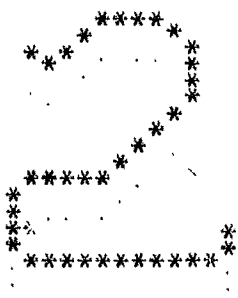


CHAPTER



REVIEW OF LITERATURE

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- 2.1 Introduction
- 2.2 Socio-Economic Status
- 2.3 Home-Environment
- 2.4 Economic Management

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## II

Review of Literature

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2.1 Introduction

A review of literature is very essential in any research study that is conducted. It familiarises the investigator with the various studies done in the area of one's own interest, gives insight for possible methods and procedures which can be pursued and affords general guidelines for the extension of research studies. A review of literature thus, becomes a vital part of any kind of research endeavour. This chapter is primarily focused on the review of various topics related to the present study like socio-economic status, home environment and economic management. These three factors are reviewed in relation to academic achievement of the students.

2.2 Socio-Economic Status

This refers to the economic status of the individual and the family in his/her society. Following are the main factors which contribute to determine the socio-economic status of an individual. (1) Occupation (2) Income

(3) Education (4) Social Participation (5) Agricultural land (6) Type of house, (7) Farm power and (8) Material possession.

#### 2.2.1 Occupation :

According to Fraser (1959) 'socio-economic status is assessed on the basis of occupation of parents. Chopra (1967) found that 'Fathers occupation was positively related to achievement in Hindi, Mathematics and Science but achievement in Biology and Art was relatively free from the influence of father's occupation.' Gupta B.D. (1968) had issued the questionnaire on socio-economic status and scores on this was correlated with marks of school examination. He found 'High relationship between occupational status and achievement'. Above evidences show that there is a positive relationship between occupation of parents and academic achievements of students. Clark (1927) 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'. Chopra S.L. (1964) had also designed to study on some

factors. He tried to find out the relationship between socio-economic status and academic achievement which measure intelligence held constant. Tools used in his study were progressive matrices, marks from school record and questionnaire for socio-economic status. He found that 'None of the students want to discontinue education whose fathers were engaged in professional administrative, executive and managerial job and were less than that of the students whose fathers were unskilled workers and agriculturist. In short, there is positive relationship between parental occupation and students achievement.

The above studies emphasizes on relationship between parental occupation and academic achievement.

#### 2.2.2 Income :

Now it will be dealt with income as one of the component of socio-economic status and its relationship with achievement. According to Kapoor (1969) 'Socio-economic status is assessed on the basis of income of parents. Singh B.N.K. (1965) had designed to study some non-intellectual correlates that is family income, occupation, father's education, extra curricular activity

etc. with academic achievement. Tools used for data collection include (1) Personal Data Sheet (2) Progressive Matrices (3) Bell's Adjustment Inventory (4) Academic Inventory locally developed on the model of Broker, Petrosen and Thomas. The study revealed that 'Academic achievement significantly correlates with family income, father's education and occupation, (b) academic achievement have not found any relationship with mother's education'. This shows that family income also influences students academic achievement directly or indirectly.

### 2.2.3 Parents' Education :

According to Coaster (1959) 'Socio-economic status is assessed on the basis of education of parents'. According to Dave (1973), 'There is significant correlation between need achievement and socio-economic status and father's educational status'. This shows that parents' education do play a role in students' academic achievement. According to study done by Patel (1973) it was found that (1) Performance of the students is greatly affected by the parental education. The higher the education of the parents better the performance of the students. Students show decreasing trend in performance which decreases with father's

educational level that is graduate, matriculate, and primary, (2) occupation which bring parents more in social contacts has also close relationship with the scholastic achievement and intelligence of their children. It is found that the students whose parents' occupation is service are doing better to certain extent than those children whose parents occupation is business. Currie (1977) also gives importance to parental education as far as child's academic achievement is concerned. According to him, 'Respondents education depends directly upon his academic performance and may depend directly upon father's occupation, and academic quality of school attended. According to Dave (1973), 'It was found out that 'The average educational status of the parents has more correlation with achievement than that of higher and lower groups'. According to Griffiths (1959), 'Socio-economic status is assessed on the basis of composite score of education, income and occupation of parents'. Thus, from the above studies it is proved that academic performance depends on all components of socio-economic status. Chauncy (1929) reported 'positive relationship between socio-economic status and achievement'.

## 2.3 Home Environment

This refers to home background information of individual that is all about educational facilities available in the home, parental opinion for education, parental encouragement to academic achievement.

### 2.3.1 Educational Facilities :

It refers to the facilities in terms of necessary text books, tuition fees, newspapers, educational magazines, journals, study room, ventilation and lighting in study room, suitable furniture for study, quality of food in the home etc. Gupta (1968) found that 'provision of tuition fees and tuition in the home has positive effect on the children's achievement. There is a positive relationship between educational facilities and achievement in the case of moderate and low intelligent group and no relationship in the case of high intelligent. Same way if a student is provided with necessary text books, study room, proper lighting and ventilation in study room, good quality of food at appropriate time in the home, then it helps to improve students achievement. Jain S. (1965) had tried to investigate experimentally the influence of home environment as correlates of

scholastic achievement. He found 'The influence of home environment is positive to academic achievement'.

The Manchester study by Wiseman ( Central Advisory Council for Education, 1967, p.357) has shown that 'Achievement is related to verminous children, cleanliness of home, freemeals, material needs, parental occupation, free clothing, children's height, housing standards and neighbour hood, home literacy, parental attitude towards education, attitude to books and reading toward school. These are important determiners of achievement. He also found that factors of parental attitude to education, to the school and to books are of far greater significance than social class and occupational level'.

The specific aspects of home environment related to achievement are ( Central Advisory Council for Education, 1967, pp. 215-222 ) parental attitudes, aspiration for child, literacy of home, parental interest in school work and progress, home circumstances, physical amenities of home, number of dependent children, father's occupational group, father's education, mother's education.'



Dave (1963) related the following six aspects of home environment to the score on a battery of achievement tests taken at the end of the fourth grade of the school.

1. Achievement press
2. Language model in the home
3. Academic guidance provided in the home
4. The stimulation provided in the home to explore various aspects of larger environment'.

Thus, the above studies shows that good home environment leads to better academic achievement of children ( students ) in the home.

#### 2.3.2 Emotional Climate in the Home :

It refers to worrying conditions in the home. Child who receives love and affection from his parents is always emotionally secure and performs well in the school or college. There are also certain factors in the home which results in poor academic achievement. These factors are : (1) Ill health of parents, (2) Low educational level of parents, (3) Low occupational level of parents and other members in the family. (4) orthodox

nature of parents. According to Reddy (1973) 'Emotional happiness in the home is positively related to achievement'. This proves that emotional climate in the home influences child's development in the school or college. Some parents always play a dominant role in the treatment of their children and that influences child's achievement level in the school or college. Draw and Tehan (1937) reported that 'Mothers of high achievers were more authoritarian and restrictive in the treatment of their children than the mothers of low achievers'. The type of parent child relationship also influences achievement. The studies of Hattwick and Stowell (1936) have shown that 'Deviations in parent-child relationships are related to deviations in school achievement. Parents of high achievers have been found to give their children more praise and approval. Varma (1966) also found that emotional conditions in the home affect the achievement. Goldberg (1958) has also found out that 'Lack of family disruption through death, divorce is positively related to achievement whereas disrupted home appeared to contribute negatively to achievement'.

The study of Portland Public Schools (1959) has shown that the parents of high achievers tended to be somewhat less authoritarian and to have experienced fewer difficulties in bringing up their children. The parents of high achievers were also more supportive emotionally. Kimball (1952) reported that low achievers had negative relationship with parents. According to Jone (1955) 'The homes of underachievers show more tension and more parental disagreement as to standards of behaviour expected of their youngsters'. In short, the above studies prove that emotional climate in the home do influence academic achievement in the school.

### 2.3.3 Parental Opinion for Education :

This refers to the value or opinion which parents attach to education. According to Agraval Shanta (1977) 'The family plays an important role in developing the child's personality as the members interact with the child's development and reinforce him with the traditions and parental values which affect his academic success'. Campbell (1952) also found that parental attitudes are related to achievement of their children. Melloy (1954) have found that parents of high achievers had more positive

attitudes than parents of low achievers. Pidgeon (1959) states that 'the most important factor bearing on the educational progress of all those so far investigated was the attitude of the child's parents.' Favourable parental opinion towards education help to improve child development in the school while unfavourable parental opinion hampers child's academic progress.

#### 2.3.4 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. This encouragement may be in the form of gifts, prizes when a child secures high rank in the examination or advising child to study regularly, to be in the company of bright friends, insist on understanding rather than cramming at the time of reading etc. Marrow and Wilson (1961) found that 'parents of bright high achievers reportedly engage in more sharing of activities; ideas and confidence are more approving and trusting, affectionate and encouraging ( but not pressuring with respect to achievement ) are less restrictive and enjoy more acceptance of parental standards by their youngsters, or differences in sociological factors such as parents' marital status, current occupation of either

parents or number and age of siblings. This indicates that the children who receive proper parental encouragement in his / her educational process remains successful in his / her academic achievement. Some of the studies high light the importance of home environment for academic success at elementary or school stage. For example, according to Fraser (1959) following are the factors which contribute to academic achievement - 'Parental value on education and academic achievement, parental encouragement in the educational process of the child, educational facilities available for children in the home, absence of healthy emotional climate ( lack of worries in the home environment besides socio-economic status, parental education or income or occupation. These seem to be some of the elements in the home environment that contribute to achievement.

#### 2.4 Economic Management

It refers to the planning, controlling and evaluating the use of limited money resource to reach towards goals. Economic management is an important aspect of one's life. A review of few books, journals, articles and research articles on this subject shows the growing importance of money management in a family as well as in an individual's

life on entering college, a student usually faces the full responsibility of deciding for himself or herself how to plan and spend the money received. According to Troelstrup (1957) survey in U.S.A. indicates that 'comparatively few students learn responsible money management before entering college. The family or a guardian of a student expects him more or less to manage his own expenses during the college year. One of the very important reasons of budgetting while in college is that most college students spend money not directly earned by them. Spending money by college students must also be tied to psychological considerations. He must be sure of his intellectual abilities and depending on that he should decide what he wants to become in his later life. He should give consideration to his financial situations also and think carefully whether he will be able to afford to achieve his ambition. He will then be taking the first important step in establishing an attitude towards spending money. That will bring him a real sense of accomplishment. Troelstrup (1957) generalises that 'you should tell your money where it is to go instead of thinking about money where it went. Feldman (1961) states that 'The adolescent usually demands more money than his parents can provide and wants no control over his spending of it. He

wants to buy what he pleases, he is likely to spend money definitely for things that parents consider useless but which he wants in relation to peer standards. He neglects buying what the parents consider to be important items. According to Donaldson and Plahl (1961) when child go to the college, expenses become considerable and they may throw the average budget out of balance unless proper provision for it has been made over a period of time. The average college student spends annually about dollars 1500 per room board and tuition. This does not include his personal expenditure.

In India, in each five year plan (1958) 'More and more money is allocated for university education most of which is spent to improve and expand technical and scientific education in universities to fill the pressing demand for skilled and trained personnel for a developing nation'. With the increase of universities and colleges and hostels, the students who desired 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 expenditure.

Cormack (1961) reports that 'Data on pocket money is uncertain. For some students, the expenditure includes fees- and board money. It is clear that in most residential universities from Rs.75/- to Rs.150/- per month and Rs.1000/- was frequently quoted as an annual sum. Personal pocket money varies from nil to Rs.60/- per month. Rs.10/- to Rs.15/- is a common figure. It is interesting to note that there is a trend towards a definite weekly or monthly allowance and students reported only a few go by the odd system of asking for what they need and do not like it. 'This pocket allowance is commonly used by students for cinemas (movies), new clothes, accessories, cigarettes and lighters ( in case of boys ) and drinks. According to study conducted in U.S.A. by Eugenia and Morse (1959), 'The primary source of income for students is from parents and the other was from summer employment. Most of the students received their money when needed. Most of the students planned their expenditure while only few wrote it on paper. Majority of the students made mental budgets. All the



students claimed to use some system of financial accounting. The largest number used check sheets as their only records. Other large percentage maintained checking accounts and very few used financial form to keep records, but it was found that most of the students did not keep good accounts of their finance. Most of the students felt that some form of guidance in financial management will be useful if provided by schools and colleges to the students.

Dass (1965) investigated the money management practices of third and fourth year Home Science hostel students in Baroda. The specific objective of the study was to determine the income and the pattern of expenditure of these students, sample consisted of sixty eight students. The findings showed a wide range in the allowance of the students. Fifty three students planned their expenditure, because they thought it was necessary for proper use of income. Those who did not plan, felt that planning did not work during an emergency. All students believed that learning money management would be useful in future life.

Desai (1967) undertook a study of expenditure patterns and attitude of selected urban families towards money management. The study was limited to 50 families, whose heads were working in three industrial units in Baroda. Fifty two percent of the respondents felt that their income was adequate for the work they did and the position they held, while the remaining forty eight percent were dissatisfied with their income in relation to work and position. For balancing income with expenditure at all income levels respondent felt that it was necessary to be more careful in buying and to earn extra money. The necessity for budget making, record keeping and saving was felt by the lower income group.

Downe (1968) investigated the money management, attitude and practices of some college women of Illinois University, for the purpose of obtaining facts about their feelings concerning budgeting, decision making in regard to money and the effect of the college environment on their management of money. The study was carried out by means of a questionnaire distributed to seventy resident students. Forty five girls returned the questionnaire. Though most of the subjects thought that

budgeting was a beneficial practice, in actuality only some of them prepared budget regularly. Parents were found to exercise great influence on the use of money through participation in decision-making, although they exercised no direct control over it. The girls felt that college had changed their attitude and made them more conservative in their spending practices.

A comparative study of the financial practices of 142 girls who had graduated from Auburn University from 1958-62<sup>was</sup> done by Guthrie (1963). This group consisted of 32 percent Home Economics majors, 39 percent Home Economics Education majors and 29 percent other majors - from the area of education, only slightly more Home Economics Education majors than other majors got financial objectives and kept written budgets. Home Economics majors indicated fewer money management problems and least amount of incurred indebtedness and least number of installment credit accounts. All groups indicated an insufficient amount of financial management training in the courses taken in colleges. Many students suggested a course in money management that dealt with credit buying, insurance

investments and laws regulating purchase of real and personal property.

Singh (1964) investigated the money management practices of a selected group of young women at Blackburg, Virginia. The purpose of the study was to determine (1) the money management practices and attitudes of a selected group of young women. (2) The factor which motivated these young women to sound management of money. (3) The importance of education as a motivating factor. (4) The importance of marriage as a motivating factor in money management. The results of her study were as follows :

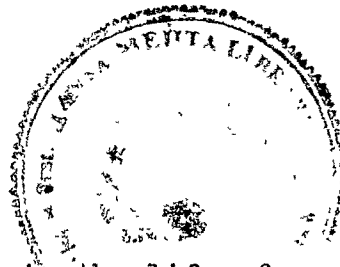
(1) All the seventy young women seemed to manage their financial resources well on the basis of attaining goals with money available. (2) Single women with an educational level of junior, senior or graduate students apparently received greater value for money spent than those with education at high school, business and first year college level. (3) Married women as compared to single woman received greater value for money spent and more frequently made or used financial plan or budget. (4) All the seventy agreed that college education was worth the money, time and effort and lack of money was not the greatest obstacle to

achieve the desired amount of education.

Chhaya (1967) studied the attitude of parents towards children's money management subjects of the study were the mothers of the high school children of three selected schools at Baroda. A random sample of 100 students was used for the study. The questionnaire consisted of, background information and positive and negative attitude statements regarding money which the respondents were asked to check on a five point scale. The seventy statements were categorized into three groups : (a) positive action - expressing how or when to teach about money management, (b) positive approach - expressing how use of money will benefit child. (c) Negative approach - negative action or punishment, restraint on child or positive action resulting in wrong results. The findings of this study showed that sometimes the attitudes of the respondents had no relationship with the actual practice they followed while sixty percent of the respondents disagreed with the statement 'all children should be given same allowance irrespective of age' only four parents varied the allowance of their children according to age. It was found that nuclear families with higher income and higher education of the

father contributed to favourable attitude towards providing learning experience to children in money management, only if the mothers were from nuclear families. From this the author concludes that though the education of women is increasing day by day, the influence of family structure is far reaching.

Vasdev (1971) like Chhaya used the Lickert Scale to compare the attitudes and practices in giving pocket money allowance to children by a selected group of Punjabi and Gujarati families. The most checked reasons in favour of giving an allowance to children were : children can learn to handle money wisely, children would develop the habit of saving early in life, and parent do not have to worry with the day to day personal expenses of the children. There was an association between the amount of allowance given to children and the income level of parents and the age level of the children. Thus, a review of literature showed that even today the problem of handling money wisely and saving money puzzles youth as well as grown up homemakers. This emphasizes a real need for more intensive training, wider education and greater extension work in this area of financial management.



Money plays an important role in the life of man as an instrument through which he can satisfy his physical, material and mental needs. However, it is not the amount of money which one has, which is so important, as the manner of spending it. The key to satisfaction in financial matters lies in the wise use of money : Educational institutions as the training ground for young should have the responsibility of giving adequate training in money management.

From the above studies, it is proved that academic performance on all components of socio-economic status mainly parental occupation, family income and parental education.

Besides socio-economic status following factors seem to be some of the elements in the home environment that contribute to academic achievement. (1) Educational facilities available in the home. (2) Emotional climate in the home. (3) Parental opinion for education (4) Parental encouragement to academic achievement. Above studies also reveal that economic management is an important aspect of students' life.

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