EDUCATIONAL ATTAINMENT AND INDIVIDUAL INCOME: A STUDY OF PYANGAUN

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DECLARATION

I hereby declare that this dissertation has not been submitted for candidature for any other degree.

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DEDICATION

This dissertation is dedicated to my parents, Mr Uddhav Prasad Neupane and Madhu Mangala Neupane, and wife, Sangita Khadka Neupane, who continually supported me in my study and to all my teachers who continually encouraged me to strive in every difficult circumstance.

AN ABSTRACT OF THE DISSERTATION OF

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Title: Educational Attainment and Individual Income: A Study of Pyanguan.

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The main purpose of the study was to find out the level of income in relation with their educational attainment in Pyangaun village. Through this study I have tried to diagnose the correlation between the additional educational attainment and income level. Using mixed method in a sequential order, first quantitative and then qualitative, I attempted to investigate the relation of personal income and the level of formal education people have passed in my study area.

Conducted in Pyangaun village, at the outskirt of Lalitpur city, through questionnaire and series of interviews, I have concluded with the findings that additional educational attainment has not enhanced people with additional income capacity and people have no direct faith with schools and colleges. They are attending schools and colleges only because they have nothing to do. The findings of the research encompass the perspectives of the locals of Pyangaun village who are the major stakeholders of this study.

During the study I have found few of the people having handsome income in accordance with their education level. but later on the qualitative data revealed that they have different story to tell about rather than crediting merely on education level they have achieved.

With reference to the findings drawn out from the empirical data and the literatures I have concluded with the recommendation that reformation in education system is necessary which could enable the students with direct entrepreneurship including local curriculum.

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LIST OF ABBREVIATIONS

Anl	Analysis
B.E.	Bachelor of Engineering
B.S.	Bikram Sambat
CA	Chartered Accountancy
CMA	Certified Medical Assistant
Col	Collection
CTEVT	Center for Technical Education and Vocational Training
H.A.	Health Assistant
I.E.	Intermediate of Engineering
ILO	International Labor Organization
MBBS	Bachelor of Medicine and Bachelor of Surgery
MMR	Mixed Method Reasearch
QUAL	Qualitative
QUAN	Quantitative
SLC	School Leaving Certificate
SPSS	Software Package for Social Sciences
VDC	Village Development Committee
MDG	Millenium Development Goal
SSRP	School Sector Reform Plan

CHAPTER I

INTRODUCTION

This section of the research report exposes the direction my study is going to take. It deals with the background of the study, statement of problem, purpose of the study, research question, and significance of the study. It introduces study and my interest area on the issue. I have reached to the decision to choose educational return (economic return) analysis as my research issue after a long study of economics of education. I limited myself to be in income-education relationship (a quantitative and qualitative analysis) of Pyangaun as educational return analysis is a broad and vast analysis in itself a subject of study.

Researches and studies have shown that level of education enhances the individual with income capacity. The national and international education policy, too, state the same. Individual expectation after the investment of time and money in education also heads toward the increasing income level. This research headed toward finding whether the formal education of Nepal has been able to quench the thirst of every individual in every society or not.

"Education in Nepal, as says is not job oriented rather it takes students away from the agriculture and traditional vocations as they start their schooling" (Nepal, 2007). When I see myself as started my schooling from Nursery it started to take me away from my homely environment: field, shed, wood, cattle etc. since the text books I studied hardly covered such things. As I passed my SLC (school leaving certificate) I had three months time to get my result so I had to spend the time with my family. I felt very hard and not decent to look after my cow and work with my father in the

field because neither any textbooks nor any teacher even mentioned about these things in my schooling. When I reflect those situations today I conclude that it was not my parents fault to involve me in such works because it was the reality rather it was the weakness of my schooling to pull me away from my reality which neither could take me with it nor left me suitable for my reality.

My reflection has led me to think about the relevance of the education. Nepalese schooling and higher education is not relevant to meet the need of the society that is why unemployment and abroad employment have been increasing. Thus for the educational relevance I think the traditional and modern vocations should be brought into the mainstream of the schooling and higher education.

Background

The education system we are following is more books focused which still has not been able to produce skillful human resources. It lacks life skills pedagogy. Adhikari, 2013 in an interview with under secretary at the ministry of education says that "the education system of Nepal neither equips nor encourages students to become entrepreneurs" (p. 1). Though some reformations have been made in the educational policy and curriculum timely it has not been able to far from the initial policy and curriculum of 1950 which was mainly based on rote learning and was exam oriented to meet the community need. It may be because of the western influence in the education from the very beginning though the curriculum should have excess to meet the pervading polytechnics of the nation, which according to Waston 1994, is hindered by the western influenced curriculum as he states, "one of the major problem facing by the developing countries is that western paradigm has shaped and influenced their educational systems and thinking about the issues such as economic growth and development and the best use of modern technology" (p. 85).

Legends of Pyangaun are expert in farming and making Pyang Pathi (traditional volume measuring devices made from bamboo). They had and have very good earnings from these. They were and are economically strong. They were and are such skillful in farming that no other can have more harvest than them from the same area of land. But the education system is taking away their children from all these skills. Their educated off springs are less productive than themselves. What the reasons are behind it was my concern. Thus my study will be beneficial for the people of Pyangaun, for educationists and all who are associated with education.

Statement of Problem

Education plays a vital role for the economic development as education supplies human resource to the labor market according to Deere and Vesovic (2006) "education has received the most attention as a type of human capital investment, partly because of data availability" (p. 262). But in the context of Nepal education is almost not playing role (or may be very few) for economic development rather economy has always been a support for education. The output of educational investment of the state has been unsatisfactory as the state is facing the problem of unemployment. The abroad employment has been creating the problem of exodus of human resource which in the long term will lead to negative economic growth though it is found positive at present. Why is this happening?

Answer again supports the statement 'educational system is not supportive to economic growth because of less entrepreneurship in education'. Agriculture is the main source of growth for the country but the education system is no more supportive for agriculture. As I come to my selected study area, Pyangaun, from the national issue, I found, generally, the more the people are educated the more they are unemployed and less productive. Almost 60% of the population is uneducated (below

primary education) there. But this uneducated group of population works in the field and earn. Forty percent of the population who are educated (under SLC, SLC and above) were found not doing not work in the field. It is because of their value that working in the field after passing SLC is not decent. Whether they have other sources of income or not, is my curiosity. The vital question is: has education contributed to personal income in Pyangaun?

Purpose of the Study

The purpose of my study was to find the relationship between education and income in my study area. Furthermore, the study investigated the reasons of the result of the education and income relationship.

Research Questions

To focus down my study I designed an overarching question which guided my whole research with its sub questions. The whole process of my study tried to find out the answer of the question "What is the relationship between education and personal income in Pyangaun?"

Under the governance of the above mentioned overarching question the following research questions followed throughout my research:

1. What is the relationship of age, gender and occupation with individual income in connection to education level in Pyangaun?
2. To what extent has the attainment of primary, secondary and tertiary level education contributed to improving earning capacity of Pyangaun dwellers?
3. How do research participants perceive the relevance of education at present?
4. What initiation do they think will contribute to promote relevance in education and subsequent effect in increasing earning?

Significance of the Study

My effort through this study was to find out the empirical situation of Pyangaun on the relationship between education and income. Since the data was empirical along with the VDC record the result headed toward the need of Pyangaun population. The study was focused on the causes and effect of the relationship between education and personal income. This research is useful to know the need based education.

Since the study portrayed the perspective of the relationship between education and income of Pyangaun the results of the study are likely to provide bases for improving income condition from education for the villagers. Furthermore, it can be used by the national education policy makers to design the curriculum and syllabus which will be able to address the needs of every society.

The study has investigated the relevance of education in Nepalese social context. So, this research is useful to study the educational relevance. It is beneficial for the curricular policy and implications. Moreover, it provides insight for the school system to take further initiations.

Delimitation of the Study

Of course, there are many factors to influence the income and unemployability. Education is one among them. The return of education, among other social, political and moral values, focuses more on income. Thus this study will focus more on the economic return of education.

Education throughout the research means the formal education. The research has not talked about non-formal and informal education. Moreover, the research has not talked about technical education like MBBS, IE, BE, CMA, HA, CA. Likewise the research has not any concern about the education provided under CTEVT.

About the income generating age of Pyangaun I have grouped age 20 to 59 years as working age since ILO (3013) defines “for most countries, the working-age population is defined as persons aged 15 years and older, although this may vary slightly from country to country” (p. 11). Basically, school going children pass SLC at the age of 16 – 18 and they pass grade 12 at the age of 18 – 20 and the normal trend of Chapagaun (where Pyangaun lies) VDC is that people start to earn after passing 12th grade.

CHAPTER II

LITERATURE REVIEW

This chapter deals with theoretical review, thematic review, research studies and Nepalese context. First the literature related with human capital theory and educational return theory was reviewed. After that the themes derived from the theories were reviewed along with the ideas of scholars. The other researches done on the same idea were reviewed following the themes. Finally, the study of Nepalese context had gone through this chapter.

Theoretical Review

Theories relevant for the research are 'human capital theory of education' and 'educational return theory'. These two theories are reviewed in detail.

Human Capital Theory of Education

Among the various capitals of growth analysis human capital is the one, probably the vital one, realized after the initial analysis of economic growth after war. (Foster in Psacharopoulos, 1987) states:

> In the developed nations postwar educational expansion was associated with rapid economic development and burgeoning occupational opportunities. The demand for educated manpower tended to keep pace with increasing supply and thus cost-benefit terms private and social rates of return remained constant or fell only marginally.

Human resource is the one which can (has to) operate other all non-human capitals. The proper operation of non-human capitals determines the production level.

Thus the concentration on human capital development of the developed countries at the post war period led them to achieve the growth rate at its height.

Concept of human capital. Constant and Douglas (2005)'s description on human capital is the skill and talent of labor force to make real income. According to Constant and Douglas (2005):

> Human capital theory, as formulated by Mincer (1974) and Becker (1975), evaluates how improvements in the skills and talents of workers influence future real income. Investment in human capital includes education, labor market experience (with specific or general on-the-job training), health (both mental and physical), and knowledge about the labor market (pp. 491-492).

According to Natarajan, 1990 "Good education is an important means towards the product of material wealth." Capitals for growth are human and non-human. Human education and skills determines the level of output from the non-human capital. The whole part of economic growth is the interplay between human and non-human capital. Human resources are the force to catalyze the other available resources. To catalyze the resources a person needs to turn into capital. An individual is a human capital only when enhanced with production capability. The production capability of an individual is added through education and skill training. Thus education plays vital role to convert a man into human capital as Gurung (2007) says, "the essence of human capital theory is the idea that expenditures on education and training are investments individual make in them to increase their market skills, productivity and earnings" (p. 23).

The productivity of human resource has been a focus of the study for the economists. The concept is developed by the theory that only human beings among all other animals on the earth make sensible use of natural resources for production and

reproduction. The economic analysis of human behavior concentrates on how well the human capacity can be developed through various inputs for the production. The developed (economically) west concentrated on this fact from the early days of economic analysis for Schultz (1961) in Blaug (1968) states that "let us not forget that western economists during the early decades of industrialization and even in the time of Marshall and Pigou often connected additional food for the workers with increases in labor productivity" (p. 17).

Human capital theory emphasizes on the productivity analysis of human behavior which in the early days were added with food stuffs has now turned into the educational input. "Recent interest among micro economists in the possibilities of human capital externalities follow the revival growth theory, which is built on the idea that human capital is central to growth" (Lange and Topal in Hanushek and Finis, 2006, p. 463). Human capital can be developed through education job training, medical facilities, public health, nutrition, housing, social services, migration and others.

"… the costs of incurred by the individuals in acquiring more education constitute an investment in their own future earning capacity (Blaug, 1970, p. 1)." It is because education makes human being a human capital which, later investing in labor market, can earn a lot, a form of production. Adam Smith (in Blaug, 1970) stated "200 years ago in The Wealth of Nation that an educated man is a sort of machine" (p. 2), which has now been 250 years, who has a great potential of productivity.

Human capital formation is depicted from the individual and social prospects. Individual choice education (subject and level) is determined by the need and aim of the individual (may be parents' also) whereas social choice determined by the state on the basis of changing demand of changing time. In this case the state may engage the

students to acquire the education forcefully with different provision. The people may not know their capability of earning while in school will find themselves a competitive one after school among the opportunities available for (Blaug, 1970) says:

> The wisdom of expending public and private funds on education is not to be measured by its direct fruits alone. It will be profitable as a mere investment, to give the masses of people much greater opportunities then they can generally avail themselves of. For this means many, who would have dies unknown, are able to get the start needed for bringing out their talent abilities (p. 3).

Necessity of human capital. Among all the means of production human capital is necessary since it is the only means to conduct all others. Adam Smith (1937) as cited in Gurung (2007) states:

> When any expensive machine is erected, the extraordinary work to be performed by it before it is worn out, it must be expected, will replace the capital laid out by it, with at least the ordinary profits. A man educated at the expense of much labor and time to any of those employments which require extraordinary dexterity and skill, it must be expected, over and above the usual wages of common labor, will replace to him the whole expense of his education, with at least the ordinary profits of an equally valuable capital (p. 24).

The expenditure in human capital makes more output compared to the expenditure and output ratio of other non-human capitals. As stated by Adam Smith the individual analysis of output and input ratio of expenditure is high which leads from individual growth to the collective social and national. An individual (in

average) makes more income in comparison to the expenditure he/she makes in education and skill training (perhaps more than hundred times).

An individual needs competence to exist in the competitive labor market. "People, by investing in themselves, can enlarge the range of choice available to them" (Schultz, 1961 as cited in Blaug 1968, p. 14). It enhances the role of individual to the contribution of national growth. Johnson in Blaug 1968 says "in general field of economic growth, concentration on the role of material capital and the shortcomings of this approach have led to contrasting emphasis on the role of people, conceptualized in terms of an alternative type of capital, human capital" (p. 35). "… human capital model assumed that individuals as producers were differentiated primarily by that investment, and that human capital investment decisions were made feely by individuals' responding to labor market incentives and individual time preference" (Carnoy, 1995, p. 9).

Human capital necessity has been realized better after the World War II by the economists as (Johnson in Blaug 1968):

> The experience has strongly suggested that the early postwar emphasis on investment in material capital in the methodology of economic planning was seriously mistaken, and that economic development depends vitally on the creation of labor force both equipped with the necessary technical skills for modern industrial production and imbued with a philosophy conducive to the acceptance and promotion of economic and technical change (pp. 34-35).

Economists realized the fact that among all other resources available human resource is the most important one to be the central focus in the study. Recently after the World War II, for the recovery of destruction, economists emphasized more on the materials than human beings. The theory could not result in much output and so that the turn in

the concept took place for the growth which emphasized on the human capital building more than other investments.

Human capital formation theory for labor market. The explanations of the determination of wages and workers allocation to different jobs are the labor market theories. The theories explain the reasons of different earnings of skilled (educated) and unskilled (uneducated) labor force (probably high earnings of skilled labor and low earnings of unskilled labor). Description of poverty, unemployment and discrimination and the suggestions for minimizing such problems fall under the theories of labor market. McNabb in Psacharopoulos, 1987 states "One particularly important area of dispute is the relationship between education and labor market behavior" (p. 157). The neoclassical theory of labor market focuses on the role of education in the labor market.

Classical theories of labor market focus mainly on the distribution. However, they did not make the complete ignorance of the labor market structure. Some classical theories explained the causes of unequal distribution of wages. For example, McNabb in Psacharopoulos (1987):

> Adam Smith provided a number of explanations of why some workers earned more than others, including the 'agreeableness' and 'disagreeableness' of the work, the tenure of the job and regularity of employment and the cost of acquiring the skills necessary to undertake the job (p. 157).

Neoclassical theories of labor market concentrated more on the process through which the economy allocates its scarce resources between their possible uses. These theories explain the determination of the general level of wages and employment. Education in neoclassical theory is taken as a form of investment as McNabb in Psacharopoulos (1987) says that in neoclassical theory of labor market

"education is no longer seen as consumption good but as a form of investment" (p. 159).

Labor market theories study the market demand and supply of labor force. The demand side of the labor force is created through or by the market with the changing demand of time. The supply side of the labor force is fulfilled by the educational world, a mostly accepted fact. Parnes in Blaug 1968 states:

> Since one of the functions of the educational system in a society is to provide its workforce with the abilities required for productive activity, it follows that system must be reasonably well geared to the production requirements of the economy. (p. 263)

Then, how does education shapes and reshapes the model of labor production? The answer is it is determined by the market demand. The growing need of global market demands the newly skilled human resource which shapes and reshapes the model of educational policy to determine the production of labor force. The equilibrium of the demand and supply of labor force lead the economic growth to its height. But if one side is higher or lower than the need the market cannot go to its level to achieve economic growth. "We may conclude therefore, that the occupational or educational composition of the labor force in a country is always to some extent the outcome of both demand and supply forces" (Blaug, 1970, pp. 82-83).

On the other hand, the level of earnings and the costs of education fluctuate the demand and supply of labor force. Blaug, 1970 contended that "In short the shifts of the demand and supply curves (of labor market), as well as the slopes, are also influenced by the patterns of earnings and by the costs of educational provisions" (p. 214). Then, can the study of labor market demand determine the labor force production (quality and quantity) by the education? Parnes in Blaug 1968 asks "If one

knows the required occupational structure of the labor force for some future date, is it possible to indicate the required distribution of that labor force by level of and type of education and training" (p. 274)? The answer is, mostly, yes.

The state educational policy determines the labor force allocation and unemployment reduction. The market demand study of the very state supports for the shaping and reshaping of the educational policy. Parnes in Blaug (1968) says, "to argue that manpower considerations are relevant to educational planning is by no means to hold that the only, or even the principal, function of education is to promote economic development" (p. 265). For the same Blaug 1970 says:

> Even if all the countries had identical demands schedule for, say, university graduates in professional occupations in manufacturing, simple differences in the scales of different systems of higher education (as a result in differences in income per head, subsidies to higher education and variations in 'taste' for higher education), combined with the full employment policies on the part of some national governments, would guarantee differences in educational structure of the labor force in manufacturing in different countries. (p. 83)

Regarding the relevance of this theory in the research, the theory of human capital formation is directly linked to personal income. Education in schooling, as reviewed from literatures, is to enhance students with the capacity of entrepreneurship. Entrepreneurship means the ability built in human to use the resources available for the production. This way, human capital is formed for the labor market and it actually enhances the individual with earning potential.

Theory of Educational Return

Educational return analyzes the benefit of education that is helpful, advantageous or the benefit of individual and group. Education, initially, was taken as

good without any analysis of its return to human beings (individual and society) which later created problem of unemployability. Later education used to be compared with its return (cost-benefit analysis) which shaped and reshaped throughout the time span mainly after 1980s this analysis theory is educational return theory.

Why to spend time and resources in education? It is because, Woodhall in Psacharopoulos, 1987 “it is a well established fact that educated workers earn higher wages or salaries than those who are illiterate or those who have completed less education, or have lower educational qualifications” (p. 209). According to Constant and Douglas (2005):

> Since more human capital increases productivity, it is in the interest of employers to reward these workers with higher wages. Earnings profiles over time are steeper for the more educated and more able workers. Hence, human capital theory attributes earnings differentials to worker differences in individual skill levels. (p. 492)

The market demand of the labor force pushes the individuals to choose the educational qualification. People choose those subjects which can provide them more income after the completion of the specific level of education. They analyze the market value of the chosen labor force. The state, on the other hand, also invests in education in accordance with the changing demand of labor market.

Educational return is either direct or indirect. The explicit analysis of educational return is direct return. It analyzes mainly the economic benefit. Education counts on the level of earnings after the completion of specific level of education. The marketability of the educational level also counts on direct return. It is how fast and at which level the graduates can sell themselves in the labor market. The indirect return of education counts on the implicit benefit of education to the individual and society,

e.g. health, sanitation, civilization, social behavior etc. It is mainly other than the private benefit of the individual as McMohan in Psacharopoulos (1987)says, “the external benefits of education are those benefits to society that are above and beyond the private benefits realized by the individual decision maker, that is, the student and the family” (p. 133). It can be measured (perhaps immeasurable) through the level of satisfaction and happiness spread in the family and society. The indirect benefit is studied in externalities of education which is spillovers of education.

Moreover, the economic analysis of the educational return focuses on the economic benefit of education, the earning level of individual and economic growth of society and nation. It is determined by the sensible use of resources available to get maximum output. Sensible use of resources in rural economy preserves more potential to the economic growth. The established educational policy may not be sufficient or beneficial to achieve this goal. Foster in Psacharopoulos, 1987 states:

> A conventional educational solution to the rural problem (a short of politically disastrous policy of limiting schooling in rural areas) has been to suggest curricular reform the placement of an ostensibly academic and bookish education by rurally biases curricula which would engender a commitment to life on the land, lower out migration rates, and import a degree of agricultural knowledge that would facilitate rural economic development. (p. 98)

“There is a significant relationship between incomes per head in different countries and the proportion of highly educated people in the labor force” (Blaug, 1970, p. 71). The given conclusion made in Blaug, 1970 about the countries like England and America proves that the investment made in education has high potential of economic return. According to Blaug, 1970 “The conclusion made can be generalized in all economies of which we have knowledge, people with more

education on average higher incomes than people with less education, at least if the people being compared are of the same age" (p. 1).

Thus, we come to know that educational return analysis focuses on the 'what?', 'how?' and 'why' (the pre and post school attendance) of the educational contribution to the economic growth and overall development of individual and the society.

Educational return: investment and growth. Investment in education enhances individual with opportunities to compete in labor market. It increases their income which is supportive to economic growth. The economic growth seeks further investment which increases more job opportunities. Finally, employment opportunities provide the people sources of income which contribute in the poverty reduction.

Contribution of educational investment to economic growth had been a matter of question for a long time, especially before 1970s. Lewin, 1993 states "how much does education contribute to economic growth? It has been a topic for research". The answer is not identical for all the time. The study of the relationship of educational investment and economic growth is a complicated task which is interfered by various variables. Economic growth is itself a variable of development. And the definition of development is a vast task in itself. However, we can infer it from the studies undertaken. It is to understand that the definition of development rather varies spatially and geographically. But, we cannot deny the fact that development is attached with economic growth and economic growth with educational investment.

Economic growth is a process (perhaps a journey) toward the poverty reduction as Subbarao (1997) states "the most important lesson one can learn from his cross country and time series data is that growth is critical in the fight against poverty

in every single region of the world". Skilled and educated workers, besides material resources, are the requirement of economic growth. According to Subbarao (1997) "another key strategy of the poverty reduction is the increment in human capital (quantity and quality)". Role of education in increasing income for poverty reduction has been the conclusion of many researches by now. The focal point of the study of economics of education is the return of education at individual and social level, and these leads educational policies tend toward economic growth. Historical and sociological perspective accentuates more on the reciprocal relationship between educational development and economic growth. Regmi (2005) infers:

> The early studies of Denison (1962, 1967, 1979), Harbison and Myers (1964), Schultz (1951) and Becker (1964) as cited in Lewin (1993) approached the problem of how much education contributes to economic growth by attributing a proportion of economic growth and explained by increases in capital, labor and productive land to improvements arising from increased educational levels in labor force (p. 29).

The overall correlation between human capital and economic growth tends toward directly proportional. Economic growth is measured with different approach.

Regarding the measurement of economic development educational return plays vital role. In this regard Regmi, 2005 adds:

> Some scholars like Schultz (1961) and Becker (1964) used an approach of educational return to measure the economic development. In their study they have assumed that individual invests in education. Returns are both private (to individual in the form of additional income) and public (to society in the form of greater productivity). (p. 30)

Studies of rates of return in developing countries have generally shown that, return at primary level are greater than at higher levels. Individual rates of return in poorer countries are higher than social rate of return. However educational investment results for the economic output in most of the societies. "… the extension of education tends to raise the earnings of those who have benefited from it; therefore, investment in education accelerates economic growth. Is there anything wrong with this argument?" (Blaug, 1970, p. 61).

Investment in primary and secondary education has been a conclusion for higher economic growth achievement for other scholars too. Wood (1994) in Regmi (2005) has clearly demonstrated that "mass provision of good quality primary and secondary education is essential if countries are to compete successfully in a rapidly globalizing world economy and more generally attain high sustainable rates of economic growth" (p. 30). The global allocation of students after the completion of secondary level education (10+2 in the context of Nepal) is a good example.

Agriculture is a part of economic development which covers almost 60% of national product of the countries like Nepal. Investment in education tending the policy toward agriculture is helpful for agricultural countries like Nepal. Lockheed, Jamison and Lau (1980) concluded that "four years of primary education increased productivity by 8.7 percent with a standard deviation of 9 percent" (as cited in Regmi, 2005 and Gurung, 2007). The study stated that education increased agricultural productivity by 9.5 percent in modern systems of agriculture and 1.3 percent only in traditional ways of farming. Fuller, 1970 states that "There are certainly studies which show positive effects on productivity of education amongst urban workers in developing countries". Roling, 1987 says "Not only in developing agriculture, in developed agricultures as well, farmers education is important to influence their

behavior against over production, environmental pollution, erosion and destruction of habitats and landscapes". Carnoy (1992) came to the conclusion that "education affects the productivity of small landholders and subsistence farmers immediately and positively".

In the concern of educational contribution to the economic development Gurung (2007) has mentioned:

> In Nepal, the share of industrial sector, particularly manufacturing to the total GDP has doubled between 1995 and 2003 and foreign investment has also increased since the 1990s. In this circumstance, to what extent should tertiary education be prioritizing in a lower income country like Nepal? (p. 58).

Why this theory is useful to this research? It is because individual investment in education expects its return in post school period. Time and money is invested to get through school. Thus the expectation is that after schooling the students will be able to make money since school capacitates the individual.

Thematic Review

After being through the literatures, three main themes are derived which are suitable for the research. The themes are: Education and Human Capital, Education and labor Market, and Education and Personal Income. The relationship between education and income goes sequentially. Educational institution is industry to produce human capital. The human capital produced in the educational institution is prepared for the labor market. Finally labor market provides the individual with income in accordance with their capacity and performance.

Education and Human Capital

Human capital is the capability imparted in individual or collective force which later is able to mobilize all other capital available for the well being of the very

individual as well as society. Among various factors to form human capital, education has been the vital one after World War II globally. The Millennium Development Goal, too, aims for every children of the world to be through the primary education from the school by 2015. Thus school has been and is being a sole factory to produce human capital.

Individual invests time and money for the long term capability development for being prepared as a labor force for the market. “Economists stress the importance of financial and human capital, highlighting how individuals invest time and money to improve their long-term position in the labor force” (Palmer, Smeeding, & Torrey, 1988 in Furstenberg and Elizabeth, 1995, p. 580). According to human capital theory, (Mincer, 1996) “investments in education (school enrollments and participation in training) respond positively to prospective rates of return as well as to parental education and income, and respond negatively to tuition costs” (p. 42). School enrollment is the prospect to human capital formation since school is expected to provide students with different capabilities. (Jones and Schneider, 2006):

> While economists commonly use education as a proxy for human capital, this widespread practice has coexisted with longstanding doubts about using school enrollments as a measure of human capital. The ability to solve problems, to think creatively, to recall facts and to reinterpret those facts in the light of changing circumstances: these are some of the key elements that economists seem to be thinking of when we think about human capital” (p. 72).

According to Modesto, 2003 “Educational choices are now seen as an investment decision following the human capital theory that assumes that decisions on the length

of education are taken comparing expected future returns to its opportunity cost" (p. 307).

As we know that education and years of schooling is a means to form human capital the income level of individual is increased thus. "We find that a sustained increase in per capita government spending on education … has a significant and positive effect on the average years of schooling of the population" (Heylen and Pozzi, 2007, p. 1272). According to Mincer, 1996:

> Human capital is implicated in the process of growth not merely as a cause but also as an effect of economic growth or of developments generated by economic growth. The reciprocal relation between economic growth and the growth of human capital is likely to be an important key to sustained economic growth. (p 29)

Of course, school education as mentioned above is not the sole factor to produce human capital. Other factors like informal education, non formal education, trainings and while working experiences also have equal contribution in human capital formation. But they are not part of this research. On the other hand, the growing trend of school enrollment MDG's goal of enduring compulsory primary education all the children tends school toward the vital factory to produce human capital. And it is the expectation of individual and society too.

Education and Labor Market

Education and years of schooling produces human resources for the labor market. This way labor market is the demand side of labor force while educational institutions are the suppliers of the labor force. Thus the quality in education and schooling is effective for the students to get job after school. (Salas-Velasco, 2006):

> In addition, particularly following Card and Krueger's (1992) influential publication demonstrating that there is a positive significant association between the quality of schools - measured using indices such as the teacher/pupil ratio or teachers' income - and the incomes students earn on the labor market, a great number of research papers in recent years have concentrated on analyzing the influence the quality of the schooling received has on an individual's earnings.

"Increases in school enrollment and in job training … () are indeed observed in correlation with labor-force growth, especially with the growing continuity of labor market activities" (Mincer, 1993 in Mincer, 1996, p. 36). While describing human capital such a way (Jones and Schneider, 2006) states "we are setting aside discussion of job-specific human cap- ital, the creation of which is analyzed in theoretical labor market model" (p. 72). Jones and Schneider, 2006 adds:

> When human capital is viewed as a factor of production, coordinate with physical capital and "raw" or unskilled labor, a hypothesis of complementarity between physical and human capital implies growth of demand for human capital as a consequence of physical capital accumulation (Griliches, 1969). Physical capital accumulation raises the marginal product of human capital more than that of raw labor, producing wage (profitability) incentives for the conversion of labor into human capital by means of training and education (p. 37).

Technicality in education is necessary for the enrollment in labor market. Technical education holders have less probability of being unemployed. The study of Cobb-Clark, 2006 about Australian immigration reached to the conclusion that neither pre-migration education level nor post-migration enrollment in education are strongly

related to the unemployment experiences of labor market participants once other factors are taken into account. “The exception is that men with some university education have a higher probability of (and spend longer) being unemployed than similar men with technical or trade degrees” (Cobb-Clark, 2006, p. 672). UNESCO, 2008 reports:

> The impact of education on earnings and thus on poverty works largely through the labour market, though education can also contribute to productivity in other areas, such as peasant farming (Orazem, Glewwe & Patrinos, 2007: 5). In the labour market, higher wages for more educated people may result from higher productivity, but also perhaps from the fact that education may act as a signal of ability to employers, enabling the better educated to obtain more lucrative jobs. (p. 3)

Education, from the beginning of 20th century, has been regarded as the supplier of labor force for the market in the developed countries like America, Russia and England. The trend has been spreading throughout the world. Educational institution and business house partnership is common in the scenario of growing need of human capital for the labor market. Inclusion of vocationality in formal education by various means has been the need of the day. SSRP core document also realizes the fact of necessity of labor force formation through formal schooling. Thus labor market has great expectation from educational world to fulfill its need.

Education and Personal Income

Education builds human capital. Human capital is prepared for the supply of labor market as labor market expects its demand fulfilled by the educational world. Individual income level is count after they enroll in the labor market. This way higher the education level higher the probability of additional income they have. Wigly and

Wigly, 2006 found that “educational attainment (as indicated by average years of schooling) has a significant effect on life expectancy independently of its effect by way of income growth” (p. 287). “Human capital theory, which argues that the value of education is increasing private and social rates of return, generally measured in terms of increased incomes to individuals, families and states, has been widely employed in national and international policy” (Holtzerr, 1986, p. 3). “Education is an asset that generates not only earnings but also a stream of nonmarket utilities involving learning and culture. As such, it may be viewed as a consumption good, which, therefore, is directly related to income” (Mincer, 1996, p. 30). Dearden, Ferri and Meghir, 2002 writes “There is much controversy over whether particular aspects of school quality that are directly affected by government policy have significant effects on an individual's future educational achievement and earnings” (p. 1). quotes “Educational research has consistently found home background (socioeconomic status) to be an important determinant of educational outcomes, and economic research has shown that education strongly affects earnings” (p. ii). “Throughout the world it has been found that the probability of finding employment rises with higher levels of education, and that earnings are higher for people with higher levels of education (UNESCO, 2008, p. 3). Tikly and Barrett, 2009 states:

> From a capabilities perspective, which we outline below, a focus on wealth and earnings as the criteria for measuring development fails to adequately capture the extent to which education systems provide individuals and communities with the capabilities to convert resources into a broader set of functioning that they have reason to value. (p.12)

Formal schooling, after 20th century, has been tended toward cost benefit analysis. Why does an individual invest time and money in education? Why does a

nation invest time and money in education? These two questions are pivotal enough to get the answer that one invests in education so that they could make more income in the future and the nation invests in education so that it could get human resource for the national production.

Research Studies

After the review of related literature other studies done on the related subject were studied. Two dissertations studied in Nepal 'Role of education in poverty reduction in rural communities of western Nepal' by S.K. Regmi (2005) and 'Returns to education in Nepal' by Dipendra Gurung (2007) were found. Both of the studies have reached to the conclusion that the level of education has positive impact in increasing income of individual as well as society.

Gurung (2007) has reached to the conclusion "based on both private and social rate of return, primary education is seen number one investment priority in Nepal as the number one investment priority in developing countries (p.219" and "education has a significant and positive contribution to household incomes from farm activities and non-farm activities, although this efficiency of household education is greater in non-farm activities" (p. 222). Likewise Regmi (2005)'s conclusions are: "average years of schooling of household members of the 10 years and above age group were also a significant determinant of family education" (p. 120), "as farm size is positively related with family education to determine household income, it is significant in determining average education level of members as well" (p. 120) and "as education was found to a significant determinant of family income, household income was also a significant determinant of family education" (p. 121).

These studies have shown that schooled population are active enough to generate additional income from both farm and non-farm activities. Additional

income from farm activities means the schooled population is engaged more actively and more skillfully in the farm activities. Similarly the studies have also focused on engagement of schooled population in non-farm activities to make additional income. It signifies that the level of entrepreneurship has increased in the schooled population and it is because of the level education they have completed.

Academic qualifications were highly regarded as the means of economic return in the international studies as well. Halliday (2004) asserts "Sianesi (2003) in her research in the British context notes that: the most robust findings to date are that … academic qualifications generally earn higher rewards" (p. 153). Watson (1994) had studied that … "in the context of South East Asia, education ceased to be a preparation for life; instead it became seen as a means to achieve the necessary qualifications to earn a living in the European world" (p. 86).

Education, to be a means of economic return, needs to prepare the students for the labor market. Education better enables students for the global as well as local labor market. Ainsworth (2005)'s study states "high school vocational education has received considerable attention recently, particularly its consequences for the post high school unemployment. … one contention is that vocational involvement can benefit students by offering skills that will be of value in labor market" (p. 257). Consequently students, after being through high school, need means to earn for their living as well as for the further education. The capability of earning built in high school can fulfill the need of the labor market as well as the need of higher studies institutions. That is why education always has been expected to be a means to make additional income.

Vocationality in education prepares students for the labor market. Education, after high school, has been expected to be invested by the individual and that is the

need as well. That is why students for the post studies need economic sources. “In short, vo-tech education allows students get started in both life and career faster, easier, and cheaper than four-year universities” (Mupinga and Livesay, 2004, p. 263). Thus school can (should) be a means for the students’ preparation easy future as Zimmer-Gembeck and Mortimer, 2006 states:

> Schools could also become more involved in the job-selection process, helping teenagers to identify jobs with stronger learning potential (Stone & Mortimer, 1998). Although it is widely accepted that education prepares young people for adult occupational roles, the educational arena is not the only domain in which young people prepare themselves for work. The effectiveness of both education and work experiences in producing human capital (Becker, 1993) could be heightened by greater mutual recognition and collaboration. (pp. 555 -556)

Educational effectiveness is more when education prepares human resources for the economic development. The changing market demands new set of human resources and that is why the world of education should be able to address the changing and growing need of the labor market. According to Keiser, Lawrenz and Appleton, 2004 “Many publications in the last decade have outlined how advanced technology, the global economy and changing demographics have intensified the need for new educational programs to supply industry with qualified technicians” (p. 1).

Nepalese Context

What is mentioned in Nepalese context is a matter of query on the notion entrepreneurship. What are mentioned in the policies and what is the practical level has been reviewed here.

Entrepreneurship: A Policy Review

The theory of entrepreneurship emphasizes on innovation (Harper, 2005, Kuratko and Hodgetts, 2007 and Kuratko, 2011), innovation in the sense that one can be able to make a sensible use of available resources to generate economy. "Given the widely accepted notion that the entrepreneurial ventures are the key to innovation, productivity, and effective competition" (Kuratko, 2011, p. 17). This way entrepreneurship is a skill to produce a new with innovation with the available resources. Kuratko and Hodgetts, 2007 has added the creativity of opportunities in the notion of entrepreneurship. In this regard Kuratko and Hodgetts, 2007 states:

> Today, an entrepreneur is an innovator or developer who recognizes and seizes opportunities; converts those opportunities into workable/marketable ideas; ads value through time, effort, money, or skills; assumes the risks of competitive market place to implement these ideas; and realizes rewards from these efforts. (p. 40)

Two facets of entrepreneurship, opportunity and resources, are the concern of an entrepreneur. Harper, 2005 has made it clear through the rating scales:

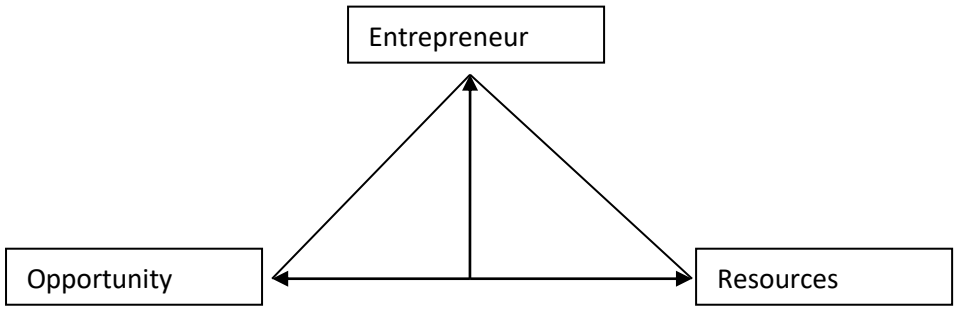

Figure 1: Exhibit 1.2 The entrepreneurial Triangle with Rating Scale

(Harper, 2005, p. I-5)

Thus, the notion of entrepreneurship tends toward the innovative and sensible use of human resources for the economic development, be it individual, be it social.

The education policy, too, focuses the education toward the production of entrepreneur. As stated in The National Goal of Education (2065) one of the goals of education is 'to help the modernization of the country by creating suitable human resources for its development'. Human changes into human resource only when certain skill is adapted on them. On contrary to the statement of the curriculum the classroom situation does not make any effort to develop human resource as Karki, 2012 says, "current education policy which is merely emphasizing pass and failure of students has been teaching the students just to be pass rather than learning the skill. Teachers and education system also emphasizes on pass and failure than skill learning" (p. 6)." The textbooks used in Nepalese classroom context do not address the skill development on the students as Karki (2012) adds:

> According to curriculum school level learning has three aspects – first related to knowledge, second related to logic, and third related to skill. Students should learn all these aspects equally. School level curriculum has tried to cover all these. But the textbooks used in the classroom have not covered it. (p. 6)

Human resource development is directly concerned with entrepreneurship and entrepreneurship with vocationality. SSR document has mentioned about vocationality in mainstream schooling but has not been implemented yet. According to SSR core document vocational education stream begins at grade 9 and have three routes (i) A two years Technical Secondary Level after grade 8, (ii) A four years Technical Higher Secondary Level after grade 8, and (iii) A three year Technical Higher Secondary Level after grade 10 for those who enter from general secondary level. Policy further says that alternative and formal (both general and vocational/technical) schooling will be made compatible allowing students complete

education through either system. Delivery of alternative mode of schooling will run parallel up to higher secondary level. However, examination and certification will be regulated through the National Examination Board.

The Research Gap

The above reviewed literatures have shown that education has relationship, directly proportional, to individual as well as social income. The more one has educational qualification the more he/she has potential to increased earnings. The years of schooling add the value in every increased marginal productivity. The study done by Gurung (2007) and Regmi (2005) have also concluded in the positive contribution of education to increased household income as well as individual in the context of Nepal.

Other international studies made on it also reached to the same conclusion but their focus was more on vocationality in high school education to prepare them for easy life and easy access to the higher education.

The research gap found here was local level research on the entrepreneurship in Nepalese school education which enhances students with additional income capability. As the policies, literatures and theories have asserted, education is the means for the preparation of human resource. The level of human resource prepared by education is measured from its production's (students') engagement in job and their level of income. Thus, the research has made its effort to measure the level of income education had added in the life of its graduates of Pyangaun village which can been a milieu for the several other localities of Nepal.

Theoretical Framework

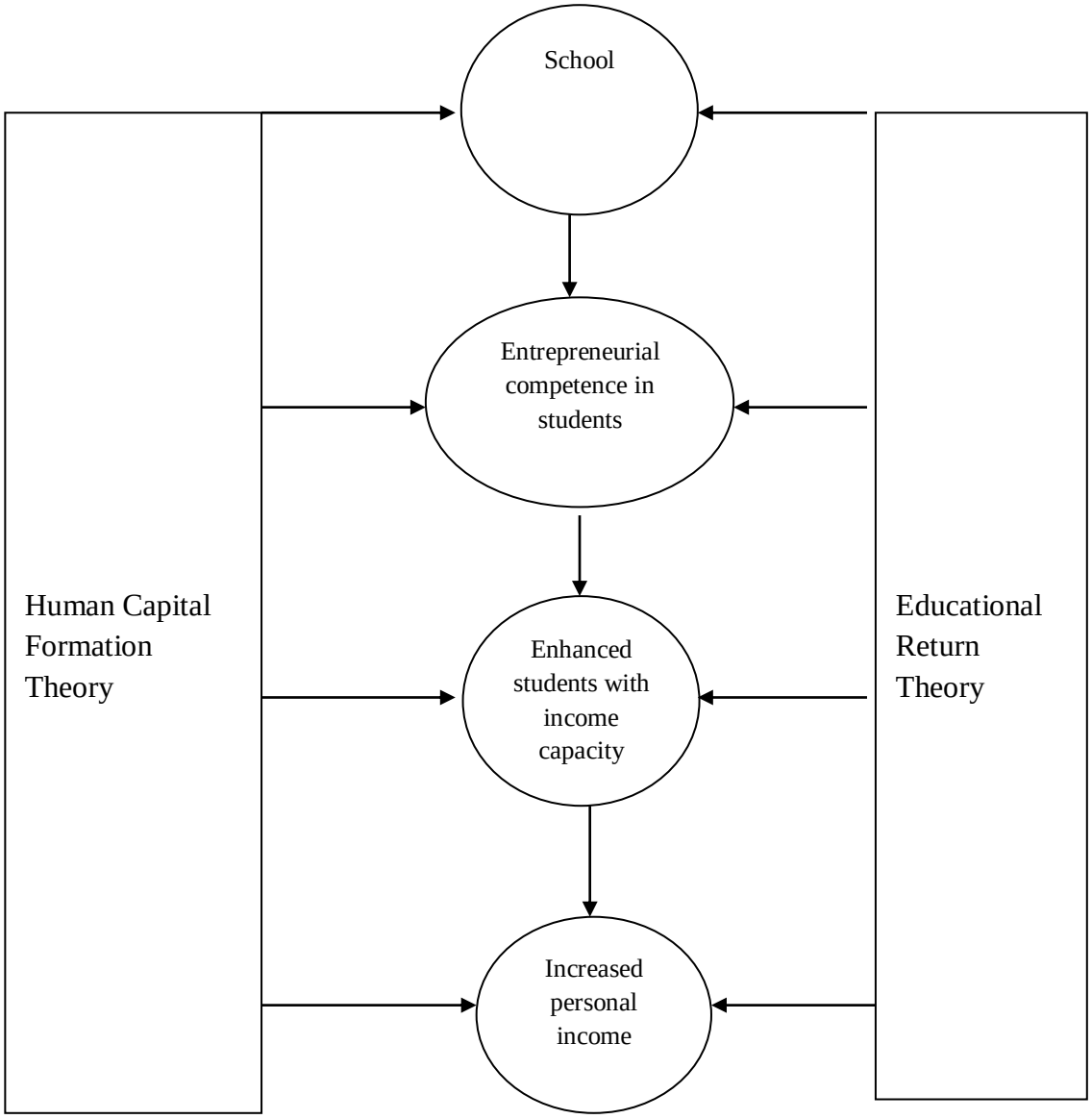

Figure 2: Theoretical Framework of the Research

School is expected to form the human capital. Human capital is formed after the enhancement of the skills to generate income. Skill development means entrepreneurship development in students. The theory of educational return also says that investment in education is made in the expectation that the students, after being

through the school, will be able to get its return. Thus the school guided from the theories ‘human capital formation’ and ‘educational return’ enhances the students with entrepreneurship. The entrepreneurship in students capacitates the students with more income level. And thus, the personal as well as social income increases. Hence, one aspect of educational theories emphasizes on the income capacity of students.

Conceptual Framework

The whole research was designed to see the human capital theory of education and the theory of educational return (in the context of individual income) in the field context. Human capital theory of education asserts the education is one of the entities to convert a human into human capital and the theory of educational return (in the context of individual income) depicts that a human is enhanced with the capability of income after being through the certain level of education. I saw the theoretical perspective in the field context through sequential explanatory design of MMR to reach the conclusion. It will be more clear through the following figure:

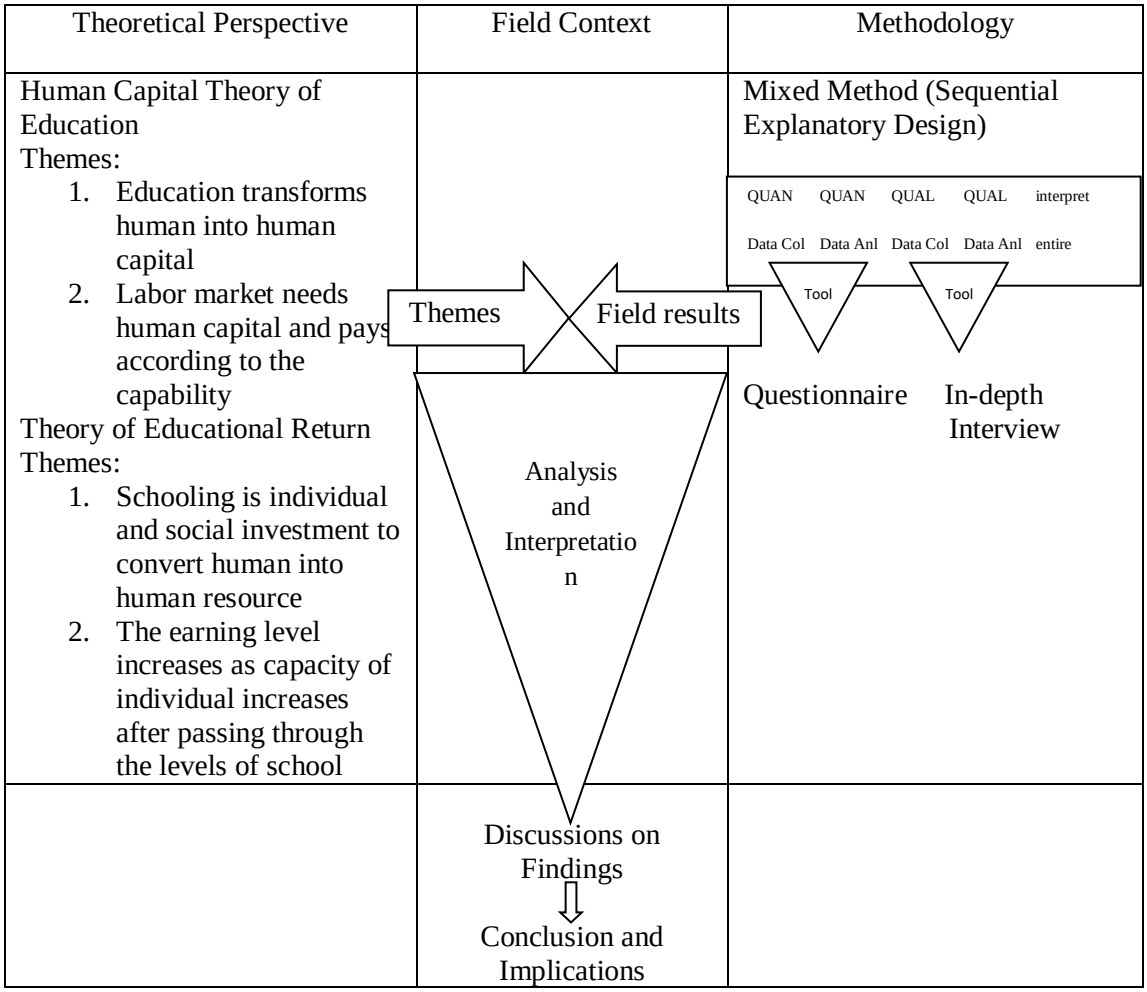

Figure 3: Conceptual Framework of the Research

With the themes derived from the theories the data collected from the field was triangulated and analyzed to reach to the findings and conclusions. Two theories: human capital formation theory and theory of educational return are used as the theories for the research. The themes derived are: 1. Education transforms human into human capital, 2. Labor market needs human capital and pays according to the capability, 3. Schooling is individual and social investment to convert human into human capital, and 4. The earning level increases as individual increases capacity after passing through the levels of school.

Mixed method (sequential explanatory design) was used to study the field situation. First quantitative data was collected and analyzed followed by the process of qualitative approach. After analyzing quantitative data the supportive reasons were researched through qualitative interview questions. After triangulating data the overall interpretation was done to come to the findings and conclusion. Finally, being based on the results of the research, some recommendations were made.

CHAPTER III

RESEARCH METHODOLOGY

After I reviewed the literature I decided to choose the relevant research methodology for the further process of my research. I have decided to go through mixed method for the inquiry as my research demands the same. This chapter deals with the research paradigms and methods and reasons for choosing them. Along with these, it will describe my research location, significance of my research, population, sampling, data collection procedure and the way of data analysis which I will follow in my research.

Research Paradigm

The whole research process was guided by the pragmatic knowledge claim. My research was designed to measure whether the knowledge claim of the literatures address my research location subjectively and objectively or not as Johnson and Onwuegbuzie (2004) in Teddlie and Tashakkori (2009) says:

> The project of pragmatism has been to find a middle ground between philosophical dogmatism and skepticism and to find a workable solution … to many long standing philosophical dualisms about which agreement has not been historically forthcoming. (p. 86)

"The paradigm is concerned primarily with generating context based understanding of people's thoughts, beliefs, values and associated social actions" (Taylor, Settlemaier & Luitel, 2010). According to Denzin and Lincon, 1994 "a paradigm encompasses three elements namely ontology, epistemology and methodology" (p. 76). These three elements mentor the whole research design. Thus,

the following ontological, epistemological and methodological value guided my dissertation to come to the conclusion.

Ontological Value

Ontology is "theory of being as such and forms the general part of metaphysics, or theoretical philosophy" (Mautner, 1996, p. 304). The meaning of ontology is the theory of reality. Reality is not constant in many contexts. My research tried to measure whether the knowledge claim of the literatures address my research location or not.

The reality is that our locality has its own need of educational entrepreneurship. For the reality first I measured the education income relationship and used the research participants of my location and value their individual perception.

Epistemological Value

According to Mautner (1996) the term epistemology means "theory of knowledge; the branch of philosophy that inquires into the nature and the possibility of knowledge" (p. 132). Epistemology refers to the theory of knowledge. My research followed both objective and subjective knowledge sequentially. Deductive knowledge claim was used to find out the relationship between education and income and the inductive knowledge claim was followed to conclude with the possible causes behind the drawn relationship.

Methodological Value

Research is a process gradually accomplished to find out the solution of some problem which later is useful to guide a good way for a certain group of population. Jurs and William (2005) opines that "research is a process and in order to enhance conducting research it would seem reasonable to make it as systematic as possible" (p.

3). It is a process of discovering in a systematic way and with systematic tools. Opie (2004) says research is "a search of investigation directed to the discovery of some fact by careful consideration of a subject, a course of critical or scientific inquiry" (p. 3). Thus a research, in general, is a process of discovery with critical or scientific inquiry. Likewise "We undertake research when we wish to explore an idea, probe an issue, solve a problem, or make an argument that compares us to turn to outside help" (Gibaldi 1999, p. 2).

According to Brewer (2000) the study of the broader methodological context to research methods has been called the philosophy of social research. My methodological belief in this study was on objective observation followed by the subjective perception. The multiple realities were constructed through human activity and were created in local contexts. My belief is that knowledge is human product and is constructed socially and culturally. I generated the meaning in this study through the survey and the interaction of the people of my study area. And I followed mixed method approach to conduct my study.

Mixed Method

The nature of my study demanded mixed method both quantitative and qualitative approach. The initial outcome of my research sought quantitative method as I analyzed the relationship between education and personal income. As I reached to the result of relationship I planned to find out the causes of the relationship. For this I went to my research participants for interaction. The in-depth interaction drew some of the points which I triangulated with the established literature. This way I interpreted, analyzed and came to the conclusion and for this all I went through qualitative approach as Qualitative research seek(s), "answers to questions that stress how social experience is created and given meaning" (Denzin & Lincoln, 2005, p.

10). The researchers are closer to the actor's perspectives through detailed in-depth interview and keen observation (ibid. p. 12). Ospina (2004) also has described about the characteristics of qualitative research the method is used to explore a phenomenon that has not been studied before (and that may be subsequently developed quantitatively).

In conclusion my research was guided by the following approach:

Sequential Explanatory Design (11. 2a)

(Creswell, 2003, p. 213)

Figure 4: Sequential Explanatory Design of Mixed Method

According to sequential explanatory design I first collected the quantitative data and analyzed it. After analyzing quantitative data I designed the qualitative open ended questions to explore the reasons behind the result of quantitative data. The qualitative data was analyzed then and finally the overall data was interpreted to draw the findings.

Research Location

Pyangaun village, which locates in Chapagaun VDC, Lalitpur district and which is about thirty minutes travel in a public bus from Lagankhel, the bus park of Lalitpur Sub metropolitan city, is my research location. All the people living here are 'Maharjan' a caste of Newar race. But they are culturally and linguistically different than other Newars of Kathmandu Valley. Their language is a dialect of the Newari language.

Traditionally they are farmers. Most of them own large area of land. They are skilled farmers. They harvest more than others, who own the same area of land every years. However, they follow the traditional farming method. They depend on their own arms and homemade compost manure. Every household owns cattle and bovine from which they get manure. Besides farming they are labor force to the nearby villages. Some of them are skilled builders. They are good in brick making too. In overall, they depend on manual work. However, they are economically strong. Most of them are laborious.

Besides their traditional farming they are skilled in making Pyang, Pathi (volume measuring device made from bamboo) and other bamboo works. These things now have been curio. Very few of them now know the skill. Besides these, they used to make clothes for dress themselves traditionally which now has been abolished. By now some of them are involved in business. Mostly they own mills.

The village owns 102 households with 1048 population according to VDC record of census 2068 B.S. They live in joint family, generally. They are divided into 5 Guthis (traditional group). They marry within their community. If someone dares to marry a girl from outside their community they will be out of their Guthi. They worship Lord Shiva as their principal God.

752 of the total population is of income generating age (which will be my research population). Talking about education, 405 of them are still uneducated (even have not received primary education) though they are very near to school. 158 of them have passed primary education. 105 of them are secondary level assed and 87 are of tertiary level.

The non educated populations (405) of this village are still laborious. They work in their fields and are continuously involved in income generating activities.

They earn high. Primary education holders also follow the same because they think that their education level not such high not to work in the farm. But the people who have passed SLC, are not involved in income generating activities because of their conventional thought that working in the field after passing SLC is not decent. Among this population about 90% are unemployed. Education taught them how to spend to make their life standard different than educated but not how to earn.

Research Population and Sample Size

The total population of my research area is 1048 (485 male and 563 female). 752 (349 male and 403 female), among them, are of earning age (This age group population will be my sample) while 296 (136 male and 160 female) of them are of non-earning age, either of 59+ years or are school going. Among 752, 405 (197 male and 208 female) are non-schooled, means they have not attended any formal education and 347 (152 male and 195 female) of them are schooled, passed a level of formal education. Primary education holders of working age group are 158 (69 male and 89 female) in number, likewise 102 (43 male and 59 female) are secondary level education holders and 87 (40 male and 47 female) are tertiary education holder. Because my research population is 752 according to Krejcie and Morgan (1970) as cited in Cohen et al. (2000) my sample size was 254 (p. 94). Thus I divided my sample size as the following table:

Table 1: Distribution of Total Population of Pyangaun

S.N	Level of Education	Income Generating Group			Non Income Generating Group			Total
		Male	Female	Total	Male	Female	Total	
1	Non Schooled	197	208	405	71	79	150	
2	Primary	69	89	158	33	39	72	
3	Secondary	43	59	102	23	29	52	
4	Tertiary	40	47	87	9	13	22	
5	Totals	Total		752	Total		296	1048

Table 2: Distribution of Sample Size

S.N	Education Level	Male	Female
1	Non-Schooled	65	70
2	Primary Level Passed	27	35
3	Secondary Level Passed	17	21
4	Tertiary Level Holders	9	10

Total: 254

I tried to follow ratio as far as possible while deciding about sample size.

Sampling

As I selected mixed method approach for my study my sampling was also be of mixed method. To fulfill the need of quantitative part of the research I went through systematic sampling as Cohen et al. (2000) said “it (systematic sampling) involves selecting subjects from a population list in a systematic rather than random

fashion" (p. 100). For this I followed the simple statistics (Cohen et al., 2000) $= \frac{N}{Sn}$, where f=frequency of interval, N=total number of the wider population and Sn=the required number in the sample.

Here, N=347(schooled) & 403 (non-schooled)

Sn=119 (schooled) & 135 (non-schooled)

Therefore, $f = \frac{347}{119}$ = 2.91, approximately 3 (for schooled)

Therefore, $f = \frac{405}{135}$ = 3 (for non-schooled)

Thus, the interval for schooled population is 3 and non-schooled population also 3. Hence, I took sample within the interval of 3 (every fourth) from both population lists I made. The first one was chosen through random sampling where I took out a ball from 1, 2, 3 and 4. As 1 was picked the list I got was 1, 4, 8, …

I went through purposive sampling to meet the goal of the qualitative part of my research. Black, 1999 says "In purposive sampling the researcher hand-picks subjects on the basis of specific characteristics, building up a sample of sufficient size having desired traits" (p. 124). I selected my sample size purposeful which was useful for the achievement of the targeted goal, satisfactory to the specific need (Cohen et al., 2000, p. 103). I discussed with some of the people of my research site and decided six of them to be useful for my purpose and went to them with interview questions.

Data Collection Tools

Questionnaire

A questionnaire is a written list of questions, the answers to which are recorded by respondents. It is, somehow, related to interview but it is more useful to obtain secret information from the respondents. In questionnaire information are

sought by putting questions. "It offers greater anonymity as there is no face to face interaction between respondents and interviewer" (Ranjit Kumar, 1996). The questionnaire technique helped me to get accurate information at the time when very sensible questions were to be asked. Questionnaire method is used for collecting data when number of information is quite large and it is difficult to reach them. The nature of my research demanded large amount of information. So, questionnaire method became helpful for my research to collect data. Myneni (2001) says, "Questionnaire is a list of questions to be answered by a group of people, especially to get facts or information about their views" (p. 197). So, a list of questions was sent to the respondents to get information. Bogard (as quoted in Raj, 2002) says, "A questionnaire is a list of questions sent to a number of persons for them to answer. It secures standardized results that can be tabulated or treated statistically" (p. 167). I designed structured questionnaire which gather as much information as my research demanded.

Likert scale has been used while designing the questionnaire where the responses "strongly agree, agree, don't know, disagree and strongly disagree" were scaled and quantified in 1, 2, 3, 4, and 5 respectively.

Interview

Interview is a conversation on a special topic with special purpose. It is face to face interpersonal discussion. Kerlinger as quoted in Raj, 2005 says, "The interview is face to face interpersonal situation in which one person, the interviewer asks a person being interviewed, the respondent, question designed to obtain answer pertinent to research problems" (p. 212). And Adhikari (2003) says, "By interview we mean the conversation with a purpose of data collection in which the verbal interaction takes place between the interviewer and respondent" (p. 128). Goode and Hatt (as quoted in

Myneni, 2001) says, “Interviewing is fundamentally a process of social interaction. Interview is a method of data collection mainly through the verbal interaction between the respondent and the interviewer” (p. 186). So, interview is simply a conversation focusing on the research problem for data collection in my research.

To get more information about the problem I conducted interviews. The procedure adopted by Tuckham, 1972 (as quoted in Cohen et al, 2000) was followed in the interviewing process in which the interviewer should brief the respondent; his/ her attempt is to make feel easy to the respondent. The explanation of manner of interview did not try to impose his biases, opinions and curiosity and flexibility. The research participants were kept from systematic way from the essence of a question but not at the sacrifice of the courtesy.

Data Collection Procedures

Data collection followed sequential procedure. It was quantitative data collection, quantitative data analysis, qualitative data collection, qualitative data analysis and finally overall data interpretation. So, in the procedure first, structured questionnaire were given to the respondents through personal visit. They were provided ample time to fill the questionnaire. Because the field area was not large 254 out of 254 questionnaires were returned. Finally the questionnaire was collected through personal visit. After analyzing the data collected from the questionnaire I selected 6 from schooled and non-schooled, population. I went to them for the interview with open ended questions as per their convenient time.

Data Analysis

Data analysis is the act of transforming data with the aim of extracting useful information and facilitating inclusions. After the collection of raw data from the respondents, they were compiled and grouped according to the nature of the

information. The information collected through different tools and procedures were compiled differently.

Quantitative Data Analysis (Statistical Technique)

Mean, Standard Deviation and Correlation were used to calculate the obtained data as statistical technique. “Mean is a statistical constant which enable the researcher to comprehend in a single effort the significance of the whole” (Gupta, 1999, p.26). Mean value of the income of non schooled population and schooled population helped me to compare the data which led me to find out the relation between the data. Standard Deviation was useful to find out the extreme differences between two or more variables. “Standard Deviation gave greater weight to extreme values” (Gupta, 1999, p. 32). Thus Standard Deviation was helpful for me to explore the extent of educational attainment (independent variable) with the dependent variables, income. Correlation analysis was an attempt to analyze the relation between two variables. Pallant, 2001, states “Correlation analysis was used to describe the strength and direction of the linear relationship between two variables” (p. 115). So, Correlation analysis was used to find out the relation between independent and dependent variables.

Qualitative Data Analysis

Data will be analyzed through the procedure that Hincer (1985) has said in Cohen et al. (2000).The procedure included the transcription of the interview, bracketing, listening to the interview for a sense of whole, delineating units of general meaning, delineating units of meaning relevant to the research question, training independent judges to verify the units of relevant meaning, eliminating redundancies, clustering units of relevant meaning, determining themes from clusters of meaning, writing summary of each individual interview, returning to the participant with the

summary and themes, conducting the second interview if necessary, modifying themes and summary, identifying general and unique themes for all the interviews contextualization of themes and composite summary. As Raj (2005) says, "While analyzing the researcher will have to think about sub-headings, proper tabulation and coding" (p. 34)., the collected data was tabulated properly and then sub-headings was created coded for the analysis of data in this research. And after getting back from interview the interviewed data was transcribed with delineation of meaning relevant to the research question. Research participants were visited again with the summary of their interview and after then data was concluded. I did as Denzin and Lincoln (2005) said, "By engaging in line-by-line coding, the researcher makes a close study of the data and lays the foundation for synthesizing it" (p. 517).

Reliability and Validity Concern

Reliability is the degree of accuracy in the measurements made by the research instruments. The instrument used is reliable only then if collects the same information more than once to get similar result over the similar condition given. Black (1999) says "a test with a high reliability coefficient is likely to produce very similar results under similar conditions with similar subjects" (p. 273). Among various reliability tests Cronbach's Coefficient is the one. "Cronbach's Coefficient (α) is reliable indicator for the internal consistency of instruments that do not have right-wrong (binary) marking schemes, thus can be used for both easy questions as well as questionnaires using scales such as rating or Likert" (Oppenheim, 1992 in Black 1999, p. 279). Thus for reliability test the following statistical measure was used:

$$\text{Cronbach's Coefficient } (\alpha) = \frac{N}{N-1}\left[1 - \frac{\sum_{i=0}^{n} S_i^2}{S_x^2}\right]$$

(Where N = number of questions, S_i^2 = variance of individual questions and S_x^2 = variance of whole test)

Here, N = 27, S_i^2 = 34.855 and S_x^2 = 181.302

Supplying values to formula,

Cronbach's Coefficient (α) = $\frac{27}{27-1}\left[1-\frac{34.855}{181.302}\right]$

= 0.838 (… Again, the rule of thumb is that the result should be 0.8 or above. Bryman and Cramer, 1999, p.65)

And thus, the research is reliable.

Validity is the level of acceptance. Ranjeet (1996) has mentioned that "validity is the ability of an instrument to measure what is designed to measure" (p. 137), which means the degree of precision and objectivity in the instrument signifies the quality of the research finding. To maintain the validity of this research I established the link between the questions and objectives of the study. I followed Black (1999) who says, "it is not possible to have a valid instrument that is not reliable if it does not produce consistent results (it is unreliable) then those results cannot be measuring what they are supposed to measure (it is not valid)" (p.273).

For the quality concern of qualitative aspect of the research first I triangulated the data observed with the data of quantitative aspect and literature and was sure of it. I used rich, thick description to convey the findings as Creswell (2003) has guided. I spent long time with the research participants for their in-depth views. After the initial analysis the respondents were provided with the copy to make necessary change for their real view. Besides these I had my peer to review it as well.

Ethical Consideration

When starting piece of research, it is important to establish boundaries about what can and cannot be written, so ethical considerations is important in conducting research. Because qualitative survey research is carried out in the real world circumstances, and involves close and open communication among the people involved, the researchers must pay close attention to the ethical considerations in the conduct of their work. As Richard Winter, 1996 lists a number of principles, I made sure that the relevant persons, committees and authorities have been consulted, and that the principles guiding the work are accepted in advance by all.

All the participants were allowed to influence the work and the wishes of those who do not wish to participate were respected. The development of the work remained visible and open to suggestions from others. Description of others' points of view was negotiated with those concerned before being published.

I accepted responsibility for maintaining confidentiality.

Methodological Framework

The need of research was MMR which followed sequentially through quantitative to qualitative which will be clear from the following figure:

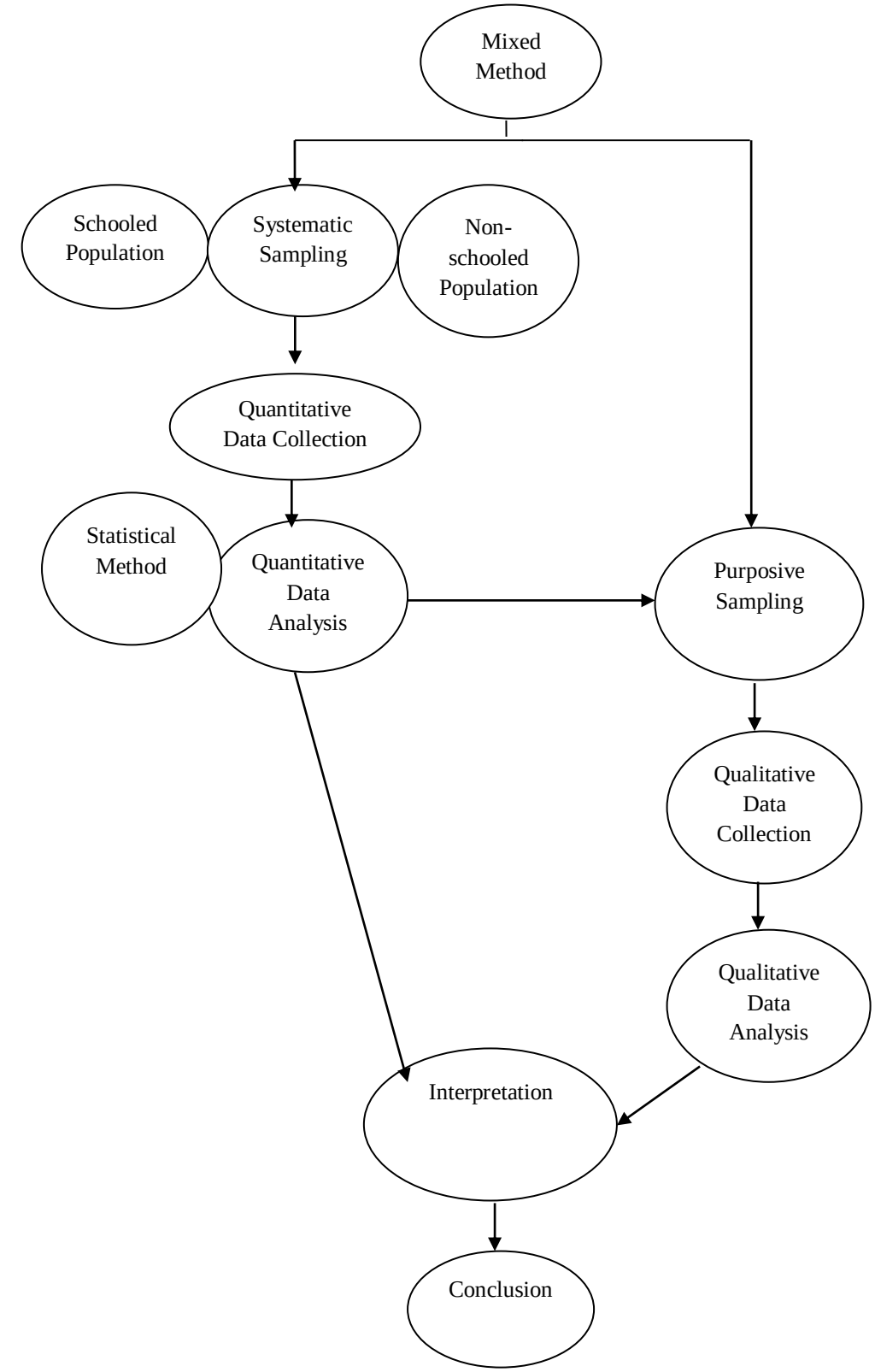

Figure 5: Methodological Framework of the Research

The research went through mixed method (quantitative and qualitative). As the research was sequential first quantitative data was collected and analyzed. For the collection of quantitative data systematic sampling method was followed. Both schooled and non-schooled populations were taken. Statistical method with the help of SPSS was followed to analyze the quantitative data. After the completion of quantitative part qualitative data was collected. Purposive sampling method was adopted for the collection of qualitative data. And then, qualitative data was analyzed. Finally both quantitative and qualitative data were interpreted and reached to the conclusion.

CHAPTER IV

FIELD STUDY OF EDUCATIONAL ATTAINMENT AND INDIVIDUAL INCOME

This chapter deals with the analysis and interpretation of the data based on the data collected from the mixed method with respect to the research questions.

Data analysis is presented under the major themes generated from the research questions of this study. These themes include age, education and income; gender, education and income; occupation, education and income; education and income; schooling and income with sub themes: primary education and income; secondary education and income; and tertiary education and income.

Every theme was followed by the qualitative data analysis which was taken after the completion of quantitative data analysis. After analyzing quantitative data qualitative interview questions were designed to explore the reasons behind the meaning drawn from the quantitative data. Six research participants were chosen after a long discussion with them to meet the purpose of the research. The research participants were coded as Sudan Maharjan, Nani Maya Maharjan, Sumitra Maharjan, Sunil Maharjan, Danbirl Maharjan, and Maili Maharjan giving their pseudo names.

Age, Education and Income

The table below describes the analysis of age, education level and income per month.

Table 3: Age, Education and Income

Academic Qualification			Income per Month: No income	Rs. 5,000 - 10,000	Rs. 10,000 - 15,000	Rs. 15,000 - 20,000	More than Rs. 20,000	Total
Non Schooled	Age	20 - 29	1	1	5	6	0	13
		30 - 39	0	5	2	26	23	56
		40 - 49	0	0	3	17	24	44
		50 - 59	0	0	0	6	16	22
	Total		1	6	10	55	63	135
Primary	Age	20 - 29	5	2	1	7	7	22
		30 - 39	0	0	0	4	27	31
		40 - 49	0	0	0	1	8	9
	Total		5	2	1	12	42	62
Secondary	Age	20 - 29	11	9	6	0	0	26
		30 - 39	5	6	0	0	0	11
		40 - 49	1	0	0	0	0	1
	Total		17	15	6	0	0	38
Tertiary	Age	20 - 29	8	0	1	1	0	10
		30 - 39	4	0	3	1	1	9
	Total		12	0	4	2	1	19

The respondents were asked to write their age, income per month and education level in the questionnaire developed to find out the ratio of income in accordance with their age and education. In this regard the income level was divided into five categories, No Income, Rs 5,000 to 10,000, Rs 10,000 to 15,000, Rs 15,000 to 20,000, and more than Rs 20,000. They were to write their age freely and later it was divided into five categories, 0 to 19, 20 to 29, 30 to 39, 40 to 49, and 50 to 59 because the age above 60 is assumed as non working age in this research. Education

level stratified was: Non schooled, Primary level passed, Secondary level passed and Tertiary level passed.

The above table shows that the age group 30 to 39 is maximum in number i.e. 107 which is 42.1 percent of the total sample. Likewise the minimum number is of age group is 50 to 59 i.e. 22 which is 8.7 in percentage. The number of age group 20 to 29 is 71 (28%) and 40 to 49 is 54 (21.3%).

Regarding academic qualification total 135 (53.15%) of the respondents were non-schooled, 62 (24.41%) were primary level passed, 38 (14.96%) secondary level passed, and 19 (7.48%)were of tertiary level.

When we come to the age group 20 to 29 – 13 (18.31%) were non-schooled, 22 (30.98%) primary level passed, 26 (36.61%) secondary level passed and 10 (14.08%) were of tertiary level. Coming to the age group 30 to 39 – 56 (53.34%) were non-schooled, 31 (28.97%) were primary level passed, 11 (10.28%) were secondary level passed, and 9 (8.41%) were of tertiary level. Among age group 40 to 49 – 44 (81.48%) were non-schooled, 9 (16.67%) primary level passed, 1 (1.85%) secondary level passed and no people were of tertiary level. Finally, in age group 50 to 59 all were non-schooled. This analysis indicated that as the age increases the level of education decreases. Age group 50 to 59 is completely non-educated while age group 20 to 29 has 81.67% educated population. When the age group increases to 30 to 39, 46.66% is educated and in age group 40 to 49, 18.52% is educated.

The large number, 106 out of 254 which 41.7%, of the population in Pyangaun earn more than Rs 20,000 per month. 69 of them earn Rs 15,000 to 20,000 per month, 35 earn less than Rs 5,000, 23 earn Rs 5,000 to 10,000 and 21 earn Rs 10,000 to 15,000 per month. While having micro analysis 25 (35.21%) among 71 of the age group 20 to 29 earn less than Rs 5,000, 21 (29.58%) earn Rs 5,000 to 10,000, 13

(18.31%) earn Rs 10,000 to 15,000, 14 (19.72%) earn Rs 15, 000 to Rs 20,000, and 7 (9.86%) earn more than Rs 20,000 per month. The average income of this age group is Rs 10,000 per month.

Among age group 30 to 39 – 9 (8.41%) earn less than Rs 5,000, 11 (10.28%) earn Rs 5,000 to 10,000, 5 (4.67%) earn Rs 10,000 to 15,000, 31 (28.97%) earn Rs 15, 000 to Rs 20,000, and 51 (47.66%) earn more than Rs 20,000 per month among 107 population. The average income of this age group is Rs 15,000 per month. Regarding age group 40 to 49 – 1 (1.85%) earn less than Rs 5,000, 3 (5.55%) earn Rs 10,000 to 15,000, 18 (33.33%) earn Rs 15, 000 to Rs 20,000, and 32 (59.26%) earn more than Rs 20,000 per month among 22 people. The average income of this age group is Rs 20,000 per month. Among age group 50 to 59 – 6 (27.27%) earn Rs 15, 000 to Rs 20,000, and 16 (72.73%) earn more than Rs 20,000 per month. The average income of this age group is more than Rs 20,000 per month.

The comparative study reveals that as the age increases academic qualification decreases and table 3 describes as the increases the income level also increases. It means that the level of income decreases with the increasing level of educational attainment. Among total population of age group 20 to 29, 81.67% are educated but their average income is Rs 10,000 per month. Coming to age group 30 to 39, 46.66 % are educated and their average income is Rs 15,000 per month. Likewise, in age group 40 to 49 only 18.52% are educated but their average income has increased to Rs 20,000 per month. Similarly, none of the age group 50 to 59 is educated but their income level is more than Rs 20,000 per month in average. The overall relationship of age and income is further shown in table 4 below statistically.

The table below shows the relationship between age and income of Pyangaun. The Pearson correlation describes the relationship between age and income in linear line.

Table 4: Age and Income Relationship

		Age	Income per Month
Age	Pearson Correlation	1	.516**
	Sig. (2-tailed)		.000
	N	254	254
Income per Month	Pearson Correlation	.516**	1
	Sig. (2-tailed)	.000	
	N	254	254

**. Correlation is significant at the 0.01 level (2-tailed).

The relationship shown in the above table calculates 0.516 which means they are positively related in a linear sense. It means as the age increases the income level also increases in Pyangaun. Since the data was taken up to 60 years the positive linear relationship is applicable only up to 60 years of age. The significant level 0.01 signifies that the possible error in the result is only 1 out of 100.

The quantitative data analysis under the heading revealed that the individual income of Pyangaun increases as the age increases. To explore the cause behind it two free structured interview questions were designed: 1) The quantitative data exposed that, from age 20 to 60 years, as the age increases the income level also increases. Do you know why is it happening in Pyangaun? and 2)The age 30 to 50 years is more productive. People earn more in this age. But, in Pyangaun, the people who are 50 to 60 years in age earn more than others. What is your opinion on it? The following responses were observed.

In response to question number 1 almost all the responses were focused on the seriousness of the aged people. They said that as the age increases the serious increases in the people and they tend toward work and work, of course, provides the

income. The pivotal source of income in Pyangaun is agriculture according to them and the data also said so. When people are in the age below 40 they lay, roam and enjoy the life, they even drink a lot and gamble because they don't have tension of livelihood because of the availability of food. The educated are busy in searching job. But after 40 years they know the reality and come back to the field and work on agriculture. In this regard Sudan Maharjan said, 'People are serious as the age increases. While in the age they search for other jobs and later turn back to agriculture.' and Mailil Maharjan said, 'We work in the farm. They also should. Without working how can they earn? They don't do work. They just eat and play and roam. They gamble.'

Regarding question number 2 the answers continued form question number 1 that people at the age 50 to 60 years have nothing to do than work in the field. They become more serious too. They work for at least 12 hours a day. And that is why they earn more than other age group. The another reason is their experience as well as Nani Maya Maharjan said, "After 50 years people become more experienced in farming. They work every time in the farm. That is why …" Sunil Maharjan's answer added the link between their world and the outer world as he said, "… in present case the people above 50 have not seen outer world that is why they work but others have seen the outer world and they want to be free from the work. We have enough to eat, no?" This answer focused on the availability of food.

Gender, Education and Income

The relationship of gender and income in relation to education is shown in the tables below. The given table describes the relationship of gender and education with education level in columns and gender and income in rows.

Table 5: Gender, Education Level and Income

Sex			Academic Qualification				
			Non Schooled	Primary	Secondary	Tertiary	Total
Male	Income per Month	No income	0	4	15	7	26
		Rs. 5,000 - 10,000	0	0	2	0	2
		Rs. 10,000 - 15,000	6	0	0	0	6
		Rs.15,000 - 20,000	5	10	0	1	16
		More than Rs. 20,000	54	13	0	1	68
	Total		65	27	17	9	118
Female	Income per Month	No income	1	1	2	5	9
		Rs. 5,000 - 10,000	6	2	13	0	21
		Rs. 10,000 - 15,000	4	1	6	4	15
		Rs.15,000 - 20,000	50	2	0	1	53
		More than Rs. 20,000	9	29	0	0	38
	Total		70	35	21	10	136

The number of male and female was distributed according to the ratio of the population. The total population of research was 752 out of which 403 were female and 349 were male. According to the rule the sampling population was 254 and the ratio distribution became 136 female and 118 male and the data was collected accordingly.

Among 118 male 65 (55.08%) are non-schooled, 27 (22.88%) are primary level passed, 17 (14.41%) are secondary level passed, and 9 (7.63%) are of tertiary level. In comparison among 136 female 70 (51.47%) are non-schooled, 35 (25.74%) are primary level passed, 21 (15.44%) are secondary level passed, and 10 (7.35%) are of tertiary level. the table showed that the ratio of education level of male and female is almost same.

The table shows that 26 out of 118 male (22.03%) earn less than Rs 5,000 per month which means they are almost jobless. 2 out of 118 male (1.69%) earn Rs 5,000 to 10,000 per month, 6 out of 118 (5.08%) earn Rs 10,000 to 15,000, 16 out of 118

(13.56%) earn Rs 15,000 to 20,000 per month. Large number of male, 68 out of 118 (57.63 %) earn more than Rs 20,000 per month. The average income of male is Rs 15,000 per month.

In comparison, 9 out of 136 (6.62%) female earn less than Rs 5,000 per month. 21 out of 136 (15.44%) female earn Rs 5,000 to 10,000, 15 (11.03%) earn Rs 10,000 to 15,000, and 53 (38.97%) earn Rs 15,000 to 20,000 per month. More than Rs 20,000 earning number in female is 38 i.e. 37.94%. the average income of female is Rs 15,000 per month.

General comparison shows that female earn equal to male but the in-depth comparison gives different result. The table below makes it clearer as it describes the cross tabulation of gender and occupation with occupation in columns and gender in rows.

Table 6: Gender and Occupation

Sex	Occupation			
	Agriculture	Other job or business	Jobless	Total
Male	89	3	26	118
Female	111	16	9	136
Total	200	19	35	254

Among 118 of male 26 (22.03%) are jobless where as only 9 (6.62%) of female out of 136 are jobless. It means great number of male is earningless but very few number of female is earningless.

Comparing table 5 and table 6, it was found that very few percent of male (1.69% + 5.08% + 13.56% = 20.33%) earn mid category (Rs 5,000 to 10,000, Rs 10,000 to 15,000, and Rs 15,000 to 20,000) per month but in comparison more percent of female (15.44% + 11.03% + 38.97% = 65.44%) earn the same category.

Only the final category (more than Rs 20,000), which is earned by 57.63 male and 37.94 female, has made the difference in average income.

Since the research went through the mixed method further interview questions were designed to investigate the reason why female in Pyangaun earn less though they work for more hours than male. Even the number of female being jobless is fewer than male which means though most of the male are jobless; most of the female in Pyanguan are working somewhere. The question designed was “Though the female work more than male in Pyangaun, they are earning less. Can you say why?” The following responses were observed.

Female’s earning has been seen less because of the patriarchal model of family system. Most of the land is captured by male. Female earning is not calculated rather their earning is what male provide them. “In real it (less income of female) is not fact. They also earn. But because of the patriarchic system most of the portion of family income is captured by male. Male count their income in whole. But female’s income is only what male give them (Nani Maya Maharjan)” The other remarkable responses were “it is because they have to work in kitchen as well and nobody pays for the work of kitchen (Sumitra Maharjan)” and “Pay scale for female is less than male. Most of their work is payless like work of kitchen, washing, growing up baby etc. and most of the property is captured by male (Sunil Maharjan)”.

The quantitative result in this theme was supported by the qualitative responses. Female earning is less not because they work less but because of the existing social system. Socially female are to do so many jobs which are payless. No kitchen work and other house hold work is paid and on the other hand they have to spend years of life in bearing and grooming their child. And that is why the income

level of female is seen less. On contrary male are free of these jobs and their every job is count in income.

Occupation, Education and Income

The following table is to describe the relation of education with occupation and income. It mainly depicts what educated population of Pyangaun does after being through educational levels. The columns display occupation and rows express education level and income.

Table 7: Occupation, Education and Income

Academic Qualification			Occupation			
			Agriculture	Other job or business	Jobless	Total
Non Schooled	Income per Month	Less than Rs. 5,000	0	0	1	1
		Rs. 5,000 - 10,000	1	5	0	6
		Rs. 10,000 - 15,000	8	2	0	10
		Rs.15,000 - 20,000	55	0	0	55
		More than Rs. 20,000	61	2	0	63
		Total	125	9	1	135
Primary	Income per Month	Less than Rs. 5,000	0	0	5	5
		Rs. 5,000 - 10,000	0	2	0	2
		Rs. 10,000 - 15,000	0	1	0	1
		Rs.15,000 - 20,000	12	0	0	12
		More than Rs. 20,000	42	0	0	42
		Total	54	3	5	62
Secondary	Income per Month	Less than Rs. 5,000	0	0	17	17
		Rs. 5,000 - 10,000	14	1	0	15
		Rs. 10,000 - 15,000	5	1	0	6
		Total	19	2	17	38
Tertiary	Income per Month	Less than Rs. 5,000	0	0	12	12
		Rs. 10,000 - 15,000	1	3	0	4
		Rs.15,000 - 20,000	1	1	0	2
		More than Rs. 20,000	0	1	0	1
		Total	2	5	12	19

The occupation, while taking data, was divided into three categories: agriculture, other job or business and Jobless. It was divided thus because the aim of the research was to find out what the respondent are doing after having the level of schooling. The traditional occupation of Pyangaun dwellers is agriculture. The schooled population is expected to continue their agriculture with innovation to have more products or have other job or business to make more money than they are having from agriculture. But, in fact, most of schooled populations were found not having any job or business after the levels of schooling from the initial study. Thus, through research, I tried to find out number of people who are having no job after schooling for the analysis. Therefore, the occupation is divided into three categories as mentioned above. The following tables describe the relation between occupation and income in Pyangaun.

The table displays that amidst 135 non-schooled population 125 (92.59%) are engaged in agriculture, 9 (6.67%) are engaged in other job or business, and only one (0.74%) remained jobless. Akin to this, 54 (87.10%) out of 62 primary level passed population were engaged in agriculture, 3 (4.84%) were engaged in other job or business, and 5 (8.06%) were jobless. Similarly, among 38 secondary education holders 19 (50%) were engaged in agriculture, 2 (5.26%) were in other job or business, and 12 (44.74%) were jobless. Regarding 19 tertiary education holders only 2 (10.53%) were involved in agriculture, 5 (26.31%) were in other job or business, and 12 (63.16%) were jobless.

The table portrayed that as the education level increases the unemployment level also increases. Analyzing the table 7, we see that agriculture is the best occupation in Pyangaun for it generates more income than other jobs. There is no one who do not have any earning per month from agriculture. 15 of the people who have

agriculture as their occupation earn Rs 5,000 to 10,000, 14 of them earn Rs 10, 000 to 15,000 , 68 of them, which is 26.77%, earn Rs 15,000 to 20,000. A huge number of farmer earn more than Rs 20,000 per month which is 103 in number and 40.55 in percentage out of total sampling.

Comparing to agriculture other job or business gives very less income. Out of total sampling only 19 people are engaged in other job or business which becomes 7.48%. among them 8 (3.14%) earn Rs 5,000 to 10,000, 7 (2.75%) earn Rs 10,000 to 15,000, 1 (0.39%) earn Rs 15,000 to 20,000 and only 3 (1.18%) earn more than 20,000 out of total sampling. Among these 3 also 2 are non-schooled and only 1 is from schooled population who has completed his tertiary level.

Talking about the third category, neither job nor other business, they don't have any income source and thus their income level is 0.

Table 7 sums up that economic return of education is very less in Pyangaun. Agriculture is the best income generating engagement in comparison to other job and business.

Comparative study of table 7 acknowledged us that most of the non-schooled population are engaged in agriculture and agriculture is the best income generating activity. And that is why non-schooled population had more income than that of schooled. Similarly cross tabulating income, gender and occupation fewer female are jobless than male. And thus, female earn more than male in Pyangaun. The table below is to compare gender and occupation representing gender in column and occupation is rows.

Table 8: Gender wise Occupation

Occupation	Sex		
	Male	Female	Total
Agriculture	89	111	200
Other job or business	3	16	19
Jobless	26	9	35
Total	118	136	254

Table 8 asserts that 89 out of 118 male, i.e. 75.42%, are engaged in agriculture. 3 of them, which is 2.54%, are engaged in other job or business and 26 (22.03%) are doing neither agriculture or any other job or business. In comparison, 111 among 136, which becomes 81.68%, female are engaged in agriculture, 16 (11.76%) are doing other job or business and only 9 (6.62%) are jobless, neither doing agriculture nor having any other job.

The comparative study acknowledges us that female are more laborious or responsible in comparison to the male since more 6.62% (81.86 – 75.42) of female are continuing their agricultural business. Regarding other job or business only 2.54% of male are doing this while 11.76% female are doing it. When we come to the third category, i.e. neither agriculture nor other job of business, only 6.62% of female are jobless but 22.03% of male are jobless, in comparison.

Regarding occupation, still large portion of population in Pyangaun is engaged in agriculture. 200 out of total sampling, 254, which is 78.74%, work in the farm to make income. Contrary to this only 19 (7.48%) is involved in other job or business while 35 (13.78%) is jobless which is mainly secondary level and tertiary level passed population because of their traditional concept that they should not make their hand dirty after passing SLC.

Table 8 has concluded that the education level ratio of male and female is almost same. Triangulating table 7 with table 8, it can be analyzed that though male

and female are equally educated but more percentage of female is engaging themselves in income generating activities. In contrast, male is not found enthusiastic to work.

Pyangaun is in Kathmandu valley. Of course, people in Kathmandu valley earn more from jobs and business than agriculture. But the data revealed that the job holders and business person of Pyangaun earn less than farmer. To know the reason behind it an interview question was drafted “Some people in Pyangaun are engaged in jobs or business but the data said that agriculture gives more income than other occupation. Could you please say why?”

The responses were “Job does not provide much money. In field pwople earn more than others because they are laborious (Sudan Maharjan).” “Job soes not provide more salary. The other thing is, in job one works only six hours a day but in farm people work more than 12 hours a day (Nani Maya Maharjan).” “Because job pays less. We have more land to farm and then, of course, more land gives more income (Sumitra Maharjan).” “I am earning Rs 7,000 per month but my father earns more than Rs 40,000. He is engaged in farming but I am job holder. Job does not pay more (Sunil Maharjan).” “What happens from job? Nothing. To earn a lot they must be at some higher post. But they are not. Who pays them high in simple job? But agriculture, our own land. We work with dedication and earn a lot (Mailil Maharjan).”

Some important points were observed behind the reason that agriculture gives more income than other jobs in Pyangaun. The first one is time. People work more time in their field. But in job they spend less time in comparison. The second one is availability of more land. Pyangaun dwellers have more fertile lands from where they can earn a lot. In land, the more they work the more they produce but in job their labor is fixed, it does not provide them more for their extra effort. The third one is

payment of job itself. The jobs available do not pay more. The fourth one is the education had not led them to the higher posts of the job so that they could get higher pay scale.

Education Level and Income

This table is to describe the income level of different education level holders. The columns are for academic qualification and rows are for income level.

Table 9: Education Level Wise Income per Month

Income per Month	Academic Qualification				
	Non Schooled	Primary	Secondary	Tertiary	Total
No income	1	5	17	12	35
Rs. 5,000 - 10,000	6	2	15	0	23
Rs. 10,000 - 15,000	10	1	6	4	21
Rs.15,000 - 20,000	55	12	0	2	69
More than Rs. 20,000	63	42	0	1	106
Total	135	62	38	19	254

The education level was divided into four categories: Non-Schooled, Primary Level, Secondary Level and Tertiary Level. Non-Schooled indicates that they have not attended any school. Primary Level indicates that they have attended school and have passed grade five. They might have studied further but not passed tenth grade. Secondary Level means they have passed School Leaving Certificate (SLC). And Tertiary Level indicates that they have passed Intermediate Level or 12^{th} grade or more. The following tables describe the relationship between education level and income.

Table 9 said only 1of non schooled population earns less than Rs 5,000 per month, which is 0.74%, where as total non-schooled population is 53.51%. In comparison 5 out of 62, which becomes 8.06%, primary level passed population earns less than Rs 5,000 per month. Likewise 17 out of 38, i.e. 44.74%, secondary level

passed population less than Rs 5,000 per month and 12 out of 19 (63.16%) of tertiary level passed population earns less than Rs 5,000 per month. Talking about second category earning, i.e. Rs 5,000 to 10,000 per month, 6 (4.44%) non-schooled, 2 (3.22%) primary level passed, 15 (39.48%) secondary level passed, and 0 (0%) tertiary level passed population make it. Similarly the third category earning, i.e. Rs 10,000 to 15,000 per month is earned by 10 (7.41%) of non-schooled, 1 (1.61%) of primary level passed, 6 (15.79%) of secondary level passed, and 4 (21.05%) of tertiary level passed population. When we come to the fourth level earning, i.e. Rs 15,000 to 20,000 per month, 55 (40.74%) of non-schooled, 12 (19.35%) of primary level passed, 0 (0%) of secondary level passed, and 2 (10.53%) of tertiary level passed population makes it.

The truth revealed in table 9 is that 53 out of 135, which become 39.26%, of non-schooled and 42 out of 62, i.e. 67.74%, of primary level passed population earns more than Rs 20,000 per month. Contrary to this, 0 out of 38, (0%), of secondary level passed and 1 out of 19, (5.26%), of tertiary level passed population earn more than Rs20, 000 per month.

The overall analysis indicates that as the education level increases the income level decreases and with the decrease of education levels the income level increases. The table below portrays the relationship between education and income statistically which demonstrates the Pearson correlation between academic qualification and income level.

Table 10: Relationship of Education and Income

		Academic Qualification	Income per Month
Academic Qualification	Pearson Correlation	1	-.626**
	Sig. (2-tailed)		.000
	N	254	254
Income per Month	Pearson Correlation	-.626**	1
	Sig. (2-tailed)	.000	
	N	254	254

**. Correlation is significant at the 0.01 level (2-tailed).

The above calculation of Pearson correlation of education and income shows that the relationship goes negative since the correlation value is -0.626. The meaning implies that as the education level increases the individual income level decreases. Non-schooled population earns more in Pyangaun than schooled population as the table shows. The correlation value is drawn out with the significant value 0.01 which indicates that the conclusion is made only with 1% error probably. Thus the calculation is more correct.

Non-educated people in Pyangaun earn more than educated people. To explore the reason behind it an interview question was designed further to discuss with the research participants. The question was "What was observed in Pyangaun was the non-educated people earn more than educated. Why is it happening in Pyangaun when the national level studies show that educated people earn more than non-educated?". Though the responses were different the common point found was educated people did not like to work in the field and there is no job available in the market for them. Furthermore they were not capable of doing other job which could pay them well.

Sudan Maharjan's opinion was that educated are jobless and non-educated are laborious and work in the field every day and, of course, work gives the money not

the certificate. Nani Maya Maharjan added simply that it was because non-educated people work in the farm and agriculture is their main source of income. Sumitra Maharjan's opinion added a new thing in it as she said that non-educated work long time in the field, they grow more crops in more land but educated are jobless and they searched for job but didn't get. Searching job does not provide salary. Sunil Maharjan, who was SLC passed and was working as a collector in a finance company, said, "Take my example. Educated people do job. Most of them are jobless and they don't work in the field. Even I can't go back to do work in the field. But uneducated people work in the field. We, Pyangaule, have more lands to farm. So, uneducated people earn more than educated." This was the version of a non-education woman who was earning more than Rs 15,000 to 20,000per month and was more than 50 years in age "What happened if we are non-educated. What has educated people done? Do they work? No. we work and earn. Those earn who work. Who don't work remain earnless (Mailil Maharjan)."

The non-educated people in Pyangaun earn more than educated because uneducated are more laborious, they work more time, and they are skilled as well. On contrary educated people do not work, they are not ready to work in the field, they are searching for job and for all these they are not paid. Some who are having job are also not paid well. Karki (2012) has quoted in this regard that "our education policy created two different classes: teacher – has to give knowledge but does not have to learn; student – has to take knowledge but does not have to be creative" (p. 6).

Schooling and Personal income

The given table is for descriptive statistic analysis of the theme schooling and personal income. Statements in column are the statements given to the respondents on the theme. Likewise N indicates the total number of respondents, Minimum and Maximum indicates the respondents' response on five point scale (1 for strongly agree, 2 for agree, 3 for don't know, 4 for disagree, and 5 for strongly disagree). Mean is the average value of the five point scale and Standard Deviation describes the deviated response among five point scales.

Table 11: Descriptive Statistics of Schooling and Personal Income

Statements	N	Minimum	Maximum	Mean	Std. Deviation
The more the level of education they have the more people are engaged in income generating activities	254	4	5	4.64	.482
The level of income increases with the level of education one has	254	4	5	4.52	.500
The schooled population has more income level than the non schooled population.	254	3	5	4.53	.516
The level of education has provided the people with entrepreneurship.	254	4	5	4.44	.497
The schooled population contributes more in agricultural activities.	254	2	5	4.61	.513
The schooled population is motivated to do work in the field.	254	3	5	4.54	.507
Valid N (listwise)	254				

Respondents had strong disagreement that the more the educational level people have the more they are engaged in income generating activities (Mean = 4.64, standard deviation = 0.482). Out of the total respondents 92 (36.2%) circled in disagree and 162 (63.8%) circled in strongly disagree in the statement "The more the level of education they have the more people are engaged in income generating

activities". This means the increasing level of education does not ensure the people's engagement in income generating activities rather the more education level they achieve the more jobless they become. People are not engaged in income generating activities after passing certain level of education in Pyangaun.

Likewise, the responses of the respondents tend to strongly disagree in the statement that the level of income increases with the level of education one has too (Mean = 4.52, standard deviation = 0.5). Among total respondents 121(47.6%) chose disagree and 133 (52.4%) chose strongly disagree in the statement "The level of income increases with the level of education one has". The meaning employs that the increasing level of educational achievement does not ensure the increasing level of income. Education level has almost nothing to do with the additional income in Pyangaun even if some of the education holders are engaged in some income generating activities. This indicated that People in Pyangaun are better well off with no schooling. On the other hand, schooling does not provide the capacity of additional income.

The schooled population does not have more income level than the non-schooled population because the respondents were strongly disagreed that the schooled population has more income level than the non-schooled population (Mean = 4.53, standard deviation = 0.516). The responses on the above mentioned statement "The schooled population has more income level than the non schooled population" were 2 (0.8%) don't know, 115 (45.3%) disagree and 137 (53.9%) strongly disagree. Almost all of them do not agree in the statement which means the schooled population has less income level than non-schooled population. This employs that even though some schooled population is engaged in income generating activities, their income level less than others.

Similarly, the school education has not provided people with entrepreneurship because the mean value of the responses on the saying that the level education has provided the people with entrepreneurship is 4.44 and standard deviation is 0.497. The statement “The level of education has provided the people with entrepreneurship” was designed to know whether it was the problem of the schooled population not to be engaged in the income generating activities or the education itself has some problem. In this regard 142 (55.9%) were disagreed and 112 (44.1%) were strongly disagreed. Analyzing the statement with reference to the responses it is more problem in education than the educated people for it does not provide its costumer with any entrepreneurship. This indicated that the educational attainment needs some entrepreneurship enhancement so that the schooled population could contribute in economy generation.

The schooled population even does not contribute in agriculture which their parents are pursuing from generations in Pyangaun. The respondents had strong disagreement that the schooled population contributes in agricultural activities (Mean = 4.61, standard deviation = 0.513). The statement “The schooled population contributes more in agricultural activities” was designed to know whether the schooled population has any contribution in the traditional and vital occupation, agriculture, of Pyangaun villagers. The responses show that the schooled population does not contribute any in the agricultural activities. The data say 156 (61.4%) are strongly disagree and 97 (38.2%) disagree in the statement while only 1 (0.4%) agree. This indicated that the school is even pulling them away from their farm, which has been being a source livelihood for Pyangaun dwellers.

Regarding self motivation to work in field also the respondents were strongly disagreed for the responses on the saying that the schooled population is motivated to

do work in the field tended to strongly disagree (Mean = 4.54,, standard deviation = 0.507). After the acknowledgement of schooled population's contribution in the agricultural activities, this statement "The schooled population is motivated to do work in the field" was designed to know whether the schooled population is motivated in themselves to do work in the field (farm) after having educational degrees or not. The result of the responses says that 1 (0.4%) of them didn't know about it, 115 (45.3%) disagreed in the statement and 138 (54.3%) strongly disagreed. The meaning is that the schooled population is not motivated to do agricultural work in themselves as well whereas the non-schooled population is motivated. Where does the problem lie? In themselves or in schooling? It is the matter for further research. The tended meaning is that the years of schooling did not motivate them to work in the field and flourish their traditional job rather it is pushing them away from their home and farm.

Primary Education and Personal Income

The given table is for descriptive statistic analysis of the theme primary education and personal income. Statements in column are the statements given to the respondents on the theme. Likewise N indicates the total number of respondents, Minimum and Maximum indicates the respondents' response on five point scale (1 for strongly agree, 2 for agree, 3 for don't know, 4 for disagree, and 5 for strongly disagree). Mean is the average value of the five point scale and Standard Deviation describes the deviated response among five point scales.

Table 12: Descriptive Statistics of Primary Education and Personal Income

Statements	N	Minimum	Maximum	Mean	Std. Deviation
Primary education holders are engaged in non-agricultural jobs.	254	1	5	4.23	.767
Primary education holders are engaged in agricultural activities.	254	1	5	2.67	1.623
Primary education holders do neither non-agricultural job nor agricultural activities.	254	1	5	4.03	.908
Primary education holders work in the field more technically than others.	254	2	5	4.41	.595
Primary education has provided knowledge about agricultural activities.	254	1	5	4.45	.730
Primary education holders do not feel hesitate to work in the field.	254	1	5	1.55	.869
The income level of primary level passed population is higher than the non-schooled population.	254	1	5	3.60	.947
Valid N (listwise)	254				

Regarding primary education and personal income seven statements were designed and were provided to the respondents. It was divided in five rating scale, from strongly agree to strongly disagree. The statements were: Primary education holders are engaged in non-agricultural jobs; Primary education holders are engaged in agricultural activities; Primary education holders do neither non-agricultural job nor agricultural activities; Primary education holders work in the field more technically than others; Primary education has provided knowledge about agricultural activities; Primary education holders do not feel hesitate to work in the field; and The income level of primary level passed population is higher than the non-schooled population.

The statements above were drafted to find out the education and income relation of primary education holders. Further purpose was to know whether primary

education in Pyangaun enhanced the population with additional income capability or not and the level of entrepreneurship increased in the population. Its additional purpose was to acknowledge the help of school education in agriculture. The SPSS software gave the following results.

Data in the table shows that respondents made disagreement on the opinion that primary education holders are engaged in non-agricultural activities. The mean value 4.23 and standard deviation 0.767 indicated that people in Pyangaun do not go for non-agricultural job or business after passing primary level of education. The results was that 2 (0.8%) of the total respondents were totally agreed in the statement "Primary education holders are engaged in non-agricultural jobs" that primary education holders are engaged in non-agricultural activities to make income. 1 (0.4%) circled in agree, 37 .14.6%) circled in don't know, 111 (43.7%) circled in disagree, and 103 (40.6%) strongly disagree option. It means most of the people say that primary education holders are not engaged in non-agricultural activities.

Similarly the respondents agreed that the primary education holders are engaged in agricultural activities to make their income (Mean = 2.67, standard deviation = 1.623). Respondents had mixed opinion about the statement "Primary education holders are engaged in agricultural activities". 88 (34.6%) of the total respondents chose strongly agree option. 67 (26.4%) are agreed, 40 (15.7%) are disagreed, and 59 (23.2%) are strongly disagreed about it. Though the opinion was mixed the maximum number went to agree and strongly agree. The mean value and standard deviation indicates that primary education holders are engaged in agricultural activities to a large extent but not all.

Table 29's result is that the respondents almost didn't know what the primary education holders actually do after the completion of primary level schooling. But

most of them did not agree that primary education holders stay jobless, neither go to farm to agricultural work nor search for other job or business (Mean = 4.3, standard deviation 0.908). The cross checking statement “Primary education holders do neither non-agricultural job nor agricultural activities” was designed to know whether the primary education holders are engaged in income generating activities or not. In this regard 1 (0.4%) strongly agreed, 21 (8.3%) agreed, 32 (12.6%) didn’t know, 116 (45.7%) disagreed, and 84 (33.1%) strongly disagreed. The opinion was mixed up here, however the mass was maximum in disagree and strongly disagree. It employs that people after having primary education in Pyangaun do not stay idol rather do something to earn.

Likewise, when it came to technicality of primary education holders in agriculture the responses tended toward disagreement (Mean = 4.41, standard deviation = 0.595). The aim of this statement “Primary education holders work in the field more technically than others” was to know whether primary education holders are enhanced with more advancement on agriculture or not. Regarding this, 2 (0.8%) circled in agree, 8 (3.1%) circled in don’t know, 127 (50%) circled in disagree, and 117 (46.1%) circled in strongly disagree options. The maximum number of respondent opined on disagree and strongly disagree. It means the primary education holders had no innovation and extra effort in agriculture rather they are merely continuing the traditional method of agriculture.

Personally, they did not work technically but regarding school also they opined that the primary education had not provided them the knowledge of agriculture (M= 4.45, standard deviation = 0.730). This cross checking statement “Primary education has provided knowledge about agricultural activities” was to know whether the primary education itself provides the students with knowledge in agriculture in

Pyangaun or not. 4 (1.6%) opined on strongly agree, 2 (0.8%) opined on agree, 6 (2.4%) opined on don't know, 106 (41.7%) opined on disagree, and 136 (53.5%) opined on strongly disagree out of total 254 respondents. The mixed opinion tended more toward disagree and strongly disagree. The denotative meaning is that the primary years of schooling did not provide any knowledge about agriculture to the Pyangaun dwellers.

Coming to the statement 'Primary educations holders do not feel hesitate to work in the field' the responses were positive (Mean = 1.55, standard deviation = 0.869). This statement was to know the personal psychology of the primary education holders about working in the farm. Among five scale points 154 (30.6%) of the total respondents strongly agreed, 80 (31.5%) agreed, 7 (2.8%) didn't know, 7 (2.8%) disagreed and 6 (2.4%) strongly disagreed. The large number of respondent tended toward agree and strongly agree. Yes, people after having primary education psychologically did not feel any hesitation to go to field to do agricultural work in Pyangaun.

The respondents did know whether the income level of primary education holders is higher than of non-schooled or not (Mean = 3.60, standard deviation = 0.947). The final statement "The income level of primary level passed population is higher than the non-schooled population" regarding the relation of primary education and personal income got the mixed opinion tended more toward doesn't know and disagree options. Among all respondents 1 (0.4%) opined on strongly agree, 26 (10.2%) opined on agree, 101 (39.8%) opined on don't know, 72 (28.3%) opined on disagree, and 54 (21.3%) opined on strongly disagree about the statement. The opinions were more about didn't know with very little deviation. Of course, this group

of population works more in agricultural field but they are not aware about their income level in comparison to other non-schooled population.

After the completion of entire quantitative data analysis it was found that the primary education holders earn more than secondary and tertiary level passed people in Pyangaun. Then an effort was made to find out whether primary education provides the students with entrepreneurship so that they can earn more than others. For this two questions designed was "Among the educated people of Pyangaun, primary education holders earn more than others. Do you know why?"

Most of the answers emphasized that primary education holders earn more than others not because of education they have got but because they work in the field and they are laborious. The research participants told that the primary education holders do not reflect their education by any way in agriculture rather they just follow the tradition. "I don't know what they learnt in school but they don't work different than us (Mailil Maharjan)." "I have read up to class 6 but it does not have any use in agriculture. We don't know the new method. No teachers told us and no teachers showed us. We are doing agriculture as our farther were doing (Danbirl Maharjan)." Sunil Maharjan added "They are earning not because of their education but because of their hardworking. Uneducated people also earn more than primary educated." Sumitra Maharjan's version was "What do we learn in primary level? Of course, there is nothing which helps us for innovation in farming. At least had there been a picture of innovative instrument, they would have learnt." "Yes, of course, primary education holders earn not because of their certificate but because of their hard work. Education has not given them anything. Some counting and words might have helped but not directly."

The answers' emphasis was that not only primary education holders but also the non-educated earn more than them. That is why the credit cannot be given to education for it. And the most notable thing is the primary education holders are also working in the farm not different than the uneducated. They are just following what their ancestors were doing.

After the discussion of the above mentioned question a question was further made to know the research participants opinion on whether primary education should include such courses that the students after having primary education could contribute some to the traditional method of farming. The question was "Should primary education teach the people about grooming agriculture? How?"

The opinions were: "Yes, it should. After primary education they don't search for job. Job also does not pay them more than agriculture. Better the primary education itself give them knowledge about agriculture. It can encourage them about going to field and work. They can teach about farm, plants etc. (Sudan Maharjan)." "Yes. It should. Primary education should include farm, plough, spade, manure, cow, goat etc. so that the student feel link between school and home. What is happening now is the thing we have at our home is completely different than the thing we study in school (Nani Maya Maharjan)." "yes. At least some scientific instrument like hand pushing tractor (Sumitra Maharjan)."

All the responses said that there is nothing in primary education which encourages students to work in farm. Though they cannot be given vast knowledge of agriculture in primary level, at least there should something which encourages students to work. Curriculum should be designed in that way where students would feel they are learning to groom the things they have at their home like farming, cattle

grazing etc. But what is happening now is as the grade grows the students are pulled away from their home, real world.

Secondary Education and Personal Income

The given table is for descriptive statistic analysis of the theme secondary education and personal income. Statements in column are the statements given to the respondents on the theme. Likewise N indicates the total number of respondents, Minimum and Maximum indicates the respondents' response on five point scale (1 for strongly agree, 2 for agree, 3 for don't know, 4 for disagree, and 5 for strongly disagree). Mean is the average value of the five point scale and Standard Deviation describes the deviated response among five point scales.

Table 13: Descriptive Statistics of Secondary Education and Personal Income

Statements	N	Minimum	Maximum	Mean	Std. Deviation
Secondary education holders are engaged in non-agricultural jobs.	254	1	5	4.22	.582
Secondary education holders are engaged in agricultural activities.	254	1	4	4.78	2.371
Secondary education holders do neither non-agricultural job nor agricultural activities.	253	1	5	1.85	1.058
Secondary education holders work in the field more technically than others.	254	1	5	4.44	.807
Secondary education has provided knowledge about agricultural activities.	253	1	5	4.59	.567
Secondary education holders do not feel hesitate to work in the field.	254	1	5	4.42	.640
The income level of secondary level passed population is higher than others.	254	1	5	3.12	1.681
Valid N (listwise)	252				

Seven statements for the analysis of secondary education and personal income were drafted with five point scale from strongly agree to strongly disagree. The statements were: Secondary education holders are engaged in non-agricultural jobs; Secondary education holders are engaged in agricultural activities; Secondary education holders do neither non-agricultural job nor agricultural activities; Secondary education holders work in the field more technically than others; Secondary education has provided knowledge about agricultural activities; Secondary education holders do not feel hesitate to work in the field; and The income level of secondary level passed population is higher than primary level passed population.

Like primary education and personal income, the statements above were drafted to find out the education and income relation of secondary education holders. Further purpose was to know whether secondary education in Pyangaun enhanced the population with additional income capability or not and the level of entrepreneurship increased in the population. Its additional purpose was to acknowledge the help of school education in agriculture. The SPSS software provided the following results.

Data in the table shows that respondents made disagreement on the opinion that secondary education holders are engaged in non-agricultural activities. The mean value 4.22 and standard deviation 0.582 indicated that people in Pyangaun do not go for non-agricultural job or business after passing secondary level of education. The results was that 2 (0.8%) of the total respondents were totally agreed in the statement "Secondary education holders are engaged in non-agricultural jobs" that secondary education holders are engaged in non-agricultural activities to make income. 2 (0.8%) circled in agree, 3 (1.2%) circled in don't know, 178 (70.1%) circled in disagree, and 69 (27.2%) strongly disagree option. It means most of the people say that secondary education holders are not engaged in non-agricultural activities.

Similarly the respondents disagreed that the secondary education holders are engaged in agricultural activities to make their income (Mean = 4.78, standard deviation = 2.371). Respondents had mixed opinion about the statement “Secondary education holders are engaged in agricultural activities”. 2 (0.8%) of the total respondents chose strongly agree option. 3 (1.2%) are agreed, 2 (0.8%) didn’t know, 72 (28.3%) are disagreed, and 174 (68.5%) are strongly disagreed about it. The opinion had 1 (0.4%) missing value as well. Though the opinion was mixed the maximum number went to disagree and strongly disagree. The mean value and standard deviation indicates that secondary education holders are not engaged in agricultural activities to a large extent but not all.

Table 35’s result is that the respondents almost agreed that the secondary education holders actually don’t do any work to generate income after the completion of secondary level schooling (Mean = 1.85, standard deviation 1.058). The cross checking statement “Secondary education holders do neither non-agricultural job nor agricultural activities” was designed to know whether the secondary education holders are engaged in income generating activities or not. In this regard 109 (42.9%) strongly agreed, 113 (44.5%) agreed, 5 (2%) didn’t know, 12 (4.7%) disagreed, and 14 (5.5%) strongly disagreed. The opinion was mixed up here, however the mass was maximum in agree and strongly agree. Missing number 1 (0.4%) is also found.It employs that people after having secondary education in Pyangaun do stay idol.

Likewise, when it came to technicality of secondary education holders in agriculture the responses tended toward disagreement (Mean = 4.44, standard deviation = 0.807). The aim of this statement “Secondary education holders work in the field more technically than others” was to know whether secondary education holders are enhanced with more advancement on agriculture or not. Regarding this, 5

(2%) circled in strongly agree, 6 (2.4%) circled in agree, 3 (1.2%) circled in don't know, 97 (38.2%) circled in disagree, and 143 (66.3%) circled in strongly disagree options. The maximum number of respondent opined on disagree and strongly disagree. It means the secondary education holders had no innovation and extra effort in agriculture rather they stay idol.

Personally, they did not work technically but regarding school also they opined that the secondary education had not provided them the knowledge of agriculture (M= 4.49, standard deviation = 0.567). This cross checking statement "Secondary education has provided knowledge about agricultural activities" was to know whether the secondary education itself provides the students with knowledge in agriculture in Pyangaun or not. 1 (0.4%) opined on strongly agree, 1 (0.4%) opined on agree, 1 (0.4%) opined on don't know, 94 (37%) opined on disagree, and 156 (61.4%) opined on strongly disagree out of total 254 respondents. The missing value found in this regard was 1 (0.4%). The denotative meaning is that the secondary years of schooling did not provide any knowledge about agriculture to the Pyangaun dwellers.

Coming to the statement 'Secondary educations holders do not feel hesitate to work in the field' the responses were completely negative (Mean = 4.42, standard deviation = 0.640). This statement "Secondary education holders do not feel hesitate to work in the field" was to know the personal psychology of the secondary education holders about working in the farm. Among five scale points 2 (0.8%) of the total respondents strongly agreed, 2 (0.8%) agreed, 3 (1.2%) didn't know, 128 (50.4%) disagreed and 119 (46.9%) strongly disagreed. The large number of respondent tended toward disagree and strongly disagree. Yes, people after having secondary education psychologically did feel hesitate to go to field to do agricultural work in Pyangaun. Pedagogy has not taught about respecting agricultural work and that is why

the personal and social psychology do not feel decent to dirty their hand in the field after having education.

The respondents did know whether the income level of secondary education holders is higher than of others or not (Mean = 3.12, standard deviation = 1.681). The final "The income level of secondary level passed population is higher than others" statement regarding the relation of secondary education and personal income got the mixed opinion tended more toward disagree option and strongly disagree. Among all respondents 72 (28.3%) opined on strongly agree, 45 (17.7%) opined on agree, 54 (21.3%) opined on disagree, and 83 (32.7%) opined on strongly disagree about the statement. The opinions tended to don't know with some deviation.

The quantitative data exposed that secondary education holders' income level is the lowest one in Pyangaun because they are not engaged in any job. To know the reason further step was taken through interview. The open ended question for interview was "Most of the secondary level passed people neither do work in farm nor are involved in other jobs. What can be the reason behind it?"

The responses were almost same that the people in Pyangaun think they had not passed SLC to work in farm. And after passing SLC they do not get job because of the less availability of job in the job market. Mailil Maharjan responded "After passing SLC they think they should not work in field. Who is there waiting for them to give job? My own son is like that. I don't care. If he works in the field he will earn otherwise he will have his future difficult." Danbirl Maharjan's answer was "They think that they should not work in the field after passing SLC. And they don't have capacity to get job outside." Sunil Maharjan added "Because we don't want to work in the field after passing SLC. If we had to do work in the field then why to read? And we don't get job also. If got also we are aid less. What a problem we have." Sumitra

Maharjan's answer also supported others as she said "Who works after reading? If we had to work in the field we would not read in school. And then there no job available in the market too."

The meaning drawn is that secondary level passed people feel inferior to work in the farm. On the other had the responses revealed that people have not been skilled to be sold in the labor market. Then the question arose whether it was students' fault or the education itself has been designed so that students after passing SLC do not like to work in the farm. To know further a new question was designed again to go to the respondents "Is it because the school does not teach them about agriculture and field?" The following responses supported that the education itself has not been designed for the students to be capable for the labor market. On the other hand, the reciprocal relationship of labor market and education system is not at the balanced way.

Sudan Maharjan directly answered "Yes. It does not teach. It does not encourage our students to go to field and work." Nani Maya Maharjan's answer was "Yes. The education itself has some fault. Books do not teach them anything about agriculture. It does not provide any job skill as well. I read accounts in SLC but I can't fill the bank deposit slip properly. I am also searching job for a long time but haven't got yet." "Yes. They should teach us a new way of agriculture. Scientific way (Sunil Maharjan)." Danbirl Maharjan, because he has passed only 6th grade said "May be. If taught in school they would not have felt inferior to work in field."

All the responses tended toward the opinion that secondary education has not encouraged people to work in the field and to have some innovation in agriculture though Nepal is an agricultural country. The second thing is that secondary education doesn't prepare its students for the labor market.

To know the expectation of secondary education a question was prepared again and was taken to the research participants. The question was "In your opinion what should be the model of secondary education so that SLC passed students will be encouraged to work in the farm or they will get job?" The following responses were observed which opined about job oriented.

Danbirl Maharjan said "There should be such courses that will make them easy to get job after passing SLC." Sunil Maharjan added "Education should be job oriented. We don't have skill even after passing SLC. If there were some skill teaching in SLC we would get job. We don't have good English too." Sumitra Maharjan's response was "I have told, at least marketing so that we can sell something. School should teach is some job oriented subject. What do we do learning only the greatness of Amar Shingh?" Nani Maya Maharjan's view was "It should teach us about the method of farming because most of the people in Nepal are farmers. It should teach us something useful so that we can get job after SLC."

Of course, students hope to do some job after passing SLC so do the Parents. But the school is neither preparing the students for the job market nor for the agriculture. Thus the research participants wanted the secondary education to prepare its student for earning. They expected the school to teach them a new method of farming and some other job oriented subjects, practical.

Tertiary Education and Personal Income

The given table is for descriptive statistic analysis of the theme tertiary education and personal income. Statements in column are the statements given to the respondents on the theme. Likewise N indicates the total number of respondents, Minimum and Maximum indicates the respondents' response on five point scale (1 for strongly agree, 2 for agree, 3 for don't know, 4 for disagree, and 5 for strongly

disagree). Mean is the average value of the five point scale and Standard Deviation describes the deviated response among five point scales.

Table 14: Descriptive Statistics of the Relationship of Tertiary Education and Personal Income

Statements	N	Minimum	Maximum	Mean	Std. Deviation
Tertiary education holders are engaged in non-agricultural jobs.	254	1	5	3.31	1.293
Tertiary education holders are engaged in agricultural activities.	254	1	5	4.78	3.180
Tertiary education holders do neither non-agricultural job nor agricultural activities.	254	1	5	3.24	1.360
Tertiary education holders work in the field more technically than others.	254	1	5	4.59	.686
Tertiary education has provided knowledge about agricultural activities.	253	2	5	4.52	.524
Tertiary education holders do not feel hesitate to work in the field.	254	4	5	4.62	.487
The income level of tertiary level passed population is higher than others.	254	1	5	3.80	.920
Valid N (listwise)	253				

Seven statements for the analysis of tertiary education and personal income were drafted with five point scale from strongly agree to strongly disagree. The statements were: Tertiary education holders are engaged in non-agricultural jobs; Tertiary education holders are engaged in agricultural activities; Tertiary education holders do neither non-agricultural job nor agricultural activities; Tertiary education holders work in the field more technically than others; Tertiary education has provided knowledge about agricultural activities; Tertiary education holders do not

feel hesitate to work in the field; and The income level of tertiary level passed population is higher than primary level passed population.

Like primary and secondary education and personal income, the statements above were drafted to find out the education and income relation of tertiary education holders. Further purpose was to know whether tertiary education in Pyangaun enhanced the population with additional income capability or not and the level of entrepreneurship increased in the population. Its additional purpose was to acknowledge the help of school education in agriculture.

Data in the table shows that respondents were unaware on the opinion that tertiary education holders are engaged in non-agricultural activities. The mean value 3.31 and standard deviation 1.293 indicated that people in Pyangaun did not know about tertiary education holders engagement in non-agricultural activities. The result was that 8 (8%) of the total respondents were totally agreed in the statement that tertiary education holders are engaged in non-agricultural activities to make income. 96 (37.8%) circled in agree, 22 (8.7%) circled in don't know, 64 (25.2%) circled in disagree, and 64 (22.2%) strongly disagree option. It means most of the people say that tertiary education holders are not engaged in non-agricultural activities, regarding don't know option as neutral. However, the standard deviation spoke that the opinions were deviated.

Similarly the respondents disagreed that the tertiary education holders are engaged in agricultural activities to make their income (Mean = 4.78, standard deviation = 3.180). Respondents had mixed opinion about this statement "Tertiary education holders are engaged in agricultural activities". 3 (1.2%) of the total respondents chose strongly agree option. 5 (2.0%) were agreed, 77 (30.3%) were disagreed, and 168 (66.1%) are strongly disagreed about it. The opinion had 1 (0.4%)

missing value as well. Though the opinion was mixed the maximum number went to disagree and strongly disagree. The mean value and standard deviation indicates that tertiary education holders are not engaged in agricultural activities to a large extent but not all.

Table 45's result is that the respondents almost didn't know whether people do any work to generate income after the completion of tertiary level schooling (Mean = 3.24, standard deviation = 1.360). The cross checking statement "Tertiary education holders do neither non-agricultural job nor agricultural activities" was designed to know whether the tertiary education holders are engaged in income generating activities or not. In this regard 49 (19.3%) strongly agreed, 26 (10.2%) agreed, 33 (13%) didn't know, 108 (42.5%) disagreed, and 38 (15%) strongly disagreed. The opinion was mixed up here, however the mass was maximum in disagree and strongly disagree. It employs that people after having tertiary education in Pyangaun do not go to farm for agricultural work and the other people don't know what they do.

Likewise, when it came to technicality of tertiary education holders in agriculture the responses tended toward disagreement (Mean = 4.59, standard deviation = 0.686). The aim of this statement "Tertiary education holders work in the field more technically than others" was to know whether tertiary education holders are enhanced with more advancement on agriculture or not. Regarding this, 4 (1.6%) circled in strongly agree, 1 (0.4%) circled in agree, 2 (0.8%) circled in don't know, 80 (31.5%) circled in disagree, and 167 (65.7%) circled in strongly disagree options. The maximum number of respondent opined on disagree and strongly disagree. It means the tertiary education holders had no innovation and extra effort in agriculture.

Personally, they did not work technically but regarding school also they opined that the tertiary education had not provided them the knowledge of agriculture

(M= 4.52, standard deviation = 0.524). This cross checking statement “Tertiary education has provided knowledge about agricultural activities” was to know whether the tertiary education itself provides the students with knowledge in agriculture in Pyangaun or not. 1 (0.4%) opined on agree, 118 (46.5%) opined on disagree, and 134 (52.8%) opined on strongly disagree out of total 254 respondents. Though the missing value found in this regard was 1 (0.4%), a huge mass tended toward disagree and disagree. The denotative meaning is that the tertiary years of schooling did not provide any knowledge about agriculture to the Pyangaun dwellers.

Coming to the statement ‘Tertiary educations holders do not feel hesitate to work in the field’ the responses were completely negative (Mean = 4.62, standard deviation = 0.487). This statement was to know the personal psychology of the tertiary education holders about working in the farm. Among five scale points 97 (38.2%) disagreed and 157 (61.8%) strongly disagreed. All the respondents tended toward disagree and strongly disagree. Yes, people after having tertiary education psychologically did feel hesitate to go to field to do agricultural work in Pyangaun.

The respondents did know whether the income level of tertiary education holders is higher than of others or not (Mean = 3.80, standard deviation = 0.920). The final statement “The income level of tertiary level passed population is higher than others” regarding the relation of tertiary education and personal income got the mixed opinion tended more toward disagree option and strongly disagree. Among all respondents 2 (0.83%) opined on strongly agree, 23 (9.1.7%) opined on agree, 56 (22%) opined on don’t know, 115 (45.3%) opined on disagree, and 58 (22.8%) opined on strongly disagree about the statement. The opinions tended to don’t know which means the income level of tertiary education holders is not revealed. The logic drawn is if they had more income, of course, it would be exposed. That is why; the

conclusion is that tertiary education holders do not earn more than others in Pyangaun.

From the quantitative data it was observed that people in Pyangaun becomes earnless after passing tertiary level. Education is expected to provide the students with earning capacity but the result of Pyangaun is not enjoying it. Thus to know the reason behind it a further process of interview was conducted with the question "most of the tertiary education holders are jobless in Pyangaun. Why do you think so?" the answers observed were similar to the secondary one.

"There is no job in the market. After being educated people don't like to work in farm. That is why they are jobless. And education taught them just to spend money not to make it (Sudan Maharjan)." "Because there is lack of job. Everywhere they ask for experience. Initially who gets experience? Our education does not provide us experience (Nani Maya Maharjan)." "I am talking about my son. He thinks inferior to work in the field and no one gives him job. And then (Mailil Maharjan)?" Ahikari, 2013, in an article says:

Sudan Maharjan was found different among tertiary education holders. most of this population group earn less than Rs 5,000 per month but he earns Rs 40,000 per month.

Madan is 30 years in age. He has passed B.A. in English literature and economics. He is engaged in an NGO which works for differently able children. He even has visited different countries from his NGO.

"Of course, education has helped me to get this job but education is not only the cause. I searched for the job initially but did not get. After joining this NGO I worked a year without salary as a trainee. After I started getting salary I joined six months English language course. And then only I have reached in this position."

When he was inquired about his process of getting job he said, "One of my nieces is deaf and blind. In course of taking my niece there I inquired about job. Then they offered this job me with condition."

Bijaya Shrestha says, "After acquiring by bachelors in business administration from Pokhara University a year ago, I searched high and low for a job … got so frustrated in my job search that I don't plan on going through the same ordeal after completing my masters. I am looking into countries being offered by universities in the UK and plan to apply to same. (p. 1)

All the answers were same that education does not enhance them to work in the labor market and they don't like working in the farm after being through tertiary level of education.

And lastly, there is lack of job in the market as well. Sudan's story suggested that education can be helpful in finding job but other capability should be enhanced later with trainings. However, it is not applicable to all as Sudan is a case of 5.27%.

CHAPTER V

DISCUSSIONS ON FINDINGS

The two chapters (literature review and data presentation and analysis) above dealt with the data collected from literature, quantitative approach and qualitative approach. Here, in this chapter, I will draw out the findings dealing with the meaning drawn from the entire data.

Individual Income of Pyangaun in Relation to Age, Gender and Occupation

The observed fact in Pyangaun was that as the age increases the income level also increases. It is because of the seriousness increased in the individual. A decade or two back people in Pyangaun were not educated. Some school going age people were going to school remaining people used to work in the field. But now those school going people have been of working age. After being through school they feel inferior to work in the field with their parents. “The manual labor is considered to be of lesser prestige than learning the hands of books in most of the parts of south Asia” (Vollmann, 2010 p. 5). The other thing is that education, or let’s say school, has made them feel superior to their parents. The other non-schooled population also does not like to work in the field at their early ages. They mostly spend their time roaming and playing cards and even drinking. But the same people start to work laboriously in the farm as they become more than 40 years or when they feel themselves responsible. And that is why the aged population earns more than others in Pyangaun.

The another meaning drawn is the people who have crossed 50 years have very less access out of their village. They were of the age when there were very less means of entertainment and pass time. But in comparison people now, because of the

development, are engaged more out of the village. Because of the contact with the outer world people do not like to work laboriously in the field. Since agriculture is the main source of income in Pyangaun, the people who have crossed 50 years every time work in the field for a long time and earn more than others.

Regarding gender and income the average earning of female is observed less than of male in Pyangaun but their working hour is more than male. The average earning of female is less than male because they are paid less. But the fact is that very few of the female are remaining workless in Pyangaun in comparison to male. Male's income has been observed more because they capture almost all of the means of production, the vital one is land. But female are only dependent and can count their income whatever the male give them. Another fact is that female is engaged in kitchen work as well. Their kitchen work is not paid but they are spending at least four hours a day in the kitchen. Other household works like washing clothes and dishes also are not paid and they are not counted in income level. Still the educated population has not been able to be out of the thought that the prevailing gender bias social system should be changed. The next is women spent almost three years to bear and grow up their child. Anmol, 2013 in the Kantipur daily writes about the situation of Nepalese women this way:

> People would be teased if they send their daughter at school… Girls would leave the school before completing primary level being exhausted with the ridicule of neighbours. They would get married and give birth to their babies before being matured. (p. 10)

These years for female remain earnless. Because of these reason male income is calculated more mathematically in Pyangaun.

Agriculture, as observed, is the main source of income in Pyangaun; it was and it is. Most of the non-schooled people are engaged in agriculture. They earn more than others. Though some of the educated people are engaged in other occupation than agriculture they earn very less in comparison to agriculture. “If the result of educational investment is to be employed to earn more comparatively than before then the educational return is disappointing in Nepal” (Sharma, 2012 p. 6). The reason behind this is people of Pyangaun own large area of land and that is why the more they work the more they can make money. Other jobs pay them very less and there is almost zero chance to have marginal earn in the job providing it extra time and effort. The another reason behind agriculture to be main source of income is that the people who are engaged in agriculture laborious and work a long time in the field.

Individual Income of Pyangaun in Relation to Education Level

Contrary to Takala (2010) that “education can influence social development indirectly by contributing to economic growth which in turn creates resources for social development (through increased taxation and/or private income)” (p. 3), it was noted that education has given very less economic return in Pyangaun. The level of education and individual income is negatively correlated. Educated people earn less while uneducated people earn more in comparison. Education in Pyangaun has not enhanced the students with entrepreneurship though the objective of national education is to enhance students to use natural resources innovatively to generate the income source. “Along with the lack of practical and relevant curriculum in universities it is dearth of lucrative job market that is persuading more young people to try their luck in foreign land” (Adhikari, 2013, p. 1). Even though the main source of economy of Nepal is agriculture the education system has not been able to provide the knowledge of agriculture to its students. Mostly, people remain unemployed after

passing the level of education because education has not enabled the students to sell themselves in the labor market. And that is why even parents do not feel hesitate to take out of the school for their personal work as Joshi, 2013 says "Dwellers of Kada, Surma, Daulichaur, Sunikot along with more than a dozen VDCs are going for the search of Yarsagumbu closing the schools taking their children" (p. 9P).

People after being educated feel hesitate to work in the farm means that education in Pyangaun is pulling away from their home and farm. They even cannot get job in the market which means that school has left its students of nowhere in Pyangaun. The literature reviewed concluded that the additional educational attainment enhances students with additional income capacity (Psacharopouplus, 1987, Lewin, 1993, Subbarao, 1997 & Regmi, 2005). In contrast the uncovered fact of Pyangaun opposed the literature which averred that educational attainment capacitates students with the improvement in skills and talents of workers influence future real income (Blaug, 1968, Natarajan, 1990, Constant & Douglas, 2005, Gurung, 2007, Finis, 2008) as the situational study of Pyangaun does not support the theories.

The primary level passed people of Pyangaun, as observed from the data, earn more in comparison to other levels. They earn because they work in field. They are engaged in agricultural activities. They are laborious as the non-schooled are. They earn not because of the education but because of the time and effort they are spending in the farm. Their earning is not because of the education level because their education has not been reflected in the agriculture by any means. They are not innovative in agriculture but instead they are merely following the traditional method of agriculture and their ancestors are doing as Sharma (2012) asserts that "the schools are going through almost zero innovative teaching to the learners to make them innovative in the future" (p. 6). Their earning level is high only in comparison to other

levels of education but in comparison to non-schooled they are earning less. The years of schooling has not enhanced them with the additional income. They are earning because they have more area of land. The situation of Pyangaun supports the theory that the primary level of education has more economic return than that of others as concluded by the various studies like Regmi, 2005 and Gurung, 2007.

Secondary level of education, as found, has made the people of Pyangaun the alien in their own land. They almost have no earning. Education has pulled them away from their own home and farm in such a way that they are taking their parents and ancient way of life an inferior and that is why they don't want to work in the field. When they don't want to work in the field then the support and innovation in agriculture is too far. Secondary education has not enhanced them with any capacity to of salability in the job market as well. It means the secondary has not prepared them as a labor force. They have been more dependable because they are living in their parents' income. Some who are working also are earning very less. But the literatures and findings of other researches like Lawrenz & Appleton, 2004 & UNESCO, 2008 reached to the conclusion that the school level passed students come up with the additional capacity for labor market.

The income level of tertiary level passed people, according to the observation, is very low. It is because they are not working. The education has not encouraged them to work innovatively in the farm. Because they have sufficient lands and agriculture was their main profession the education better had given them knowledge to innovate in the same field. Students and parents, who expected more from education, have now been disappointed because of the less earning capacity of educated people. Most of the tertiary level passed peoples' main job has been to

search for job. The job market is also not accepting them. And on the other hand they are feeling inferior to return back to the agriculture.

Leven in Carnoy (1995) states:

> In most societies education and work are intimately connected. Schooling is the main institutional experience shared by the young, while work is the principal institutional experience of adults. Most jobs and occupations have educational requirements for entry and advancement, and the organizational forms of schooling correspond closely with the organizational forms of work. (p. 10)

But, is it true in every society and in individual level? Perhaps, not. The real scenario seen in Pyangaun village (my research area) is different than the literatures have claimed though it may be true for most of the societies. Though the literatures say that the number of years of schooling of an individual enhances one to get entry in the job market the graduates of Pyangaun are unemployed. On the other hand contrary to the literatures' claim that agricultural production capacity of individual increases with the increasing number of years of schooling, the Pyangaun graduates neither work in the farm nor add their educational qualification to the marginal farm productivity. In regard to University (education) – Industry (labor market) relation Lamichhane and Sharma (2010) asserts that "the university must exert forward thrust to produce new knowledge that carries increased potential for the acceleration of knowledge economy (Hermelinna, 2004) which eventually serves as an engine for the growth and advancement of the national economy" (p. 59). But the ground reality of Pyangaun has not been observed as expected.

The reasons behind it were various. One of them may be "lack of reformation of curriculum in accordance with the local need" (Blaug, 1970, p. 83). Another was

the available all graduates' less intention to be in the farm and less availability of job. This second reason is also associated with schooling as Nepal, 2007 has stated that "the school took the students away from their traditional occupation from early days of schooling".

The state education on the one hand is running on its own way to produce theoretical human resource and on the other had the vocations prevailing in the state are going in vain as Nepal (2007) has stated "… because the education and traditional and agricultural vocations have no interlink the students cannot return back to their origin after formal education. Consequently they either ruin their life in drug addiction or in frustration. Some of them are compelled to go abroad for hard physical work". The relationship of education and personal income in Pyangaun has gone in negative direction since the correlation between education level and personal income has been calculated -.626 in chapter IV. While the papers and researches as Takala (2010) says that "more recent studies have also looked at the relationship between country level learning achievement … and economic growth have found a relatively robust positive correlation" (p. 4). Contrary to the conclusion drawn from the various researches the level of schooling is not providing its fruit to Pyangaun dwellers. Poudel, 2012 quotes "textbooks in school level do not include skill related chapters and materials" (p. 6).

CHAPTER VI

CONCLUSION AND IMPLICATION

This chapter deals with the conclusions drawn from the entire interpretation of data and some recommendations made after reaching to the conclusion.

Conclusion

The age and income of Pyangaun is positively correlated in the linear axis. The seriousness in individual increases as the age increases and that is why people earn more in older are up to 60 years. The increasing experience and more time provided in agriculture leads elderly people to earn more than others. Most of the elderly people in Pyangaun are not schooled. Though they have not attained school they are skilled and laborious. But the youths, who attained school are neither skilled nor laborious. Female earn less than male in Pyangaun though they spend more time in work than male. It is because they are paid less and most of their work is payless like kitchen work. Females' earning is less also because at least they spent three years of time in bearing and grooming a child. Agriculture is the major source of income in Pyangaun. It was and it is. Agriculture gives them high pay because they have more land. The probability of marginal income depends on their extra effort to agriculture. Though agriculture is the main income source of Pyangaun dwellers schooled population are not attracted in agriculture. Thus it can be said that school has not established agricultural work as a decent job to do yet.

Non-schooled population earns more in Pyangaun because they are completely involved in agriculture. They spend almost 12 hours a day in the farm. Schooled population earns less because they don't work in the field. For them involving in

agriculture is inferior job. Though some of the schooled population have job it is paying them less than their parents are earning from farm. And job holders have very less probability of having marginal income with their extra effort. Education level has given very less economic return in Pyangaun as the level of education and income is negatively correlated. Educated people do not like to work in agricultural field and that is why they are earning less since agriculture is the major source of income in Pyangaun. Because of the unestablished relationship between agriculture and school, non-schooled populations earn more in Pyangaun than schooled population. The conclusion is that school education has not yet been tended to life skill pedagogy.

The level of income of Primary level passed population is higher than of other level of education. The income level of primary level passed population is high not because of education but because of their labor and time spending in the field because they are having less income than non-schooled population. Though primary education holders work in the field their education is not reflected in agriculture.

Secondary level passed population has very less income in comparison to others because they are jobless. Secondary education has pulled the students away from their home and farm in Pyangaun because they feel inferior to work in the field. Secondary education has not enhanced the students with the capacity of earning in Pyangaun because this population is remaining jobless. Secondary education has not encouraged or taught the students to work for agriculture.

Tertiary education holders in Pyangaun have the least income among all. Tertiary education holders, like secondary education holders, do not like working in the field and are jobless too. As the level of education increases from primary level to tertiary level income decreases because the primary income source (agriculture) is regarded as indecent job by the schooled population.

Implications

The following implications are suggested for the education system:

1. Agriculture is the prominent source of Pyangaun as it is of Nepal. Among various reasons of the population being unemployed is less or almost no acknowledge of agricultural importance and agricultural knowledge in education. Thus education system itself should be able to attract the students toward agriculture. This way, students, after being through the education levels, will not remain unemployed and will be able to utilize the resources to generate economy.
2. Education lacks entrepreneurship and that is why people become unemployed in Pyangaun. Pyangaun is full of resources. The human resource is needed to utilize natural resources for the economic development. Education is expected to turn human into human resource. Entrepreneurship is necessary for human being to be human resource. It is expected from education. But education is not found with that quality for the Pyangaun dwellers. Thus education should enhance the population with entrepreneurship. For this "students should be established as a creator than just the observer of their text book; it is necessary to systemize the education to be based on skill than textbooks; learning than rotting; capability than subject matter" (Karki, 2012, p. 6).
3. The national design of education cannot cover all local needs since Nepal is a land of diversity in case of natural resources, culture, custom, tradition etc. The need of Pyangaun is the human resource which can better utilize the cultivating lands they have. They can earn enough from there which can be helpful for the national economy as well. But the people in Pyangaun have not been able to study their own capacity and are running after the jobs. On the

one hand it is increasing unemployment and on the other hand the available natural resources are going in vain. Thus education system should be able to cover the local need with local curriculum in relation to national curriculum.

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ANNEX 1: SAMPLE QUESTIONNAIRE

Questionnaire

Dear Respondents,

I am Kuldip Neupane, a student of Kathmandu University, and I have been doing research for the fulfillment of the requirement of MPhil degree. The title of the Research is 'LEVEL OF EDUCATION AND ECONOMIC RETURN: A STUDY OF PYANGAUN'. This is the list of questionnaire for the research. I would like to request you to complete the questionnaire. The information needed in the questionnaire are completely based on Pyangaun Village. Thus, you are requested to provide true information being based on the reality of Pyangaun.

1. **Please fill these information.**

   Name:…….. **Age:.....** years

2. **Please tick ☑ one option for every title.**

   Sex: Male ☐ Female ☐

   Education Level: Non-schooled ☐ Primary ☐

   Secondary ☐ Tertiary ☐

   Occupation: Agriculture ☐ Other job or business ☐

   Jobless ☐

   Income per Month: Les than Rs. 5,000 ☐ Rs. 5,000 – 10,000 ☐

   Rs. 10,000 – 15,000 ☐ Rs. 15,000 – 20,000 ☐

   More than 20,000 ☐

3. **The given statements have five options marked with 1, 2, 3, 4, and 5. 1 means you are strongly agreed with the statement, 2 means you are generally agreed with the statement, 3 means you have no idea about the statement, 4 means**

you generally disagree with the statement and 5 means you are strongly disagreed with the statement. Please circle the number given as per your personal acknowledgement. (All the questions are designed to get the information of Pyangaun only. So, please answer only being based on the case of Pyangaun)

4.

SN	**Statement**	Strongly Agree 1	Agree 2	Don't Know 3	Disagree 4	Strongly Disagree 5
	Schooling and personal income					
1.a	The more the level of education they have the more people are engaged in income generating activities.	1	2	3	4	5
1.b	The level of income increases with the level of education one has.	1	2	3	4	5
1.c	The schooled population has more income level than the non-schooled population.	1	2	3	4	5
1.d	The level of education has provided the people with entrepreneurship.	1	2	3	4	5
1.e	The schooled population contributes more in agricultural activities.	1	2	3	4	5
1.f	The schooled population is motivated to do work in the field.	1	2	3	4	5

	Primary Education and Personal Income					
2.a	Primary education holders are engaged in non-agricultural jobs.	1	2	3	4	5
2.b	Primary education holders are engaged in agricultural activities.	1	2	3	4	5
2.c	Primary education holders do neither non-agricultural job nor agricultural activities.	1	2	3	4	5
2.d	Primary education holders work in the field more technically than others.	1	2	3	4	5
2.e	Primary education has provided knowledge about agricultural activities.	1	2	3	4	5
2.f	Primary education holders do not feel hesitate to work in the field.	1	2	3	4	5
2.g	The income level of primary level passed population is higher than the non-schooled population.	1	2	3	4	5
	Secondary Education and Personal Income					
2.h	Secondary education holders are engaged in non-agricultural jobs.	1	2	3	4	5
2.i	Secondary education holders are	1	2	3	4	5

	engaged in agricultural activities.					
2.j	Secondary education holders do neither non-agricultural job nor agricultural activities.	1	2	3	4	5
2.k	Secondary education holders work in the field more technically than others.	1	2	3	4	5
2.l	Secondary education has provided knowledge about agricultural activities.	1	2	3	4	5
2.m	Secondary education holders do not feel hesitate to work in the field.	1	2	3	4	5
2.n	The income level of secondary level passed population is higher than primary level passed population.	1	2	3	4	5
	Tertiary Education and personal Income					
2.o	Tertiary education holders are engaged in non-agricultural jobs.	1	2	3	4	5
2.p	Tertiary education holders are engaged in agricultural activities.	1	2	3	4	5
2.q	Tertiary education holders do neither non-agricultural job nor agricultural activities.	1	2	3	4	5
2.r	Tertiary education holders work in	1	2	3	4	5

	the field more technically than others.					
2.s	Tertiary education has provided knowledge about agricultural activities.	1	2	3	4	5
2.t	Tertiary education holders do not feel hesitate to work in the field.	1	2	3	4	5
2.u	The income level of tertiary level passed population is higher than others.	1	2	3	4	5

ANNEX 2: SAMPLE INTERVIEW QUESTIONNAIRE

Interview Questions

Theme: Age and Income

1. The quantitative data exposed that from age 20 to 60 years, as the age increases the income level also increases. Why is it happening in Pyangaun?
2. The age 30 to 50 years is more productive. People earn more in this age. But in Pyangaun, the people who are 50 to 60 years earn more than others. What is your opinion on it?

Theme: Gender and Income

3. Though the female work more than male in Pyangaun they are earning less. Can you say why?

Theme: Occupation and Income

4. Some people in Pyangaun are engaged in job or other business but the data says that agriculture gives more income than other business. Could you please say why?

Theme: Education Level and Income

5. What was observed in Pyangaun is non-educated people earn more than educated. Why is it happening in Pyangaun when the national level studies show that educated peole earn more than non-educated?

Sub Theme: Primary Education and Personal Income

6. Among the educated people of Pyangaun primary education holders earn more than others. Do you know why?

7. Though primary education holders earn more from agriculture they are not found being involved more technically in agriculture. What have you observed, the primary education does not teach anything about agriculture?
8. Should primary education teach the people on how to groom agriculture?

Sub Theme: Secondary Education and Personal Income

9. Most of the secondary level passed people neither do work in the farm nor are involved in other jobs. What can be the reason behind it?
10. It is because the school does not anything about agriculture and field?
11. In your opinion, what should be the model of secondary education so that the SLC passed students will be encouraged to work either in farm or other job?

Sub Theme: Tertiary Education and Personal Income

12. Most of the tertiary education holders are jobless in Pyangaun? Why do you think so?