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Introduction

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1.1 Importance of Individual's Education in
National Development

The progress and prosperity of a country depend upon the quality of its citizens. The critical measure of the quality of its citizens is the quality of education provided to its citizens. Education, it is rightly said ; is the key to national prosperity and welfare. No investment is likely to yield greater returns than the investment in human resources of which the most important component is education. In a country like India, wedded to democracy, the need for quality education is all the more greater. Democratic institutions cannot be built, nurtured and sustained with a large number of illiterate population. In a society where democracy is the way of life, education is not an ornament or luxury but an absolute necessity. Education is no longer the birth right of a selected few and it must be provided to all the masses. Every child should be given an opportunity

irrespective of caste, creed, religion and class to receive the education, suiting his / her age, ability, aptitude and aspirations. It is only then every child will develop his personality to the fullest extent possible and contribute to progress and prosperity of the community to which he belongs.

1.2 Need and Importance of the Study

The importance of family as a primary institution for education of the young has been recognized by all. The child acquires the knowledge of his own culture, tradition and skills from the family before he assumes his place in the society. Children come to school from a variety of background. Smith (1971) states that 'Home has greater influence on child'. Fraser's study (1959) has revealed that achievement is related to ten items of home environment: (1) parents' education, (2) Reading habits of parents and children, (3) Income, (4) Occupation of father, (5) Family size, (6) Living space, (7) Parents' attitude to the education and further employment of the child, (8) Parental encouragement, (9) Abnormal home background, (10) general impression of the home background. Of these ten items, the three items which are mainly responsible for the higher

correlation with school progress are normal home background, income and parents' attitude to education.

One cannot predict what a child will be after the full growth and development. After going through the process of growth and development, the child stabilizes certain personality traits. He unfolds his potentialities and these potentialities are moulded by the home environment in which he is growing.

We live in a world of people, we not only are influenced by them but exert our own influence on them. The ability to live with or to get along with others sometimes is as important to an individual's happiness and success as the mental ability which he displays in adjusting to his physical environment.

According to Crow (1962) 'the importance of getting along with those with whom one lives, studies or works becomes clear when it is realized that good social adjustment improves physical health, adds to enjoyment in play, encourages school success and increases productivity in work'.

The new born child is neither a social or nor unsocial being. He is highly complex organism equipped to

respond to certain sorts of stimulation. He also possesses a high degree of modifiability and significant potentialities for future growth and development.

Although the child is nonsocial at birth, he cannot remain so in a society and is constantly dependent upon other people for his welfare and comfort.

Accordingly the child soon learns to make adjustments to other people. This involves interaction with others. Through all these interactions the child learns to make adjustments with other people in his environments. If the child is to learn to live socially with others, he must have ample opportunities to learn. According to Hurlock (1950) 'children brought up in the institutions where there are restrictions on social participation are less mature socially, than those who are given normal opportunities for participating. This immaturity is shown in fewer contacts with others, less interest in social life and less planning for future'. In every society practically every new born finds himself automatically enrolled in the family. Psychologists agree on one point that family is the greatest single influence on the child's development in two ways :

1. Parents provide the child with his biological heritage.
2. They organize his life selecting from an infinite of possible combinations of child rearing patterns those with which to shape their child's life.

Another factor that greatly increases the impact of family life is the family's continuous reinforcement of selected behaviour in the child's most impressionable years.

That is, family environment possesses a certain consistency, so that the impact of the same basic values is felt over and over again.

The work of Lovell K. (1960) showed 'The great variability in behaviours of the child in different cultures'. Family is part of the culture. In effect the family is a postage-stamp sized society or subculture in which the child learns the basic principles of social interaction. Family is the first and most important socializing agency.

It is in the family that the child gains his first knowledge of the world and the people who live in it. The child rehearses life role in miniature in the family. He receives, he shares, he makes decisions and he learns how to

behave in a socially acceptable manner. Attitudes and ideas expressed in the family day after day leave their mark on the child's life.

According to Hurlock (1950), 'The child's behaviour depend upon his family background and the type of interactions he has with his parents, sibblings and other adults in the family'.

Thus, we find that young children who are raised democratically show behaviour of an active socially outgoing type, both hostile and dominating as well as friendly.

Symonds (1939) states that when either or both parents reject a child, the child is likely to be aggressive, attention getting hostile, hyperactive, jealous or rebellious. The child develops a variety of attention getting mechanisms. Apart from the type of interactions within the family, the size of the family also has an effect on socialization opportunities and indirectly on achievements for each child.

Study done by J.Tuckman and R.A.Rogan (1967) on the effect of family size on the personal, social development

of the child revealed that 'As the family size increased, school problems and antisocial behaviour increased while anxiety and neurotic behaviour and problems of habit formation decreased'.

So it can be seen that researches support the old belief, that family influences are critical in shaping the child's growth and development physically and socially and indirectly influence his achievements in life.

Proper educational facilities in the home in terms of necessary text books, tuition fees, newspapers, educational magazines, journals, study room, ventilation in study room, suitable furniture for study, proper lighting for study, quality of food in the home etc. and favourable parental opinion for education and parental encouragement to academic performances also influence student's academic achievement in schools or colleges.

The difference in children to a great extent depends upon their socio-economic background and culture. Studies by Dave (1963), Masin (1975), Chatterjee, Mukherjee and Banerjee (1972), Masin (1976), Gupta (1968), Richharia(1952),

Washburne (1959) have reported 'The relationship between socio-economic background and child's scholastic achievement. Mathur^K (1965) had tried to study 'The effect of socio-economic status on achievement and behaviour of higher secondary school students. He found that students who are superior in conduct and who are from high socio-economic status have superior intelligence. According to Irving D. Harris (1976), 'Differences in social class proved to be one of the few general factors distinguishing the entire learner group from the entire non-learner group. Taking occupation and education of the father as the prime indicators of social class he found among the hundred learner, a much greater proportion of boys whose fathers have professional occupation (teachers, ministers, physicians, lawyers, scientists etc.) or who had little college education. In contrast among the hundred non-learners there was a greater frequency of boys whose fathers had occupations which could be categorized as 'Semi-skilled' or who had not completed high school. Parikh (1957) had conducted study on Achievement Test in General Science for Standard VIII construction and standardization in Baroda city for age group sixteen. He found that students from

higher occupational group perform better than that of other. Coaster (1959) reported positive relationship between socio-economic status and academic achievement. Sharma (1969) have reported positive relationship between socio-economic status and academic achievement. Studies by Sinha (1966) and Watson (1965) have revealed that there is no relationship between socio-economic status and academic achievement. Crawford (1929) with college students found that 'economic advantage is by no means positively related to academic achievement, and , in fact, that the relationship which might be expected from the term 'advantage' is actually reversed'.

French (1959) also reported that unexpectedly, father's occupation and education showed little or no relationship to test scores'.

Kulkarni and Naidu (1970) taking samples from Haryana, Gujarat, and central schools found low positive correlation between socio-economic status and achievement only in the case of central schools. There was no clear cut trend to suggest relationship between education of parents, and achievement of their children whereas

occupational level of parents showed no relationship with achievement of their children, occupational group category showed relationship.

Derrick (1961) compared the environments in two districts, Dundee and Lancashire in relation to success of girls in gaining in entry to grammar schools and concluded that parents' education was of slight importance in Lancashire and in Dundee seemed an occasion to be negatively related to childrens' success.

According to Gupta (1968), Kaur (1961) socio-economic status is assessed on the basis of composite score of education, income and occupation of parents.

Some researches have reported correlation of coefficients and others have compared the high achievers with low achievers and found that the parents of high achievers had higher education, income, occupational status or socio-economic status than parents of low achievers. Though the findings are inclusive, it appears that socio-economic status has some influence on academic achievement. This also shows that socio-economic factors play a major role in the development of students ability and in fostering student achievement.

With the increase of universities, colleges and hostels, the students who desire to have college education have to migrate from their home towns and villages to big cities where these educational facilities are provided. They have to take up many responsibilities and one of them is management of money. They get limited amount and have to manage their expenditures. In some cases even if a student possesses low income but if he practices proper money management habit in his daily life, then that influences or helps a student in improving his academic achievement. Economic management is an important aspect of one's life. A person needs to learn economic management just as he learns reading, writing or performing any new job. Economic management is necessary for the fullest accomplishment of satisfactions in life. All individuals and families have set goals for personal tastes, talents, ambitions and character which differ from individual to individual and family to family. People have too many wants all of which they wish to satisfy immediately. Proper economic management forces a person towards a careful selection of goods and alternatives which will help in satisfying his/her wants in order of their importance. If the personal and family resources are utilized properly, it becomes easier to achieve the goals

set for the improvement of living conditions. It helps one to become the master of his own destiny. It will tell where the earned money goes. It will help to manage money in such a way that it will go where one wants it to go. It provides increase in saving through elimination of wasteful expenditures. Nickell and Dorsey (1951) state that 'Family income is that stream of money, goods, services and satisfactions that come under the control of the family to be used by them to satisfy needs and desires and discharge obligation. As stream of water may be caught behind a dam and sent on through dynamos to generate power, so may this stream of income be controlled and directed to creative ends in a family's living'.

Every individual or family has a financial management programme. Some of them are illconceived and poorly planned and they accomplish little for those individuals involved. Many people recognize the importance of planning the expenditure but few people follow this practice in their personal life.

Some people put their financial plans on papers, budget carefully and keep an upto-date record of their

expenditure. Others have a less formal programme but are still familiar with the basic guides of the personal financial plans like :

1. clearly defined and recognized one's goals,
2. analyze all kinds of available income.
3. analyse money income for short and long periods of time.
4. recognize the stages of the family and forecast desirable accomplishments during the various stages.
5. synchronize the plans for the shorter periods with the plans for longer periods.
6. choose a method of handling money which will satisfy all the members of the family.

Regardless of the formality of financial programme the individual with a wise financial plan for spending and saving has fewer financial problems and therefore, enjoy greater stability and peace of mind.

Sound personal financial management requires adequate knowledge, one must know the knowledge of spending money on immediate needs. In addition to one needs the knowledge of application of techniques of management which are planning, controlling and evaluating the use of types of income in the view of personal situations.

More satisfactions can be achieved through the proper budgeting of expenses. Many people who complain about insufficient resources could substantially increase their enjoyment of life by better planned spending. The solution to many personal financial problems lies in the wise control of expenditures.

A student who has come out from his home for getting higher education to the city has to stay in a hostel. It is an interacting situation where number of students interact with each other. Each one has his own needs and problems. Here he has to manage everything by himself especially the money. The families represented by these students should include their expenditure in family budget, but it is desirable that each individual student should maintain his own budget, which serves several purposes. For one thing it enables the student to ensure the wise use of funds, the enjoyment of which someone else has foregone. A student receives his income for his expenditure from parents or others.

The success of budgetting on the part of college student depends on the inculcation of careful planning practices. These practices will become habitual and will

be helpful to them in their later life. They will be spared from the anxiety and insecurity experienced by people who lack systematic experience and training in handling financial matters for their families at all stages of family life cycle.

Every one recognizes that families are closely concerned with money matters and that financial problems are the cause of many strained relationships in the home. Parents are concerned and anxious to see that their children should learn how to handle and use money wisely both for their present benefits and for the value that such practices will be useful in future to their families. Looking towards the above benefits of economic management, the investigator felt the need for studying this aspect in Indian situations. In foreign countries there have been studies pointing out the importance of one factor or other for success at the college or school level. But in Indian context such studies related to college achievement are limited and further studies are needed. The search to identify the conditions that contribute to or hinder the academic achievement has revealed several factors. These factors may be divided broadly into three areas : (1) Home

factors (2) Institutional factors (3) Personality factors or individual factors.

Out of these three factors, the researcher specifically attempts to throw light on the socio-economic conditions of family, the extent of relationship of home environment to educational facilities in the home, emotional climate in the home, parental opinion for education and parental encouragement to academic achievement. This study is a survey of home environment and socio-economic status and economic management of first year students. The investigator is also interested in studying economic management of students in relation to academic achievement.

This study will help the college teachers, parents, administrators and educators to understand the contribution of the variables (Home environment, socio-economic status and economic management) to academic achievement.

The result of the study may enable to reduce the greater number of failures by providing suitable guidance services. Hence the investigator felt the need for studying following the problem. The problem underlying the study is stated as :

1.3 Statement of the Problem

'A Study of the Home Environment, Socio-Economic Status and Economic Management in Relation to the Academic Achievement of the First Year College Students of M.S.University, Baroda.

1.4 Definitions of the Terms

The title of the study included a few terms. A brief description of these terms or concepts would help to develop a common point of reference and also in specifying the study. Following are the terms or concepts used in the present study :

(1) Home - Environment :

This term includes the home background, information of the individual that is about educational facilities available in the home, emotional climate in the home, parents attitude or opinion about education and parental encouragement to academic achievement. The following paragraph will be dealt with each of these sub-terms :

(a) Educational Facilities : It refers to the facilities in terms of necessary text-books, tuition fees, newspapers, educational magazines, journals, study room, ventilation

in study room, suitable furniture for study, proper lighting for study, quality of food in the home, availability of snacks or mid-day meals at appropriate times, outside disturbance at the place of study etc.

(b) Emotional Climate in the Home : It refers to the worrying conditions in the home e.g. ill health of parents, low educational and occupational level of parents etc.

(c) Parental Opinion for Education : It refers to the opinion which parents have for education of their children.

(d) Parental Encouragement to Academic Achievement : This refers to different types of encouragement which parents give to children in the process of education and academic achievement.

(2) Socio-Economic Status :

This refers to economic status of the individual and the family in his/her society. This may be classified broadly into three categories : (1) Lower socio-economic status (2) Middle socio-economic status and (3) Upper socio-economic status.

Socio-economic status scale refers to a trait which measures the socio-economic status of the pupil.

(3) Economic Management :

Refers to planning, controlling and evaluating use of limited money resources, so as to reach towards a goal.

(4) Academic Achievement :

This is a term used to denote 'the degree or level of success attained' in some general or specified area.'

'Degree or level of success' is measured in this study, in terms of marks obtained in the examination.

1.5 Objectives of the Study

The following are the objectives of the present study :

1. To study the home environment of the first year college students of the M.S.University of Baroda.
- 2¹/₂ To study the educational climate (facilities) in the homes of the first year college students of M.S. University, Baroda.
3. To study the emotional climate in the homes of the first year college students of the M.S. University, Baroda.
4. To study the socio-economic status of the first year college students of the M.S.University, Baroda.

5. To study the economic management of the first year college students of the M.S.University, Baroda.
6. To study the academic achievement of the First Year College students of the M.S.University, Baroda.
7. To find out the relationship between home environment and academic achievement of the First Year College students of the M.S.University, Baroda.
8. To find out the relationship between socio-economic status and the academic achievement of the First Year College students of the M.S.University, Baroda.
9. To find out the relationship between economic management and academic achievement of the first year college students of the M.S.University, Baroda.
10. To find out the significant difference between the mean score of the students of different faculties in relation to their home environment, socio-economic status and economic management.
11. To find out the significant difference between the mean score of male and female students in relation to their home-environment, socio-economic status, and economic management.
12. To find out the significant difference between the mean score of the students of different age groups in relation to their home environment, socio-economic status and economic management.

13. To find out the significant difference between the mean score of previous (S.S.C. Examination) and present (First Year College examination) achievement of the students in relation to their home environment, socio-economic status and economic management.

1.6 Hypotheses

1. There is relationship between students' home environment and their academic achievement.
2. There is relationship between students' educational climate in the home and their academic achievement.
3. There is relationship between students' emotional climate in the home and their academic achievement.
4. There is no relationship between students' socio-economic status and academic achievement of the First Year College students.
5. There is no relationship between economic management and academic achievement of the First Year College students.
6. There is no significant difference amongst the students of different faculties in relation to their (a) home environment (b) socio-economic status and (c) economic management.
7. There is no significant difference between male and female students in relation to their (a) home environment, (b) socio-economic status and (c) economic management.

8. There is no significant difference amongst the students of different age groups in relation to their (a) home environment (b) socio-economic status and (c) economic management.
9. There is no significant difference between the previous achievement of the students in relation to their (a) home environment (b) socio-economic status and (c) economic management.
10. There is no significant difference between the present (annual) achievement of the students in relation to their (a) home environment (b) socio-economic status and (c) economic management.

1.7 Limitations of the Study

1. In the present study students who have completed their S.S.C. and just entered the college education will be taken as subjects of the study.
2. The sample for the study will be drawn from First Year College students of the Maharaja Sayajirao University of Baroda. This step is necessitated to avoid the effect of variation in the college environment.
3. The variable related to academic achievement in this study will be pertaining to student's socio-economic condition and his/her home environment and economic management.

4. The study will be limited to degree colleges only. The technical colleges - Engineering, Medical, Agricultural are excluded from the study.

1.8 Sample

The sample for the study will be drawn from First Year College students of the Maharaja Sayajirao University of Baroda. The sample will be drawn from four faculties as follows :

- (1) Science (2) Commerce (3) Arts (4) Home -
Science.

1.9 Chapterization

The content of the research report has been divided into following chapters to make it comprehensive :

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|-------------|---|---------------------------------------------|
| Chapter I | : | Introduction |
| Chapter II | : | Review of Literature |
| Chapter III | : | Plan and Procedure |
| Chapter IV | : | Findings and Interpretations |
| Chapter V | : | Discussion, Conclusion and Recommendations. |
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CHAPTER I

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