Chapter IV

SOCIOECONOMIC STATUS AND FAMILY PLANNING ACCEPTANCE

Association between various demographic factors and F.P. acceptance, discussed in the last chapter, has helped us to see that mothers who married late and began their reproduction late were better acceptors of family planning. One of the reasons for this situation, as found in various studies, could be a favourable socioeconomic background. Accordingly, this chapter begins with the discussion of three background factors, viz., type of family, mother tongue, and religion. Then, the relationships between F.P. acceptance and mother's education, her occupation as well as socioeconomic status (i.e. father's education, occupation and family income) are discussed. Last part of the chapter discusses independent, relative and cumulative effects of socioeconomic status, mother's education, and her age at marriage on F.P. acceptance.

Type of Family and F.P. Acceptance :

Type of family, i.e. nuclear or joint, is an important structural variable. In nuclear families, we included those families where a couple and their unmarried children were residing; while in joint families there were additional

members like grand parents, uncles, aunties etc.

Some researchers feel that recent processes of industrialization and urbanization in India are influencing nuclearization of families. As a result, more nuclear families are found in urban areas in comparison to rural areas. But how do they influence acceptance of family planning? One of the ways through which type of family can exert its influence on acceptance of family planning is through decision making process. In the modern, urban, nuclear family decisions can be usually taken by the couple, while in a traditional joint family there are good chances that decision-making power might be shared or it may rest largely with other elderly members in the family. Various studies mentioned by Pareek and Rao (1974), offer mixed evidence in this regard. Some researchers found that F.P. acceptance was greater in nuclear families while others reported no relationship between type of family and F.P. acceptance.

Among our sampled respondents, on an average, there was only one (to be exact 1.09) additional member in each family. With a father, mother, three children and an additional member; each family had about 6 members. However, almost two-third (66%) of the families were nuclear while only 34 per cent were joint families.

As it can be seen from Table XI, there were 48 per cent high acceptors among nuclear families and 44 per cent among joint families. Thus, the association between type of family and F.P. acceptance was not significant (X^2 = 0.357) at .05 level. Other Coefficients of correlation i.e. Phi, Tetrachoric and Gamma were .035, .06 and .075 respectively. This lack of association is not surprising in the light of urban characteristics of our respondents.

Mother Tongue and F.P. Acceptance :

A survey of family planning practices in India by Operations Research Group (1971) reported wide inter-state variations in F.P. acceptance. To rule out the possible influence of socioeconomic factors, they selected the "hard core" group with all socioecomomic factors unfavourable for F.P. practice. They hypothesized that among such a homogenous group, F.P. practice should theoretically be the same. But it was found that there was a considerable variation. Other studies have supported that customs, beliefs and values prevailing in different linguistic communities can be one of the reasons for the differences. Baroda being a cosmopolitan city, hosts many migrants from other states. Is there any inter-linguistic difference in F.P. acceptance among our respondents? To explore the situation we made a detailed analysis. The summary appears in Table XI.

TABLE - XI : TYPE OF FAMILY, MOTHER TONGUE, RELIGION AND F.P. ACCEPTANCE

	Family Planning Acceptance				Total	
	High		Low			
	Fre.	%	Fre.	%	Fre.	%
TYPE OF FAMILY						
Nuclear	89	48.0	98	52.0	187	100.0
Joint	43	44.0	55	56.0	98	100.0
Total	132	46.0	153	54.0	285	100.0
MOTHER TONGUE						
Gujarati	75	50.0	74	50.0	149	100.0
Non-Gujarati	57	42.0	79	58.0	136	100.0
Total	132	46.0	153	54.0	285	100.0
RELIGION						
Hindu	124	48.0	133	52.0	257	100.0
Non-Hindu	8	29.0	20	71.0	28	100.0
Total	132	46.0	153	54.0	285	100.0

Our sample consisted of 52.3 per cent Gujaraties, 33.3 per cent Marathis, 7.4 per cent Hindi or Urdu speaking, 6.3 per cent Sindhies and 0.7 per cent others. As it can be seen from Table XI, there were 50 per cent high acceptors among Gujaraties and 42 per cent among non-gujaraties. This 8 per-cent difference was largely due to Urdu, Sindhi and Hindi speaking population, however, the association between mother

tongue (family language) and F.P. acceptance was not significant (X^2 = 2.03) at .05 level. Other coefficients of correlation, i.e. Phi, Tetrachoric and Gamma were .084, .13 and .168 respectively. Longer stay at Baroda might have its own integrating influence in terms of values related to F.P. acceptance.

Religion and F.P. Acceptance :

If linguistic communities can affect F.P. acceptance because of possible differing value system, this should equally, if not more, be true for different religious communities. Some time a controversy is publicized that proportionately more Hindus accept F.P. than Non-Hindus (specially Muslims). Several researchers have noted methodological problems in establishing association between religion and F.P. acceptance. The most serious one is that of socioeconomic status. In small sample surveys, local variation in F.P. acceptance can be easily attributed to socioeconomic differentials rather than religions differences. To find out the nature of this association, Table XI presents summarized data.

To begin with, there were only 28 respondents or about 10 per cent Non-Hindus in our sample. Of these 28 Non-Hindus, 20 were Muslims, 7 were Christians and there was one Parsi respondent. The table shows that among Hindus, there were 48 per cent high acceptors while among non-Hindus there were only

29 per cent. The association between religion and F.P. acceptance was significant (X^2 = 3.932) at .05 level. Other coefficients of correlation, viz., Phi, Tetrachoric and Gamma were .117, .32 and .400 respectively. Low but significant association tempted us to find out the influence of socio-economic status.

Our analysis showed that among high socio-economic status groups (SES score 10 or more); the association between religion and F.P. acceptance was significant (X^2 = 4.566) at .05 level. Phi, Tetrachoric and Gamma coefficient of correlation were .175, .44 and .530 respectively, which showed moderately high association. But the situation changes drastically when we analyse the relationship between religion, and F.P. acceptance among low socio-economic status group. The association turns out to be (X^2 = 0.565) almost nil and definitely insignificant at.05 level. Phi, Tetrachoric and Gamma coefficient of correlation were .064,.20 and .250 showing very low and insignificant association.

On the basis of this analysis, we can tentatively conclude that under favourable socioeconomic conditions, religion does influence F.P. acceptance but not under unfavourable conditions. If one belongs to lower socio-economic status, he would most probably be a low acceptor, irrespective

of religion. With the realisation that socioeconomic status has special influence, let us explore if further. As we mentioned earlier, we have adapted Kuppuswami's (1962) SES scale, which includes income, occupation and education as indicators of socioeconomic status.

Education and F.P. Acceptance :

Education or years of schooling is one of the major socializing factors. Education helps in developing values, skills and abilities of various kinds. This in turn affects the performance of roles like parent, worker, citizen etc. Therefore education has been considered one of the important predictors of many behaviours. Pareek and Rao (1974) reports 69 studies on education and F.P. of which 58 reported influence of education on F.P. behaviour. Similarly, Jain (1975) reviewed many studies and concluded that evidence of inverse relationship between fertility and education was very clear. With this perspective, let us examine the data presented in Tables XII and XIII.

As a broad class, the first category consists of illiterates and people with primary education. Second category includes middle school, third matriculates and people in fourth category had some college education. Mothers of Municipal

TABLE - XII : MOTHER'S YEARS OF EDUCATION AND F.P. ACCEPTANCE.

Mother's years of education	Family Planning Acceptance				Total	
	High		Low			
	Fre.	%	Fre.	%	Fre.	%
0-6	39	32.0	82	68.0	121	100.0
7-10	36	43.0	47	57.0	83	100.0
11	38	68.0	18	32.0	56	100.0
12 or more	19	76.0	6	24.0	25	100.0
Total	132	46.0	153	54.0	285	100.0

F.P. acceptance	Mother's years of Education				Total	
	8th or more		7th or less			
	Fre.	%	Fre.	%	Fre.	%
High	77	65.0	55	33.0	132	46.0
Low	41	35.0	112	67.0	153	54.0
Total	118	100.0	167	100.0	285	100.0

$X^2 = 29.048$ df = 1 $p < .001$

G = .585 $r_t = .49$ $\emptyset = .319$

Corporation Balwadies children, had on an average 7 years of schooling ($\bar{X}$=6.67; SD=1.54). 49 (17%) of them were illiterate, 72 (25%) had 1 to 6 years of schooling, 83 (29%) studied between 7 to 10 years, 56(20%) were matriculates and only 25 (9%) had some college education.

Table XII makes it amply clear that as years of schooling

increased, there was a corresponding increase in per cent of high F.P. acceptors. Among mothers who had less than 6 years of schooling, there were only 32 per cent high acceptors but among matriculates and college educated the per cent of high acceptors were 68 and 76 respectively. The four-fold table also proved the same point. Association between mother's education and F.P. acceptance was highly significant (X^2 = 29.048) at much above .001 level.Phi, Tetrachoric and Gamma coefficients of correlation were .319, .49 and .585 respectively.

When we look at Table XIII we get a similar picture. There were 11 (4%) illiterate and 51 (18%) primary educated fathers. Of these 62 fathers, who had less than 6 years of education; only 29 per cent were high acceptors. But among matriculate and college educated fathers the per cent of high acceptors was 59 and 67 per cent respectively. The four-fold table asserted the same conclusion. Association between father's education and F.P. acceptance was highly significant at much above .001 level. Phi, Tetrachoric and Gamma coefficients of correlation were .310, .47 and .567 respectively.

Inspite of the fact that on average fathers had 9 years of education ($\bar{X}$=9.28; SD=4.13), which was 2 years more than the average education of mothers; it did not achieve higher correlation. Perhaps one of the explanations was that fathers'

TABLE XIII : FATHER'S YEARS OF EDUCATION AND F.P. ACCEPTANCE.

Father's years of education	Family Planning Acceptance				Total	
	High		Low			
	Fre.	%	Fre.	%	Fre.	%
0-6	18	29.0	44	71.0	62	100.0
7-10	29	33.0	58	67.0	87	100.0
11	41	59.0	29	41.0	70	100.0
12 or more	44	67.0	22	33.0	66	100.0
Total	132	46.0	153	54.0	285	100.0

F.P. acceptance	Father's Years of Education				Total	
	11th or more		10th or less			
	Fre.	%	Fre.	%	Fre.	%
High	85	62.5	47	31.5	132	46.0
Low	51	37.5	102	68.5	153	54.0
Total	136	100.0	149	100.0	285	100.0

$X^2 = 27.403$ df = 1 $p < .001$

G = .567 $r_t = .47$ $\phi = .310$

and mothers' education were very highly correlated (X^2=82.355; ϕ = .538; r_t = .76 and G = .842). Second explanation could be the way we dichotomized (around median) our variables. For fathers, high education meant 11 years or more; while for mothers it was 8 years or more. Thus there was a margin of

about 3 years. Inspite of this margin, mothers had slightly better percentage of high acceptors. With 8 years or more education they had 65 per cent high acceptors but among fathers with Matriculation or more, they had 62.5 high acceptors. Thus, only slight difference of this kind and high correlation among spouses' education make it difficult to separate out their relative effects. Programmetic implications of mothers' education might be more clear after we analyse other socioeconomic status indicators. Next indicator to be discussed is occupation which is usually well related with education.

Occupation and F.P. Acceptance :

Occupational status can be a significant predictor of human behaviour because it is one of the later socializing agents. Occupational groups differ in terms of norms and values which discourage or encourage certain kinds of behaviours. For women, occupational status has greater significance in terms of family planning. Her work obligations make it necessary that she restricts her fertility. Many studies have provided evidence that women working on lower level jobs may not find high fertility as a hindrance because of prevalence of lower class norms. But on the other hand, women in higher occupations working in modern organizations find high fertility

a disincentive. The data provided in Table XIV support this statement.

TABLE -XIV : MOTHER'S OCCUPATION AND F.P. ACCEPTANCE.

F.P. acceptance	Mother's Occupation							
	Higher occupation		Workers		House-wives		Total	
	Fre.	%	Fre.	%	Fre.	%	Fre.	%
High	16	84.0	5	62.5	111	43.0	132	46.0
Low	3	16.0	3	37.5	147	57.0	153	54.0
Total	19	100.0	8	100.0	258	100.0	285	100.0

$X^2 = 11.875$ df = 1 $p < .001$

G = .645 $r_t = .54$ $\phi = .204$

First of all there were only 9.5 per cent women who were working. Of these 27 working women 8 (2.8%) were unskilled workers and 19 (6.7%) were in higher occupations like nurse, clerk, teacher etc. As can be seen from the table, in higher occupation 84 per cent were high acceptors while among workers and house wives the percentages were 62.5 and 43 respectively. Because of small number of working women, we combined the two categories of occupation and then calculated the association. The association between working non-working women and F.P. acceptance was significant (X^2=11.875) at .001 level. Phi, Tetrachoric and Gamma coefficients of correlation were .204,

.54 and .645 respectively. Thus, the moderately high association indicated that working status of mothers did make its own comtribution for F.P. acceptance.

TABLE - XV : FATHER'S OCCUPATION AND F.P. ACCEPTANCE.

F.P. acceptance	Father's Occupation					
	Higher occupation		Workers		Total	
	Fre.	%	Fre.	%	Fre.	%
High	61	63.0	71	38.0	132	46.0
Low	36	37.0	117	62.0	153	54.0
Total	97	100.0	188	100.0	285	100.0

$X^2 = 16.239$ df = 1 $p < .001$

G = .473 $r_t = .38$ $\emptyset = .239$

Similar trend can be observed for father's occupation, which is presented in Table XV. There were only 3 unemployed individuals at the time of survey; of which two were previously workers and one was pursuing his post-graduate training. From the total sample, 188 (66%) were unskilled, semi-skilled or skilled workers. Level of skill did not differentiate them in terms of F.P. acceptance. In higher occupation category, we had clerks, shop/farm owners, etc. There were only 5 professionals. Of all the 97 persons in higher occupation, 63 per cent were high acceptors. But among workers, only 38 per cent were high acceptors. The association between

father's occupation and F.P. acceptance was significant (X^2 = 16.239) at much above .001 level. Phi, Tetrachoric and Gamma coefficients of correlation were .239, .38 and .473. Moderately high correlation between spouses' occupation and F.P. acceptance indicates that among socioeconomic indicators it has a definite place as far as our study is concerned.

Monthly Family Income and F.P. Acceptance :

Relationship between income and F.P. have been investigated in good number of studies. Jain (1975) has reviewed some of these studies and concluded that "In general, fertility differentials due to income are small". But some of the researchers have argued that costs-benefits of high fertility are weighed differently in the developing countries. Specially in rural areas, poor as well as rich people find that children start contributing to family income at an early age and there is relatively low investment in them. Thus, high fertility can be common for both the groups. However, in urban areas, the situation is different. High income groups in urban areas usually invest more in children's education and general upbringing. Secondly, children start their earning at a later stage. As a result we can expect high income groups to have higher F.P. acceptance for better quality children. Table XVI presents the data.

TABLE XVI : MONTHLY FAMILY INCOME AND F.P. ACCEPTANCE.

F.P. acceptance	Monthly Family Income Rs.401 or more Fre.	%	Rs.400 or less Fre.	%	Total Fre.	%
High	69	57.0	63	39.0	132	46.0
Low	53	43.0	100	61.0	153	54.0
Total	122	100.0	163	100.0	285	100.0

$X^2 = 8.999$ df = 1 $p < .01$

G = .348 $r_t = .28$ $\emptyset = .178$

Average monthly family income for our respondents was Rs.495 (SD = Rs.336) and the median was Rs.400. For a four-fold table, we divided them around median. It is fairly clear that the per cent of high acceptors among high income group were 57 and among low income group they were 39. The association ($X^2 = 8.999$) was significant at .01 level. However, the coefficient of correlation i.e. Phi, Tetrachoric and Gamma were .178, .28 and .348. Low correlation shows that income does not seem to be as important as father's education or father's occupation. But as far as our sample is concerned, its association with F.P. acceptance is significant.

Socioeconomic Status and F.P. Acceptance :

Now, our next attempt is to combine father's education, father's occupation and monthly family income and analyse its

importance for F.P. acceptance. The scale values were given as per the manual of Kuppuswami (1962). We have excluded mother's education as per his instructions and have analysed it separately. The data about association between socioeconomic status score and F.P. acceptance are provided in Table-XVII.

TABLE - XVII : SOCIOECONOMIC STATUS AND F.P. ACCEPTANCE.

F.P. acceptance	Socio-economic Status Score					
	10 or more		9 or less		Total	
	Fre.	%	Fre.	%	Fre.	%
High	88	59.0	44	32.0	132	46.0
Low	61	41.0	92	68.0	153	54.0
Total	149	100.0	136	100.0	285	100.0

$X^2 = 20.397$ df = 1 $p < .001$

$G = .502$ $r_t = .41$ $\emptyset = .268$

It is evident from the table that among high socioeconomic group there were 59 per cent high acceptors but among low socioeconomic status group there were only 32 per cent high acceptors. Association between socioeconomic status score and F.P. acceptance was significant ($X^2 = 20.397$) at .001 level. Phi, Tetrachoric and Gamma were .268, .41 and .502 respectively.

It should be noted here that socioeconomic status is a combined index of previously mentioned three indicators i.e.

father's education, occupation and family income. The total index does not correlate with F.P. acceptance as much as father's education alone does. The reason for relatively low correlation seems to be the effect of low correlation of occupation and family income with F.P. acceptance. Because we combined two lowly related indicators with one better related indicator; the overall impact seems to have reduced. Inspite of this, moderately high association of SES with our dependent variable provides a fairly good picture of an overall situation.

Now we are in position to ask three important questions: First : is each of the two variables, i.e. SES and mother's education, related to F.P. acceptance independently of other? As a consequence of the interaction of the independent variables, each may separately be related to the dependent variable, but one may not be so related when the other is held constant? Second : Which one of the two (i.e. SES or mother's education) is stronger? Third : how strong is their combined effect? Rosenberg (1968: pp.169-182) has provided relatively simple methods for dealing with these questions.

Let us take up the first question of independent effect. We know that socioeconomic status and mother's education have moderately high correlation with F.P. acceptance. Similarly, as

TABLE - XVIII : ASSOCIATION BETWEEN MOTHER'S EDUCATION AND F.P. ACCEPTANCE WHEN CONTROLLED FOR SOCIO-ECONOMIC STATUS

F.P. acceptance	HIGH SES GROUP Mother's Education					LOW SES GROUP Mother's Education				
	8th or more		7th or more		Total	8th or more		7th or more		Total
	Fre.	%	Fre.	%		Fre.	%	Fre.	%	
High	66	69.0	22	41.5	88	11	50.0	33	29.0	44
Low	30	31.0	31	58.5	61	11	50.0	81	71.0	92
Total	96	100.0	53	100.0	149	22	100.0	114	100.0	136

$X^2 = 10.480$ df = 1 $p < .01$ | $X^2 = 3.808$ df = 1 $p < .1$

G = .512 $r_t = .41$ $\emptyset = .265$ | G = .421 $r_t = .34$ $\emptyset = .166$

Overall $X^2 = 33.782$ df = 3 p .001

it can be seen from Table XVIII, SES and mother's education are highly correlated among themselves. Among low SES group of 136 mothers, 114 (84%) had low education while in high SES group of 149 mothers, 96 (64%) had high education. Thus the association between mother's education and SES was highly positive and significant ($X^2 = 68.237$; G=.807; Tetrachoric = .73 and Phi = .489). This is the case of high intercorrelation among all the three variables, an example of complex social reality, which rules out the possibilities of over simplification. But inspite of high interaction, stratification procedures help us to find out whether each variable exercises an influence independent of other.In other words, is each related with dependent variable when other is held constant? Table XVIII shows that they are.

Within both SES groups, highly educated mothers have larger proportion of high acceptors than lowly educated mothers. The percent difference in high SES group is 27.5 (69 - 41.5) and in low SES group it is 21 (50-29). In other words, even when we control for socioeconomic status, mother's education has an independent effect on F.P. acceptance. Conversely, within each of the two educational groups, SES is related with F.P. acceptance. Among highly as well as lowly educated mothers, high SES people have larger proportion of high acceptors than low SES people. The percent difference in highly educated group is 19 (69-50) and among lowly educated people it is 12.5 (41.5-29). Thus, even when we control ~~for~~ mother's education, SES has an independent effect on F.P. acceptance. Both independent variables exercise their influence independent of each other.

Our second question is which one of these two is stronger? SES or mother's education? This is the question about relative effect. The procedure suggested by Rosenberg (1968) is to compare the proportion in the two "Counter-directional" groups. Let us examplify this procedure. Proportion of high acceptors among high SES but low education group was 41.5; while among low SES but high education group it was 50.Thus, if mothers have high education, even though belonging to low SES group, there is high F.P. acceptance than if they have low education even though they belong to high SES group. The same fact can be

represented by ranking the percentage.

Groups	Per cent High Acceptors
1. High Education of Mother and High SES	69%
2. High Education of Mother but Low SES	50%
3. Low Education of Mother but High SES	41.5%
4. Low Education of Mother and Low SES	29%

Above figures can be used to calculate the average percentage difference. The average effect of SES, controlling on mother's education is 15.75 (69-50=19; 41.5-29=12.5; average of 19+12.5 is 15.75). Conversely, the average effect of mother's education, controlling on SES is 24.25 (69-41.5 = 27.5; 50-29=21; average of 27.5 + 21 is 24.25). The effect of mother's education independent of socioeconomic status is thus greater than the effect of socioeconomic status independent of motner's education.

After discussing independent and relative effects of our two major independent variables(SES and mother's Education) on the dependent variable (F.P. acceptance); the next question is : How strong is their combined effect? If both of the independent variables are related with the dependent variable, then, when we combine them they should be more strongly related to the dependent variable than either alone. This is what is meant by cumulative impact. Rosenberg (1968) states that :

> "Investigation of the cumulative impact is of particular value for purposes of prediction. If one wishes to understand what factors are responsible for the dependent variable - technically, if one wishes to explain more and more of the variance - then one must consider whether several independent variables, considered simultaneously, have a stronger relationship to the dependent variable than any single one considered separately ... The cumulative impact of variables can then best be seen by comparing the extreme consistent groups."

Data for measuring cumulative impact have already been provided in Table XVIII. The group of 96 mothers, who had high education and high SES, had 66 (69%) high acceptors but the group of 114 mothers with low education and SES had only 33 (29%) high acceptors. Thus, the percentage difference between these extreme consistent groups was 40 (69-29). The association between the F.P. acceptance and these two groups was very high, positive and significant (X^2 = 33.133; Gamma = 688; Tetrachoric = .59; Phi = .397).

It can be seen that mother's education alone showed 32 per-cent difference (65-33). When we combine SES and mother's education, we are able to add only 8 per cent to this difference. Why do we have relatively smaller cumulative impact? This is easy to understand in the light of the fact that SES and mother's education are highly correlated among themselves.

Because of this interaction, overall cumulative impact is not very high.

Before we complete our discussion of relationship between socioeconomic status, mother's education and F.P. acceptance; let us examine mother's education in light of her age at marriage. It is possible that mothers who married late had better education (or vice-versa); therefore when we control one variable, the other may not be related with the dependent variable.

Mother's Educational and F.P. Acceptance when Controlled for Mother's Age at Marriage :

We begin with the first question of independent effect. Is mother's education and her age at marriage related to F.P. acceptance independently of each other?

We already know that mother's age at marriage, is highly correlated with F.P. acceptance. Similarly, mother's education showed moderately high correlation with F.P. acceptance. Table XIX shows that mother's education and her age at marriage were highly correlated among themselves. Among 118 mothers with high education, 77 (65%) had married at later age; while among 167 mothers with low education, only 55 (33%) had married at later age. The association between mother's education and her age at

marriage was positive, high and significant (X^2 = 29.048; Gamma = .585, Tetrachoric = .49; Phi = .319).

TABLE XIX : ASSOCIATION BETWEEN MOTHER'S EDUCATION AND F.P. ACCEPTANCE WHEN CONTROLLED FOR MOTHER'S AGE AT MARRIAGE

F.P. acceptance	MOTHERS WITH HIGH AGE AT MARRIAGE					MOTHERS WITH LOW AGE AT MARRIAGE				
	Mother's Education					Mother's Education				
	8th or more		7th or less		Total	8th or more		7th or less		Total
	Fre.	%	Fre.	%		Fre.	%	Fre.	%	
High	61	79.0	32	58.0	93	16	39.0	23	21.0	39
Low	16	21.0	23	42.0	39	25	61.0	89	79.0	114
Total	77	100.0	55	100.0	132	41	100.0	112	100.0	153
X^2 = 6.822	df = 1		$p < .01$			X^2 = 5.402	df = 1		$p < .05$	
G = .465	r_t = .38		$\emptyset$ = .227			G = .425	r_t = .34		$\emptyset$=.188	

Do they have independent influence on F.P. acceptance? Table XIX indicates that they do. Within both groups (mothers with high as well as low age at marriage) better educated mothers have larger proportion of high acceptors than low educated mothers. The per cent difference among mothers with high age at marriage was 21 (79-58) and among mothers with low age at marriage it was 18 (39-21). Conversely, within each of the two educatiomal groups, mother's age at marriage was related with F.P. acceptance. The per cent difference in high education group

was 40 (79-39) and in low education group it was 37 (58-21). Thus, when we control either of these two independent variables, each one of them show its independent influence on the dependent variable.

But which one of these two is stronger? Among mothers who married at higher age but had low education, the proportion of high acceptors was 58; while among mothers who married at lower age but had high education, there were only 39 per cent high acceptors. The average effect of education, controlling on mother's age at marriage was 19.5 (79-58 = 21; 39-21 = 18; average of 21+18 = 19.5). Conversely, average effect of mother's age of marriage, controlling on mother's education was 38.5 (79-39 = 40; 58-21=37; average of 40+37 = 38.5). Thus, the effect of mother's age at marriage, independent of her education, is greater than the effect of mother's education independent of her age at marriage.

If we combine mother's education and her age at marriage, how strong is their cumulative effect? Among the group of 77 mothers who married at high age and had high education, there were 61 (79%) high acceptors; but the group of 112 mothers who married at low age and had low education, there were only 23 (21%) high acceptors. The percentage difference between these two extreme consistent group was 58 (79-21). We should recollect

that mother's education alone showed 32 per cent difference, and mother's age at marriage alone showed 45 per cent difference. When we combine both of these variables, we are able to get very high percentage difference. Thus, the cumulative effect of mother's education and her age at marriage is highly positive and significant.

SUMMARY :

(1) On an average, each family had about 6 members. Majority of the respondents (66%) had nuclear families, consisting of husband, wife and their unmarried children. Type of family did not make any significant difference for F.P. acceptance.

(2) There were 52.3 per cent Gujarati, 33.3 per cent Maharashtrians, 7.4 per cent Hindi or Urdu speaking, 6.3 per cent Sindhi speaking and 0.7 others. Mother tongue or family language was not associated with F.P. acceptance.

(3) Very high majority (90%) were Hindus, Only 10 per cent were non-Hindus. Religion and F.P. acceptance had very low but significant (Gamma = .117) association. But when we controlled the socio-economic status, it turned out that under favourable socioeconomic conditions, Hindus had higher proportion of acceptors but among lower socioeconomic group religion did not make much of a difference. Very small number of non-Hindus

(only 28) in our sample prevents us from making any conclusive statement.

(4) On an average, our respondents (mothers) and their husbands (fathers)had 7 and 9 years of schooling respectively. Education of mother and father had high, significant and positive correlation (Gamma = .585 and .567 respectively) with family planning acceptance.

(5) Only 9.5 per cent of our respondents (mothers) were employed. Rest of them were housewives. Among fathers, there were only 3 unemployed individuals. Mother's occupation had high and father's occupation had moderate correlation (Gamma = .645 and .473 respectively) with F.P. acceptance.

(6) Average monthly family income of our respondents was Rs.495 (SD = Rs.336) and the median was Rs.400. Family income showed significant but fairly low (Gamma = .348) association with family planning acceptance.

(7) SES (socioeconomic status), a composite index of father's education, his occupation and family income had positive, significant and moderately high association (Gamma = .502) with F.P. acceptance.

(8) SES and mother's education had their independent effect on F.P. acceptance. But effect of mother's education independent

of SES was greater than the effect of SES independent of mother's education. Cumulative or joint effect of SES and mother's education on F.P. acceptance was much greater (Gamma= .688) than their separate or independent effect.

(9) Mother's education and her age at marriage, had their independent effect on F.P. acceptance. But the effect of mother's age at marriage, independent of her education, was greater than the effect of mother's education independent of her age at marriage. Cumulative or joint effect of mother's education and her age at marriage on F.P. acceptance was much greater (Gamma = .873) than their separate or independent effect.

This completes our discussion on socioeconomic status. Next Chapter discusses the correlation between overall individual modernity (personality factor) and F.P. Acceptance.