



# आय एवं आर्थिक दृष्टिकोण का छात्र-छात्राओं का अध्ययन

मकम फुफक दकुलर  
, l kfi , v i kQd j  
eukfoKku foHkkx  
, e-Mh-Mh-, e- dKlyst  
eqt 1Qj i j 1/2 c g k j 1/2

इकस/कफकह%  
fnc; k fi z n f k z h  
l gk; d i k/; ki d  
l h-, u- dKlyst] l kgcxat  
eqt 1Qj i j

f'k{kk dk çedf k mîs ; g\$ pfj= dk fodkl djuka çkphu dky ea x# f'k"; dks pfj= fuekz k dh f'k{kk nrs FkA pfj=oku ukxfjd fdl h Hkh jk"V<sup>a</sup> dk vk/kkj LrEHk gsrk gA ml ea mnkUr ekuoh; Hkkoukva dk mn; gsrk gA ifj.kke Lo: i l Hkh ml dk l Eeku djrs gA fdl h us l p gh dgk g\$ fd /ku [kkuk dN ugha [kkuk g\$ LokLF; [kkuk dN [kkuk g\$ rFkk pfj= [kkuk çR; d phT [kkuk gA pfj= dh egÜkk ij çdk'k Mkysr gq Vh- jø.M us dgk g\$ & "f'k{kd dk l oZ\$B dk; Z vR; f/kd 'kkjhjd 'kfä c-<sup>+</sup>kkuk ugha Kku dh i w k r k ugha Hkkouk dk ifjektU ugha oju d<sup>+</sup> v k s i fo= pfj= dk fuekz k djuk gA\*\* MKW jk/kk<sup>+</sup>.ku us Hkfä ea l f}pkj i n k djus okyh vkpj.k'khy cukukyhy vkj usrdrk fodfl r djus okyh f'k{kk dks çkFkfedrk nh gA Lokeh n; kulln] Lokeh foedkulln] egf" k z v j f o l n ] j o h l æ ukFk V s k j , o a e g k R e k x k y k h u s f ' k { k k d s p f j = f o d k l d s m î s ; i j f o ' k s k t k j f n ; k g A f'k{kk dk o\$ fäd mîs ;

f'k{kk ds o\$ fäd mîs ; ds vuq kj f'k{kk , d h g s f t l l s c k y d d s u s f x z d x q k k a d k o s f ä d r k j l s f o d k l f d ; k t k l d a b l e r d s l e f k z d g s & : l k j i d v k y k l l t h ] Y k f c y ] V h - i h - u u v k f n A ; g m î s ; 0 ; f ä d h 0 ; f ä x r { k e r k v k a v k j ; k k ; r k v k a d s f o d k l i j f o ' k s k c y n s r k g A # f p , o a ç f r H k k d s v k / k k j i j y k x k a e a o s f ä d f o f H k U r k i k ; h t k r h g A # f p d s v u q k j f ' k { k k n e u s l s 0 ; f ä d h ç f r H k k f u [ k j m B r h g \$ v F k k r - o g v i u s { s = e a f u i q k g s t k r k g A f ' k { k k d s o s f ä d m î s ; d s f o " k ; e a V h - i h - u u d k f o p k j g s " f ' k { k k d s } k j k 0 ; f ä d s f y , , d h i f j f l F k f r ; k ç L n r d h t k u h p k f g , f t u d s v l r x r o s f ä d r k d k i w k z f o d k l g s l d s v k j 0 ; f ä e k u o t h o u d k s v i u k e k s y d ; k s x n k u n s l d A \*\* y f d u v k { k s d k a d h i s u h u t j l s ; g e r H k h u g h a c p l d k A m u d k d g u k g s f d b l e a l e k t d h v o g s y u k d h x ; h g A v r % ; g v i w k z g A

f'k{kk dk l kekf t d mîs ;

pfid 0; fä vkj l ekt ea vl; kb; kJ; l eak g\$ vr% f'k{kk dk mîs ; l kekf t d gkuk pkfg, A bl er ds vuq kj 0; fä ea l kekf t d r k dh Hkkouk mRi l u d j u s o k y h f ' k { k k m l k e e k u h t k r h g A 0 ; f ä d h l Hkh fodkl kRed fØ; k, j l ekt ea gh ?kFvR gsrh g\$ bl fy, l ekt l s f'k{kk xg.k dj ml dk fodkl djuk ml dk usrd nkf; Ro gsrk gA R; kx] l ok] çe] l g; kx] e s - h ] l k s j k n z v k f n l s l k e k f t d l e j l r k , o a ç x f r ' k h y r k e a m l d h l f Ø ; l g H k k f x r k g k u h p k f g , A j k W d s v u q k j " f o | k y ; k a d k s v i u s u k x f j d k a d s d r d ; k a v k j m l k j n k f ; R o k a i j c y n e u k p k f g , A m l g a v i u s f o | k f f k z , k a d k s v k u l l n e ; ] L o s P N d v k j ç H k k o i w k z l o k H k k o d h f ' k { k k n e u h p k f g , A \*\* i j U r q f ' k { k k d k ; g m î s ; H k h n k s k i w k z g \$ D ; k f i d b l e a f o d k l d s ' k s k i { k k a d h p p k z u g h a g p z g A

l k l k f r d f o d k l d k m î s ;

vud f'k{kk 'kkfL=; ka us f'k{kk ds l k l k f r d f o d k l d s m î s ; i j f o ' k s k c y f n ; k g A m u d s

vud kj l kufir dk 0; ki d vfkz gkrk gš tks ekuo thou ds Hkksrd vks v/; kfred bu nksuka i fka l s l Ecfu/kr gA l kufird f'k{kk orZku ih<h dks ml ds indzka ds vudhokj l kdkj kj fu; ekj jhfr fjoktka , oa ijEi jkva l s ifjp; djkrh gA f'k{kk ds l kufird mis; ds fo"k; ea vks/kos us fy [kk gS & "f'k{kk dk dk; Z l ekt ds l kufird eV; ka vks 0; ogkj cfrekuka dks vi us ; pd vks 'fä'kkyh l nL; ka dks çnku djuk gA\*\* egkRek xk/kh us ; gk rd dgk gS & "l kufir gh ekuo thou dh vk/kkj 'khyk vks ed; olrq gA\*\* ; g gekjh fojkl r gš vr% bl dk l d/kL , oa l j {k.k djuk gekjk drD; gA orZku ea ykxka ea l kufird pruk txr djus okyh f'k{kk dh vfuok; rk gA f'k{kk ds dk; Zks= dks vR; Ur gh 0; ki drk gš vr% dpy l kufir dk gLrkaj.k bl dk mis; ugha gk l drk gA bl çdkj ; g er Hkh , dkaxh gA

i w k z thou dk mis;

i w k z thou dk mis; er dk çfriknu çfl ) f'k{kk fo'k{kk gjcVZ LiBl V us fd; k gš ftuds vud kj ekuo thou ds l okz dks fodkfl r djus okyh f'k{kk gh vPNh gš tks ml s i w k z cukrh gA olrq% f'k{kk ekuo dks çR; d i f j f l F k f r ea l ek; kstu 'khyrk dh dyk fl [kkrh gA bl er ds çfriknd dk dguk gS & "f'k{kk dks gea i w k z thou ds fu; eka vks <axka l s i f j f r djuk pkfg, A f'k{kk dk vfr egROI w k z dk; Z gea thou ds fy, bl çdkj rš kj djuk gS fd ge mfpr <x l s 0; ogkj dj l da vks 'kj hj' eLr"d rFkk vkRek dk l nq; ks dj l dA\*\* bl er ds çfriknd ij dN ykxka dk vk{kš gS fd i w k z k dk dke l keftd i f j o s k ea l a l u g k r k g s f t l i j m l u g k u s / ; k u u g h a f n ; k g s v r % ; g e r H k h i w k z ; k n k s k e p a u g h a g A

mi ; ä mis; , dkaxh gš D; kfid buea ckydka ds l okz.k fodkl dk mYys[k ugha fd; k x; k gA f'k{kk l ekt dks l Urjyr] l a fer , oa fodfl r djrh gA bl ds rhu vkn'kz mis; gS 'kkjhjd fodkl ] ekuf d fodkl vks ufrd fodkl A

çkDdYi uk % Hkkrh; l ekt vkfFkd d'Vdks k l s Hkh rhu oxkã ea foHkä gA mPp vk; oxl e/; e vk; oxl , oa fuEu vk; oxA rhuka gh vk; oxkã dh eku; rk, a i Fkd&i Fkd gA rhuka ds jgu&l gu] jhfr fjokt] rks rjhdj f'k{kk&nh{k ; s l Hkh Li "Vr; k i Fkd&i Fkd gA rhuka gh oxkã dh l fo/kk, j vyx gA mPp vk; oxl ds i <k&fy [kkbz , oa ml ds rks rjhds mlur gA tcf d e/; e , oa fuEu vk; oxl ds rks rjhdj f'k{kk nh{k , oa Hkj .k&i kš.k dh l fo/kk, j vi f k k r v R ; Y i g A ; g oxl l keftd opuk dh fLFkr l s xqtjrk gA bl rjg rhuka gh oxkã ds l keftd l eL; kvka ds çfr Hkh i Fkd&i Fkd d'Vdks k jgrs vk, gA 'kškd d'Vdks k l s ekrk&fi rk , oa cPpa ds chip tks l çdk ik; k tkrk gS ml dk çHkko l Ei w k z thou dky ea ns[kus dks feyrk gA 21 l nh ea vkus ds ckn Hkh f'k{kk ds fks= ea vkt Hkh çgr cMk varj fn[kykbz ugha ns jgk gA f'k{kk ds l çdk ea rhuka gh l egra ds chip , d l eku d'Vdks k ugha ik; k tk, xkA

vr% bl i "Bhkie ea ; g çkDdYi uk LFkfi r fd; k tkrk gS fd mPp vk; oxl ds cPps , oa ekrk fi rk ds chip l çdk dk e/; e , oa fuEu vk; oxl dh vi f k k v f / k d v u p h y i k ; k t k , x k A N k = k v k a d s l n H k z e a H k h r h u k a g h v k ; o x k a d s v k / k j i j ; g ç k D d Y i u k L F k f i r f d ; k t k r k g S f d m P p v k ; o x l d s e k r k f i r k , o a c y d & c k f y d k v k a e a e / ; e , o a f u E u o x k a d h v i f k k v u p h y ' k š k d f o d k l i k ; k t k , x k A

çLrq 'kš/k dk mis; ; 'kškd d'V l s cPps ; k ml ds ekrk&fi rk ds chip l çdk dk v/; ; u dfri ; rF; ka ds l nHkz ea djuk vfhk"V Fka vr% ; g v/; ; u egkfo | ky; tkus okys Nk= , oa Nk=kvka ds çfrn'kz ij fd; k tk jgk gA ; s l Hkh bā/jfefM; V Lrj ds Nk= , oa Nk=k, j gkaxhA ; s l Hkh eqt 10j ij ftyk varxir egkfo | ky; ka ea v/; ; ujr Nk=&Nk=k, j gkaxh ftudh dgy l a; ; k 300 gkaxhA çfØ; k%

'kš/k dk mis; ; ; g Kkr djuk Fk fd 'kškd d'V l s cPps , oa ekrk&fi rk ds chip l çdk dk çHkko fdl : i ea i M r k g s m l s n s [ k u s d s f y , v U ; p j k a d k s H k h l f e e f y r f d ; k x ; k g A b l m i s ; l s v / ; ; u d s f y , v / k s f y f [ k r l k r L o r a = p j k a d k s p u k x ; k A

ekrk&fi rk dh vk; , oa vkfFkd 'Vdks k l s l cdkka dk ngyukRed fo'yšk.k fofHku vk; oxkâ dks fu/kkZj r djus ds fy, 300 ekrk , oa muds ckyd&ckfydkvka dk 'kqkf.kd mi yfc/k ds 'Vdks k l s l cdk ngyukRed v/; ; u fd; k x; kA çfrn'kz l a[; k Øe'k% 300 ij 0; fäxr l ipuk i = ea , d i xukoyh ndj ml ds vk/kkj ij çfrn'kz dks rhu oxkâ ea fofHkä dj fn; k x; kA mPp vk; oxl e/; e vk; oxl , oa fuEu vk; oxA ftl ds fofHktd l hek, Øe'k% mPp vk; oxl 25]000 , oa ml l s Åij] e/; e vk; oxl 10]000 l s 25]000 ds chip , oa fuEu vk; oxl 10]000 rd dh xbA

bu rhuka gh vk; oxkâ ds , oa muds cPps , oa cPp; ka ds chip 'kqkf.kd 'Vdks k l s l cdk dk fdl : i ea çHkko i M'rk gS bl l s l cdk/kr çkDdYi uk rrrh; v/; k; ea LFkfr dh xbz gA mPp vk; oxl ea e/; e , oa fuEu dh viçkk vf/kd vuqkr l cdk i kbz tk; xhA çfrn'kz ea of.kr 300 ekrk&fi rk , oa muds cPp&cPp; ka l s l cdk/kr rhuka gh vk; oxkâ dks Øe'k% mPp vk; l eng] e/; e vk; l eng , oa fuEu vk; l eng ekuk x; kA rhuka gh vk; l engka ea ç; kS; ka dh l a[; k Øe'k% 148] 178] 173 çktr gvkA bu rhuka gh l s l cdk/kr v/; ; u dj i ktrkka dk forj.k rFkk muds e/; eku] çkef.kd fopyu rFkk Vh- vuq kr dk ngyukRed foopu l kj.kh ea mfYyf[kr gA

çkjgh mPp] e/; e , oa fuEu vk; oxkâ ds ekrk&fi rk , oa muds ckyd&ckfydkvka ds chip 'kqkf.kd mi yfc/k ds l cdk l s çktr çktrkka dk ngyukRed foopu &

l eng	mPp vk; l eng	e/; e vk; l eng	fuEu vk; l eng
l a[; k	105	110	85
e/; eku	148-20	156-73	149-14
çkef.kd fopyu	17-49	15-83	20-47
e/; ekuka dh iz =fV	1-96	1-51	2-00
e/; ekuka dk vrj	8-55	90-60	1-06
e/; ekuka vrj ç=-fV	d&x 2-76	d&[k 2-50	[k&x 2-48
Vh- vuq kr	d&[k 3-89	[k&x 3-52	d&x 0-399
l kFkd r k Lrj	0-01	0-01	v l kFkd

xkeh.k mPp] e/; e , oa fuEu vkfFkd fLFkr ekrk&fi rk , oa muds ckyd&ckfydkvka ds 'kqkf.kd mi yfc/k l s çktr çktrkka dk ngyukRed foopu &

l eng	mPp vk; l eng	e/; e vk; l eng	fuEu vk; l eng
l a[; k	104	106	90
e/; eku	151-695	148-614	146. 511
çkef.kd fopyu	15-44	16-85	12-67
e/; ekuka dh iz =fV	1-30	1-53	2-00
e/; ekuka dk vrj	d&x 5-184	[k&x 3-081	d&[k 2-104
e/; ekuka vrj ç=-fV	d&x 1-98	d&[k 2-68	[k&x 2-01
Vh- vuq kr	d&[k 2-98	[k&x 0-99	d&[k 1-45
l kFkd r k Lrj	0-01	v l kFkd	v l kFkd

l kj.kh ea of.kr rhuka gh vk; l engka ds l k[; dh; i fj.kkka ds ngyukRed foopu l s ; g Li "V gk jgk gS fd mPp vkfFkd l eng ds ekrk&fi rk , oa muds cPpka ds chip 'kqkf.kd mi yfc/k ds 'Vdks k l s

çklr çklrkdka dk e/; eku e/; e l eng l s çklr e/; eku 156-71 vks fuEu l eng l s çklr e/; eku 147-14 çklr gvk gA rhuka gh l engka ds i Fkd&i Fkd rnyuk l s ; g Li "V gkrk gS fd mPp , oa fuEu vk; l eng ds chip e/; ekuka dk varj 1-06 çklr gvk gS tks ux. ; gA bu nkuka gh l engka ds e/; ekuka dk Vh- vuuq kr 3-99 i k; k x; k gS tks l R; kfi r ugha gks jgk gA mPp vk; , oa e/; e vk; l eng dk fuEu vk; l eng ds l kfk Øe'k% 8-55 , oa 9-60 dk varj i k; k x; k gA ; g varj cgr cMk gS ftl ds vk/kkj ij mPp l eng ds fy, çklr Vh- vuuq kr 3-52 , oa e/; e vk; l eng ds fy, çklr Vh- vuuq kr 3-89 i k; k x; k gA tks 213 Mh- , Q- , oa 193 Mh- , Q- ds fy, 0-01 Lrj ij l kfkdl l R; kfi r gks jgk gA

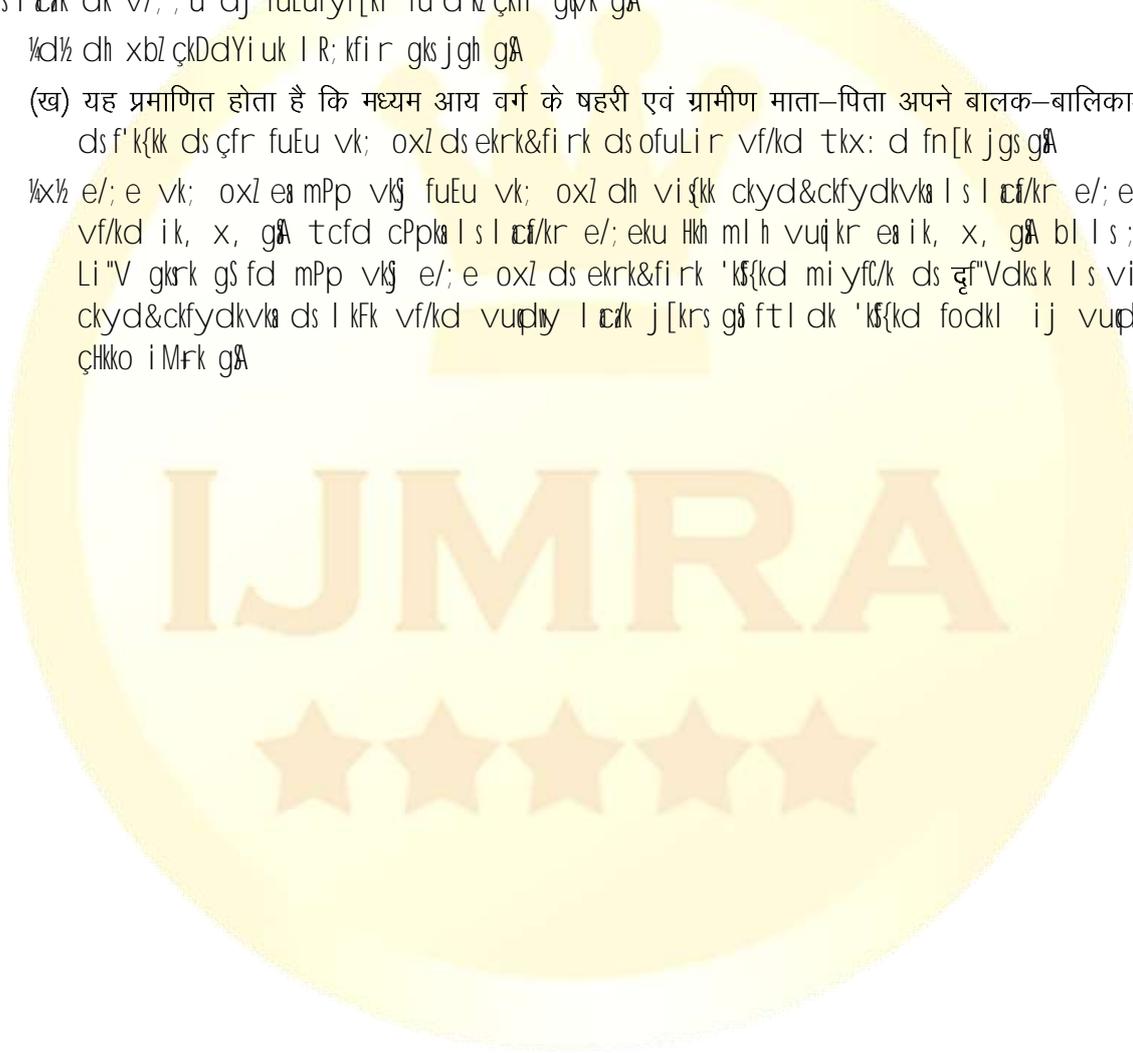
ekrk&fi rk , oa muds ckyd&ckfydkvka ds l kfk 'kfk{kd mi yfc/k l cdk dk mPp] e/; e ds l kfk fuEu dk rnyukRed foopu djus ij fdl h Hkh rjg dk l cdk Li "V ugha gks i krk gA

mi ; ja rhuka gh vk; l engka ds ekrk&fi rk , oa muds ckyd&ckfydkvka ds 'kfk{kd mi yfc/k ds d'Vdks k l s l cdk dk v/; ; u dj fuEufyf[kr fu"d"l çklr gvk gA

½d½ dh xbl çkDdYi uk l R; kfi r gks jgh gA

(ख) यह प्रमाणित होता है कि मध्यम आय वर्ग के षहरी एवं ग्रामीण माता-पिता अपने बालक-बालिकाओं ds f'kfk ds çfr fuEu vk; oxl ds ekrk&fi rk ds ofuLi r vf/kd tkx: d fn[k jgs gA

½x½ e/; e vk; oxl ea mPp vks fuEu vk; oxl dh vi s k ckyd&ckfydkvka l s l cdk/kr e/; eku vf/kd ik, x, gA tcfd cPpka l s l cdk/kr e/; eku Hkh ml h vuuq kr ea ik, x, gA bl l s ; g Li "V gkrk gS fd mPp vks e/; e oxl ds ekrk&fi rk 'kfk{kd mi yfc/k ds d'Vdks k l s vius ckyd&ckfydkvka ds l kfk vf/kd vupny l cdk j [krs ga ftl dk 'kfk{kd fodkl ij vupny çHkko i Mrk gA



l rnkz

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