i| wKš nvivg Dcvq-c×wZ‡Z GKwU cqmvI DcvRb Kivi AwaKvi Bmjvg ¯xKvi K‡i bv| Bmjvgx A_bxwZ‡Z †m mÿhvM Kv‡iv R‡b¨B Dbœ _v‡K bv| †hme mvgMxi †fvM wbwl× †mm‡ei Drcv`b, wecYb I ewYR¨ wbwl×| mÿ †hgb wbwl×, g`-Rgv I †Zgwb wbwl×| Abyicfv‡e A‰bmjvwgK c×wZ‡Z e¨emv-ewYR¨I wbwl×| `yfv‡M¨i welq, eZgvb hÿM Bmjvg ewnfz mKj gZv`k ev BRgwfwËK A_‰bwZK e¨e¯vq DcvRb, †fvM, eÈb, Drcv`b, wewb‡qvM cfvZ †Kvb †¶‡ÎB ˆeaZv wePvi ev nvjvj nvi‡gi cv_K¨ †bB| †mLv‡b miKv‡ii Abyôvb mv‡c‡¶ A_vr jvB‡mÝ K‡i wb‡j ev Dchy³ U¨v· w`‡j me ai‡bi DcvR‡bi cšvB ˆea| miKvi‡K avhKZ.wbawiZ Ki wd ïé BZ¨vw` c`vb mv‡c‡¶ †h †Kvb Drm n‡Z ev †h †Kvb cwigvY AvqB ˆea Kivi mÿhvM i‡q‡Q|

cÖRev`x A_bxwZ‡Z Drcv`b, †fvM, eÈb, DcvRb, wewb‡qvM cfvZ †¶‡Î †Kvb †kl mxgv ev bxwZ ˆbwZKZvi ck †bB| †fvMev`x G e¨e¯vq †hme cšvq Drcv`b ev †hme A_‰bwZK Kvhµg mgv‡Ri R‡b¨ ¶wZKi ev †kYx ˆelg¨ mwóKvix Ges †hme cšvq †fvM mgv‡Ri R‡b¨ wechq mwóKvix †mmeI mgvR Ges A_bxwZ‡Z AcwZnZfv‡e Pj‡Z cv‡i| mgvRZ‡šÍI Ae¯v cvq GKB iKg wQj| Zdvr GB †h, †mLv‡b DcvRb I †fv‡Mi ¯vaxbZv wewb‡qvM I eÈ‡bi `wqZ ivó Øviv K‡Vvifv‡e wbqwšZ wQj| GLb Aek¨ †mB Ae¯v Avi †bB| cÖRev‡`i wejvmx Rxeb I B›`q Avmw³i †gv‡ni †Rvqv‡i mgvRZš Zwj‡q †M‡Q| Bmjvg G `ÿai‡bi bxwZi †KvbwUB mg_b K‡i bv| hv ˆea, †h cwigvY ˆea Zv mK‡ji R‡b¨B mgfv‡e ˆea| Abyicfv‡e hv nvivg ev wbwl× Zv mK‡ji R‡b¨B mgfv‡e wbwl×|

A‰ea ev nvivg Dcv‡q DcvRb, eÈb, wewb‡qvM cfvZ A_‰bwZK Kvhµg wbwl× nIqvi KviY cavbZ wZbwU| **c_gZt** A‰ea Dcv‡q Av‡qi D‡Ï‡k¨ RbM‡Yi Ici cZ¨¶ I c‡iv¶fv‡e Rÿyg Pvjv‡bv nq| wØZxqZt PwiwÎK ˆbivR¨ mwóKvix I mgvRweaŸsmx Kvhµgmgn Gme A‰ea ev nvivg A_‰bwZK Kvhµ‡gi dmj Ges ZZxqZt A‰ea Dcv‡q AwRZ ab-m¤ú` mvaviYZ A‰ea Kv‡RB e¨q nq| A‰ea Kv‡R e¨v‡qi A_B n‡”Q mvgwRK AbvPvi I AZ¨vPv‡ii cwigvY ewl× cvIqv|

hvKvZ e¨e¯v ceZb

gvbyli AwRZ m¤ú‡`i wbw`ó Ask hvKvZ wn‡m‡e c`vb Kiv Bmjv‡gi weavb, hv Bmjv‡gi eybqv‡`i Ab¨Zg eybqv`| خُذْ مِنْ أَمْوَالِهِمْ صَدَقَةً تُطَهِّرُهُمْ وَتُزَكِّيهِمْ ÒZv‡`i gvjvgvj †_‡K hvKvZ MnY Kiæb hv‡Z Gi gva¨‡g Avcwb †m¸‡jv‡K cweÎ Ges eiKZgq Ki‡Z cv‡ib|Ó (mi‡AwZ-ZvIen: 103)|
G m¤ú‡K ivmj- (mv) e‡j‡Qb-

ان الله قد فرض عليهم صدقة تؤخذ من اغنياء هم فترد على فقراء هم.

Òwbðq Avjvn Zv‡`i Ici m`Kvn dih K‡i‡Qb, hv Zv‡`i abx‡`i wbKU †_‡K Av`vq K‡i `wi`‡`i g‡a¨ eÈb Kiv n‡e|Ó (eLvix I gyxwjg)
hvKv‡Zi gva¨‡g m¤ú` cwiï× I ewaZ nq, hv Abv`v‡q wKqvg‡Z KwVb kw¯i msev` c`vb Kiv n‡q‡Q| mZivs Bmjvgx A_ e¨e¯vi Ab¨Zg ˆewkó¨ n‡jv hvKvZwfwËK A_ e¨e¯v ceZb|

†gŠwjK gvbweK c‡qvRb wbwðZ KiY

‡Kvb mgv‡R Avcvgi Rbmvavi‡Yi b¨vbZg gvbweK c‡qvRb ci‡Y bv n‡j mvgvwRK I A_©bwZK wek¦Ljv Aek¨¤vex| Pzi-WvKwZ, e¨wfPvi, gv`Kvmw³ n‡Z ïiæ K‡i GBW‡mi g‡Zv NvZK e¨wa mgv‡R Qwo‡q co‡e gnvgvixi g‡Zv| Gme mebvk n‡Z cwiÎvY †c‡Z n‡j PvB gvbyli †gŠwjK Pvwn`v ci‡Yi h_v_ e¨e¯v|
Bmjvg Zvi A_©bwZK KgKv‡Ûi ga¨ w`‡q G c‡qvRb ci‡Yi wbðqZv weavb K‡i‡Q| hvKvZ e¨e¯vi ev¯evqb, evqZzj gv‡ji cwZôv, e¨w³i m¤ú‡` mgv‡Ri ewÂZ‡`i AwaKv‡ii ¯xKwZ, mvgvwRK Kj¨vY I wbivcËvi wbðqZv Ges iv‡ói b¨vqm½Z n¯‡¶c GK‡hv‡M G M¨vivw›UB †`q|
mgv‡Ri mKj gvbyli †gŠwjK c‡qvRb ci‡Yi wbðqZv weavb Bmjvgx A_©bwZi Ab¨Zg gj-bxwZ| gvbyli †gŠwjK c‡qvRb cuPwU- Ab, e¯, evm¯vb, ¯v¯¨ I wk¶v| G c‡qvRb ci‡Y Kivi R‡b¨ Bmjvg e¨w³ I ivó‡K †h ZwM` w`‡q‡Q Zvi bhxi Avi †Kvb A_©bwZ‡Z †bB| gj-Z G c‡qvRb ci‡Yi Acwinvh Zv I ¸iæZ‡eva †_‡KB Bmjv‡g evqZzj gvj n‡Z c‡Z¨K bvMwi‡Ki b¨vbZg †gŠwjK Pvwn`v †gUvevi R‡b¨ e¨q Kivi weavb i‡q‡Q|
Be‡b nvhg Zui mye¨L¨vZ Mš ÔAvj-gyxvj‡Z e‡jb- ÒcwZ GjvKvi abxiv Zv‡`i wbR wbR GjvKvq emevmiZ Amnvq I wbt¤‡`i †gŠwjK Pvwn`v ci‡Y eva¨| hw` evqZzj gv‡j gRy¨ m¤ú` GR‡b¨ chvß bv nq Zvn‡j `y¯ I `wi`‡`i c‡qvRb ci‡Yi R‡b¨ ivócavb weËkvjx‡`i Ici AwZwi³ Ki Av‡ivc K‡i Zv Av`v‡q eva¨ Ki‡Z cv‡ib|Ó
Ab, e¯, evm¯vb I ¯v‡¯¨i g‡Zv Acwinvh †gŠwjK gvbweK c‡qvRb ci‡Y bv n‡j GKw`‡K gvby †hgb Am¯y, Ak³ I iæM n‡q co‡e †Zgwb wk¶vi Afv‡e †m LwU gvby n‡Z cvi‡e bv| Bmjv‡g Ávb ARb dih Kiv n‡q‡Q| bex (mv) e`‡ii hy× wkw¶Z hyxe›`x‡`i c‡Z¨‡Ki gy³cY wbaviY K‡iwQ‡jb g`xbvi `k Rb evjKewjKv‡K wk¶v`vb Kiv‡bvi wewbg‡q| `xN †PŠÏkZ eQi c‡i AvR wekevmxi Kv‡Q MYwk¶vi c‡qvRb Abyæ¨Z n‡"Q| A_P G c‡qvRb ci‡Yi R‡b¨ Bmjv‡g KZ Av‡MB bv ZwM` †`qv n‡q‡Q| AÁZvi R‡b¨ †mme wk¶v n‡Z Avgiv ewÂZ i‡qwQ|

DËiwaKvi AvBb

Bmjvgx A_ e¨e¯vq gZ e¨w³i FY, AwmqZ I `vdb Li‡Pi ci Aewkó m¤ú` weavb gZ Zvi DËiwaKvi‡`i g‡a¨ e›U‡bi mye¨e¯v i‡q‡Q| hvi d‡j gZ e¨w³i †i‡L hvIqv m¤ú` e¨q-eÈ‡b †Kvb Amyeavi m¤§yLxb n‡Z bv nq|

hyÿcr `ybqv I AwLiv‡Zi Kj¨vY ARb

Bmjvg e¨ZxZ Ab¨ †Kvb A_©bwZK e¨e¯vq BnKvjxb KgKv‡Ûi R‡b¨ ciKvjxb gy³ ev kw¯i Ggb Ø¨_nxb I `p †NvIYv †`qv nqwb| †eŠ× a‡g `ybqv‡K RxY e‡¯i g‡Zv Z¨v‡Mi civgk †`qv n‡q‡Q, c¶vš‡i Bmjv‡g Kgexi n‡Z ejv n‡q‡Q| Lp a‡g mKj cv‡ci fvienbKvix n‡eb hxï| ciKv‡j wZwbB n‡eb cig cwiÎvZ¥v| mZivs Zui Ici wekvm I `wqZ AcY K‡i `ybqvi mKj ˆea-A©ea †fvM wejv‡m gË nIqvq †hgb evav †bB, †Zgwb eva¨-evaKZv †bB Dcvq-DcvR‡bi Ges m¤ú` e¨env‡ii

†¶‡Î nvjvj-nvi‡gi wewa-weavb †g‡b Pjvi| wn›`ya‡g †Kvb mybw`ó I myjwLZ A_©bwZK AvPiY wewaB †bB| eis Lóó, wn›`yl Bû`x- cwi_exi G wZbwU ag GK‡hv‡M cwiRev`‡KB eiY K‡i wb‡q‡Q| GiB wecix‡Z m¤ú~Y© wfb I fvimvg¨c~Y© Rxebv`k Bmjv‡g A_©bwZK mvKwZ. ev nvjvj Kv‡Ri R‡b¨ BnKvjxb Kj¨v‡Yi mvwsev‡`i cvkvcwk cvi‡jŠwKK Rxe‡bI Avjvni mšÍó I cvV¨v‡ii †NvlYv †`qv n‡q‡Q| Aciw`‡K hviv Avjvni wb‡`k Agvb¨ Ki‡e, Mixe-`yLx‡`i †Kvb DcKv‡i m‡Pó n‡e bv eis nvivg Kv‡R Ask †b‡e hviv Zv‡`i R‡b¨ i‡q‡Q KwVb kw¯i `ywmsev`| Avjvn iveÿY Avjvgxb e‡jb-

وَٱلَّذِينَ يَكْنِزُونَ ٱلذَّهَبَ وَٱلْفِضَّةَ وَلَا يُنفِقُونَهَا فِى سَبِيلِ ٱللَّهِ فَبَشِّرْهُم بِعَذَابٍ أَلِيمٍ

Òhš¿bv`vqK Avhv‡ei mvwsev` w`b †mB †jvK‡`i hviv ¯Y-‡iŠc¨ cwiR K‡i iv‡L Ges Zv Avjvni c‡_ LiP K‡i bv|Ó (m‡iv AvZ-ZvIev : 34)

ZvB Bmjvgx Rxeb e¨e¯v Z_v Bmjvgx A_©bwZ‡Z AwLiv‡Zi Kj¨vY AR‡bi cwZ GZ ¸iæZ †`qv n‡q‡Q| ^`wbK cwiP Iqv³ mvjvZ Av`v‡qi †k‡l gbyRv‡ZiI ev›`v Avjvni Kv‡Q hMcr `ybqv I AwLiv‡Zi Kj¨vYB cv_©bv K‡i| AwLivZ †h gvwjgv‡bi Rxe‡b KZLwb ¸iæZc~Y© welq Zv Abyôvb e‡bi R‡b¨ ivm‡¾j Kix‡gi (mv) GKwU gvÎ Dw³ h‡_ó| wZwb e‡jb- G `ybqv AwLiv‡Zi km¨‡¶Î ¯ivc| Gi AšÍbwnZ A_B n‡"Q GLv‡b †h †hgb exR eyw‡e A_©vr KvR Ki‡e AwLiv‡Z †m †Zgb km¨ ev cwZdj cv‡e| cKZc‡¶ ZvhwKqv ARb I ZvKIqvi gvbwmKZv mvwó n‡j Ges AwLivZ‡K g‡b-cv‡Y wekvm K‡i wb‡j BnKv‡ji Rxebaviv †Lv`vqx weavb Abyôvb‡i cwiPvwjZ n‡Z eva¨ Ges G c‡_B hMcr `ybqv I AwLiv‡Zi Kj¨vY ARb m¤e|

evqZ¿ gvj MVb

Bmjvgx A_©bwZ‡Z evqZ¿ gvj ev miKvwi †KvlvMvi MV‡bi wb‡`k i‡q‡Q| ivóxq Av‡qi GKwU Ask evqZ¿ gv‡j Rgv _vK‡e| †`‡ki †h †Kvb wbi¾cvq e¨w³ ev wbivk‡qi i¶Yv‡e¶Y, fiY-‡cvlY iv‡ói `wqZ I KZe¨| GgbwK, gZ e¨w³ hw` cwievi wb‡q eÜvi ZvwM‡` FY K‡i _v‡K Ges cwi‡kva Kiv Zvi c‡¶ m¤e bv nq, Zvn‡j †m FY cwi‡kv‡ai `wqZ iv‡ói Ici b¨¯ n‡e| Ggwbfv‡e wewfbœ¡x c‡qvR‡bi mgq Avw_K mvaeav weav‡bi Rb¨ Bmjvgx ivó evqZ¿ gvj MVb K‡i _v‡K|

ab-m¤ú‡`i Bbmvd wfwËK eÈb

Avq I m¤ú‡`i mÿzeÈ‡bi Ic‡iB wbfi K‡i GKwU RwZi ev †`‡ki mg„× I DbwZ| †`‡ki Rbmvavi‡Yi mgms¯vb, Drcv`b e„×, wewb‡qv‡Mi m‡hvM Ges †mB mv‡_ Kv‡iv Kv‡Q †hb m¤ú` cÖ¯xfZ n‡Z bv cv‡i Zv wbfi K‡i mgv‡R we`¨gvb A_©bwZK e¨e¯vi Ici| e¯Z mgv‡R wK ai‡bi A_©bwZ ev A_©bwZK e¨e¯v Pvjyi‡q‡Q Zvi IciB wbfi K‡i- Avq I m¤ú` eÈb mÿzn‡e, bv ˆelg¨c~Y© n‡e| Bmjvgx A_©bwZ‡Z mgv‡R Avq I abeÈb wKfv‡e eÈb n‡e Zvi gj-bwZ¸‡jv KZ¿Avb I mybvn‡Z mÿúófv‡e D‡jL Kiv n‡q‡Q| Bmjvgx AvKx`v †gvZweK mg¯ m¤ú‡`i gwjKvbv AvjvniB| wZwbB Gi móv| gvbyl‡K mxwgZ mg‡qi R‡b¨ wZwb Gi kZvaxb gwjK K‡i w`‡q‡Qb| GLv‡b †¯"QvPwiZvgj-K Avq I †fv‡Mi †hgb m‡hvM †bB †Zgwb B"QvgZ Zv e¨‡qiI m‡hvM †bB| G gj-`wóf½i †cw¶‡ZB KZ¿Avb I nv`x‡m m¤ú`, DcvRb, e¨envi I eÈ‡bi †¶‡Î †ek wKQy¸iæZc~Y© wb‡`k G‡m‡Q| †m¸‡jvi g‡a¨ me‡P‡q ZvrchcY© K‡qKwUi GLv‡b D‡jL Kiv †h‡Z cv‡i|

يَا أَيُّهَا ٱلَّذِينَ ءَامَنُوا۟ لَا تَأْكُلُوٓا۟ أَمْوَٰلَكُم بَيْنَكُم بِٱلْبَٰطِلِ إِلَّآ أَن تَكُونَ تِجَٰرَةً عَن تَرَاضٍ مِّنكُمْ.

Òtn gwgbMY! †Zvgiv G‡K A‡b¨i m¤ú` Ab¨vqfv‡e Mvm K‡iv bv| wKš e¨emv-ewYR¨ hw` ci¯ú‡ii m¤§wZµ‡g nq Z‡e AvcwË †bB|Ó (m‡iv Avb-wbmv : 29)

كَىْ لَا يَكُونَ دُولَةًۢ بَيْنَ ٱلْأَغْنِيَآءِ مِنكُمْ.

Òhv‡Z †Zvgv‡`i g‡a¨ hviv weËevb †Kej Zv‡`i g‡a¨B Hkh AveZb bv K‡iÓ (m‡iv Avj-nvki : 7)

وَلَا تُبَذِّرْ تَبْذِيرًا إِنَّ ٱلْمُبَذِّرِينَ كَانُوٓا۟ إِخْوَٰنَ ٱلشَّيَٰطِينِ

ÒAce¨q Ki bv| hviv Ace¨q K‡i Zviv kqZv‡bi fvB|Ó (m‡iv ebx BmivBj : 26-27)

وَفِيٓ أَمْوَٰلِهِمْ حَقٌّ لِّلسَّآئِلِ وَٱلْمَحْرُومِ .

ÒGes Zv‡`i ab-m¤ú‡` i‡q‡Q AfveM¯ I eÃZ‡`i nK|Ó (m‡¤v Avh-hwiqvn : 19)

وَٱلَّذِينَ يَكْنِزُونَ ٱلذَّهَبَ وَٱلْفِضَّةَ وَلَا يُنفِقُونَهَا فِى سَبِيلِ ٱللَّهِ فَبَشِّرْهُم بِعَذَابٍ أَلِيمٍ.

Òhviv ¯Y, †iŠc¨, mÂq K‡i iv‡L Ges Avjvni iv¯vq e¨q K‡i bv Zv‡`i KwVb Avhv‡ei mvgsev` `vI|Ó (m‡¤v AvZ-ZvIev : 34)

ivm‡j- (mv) e‡j‡Qb t Òm‡evËg KvR n‡jv ˆea Dcv‡q DcvRb Kiv|Ó

mvZivs, ab-m¤ú` eÈ‡bi †¶‡Î Bmjvgx bxwZgvjvi Av‡jv‡KB Dchy³ Kgc×wZ I c`‡¶c MnY Ki‡Z n‡e| Z‡eB ˆelg¨ I †eBbmvdx n‡Z RbMY i¶v cv‡e|

Dc‡iv³ Av‡jvPbvi †cv¶‡Z Avgiv ej‡Z cvwi, Bmjvgx A_e¨e¯vB gvbyl i mweK Kj¨vY mva‡b m¶g GKgvÎ A_ e¨e¯v| GUv GKw`‡K †hgb gvbyl i †gŠwjK Acwinvh c‡qvRb c‡i‡Yi `wqZ †bq; Abyiæc fv‡e wbqgZwšK ¯vaxbZvi I cÖ wbivcËv `vb K‡i| GUv †hgb †kvlY jÿ¥‡bi mKj c_ eÜ K‡i, Aciw`‡K Ab¨vq, wejvwmZv I jvjmv PwiZv‡_i cvmv`‡KI PÖ K‡i †`q|

cv‡VvËi gj¨vqb
ˆbe¨w³K DËi-ck

1. Avgi wej gvid- k‡ãi A_ n‡PQ-
K. mr Kv‡Ri Av‡`k; L. mr KvR Kiv;
M. Bev`Z Kiv; N. `yxwZ D‡"Q` Kiv|

2. ZvhwKqv k‡ãi A_ n‡PQ-
K. Avjvn fxwZ; L. Avjvni Dci fimv Kiv;
M. AvZ¥ïw×; N. Cgvb MnY Kiv|

3. Bnmvb ej‡Z eÿ8vq-
K. b¨vqwePvi Kiv; L. Kj¨v‡Yi cwZôv;
M. gvbeZvi †mev Kiv; N. `wi‡`i Dci Ab¨vq Kiv|

4. Avgiv fviimvg¨c Y Rxeb-hvc‡bi cqvm cvB-
K. Bmjv‡g; L. MxK `k‡b;
M. mb¨vmev‡`; N. wbevbev‡`|

5. nvjvj Dcv‡q DcvRb I eÈbbxwZ n‡PQ-
K. mgvRZ‡ši weavb; L. abZ‡ši weavb;
M. Bmjv‡gi weavb; N. agwbi‡c¶ weavb|

msw¶ß iPbvgj- DËi-ck

1. mr Kv‡Ri Av‡`k I Amr Kv‡Ri wb‡la-Gi ¸iæZ Bmjvgx `wó‡Kv‡Yi Av‡jv‡K wePvi Kiæb|
2. mKj KgKv‡ÛB kixAvi Abyiæ Y Ki‡Z n‡e- cgvY Kiæb|
3. A_©bwZK †¶‡Î b¨vqwePv‡ii ¸iæZ Av‡jvPbv Kiæb|
4. Bmjvg fviimvg¨cÖ Rxeb hvc‡b cqvmx-e¨vL¨v Kiæb|
5. Bmjv‡g nvjvj DcvRb I nvjvj Dcv‡q eÈ‡bi ¸iæZ eYbv Kiæb|
6. Bmjvgx A_e¨e_v gvbweK c‡qvRb wbwðZ K‡i- Av‡jvPbv Kiæb|
7. Bmjvgx A_e¨e¯vq evqZ‡gvj-Gi c‡qvRbxqZv m¤c‡K wjLyb|

iPbvgj-K DËi-ck

1. Bmjvgx A_e¨e¯vi ˆewkó¸‡jv Av‡jvPbv Kiæb|

cvV t 3

Bmjvgx A_bxwZi ˆewkó¨

D‡Ïk¨

G cvV Aa¨qb K‡i Avcwb-

◆ Bmjvgx A_e¨e¯vi ˆewkó¨¸‡jv Zzj ai‡Z cvi‡eb|

Bmjvg gvbe RwZi Rb¨ GK cÖwZ½, kvkZ I fvimvg¨cÖwZ Rxeb e¨e¯v Dcnvi w`‡q‡Q| G e¨e¯v †Kej agxq Abyôvbw` I Bev`‡Zi g‡a¨B mxgve× bq eis gvbyl i cw_e RM‡Z Pjv‡div, Av`vb-c`vb, Avq-e¨q BZ¨vKvi mKj w`K Gi Aš¿f~³| mZivs gvbyl e¨w³MZ, cwieiwiK, mvgwRK, RvZxq I AvšRwZK †¶‡Î wKfv‡e A‡_vcvRb I e¨q-eÈb Ges †fvM-e¨envi Ki‡e, wKfv‡e Zv‡`i RvZxq A_bxwZ mvsMwVZ n‡e, cfvZ mKj w`‡Ki wb‡`kbv Bmjv‡g i‡q‡Q|
G A_ e¨e¯v eZgvb we‡k cPwjZ cÖRev` I mgvRZwšK G `ßi Pig e¨e¯v †_‡K Avjv`v GK weÁvbm¤§Z I fvimvg¨cÖwZ A_ e¨e¯v| G A_ e¨e¯vi KwZcq gj-bxwZ ev ˆewkó¨ i‡q‡Q| wb‡¤ †m¸‡jv Av‡jvPbv Kiv nj-

Bmjvgx A_ e¨e¯vi ˆewkó¨ ev i¦c‡iLv

e¨w³ gwjKvbvt Bmjvgx A_ e¨e¯vq m¤ú‡`i gwjKvbv ¯xKZ| DcvR‡bi hveZxq wewa-wb‡la cvj‡bi gva¨‡g †h A_ DcvRb Ki‡e, DcvRbKvix wn‡m‡e †m Zvi gwjK n‡e| Bmjvg GUvB mg_b K‡i, hv‡Z Zvi DcvRb ¯úpv e¨w× cvq|

Avq ev DcvRb c×wZt Bmjvgx A_ e¨e¯vq Av‡qi mybqwšZ c×wZ i‡q‡Q| Bmjv‡gi `wó‡Z A_B gvbe Rxe‡bi D‡Ïk¨ bq, eis PwiwÎK DbwZ I ciKvjxb gy³B gvbe Rxe‡bi D‡Ïk¨| ZvB A‰ea Dcv‡q DcvRb‡K Bmjvg wb‡la K‡i| GKgvÎ ˆea I b¨vqm½Z c‡_B A‡_vcvR‡bi wb‡`k i‡q‡Q| gnvb Avjvn ZvAvjv Bikv` K‡ib| Òtn wekvmxMY ! †Zvgiv A‰ea Dcv‡q A_ DcvRb K‡iv bv|Ó (mi-v : Avb-wbmv)

eÈb c×wZt Bmjvgx A_ e¨e¯vq m¤ú‡` e¨w³ ¯vZš¨ A¶Z ivLvi ci m¤ú` †hb GK‡Kw›`K bv nq, †m j‡¶¨ myg eÈb bxwZ cYqb K‡i‡Q| Gi D‡Ïk¨ e¨³ K‡i Avj-KzAvb †NvlYv K‡i‡Q, Òm¤ú` †hb †Kej †Zvgv‡`i abx‡`i nv‡Z cyÄfZ n‡q bv _v‡K|Ó (mi-v Avj-nvki t 7)

mÂ‡q wb‡lavÁvt gj¨ e¨w× I AwaK gybvdv jv‡fi D‡Ï‡k¨ AwaK m¤ú` Mw"QZ ivLv Ges hvKvZ Av`vq bv K‡i m¤ú‡`i cvnvo M‡o †Zvjvi cwZ Bmjv‡gi K‡Vvi wb‡lavÁv i‡q‡Q| gnvb Avjvni evYx, Òhviv ¯Y-†iŠc¨ Rgv Ki‡e I Zvi hvKvZ Av`vq Ki‡e bv, Zv‡`i Rb¨ i‡q‡Q KwVb kw¯i `ymsev`|Ó (mi-v AvZ-ZvIev)

A‰ea DcvR‡b wb‡lavÁvt Bmjvg bvcvK I nvivg e¯i e¨emv, wf¶vewË, Rei-`Lj Ges Dr‡KvP MnY BZ¨w` A‰ea Dcv‡q A_ DcvRb wbwl× Kiv n‡q‡Q|

mÿ c_vi D‡"Q`t cÖRev`x e¨e¯vi gj-j¶¨ n‡PQ mÿi gva¨‡g m¤ú` e¨w×| mgvRZwšK e¨e¯vq I c‡iv¶fv‡e mÿ c_v Pvjy‡i‡L‡Q| Bmjvgx e¨e¯vq mÿ‡K wejß K‡i e¨emv nvjvj Kiv n‡q‡Q Ges hvKvZ I mv`vKvni gva¨‡g webv mÿ A_nxb‡`i mvnvh¨ Kivi e¨e¯v ivLv n‡q‡Q| mÿ c_v wejß K‡i gnvb Avjvn ZvAvjv †NvlYv K‡ib- Ò Avjvn e¨emv‡K nvjvj Ges mÿ‡K nvivg K‡i‡Qb|Ó (Avj KzAvb)

**m¤ú‡`i gwjKvbvt** Bmjvgx A_ e¨e¯vq m¤ú‡`i gwjK e¨w³, ivó ev †Mvôx bq ; eis m¤ú‡`i cKZ. gwjK n‡jb Avjvn| gvbyl ïayf~fvM, `Lj I i¶Yv‡e¶‡Yi `wq‡Z wb‡qwRZ| mZivs e¨w³i B"QvgZ

m¤ú` e¨q I Kwe¶MZ Kivi mÿhvM †bB| G g‡g Avj-KzAvb ej‡Q- Òwbðq B G gnwek Avjvni| wZwb Zui ev›`v‡`i hv‡K B"Qv Gi wKQyAs‡ki gwjKvbv w`‡q _v‡Kb|Ó (Avj-KzAvb)

A_©bwZK mvg¨ cwZôvt Bmjv‡gi `wó‡Z cÖ A_©bwZK mvg¨ ev¯evqb ïayRiwi bq eis ivó cwiPvjbvi c‡¶I Zv GKvš Avek¨K| ZvB Bmjvg ab-m¤ú` eÈ‡bi mÿze¨e¯v K‡i w`‡q Ges c‡qvRbxq m¤ú` Rgv bv K‡i wbt¯ I Afvex‡`i gv‡S Zv eÈb K‡i w`‡Z eva¨ K‡i‡Q|

m¤ú`nxb‡`i Ask cwi‡kvat gnvb Avjvni mÿ Rxe wn‡m‡e mKj gvbyl iB wiwh‡Ki e¨e¯v K‡i _v‡Kb| A_P m¤ú` `vb K‡i‡Qb KwZcq we‡kl e¨w³‡K| G‡Z †evSv hvq †h, m¤ú` hvi nv‡ZB _vKzK bv †Kb, Zv‡Z mK‡jiB AwaKvi Av‡Q| gnvb Avjvn †NvlYv K‡i‡Qb- Ò†Zvgv‡`i ab-m¤ú‡`i g‡a¨ Mexi-wgmKxb‡`i I nK Av‡Q|Ó (Avj-KzAvb)

wZwb Av‡iv e‡j‡Qb- ÒZv‡`i (Mixe‡`i) nK‡K kl¨ KZ‡bi w`bB w`‡q `vI|Ó (Avj-KzAvb)

hvKvZ e¨e¯vi ceZbt gvbyli AwRZ m¤ú‡`i wbw`ó Ask hvKvZ wn‡m‡e c`vb Kiv Bmjv‡gi weavb, hv Bmjv‡gi eÿbqv‡`i Ab¨Zg| hvKv‡Zi gva¨‡g m¤ú` cwiï× I ewaZ nq, hv Abv`v‡q wKqvg‡Z KwVb kw¯i msev` c`vb Kiv n‡q‡Q| mZivs Bmjvgx A_ e¨e¯vi Ab¨Zg ˆewkó¨ n‡jv hvKvZwfwËK A_ e¨e¯v ceZb|

DËiwaKvi AvBbt Bmjvgx A_ e¨e¯vq gZ e¨w³i FY, Iwmqvz I `vdb Li‡Pi ci Aewkó m¤ú` weavb gZ Zvi DËiwaKvi‡`i g‡a¨ eÈ‡bi mÿe¨e¯v i‡q‡Q| hvi d‡j gZ e¨w³i †i‡L hvIqv m¤c` e¨q-eÈ‡b †Kvb Amyeavi m¤§xb n‡Z nq bv|

**MbxgZ ev hy×jä m¤ú` e¨qt** Bmjvgx A_ e¨e¯vq wRnv` ev hy× cvß wewRZ m¤ú`‡K cuP fvM K‡i- Gi 4 Ask †hv×v‡`i gv‡S Ges 1 Ask RvZxq mgvRKj¨vYKi Kv‡R e¨q Kivi wb‡`k i‡q‡Q|

evqZ¡ gvj MVb t Bmjvgx A_bxwZ‡Z evqZ¡ gvj ev miKvwi †KvlvMvi MV‡bi wb‡`k i‡q‡Q| ivóxq Av‡qi GKwU Ask evqZ¡ gv‡j Rgv _vK‡e| †`‡ki †h †Kvb wbi¤cvq e¨w³ ev wbivk‡qi i¶Yv‡e¶Y, fiY-†cvlY iv‡ói `wqZ I KZe¨| GgbwK, gZ e¨w³ hw` cwievi wb‡q euPvi ZvwM‡` FY K‡i _v‡K Ges cwi‡kva Kiv Zvi c‡¶ m¤e bv nq, Zvn‡j †m FY cwi‡kv‡ai `wqZ iv‡ói Dci b¨¯ n‡e| Ggwbfv‡e wewfbgl©x c‡qvR‡bi mgq Aw_K myeav weav‡bi Rb¨ Bmjvgx ivó evqZ¡ gvj MVb K‡i _v‡K|

mÿzkgbxwZ ceZbt Bmjvgx A_ e¨e¯vq mÿzkgbxwZ cwZwôZ nq| Bmjvg mKj kg‡K h_vh_ gj¨vqb K‡i _v‡K| k‡gi ghv`v i¶vq I Dbq‡b ˆbwZKfv‡e RbMY‡K c¯Z K‡i| kwgK gwjK‡K fvB fvB wn‡m‡e G‡K Ac‡ii mn‡hvMxZv I m¤úiK wn‡m‡e wPwÎZ K‡i| kwgK‡K e‡j‡Q wb‡Ri †hvM¨Zv, wbôv I mZZvi mv‡_ gwj‡Ki Kv‡R kgwewb‡qvM Ki‡Z| Avi gwjK‡K e‡j‡Q kwg‡Ki k‡gi h_v_ gj¨ w`‡Z| wb¤Zg gRyi wbaviY Kivi I weavb Bmjvg †`q| kwg‡Ki Mv‡qi Nvg ïKvevi Av‡MB Zvi cwikwgK c`v‡bi K_v e‡j‡Q|

gj¨ wbqšY wewat Bmjvgx A_e¨e¯vq cY¨‡K mnRjf¨ Kivi cwZ Drmvn c`vb K‡i‡Q| A¯vfweK gj¨ wbaviY, gRy` K‡i gbvdv jvf‡K A‰ea †NvlYv K‡i‡Q| †µZv-we‡µZv‡`i g‡a¨ A¯vfweK cwi¯wZ‡Z gj¨wbaviY Kivi e¨e¯vq I i‡q‡Q| G‡Z MY gvbyli myeav‡KB cvavb¨ †`qv n‡q‡Q|

kixAvZ Øviv wbqwšZt Bmjvgx A_e¨e¯vi ¸i¤Zcÿ ˆewkó¨ nj- G A_bxwZi mKj welq Ges mvgMxK e¨e¯vcbv bxwZ I Av`k, Bmjvgx kixAvZ Øviv wbqwšZ I cwiPwjZ| kixAvZ mg_b K‡i bv, Ggb †Kvb bxwZ ev KgKvÛ Bmjvgx A_ e¨e¯vq ei`vkZ Kiv n‡e bv| †Kvb Ae¯vqB kixAvZ we‡ivax †Kvb ZrciZv Pvjv‡Z †`q bv|

RbKj¨vYgj¨Kt Bmjvgx A_bxwZi eo ˆewkó¨ nj- GUv n‡"Q MYgvbyli Ges RbKj¨vYgj¨K A_e¨e¯v| mgv‡Ri gvbyli Kj¨vY mva‡bi D‡Ï‡k¨B Bmjvgx A_e¨e¯vi hveZxq KgZrciZv cwiPwjZ nq| mxwgZ A_ w`‡q wKfv‡e ˆea Dcv‡q gvbyli Amxg mgm¨v‡K mgvavb Kiv hvq †m wPšvB G A_-e¨e¯vi †K›`xq j¶¨| gvby I gvbeZvi AKj¨vYKi wKQyfnvK Bmjvgx e¨e¯v Zv Pvq bv Ges Ki‡Z †`q bv|

mÿxenxb e¨vswKst Bmjvgx A_e¨e¯vi Ab¨Zg Av‡iKwU eo ˆewkó¨ n‡"Q- mÿxenxb e¨vswKs ceZb| mvavi Y MYgvbyÿ i Kj¨v‡Y mÿxenxb †jb-‡`‡bi e¨e¯v KivB Bmjvgx e¨vswKs Gi D‡Ïk¨| †jb-†`‡bi †Kvb chv‡q Bmjvgx A_e¨e¯v mÿ‡K mg_b K‡i bv| GUvB Bmjvgx e¨vswKs e¨e¯vq wbwðZ Kiv n‡q‡Q|

e¨emv-ewYR¨ ceZbt e¨emv-ewYR¨ Bmjvgx A_bxwZi PwjKv k³| gnvb Avjvn mÿ‡K nvivg †NvlYv K‡i‡Qb| GB †NvlYv‡K mvg‡b †i‡L Ges RbKj¨v‡Yi w`‡K j¶¨ †i‡LB Bmjvgx e¨emvq bxwZ wbavi Y K‡i‡Q|

Rqw-jUvix wbwl×t Rqyv I jUvixi gva¨‡g A_ DcvRb gvbeZvi R‡b¨ Avi I GKwU Awfkvc| G Awfkvc †_‡K gy³ Kivi Rb¨ Bmjvg Rqw-jUvix‡K wbwl× †NvlYv K‡i‡Q|

Ace¨q I AcPq wbwl×t Bmjvgx A_bxwZi Ab¨Zg ˆewkó¨ nj- Bmjvg m¤ú‡`i hveZxq Ace¨q I AcPq‡K wbwl× †NvlYv K‡i‡Q| gnvb Avjvn G cm‡½ e‡jb t

K. ÒLvI, cvb K‡iv, wKš AcPq K‡iv bv| Avjvn AcPqKvix‡K fvjev‡mb bv|Ó

L. ÒwbðqB Ace¨qKvix kqZv‡bi fvB|Ó

e¨emvq-ewY‡R¨ Amvaÿ wbwl×t Bmjvgx A_bxwZ‡Z e¨emvq-ewY‡R¨ AmZZv, cZviYv, dUKvewR, `bxwZ, IR‡b dwK, †fRvj, wg_¨v kc_ BZ¨vKvi hveZxq Amvaÿ wbwl× i‡q‡Q|

mviK_v

DcwiD³ Av‡jvPbvi †cw¶‡Z Avgiv ej‡Z cwi †h, Bmjvgx A_ e¨e¯vB gvbyÿ i mweK Kj¨vY mva‡b mg_¨ GKgvÎ A_e¨e¯v| GUv GKw`‡K †hgb gvbyÿ i †gŠwjK Ges Acwinvh c‡qvRb c‡i‡Yi `wqZ †bq| Abyÿ cfv‡e GUv wbqgZwšK ¯vaxbZv I cÖ wbivcËv `vb K‡i| GUv GKw`‡K †hgb †kvlY I jÿ‡bi mKj cKvi c_ eÜ K‡i, Aciw`‡K Ab¨vq, wejwmZv I jvjmv PwiZv‡_i cvmv`‡KI PÖ K‡i †`q|

cv‡VvËi gj¨vqb
ˆbe¨w³K DËi-ck

1. Bmjvg †Kvb RvZxq Rxebe¨e¯v‡K DrmwnZ K‡i?

K. cyÿRev`x Rxebe¨e¯v
L. mgvRev`x Rxebe¨e¯v
M. cÖ½ I A_©bxwZK fvimvg¨c YRxeb e¨e¯v
N. Dc‡ii mKj DËiB mwVK|

2. hvKvZ wfwËK A_e¨e¯vi ceZb-

K. Bmjvgx A_e¨e¯vi cavb ˆewkó¨
L. cyÿRev`x A_e¨e¯vi ˆewkó¨
M. mgvRev`x A_e¨e¯vi ˆewkó¨
N. agwbi‡c¶ A_e¨e¯vi gj¨ j¶¨|

3. Bmjvgx iv‡ói evqZ¡gvj e¨‡qi LvZ †KvbwU?

K. wbivk‡qi i¶Yv‡e¶Y
L. gZ e¨w³i FY Av`vq
M. Rixi Ae¯vi mgq e¨q Kiv
N. Dc‡ii mKj DËiB mwVK|

4. wbðq Ace¨qKvix kqZv‡bi fvB-GwU Kvi evYx?

K. Bmjv‡gi
L. nv`x‡mi
M. gnvb Avjvni
N. Dc‡ii mKj DËiB mwVK|

iPbvgj¨K DËi-ck

1. Bmjvgx A_e¨e¯vi ˆewkó¨¸‡jv Av‡jvPbv Ki‡b|

cvV t 4

abZwšK A_bxwZi mv‡_ Bmjvgx A_e¨e¯vi Zzjbv

D‡Ïk¨

G cvV Aa¨qb K‡i Avcwb-

◆ abZwšK A_bxwZi mv‡_ Bmjvgx A_e¨e¯vi Zzjbv Ki‡Z cvi‡eb|

gvbe mf¨Zvi BwZnv‡m eû wmm‡Ug ev e¨e¯v I gZev‡`i DÌvb-cZb N‡U‡Q| cvPxbKvj †_‡K AvR chš Av_-mvgwRK Dbqb I gy³i D‡Ï‡k¨ aviwewnKfv‡e ˆbivR¨ev`, mvgšev`, cwRev`, mgvRev`, d¨vmxev` Ges Bmjvgx A_‰bwZK gZev‡`i Rb¥ n‡q‡Q| G¸‡jvi g‡a¨ cwRev` I mgvRev`‡K AvaywbK Z_v mvaviY A_‰bwZK gZev` ejv n‡q _v‡K| G `ÿvU gZev`B cwšK I Pig fvevcb Ges m‡evcwi gvbeZv we‡ivax I ˆbwZKZv weewRZ| Avi Bmjvg GZ`y‡qi ga¨eZx GKwU fvimvg¨c¥ I KvjRqx A_‰bwZK e¨e¯v wekevmxi mvg‡b Dc¯vcb K‡i‡Q|

wb‡¤ Bmjvgx A_e¨e¯vi mv‡_ AvaywbK Z_v mvaviY A_bxwZi Zzjbvgj-K Av‡jvPbv Kiv njt

1. Bmjvgx A_e¨e¯v mgv‡R Bmjvgx Av`‡k Av¯vkxj gvbyl‡i A_‰bwZK KgKvÛ wb‡q Av‡jvPbv K‡i| Ab¨w`‡K AvaywbK A_bxwZ mgv‡R emevmKvix gvbyl‡i A_‰bwZK KgKvÛ wb‡q Av‡jvPbv K‡i|
2. Bmjvgx A_e¨e¯v cweÎ KzAvb-mlywn wb‡`wkZ c‡_ ˆea Avq‡K Abyjgv`b K‡i| gnvb Avjvn e‡jb, Òtn gvbeRwZ ! cw_ex‡Z hv wKQynvjvj I cweÎ Zv †_‡K †fvM Ki Ges KL‡bv kqZv‡bi c`v¼ Abyiy K‡iv bv, KviY †m †Zvgv‡`i cKvk¨ kÎ¤|Ó ÔÔAvj-KzAvbÕÕ wKš AvaywbK A_e¨e¯v Avq-DcvR‡bi ˆea ev A‰ea c_ wb‡q gv_v Nvgvq bv|
3. Bmjvgx A_e¨e¯v †Kejgv Î A_‰bwZK Dcv`vb wb‡q Av‡jvPbv K‡i bv| Zv ivR‰bwZK, mvgwRK, agxq I ˆbwZK Dcv`vb wb‡q I Av‡jvPbv K‡i| Ab¨w`‡K, AvaywbK A_bxwZ gj-Z A_‰bwZK weIq wb‡q Av‡jvPbv K‡i|
4. Bmjvgx A_e¨e¯vq †fv³v wKsev Drcv`K mve‡fŠg ¶gZvi AwaKvix bq| GKgvÎ gnvb Avjvn ZvAvjvB mve‡fŠg ¶gZvi AwaKvix| Ab¨w`‡K, AvaywbK A_bxwZ‡Z †fv³v wKsev Drcv`K mve‡fŠg ¶gZvi `wve`vi|
5. Bmjvgx A_e¨e¯vq e¨w³ Zvi m¤úwËi Pevš gwjK bq| Av‡cw¶K A‡_ gwjK gvÎ| c¶vš‡i, AvaywbK A_bxwZ‡Z e¨w³ Zvi m¤úwËi Pevš gwjK|
6. Bmjvgx A_e¨e¯vq m¤ú` mxwgZ bq| wKš m¤ú`‡K e¨envi Dc‡hvMx Kivi Dcvq wKsev c‡Póv mxwgZ| c¶vš‡i AvaywbK A_bxwZ‡Z m¤ú` mxwgZ|
7. Bmjvgx A_e¨e¯vq Drcv`b, †fvM wKsev eÈb A_‰bwZK KgKv‡Ûi Pevš j¶¨ bq| Pevš j¶¨ n‡"Q móvi mšwó ARb| c¶vš‡i AvaywbK A_bxwZ‡Z Drcv`b, †fvM wKsev eÈb A_‰bwZK KgKv‡Ûi Pevš j¶¨|
8. Bmjvgx A_e¨e¯vq Drcv`‡bi j¶¨ †Kej gvbyl‡i ARb bq| mewaK mvgwRK Kj¨vY mva‡bi j‡¶¨ Mixe I wbt¯‡`i †fv‡Mi wbwgË GKZidv wewbg‡qi (A_vr †Kvb `vg bv wb‡q) Rb¨I Bmjvgx A_e¨e¯vq Drcv`b K‡i _v‡K| wKš AvaywbK A_bxwZ‡Z Drcv`‡bi GKgvÎ j¶¨ n‡"Q gvbyl‡i ARb|
9. evRvi A_bxwZ‡Z wK wK `e¨ Drcw`Z n‡e Zv KvhKix Pvwn`v (effective demand) Øviv wbawiZ nq| c¶vš‡i, Bmjvgx A_bxwZ‡Z Zv KvhKix Pvwn`v Ges Mixe I `yLxi Rb¨ A_‰bwZK wbðqZv (economic provisioning) weav‡bi we‡ePbvi Øviv wbawiZ nq|

10. Bmjvgx A_e¨e¯vq cY¨ wewbgq n‡"Q mgwšZ wewbgq Ges GK Zidv n¯vši (integrated exchange and one-way transfer) hv Bmjvgx gj¨‡eva, evRvi Ges evRvi ewnfZ Dcv`vb Øviv wbqwšZ| Ab¨w`‡K, AvaybK A_bxwZ‡Z wewbgq m¤úY¨i¦‡c evRvi e¨e¯v Øviv wbqwšZ|
11. Bmjvgx A_e¨e¯vq mgvRKj¨v‡Yi aviYv AvaybK mgvRKj¨v‡Yi aviYv †_‡K c„K| Bmjvgx A_e¨e¯v GKwU j‡¶¨i fvj-g›` we‡ePbv K‡i Ges GUv j¶¨-wbi‡c¶ bq| Bmjvgx A_e¨e¯vq mgvR Kj¨vY‡K mewaK ¸iæZ c`vb K‡i hv Aw_K gvb`Û w`‡q cwigvc Kiv hvq bv| Bmjvg gvbweK Kj¨v‡Yi D‡Ï‡k¨ Z¨vM‡K DrmvwnZ K‡i Ges G Z¨v‡Mi cÖ¯¨vi gnvb Avjvn ZvAvjvi Kv‡Q iw¶Z Av‡Q| Z¨vM I Kj¨v‡Yi mÿúó bxwZgvjv KiæAvb I nv`x‡m weaZ Av‡Q| Ab¨w`‡K, AvaybK mgvRKj¨v‡Yi welqwU Z¨v‡Mi mv‡_ m¤úwKZ bq Ges Gi gvbeKj¨v‡Yi aviYwU I KiæAvb-nv`xm mgw_Z aviYv bq|
12. Bmjvgx A_e¨e¯v Abyiwqx gvbyl GKwU mvgwRK, ˆbwZK Ges agxq Rxe| Bmjvgx A_e¨e¯vq ˆbwZKZv‡K cvavb¨ †`q| Ab¨w`‡K AvaybK A_bxwZ Abyiwqx gvbyl ïayGKwU mvgwRK Rxe| ˆbwZKZvi welqwU GLv‡b D‡cw¶Z|
13. Bmjvgx A_e¨e¯vq gvbyl‡li mKj wKQycvlqvi AvKv•¶vi bvg Afve bq| KiæAvb-nv`xm KZK. Abyiwgw`Z Ges gvbyl‡li Rxeb avi‡Yi Rb¨ c‡qvRbxq `e¨mgn- cvlqvi AvKv•¶v n‡"Q Afve| Ab¨w`‡K, AvaybK A_e¨e¯vq †h †Kvb e¯ cvlqvi AvKv•¶v n‡"Q Afve|
14. Bmjvgx A_e¨e¯vq Afve Awbqwšz Ges jvMvgnxb bq| AvaybK A_e¨e¯vq Afve Awbqwšz Ges Amxg|
15. Bmjvgx A_e¨e¯vq †Kvb AfvewU c_‡g cÖ¯Y Ki‡Z n‡e †mUv Bmjvgx gj¨‡ev‡ai Øviv cfweZ| AvaybK A_e¨e¯vq †Kvb AfvewU‡K AMwaKvi w`‡Z n‡e †m e¨vcv‡i †Kvb aiveuav bxwZgvjv †bB|
16. Bmjvgx A_e¨e¯vq Afve cÖ¯‡Yi †¶‡Î AMwaKvi (priority) wbavi‡Yi welqwU mgvRKj¨vY m¤úwKZ we‡ePbvi mv‡_ A½v½xfv‡e RwoZ| Bmjvgx A_e¨e¯v Abyiwqx H AfvewUB mev‡M cÖ¯Y Ki‡Z n‡e, hØviv mewaK mgvRKj¨vY mybwðZ nq| wKš AvaybK A_e¨e¯vq AMwaKvi wbaviY e¨w³MZ †Lqvj-Lykxi Ici wbfikxj|
17. Bmjvgx A_e¨e¯vq `vg ewnfZ evRvi e¨e¯v _vK‡Z cv‡i| kb¨ `vg wKsev FYvZ¥K `v‡g †¶Î we‡k‡l cY¨ wewbgq Pj‡Z cv‡i| wKš AvaybK A_bxwZ‡Z `vg ewnfyZ †Kvb evRvi _vK‡Z cv‡i bv| ZvB Bmjvgx A_bxwZi evRvi AvaybK A_bxwZi evRv‡ii †P‡q eo|
18. Bmjvgx A_e¨e¯vq evRvi-`vg eÈb aviYvi (equity consideration) Ici cwZwôZ, wKš AvaybK A_e¨e¯vq evRvi-`vg gbyvdvi aviYvi Ici cwZôZ| d‡j Bmjvgx A_e¨e¯vq evRvi-`vg AvaybK A_bxwZi evRvi-`v‡gi †P‡q wb¤|
19. Bmjvgx A_e¨e¯v mÿwenxb Ges mÿ RvZxq Av‡qi Aš—f³ bq| c¶vš‡i, AvaybK A_bxwZ‡Z mÿ RvZxq Av‡qi GKwU ¸iæZc¥ Dcv`vb|
20. Bmjvgx A_e¨e¯vq †fv‡Mi cuPwU bxwZ i‡q‡Q| bxwZ¸‡jv n‡"Q- (1) wePvi mvg¨, (2) cwi"QbZv, (3) AvZ¥mshg, (4) DcKwiZv Ges (5) ˆbwZK Kj¨vY| †fv‡Mi †¶‡Î G cuPwU bxwZ †g‡b Pj‡Z n‡e| wKš AvaybK A_bxwZ‡Z †fv‡Mi †¶‡Î Gi¦c aiv-euav †Kvb wbqg †bB|
21. Bmjvgx A_e¨e¯vq eZgvb †fvM n‡"Q cZ¨wkZ I Kw•¶Z Av‡qi (expected desirable income) A‡c¶K| Ab¨w`‡K, AvaybK A_bxwZ‡Z eZgvb †fvM n‡"Q eZgvb Av‡qi A‡c¶K| Bmjvgx A_bxwZ Mixe I wbt¯ †jvK‡`i cwZ D`vmxb bq| Zv‡`i eZgvb †fvM eZgvb Avq Øviv †gUv‡bv hvq bv| Zv‡`i Rb¨ `vb, LqivZ I wewfb mgvR wbivcËvgj-K e¨e¯v Mn‡Yi gva¨‡g Avq mwó Kiv nq| G Avq n‡"Q Mixe I wbt¯ †jv‡Ki Rb¨ cZ¨wkZ I Kw•¶Z Avq| Abyicfv‡e, hviv abx Zv‡`i AwZwi³ Avq, hvKvZ Ges wdZiv cfwZi gva¨‡g eÈ‡bi ci Aewkó †h Avq _vK‡e, ZvB n‡"Q Zv‡`i cZ¨wkZ Kw•¶Z Avq| mÿZivs abx I Mixe Df‡qi †fvMI cZ¨wkZ Kw•¶Z Av‡qi Ici wbfikxj| wKš AvaybK A_bxwZ‡Z Mwie I wbt¯‡`i Rb¨ `i` Abyfe Kivi †Kvb AeKvk †bB| AvaybK A_bxwZ‡Z ˆbwZK we‡ePbvI Abyw¯Z| ZvB AvaybK A_bxwZ‡Z

eZgvb †fvM †Kejgv Î eZgvb Av‡qi Ici wbfikxj | hv‡`i Avq †bB, Zv‡`i †fvM Kivi †Kvb AwaKvi †bB |

22. Bmjvgx A_e¨e¯vq KvhKix Pvwn`v KvhKix c‡qvR‡bi mv‡_ (effective need) m¤ú„³ | KvhKix c‡qvRb n‡"Q Ggb KZK¸‡jv †gŠwjK gvbweK c‡qvRb, †h¸‡jv gvbyl‡i Rxeb avi‡Yi Rb¨ AZ¨vek¨K | Mixe I wbt¯‡`i µq¶gZv †bB e‡j Zviv Bmjvgx A_e¨e¯vq KvhKix c‡qvRb †_‡K †Kvb‡µ‡gB ewÂZ n‡e bv | KvhKix c‡qvRb e¯MZ I Ae¯MZ mKj c‡qvRb‡K eSvq | mZivs Bmjvgx A_e¨e¯vq KvhKix c‡qvRb KvhKix Pvwn`vi †P‡q e¨vcK | AZGe Bmjvgx A_e¨e¯v n‡PQ- KvhKix c‡qvRb-KvhKix Pvwn`v +†gŠwjK c‡qvRb -Gi mgwó | wKš AvaybK A_e¨e¯vq KvhKix Pvwn`vB GKgv Î Pvwn`v |
23. Bmjvgx A_e¨e¯vq †hvMv‡bi aviYvwU I GKUzifb | Bmjvgx A_bxwZ‡Z hviv cyRi Afv‡e Drcv`b Ki‡Z cv‡i bv, Zv‡`i‡K cyRi †hvMvb †`qv I GKwU ˆbwZK `wqZ g‡b Kiv nq | djk"wZ‡Z Bmjvgx A_bxwZ‡Z †hvMvb AvaybK A_bxwZi †hvMv‡bi †P‡q wfb | Bmjvgx A_e¨e¯vq †hvMvb n‡jv m¤¢vebvgq ¶gZvwfwËK †hvMvb (Potential Capacity-based supply), hv Kg myeavcvß Drcv`‡Ki †hvMvb Ges †ewk myeavcvß Drcv`‡Ki †hvMv‡bi †hvMd‡ji mgvb | †ewk myeavcvß Drcv`K AeKvVv‡gvMZ Amyeavi Kvi‡Y `¶¯‡i Drcv`‡b m¶g bq | mZivs Bmjvgx A_bxwZ‡Z †gvU †hvMvb AvaybK A_bxwZi †gvU †hvMv‡bi †P‡q eo |
24. Bmjvgx A_e¨e¯vq e¨w³MZ cQ›` n‡"Q (individual preference) kZmv‡c¶ Ges mgvR Kj¨vY wbi‡c¶ bq eis Zv KiZAvb-nv`x‡m ewYZ bxwZgvjvi mv‡_ m½wZc¥ n‡q _v‡K | D`vniY ¯i¡c, kn‡i hw` iv¯vq AwZwi³ †gvUiMvoxi wfo R‡g hvq, Z‡e Zv c_Pvix‡`i Amyeav mvg¨ó Ki‡Z cv‡i wKsev AwZwi³ wkí-KviLvbv ¯vc‡bi d‡j wkí-KviLvbvi †aqvq cwi‡ek `¥Y n‡Z cv‡i | G mKj ewnn¨K cfve †Kejgv Î †eAvBbx †h Zv bq, Zv KiZAvb I mybvni bxwZgvjv Ges ˆbwZKZvi I cwicšx | wKš AvaybK A_bxwZ‡Z e¨w³MZ cQ‡›` Gi¡c †Kvb ˆbwZKZv‡eva, agxq Abykvmb wKsev mgRKj¨v‡Yi we‡ePbv RwoZ bq | Bmjvgx A_e¨e¯vq e¨w³MZ cQ‡›`i (individual choice or preference) †¶‡Î `¶Zvi cvkvcwk eÈbmvg¨ (equity) ¸i¾Zc¥ fwgKv cvjb K‡i, wKš AvaybK A_bxwZ‡Z `¶Zvi we‡ePbvUvB gyL¨ |
25. Bmjvgx A_e¨e¯vq `e¨ I †mev wKfv‡e Drcw`Z n‡e, Zv Drcv`bKvix dvgmg‡ni g‡a¨ mxwgZ cwZ‡hwMZv I m‡PZb mn‡hwMZvi Øviv wbawiZ nq | c¶vš‡i, evRvi A_bxwZ‡Z Zv wbawiZ nq dvgmg‡ni g‡a¨ Zxe cwZ‡hwMZvi Øviv |
26. Bmjvgx A_bxwZ‡Z ivR¯ e¨e¯vi gj- j¶¨ n‡"Q, Av‡qi mylg eÈb Ges Mixe I wbt¯ †jvK‡`i gv‡S †gŠwjK c‡qvRbxq (basic needs) `e¨w` mieivn Kiv | Bmjvgx ivR¯ e¨e¯v mvaviYZ G j¶¨ AR‡bi Rb¨ hvKvZ, wRwRqv, LvivR ev fwgKi, Lyqv (khums), jkZvn ivR¯ (lukatah revenue), mv`Kvn (sadaqah), Kvddviv Av`vq K‡i _v‡K | Ab¨w`‡K, AvaybK A_bxwZ‡Z ivR¯ e¨e¯vi cavb j¶¨ n‡"Q ivóxq LiP wbev‡ni Rb¨ A_msMn Kiv Ges KiB n‡"Q Zvi †gv¶g A¯ | mgvRKj¨v‡Yi aviYv Gi¡c A_bxwZ‡Z †MŠY ev Abyw¯Z |

Ic‡i ewYZ mvaviY Z_v AvaybK A_bxwZi mv‡_ Bmjvgx A_e¨e¯vi Zj¡bvgj-K wePv‡i †`Lv hvq, Bmjvgx A_bxwZB meRb Mp,xZ I me‡kô | KviY GwU gnvb Avjvn c`Ë | abZwšK I mgvRZwšK A_e¨e¯v gvbeRwZi A_‰bwZK mgm¨vi mgvavb w`‡Z A¶g | KviY G Dfq e¨e¯v AvR gvbe RwZi cavb I †gŠwjK mgm¨v wn‡m‡e `wo‡q‡Q | G mgm¨v †_‡K cwiÎvY †c‡Z n‡j Avgv‡`i‡K GKgv Î Kj¨vYagx, Av`kev`x I D`vi A_e¨e¯vi w`‡K awweZ n‡Z n‡e | Avi G e¨e¯vi bvg n‡jv Bmjvgx A_e¨e¯v, hv gvbeZvi mKj A_‰bwZK c‡qvRb †gUv‡Z m¶g |

cv‡VvËi gj¨vqb
ˆbe¨w³K DËi-ck
GK_vq DËi w`b

1. cÖwZev` I mgvRev` mvaviYZ †Kvb gZev‡`i AšÍf©³?
2. †Kvb A_e¨e¯vq Drcv`b, †fvM I eÈb A_©bwZK KgKv‡Ûi Pvš¿¨ bq?
3. †Kvb A_bxwZ‡Z wewbgq m¤úY©f~e evRvi e¨e¯v Øviv wbqwšÍZ?
4. †Kvb A_©bwZK e¨e¯vq gvbyl‡K GKwU mvgwRK Rxe wn‡m‡e aviYv Kiv nq?

kb¨¯vb ci¶b Kiæb

1. Bmjvgx A_e¨e¯v ..... Bmjvgx ..... gvbyl i ..... KgKvÛ wb‡q..... K‡i|
2. Bmjvgx A_e¨e¯vq ..... bq| wKš ..... e¨envi Dc‡hvMx Kivi ..... mxwgZ|
3. Bmjvgx ..... gvbyl GKwU ....., ˆbwZK ..... Rxe|
4. ..... A_e¨e¯v ..... wenxb Ges ..... RvZxq ..... bq|

iPbvgj¨K DËi-ck

1. Bmjvgx A_e¨e¯vi mv‡_ Avayjv K A_e¨e¯vi Zvjvbv Kiæb|

cvV t 5

mgvRZwšK A_bxwZi mv‡_ Bmjvgx A_e¨e¯vi Zzjbv

D‡Ïk¨

G cvV Aa¨qb K‡i Avcwb-

- mgvRZwšK A_e¨e¯v m¤ú‡K ej‡Z cvi‡eb,
- Bmjvgx A_e¨e¯v m¤ú‡K avi Yv w`‡Z cvi‡eb,
- mgvRZwšK A_e¨e¯v Ges Bmjvgx e¨e¯vi g‡a¨ Zzjbvgj-K Av‡jvPbv Ki‡Z cvi‡eb|

mgvRZwšK A_ e¨e¯v t ÔGbmvB‡Kv‡cwWqv weUwbKvÕi msÁvbyw‡i- Òmvg¨ev`x e¨e¯vi j‡¶¨ eZgvb e¨e¯vi Zzjbvq AwaKZi mÿzDrcv`b I eÈb e¨e¯v cwZôvi Rb¨ †Kvb †K›`xq MYZwšK KZ©¶ RbM‡Yi h_vh_ Avbyw‡Z¨i Ici wfwËkxj †h cwjwm Aej¤b K‡i, Zv-B mgvRZš|Ó

Z‡e ejv †h‡Z cv‡i, cyiRev‡`i e¨_Zv I Kvd‡ji d‡j mgvRZ‡ši D™e| G A_ e¨e¯vi gj- n‡jv, ab-m¤ú‡`i hveZxq Dcvq-Dcv`vb mgv‡Ri e¨w³e‡Mi mw¤ûwjZ gwjKvbvaxb _vK‡e| KvhZ mgvRZwšK A_ e¨e¯v iwkqvmn eû‡`‡k GKUv eo iK‡gi wWMevRx †L‡q‡Q Ges e¨_ n‡q cyiRev‡`i w`‡K cZ¨veZb K‡i‡Q| e¯Z mgvRZwšK e¨e¯vq M-wbmn gvbyl i wPšv, gZ I K‡gi ¯vaxbZv niY Kiv nq| Av_-mvgwRK ¯vaxbZv ej‡Z wKQyB _v‡K bv|

Bmjvgx A_ e¨e¯v t Bmjvgx A_bxwZwe`MY Bmjvgx A_ e¨e¯vi msÁv wbi¦cY K‡i e‡jb- Ò†h mgvR weÁvb Bmjvgx `k‡bi Av‡jv‡K gyw`jg Abyôvb wYZ Rb‡Mvôxi A_©bxwZK mgm¨v chv‡jvPbv K‡i, Zv-B Bmjvgx A_ e¨e¯v|Ó

e¨vcK A‡_ ejv hvq- Òmy¦óKZv I wekwbqšK gnvb Avjvn c`Ë mZ¨ Øxb Av‡iwcZ Av`wkK wekvmMZ I ˆbwZK wewa-wb‡la i¶v K‡i Drcv`b, DcvRb, eÈb, †fvM I e¨envi msµvš hveZxq ZrciZv cwiPvjbvi Ávb I ev¯ve Kvhµg MnY K‡i †h A_ e¨e¯v cwZwôZ nq Zv-B Bmjvgx A_xwbwZ|Ó

Bmjvgx I mgvRZwšK A_ e¨e¯vi g‡a¨ Zzjbv

mgvRZwšK A_ e¨e¯vq c‡Z¨‡Ki KvQ †_‡K †hvM¨Zvbyw‡i Ges c‡Z¨K‡K Zvi c‡qvRb Abyw‡i eÈ‡bi bxwZ‡Z wekvmx| G D‡Ï‡k¨ mgvRZwšK A_bxwZ‡Z Drcv`‡bi DcKiYmgn- ivóvqË K‡i e¨w³ gwjKvbvi D‡"Q` Ges e¨w³ ¯vaxbZv iwnZ K‡i| wKš Bmjvg Ggb GK mgvR e¨e¯vq wekvmx, hv ewnKvVv‡gvi w`K †_‡K cyiRev‡`i m`¦k g‡b n‡jI Av`k I cwZôvb Øviv e¨vcKfv‡e wbqwšZ| wb‡¤ mgvRZwšK A_ e¨e¯v I Bmjvgx A_ e¨e¯vi g‡a¨ cv_K¨-wbi¦cY Kiv nj-

1. mgvRZwšK A_ e¨e¯vq e¨w³ gwjKvbv ¯xKZ.bq| G A_ e¨e¯vq ivóxq gwjKvbv ¯xKZ| c¶vš‡i Bmjvgx A_ e¨e¯v myeÿvi Ges fviwmvg¨cY- Z_v e¨w³gwjKvbv ¯xKZ.Ges wbqwšKZ| Z‡e e¨w³i m¤ú‡` ivó I mgv‡Ri AwaKvi i‡q‡Q|
2. mgvRZwšK A_ e¨e¯vq A‡_vcvRb I e¨q wbqšY K‡i ivó| e¨w³ iv‡ói B"Qvbyhvqx K‡g wb‡qwRZ nq| c¶vš‡i Bmjvgx A_ e¨e¯vq A‡_vcvRb Kivi AwaKvi e¨w³i Rb¨ ¯xKZ| A‡_i †fvM-e¨envi I e¨‡qi Rb¨ Bmjvgx weavb Abyôvqx cwiPwjZ nq|
3. mgvRZwšK A_ e¨e¯vq e¨w³ mivmwi cyiR wewb‡qvM Ki‡Z cv‡i bv| Zv m‡Ë I G e¨e¯vq mÿ‡K Drmwn Z Kiv nq| †Kbbv, e¨vsK, exgv I miKvi mÿ‡K Pvjy‡i‡L‡Q| Bmjvgx A_ e¨e¯vq e¨w³ mivmwi cyiR wewb‡qvM Kivi AwaKvi iv‡L| G e¨e¯vq mÿ wPiZ‡i wbwl× †NvlYv Kiv n‡q‡Q| mÿ‡Lv‡ii wei‡× Avjvn ZvÔAvjv I Zui ivm‡ji c¶ †_‡K hy× †NvlYv Kiv n‡q‡Q| Bmjvgx A_

e¨e¯vq e¨emv‡K ˆeaZv `vb Kiv n‡q‡Q Ges hvKvZ, wdZiv, mv`vKv I `v‡bi gva¨‡g webv mÿ`
A_bxb‡`i mvnvh¨ Kivi weavb cwZwôZ n‡q‡Q|

4. mgvRZwšK A_ e¨e¯vq e¨w³ kg Ges m¤ú` mvgwMKfv‡e iv‡ói Øviv wbqwšZ| e¨w³ wb‡R †Kvb m¤ú‡`i gwjK bq| kg e¨envi‡i gva¨‡g †m ivó †_‡K †ikb I fvZw` †c‡q _v‡K| Bmjvgx A_ e¨e¯vq m¤ú‡`i cKZ.gwjK n‡"Qb wekRM‡Zi mÿóKZv I cvjbKZv gnvb Avjvn ZvÔAvjv| G f~c‡ô gvbÿ ïayZvi m¤ú‡`i i¶Yv‡e¶YKvix| †m Avjvni weavb Abÿxq m¤ú` e¨q I msi¶Y K‡i gvÎ|

5. mgvRZwšK A_ e¨e¯vq A_‰bwZK gy³i Dci †Rvi †`qv n‡q‡Q| wKš ivR‰bwZK Ges A_‰bwZK ¯vaxbZv †mLv‡b Le Kiv n‡q‡Q| Bmjvgx A_ e¨e¯vq Av_-mvgwRK, ivR‰bwZK, AwZ‡K ¯vaxbZv Ges gy³i mgvb mÿhvM i‡q‡Q|

6. mgvRZwšK A_ e¨e¯vq e¨w³i g½j wPšvi mÿhvM †bB| †m h‡ši gZ kg †`q, wewbg‡q Lv`¨ I e¯ †c‡q _v‡K| Ac‡ii g½j wPšv Kivi mÿhvM GLv‡b †bB| Bmjvgx A_ e¨e¯vq wb‡Ri g½j wPšv K‡i Ac‡ii g½j wPšv Kivi I mÿhvM i‡q‡Q| GLv‡b e¨w³ Zvi c‡qvRb †gUv‡bvi ci m¤ú` D×Ë _vK‡j Ggb KZK ¸‡jv weav‡bi AvIZvq G‡m hvq, hvi d‡j †m Aci e¨w³i cwZ mvnvh¨-mn‡hwMZv, mnvbyÿwZ Ges Aw_K Abyôvb w`‡Z AvMnx n‡q _v‡K|

7. mgvRZwšK A_ e¨e¯vq e¨w³ gvbÿ I c‡qvR‡bi cwZ m¤ú~Y D`vmxb| eis iv‡ói c‡qvR‡bB e¨w³‡K e¨envi Kiv nq| Bmjvgx A_ e¨e¯vq e¨w³i Afve I c‡qvRb †gUv‡bvi e¨e¯v Kiv nq Bmjvgx †PZbv‡eva I ˆbwZKZvi weKv‡ki Øviv| G e¨e¯vq e¨w³ Zvi †Lqvj I Lykgz m¤ú` †fvM bv K‡i Avjvni weavb gyZwweK †fvM I eÈb K‡i|

8. mgvRZwšK A_ e¨e¯vq gvbÿ‡K mgvR ev iv‡ói †Mvjvg wn‡m‡e g‡b Kiv nq| G‡Z g‡b nq gvbÿ †hb ivóxq †Mvjvgx Kivi Rb¨B Rb¥MnY K‡i‡Q| c¶vš‡i Bmjvgx A_ e¨e¯vq gvbÿ‡K ivóxq †Mvjvg wn‡m‡e wPšv Kiv nq bv| GLv‡b e¨w³¯vaxbZv ¯xKZ| ZvB, Bmjvg gvbÿ‡K ïaymvgwRK Rxeb wn‡m‡eB bq eis Av`wkK I ˆbwZK Rxeb wn‡m‡e mÿói †miv e‡j ¯xKwZ.†`q|

9. mgvRZwšK A_ e¨e¯vq e¨w³ Zvi wbR¯ c‡qvR‡bi cwie‡Z ivóxq ev mvgwRK c‡qvR‡b KvR K‡i _v‡K| G A_ e¨e¯vq kwgK‡K h‡ši gZ e¨e¯v Kiv nq| kg Ges Drcv`b Abyôv‡i †fvM Kivi AwaKvi GLv‡b Abyôvw¯Z| Bmjvgx A_ e¨e¯vq e¨w³ Zvi wbR c‡qvRb, mgvR, ivó, Acivci gvbÿ GgbwK Ab¨vb¨ cvYxK‡ji Kj¨v‡Yi Rb¨ I KvR K‡i _v‡K|

10. mgvRZwšK A_ e¨e¯vq †kYxnxb mgvR M‡o †Zvjvi Rb¨ e¨w³i ¯vZš gj¨vqY Kiv nq bv| e¨w³ iv‡ói Kv‡Q Zvi mËv‡K mÿc †`q, d‡j e¨w³-¯vaxbZv Le nq| Bmjvgx A_ e¨e¯vq gvbÿ Avjvni ev›`vn Gi Zvi Lwjdv wn‡m‡e Acivci gvbÿ, mgvR ivó Ges mÿóK‡ji Kj¨v‡Yi Rb¨ KvR K‡i| Kv‡Ri e¨vcv‡i e¨w³ ¯vaxb| Z‡e Bmjvg G ¯vaxbZv‡K †¯"QvPvix wn‡m‡e ¯xKwZ.†`q bv|

11. mgvRZwšK A_ e¨e¯vq †kYx ˆelg¨nxb e¨e¯vi K_v ejv n‡j I Zv †kvMvb Qvov Avi wKQybq| e¯v‡e Zv‡`i g‡a¨I †kYx ˆelg¨ mÿó n‡q‡Q| d‡j Zviv D`vi A_ e¨e¯vi w`‡K hvÎv ïiæ K‡i‡Q| Bgjv‡g kwgK, gwjK, cf~f„Z¨, KgKZv, KgPvix wn‡m‡e †Kvb †kYx ˆel¨g †bB| †Kbbv Bmjvg mKj gvbÿ‡K mgvb `ÿó‡Z †`‡L Ges mK‡ji †ckv I Kg‡K k×v K‡i| GLv‡b GKRb Av‡iKR‡bi cwici‡K wn‡m‡e KvR K‡i|

12. mgvRZwšK A_e¨e¯vq ¯vaxbfv‡e A_ DcvR‡bi †Kvb wPšvB Ki‡Z cv‡i bv| †m AwaK kg e¨q Ki‡j I Zv iv‡ói wbqš‡Y _v‡K|

Aci w`‡K Bmjvg m¤ú‡`i e¨w³ ¯vZšZv ¶Ëz K‡i bv Ges e¨w³ AwaKvi niY K‡i bv| Z‡e GLv‡b m¤ú` GK‡Kw›`K bv K‡i mvg eÈ‡bi e¨e¯v K‡i| d‡j mK‡j m¤ú‡`i †fvM I e¨envi Ki‡Z cv‡i|

13. mgvRZwšK A_ e¨e¯vq evRvi Pwn`v I ivóhš gRyi wbaviY K‡i| G‡Z bb¨Zg gRyi M¨vivw›U †`Iqvi K_v ejv nq| c¶vš‡i, Bmjv‡g evRvi Pwn`v I †gŠwjK c‡qvRb ci‡Yi w`‡K †Lqvj †i‡L Drcv`b I gRyi wbaviY Kiv nq|
14. mgvRZwšK A_ e¨e¯vq m¤ú` Drcv`‡b †Kvb ˆbwZK gj¨‡ev‡ai w`‡K j¶ ivLv nqbv| RbM‡Yi Pwn`vbyqvqx e¯ev`x gZev‡` wekvmx n‡q GLv‡b Drcv`b Kiv nq| c¶vš‡i Bmjvgx A_ e¨e¯vq bxwZ-‰bwZKZv‡K cvavb¨ †`qv nq| RbM‡Yi †Lqvj Lyg‡Z †fvM-wejv‡mi Rb¨ GLv‡b Drcv`b Kiv nq bv| Bmjvgx A_ e¨e¯vq nvivg `e¨ Drcv`b, evRviRvZKiY m¤ú¨-wbwl×|

cv‡VvËi gj¨vqb
ˆbe¨w³K DËi ck
DËi mwVK n‡j Ômå Avi wg_¨v n‡j Ôwgå wjLy|

1. cyRev‡`i e¨_Zv I Kvd‡ji Dci mgvRZ‡ši DrcwË n‡q‡Q|
2. mgvRZwšK A_e¨e¯vq gvbyl i wPšv, gZ I K‡gi ¯vaxbZv i‡q‡Q|
3. mgvRZwšK A_e¨e¯vq Drcv`b, DcvRb, eÈb I e¨envimn mewKQye¨w³ Zvi †Lqvj-Lykg‡Z wbqšY K‡i|
4. mgvRZwšK A_e¨e¯vq e¨w³ mivmwi cyR wewb‡qvM Ki‡Z cv‡i bv|
5. mgvRZwšK A_e¨e¯vq e¨w³ gvbyl i c‡qvR‡bi cwZ mnvbyfwZkxj _v‡K|
6. mgvRZwšK A_e¨e¯vq m¤ú` Drcv`‡b bxwZ-‰bwZKZv‡K cvavb¨ †`qv nq|

msw¶ß DËi ck

1. mgvRZwšK A_e¨e¯vi cwiPq w`b|
2. Bmjvgx A_e¨e¯v m¤ú‡K mvgvb¨ aviYv w`b|
3. mgvRZwšK A_e¨e¯vi mv‡_ Bmjvgx A_e¨e¯vi cwPwU cv_K¨ Zzj ai‡b|

iPbvgj¨K DËi ck

1. mgvRZwšK A_e¨e¯vi mv‡_ Bmjvgx A_e¨e¯vi cv_K¨ wbi¡cY Ki‡b|

cvV t 6

A_©bwZK wbivcËvq Bmjvg

D‡Ïk¨

G cvV Aa¨qb K‡i Avcwb-

- Bmjvgx A_ e¨e¯v m¤c‡K aviYv w`‡Z cvi‡eb|
- mgv‡R A_©bwZK wbivcËv weav‡b Bmjvgx A_bxwZi fvgKv D‡jL Ki‡Z cvi‡eb|

Bmjvg GKwU c¥½ Rxeb `kb I cwic¥ Rxeb e¨e¯v| ZvB Bmjvg wekgvb‡ei ¯vqx kwš cwZôvq I Kj¨vYgq A_ e¨e¯v †ck K‡i‡Q| GKgvÎ Bmjvgx A_bxwZB wekgvbeZv‡K cKZ.gbyl‡Zi DbZ ghv`vq Awfwl³ Ki‡Z cv‡i| ZvQvovI gvbyl‡i mKj cKvi A_©bwZK mgm¨vi mgvbycmgvavb I ¯vqx Kj¨vY mvab Ki‡Z cv‡i| g‡Zt Bmjv‡gi A_-`kb Rxeb `k‡bi GKwU Acwinvh Ask| ZvB Bmjvgx Rxeb `kb, ag, Kwó. I mf¨Zv Ges A_bxwZ GKB m‡Î Mu‡v| G Rb¨B A_ e¨e¯v ev¯evq‡b mgv‡R cwic¥ kwš I wbivcËv ¯wcZ n‡Z cv‡i| Acic‡¶ cvðv‡Z¨i gvbe iwPZ cyRev`x I mgvRev`x A_ e¨e¯v gvbeZvi Kj¨vY mva‡b Pigfv‡e e¨_ n‡q‡Q|

Bmjvgx A_e¨e¯v Kx

Bmjvgx A_bxwZ wK †Kvb c×wZ ev e¨e¯v, bv wewae× kv¯ ev weÁvb, G e¨vcv‡i †Kvb †Kvb A_bxwZwe`‡`i g‡a¨ gZ‡f` †`Lv hvq| e¯Z Bmjvgx A_bxwZ GKwU wm‡÷g Ges wewae× kv¯ I weÁvb DfqB| Bmjvgx A_e¨e¯v mgvRweÁv‡bi GKwU kvLv| Avayjvbx A_bxwZi g‡ZvB Bmjvgx A_bxwZI mgvR †_‡K wew"Qb †Kvb e¨w³i AvPiY wb‡q Av‡jvPbv K‡i bv| Z‡e Bmjvgx A_bxwZ‡Z Avayjvbx A_bxwZi ¯v_ciZv I D`vmxbZvi cwie‡Z ˆbwZK g‡Z¨‡ev‡a mwµq| Bmjvgx A_bxwZi msÁv wn‡m‡e Bmjvgx A_bxwZwe`MY †h mKj msÁv w`‡q‡Qb, Zvi mvie¯ n‡"Q, Òth mgvRweÁvb Bmjvgx fveavivq Abycvwb‡Z Rb‡Mvôxi A_©bwZK mgm¨v chv‡jvPbv K‡i, Zv-B Bmjvgx A_bxwZ|Ó Aciw`‡K †h kv¯ gvbe Rxe‡bi ^`bw›`b A_©bwZK Kvhvejx chv‡jvPbv K‡i, Zv Avayjvbx A_kv¯ wn‡m‡e msÁvwqZ| G‡Z g‡Z¨‡eva I ˆbwZKZvi †Kvb ¯vb †bB|

mgv‡R kwš I wbivcËvq Bmjvgx A_e¨e¯v

Bmjvgx A_ e¨e¯v Avayjvbx abZwšK I mgvRZwšK `yB Pig e¨e¯vi ga¨eZx GK mycI mycPvic¥ A_e¨e¯v| Bmjvgx A_e¨e¯vq m¤ú` GK‡Kw›`K bv K‡i mvg eÈ‡bi e¨e¯v i‡q‡Q| mZivs Bmjvgx A_e¨e¯v ev¯ewqZ n‡j mvgwRK kwš I wbivcËvi Rb¨ c‡qvRbxq cwi‡ek weivR Ki‡e| mgv‡R kwš I wbivcËv wbwðZ Kivi †¶‡Î Bmjvgx A_ e¨e¯vi Ae`vb¸‡jv wb¤i¦c-

`wi`¨we‡gvPb

mgv‡Ri gvbyl hLb AvcvY c‡Póv K‡iI Rxeb avi‡Yi †gŠwjK Pwn`v- Ab, e¯, evm¯vb, wPwKrmv I wk¶vi c‡qvRb †gUv‡Z m¶g nq bv| ZLb gvbyl Kzicyl Kzceª‡Ëi Zvobvq Aciv‡ai w`‡K awZ nq Ges mgv‡R Aciva ceYZv e¨w× cvq| ZvB Bmjvgx A_ e¨e¯vq gvbyl‡i †gŠwjK Pwn`v¸‡jv ci‡Yi e¨e¯v i‡q‡Q| Bmjvgx A_ e¨e¯vq wb‡Ri c‡qvRbwZwi³ m¤ú`- hvKvZ, mv`vKvn, `vb-LqivZ, Iqvwmqv‡Z BZ¨vw`i gva¨‡g mvgwRK I mvgMxK ¯v‡_ e¨q Kivi weavb i‡q‡Q| Kv‡RB Bmjvgx A_ e¨e¯v ev¯evqb n‡j `wi‡`i Aemvb N‡U| d‡j mgv‡R kwš I wbivcËv wbwðZ nq|

mvg A_©bwZK e¨e¯vi cwZôv

mgv‡Ri GK †kYxi †jvK hLb m¤ú‡`i cvnvo M‡o wejvm-em‡b w`b KvUvq; c¶vš‡i Aci †kYx Abvnv‡i-Aavnv‡i gvb‡eZi Rxeb hvcb K‡i, ZLbB mgv‡R wnsmv-we‡øl, Pzi-WvKwZ, jy-ZivR, wnsmv-wRNvsmv BZ¨vw` kwš webóKvix KvhKjvc msNwUZ nq| d‡j mgv‡R Akwš †`Lv †`q Ges c‡Z¨‡K Akwš I wbivcËvnxbZvq †fv‡M| wKš Bmjvgx A_bxwZ Pvjyn‡j m¤ú` KwZcq e¨w³i nv‡Z cyÄfz_v‡K bv ; eis abx-`wi‡`i g‡a¨ A_©bwZK fvimvg¨ eRvq _v‡K| mgvR GK mvg A_©bwZK e¨e¯vi mydj †fvM Ki‡Z _v‡K| d‡j mgv‡R kwš I wbivcËv eRvq _v‡K|

Kgms¯v‡bi †¶Î mvwó

†eKviZ GK meMvmx Awfkvc| †eKviZ `wi`¨ †W‡K Av‡b Ges wewfb Aciva ceYZvi w`‡K †V‡j †`q| ZvQvov A‡b‡K gj-a‡bi Afv‡e †Kvb K‡gi ms¯vb Ki‡Z cv‡i bv| Bmjvgx mgv‡R c‡Z¨K bvMwi‡Ki b¨vZg c‡qvRb †gUv‡bvi `wqZ miKv‡ii| GRb¨ Bmjvg wb‡`wkZ hvKvZ, mv`Kvn, `vb-LqivZ BZ¨w`i gva¨‡g †jvK‡`i Afve we‡gvPb Kiv nq| hvKvZ I mv`Kvni A_ msMn K‡i Bmjvgx mgv‡R wewfb ai‡bi wkí-KviLvbv I Kgms¯v‡bi †¶Î mvwó Kiv nq Ges †jvK‡`i †eKvi nvZ‡K Kgxi nv‡Z I wf¶‡Ki nvZ‡K `vZvi nv‡Z cwiYZ K‡i| d‡j Av_-mvgvwRK ¯"QjZv mvwó nq Ges mgv‡R kwš I wbivcËv eRvq _v‡K|

A‡_i †jvf `i-nq

K_vq e‡j, A_B Ab‡_i gj-| A‡_i †gvnB gvbyl‡K BZi †_‡K BZiZi chv‡q bwg‡q †`q| A‡_i †gvn gvbyl‡K AÜ K‡i †Zv‡j| G Ae¯vq gvbyl nvjvj nviv‡gi †Kvb wePvi bv K‡i| †h †Kvb Dcv‡q A‡_vcvRb Kivi cwZ‡hwMZvq †b‡g c‡o| Avi mgv‡R mvwó K‡i Akwš I AivRKZv| wKš Bmjvgx A_ e¨e¯vq A‡_i cwZ D`M †gvn I jvjmv‡K `ixfZ K‡i w`‡q‡Q, A_‡K gvbyl‡i Rxe‡bi gj-j¶¨ wn‡m‡e bq, eis Rxeb avi‡Yi GKwU Dcvq wn‡m‡e wbaviY K‡i‡Q| GRb¨ †KD †hb A‡_i cvnvo M‡o Zzj‡Z bv cv‡i, Bmjvg †m e¨e¯v w`‡q‡Q| d‡j Bmjvgx mgv‡R A‡_i †gvn _v‡K bv, G e¨e¯vq cwZwU gvbyl Avjvn fxwZ‡K cvavb¨ †`q| †h †Kvb KgKv‡Û gvbyl gvbyl‡i Dci we‡kl K‡i kwgK †kYxi Dci hyg-wbhvZb Kiv †_‡K weiZ _v‡K| G‡Z mgv‡R kwš, kqLjv I wbivcËv wbwðZ nq|

åvZZ.I mv‡g¨i cwi‡ek mvwó

Bmjvgx A_-`k‡bi gj- j¶¨ n‡"Q, mgv‡Ri gvbyl‡i g‡a¨ mvgvwRK m¤cxwZ, mvg¨ I åvZZfve M‡o †Zvjv| mgv‡R kwš I wbivcËv weavb Kivi cekZ n‡"Q mvgvwRK m¤cxwZ I åvZZ.mvwó| Bmjvgx A_ e¨e¯vq mgv‡R c‡Z¨K gvbyl Ac‡ii c‡qvRb‡K wb‡Ri c‡qvRb g‡b K‡i Ges me`v A‡b¨i Afve I c‡qvRb †gvP‡b mwµqfv‡e GwM‡q Av‡m| Avj KzAv‡bi wk¶vi Av‡jv‡KB gvbyl-gvbyl‡i cwZ mvg¨ I åvZ‡Zi nvZ ewo‡q †`q| gnvbex (mv) Gi wk¶v G Kv‡R gvbyl‡K DØx K‡i| gvnbex (mv) e‡j‡Qb- †h e¨w³ †cU f‡i Lvq Avi Zvi cwZ‡ekx Abvnv‡i ivZ KvUvq †m Avgvi D¤§Zfy³ bq| d‡j mgv‡R åvZZ.I mvg¨ mvwó nq Ges Akwš `ixfZ n‡q hvq|

mn‡hwMZvi g‡bvfve mvwó

Bmjvgx A_-`k‡b GKB mv‡_ e¨w³ ¯v_ I mvgMxK ¯v_ weRwoZ| ZvB cvi¯úwiK Ø›Ø, msNvZ I cwZØ›ØZvi cwie‡Z cvi¯úwiK mn‡hwMZv M‡o I‡V| ZvQvov G‡Z mnvbyfwZ, mngwgZv, e`vb¨Zv, gnvbyfeZv I åvZZ‡evagK gnr ¸YiwRi I weKvk N‡U| Avi cvi¯úwiK mnvbyfwZ, mn‡hwMZv I mnbkxjZv mgv‡R kwš I wbivcËvi Rb¨ Acwinvh I e‡U| †hgb- GLv‡b abx-`wi` I gwjK-kwgK‡K wec¶ bv a‡i eis ci¯úii eÜzwn‡m‡e g‡b Kiv nq| G A_ e¨e¯vq G‡K Ac‡ii m¤úiK wn‡m‡e KvR K‡i| cf-fZ¨ wn‡m‡e bq| hvi d‡j mgv‡R kwš I wbivcËv weivR K‡i|

A_©bwZK mycPvi cwZôv

gj-Z Bmjvgx A_ e¨e¯v A_©bwZK b¨vqwePv‡ii-B bvgvši| Bmjvgx A_ e¨e¯v cwZwôZ n‡j mgvR †_‡K A_©bwZK †¶‡Î hveZxq AbvPvi I AwePvi `i-n‡q mvÿi, mvôzI Kj¨vYKi b¨vqwePvi cwZôv jvf K‡i, hv mgv‡R kwš I wbivcËvi Rb¨ Acwinvh|

mvôzÈb e¨e¯vi ceZb

Bmjvg b¨vqwePvigj-K Rxebweavb wbwðZ K‡i| ZvB †kYx©elg¨ Bmjvgx A_bxwZ‡Z ¯vb cvq bv| Ab¨ †h †Kvb mgv‡R †`Lv hvq †h, GK †kYxi gvbyl mgv‡R mxgvnxb m¤ú‡`i cvPzh Mv fwm‡q †`q| Avi Aci †kYx ewÂZ, wbt¯ n‡q gvb‡eZifv‡e †etP _v‡K| Bmjv‡gi Bbmvd wfwËK eÈb e¨e¯v ceZb K‡iB Gic ˆelg¨ `i-Kiv hvq| GR‡b¨ Bmjvg hvKvZ, wdZiv, evqZzj gvj BZ¨w`i e¨e¯v K‡i‡Q|

DËiwaKvi eÈ‡bi d‡j kwš

DËiwaKvi m¤úwËi eÈ‡bi †¶‡Î mgv‡R A‡bK mgq msNv‡Zi mvwó nq| ZvQvov A‡bK mgv‡R DËiwaKvi eÈ‡bi mvôzweavb †bB| d‡j gviv‡Z¡K mgm¨vi mvwó K‡i| wKš Bmjvgx A_ e¨e¯vq mvôz

DËivwaKvi bxwZ i‡q‡Q| Bmjv‡gi DËivwaKvi bxwZi mdj c‡qv‡Mi gva¨‡g m¤ú` h_v_ ewÈZ nq| d‡j m¤ú`-m¤úwË msµvš wewj eÈb wb‡q eû weev`-Kjn †_‡K mgvR gy³ nq| gvbyl m¤ú‡`i Afv‡e A_©bwZK ^`b¨Zvq †fv‡M bv| Avi G‡Z mgv‡R m¤cxwZ M‡o D‡V|

A©ea e¨emv-ewYR¨ wbwl×

A©ea e¨emv-ewYR¨ I Kv‡jvevRvix mgv‡R Akwš mµó K‡i| †kvlYgy³ mgvR e¨e¯v cwZôvi j‡¶¨ Bmjvg hveZxq A©ea e¨emv-ewYR¨ I A_©bwZK AbvPvi †hgb- mÿ, Nyl, Rqv, gRyZ`vix, gbvdvKvix, Kv‡jvevRvixmn Ab¨vb¨ ^bwZKZv we‡ivax e¨emv-ewYR¨‡K nvivg Z_v wbwl× K‡i‡Q| d‡j Bmjvgx mgv‡R A_©bwZK wbivcËv Ges G msµvš RwUjZv †_‡K mgvR wbivc` _v‡K|

†kvlYgy³ wbivc` mgvR cwZôv

e¯Z Bmjvgx A_-`kb n‡"Q, Avjvni B"Qvi mvg‡b m¤ú¥ †mvc` Kivi g‡bvewË mµó Kiv| Kv‡RB e¯ev`x A_ e¨e¯vi mÿ †kvl‡Yi g‡bvewË GLv‡b Abyw¯Z| H.G.Wells ZvB h_v_B e‡j‡Qb, Bmjvg †h mvgwRK e¨e¯v Kv‡qg K‡i‡Q, Zv BwZnv‡m bRxiwenxb| Kv‡RB †kvlY gy³ wbivc` mgvR cwZôvq Bmjvgx A_ e¨e¯v GK Abb¨ cwZôvb|

mviK_v

Bmjvgx A_-`kb n‡"Q, A_©bwZK e¨e¯vq Avjvni B"Qvi mvg‡b wbR‡K m¤ú¥ fv‡e AvZ¥mgcY Kivi g‡bvewË mµó Kiv| Bmjvgx A_ e¨e¯v †kvlYgy³ mgvR Kv‡qg K‡i| Bmjvgx A_ e¨e¯vq mvgwRK wbivcËv wbwðZ nq| GLv‡b m¤ú‡`i mÿg eÈb e¨e¯vi wb‡`k i‡q‡Q| ZvB, †Kvb gvbyl B G A_ e¨e¯vi gva¨‡g A_©bwZK †kvl‡Yi hvZvK‡j wbw®úó nq bv| G A_ e¨e¯vq gwjK-kwg‡Ki ^elg¨ ¯xKvi Kiv nq bv| kwgK gwjK G‡K-Ac‡ii m¤ú¥K wn‡m‡e GLv‡b we‡ePbv Kiv nq| ZvB, gwjK †kYx kwgK †kYxi Dci †kvlY-wbhvZb K‡i bv| eis kwgK‡K Zvi Rxeb-wbevn Kivi Rb¨ Dchy³ †eZb-fvZvw` c`v‡bi ZwM` K‡i| d‡j, G‡K Ac‡ii eÜzwn‡m‡e KvR K‡i| d‡j mgv‡R kwš I A_©bwZK wbivcËv weivR K‡i|

cv‡VvËi gj¨vqb
^be¨w³K DËi-ck

1. Bmjvgx A_ `kb n‡PQ-
K. Rxeb `k‡bi Acwinvh A½ L. e¯ `k‡bi Ask
M. abZwšK A_e¨e¯vi Ask N. mgvRZwšK A_©bwZi Ask

2. †Kvb A_e¨e¯vi gva¨‡g mvgwRK kwš I wbivcËv wbwðZ nq ?
K. cyRev`x A_e¨e¯vq L. mgvRev`x A_e¨e¯vq
M. agwbi‡c¶ A_e¨e¯vq N. Bmjvgx A_e¨e¯vq|

3. Bmjvgx A_e¨e¯vi Ab¨Zg ^ewkó¨ n‡"Q-
K. GwU `wi‡`i Aemvb NUvq L. GwU mvg‡R kwš I wbivcËv wbwðZ K‡i|
M. GwU mgv‡R åvZZ.I mvg¨ mµó K‡i N. me KÔwU DËiB mwVK|

msw¶ß DËi-ck

1. Bmjvgx A_e¨e¯v ej‡Z Kx eÿvq ? wjLyl|
2. mgv‡R kwš, wbivcËv I `wi` we‡gvP‡b Bmjvgx A_e¨e¯vi ¸i‡Z Zzj ai‡b|
3. mÿg A_©bwZK e¨e¯v Ges Kgms¯v‡bi †¶‡Î Bmjvgx A_e¨e¯vi fwgKv D‡jL Ki‡b|
4. A_©bwZK mvePvi Ges †kvlYgy³ wbivc` mgvR cwZôvq Bmjvgx A_e¨e¯vi Ae`vb D‡jL Ki‡b|

iPbvgj¨K DËi-ck

1. mgv‡R kwš I wbivcËv wbwðZ Kivi †¶‡Î Bmjvgx A_e¨e¯vi Ae`vb we¯wiZfv‡e D‡jL Ki‡b|