

CHAPTER



FINDINGS AND INTERPRETATION

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- 4.1 Significant Difference Between the Mean Score of the Students of Different Faculties in Relation to their Total Home-Environment, Socio-Economic Status and Economic Management Scores.
- 4.2 Significant Difference Between the Mean Score of the Students of Different Sex in Relation to their Total Home Environment, Socio-Economic Status and Economic Management Scores.
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IV

Findings and Interpretation

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The present study is concerned with the relationship between following broad variables and the academic achievement of the students :

1. Home Environment
2. Socio-Economic Status
3. Economic Management

To find out the relationship between the above (effective) variables and the academic achievement (independent variables), it is necessary to measure the above variables. The details of these variables included in the study are given below :

1. Socio-Economic Status

Parental occupation, Family income, Parental education, Organizational membership, Agricultural land, Type of house, Farm power, Material possession, Earning members, Dependent members.

2. Home Environment

Educational facilities, Emotional climate in the home, Parental opinion for education, Parental encouragement to

academic achievement.

3. Economic Management

Planning of money resources, Controlling of money resources, Evaluating use of money resources.

4. Academic Achievement

Academic achievement of students at S.B.C. level examination and of annual examination at first year degree college.

Relationship between the above variables (Socio-Economic Status, Home Environment and Economic Management) and Academic Achievement are worked out and analyzed in detailed tabular form.

This complete chapter is divided into four sections :

In SECTION I the investigator has found out the significant difference between the mean score of the students of different faculties, sex and age groups, in relation to their total home environment, socio-economic status and economic management scores.

In SECTION II the investigator has found out the significant difference between the mean score of the students of all the Socio-Economic Status, Home Environment, and

Economic Management groups in relation to total Home - Environment, Socio-Economic Status and Economic Management scores.

In SECTION III the investigator has found the significant difference between the mean score of percentage of present (annual) academic achievement and previous (S.S.C.) achievement at various levels in relation to their total Home-Environment, Socio-Economic Status and Economic Management scores.

The SECTION IV deals with percentages of the students for Economic Management.

These results and interpretations are based on percentage, mean, standard deviation, t test and coefficient of correlation.

SECTION I

SIGNIFICANT DIFFERENCE BETWEEN MEAN SCORE OF THE STUDENTS OF DIFFERENT FACULTIES, SEX AND AGE IN RELATION TO THEIR TOTAL HOME ENVIRONMENT, SOCIO-ECONOMIC STATUS AND ECONOMIC MANAGEMENT SCORES

- 4.1 Significant Difference Between the Mean Score of the Students of Different Faculties in Relation to their Total Home Environment, Socio-Economic Status and Economic Management Scores

Table :4.1.1: The Percentage of Students Facultywise

Faculty	No. of Students	Percentage
Science	199	28.72
Commerce	200	28.86
Arts	200	28.86
Home Science	94	13.56
Total	693	100.00

The above table shows percentage of the students from different faculties, wherein students from Science, Commerce and Arts faculties are equal in percentage (round about 29 percent), while students from Home Science faculty are less than (round about 14 percent) the other faculties. Investigator has also found 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. Inter co-relation between independent

and effective variables were also found out.

Table :4.1.2: The Significance of Difference Between the Mean Scores of the Students in Relation to their Faculties and Parental Occupation

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	10.63	2.36	10.03	1.95	2.79 **
Science-Arts	10.63	2.36	9.99	2.36	2.71 **
Science-Home Science	10.63	2.36	11.36	2.41	2.45 *
Commerce-Arts	10.03	1.95	9.99	2.36	0.16 NS
Commerce-Home Science	10.03	1.95	11.36	2.41	3.05 **
Arts-Home Science	9.99	2.36	11.36	2.41	4.60 **

** Significant at .01 level

* Significant at .05 level

NS Not significant

Looking to the above table, the mean scores of Home Science (11.36) and Science (10.63) students in relation to their parental occupation, are higher than those of Commerce (10.03) and Arts (9.99) students. The t value is significant in all the cases either at .01 level or .05 level except between Commerce and Arts students. This means that the parents having higher occupation send their wards either in Science or Home Science faculties. The parental occupation of Commerce and Arts students is comparatively similar. There is positive relationship between various faculties and parental

occupations. The value of $r = 0.03$ which is not at the significant level.

Table :4.1.3: Significance of Difference Between the Mean Score of Students in Relation to Their Faculties and Income

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	4.43	1.45	3.83	0.98	4.85**
Science-Arts	4.43	1.45	3.59	1.36	5.97**
Science-Home Science	4.43	1.45	5.65	1.51	6.61**
Commerce-Arts	3.83	0.98	3.59	1.36	2.02*
Commerce-Home Science	3.83	0.98	5.65	1.51	12.37**
Arts-Home Science	3.59	1.36	5.65	1.51	11.68**

** Significant at .01 level

* Significant at .05 level

The above table shows, the mean score of Home Science students is highest than those of Science, Commerce and Arts students in relation to their family income. The t value is significant in all the cases either at .01 level or .05 level. It can be said that students of Home Science faculty are coming from higher income group and that of Arts faculty are coming from low income group families. Looking to the significance in t values students of all the four faculties are coming from different income level groups.

There is positive relationships between various faculties and income. The value of $r = 0.10$ which is not at the significant level.

Table :4.1.4: Significance of Difference Between the Mean Scores of Students in Relation to Their Various Faculties and Parental Education

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	7.09	2.00	6.40	4.08	2.14*
Science-Arts	7.09	2.00	6.61	1.99	2.40*
Science-Home Science	7.09	2.00	8.59	1.57	6.24**
Commerce-Arts	6.40	4.08	6.61	1.99	0.65 NS
Commerce-Home Science	6.40	4.08	8.59	1.57	4.98**
Arts-Home Science	6.61	1.99	8.59	1.57	8.30**

** Significant at .01 level

* Significant at .05 level

The mean score of Home Science (8.58) students is more than that of Science, Commerce and Arts students in relation to their parental educational qualifications. The t value is significant in all the cases ^{either} at .01 level or .05 level except between Commerce-Arts students. This indicates that parents of Commerce and Arts students are educationally equal and less qualified than parents of Science and Home Science students. It reveals that the parents of the Home Science and Science students are

educationally advanced than that of Commerce and Arts.

There is positive relationship between various faculties and parental educational qualifications. The value of $r = 0.10$ which is not at the significant level.

Table :4.1.5: Significance of Difference Between the Mean Scores of Organizational Membership in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	1.24	1.04	1.27	0.91	0.29 NS
Science-Arts	1.24	1.04	1.09	0.92	1.53 NS
Science-Home Science	1.24	1.04	1.52	1.14	2.07 *
Commerce-Arts	1.27	0.91	1.09	0.92	1.97 *
Commerce-Home Science	1.27	0.91	1.52	1.14	2.03 *
Arts-Home Science	1.09	0.92	1.52	1.14	3.46 **

** Significant at .01 level

* Significant at .05 level

NS Not significant

The above table shows that the mean score of Home Science (1.52) students in relation to their organizational membership, is more than those of Science, Commerce and Arts students. The t value is significant in all the cases either at .01 level or .05 level except between Science-Commerce, and Science-Arts. It can be said from this that Home Science and Arts students maintain their membership with different organization. While Science students do not

hold organizational membership. They may not be finding time to join with different organizations because of more educational load compared to other faculties. There is positive relationship between various faculties and organizational membership. The value of $r = 0.03$ which is not at the significant level.

Table :4.1.6: Significance of Difference Between the Mean Scores of Agricultural Land in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	2.49	2.97	1.84	2.22	2.48 *
Science-Arts	2.49	2.97	2.11	2.29	1.42 NS
Science-Home Science	2.49	2.97	3.13	4.87	1.38 NS
Commerce-Arts	1.84	2.22	2.11	2.29	1.22 NS
Commerce-Home Science	1.84	2.22	3.13	4.87	1.38 NS
Arts-Home Science	2.11	2.29	3.13	4.87	2.43 *

* Significant at .05 level
NS Not significant

The mean score of Home Science students in relation to their possession of agricultural land is more than those of Science, Commerce and Arts students. In all the cases, t value is not significant at both the levels except between Science-Commerce, Arts-Home Science which is significant only at .05 level. It can also be said that there is difference between Commerce and Science students as well as Arts and

Home Science students regarding possession of land. This shows that students of Home Science faculty possess more agricultural land than that of Science Commerce and Arts students. Very few Arts students possess agricultural land compared to other faculties. There is positive relationship between various faculties and agricultural land. The value of $r = 0.04$ which is not at the significant level.

Table :4.1.7: Significance of Difference Between the Mean Scores of Type of House in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	1.44	0.50	1.34	0.47	2.00*
Science-Arts	1.44	0.50	1.51	0.50	1.56 NS
Science-Home Science	1.44	0.50	1.57	0.50	2.21 *
Commerce-Arts	1.34	0.47	1.51	0.50	3.58 **
Commerce-Home Science	1.34	0.47	1.57	0.50	3.89 **
Arts-Home Science	1.51	0.50	1.57	0.50	0.95 NS

** Significant at .01 level

* Significant at .05 level

NS Not significant

The mean score of Home Science students (1.57) and Arts students (1.51) in relation to their type of house in which they reside is comparatively equal and more than Science and Commerce students. The t value is significant either at 0.05 level or 0.01 level except between Science-Arts, Arts-Home Science which means they possess same type of the houses.

This indicates that Home Science and Arts students possess own houses instead of rented houses. There is positive relationship between various faculties and type of houses. The value of $r = 0.07$ which is not at the significant level.

Table :4.1.8: Significance of Difference Between the Mean Scores of Farm Power in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	2.87	4.41	1.89	3.06	2.58 *
Science-Arts	2.87	4.41	2.07	3.07	2.08 *
Science-Home Science	2.87	4.41	4.84	9.54	2.42 *
Commerce-Arts	1.89	3.06	2.07	3.07	0.60 NS
Commerce-Home Science	1.89	3.06	4.84	9.54	3.97 **
Arts-Home Science	2.07	3.07	4.84	9.54	3.71 **

** Significant at .01 level

* Significant at .05 level

NS Not significant

The above table shows that the mean score of Home Science students is highest in relation to their possession of farm power than Science, Commerce and Arts students. The t value is significant either at .01 level or .05 level in all the cases except between Commerce-Arts. It can be said that Home Science students possess more of farm power than other faculty students. Commerce and Arts students possess very

students possess very less material facilities. There is positive relationship between various faculties and material possession. The value of $r = 0.23$ which is not at the significant level.

Table :4.1.10: Significance of Difference Between the Mean Scores of Earning Members in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	1.24	0.44	1.31	0.56	1.56 NS
Science-Arts	1.24	0.44	1.45	0.49	4.65 **
Science-Home Science	1.24	0.44	1.32	0.47	1.48 NS
Commerce-Arts	1.31	0.56	1.45	0.50	2.63 **
Commerce-Home Science	1.31	0.56	1.32	0.47	0.05 NS
Arts-Home Science	1.45	0.50	1.32	0.47	2.22 *

** Significant at .01 level

* Significant at .05 level

NS Not significant

Looking to the above table, the mean score of Arts students in relation to earning members in their families is more than that of Home Science, Commerce and Science students. The t-value is not significant at both the levels between Science-Commerce, Science-Home Science and Commerce-Home Science. This shows that Science and Commerce students are coming from those families where there are less (one or two only) earning members. There is positive relationship

between various faculties and earning members. The value of $r = 0.11$ which is not at the significant level.

Table :4.1.11: Significance of Difference Between the Mean Scores of Dependent Members in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	1.64	0.48	1.74	0.44	2.21*
Science-Arts	1.64	0.48	1.60	0.49	0.89 NS
Science-Home Science	1.64	0.48	1.79	0.62	2.18*
Commerce-Arts	1.74	0.44	1.60	0.49	3.12**
Commerce-Home Science	1.74	0.44	1.79	0.62	0.67 NS
Arts-Home Science	1.60	0.49	1.79	0.62	2.80**

** Significant at .01 level

* Significant at .05 level

NS Not significant

The above table shows, the mean score of Home Science and Commerce students in relation to dependent members are higher than Science and Arts students. t value is significant in all the cases at both the levels except between Science - Arts, Commerce-Home Science. This shows that Home Science and Commerce students have more dependent members in their families than Science and Arts students. There is positive relationship between various faculties and dependent members. The value of $r = 0.03$ which is not at the significant level.

Table :4.1.12: Significance of Difference Between the Mean Scores of Socio-Economic Status in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	34.67	8.45	30.41	5.55	5.96**
Science-Arts	34.67	8.45	32.07	8.81	3.01**
Science-Home Science	34.67	8.45	41.56	10.22	6.08**
Commerce-Arts	30.41	5.55	32.07	8.81	2.25*
Commerce-Home Science	30.41	5.55	41.56	10.22	12.11**
Arts-Home Science	32.07	8.81	41.56	10.22	8.18**

** Significant at .01 level

* Significant at .05 level

The above table shows that the mean score of Home Science students in relation to their socio-economic status is higher than Science, Commerce and Arts students. t value is significant either at .01 or .05 level in all the cases. It can be said from this that Home Science and Science students hold high socio-economic status than students from Arts and Commerce faculties. Commerce students do come from low socio-economic status. There is positive relationship between various faculties and socio-economic status. The value of $r = 0.15$ which is not at the significant level.

There is no significant difference amongst the students of different faculties in relation to their socio-economic status. The result shows that Hypothesis No. 6(b) is rejected.

Table :4.1.13: Significance of Difference Between the Mean Scores of Educational Facilities in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	18.29	1.99	18.38	4.38	0.26 NS
Science-Arts	18.29	1.99	17.71	1.95	1.82 NS
Science-Home Science	18.29	1.99	19.29	2.53	3.67 **
Commerce-Arts	18.38	4.88	17.71	1.95	1.82 NS
Commerce-Home Science	18.38	4.88	19.29	2.53	1.69 NS
Arts-Home Science	17.71	1.95	19.29	2.53	5.86 **

** Significant at .01 level

NS Not significant

The above table shows that the mean score of Home Science students is highest in relation to the educational facilities available to them than Commerce, Science and Arts students. t value is significant between Science - Home Science, Arts-Home Science at .01 level. This shows that Home Science students are coming from such home environment where they are provided with more of educational facilities than Commerce, Science and Arts students. Home Science students are provided with more educational facilities, this may be possible because of their high socio-economic status. There is positive relationship between various faculties and educational facilities. The value of $r = 0.03$ which is not at the significant level.

Table :4.1.14: Significance of Difference Between the Mean Scores of Emotional Climate in the Home in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	16.41	2.44	16.11	1.51	1.48 NS
Science-Arts	16.41	2.44	16.03	1.18	1.99 *
Science-Home Science	16.41	2.44	17.54	7.01	2.03 *
Commerce-Arts	16.11	1.51	16.03	1.18	0.62 NS
Commerce-Home Science	16.11	1.51	17.54	7.01	2.75 **
Arts-Home Science	16.03	1.18	17.54	7.01	2.97 **

** Significant at .01 level

* Significant at .05 level

NS Not significant

The above table shows, the mean score of Home Science students is (17.54) highest in relation to emotional climate available to them from the home than science, Commerce and Arts. t-value is significant either at .05 or .01 level in all the cases except between Science-Commerce and Commerce-Arts. It can be said from this that Commerce and Arts students are getting less healthy emotional climate from their homes. There is positive relationship between various faculties and emotional climate in the home. The value of $r = 0.06$ which is not at the significant level.

Table :4.1.15: Significance of Difference Between the Mean Scores of Parental Opinion for Education in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	40.42	6.11	41.25	6.15	1.35 NS
Science-Arts	40.42	6.12	39.85	6.38	0.91 NS
Science-Home Science	40.42	6.12	39.28	5.80	1.52 NS
Commerce-Arts	41.25	6.15	39.85	6.38	2.23 *
Commerce-Home Science	41.25	6.15	39.28	5.80	2.61 **
Arts-Home Science	39.85	6.38	39.28	5.80	0.74 NS

** Significant at .01 level					
* Significant at .05 level					
NS Not significant					

The above table shows that the mean score of Science (40.42) and Commerce (41.25) is highest and comparatively equal in relation to parental opinion for education than Arts and Home Science students. t values between Commerce and Arts and Commerce and Home Science are significant either at .05 or .01 level. t values are not significant in remaining cases. Parents of Commerce-Arts and Commerce-Home Science differ in opinion for education. This shows that parents of Science and Commerce students give more importance to education. There is negative relationship ($r = -0.07$) between various faculties and parental opinion for education because parental opinion for education do not get influenced by the type of the faculty.

Table :4.1.16: Significance of Difference Between the Mean Scores of Parental Encouragement to Academic Achievement in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	39.49	6.22	42.02	5.30	4.38**
Science-Arts	39.49	6.22	41.29	4.65	3.28**
Science-Home Science	39.49	6.22	39.24	6.27	0.32 NS
Commerce-Arts	42.02	5.30	41.29	4.65	1.46 NS
Commerce-Home Science	42.02	5.30	39.24	6.27	3.95**
Arts-Home Science	41.29	4.65	39.24	6.27	3.14**

** Significant at .01 level
NS Not significant

Looking to the above table, the mean score of Commerce students is highest in relation to parental encouragement towards academic achievement than Arts, Science and Home Science. t value is significant at .01 level in all the cases except between Science - Home Science, and Commerce-Arts. This means that Commerce students get highest parental encouragement to academic achievement than Arts, Science and Home Science students. There is positive relationship between various faculties and parental encouragement to academic achievement. The value of $r = 0.02$ which is not at the significant level.

Table :4.1.17: Significance of Difference Between the Mean Scores of Home Environment in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	114.58	11.75	119.37	29.93	2.10*
Science-Arts	114.58	11.75	114.91	9.14	0.31 NS
Science-Home Science	114.58	11.75	115.29	12.79	0.47 NS
Commerce-Arts	119.37	29.93	114.91	9.14	2.01 *
Commerce-Home Science	119.37	29.93	115.29	12.79	1.27 NS
Arts-Home Science	114.91	9.14	115.29	12.79	0.28 NS

* Significant at .05 level
NS Not significant

The above table indicates that the mean score of Commerce students is highest in relation to Home Environment rather than Home Science, Arts and Science students. t value is significant between Science-Commerce, Commerce-Arts only at .05 level. This means Commerce students are coming from healthy home environment in respect to their educational facilities, emotional climate in their home, parental opinion for education and parental encouragement to academic achievement compared to students from other faculties. There is no relationship between various faculties and home environment because type of faculty has nothing to do with Home Environment. There is no significant difference amongst the students of different faculties in relation to their Home Environment. The result shows that hypothesis number 6(a) is partially rejected.

Table :4.1.18: Significance of Difference Between the Mean Scores of Economic Management in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t value
Science-Commerce	34.27	6.09	34.39	5.62	0.20 NS
Science-Arts	34.27	6.09	35.01	6.99	1.13 NS
Science-Home Science	34.27	6.09	38.13	8.38	4.56 **
Commerce-Arts	34.39	5.62	35.01	6.99	0.98 NS
Commerce-Home Science	34.39	5.62	38.13	8.38	4.51 **
Arts-Home Science	35.01	6.99	38.73	8.38	3.33 **

** Significant at .01 level NS Not significant

The above table shows that the mean score of Home Science students is highest in relation to their economic (money) management practices than Arts, Commerce and Science students. t value is significant between Science-Home Science, Commerce-Home Science and Arts-Home Science at .01 level. It can be said from this that Home Science students have better economic (money) management practices than that of Arts, Commerce and Science students. There is positive relationship between various faculties and economic management. The value of $r = 0.15$ which is not at the significant level.

'There is no significant difference amongst the students of different faculties in relation to their economic management.' The result shows that hypothesis No. 6(c) is partially rejected.

Table :4.1.19: Significance of Difference Between the Mean Score of Achievement in Relation to Various Faculties

Faculty	Mean	SD	Mean	SD	t-value
Science-Commerce	302.23	97.24	277.82	43.39	3.22**
Science-Arts	302.23	97.74	257.62	66.07	3.61**
Science-Home Science	302.23	97.74	57.45	96.82	20.56**
Commerce-Arts	277.82	43.39	257.62	66.07	3.61**
Commerce-Home Science	277.82	43.39	57.45	96.82	27.70**
Arts-Home Science	257.62	66.07	57.45	96.82	21.35**

** Significance at .01 level

Looking into the above table, the mean score of Science (302.23) students is highest than Commerce, Arts and Home Science students in relation to their academic achievement. t value is significant in all the cases at .01 level. It can be said from this that academic achievement of Science students is highest than Commerce, Arts and Home Science students. There is positive relationship between various faculties and achievement. The value of $r = 0.59$ which is not at the significant level. Percentage of the students from Science, Commerce and Arts Faculty is equal in the total sample. Home Science students are very few compared to other faculty students in the total sample.

The t value between Science and Commerce students in relation to their parental occupation, family income, parental education, agricultural land, type of house, farm power, material possession, dependent members, socio-economic status, parental encouragement to academic achievement and home environment is significant either at .05 or .01 level. The t value between Science and Commerce students in relation to organizational membership, earning members educational facilities; emotional climate in the home, parental opinion for education, economic management and academic achievement is not significant at both the levels.

The t value between Science and Arts students in relation to parental occupation, family income, parental education, farm power, earning members, socio-economic status, emotional climate in the home, parental encouragement to academic achievement and academic achievement is significant either at .05 or .01 level. The t value between Science and Arts students in relation to their organizational membership agricultural land, type of house, material possession, dependent members, educational facilities, parental opinion for education, home environment and economic management is not significant at both the levels.

The t value between Science and Home Science students in relation to parental occupation, family income, parental education, organizational membership, type of house, farm power, material possession, dependent members, socio-economic status, educational facilities, emotional climate in the home, economic management and academic achievement is significant either at .05 or .01 level. The t value between Science and Home Science students in relation to agricultural land, earning members, parental opinion for education, parental encouragement to academic achievement and home environment is not significant at both the levels.

The t value between Commerce and Arts students in relation to family income, organizational membership, type of house, earning members, dependent members, socio-economic status, parental opinion for education, home environment and academic achievement is significant either at .05 or .01 level. The t value between Commerce and Arts students in relation to parental occupation, parental education, agricultural land, farm power, material possession, educational facilities, emotional climate in the home, parental encouragement to academic achievement and economic management is not significant.

The t value between Commerce and Home Science students in relation to parental occupation, family income, parental

education, organizational membership, type of house, farm power, material possession, socio-economic status, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, economic management and academic achievement is significant either at .05 or .01 level. The t value between Commerce and Home Science students in relation to agricultural land, earning members, dependent members, educational facilities and home environment is not significant.

The t value between Arts and Home Science students in relation to parental occupation, family income, parental education, organizational membership, agricultural land, farm power, material possession, earning members, dependent members, socio-economic status, educational facilities, emotional climate in the home, parental encouragement to academic achievement, economic management and academic achievement is significant at both the levels. The t value between Arts and Home Science students in relation to type of house, parental opinion for education and home environment is not significant at both the levels.

Looking to the overall picture, the parental opinion for education remains the same between Commerce and Home Science and Commerce and Arts students. There is positive relationship

between various faculties and parental occupation, income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, earning members, dependent members, socio-economic status, educational facilities, emotional climate in the home, parental encouragement to academic achievement, economic management and academic achievement. By chance, there is negative relationship between various faculties and parental opinion for education as faculties are least concerned with the parental opinion for education.

4.2 Significant Difference Between the Mean Score of the Students of Different Sex in Relation to their Total Home Environment, Socio-Economic Status and Economic Management Scores

Table :4.2.1: Percentage of the Students Sexwise

Sex	No.of Students	Percentage
Male	406	58.59
Female	287	41.41
Total	693	100.00

The above table shows percentage of the students sexwise, where in male (58.59 percent) students are more than female (41.41 percent) students in the total sample. Investigator has also found out the significant

difference between the mean score of the students sexwise in relation to their home environment, socio-economic status and economic management. Inter correlation between independent and effective variable was also found out.

Table :4.2.2: Significance of Difference Between the Mean Scores of the Students in Relation to Their Sex and Effective Variables

Effective Variables	Male		Female		t
	Mean	SD	Mean	SD	
Parental occupation	10.21	2.37	10.60	2.18	2.21*
Income	3.97	1.40	4.48	1.51	4.64**
Education	6.66	3.28	7.38	1.92	3.29**
Organizational membership	1.20	0.99	1.31	0.99	1.40 NS
Agricultural land	2.32	2.81	2.22	3.18	0.43 NS
Type of House	1.43	0.50	1.48	0.50	1.52 NS
Farm Power	2.56	4.02	2.71	5.96	0.40 NS
Material Possession	1.49	1.21	2.00	1.66	4.68**
Earning members	1.32	0.52	1.35	0.48	0.81 NS
Dependent members	1.65	0.48	1.72	0.52	1.85 NS
Socio-Economic Status	32.76	8.62	34.86	5.02	3.10**
Educational facilities	18.08	3.74	18.57	2.15	2.02*
Emotional climate in the home	16.20	1.95	16.61	4.22	1.69 NS
Parental opinion for education	40.20	6.67	40.53	5.43	0.69 NS
Parental encouragement to academic achievement	40.51	5.87	40.99	5.33	1.09 NS
Home Environment	115.82	22.86	116.63	10.00	0.56 NS
Economic Management	34.11	6.34	36.36	6.96	4.42 **
Achievement	281.46	82.78	201.38	126.36	10.07 **

* Significant at .05 level

** Significant at .01 level

NS Not significant

Looking to the Table 4.2.2, the mean score of male (10.21) students in relation to their parental occupation is little more but comparatively equal than the mean score of female (10.60) students. The t value is significant at .05 level. This indicates that parental occupation of the students of both the sexes is comparatively equal. There is positive relationship between the sex and parental occupation. The value of $r = 0.08$ which is not at the significant level.

The mean score of female (4.48) students is more than male (3.97) students in relation to their family income. The t value is significant at .01 level. This indicates that female students are coming from higher income group family than male students. There is positive relationship between both the sexes and family income. The value of $r = 0.17$ which is not at the significant level.

The mean score of female (7.38) students is more than male (6.66) students in relation to parental education. The t value is significant at .01 level in both the cases. This indicates that parents of female students are educationally more qualified than male students. This is positive relationship between both the sexes and parental education. The value of $r = 0.12$ which

is not at the significant level. The mean score of female (1.31) students in relation to their organizational membership is more than male (1.20) students. t value is not significant at both the levels. It can be said from this that female students hold more number of organizational membership than that of male students. There is positive relationship between both the sexes and organizational membership. The value of $r = 0.05$ which is not at the significant level.

The mean score of male students (2.32) is more than female (2.22) students in relation to their agricultural land. t value is not significant at both the levels. It can be said from this that male and female students are comparatively equal in their possession of agricultural land. There is positive relationship between both the sexes and agricultural land. The value of $r = 0.04$ which is not at the significant level.

The mean score of female (1.48) students is more than male students in relation to their type of house. t value is not significant at both the levels. It can be said from this that male and female students possess comparatively equal (own and rented) types of houses.

There is positive relationship between both the sexes and types of houses. The value of $r = .11$ which is not at the significant level.

The mean score of female (2.71) students is more than male (2.56) students in relation to their possession of farm power. t value is not significant at both the levels. It can be said from this that male and female students are equally good in possession of their farm power. There is positive relationship between both the sexes and farm power. The value of $r = 0.07$ which is not at the significant level.

The mean score of female (2.00) students is more than male (1.49) students in relation to their material possession, t value is significant at .01 level. It can be said from this that female students possess more number of materials (e.g. cycle, radio, television, refrigerator, car etc.) than male students. There is positive relationship between both the sexes and material possession. The value of $r = 0.23$ which is not at the significant level.

The mean score of female (1.35) students is more than male (1.32) students in relation to their earning

members, t value is not significant at both the levels. It can be said from this that female and male students have comparatively equal number of earning members in their family. There is positive relationship between both the sexes and earning members. The value of $r = 0.11$ which is not at the significant level.

The mean score of female (1.72) students is more than male (1.65) students in relation to their dependent members. t value is not significant at both the levels. It can be said from this that both the sexes have comparatively equal number of dependent members in their family. There is positive relationship between both the sexes and dependent members. The value of $r = 0.03$, which is not at the significant level.

The mean score of female (34.86) students is more than male (32.76) students in relation to their socio-economic status. t value is significant at .01 level. It can be said from this that girls are coming from high socio-economic status group than male students. There is positive relationship between both the sexes and socio-economic status. The value of $r = 0.15$ which is not at the significant level.

'There is no significant difference between male and female students in relation to their socio-economic status.' The result shows that hypothesis No. 7(b) is rejected.

The mean score of female (18.57) students is comparatively equal to male (18.08) students in relation to availability of educational facilities. t value is significant at .05 level. There is positive relationship between both the sexes and educational facilities. The value of $r = 0.03$ which is not at the significant level.

The mean score of female (16.61) students is comparatively equal with male (16.20) students in relation to emotional climate available in the home, t value is not significant at both the levels. It can be said from this that emotional climate available in the home is equally same with both male and female students. There is positive relationship between both the sexes and emotional climate available in the home. The value of $r = 0.06$ which is not at the significant level.

The mean score of female (40.53) students is more than male (40.20) students in relation to parental opinion for education, t value is not significant at both the levels. It can be said from this that parental

opinion for education for girls and boys is comparatively equal in the family. There is negative ($- 0.07$) relationship between both the sexes and parental opinion for education, because parental opinion for education do not get influenced by the sex.

The mean score of female (40.99) and male (40.51) students is comparatively equal in relation to parental encouragement to academic achievement. t value is not significant at both the levels. It can be said from this that boys and girls get comparatively equal encouragement to academic achievement from parents. There is positive relationship between both the sexes and parental encouragement to academic achievement. The value of $r = 0.02$ which is not at the significant level. The mean score of female (116.63) students is more than male (115.82) students in relation to home environment. t value is not significant at both the levels.

It can be said from this that female students come from better home environment than male students. There is no relationship between both the sexes and home environment. There is no significant difference between male and female students in relation to their home environment. The result shows that the hypothesis No.7(a) stands.

The mean score of female (36.36) students is more than male (34.11) students in relation to economic management. t value is significant at .01 level. It can be said from this that female students have better money management practices than male students. 'There is no significant difference between male and female students in relation to their economic management.' The result shows that hypothesis No.7(c) is rejected. There is positive relationship between both the sexes and economic management. The value of $r = 0.15$ which is not at the significant level. The mean score of male (281.46) students is more than female (201.38) students in relation to their achievement, t value is significant at .01 level. It can be said from this that boys are better in their academic achievement than girls. There is positive relationship between both the sexes and academic achievement. The value of $r = 0.59$ which is not at the significant level.

Percent of the male students (58.59 percent) is little more than female (41.41 percent) students in the total sample.

The mean score of the students in relation to their sex and parental occupation, family income, parental education, material possession, socio-economic status,

educational facilities, economic management, and academic achievement do have significant relationship either at .05 or .01 level. The mean score of the students in relation to their sex and organizational membership, agricultural land, type of house, farm power, earning members, dependent members, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, home environment do not have significant relationship at both the levels. There is positive relationship between both the sexes and parental occupation, family income, parental education, organizational membership, agricultural land, type of house, farm power material possession, earning members, dependent members, socio-economic status, educational facilities, emotional climate in the home, parental encouragement towards academic achievement, economic management, and achievement. There is negative (-0.07) relationship between parental opinion for education and the sex as parental opinion will not be affected by sex.

2. 7. Significant Difference Between the Mean Score of the
of Different Age Groups in Relation to Their Total Home
4.3 Environment, Socio-Economic Status and Economic Manage-
ment Scores

Table :4.3.1: Percentage of Students according to the
Categories of Age in Completed Years

Age in Completed Years	No. of Students	Percentage
15 - 17	181	26.12
18 - 20	476	68.69
21 and above	36	5.19
Total	693	100.00

The above table shows that nearly sixtynine percent of the students fall in the age group of 18 - 20 years. Round about twenty six percent of the students fall in the age group 15 - 17 years. Only five percentage of the students fall in the age group of 21 and above years. This indicates that most of the students are 18 - 20 years of age group. Very few students are of older age in the total sample.

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Table :4.3.2: Significance Difference between the Mean
Scores of Occupation in Relation to
Various Age Groups

Age - Groups (years)	Mean	SD	Mean	SD	t value
15-17 - 18-20	11.01	2.25	10.22	2.29	4.00 **
15-17 - 21 and above	11.01	2.25	9.17	1.84	4.62 **
18-20 - 21 and above	10.22	2.29	9.17	1.84	2.70 **

** Significant at .01 level

The Table 4.3.2 shows that the mean score of 15-17 years age-group students (11.01) is more than 18-20 year age group students (10.22) and 21 and above (9.17) year age group in relation to their parental occupation. t value is significant at .01 level in all the cases. This shows that parents of 15-17 year age group students are occupationally high in status. It can be said from this that parents of 21 and above year age group students are occupationally low in status. There is negative (-0.19) relationship between various age groups and parental occupation because parental occupation is not dependent on age groups of their children.

Table :4.3.3: Significance of Difference Between the Mean Scores of Family Income in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	4.56	1.39	4.09	1.46	3.72**
15-17	21 and above	4.56	1.39	3.36	1.62	4.61**
18-20	21 and above	4.09	1.45	3.36	1.62	2.90**

** Significant at .01 level

Looking to the above table, the mean score of 15-17 year age group (4.56) students is more than other age group students. The mean score of 21 and above year age group (3.36) students is lowest in relation to their income. t

t value is significant at .01 level in all the cases. It can be said from this that family income of 15-17 year age group students is highest. This also shows that family income of 21 and above year age group students is low compared to young students. There is negative (-0.19) relationship between various age groups and family income because the children's age group in the family has nothing to do with the family income.

Table :4.3.4: Significance of Difference Between the Mean Scores of Education in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	7.28	1.75	6.93	3.15	1.43 **
15-17	21 and above	7.28	1.75	5.78	2.18	4.52 **
18-20	21 and above	6.93	3.15	5.78	2.18	2.15 *

** Significant at .01 level

* Significant at .05 level

The above table shows that the mean score of 15-17 year age group (7.28) is highest in relation to their parental education compared to other age groups. The mean score of 21 and above year (5.78) age group students is lowest in relation to their parental education. t value is significant either at .05 or .01 level in all the cases. This shows that parents of 15-17 year age group students are educationally more

qualified than old age group students. This indicates that parents of 21 and above year age group students are educationally less qualified. There is negative (-0.10) relationship between different age groups and parental education because parental education has nothing to do with different age groups children in the family.

Table :4.3.5: Significance of Difference Between the Mean Scores of Organizational Membership in Relation to Various Age Groups

Age groups		Mean	SD	Mean	SD	t value
15-17	18-20	1.28	0.79	1.23	1.05	0.59 NS
15-17	21 and above	1.28	0.79	1.22	1.07	0.39 NS
18-20	21 and above	1.23	1.05	1.22	1.07	0.05 NS

Looking to the above table, the mean score of 15-17 year age group (1.28) students is highest in relation to organizational membership. This shows that young students are more interested in having membership with different organizations. The mean score of 21 and above year age group (1.22) students and the mean score of 18.20 year age group (1.23) students is comparatively same and less than young students. This shows that older students have less organizational membership. t value is not significant at both the levels in all the cases. There is negative (-0.02) relationship between

various age groups and their organizational membership. It can be said from this that numbers of organizational membership do not depend on the age groups of children in the family.

Table :4.3.6: Significance of Difference Between the Mean Scores of Agricultural Land in Relation to Various Age-groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	2.00	2.27	2.40	3.25	1.52 NS
15-17	21 and above	2.00	2.27	2.14	1.93	0.34 NS
18-20	21 and above	2.40	3.25	2.14	1.93	0.47 NS

The above table shows that the mean score of 18-20 year age group students (2.40) is highest in relation to possession of agricultural land than other age group students. Young age group of students possess less agricultural land. t value is not significant in all the cases at both the levels. In short 18-20 year age group students possess more agricultural land. There is positive relationship between various age groups and agricultural land. The value of $r = 0.04$ which is not at the significant level.

Table :4.3.7: Significance of Difference Between the Mean Scores of Type of House in Relation to Different Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	1.41	0.49	1.46	0.50	1.15 NS
15-17	21 and above	1.41	0.49	1.44	0.50	0.33 NS
18-20	21 and above	1.46	0.50	1.44	0.50	0.23 NS

The mean score of the students of age group of 18-20 years (1.46) is highest in relation to type of house which they possess with them. The mean score of 15-17 year age group students (1.41) is lowest in relation to type of house which they possess. t value is not significant at both the levels in all cases. It can be said from this that 18-20 year age group students have own type of houses with them and 15-17 year age group students have rented type of house with them. There is positive relationship between various age groups and type of houses. The value of $r = 0.03$ which is not at the significant level.

Table :4.3.8: Significance of Difference Between the Mean Scores of Farm Power in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	2.46	4.22	2.71	5.25	0.57 NS
15-17	21 and above	2.46	4.22	2.39	3.42	0.09 NS
18-20	21 and above	2.71	5.25	2.39	3.42	0.36 NS

The Table 4.3.8 shows, the mean score of 18-20 year age group students (2.71) is highest in relation to possession of farm power. The mean score of 21 and above year group students (2.39) is lowest in relation to possession of farm power, t value is not significant in all the cases. This shows that young students possess more farm power and older students possess less farm power. There is positive relationship between various age groups and farm power. The value of $r = 0.01$ which is not at the significant level.

Table :4.3.9: Significance of Difference Between the Mean Scores of Material possession in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	1.89	1.63	1.67	1.38	1.72 NS
15-17	21 and above	1.89	1.63	1.36	1.01	1.85 NS
18-20	21 and above	1.67	1.38	1.36	1.01	1.30 NS

Looking into the table above, the mean score of 15-17 year age group (1.89) students is the highest in relation to their material possession. The means score of 21 and above year age group (1.38) student is the lowest in relation to their material possession. t value is

not significant in all the cases at both the levels.

This indicates that young students possess more material facilities than older group of students. There is negative (-0.08) relationship between various age groups and material possession. It can be said from this that material possession in the family do not get influenced by the children's age in the family. In some cases, it may be inherited by the family also.

Table :4.3.10: Significance of Difference Between the Mean Scores of earning ^{members} in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	1.19	0.40	1.37	0.53	4.16**
15-17	21 and above	1.19	0.40	1.50	0.51	4.04**
18-20	21 and above	1.37	0.53	1.50	0.51	1.38 NS

** Significant at .01 level

The above table shows that the mean score of 21 and above age group students (1.50) is highest in relation to their earning members. The mean score of 15-17 year age group (1.19) is lowest in relation to earning members in their family. t value is significant at .01 level except between 18-20 - 21 and above age groups students. It can be said from this that older students

have more earning members in their family. It also indicates that young students have less earning members in their family. There is positive relationship between various age groups and earning members. The value of $r = 0.17$ which is not at the significant level.

Table :4.3.11: Significance of Difference Between the Mean Scores of Dependent Members in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	1.77	0.42	1.66	0.52	2.69 **
15-17	21 and above	1.77	0.42	1.50	0.51	3.44 **
18-20	21 and above	1.66	0.52	1.50	0.51	1.76 NS

** Significant at .01 level

The above table shows that the mean score of 15-17 year age group students (1.77) is highest in relation to their dependent members. The mean score of 21 and above year age group (1.50) students is lowest in relation to dependent members. t value is significant at .01 level in all the cases except between 18-20 - 21 and above age group students. This shows that young age group students have more number of dependent members in their family. There is negative (-0.13) relationship between various age groups and dependent members in their family because number of dependent members in the family do not depend on age groups of children in the family.

Table :4.3.12: Significance of Difference Between the Mean Score of Socio-Economic Status in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	34.87	9.17	33.44	8.76	1.84 NS
15-17	and ²⁾ above	34.87	9.17	29.86	6.97	3.10 **
18-20	21 and above	33.44	8.76	29.86	6.97	2.39 *

** Significant at .01 level

* Significant at .05 level

Looking to the above table, the mean score of 15-17 year age group (34.87) students is highest in relation to socio-economic status compared to other age groups. The mean score of 21 and above year age group (29.86) students is lowest in relation to socio-economic status. t value is significant in all the cases either at .01 or .05 level except between 15-17 and 18-20 year age group students. This means young students have high socio-economic status. It can also be said from this that older students are having low socio-economic status.

'There is no significant difference amongst the students of different age groups in relation to their socio-economic status.' The result shows that hypothesis No. 8(b) is partially rejected. There is negative relationship (-0.11) between various age groups and socio-economic status, because socio-economic status do not get influenced by various age groups of children in the family.

Table :4.3.13: Significance of Difference Between the Mean Scores of Educational Facilities in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	18.75	1.73	18.20	3.62	1.93 NS
15-17	21 and above	18.75	1.73	17.03	2.18	5.20 **
18-20	21 and above	18.20	3.62	17.03	2.18	1.92 NS

** Significant at .01 level

Looking to the above table, the mean score of 15-17 year age group (18.75) students and 18-20 year age group (18.20) students is more than 21 and above year age group (17.03) students in relation to educational facilities available to them, t value is significant at .01 level only between 15-17 and 21 and above age group students. This shows that youngs students do have more educational facilities than older students. There is negative (-0.11) relationship between various age groups and educational facilities available to them in the home because educational facilities available in the home may not depend on various age groups of children in the family.

Table :4.3.14: Significance of Difference Between the Mean Scores of Emotional Climate in the Home in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	16.35	1.37	16.43	3.62	0.28 NS
15-17	21 and above	16.35	1.37	15.64	1.27	2.89 **
18-20	21 and above	16.43	3.62	15.64	1.27	1.30 NS

** Significant at .01 level

The Table 4.3.14 shows that the mean score of 18-20 year age group (16.43) students is highest in relation to emotional climate. The mean score of 21 and above age group students (15.64) is lowest in relation to emotional climate in the home. t value is significant at .01 level between 15-17 - 21 and above age group students. This shows that young students do not get favourable emotional climate towards their academic achievement while older students do get less favourable emotional climate in the home. There is negative (-0.02) relationship between various age groups and emotional climate in the home, because emotional climate in the home may not depend on various age groups of children in the family.

Table :4.3.15: Significance of Difference Between the Mean Scores of Parental Opinion for Education in the Home in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	40.04	6.44	40.51	6.12	0.86 NS
15-17	21 and above	40.04	6.44	39.56	5.74	0.42 NS
18-20	21 and above	40.51	6.12	39.56	5.79	0.91 NS

The above table shows that the mean score of 18-20 year age group students (40.51) and 15-17 year age group students (40.04) is high in relation to parental opinion for

education. It can be said from this that young age group students' parents have good opinion for education. The mean score of 21 and above year age group students is (39.56) lowest compared to other age group students in relation to parental opinion for education. This indicates that parents of older students have fair opinion towards education. t value is not significant in all the cases at both the levels. There is positive relationship between various age groups and parental opinion for education. The value of $r = 0.01$ which is not at the significant level.

Table :4.3.16: Significance of Difference Between the Mean Scores of Parental Encouragement to academic Achievement in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	40.75	5.76	40.75	5.51	0.07 NS
15-17	21 and above	40.75	5.76	40.00	6.99	0.69 NS
18-20	21 and above	40.75	5.51	40.00	6.99	0.77 NS

The above table shows that the mean score of 15-17 years age group students and 18-20 years age group is same (40.75) in relation to parental encouragement to academic achievement. It can be said from this that young students get more parental encouragement to academic achievement. The mean score of 21 and above year age group students is

lower (40.99) in relation to parental encouragement to academic achievement compared to other group. This indicates that older students get less parental encouragement. t value is not significant in all the cases. There is negative (-0.02) relationship between various age groups and parental encouragement to achievement because parental encouragement to academic achievement may not get influenced by various age groups children in the family.

Table :4.3.17: Significance of Difference between the Mean Scores of Home Environment in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	115.80	10.80	116.59	21.17	0.48 NS
15-17	21 and above	115.80	10.80	112.22	12.91	1.75 NS
18-20	21 and above	116.59	21.17	112.22	12.91	1.22 NS

The above table shows that the mean score of 18-20 year age group students is highest in relation to their home environment. This shows that 18-20 year age group students are coming from better home environment. Home environment of 21 and above age group (older) students is little poor compared to young students. t value is not significant in all the cases. There is no significant

difference amongst the students of different age groups in relation to their home environment. The result supports hypothesis No. 8(a). There is negative (-0.01) relationship between various age groups and home environment because home environment has nothing to do with various age groups of children in the family.

Table :4.3.18: Significance of Difference Between the Mean Scores of Economic Management in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	35.25	6.55	34.83	6.69	0.73 NS
15-17	21 and above	35.25	6.55	36.83	7.26	1.30 NS
18-20	21 and above	35.83	6.69	36.83	7.26	1.72 NS
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The above table shows that the mean score of 21 and above year age group students (36.83) is highest in relation to economic management. This means that older students have better money management practices. The mean score of 18-20 years students is less compared to other groups. This means middle age group students have poor money management practices. t value is not significant in all the cases. 'There is no significant difference amongst the students of different age groups in relation

to their economic management'. The result supports hypothesis No. 8(c). There is positive relationship between various age groups and economic management. The value of $r = 0.01$ which is not at the significant level.

Table :4.3.19: Significance of Difference Between the Mean Scores of Achievement in Relation to Various Age Groups

Age Groups		Mean	SD	Mean	SD	t value
15-17	18-20	235.33	117.01	251.09	110.44	1.61 NS
15-17	21 and above	235.33	117.01	276.55	53.21	2.06 *
18-20	21 and above	251.09	110.44	276.55	53.21	1.37 NS

* Significant at .05 level

The above table shows that the mean score of 21 and above age group (276.55) is highest in relation to academic achievement. The mean score of 15-17 year age group (235.33) students is lowest in relation to academic achievement. t value is significant at .05 level between 15-17 and 21 and above age group. It can be said from this that older age group students are better in their academic achievements. Young students are poor in academic achievements. There is positive relationship between various age groups and academic achievement. The value of $r = 0.08$ which is not at the significant level.

Most of the students are of 18-20 year age group. Very few students are of older age in the total sample. The t value between 15-17 and 18-20 year age group students in relation to the parental occupation, family income, parental education, earning members and dependent members is significant at .01 level. t value between 15-17 and 18-20 year age group students in relation to their organizational membership, agricultural land, type of house, farm power, material possession, socio-economic status, educational facilities, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, home environment, economic management and achievement is not significant at both the levels. t value between 15-17 and 21 and above year age group students in relation to parental occupation, family income, parental education, earning members, dependent members, socio-economic status, educational facilities, emotional climate in the home, and achievement is significant either at .01 or .05 level. The t value between 15-17 and 21 and above year age group students in relation to their organizational membership, agricultural land, type of house, farm power, material possession, parental opinion for education, parental

encouragement to academic achievement, and the environment and economic management is ^{not} significant at both the levels.

The t value between 18-20 and 21 and above year age group students in relation to parental occupation, family income, parental education, and socio-economic status is significant either at .05 or .01 level. The t value between 18-20 and 21 and above year age group students in relation to organizational membership, agricultural land, type of house, farm power, material possession, earning members, dependent members, educational facilities, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, home environment, economic management and achievement is not significant at both the levels. There is positive relationship between various age groups and agricultural land, type of house, farm power, economic management, parental opinion for education, economic management and achievement. By chance, there is negative relationship between various age groups and parental occupation, family income, parental education, organizational membership, material possession, dependent members, socio-economic status, educational facilities, emotional climate in the home, parental encouragement to academic achievement and home environment.

SECTION II

SIGNIFICANT DIFFERENCE BETWEEN THE MEAN SCORE
OF THE STUDENTS OF DIFFERENT SOCIO-ECONOMIC
STATUS SCORE, HOME ENVIRONMENT SCORE AND
ECONOMIC MANAGEMENT SCORES GROUPS IN RELATION
TO THEIR TOTAL SOCIO-ECONOMIC STATUS, HOME-
ENVIRONMENT AND ECONOMIC MANAGEMENT SCORES

4.4 Significant Difference Between the Mean Score of the Students of Different Socio-Economic Status Score Groups in Relation to their Total Socio-Economic Status Score, Home Environment and Economic Management Scores

Table :4.4.1: Percentage of the Students according to the
Categories of Socio-Economic Status

Socio-Economic Status Score	No.of Students	Percentage
12 - 35	492	71.00
36 - 59	191	27.56
60 - 83	10	1.44
Total	693	100.00

The above table shows that seventy one percent of the students are from lower SES score group. Nearly twenty eight percentage of the students fall in the middle SES score groups. And hardly two percentage of the students come from higher SES score group. This shows that most of the students are coming from lower SES group.

Table :4.4.2: Significance of Difference Between the Mean
Scores of Parental Occupation in Relation to
Various Socio-Economic Status

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	9.97	1.71	11.71	13.08	7.39 **
12-35	60-83	9.97	1.71	11.00	2.00	1.80 NS
36-59	60-83	11.37	3.08	11.00	2.00	0.38 NS

** Significant at .01 level

The table 4.4.2: shows that the mean score of 36-59 SES score group (11.37) is highest in relation to parental occupation. The mean score of 12-35 SES score group (9.97) is lowest in relation to parental occupation. t value is significant only between 12-35 and 36-59 at .01 level. It can be said from this that parental occupation of lower SES score group students is very low, while parental occupation of middle SES score group students are comparatively very high. There is positive relationship between various SES score groups and parental occupation. The value of $r = 0.26$ which is not at the significant level. 'Socio-Economic Status is assessed on the basis of occupation of parents' by Fraser (1959) in his study. This shows that previous research also shows relationship between socio-economic status score groups and parental occupation as revealed by present findings.

Table :4.4.3: Significance of Difference Between the Mean Scores of Income in Relation to Different Socio-Economic Status Score

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	3.70	1.10	5.29	1.61	14.71 **
12-35	60-83	3.70	1.10	6.60	0.70	8.25 **
36-59	60-83	5.29	1.61	6.60	0.70	2.56 *

** Significant at .01 level

* Significant at .05 level

The Table 4.4.3 shows that the mean score of 60-83 SES score group (6.60) is highest in relation to family income compared to other SES score group students. t value is significant either at .05 or .01 level in all the cases.

It can be said from this that high SES status students possess more family income and low SES status group students possess low income. There is positive relationship between various SES score group students and family income. The value of $r = 0.52$ which is not at the significant level. Kopper (1969), assessed socio-economic status on the basis of income of parents. This shows that previous research also supports present findings.

Table :4.4.4: Significance of Difference Between the Mean Scores of Parental Education in Relation to Various Socio-Economic Status Scores

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	6.39	1.66	8.35	4.32	8.58 **
12-35	60-83	6.39	1.66	8.60	2.01	4.14 **
36-59	60-83	8.35	4.32	8.60	2.01	0.18 NS

** Significant at .01 level

The above table indicates that the mean score of 60-83 SES score group students (8.60) is high in relation to

parental education. The mean score of 36-59 SES score group students (8.35) is middle in relation to parental education. The mean score of 12-35 SES status group students (6.39) is low in relation to parental education. t value is significant at .01 level except between 36-59 and 60-83 SES score group students. There is positive relationship between various SES score group students and parental education. The value of $r = 0.31$ which is not at the significant level. 'Socio-Economic Status is assessed on the basis of education of parents' by Coaster (1959). This proves that previous research also shows relationship between SES of the students and their parental education.

Table :4.4.5: Significance of Difference Between the Mean Scores of Organizational Membership in Relationship to Various Socio-Economic Status Scores

Socio-Economic Status Score	Mean	SD	Mean	SD	t value
12-35 : 36-59	1.06	0.69	1.67	1.39	7.66 **
12-35 60-83	1.06	0.69	1.90	1.73	3.63 **
36-59 60-83	1.67	1.39	1.90	1.73	0.49 NS

** Significant at .01 level

The above table shows that the mean score of 60-83 SES score group (1.90) is high in relation to organizational

membership than other SES score groups. t value is significant at .01 level except between 36-59 and 60-83 SES score groups. It can be said from this that high socio-economic status group have more number of organizational membership and low socio-economic status group students have less number of organizational membership. There is positive relationship between various SES score groups and organizational membership. The value of $r = 0.28$ which is not at the significant level.

Table :4.4.6: Significance of Difference Between the Mean Scores of Agricultural Land in Relation to Various Socio-Economic Status Score.

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	1.40	1.16	4.02	3.55	14.52 **
12-35	60-83	4.02	3.55	12.40	10.91	18.50 **
36-59	60-83	4.02	3.55	12.40	10.91	6.19 **

** Significant at .01 level

The above table shows that the mean score of 12-35 SES score group (1.40) and of 36-59 SES score group (4.02) is very low in relation to possession of agricultural land compared to 60-83 SES score group (12.40) students. t value is significant at .01 level in all the cases. It can



be said that high socio-economic status students possess more agricultural land. It also shows that low socio-economic status group students have very less agricultural land. There is positive relationship between various SES score group and agricultural land. The value of $r = 0.53$ which is not at the significant level.

Table :4.4.7: Significance of Difference Between the Mean Scores of Type of House in Relation to Socio-Economic Status Scores

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	1.36	0.48	1.67	0.47	7.62 **
12-35	60-83	1.36	0.48	1.70	0.48	2.22 *
36-59	60-83	1.67	0.47	1.70	0.48	0.19 NS

** Significant at .01 level
* Significant at .05 level
NS Not significant

The above table shows that the mean score of 60.83 SES score group (1.70) students is highest in relation to type of house. This shows that high socio-economic status group students have own houses. t value is significant either at .05 or .01 level except between 36-59 and 60-83 SES score groups students. The mean score of 12-35 SES score group students (1.36) is lowest in relation to type of houses.

It can be said from this that lower SES score group students have rented houses in relation to socio-economic status. There is positive relationship between various SES score groups and type of house. The value of $r = 0.28$ is not at the significant level.

Table :4.4.8: Significance of Difference Between the Mean Score of Farm Power in Relation to Various Socio-Economic Status Scores

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	1.21	1.07	5.03	5.37	15.04 **
12-35	60-83	1.21	1.07	26.20	18.32	29.20 **
36-59	60-83	5.03	5.37	26.20	18.32	9.99 **

** Significant at .01 level

The mean score of 12-35 SES score group students (1.21) and 36-59 SES score group students (5.03) is very low in relation to farm power. This indicates that low and middle socio-economic group students have very low farm power. t value is significant at .01 level in all the cases. The mean score of 60-83 SES score group students (26.20) is highest in relation to farm power. This indicates that high socio-economic status students possess more farm power. There is positive relationship between various SES score groups and farm power. The value of $r = 0.56$ which is not at the significant level.

Table :4.4.9: Significance of Difference Between the Mean Scores of Material Possession in Relation to Various Socio-Economic Status Scores

Socio-Economic Status Scores		Mean	SD	Mean	SD	t value
12-35	36-59	1.25	0.84	2.77	1.91	14.90 **
12-35	60-83	1.25	0.84	3.60	2.22	8.33 **
36-59	60-83	2.77	1.91	3.60	2.22	1.33 NS

** Significant at .01 level

The above table shows that the mean score of 60-83 SES score group students (3.60) is high in relation to material possession. The mean score of 12.35 SES score group students (1.25) is low in relation to material possession. t value is significant in all the cases at .01 level except between 36-59 and 60-83. This shows that high socio-economic status group students have high number of material possession. It can also be said from this that low socio-economic status group students have quite a good number of material possession. There is positive relationship between various SES score groups and material possession. The value of $r = 0.49$ which is not at the significant level.



Table :4.4.10: Significance of Difference Between the Mean Scores of Earning Members in Relation to Various Socio-Economic Status Scores

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	1.26	0.44	1.52	0.59	6.16 **
12-35	60-83	1.26	0.44	1.40	0.52	0.98 NS
36-59	60-83	1.52	0.59	1.40	0.52	0.61 NS

** Significant at .01 level

The above table shows that the mean score of 36-59 SES score group students (1.52) is high in relation to earning members in the family. t value is significant at .01 level only between 12-35 and 30-59. The mean score of 12-35 SES score group students is very low in relation to earning members in the family. It can be said from this that low socio-economic status group students have few earning members in the family. The mean score of 60-83 SES score group students (1.40) is very low in relation to earning members in the family. It may be because high socio-economic status group students have hardly one or two earning members in the family but they are earning very high income. There is positive relationship between various SES score groups and earning members. The value of $r = 0.21$ which is not at the significant level.

Table :4.4.11: Significance of Difference Between the Mean Scores of Dependent Members in Relation to Various Socio-Economic Status Scores

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	1.72	0.45	1.56	0.50	4.03 **
12-35	60-83	1.72	0.45	2.00	1.49	1.80 NS
36-59	60-83	1.56	0.50	2.00	1.49	2.33 *

** Significant at .01 level

* Significant at .05 level

Looking to the above table, the mean score of 36-59 SES score group students (1.56) is less in relation to dependent members. t value is significant in all the cases either at .05 or .01 level except between 12-35 and 60-83. It can be said from this that middle income group students have few dependent members in the family. In these type of families, every person is usually more or less equally qualified and expected to earn and hence they have few dependent members in the family. The mean score of 12-35 SES score group students (1.72) and of 60-83 SES score group students (2.00) is high and comparatively equal in relation to dependent members in the family. This indicates that low and high socio-economic status group students have more dependent members in the family. There is negative (-0.10) relationship between various SES groups and dependent members

in the family because socio-economic status of the family do not depend only on number of dependent members in the family.

Table :4.4.12: Significance of Difference Between Mean Scores of the Socio-Economic Status Groups in Relation to the Socio-Economic Status Score

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	29.52	5.21	42.63	6.10	28.11 **
12-35	60-83	29.52	5.21	63.70	9.90	20.07 **
36-59	60-83	42.63	6.10	63.70	9.90	10.27 **

** Significant at .01 level

The above table shows the mean score of 60-83 SES score group students is (63.70), of 36-59 SES score group students is (42.63), and of 12-35 SES score group students is (29.52) in relation to their total socio-economic status score. t value is significant at .01 level in all the cases. It can be said from this that high, middle and low SES score group students have respectively high, middle and low socio-economic status. There is positive relationship between various SES score groups and their total socio-economic status score. The value of $r = 0.77$ which is not at the significant level.

Table :4.4.13: Significance of Difference Between the Mean Score of Educational Facilities in Relation to Various Socio-Economic Status Score

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	86-59	17.81	1.85	19.99	4.92	6.49 **
12-35	60-83	17.81	1.85	18.50	6.33	1.07 NS
36-59	60-83	19.49	4.92	18.50	6.33	0.61 NS

** Significant at .01 level

The above table shows that the mean score of 36-59 SES score group students (19.49) is high in relation to availability of educational facilities compared to other two SES groups. It can be said from this that middle income group students have more educational facilities available than 12-35 and 60-83 SES score group students. t value is significant at .01 level only between 12-35 and 36-59. Above table ^{also} shows that low socio-economic status group students get very less educational facilities.

There is positive relationship between various SES score groups and educational facilities. The value of $r = 0.22$ which is not at the significant level.

Table :4.4.14: Significance of Difference Between the Mean Scores of Emotional Climate in the Home in Relation to Various Socio-Economic Status Score

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	16.32	1.88	16.15	1.30	1.16 NS
12-35	60-83	16.32	1.88	23.10	21.43	6.20 **
36-59	60-83	16.15	1.30	23.10	21.43	4.53 **

** Significant at .01 level

The above table indicates that the mean score of 12-35 SES score group (16.32) and of 36-59 SES score group (16.15) students is low and comparatively equal in relation to emotional climate in the home. It can be said from this that middle socio-economic status group students get less favourable emotional climate in the home for educational progress. The mean score of 60-83 SES score group student (23.10) is high in relation to emotional climate in the home. It can be said from this that high socio-economic status group students get favourable emotional climate in the home for educational progress. t value is significant at .01 level except between 12-35 and 36-59. There is positive relationship between various SES groups and emotional climate in the home. The value of $r = 0.09$ which is not at the significant level.

Table :4.4.15: Significance of Difference Between the Mean Score of Parental Opinion for Education in Relation to Various Socio-Economic Status Score

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	40.37	6.48	40.13	5.43	0.44 NS
12-35	60-83	40.37	6.48	42.90	4.90	1.23 NS
36-59	60-83	40.13	5.43	42.90	4.90	1.57 NS

The above table shows that the mean score of 12-35 SES score group students (40.37) and of 36-59 SES score group students (40.13) is low and comparatively equal in relation to parental opinion for education. It can be said from this that low and middle socio-economic status group students get very less favourable parental opinion for education. t value is not significant in all the cases. The mean score of 60-83 SES score group students (42.90) is high in relation to parental opinion for education. It can be said from this that students from high socio-economic status get more favourable parental opinion for education. There is positive relationship between various SES score group and parental opinion for education. The value of $r = 0.01$ which is not at the significant level.

Table :4.4.16: Significance of Difference Between the Mean Score of Parental Encouragement to Academic Achievement in Relation to Various Socio-Economic Status Score

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	41.04	5.61	39.78	5.31	2.85 **
12-35	60-83	41.04	5.61	42.30	10.76	0.69 NS
36-59	60-83	39.78	5.31	42.30	10.76	1.37 NS

 ** Significant at .01 level

The above table shows that the mean score of 36-59 SES score group students (39.78) is low in relation to parental encouragement to academic achievement. This means that students from middle income group get less parental encouragement to academic achievement. The mean score of 12-35 SES score group (41.04) and 60-83 SES score group (40.30) is comparatively equal and high in relation to parental encouragement to academic achievement. This shows low and high socio-economic status group students get more parental encouragement to academic achievement. t value is significant at .01 level only between 12-35 and 36-59. There is negative (-0.07) relationship between various SES score groups and parental encouragement to academic achievement because parental encouragement to academic achievement of the students has nothing to do with SES of the family.

Table :4.4.17: Significance of Difference Between the Mean Score of Home Environment in Relation to Various Socio-Economic Status Scores

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	115.50	11.02	117.32	30.13	1.15 NS
12-35	60-83	115.50	11.02	126.20	27.60	2.90 **
36-59	60-83	117.32	30.13	126.20	27.60	0.91 NS

** Significant at .01 level,

The above table shows that the mean score of 12-35 SES score group (115.50) and 36-59 SES score group (117.32) is low and comparatively equal in relation to home environment. It can be said from this that low and middle socio-economic status group have poor home environment for student's education. The mean score of 60-83 SES score group students (126.20) have better home environment for education. t value is significant at .01 level only between 12-35 and 60-83. This shows that high socio-economic status students have better home environment toward education between various SES score group and home environment. By chance there is negative (-0.06) relationship because Home Environment has nothing to do with SES of the family.

Table :4.4.18: Significance of Difference Between the Mean Score of Economic Management in Relation to Various Socio-Economic Status Score

Socio-Economic Status Score		Mean	SD	Mean	SD	t value
12-35	36-59	34.71	6.41	35.51	6.65	1.96 NS
12-35	60-83	34.71	6.41	42.60	14.01	3.73 **
36-59	60-83	35.51	6.65	42.60	14.01	3.06 **

** Significant at .01 level

Looking to the above table, the mean score of 60-83 SES score group students (42.60) is high in relation to economic management practices. It can be said from this that high socio-economic status group students have better money management practices. The mean score of 12-35 SES score group students (34.71) and 36-69 SES score group (35.51) students is very low in relation to economic management practices. This shows that low and middle socio-economic status group students do have poor money management practices. t value is significant at .01 level in all the cases except between 12-35 and 36-59. There is positive relationship between various SES score group and economic management. The value of $r = 0.10$ which is not at the significant level.

Table :4.4.19: Significance of Difference Between the Mean Score of Achievement in Relation to Various Socio-Economic Status Scores

Socio-Economic Status Score		Mean	SD	Mean	SD	t-value
12-35	36-59	261.98	91.16	214.41	132.51	5.35 **
12-35	60-83	261.98	91.16	222.40	276.05	1.27 NS
36-59	60-83	214.41	132.51	222.40	276.05	1.27 NS

** Significant at .01 level

The Table 4.4.19 shows that the mean score of 12-35 SES score (261.98) is highest in relation to achievement. It can be said from this that low income group students are more sincere in studies and hence academic achievement is very high. t value is significant at .01 level only between 12-35 and 36-59 SES score groups. The mean score of 60-83 SES score group students (222.40) is next to 12-35 SES score group of students. This shows that high income group students also have good academic achievement. It may be due to all the educational facilities available to them because of high income in the family. The mean score of 36-59 SES score group (214.41) is very low compared to other group in relation to academic achievement. This shows that middle income group students are very low in academic achievement. This may be because of poor home environment which they possess for education. There is negative (-0.18) relationship between various SES score groups and achievement.

Percentage of the students (71 percent) coming from low SES group is more in the total sample. Nearly one fourth of the students in the total sample belongs to middle socio-economic status group. And hardly two percentage of the students come from higher socio-economic status.

The t value between 12-35 and 36-59 SES score group in relation to their parental occupation, family income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, earning members, dependent members, socio-economic status, educational facilities, parental encouragement to academic achievement is significant either at .01 or .05 level. The t value between 12-35 and 36-59 SES score group in relation to their emotional climate in the home, parental opinion for education, home environment and economic management is not significant at both the levels. The t value between 12-35 and 60-83 SES score group students in relation to their family income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, socio-economic status, emotional climate in the home, home environment and economic management is significant either at .05 or .01 level. The t value between 12-35 and 60-83 SES score group students in relation to their parental occupation, earning members, dependent members, educational facilities, parental opinion for education, parental encouragement to academic achievement, and achievement is significant at both the levels.

The t value between 36-59 and 60-83 SES score group students in relation to their family income, agricultural land, farm power, dependent members, socio-economic status, emotional climate in the home and economic management is significant either at .05 or .01 level. The t value between 36-59 and 60-83 SES score group students in relation to their parental occupation, parental education, organizational membership, type of house, material possession, earning members, educational facilities, parental opinion for education, parental encouragement to academic achievement, home environment and achievement is not significant at both the levels. There is positive relationship between various SES score groups and parental occupation, family income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, earning members, socio-economic status, educational facilities, emotional climate in the home, parental opinion for education, economic management. According to Griffiths (1959) 'Socio-Economic Status is assessed on the basis of composite score of education, income and occupation of parents'. Thus, it is proved that previous research supports present findings. By chance, there is negative relationship between

various SES score group and dependent members, parental encouragement to academic achievement, home-environment and achievement.

4.5. Significant Difference Between the Mean Score of the Students of Different Home-Environment Score Groups in Relation to their Total Socio-Economic Status Score, Home Environment and Economic Management Scores

Table :4.5.1: Percentage of the Students according to the Categories of Home Environment

Home-Environment Total Score	No. of Students	Percentage
64 - 94	25	3.61
95 - 125	603	87.01
126 - 156	65	9.38
Total	693	100.00

The above table shows that 87.01 percentage of the students come from middle home environment group. Nearly ten percentage of the students come from high home environment group. Hardly four percentage of the students come from low home environment group. This shows that most of the students come from middle home environment group.

Table :4.5.2: Significance of Difference Between the
Mean Score of Parental Occupation in
Relation to Home Environment Scores

Home-Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	9.84	2.87	10.42	2.35	1.20 NS
64-94	126-156	9.84	2.87	10.14	1.42	0.66 NS
95-125	126-156	10.42	2.35	10.14	1.42	0.66 NS

The above table shows that the mean score of 95-125 home environment score group (10.42) is very high in relation to parental occupation. This shows that parents of students coming from medium type of home environment have better occupation. The mean score of 64 - 94 home environment score group (9.84) is very low in relation to parental occupation. It can be said from this that parental occupation of students belonging to low home environment is low. t value is not significant in all the cases. There is no relationship between home environment and parental occupation. It means home environment does not get influenced by parental occupation.

Table :4.5.3: Significance of Difference Between the Mean Score of Income in Relation to Various Home Environment Scores

Home-Environment Scores		Mean	SD	Mean	SD	t-value
64-94	95-125	3.72	5.95	4.18	1.50	1.51 NS
64-94	126-156	3.72	5.95	4.34	1.09	2.10 *
95-125	126-156	4.18	1.50	4.34	1.09	0.81 NS

* Significant at .05 level

Looking to the above table, the mean score of 126-156 home environment score group (4.34) and the mean score of 95-125 home environment score group (4.18) is comparatively same and high in relation to family income. The mean score of 64-94 home environment score group (3.72) is very low, in relation to student's family income. t value is significant at 0.05 level only between 64-94 and 126-156 home environment score group. It can be said from this that poor income families do have poor home environment. There is positive relationship between home environment and family income. The value of $r = 0.05$ which is not at the significant level.

Table :4.5.4: Significance of Difference Between the Mean Score of Education in Relation to Various Home Environment Scores

Home-Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	6.00	2.55	6.99	2.91	1.67 NS
64-94	126-156	6.00	2.55	7.05	1.80	2.19 *
95-125	126-158	6.99	2.91	7.05	1.80	0.15 NS

* Significant at .05 level

Looking to the above table, the mean score of 126-156 home environment score group (7.05) and 95-125 home environment score group (6.99) is comparatively same and high in relation to parental education. This shows that parents of students from high and medium type of home environment do have better educational qualifications. The mean score of 64-94 home environment score group (6.00) is low in relation to parental educational qualification. t value is significant at .05 level only between 64-94 and 126-156 home environment score groups. This shows that parents of students from poor home environment have poor educational qualifications. There is positive relationship between home environment and parental education. The value of $r = 0.04$ which is not at the significant level.

Table :4.5.5: Significance of Difference Between the Mean Scores of Organizational Membership in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	0.80	0.64	1.25	1.00	2.25 *
64-94	126-156	0.80	0.64	1.31	0.99	2.35 *
95-125	126-156	1.25	1.00	1.31	0.99	0.40 NS

* Significant at .05 level

The Table 4.5.5 shows that the mean score of 126-156 home environment score group (1.31) and of 95-125 home environment score group (1.25) is comparatively same and high in relation to their membership with different organizations. It can be said from this that students from high and medium type of home environment do have more than one organizational memberships. The mean score of 64-94 home environment score group (0.8) is very low in relation to organizational membership. t value is significant at .05 level in all the cases except between 95-125 and 126-156 score groups. This shows that students from poor home environment hardly have any membership. There is positive relationship between organizational membership and various home environment score group. The value of $r = 0.06$ which is not at the significant level.

Table :4.5.6: Significance of Difference Between the Mean Score of Agricultural Land in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	2.44	2.10	2.35	3.10	0.13 NS
64-94	126-156	2.44	2.10	1.54	1.59	2.19 *
95-125	126-156	2.35	3.10	1.54	1.59	2.09 **

** Significant at .01 level

* Significant at .05 level

The Table 4.5.6 shows that the mean score of 64-94 home environment score group (2.44) and of 95-125 home environment score group is comparatively same and high in relation to possession of agricultural land. t value is not significant at both the levels between 64-94 and 95-125 home environment score groups. It can be said from this that students from low and middle home environment possess more agricultural land in size. The mean score of 126-156 home environment score group (1.54) is very low in relation to agricultural land. It can be said from this that students from very good home environment possess less agricultural land. By chance there is (-0.07) negative relationship between various home environment scores and agricultural land as possession of agricultural land has nothing to do with home environment.

Table :4.5.7: Significance of Difference Between the Mean Scores of Type of House in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	1.68	0.48	1.45	0.50	2.29 *
64-94	126-156	1.68	0.48	1.38	0.49	2.58 *
95-125	126-156	1.45	0.50	1.38	0.49	0.97 NS

* Significant at .05 level

The Table 4.5.7 shows, the mean score of 64-94 home environment score group (1.68) is very high in relation to type of house. The mean score of 95-125 home environment score group (1.45) is also very good in relation to type of houses. t value is significant at .05 level in all the cases except between 95-125 and 126-156 score groups. This shows that students from poor and middle home environment have own houses in relation to type of houses. The mean score of 126-156 home environment score group (1.38) is very less in relation to type of house. This means students from very good home environment possess rented type of houses in relation to type of house. By chance there is (-0.08) negative relationship between various home environment scores and type of house because type of house has nothing to do with home environment.

Table :4.5.8: Significance of Difference Between the Mean Scores of Farm Power in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	2.88	4.14	2.67	5.02	0.20 NS
64-94	126-156	2.88	4.14	2.06	4.17	0.84 NS
95-125	126-156	2.67	5.02	2.06	4.17	0.95 NS
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The Table 4.5.8 shows, the mean score of 64-94 home environment score groups (2.88) is very high in relation to farm power. It can be said from this that students from poor home environment possess more farm power. The mean score of 95-125 home environment score group (2.67) is medium in relation to farm power. It can be said from this that middle home environment group people possess quite a good number of farm power. The mean score of 126-156 home environment score (2.06) is low in relation to number of farm power. This indicates that students from good home environment possess less number of farm power. t value is not significant in all the cases. There is negative (-0.03) relationship between various home environment score and farm power because home environment is not dependent on farm power.

Table :4.5.9: Significance of Difference Between the Mean Scores of Material Possession in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	1.76	1.53	1.71	1.43	0.17 NS
64-94	126-156	1.76	1.53	1.66	1.45	0.29 NS
95-125	126-156	1.71	1.43	1.66	1.43	0.26 NS

The above table shows that the mean score of 64-94 home environment score group (1.76) is high in relation to material possession. The mean score of 95-126 home environment

score group is (1.71) also high in relation to material possession. This shows that low and middle home environment group student possess quite a good number of material possession (e.g. wrist watch, radio, refrigerator, television, car etc.). The mean score of 126-156 home environment score group (1.66) is low in relation to material possession. This indicates that students from good home environment possess less number of material possession. t value is not significant in all the cases. There is negative (-0.01) relationship between various home environment score groups and material possession because home environment does not depend upon material possession.

Table :4.5.10: Significance of Difference Between the Mean Scores of earning Members in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	1.32	0.48	1.39	0.51	0.18 NS
64-94	126-156	1.32	0.48	1.29	0.46	0.25 NS
95-125	126-156	1.34	0.51	1.29	0.46	0.70 NS

The above table shows, the mean score of 95-125 home environment score group (1.34) and of 64-95 home environment score group (1.32) is comparatively same and high in

relation to earning members in the family. This shows that middle and low home environment group students have more number of earning members in the family. Due to rising prices in the market, in such type of families everybody is expected to earn at their early ages to cope with daily requirements and hence number of earning members in the family is always more. t value is not significant in all the cases. The mean score of 126-156 home environment score group (1.29) is low in relation to earning members in the family. This shows that students from good home environment have less number of earning members in the family. By chance there is negative (-0.01) relationship between various home environment groups and earning members because home environment does not depend on number of earning members.

Table :4.5.11: Significance of Difference Between the Mean Scores of Dependent Members in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	1.60	0.50	1.67	0.50	0.66 NS
64-94	126-156	1.60	0.50	1.81	0.39	2.15 *
95-125	126-156	1.67	0.50	1.81	0.39	2.27 *

* Significant at .05 level

Looking to the Table 4.5.11, the mean score of 126-156 home environment score group (1.81) and of 95-125 home environment score group (1.67) is comparatively equal and high in relation to dependent members in the family. This shows that high and medium type of environment have more dependent members in the family. t value is significant at .05 level in all the cases except between 64-94 and 95-125. The mean score of 64-94 home environment score group (1.60) is very low in relation to dependent members in the family. It can be said from this that poor home environment group students have less number of dependent members in the family. There is positive relationship between various home environment scores and dependent members in the family. The value of $r = 0.08$ which is not at the significant level.

Table :4.5.12: Significance of Difference Between the Mean Scores of Socio-Economic Status in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	32.04	9.68	33.80	8.83	0.97 NS
64-94	126-156	32.04	9.68	32.58	8.61	0.26 NS
95-125	126-156	33.80	8.83	32.50	8.61	1.06 NS
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Looking to the Table 4.5.12, the mean score of 64-94 home environment score (32.04) and of 126-156 home environment score group (32.50) is comparatively equal and low in relation to socio-economic status. It can be said from this that low and high home environment group students have medium socio-economic status. t value is not significant in all the cases. The mean score of 95-125 home environment score group (33.80) is high in relation to socio economic status. This means that middle home environment group students have high socio-economic status. There is (-0.01) negative relationship between various home environment groups and socio-economic status. It means home environment is not dependent on socio economic status.

Table :4.5.13: Significance of Difference Between the Mean Scores of Educational Facilities in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-195	17.68	2.36	18.17	3.33	0.73 NS
64-94	126-156	17.68	2.36	19.54	1.19	4.95 **
95-125	126-156	18.17	3.33	19.54	1.19	3.28 **

** Significant at .01 level

The above table shows that the mean score of 64-94 home environment score group (17.68) is low in relation to

availability of educational facilities. This shows that poor home environment has less availability of educational facilities for educational progress. The mean score of 126-156 home environment score group (19.54) is high in relation to students for availability of educational facilities. This means score of 95-125 home environment score group (18.17) is next to 126-156 home environment group. t value is significant at .01 level in all the cases except between 64-94 and 95-125 home environment score groups. This shows that high and middle home environment groups have better facilities - available for education. There is positive relationship between various home environment groups and educational facilities. The value of $r = 0.12$ which is not at the significant level.

Table:4.5.14: Significance of Difference Between the Mean Scores of Emotional Climate in the Home in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	15.00	1.29	16.29	3.06	2.10 *
64-94	126-156	15.00	1.29	17.63	3.56	3.60 **
95-125	126-156	16.29	3.06	17.63	3.56	3.30 **

** Significant at .01 level
 * Significant at .05 level

The Table 4.5.14 shows that the mean score (17.63) of 126-156 home environment score group is high in relation to emotional climate in the home. The mean score (16.29) of 95-125 Home Environment score group is next to 126-156 home environment score group. This means students from high and medium type of home environment get more favourable emotional climate for educational progress. t value is significant in all the cases, either at .05 or .01 level. The mean score (15.00) of 64-94 home environment score group is very low in relation to emotional climate in the home. It can be said from this that students from poor home environment have unfavourable emotional climate in the home for educational progress. There is positive relationship between various home environment score groups and emotional climate in the home. The value of $r = 0.15$ which is not at the significant level.

Table :4.5.15: Significance of Difference Between the Mean Scores of Parental Opinion for Education in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value	
64-94	95-125	25.80	7.42	40.45	5.54	12.75	**
64-94	126-156	44.94	0.30	44.94	0.30	20.94	**
95-125	126-156	44.94	0.30	44.94	0.30	6.53	**

** Significant at .01 level

The Table 4.5.15 shows that the mean score (44.94) of 126-156 home environment score group is high in relation to parental opinion for education. The mean score of 95-125 home environment score group (40.45) is medium in relation to parental opinion for education. It can be said from this that students from high and medium home environment get favourable parental opinion for education. t value is significant at .01 level in all the cases. The mean score of 64-94 home environment group (25.80) is very low in relation to parental opinion for education. It can be said from this that parents from poor home environment have less favourable opinion for students' education. There is positive relationship between various home environment scores and parental opinion for education. The value of $r = 0.43$ which is not at the significant level.

Table :4.5.16: Significance of Difference Between the Mean Scores of Parental Encouragement to Academic Achievement in Relation to Various Home Environment group scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	26.12	6.72	40.86	4.91	14.45 **
64-94	126-156	26.12	6.72	44.92	0.27	22.73 **
95-125	126-156	40.86	4.91	44.92	0.27	6.66 **

** Significant at .01 level

The Table 4.5.16 shows that the mean score of 126-156 home environment score group (44.92) is high in relation to parental encouragement to academic achievement. It can be said from this that students from high (better) home environment get more parental encouragement to academic achievement. The mean score of 95-125 home environment group (40.86) is medium in relation to parental encouragement to academic achievement. t value is significant in all the cases at .01 level. This shows that students from medium (normal) home environment get parental encouragement for academic achievement. The mean score of 64-94 home environment score group (26.12) is very less in relation to parental encouragement for academic achievement. It can be said from this that students from poor home environment get very less parental encouragement for academic achievement. There is positive relationship between various home environment groups and parental encouragement for academic achievement. The value of $r = 0.45$ which is not at the significant level.

Table :4.5.17: Significance of Difference Between the Total Score of Home Environment in Relation to Various Home Environment Group Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	84.60	12.87	116.29	18.37	8.54 **
64-94	126-156	84.60	12.87	127.06	3.35	24.71 **
95-125	126-156	116.29	18.37	127.06	3.35	4.72 **

** Significant at .01 level

The above table shows that the mean score of 126-156 home environment score group (127.06) is high in relation to total home environment score. This shows that students from high home environment have better home environment in the home in respect to educational facilities, emotional climate in the home, parental opinion for education and parental encouragement to academic achievement. The mean score of 95-125 home environment score group (116.29) is medium in relation to home environment. The mean score of 64-94 home environment score group (84.60) is very low in relation to home environment. t value is significant at .01 level in all the cases. It can be said from this that poor home environment group students have less

favourable atmosphere for education. There is positive relationship between various home environment group scores and total home environment score. The value of $r = 0.32$ which is not at the significant level.

Table :4.5.18: Significance of Difference Between the Mean Scores of Economic Management in Relation to Various Home Environment Group Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	32.00	6.92	34.97	6.51	2.23 *
64-94	126-156	32.00	6.92	36.89	7.80	2.74 **
95-125	126-156	34.97	6.51	36.89	7.80	2.22 *

** Significant at .01 level

* Significant at .05 level

The above table shows that the mean score of 126-156 home environment score group (36.89) is very high in relation to economic management practices. This means students from high environment have better economic management practices. The mean scores of 64-94 home environment group (32.00) and 95-125 home environment group (34.97) have less and comparatively equal economic management practices. It can be said from this that low and medium home environment students have fair economic

management practices. t value is significant in all the cases either at .01 or .05 level. There is positive relationship between various home environment group and economic management. The value of $r = 0.11$ which is not at the significant level.

Table :4.5.19: Significance of Difference Between the Mean Score of Achievement in Relation to Various Home Environment Scores

Home Environment Scores		Mean	SD	Mean	SD	t value
64-94	95-125	295.76	107.24	244.06	108.30	2.34 *
64-94	126-156	295.76	107.24	269.31	124.23	0.94 NS
95-125	126-156	244.06	108.30	269.31	124.23	1.76 NS

* Significant at .05 level

The above table shows that the mean score of 64-94 home environment scores (295.76) is very high in relation to achievement. t value is significant at .05 level between 64-94 and 95-125 home environment scores. This shows that poor home environment students study more sincerely and hence have high academic achievement. The mean score of 126-156 (269.31) home environment is also high in relation to academic achievement. It can be said from this that students from high home environment also have good academic achievement. The mean score of 95-125 home environment score

(244.06) is very low in relation to academic achievement. This indicates that students from medium home environment are poor in academic achievement. By chance there is no relationship between various home environment scores and academic achievement because academic achievement may not be dependent on home environment..

Most of the students come from middle home environment group in the total sample. Very few (10 percent) students come from high home environment group in the total sample.

The t value between 64-94 and 95-125 home environment score groups in relation to organizational membership, type of house emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, home environment and economic management, and achievement is significant either at .05 or .01 level. The t value between 64-94 and 95-125 home environment score groups in relation to parental occupation, family income, parental education, agricultural land, farm power, material possession, earning members, dependent members, socio-economic status, and educational facilities is not significant at both the levels.

The t value between 64-94 and 125-156 home environment score group in relation to family income, parental education,

organizational membership, agricultural land, type of house, dependent members, educational facilities, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, home environment and economic management is significant either at .05 or .01 level. The t value between 64-94 and 126-156 home environment score groups in relation to parental occupation, farm power, material possession, earning members, socio-economic status, and achievement is not significant at both the levels.

The t value between 95-125 and 126-156 home environment score groups in relation to agricultural land, dependent members, educational facilities, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, home environment and economic management is significant either at .05 or .01 level. The t value between 95-125 and 126-156 home environment scores groups in relation to parental occupation, family income, parental education, organizational membership, type of house, farm power, material possession, earning members, socio-economic status and achievement is not significant at both the levels.

There is positive relationship between various home environment groups and family income parental education, organizational membership, dependent members, educational facilities, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, home environment, and economic management. There is negative relationship between various home environment groups and agricultural land, type of house, farm power, material possession, earning members, socio economic status. There is no relationship between various home environment groups and parental occupation and achievement as environment is not dependent on parental occupation.

4.6 Significant Difference Between the Mean Score of the Students of Different Economic Management Score Groups in Relation to their Total Socio-Economic Status, Home Environment and Economic Management Scores

Table :4.6.1: Percentage of Students according to the Categories of Economic Management Score Groups

Economic Management Total Score	No. of Students	Percentage
18 - 37	3	0.44
38 - 57	475	68.54
58 - 77	215	31.02
Total	693	100.00

The Table 4.6.1 shows that round about sixty nine percentage of the students come from 38-57 economic management score group. Nearly thirty two percentage of the students come from 58-77 economic management score group. This shows that most of the students come from middle economic management score group.

Table :4.6.2: Significance of Difference Between the Mean Score of Parental Occupation in Relation to Various Economic Management Scores Groups

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	11.00	3.54	10.41	2.43	0.05 NS
18-37	58-77	11.00	3.54	10.28	1.97	0.15 NS
38-57	58-77	10.41	2.43	10.28	1.97	0.68 NS

The above table shows that the mean score of 18-37 economic management score group (11.00) is very high in relation to parental occupation. The mean score of 38-57 economic management group (10.41) is medium in relation to parental occupation. It can be said from this that low and medium economic management score group students' parental occupation is respectively high and medium. The mean score of 58.77 economic management score group student's is low in relation to parental occupation. t value is not significant in all the cases. It can be said from this that

parents of students from high economic management score group have low occupation. There is (-0.02) negative relationship between various economic management score groups and parental occupation. It means money management practices of the students do not depend upon parental occupation.

Table :4.6.3: Significance of Difference Between the Mean Scores of Income in Relation to Various Economic Management Scores Groups

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	6.00	2.83	4.04	1.38	0.98 NS
18-37	58-77	6.00	2.83	4.48	1.00	0.45 NS
38-57	58-77	4.04	1.38	4.48	1.00	3.69 **

** Significant at .01 level

The above table shows that the mean score of 18-37 economic management score group (6.00) is very high in relation to income. It can be said from this that low economic management score group students have high family income. The mean score 38-57 economic management scores group (4.04) and 58-77 economic management score group (4.48) is medium and comparatively equal in relation to family income. t value is significant only between 38-57 and 58-77 score groups at .01 level. It can be said from this that middle and high

economic management score group students fail in the middle income group. There is positive relationship between various economic management score group and family income. The value of $r = 0.14$ which is not at the significant level.

Table :4.6.4: Significance of Difference Between the Mean Score of Parental Education in Relation to Various Economic Management Score Groups

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	8.50	0.71	6.72	1.98	1.27 NS
18-37	58-77	8.50	0.71	7.48	4.08	0.35 NS
38-57	58-77	6.72	1.98	7.48	4.08	3.31 **

** Significant at .01 level

The above table shows that the mean score of 18-37 economic management score group (8.50) is high in relation to parental educational qualification. This means parents of low economic management score group students have high educational qualification. The mean score of 58-77 economic management score group (7.48) is middle in relation to parental educational qualification. It can be said from this that high economic management score group students' parents have medium educational qualification. The mean score between 38-57 economic management scores (6.72) is very low in relation to parental educational qualification.

This means medium economic management score group students' parents are low in educational qualification. t value is not significant in all the cases except between 38-57 and 58-77 Economic Management score groups. There is positive relationship between various economic management score group and parental education. The value of $r = 0.12$ which is not at the significant level.

Table :4.6.5: Significance of Difference Between the Mean Score of Organizational Membership in Relation to Various Economic Management Score Groups

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	3.00	0.00	1.22	0.97	0.31 NS
18-37	58-77	3.00	0.00	1.30	1.04	0.41 NS
38-57	58-77	1.22	0.97	1.30	1.04	1.07 NS

The above table shows that the mean score of 18-37 economic management score group (3.00) is high in relation to organizational membership. It can be said from this that low economic management score group students have high number of organizational membership. The mean score of 58-77 economic management score group (1.30) is medium in relation to organizational membership. It can be said from this that high economic management score group has at least

one organizational membership. The mean score of 38-57 economic management score group (1.22) is low in relation to organizational membership. It can be said from this that medium economic management score group has hardly any organizational membership. t value is not significant in all the cases. There is positive relationship between various economic management score groups and organizational membership. The value of $r = 0.05$ which is not at the significant level.

Table :4.6.6: Significance of Difference Between the Mean Score of Agricultural Land in Relation to Various Economic Management Score Groups

Economic Management Score		Mean	SD	Mean	SD	t value
18-37	38-57	5.00	4.24	2.20	3.00	0.84 NS
18-37	58-77	5.00	4.24	2.43	2.88	0.75 NS
38-57	58-77	2.20	3.00	2.43	2.88	0.93 NS

The above table shows that the mean score of 18-37 economic management score group (5.00) is high in relation to agricultural land. It can be said from this that low economic management score group students have more agricultural land. The mean score of 38-57 economic management score group (2.20) and of 58-77 economic management score group (2.43) is low and comparatively equal in agricultural

land. This means middle and high economic management score group students have less agricultural land. t value is not significant in all the cases. There is positive relationship between various economic management score groups and agricultural land. The value of $r = 0.04$ which is not at the significant level.

Table :4.6.7: Significance of Difference Between the Mean Scores of Type of House in Relation to Various Economic Management Score Groups

Economic Management Score		Mean	SD	Mean	SD	t value
18-37	38-57	1.50	0.71	1.43	0.50	0.19 NS
18-37	58-77	1.50	0.71	1.49	0.50	0.33 NS
38-57	58-77	1.43	0.50	1.49	0.50	1.34 NS

The above table shows that the mean score of 18-37 economic management score group (1.50) and 58-77 economic management score group (1.49) is comparatively same and high in relation to type of houses. This means low and high economic management score group students have better type of houses. The mean score of 38-57 economic management scores (1.43) is low in relation to type of houses. This means middle economic management score group has rented type of houses. t value is not significant in all the cases. There is positive relationship between various economic management score groups and type of house. The value of $r = 0.04$ which

which is not at the significant level.

Table :4.6.8: Significance of Difference Between the Mean Score of Farm Power in Relation to Various Economic Management Group Scores

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	24.00	5.66	2.47	4.86	0.73 NS
18-37	58-77	24.00	5.66	2.84	4.84	0.63 NS
38-57	58-77	2.47	4.86	2.84	4.84	0.91 NS

The above table shows that the mean score of 18-37 economic management score group (24.00) is high in relation to farm power. It can be said from this that low economic management score group students have more farm power. The mean score of 38-57 economic management score group (2.47) and 58-77 economic management score group (2.84) is comparatively low and equal in relation to farm power. This means medium and high economic management score groups have very less farm power. t value is not significant in all the cases. It can be said that regarding farm power, all the three economic management groups are equal. There is positive relationship between various economic management score groups and farm power. The value of $r = 0.05$ which is not at the significant level.

Table :4.6.9: Significance of Difference Between the Mean Scores of Material Possession in Relation to Various Economic Management Group Scores

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	3.00	1.41	1.55	1.26	0.50 NS
18-37	58-77	3.00	1.41	2.04	1.75	0.03 NS
38-57	58-77	1.55	1.26	2.04	1.75	4.13 **

** Significant at .01 level

The above table shows that the mean score of 18-37 economic management score group (3.00) and 58-77 economic management score group (2.04) is very high and comparatively equal in relation to material possession. It can be said from this that low and high economic management score group students have more material possession. The mean score of 38-57 economic management score group (1.55) is low in relation to material possession. This means medium economic management score group students have less number of material possession. t value is significant at .01 level only between 38-57 and 58-77 economic management score group. There is positive relationship between various economic management score groups and material possession. The value of $r = 0.15$ which is not at the significant level.

Table :4.6.10: Significance of Difference Between the Mean Scores of Earning Members in Relation to Various Economic Management Scores

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	1.00	0.00	1.31	0.47	0.93 NS
18-37	58-77	1.00	0.00	1.39	0.58	0.97 NS
38-57	58-77	1.31	0.47	1.39	0.58	2.13 *

* Significant at .05 level

The above table shows that the mean score of 58-77 economic management score group (1.39) and 38-57 economic management score group (1.31) is high and same in relation to earning members. This means medium and high economic management score group students have more earning members in the family. t value is significant at .05 level only between 38-57 and 58-77 economic management score groups. The mean score of 18-37 economic management score group (1.00) is low in relation to earning members. It can be said from this that the low economic management score group have few earning members in the family. There is positive relationship between various economic management score groups and earning members. The value of $r = 0.08$ which is not significant at the level.

Table :4.6.11: Significance of Difference Between the Mean Scores of Dependent Members in Relation to Various Economic Management Group Scores

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	2.00	0.00	1.69	0.50	0.83 NS
18-37	58-77	2.00	0.00	1.64	0.48	1.05 NS
38-57	58-77	1.69	0.50	1.64	0.48	1.29 NS

The above table shows that the mean score of 18-37 economic management score group (2.00) is high in relation to dependent members. It can be said from this that low economic management score group students have more dependent members. t value is not significant in all the cases. The mean score of 38-57 economic management score group (1.69) and 58-77 economic management score group (1.64) is less and comparatively same in relation to economic management. It can be said from this that medium and high economic management score group students have few dependent members in the family. Also there is negative (-0.05) relationship between various economic management score groups and dependent members as money management practices of the students are not influenced by the number of dependent members in the home.

Table :4.6.12: Significance of Difference Between the Mean Score of Socio-Economic Status in Relation to Various Economic Management Group Scores

Economic Management Score		Mean	SD	Mean	SD	t value
18-37	38-57	65.00	2.12	32.88	8.16	1.32 NS
18-37	58-77	65.00	2.12	35.06	9.85	0.78 NS
38-57	58-77	32.88	8.16	35.06	9.85	3.04 **

** Significant at .01 level

The above table shows that the mean score of 18-37 economic management score group (65.00) is high in relation to socio-economic status. It can be said from this that low economic management score group students have high socio-economic status. The mean score of 38-57 economic management scores group (32.88) and 58-77 economic management scores group (35.06) is very low and comparatively equal in relation to socio-economic status. t value is significant only at .01 level between 38-57 and 58-77 economic management group scores. This shows that medium and high economic management score group students are having low socio-economic status. There is positive relationship between various economic management score groups and socio-economic status. The value of $r = 0.12$ which is not at the significant level.

Table :4.6.13: Significance of Difference Between the Mean Scores of Educational Facilities in Relation to Various Economic Management Group Scores

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	19.00	0.70	17.99	2.10	0.34 NS
18-37	58-77	19.00	0.70	18.93	4.73	0.13 NS
38-57	58-77	17.99	2.10	18.93	4.73	3.69 **

** Significant at .01 level

Looking to the above table, the mean score of 18.37 economic management score group (19.00) is high in relation to educational facilities. This means the low economic management score group students have more educational facilities available to them. The mean score of 58-77 economic management score group (18.93) is medium in relation to educational facilities. This means medium economic management score group students have (medium) quite a good number of educational facilities available to them. The mean score of 38-57 economic management score group (17.99) is very low in relation to educational facilities available to them. This indicates that medium economic management score group have very less educational facilities available to them. There is positive relationship between various economic management score groups and educational facilities. The value of $r = 0.13$ which is not

at the significant level.

Table :4.6.14: Significance of Difference Between the Mean Score of Emotional Climate in the Home in Relation to Various Economic Management Group Scores

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	17.00	2.12	16.38	3.63	0.34 NS
18-37	58-77	17.00	2.12	16.36	1.37	0.88 NS
38-57	58-77	16.38	3.63	16.36	1.37	0.07 NS

The above table shows that the mean score of 18-37 economic management score group (17.00) is high in relation to emotional climate in the home. It can be said from this that low economic management score group students have more favourable emotional climate in the home. t value is not significant in all the cases at both the levels. The mean score of 38-57 economic management score group (16.38) and 58-77 economic management score group (16.36) is comparatively equal and low in relation to emotional climate in the home for education. It can be said from this that medium and high economic management score group students do not get proper emotional climate in the home for education. Also there is no relationship between various economic management score groups and emotional climate in the home, because emotional climate or conditions in the home has nothing to do with money management practices of the students in the home.

Table :4.6.15: Significance of Difference Between the Mean Score of Parental Opinion for Education in Relation to Various Economic Management Scores

Economic Manage- ment Scores		Mean	SD	Mean	SD	t value
18-37	38-57	37.00	2.83	40.52	6.37	2.11 *
18-37	58-77	37.00	2.83	40.05	5.72	2.23 *
38-57	58-77	40.52	6.37	40.05	5.72	0.92 NS

* Significant at .05 level

The above table shows that the mean score of 38-57 economic management score group students (40.52) and the mean score of 58-77 economic management score group students (40.05) is comparatively equal and high in relation to parental opinion for education. It can be said from this that medium and high economic management score group students get more favourable parental opinion for education. t value is significant at .05 level in all the cases except between 38-57 and 58-77 economic management score group. The mean score of 18-37 economic management score group students (37.00) is low in relation to parental opinion for education. It can be said from this that low economic management score group students' parents have less favourable opinion for education. There is negative (-0.02) relationship between various economic

management score groups and parental opinion for education because money management practices of the students in the home do not depend upon parental opinion for education.

Table :4.6.16: Significance of Difference Between the Mean Score of Parental Encouragement to Academic Achievement in Relation to Various Economic Management Group Scores

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	36.00	4.24	40.74	5.69	1.18 NS
18-37	58-77	36.00	4.24	40.74	5.66	1.20 NS
38-57	58-77	40.74	5.69	40.74	5.66	0.06 NS

The above table shows that the mean score of 38-57 and 58-77 economic management score group students (40.74) is more and same in relation to parental encouragement to academic achievement. It can be said from this that medium and high economic management score group students get more parental encouragement to academic achievement. t value is not significant in all the cases at both the levels. It means that all the three economic management groups are having similar parental encouragement in academic achievement. The mean score of 18-37 economic management score group students (36.00) is very low in relation to academic achievement. It can be said from this that low economic management score group students get very less

parental encouragement to academic achievement. By chance, there is no relationship between parental encouragement to academic achievement, and various economic management score groups because parental encouragement to academic achievement has nothing to do with money management practices of the students in the home.

Table :4.6.17: Significance of Difference Between the Mean Score of Home Environment in Relation to Various Economic Management Group Scores

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	104.00	8.48	115.61	11.51	1.79 NS
18-37	58-77	104.00	8.48	117.57	28.71	0.81 NS
38-57	58-77	115.61	11.51	117.57	28.71	1.28 NS
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Looking into the above table, the mean score of 58-77 economic management score group (117.57) and 38-57 economic management score group (115.61) is comparatively equal and high in relation to home environment. It can be said from this that medium and high economic management score group students have better home environment. t value is not significant in all the cases at both the levels. The mean score of 18-37 economic management score group students (104.00) is quite low in relation to home environment. It can be said from this that low economic management score group students are coming from poor home environment in respect to

educational facilities, emotional climate in the home, parental opinion for education, and parental encouragement to academic achievement. There is positive relationship between various economic management score groups and home environment. The value of $r = 0.05$ which is not at the significant level.

Table :4.6.18: Significance of Difference Between the Total Score of Economic Management in Relation to Various Economic Management Score Groups

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	64.00	0.71	31.99	4.94	0.43 NS
18-37	58-77	64.00	0.71	41.68	4.67	3.88 **
38-57	58-77	31.99	4.94	41.68	4.67	24.27 **

** Significant at .01 level

Looking to the above table, the mean score of 18-37 economic management score group (64.00) is high in relation to total economic management score. This indicates that low economic management score group students have better money management practices. The mean score of 38-57 economic management score group students' (31.99) is low in relation to total score of economic management. It can be said from this that medium economic management score group students have low money management practices, t value is significant

in all the cases at .01 level except between 18-37 and 38-57 economic management score group students. The mean score of 58-77 economic management score group students (41.68) is middle in relation to total economic management score. It can be said from this that high economic management score group students have medium economic management practices. There is positive relationship between various economic management score groups and total economic management score. The value of $r = 0.68$ which is not at the significant level.

Table :4.6.19: Significance of Difference Between the Mean Score of Achievement in Relation to Various Economic Management Scores

Economic Management Scores		Mean	SD	Mean	SD	t value
18-37	38-57	373.00	111.72	255.61	98.98	1.67 NS
18-37	58-77	373.00	111.72	232.02	129.68	1.53 NS
38-57	58-77	255.61	98.98	232.02	129.68	2.62 **

** Significant at .01 level

The above table shows the mean score of 18-37 economic management score group (373.00) which is high in relation to academic achievement. It can be said from this that low economic management score group students are more clever and have high academic achievement. The mean score of 38-57 economic management score group (255.61) is medium in

relation to achievement. It can be said from this that medium economic management score group students have medium achievement. The mean score of 58-77 economic management score group (232.02) is low in relation to achievement. It can be said from this that high economic management score group students is very poor in academic achievement. t value is significant at .01 level. Only between 38-57 and 58-77 economic management score group. By chance there is negative (-0.11) relationship between various economic management score groups and achievement because achievement may not be dependent on money management practices of the students in the home. Most of the students come from middle economic management score group and very few students come from high economic management score group in the total sample.

The t value between 18-37 and 38-57 economic management score groups in relation to parental opinion for education is significant at .01 level.

The t value between 18-37 and 38-57 economic management score groups in relation to parental occupation, family income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, earning members, dependent members, socio-

economic status, educational facilities, emotional climate in the home, parental encouragement to academic achievement, home environment, economic management and academic achievement is not significant at both the levels.

The t value between 18-37 and 58-77 economic management score groups in relation to parental opinion for education and economic management is significant either at .05 or .01 level. The t value between 18-37 and 58-77 economic management score groups in relation to parental occupation, family income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, earning members, dependent members, socio-economic status, educational facilities, emotional climate in the home, parental encouragement to academic achievement, Home Environment and academic achievement is not significant at both the levels.

The t value between 38-57 and 58-77 economic management score groups in relation to family income, parental education, material possession, earning members, socio-economic status, educational facilities, economic management and academic achievement is significant either at .05 or .01 level. The t value between 38-57 and 58-77 economic management score groups in relation to parental occupation,

organizational membership, agricultural land, type of house, farm power, dependent members, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement and home environment is not significant at both the levels.

There is positive relationship between various economic management score groups and family income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, earning members, socio-economic status, educational facilities, home environment. There is negative relationship between various economic management score groups and parental occupation, dependent members, parental opinion for education and academic achievement. There is no relationship between various economic management score groups and emotional climate in the home and parental encouragement to academic achievement.

SECTION III

SIGNIFICANT DIFFERENCE BETWEEN THE MEAN SCORE OF THE STUDENTS OF DIFFERENT PERCENTAGE OF PREVIOUS (S.S.C. EXAM.) AND PRESENT (ANNUAL) ACHIEVEMENTS IN RELATION TO THEIR TOTAL SOCIO-ECONOMIC STATUS, HOME ENVIRONMENT AND ECONOMIC MANAGEMENT SCORES

4.7 Significant Difference Between the Mean Score of the Students of Different Percentage of Previous (S.S.C. Exam.) Achievements in Relation to their Total Socio-Economic Status, Home Environment and Economic Management Score

Table :4.7.1: Percentage of Students (S.S.C. Examination)

Percentage of Previous Examination	No. of Students	Percentage
35 to 49	288	41.56
50 to 59	325	46.90
60 and above	80	11.54
Total	693	100.00

The above table indicates that the most of the students are low and medium achievers. And very few are high achievers.

Table :4.7.2: Significance of Difference Between the Mean Scores of Parental Occupation in Relation to Various Percentage Groups of Previous Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	10.32	2.33	10.37	2.23	0.30 NS
35 to 49	60 and above	10.32	2.33	10.56	2.47	0.81 NS
50 to 59	60 and above	10.37	2.23	10.56	2.47	0.66 NS

The above table indicates that the mean score of S.S.C achievement (10.56) of 60% and above range students is high in

relation to parental occupation. It can be said from this that parental occupation of students who have secured 60% or above percentage at S.S.C. examination is very high. t value is not significant in all the cases. The mean score of S.S.C. achievement (10.32) of 35% to 49% range students and of S.S.C. achievement (10.37) 50% to 59% range students is less and comparatively equal in relation to parental occupation. It can be said from this that parental occupation of students is less who have secured less percentage that is between 35% to 59%. There is positive relationship between various S.S.C. achievement groups and parental occupation. The value of $r = 0.03$ which is not at the significant level. 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 evidence supports the present findings that there is positive relationship between occupation of parents and academic achievements of students.

Table :4.7.3: Significance of Difference Between the Mean Score of Family Income in Relation to Various Percentage Groups of Previous (S.S.C.) achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	3.78	1.19	4.25	1.43	4.36 **
35 to 49	60 and above	3.78	1.19	5.36	1.84	9.22 **
50 to 59	60 and above	4.25	1.43	5.36	1.84	5.88 **

** Significant at .01 level

The above table shows that the mean score of S.S.C. achievement (5.36) of 60% and above range students is high in relation to family income. It can be said from this that students who have secured 60% or more percentage belong to high income family. The mean score of S.S.C. achievement (4.25) of 50% to 59% range students is medium in relation to family income. It can be said from this that students who have secured marks between 50% and 59% at S.S.C. examination belong to middle income group. The mean score of S.S.C. achievement (3.78) of 35% to 49% range students is very low in relation to family income. It can be said from this that the students who have secured low (35% to 49%) percentage belong to low family income. There is positive relationship between various S.S.C. achievement groups and family income. The value of $r = 0.31$ which is not at the significant level. Study done by Singh B.N.K. (1965) revealed that 'academic achievement significantly correlates with family income, father's education, and occupation'. This result supports present findings.

Table :4.7.4: Significance of Difference Between the Mean Score of Parental Education in Relation to Various Percentage Groups of Previous (S.S.C.) Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	6.73	3.58	7.01	1.99	1.24 NS
35 to 49	60% and above	6.73	3.58	7.56	2.46	1.95 *
50 to 59	60 and above	7.01	1.99	7.56	2.46	2.09 *

* Significant at .05 level

The Table 4.7.4 shows that the mean score of S.S.C. achievement (7.56) of 60% and above range students is high in relation to parental education. It can be said from this that parents of bright students are educationally more qualified than dull students. The mean score of S.S.C. achievement (7.01) of 50% to 59% range students is medium in relation to parental education. It can be said from this that medium achievers have parents with medium educational qualification. The mean score of S.S.C. achievement (6.73) of 35% to 49% range of students is low in relation to parental education. Low achievers have parents who are less qualified educationally. t value is significant at .05 level in all the cases except between 35% to 49% - 50% to 59%. This difference is possible because academic achievement also gets influenced by parental education. There is positive relationship between various S.S.C. achievement groups and parental education. The value of $r = 0.09$ which is not at the significant level.

Table :4.7.5: Significance of Difference Between the Mean Score of Organizational Membership in Relation to Various Percentage Groups of Previous(S.S.C.) Achievement.

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.11	0.79	1.28	1.03	2.25 *
35 to 49	60 and above	1.11	0.79	1.55	1.37	3.66 **
50 to 59	60 and above	1.28	1.03	1.55	1.37	1.94 NS
** Significant at .01 level		* Significant at .05 level				

The Table 4.7.5 shows that the mean score of S.S.C. achievement (1.55) of 60% and above range students is high in relation to organizational membership. It can be said from this that high achievers have more number of organizational membership. The mean score of students S.S.C. achievement (1.28) of 50% to 59% range students is medium in relation to organizational membership. It can be said from this that medium achievers have medium number (one or two) of organizational membership. The mean score of students S.S.C. achievement (1.11) of 35% to 49% range students is very low in relation to organizational membership. It can be said from this that low achievers hardly have any organizational membership. t value is significant either at .05 or .01 level except between 50% to 59% and 60% and above range students. There is positive relationship between various S.S.C. achievement groups and organizational membership. The value of $r = 0.14$ which is not at the significant level.

Table :4.7.6: Significance of Difference Between the Mean Score of Agricultural Land in Relation to Various Percentage Groups of Previous (S.S.C.) Achievement

Percentage of Previous (S.S.C.) Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.86	2.33	2.36	2.60	2.52 *
35 to 49	60 and above	1.86	2.33	3.47	5.27	3.99 **
50 to 59	60 and above	2.36	2.60	3.47	5.27	2.70 **

** Significant at .01 level

* Significant at .05 level

The above table shows that the mean score of students S.S.C. achievement (3.47) of 60% and above range students is very high in relation to agricultural land. t value is significant in all the cases either at .05 or .01 level. The mean score of S.S.C. achievement (2.36) or 50% to 59% range students is medium in relation to agricultural land. It can be said from this that medium achievers hold medium proportion of agricultural land in acres. The mean score of students S.S.C. achievement (1.86) of 35% to 49% range students is very low in relation to agricultural land. It can be said from this that low achievers have very less agricultural land in size. t value is significant in all the cases either at .05 to .01 level. There is positive relationship between various S.S.C. achievement groups and agricultural land. The value of $r = 0.16$ which is not at the

significant level.

Table :4.7.7: Significance of Difference Between the Mean Score of Type of House in Relation to Various Percentage of Groups' Previous (S.S.C.) Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.36	0.48	1.48	0.50	2.99 **
35 to 49	60 and above	1.36	0.48	1.65	0.48	4.75 **
50 to 59	60 and above	1.48	0.50	1.65	0.48	2.74 **

** Significant at .01 level

The above table shows that the mean score of students S.S.C. achievement (1.65) of 60% and above range students is high in relation to type of house. This shows that bright students have own type of houses. The mean score of students S.S.C. achievement (1.48) of 50% to 59% range students is medium in relation to type of houses. This indicates that medium achievers have both own and rented type of houses. t value is significant at .01 level in all the cases. The mean score of S.S.C. achievement (1.36) of 35% to 49% range students is low in relation to type of houses. It can be said from this that low achievers have rented houses. There is positive relationship between various S.S.C. achievement groups and type of houses. The value of $r = 0.18$

which is not at the significant level.

Table :4.7.8: Significance of Difference Between the Mean Score of Farm Power in Relation to Various Percentage Groups of Previous (S.S.C.) Achievement.

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.95	3.17	2.73	4.42	2.48 *
35 to 49	60 and above	1.95	3.17	4.59	9.45	3.99 **
50 to 59	60 and above	2.73	4.42	4.59	9.45	2.58 *

** Significant at .01 level

* Significant at .05 level

The above table shows that the mean score of S.S.C. achievement (4.59) of 60% and above range students is high in relation to farm power. It can be said from this that bright achievers have more farm power. The mean score of S.S.C. achievement (2.73) of 50% to 59% range students is medium in relation to farm power. It can be said from this that medium achievers have medium (average) number of farm power. t value is significant either at .05 or .01 level in all the cases. The mean score of S.S.C. achievement (1.95) of 35% to 49% range students is very low in relation to farm power. It can be said from this that low achievers have less farm power. There is positive relationship between various S.S.C. achievement group and farm power.

The value of $r = 0.15$ which is not at the significant level.

Table :4.7.9: Significance of Difference Between the Mean Score of Material Possession in Relation to Various Percentage Groups of Previous (S.S.C.) Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.34	1.03	1.80	1.44	4.52 **
35 to 49	60 and above	1.34	1.03	2.66	2.07	7.93 **
50 to 59	60 and above	1.80	1.44	2.66	2.07	4.36 **

 ** Significant at .01 level

The above table shows that the mean score of S.S.C. achievement (2.07) of 60% and above range students is high in relation to material possession. It can be said from this that high achievers have more material possession at their disposal. t value is significant at .01 level in all the cases. The mean score of S.S.C. achievement (1.80) of 50% to 59% range students is medium in relation to material possession. It can be said from this that medium achievers do have medium number of material possession. The mean score of S.S.C. achievement (1.34) of 35% to 49% range students is very low in relation to material possession. This indicates that low achievers have low

number of material possession. There is positive relationship between various S.S.C. achievement group and material possession. The value of $r = 0.28$ which is not at the significant level.

Table :4.7.10: Showing the Significance of Difference Between the Mean Score of Earning Members in Relation to Various Percentage of Groups of Previous (S.S.C.) Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.29	0.53	1.37	0.48	2.05 *
35 to 49	60 and above	1.29	0.53	1.31	0.49	0.32 NS
50 to 59	60 and above	1.37	0.48	1.31	0.49	1.04 NS

* Significant at .05 level

The above table shows that the mean score of S.S.C. achievement (1.37) of 50% to 59% range students is high in relation to earning members in the family. It can be said from this that medium achievers have more earning members in the family. The mean score of S.S.C. achievement (1.31) of 60% and above range students is medium in relation to earning members in the family. The mean score of S.S.C. achievement (1.29) of 35% to 49% range students is low in relation to earning members in the family. It can be said from this that low achievers have few (one or two) earning

members in the family. There is positive relationship between various levels of S.S.C. achievement groups and earning members in the family. The value of $r = 0.04$ which is not at the significant level.

Table :4.7.11: Significance of Difference Between the Mean Score of Dependent Members in Relation to Various Percentage Groups of Previous (S.S.C.) Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.73	0.45	1.66	0.47	1.72 NS
35 to 49	60 and above	1.73	0.45	1.59	0.71	2.13 *
50 to 59	60 and above	1.66	0.47	1.59	0.71	1.72 NS

* Significant at .05 level

The above table shows that the mean score of S.S.C. achievement (1.73) 35% to 49% range students is high in relation to dependent members. It can be said from this that low achievers have more dependent members in the family. The mean score of S.S.C. achievement (1.66) of 50% to 59% range students is medium in relation to dependent members. It can be said from this that medium achievers have two or four dependent members in the family. t value is significant at .05 level only between 35% to 49% and 60% and above range students. The mean score of S.S.C. achievement (1.59) of 60% and above range students is low in relation to

dependent members in the family. It can be said from this that bright achievers have less dependent members in the family. There is (-0.09) negative relationship between various S.S.C. achievement group and dependent members in the family. The achievement in school may not get influenced by number of dependent members in the family.

Table :4.7.12: Significance of Difference Between the Mean Score of Socio-Economic Status in Relation to Various Percentage Groups of Previous (S.S.C.) achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t
35 to 49	50 to 59	31.38	9.82	34.33	8.93	4.33**
35 to 49	60 and above	31.38	7.82	38.82	9.39	7.19**
50 to 59	60 and above	34.33	8.93	38.82	9.39	3.99**

** Significant at .01 level

The above table shows that the mean score of S.S.C achievement (38.82) of 60% and above range students is high in relation to socio-economic status. It can be said from this that high achievers possess high socio-economic status. The mean score of S.S.C. achievement (34.33) of 50% to 59% range students is medium in relation to socio-economic status. The mean score of S.S.C. achievement

(31.38) of 35% to 49% range students is low in relation to socio-economic status. It can be said from this that medium achievers possess middle socio-economic status and low achievers possess low socio-economic status. t value is significant in all the cases. Hence the hypothesis No. 9(b) is rejected ('There is no significance of difference between the previous achievement of the students in relation to their socio-economic status').

There is positive relationship between various S.S.C. achievement scores and socio-economic status. The value of $r = 0.26$ which is not at the significant level. Chauncy (1929) reported positive relationship between socio-economic status and achievement. Above results of the previous research supports the present finding.

Table :4.7.13: Significance of Difference Between the Mean Score of Educational Facilities in Relation to Various Percentage Groups of Previous (S.S.C.) Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	17.96	4.19	18.41	2.01	1.73 NS
35 to 49	60 and above	17.96	4.19	18.95	2.76	1.99 *
50 to 59	60 and above	18.41	2.01	18.95	2.76	1.99 *

* Significant at .05 level

The Table 4.7.13 shows that the mean score of S.S.C achievement (18.95) of 60% and above range students is high in relation to educational facilities. It can be said from this that high achievers have more educational facilities at their disposal. The mean score of S.S.C. achievement (18.41) of 50% to 59% range students is medium in relation to educational facilities. And the mean score of S.S.C. achievement (17.96) of 35% to 49% range students is low in relation to educational facilities. It can be said from this that medium achievers have medium educational facilities and low achievers have very less educational facilities available to them. t value is significant at .05 level in all the cases except between 35% to 49% and 50% to 59% range students. There is positive relationship between various levels of S.S.C. achievement groups and educational facilities. The value of $r = 0.10$ which is not at the significant level. The result supports hypothesis No.2 - 'There is relationship between students' educational climate in the home and their (S.S.C.) academic achievement'. The following previous research supports the present findings. Gupta (1968) found that 'provision of tuition fees and tuition in the home has positive effect on children's achievement. There is a positive relationship between

educational facilities and achievement in case of moderate and low intelligent group and no relationship in case of high intelligent. Same way if a student is provided with necessary textbooks, 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

Table :4.7.14: Significance of Difference Between the Mean Score of Emotional Climate in the Home in Relation to Various Percentage Groups of Previous (S.S.C.) Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	16.23	1.31	16.37	2.10	0.99 NS
35 to 49	60 and above	16.23	1.31	16.89	7.71	1.39 NS
55 to 59	60 and above	16.37	2.10	16.89	7.71	1.06 NS

The above table shows that the mean score of S.S.C. achievement (16.89) of 60% and above range students is high in relation to emotional climate in the home. It can be said from this that bright students get favourable emotional climate in the home for educational progress. The mean score of S.S.C. achievement (16.37) of 50% to 59% range students is medium in relation to emotional climate in the home. It can be said from this that medium achievers have favourable emotional climate in the home. t value is not significant in all

the cases. The mean score of S.S.C. achievement (16.23) of 35% to 49% range students is low in relation to emotional climate in the home. It can be said from this that low achievers have less favourable emotional climate in the home for education. There is positive relationship between S.S.C. achievement group and emotional climate in the home. The value of $r = 0.06$ which is not at the significant level. This result supports hypothesis No.3 'There is relationship between students emotional climate in the home and their (S.S.C.) academic achievement'. According to Reddy (1973) 'Emotional happiness in the home is positively related to achievement'. This shows that results of the previous research also supports present findings.

Table :4.7.15: Significance of Difference Between the Mean Scores of Parental Opinion for Education in Relation to Various Percentage Groups

Percentage of Previous (S.S.C.) Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	40.11	6.66	40.74	5.71	1.25 NS
35 to 49	60 and above	40.11	6.66	39.52	6.22	0.71 NS
50 to 59	60 and above	40.74	5.71	39.52	6.22	1.68 NS

The above table shows that the mean score of S.S.C achievement (40.74) of 50% to 59% range students is high in relation to parental opinion for education. It can be said from

this that parents of medium achievers have more favourable opinion for education. The mean score of S.S.C. achievement (40.11) of 35% to 49% range students is medium in relation to parental opinion for education. It can be said from this that parents of low achievers have favourable parental opinion for education. t value is not significant in all the cases. The mean score of S.S.C. achievement (39.52) of 60% and above range students is low in relation to parental opinion for education. It can be said from this that parents of bright achievers have less favourable opinion for education. There is no relationship between various S.S.C. achievement groups and parental opinion for education.

Table :4.7.16:Significance of Difference Between the Mean Score of Parental Encouragement to Academic Achievement in Relation to Various Percentage Groups of Previous Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	41.17	5.03	40.86	5.36	0.73 NS
35 to 49	60 and above	41.17	5.03	38.41	7.98	3.76 **
50 to 59	60 and above	40.86	5.36	38.41	7.98	3.29 **

** Significant at. .01 level

The above table shows that the mean score of S.S.C. achievement (40.86) of 50% to 59% range student is high in relation to parental encouragement to academic achievement. It can be said from this that medium achievers get more encouragement

to academic achievement from their parents. The mean score of S.S.C. achievement (41.17) of 35% to 49% range students is medium in relation to parental encouragement to academic achievement. It can be said from this that low achievers get good encouragement from the parents to academic achievement. The mean score of S.S.C. achievement (38.41) of 60% and above range students is low in relation to parental encouragement to academic achievement. It can be said from this that bright students get less encouragement to academic achievement. By chance, there is negative (-0.12) relationship between S.S.C. achievement groups and parental encouragement to academic achievement.

Table :4.7.17: Significance of Difference Between the Mean Score of Home Environment in Relation to Percentage Groups of Previous (S.S.C.) achievement

Percentage of Previous Achievements		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	116.56	25.62	116.42	10.00	0.92 NS
35 to 49	60 and above	116.56	25.62	113.62	15.46	0.98 NS
50 to 59	60 and above	116.42	10.00	113.62	15.46	1.48 *

* Significant at .05 level

The above table shows that the mean score S.S.C. achievement (116.56) of 35% range students is high and comparatively same in relation to home environment. It can be said from this

that low and medium achievers do have better home environment. The mean score of S.S.C. achievement (113.62) of 60% and above range students is very low in relation to home environment. t value is significant at .05 level only between 50% to 59% and 60% and above range students. It can be said from this that bright students come from low home environment. The result shows that hypothesis No. 9(a) is partially rejected. 'There is no significant difference between previous achievement of the students in relation to their home environment'.

There is negative relationship between S.S.C. achievement groups and home environment. The result shows that hypothesis No. 7 is rejected. 'There is relationship between students home environment and their academic achievement'.

Table :4.7.18: Significance of Difference Between the Mean Score of Economic Management in Relation to Various Percentage Groups of Previous Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	34.42	5.79	34.90	6.87	0.94 NS
35 to 49	60 and above	34.42	5.79	37.87	8.21	4.28 **
50 to 59	60 and above	34.90	6.87	37.87	8.21	3.33 **

** Significant at .01 level

The Table 4.7.18 shows that the mean score of S.S.C. achievement (37.87) of 60% and above range students is high in relation to economic management. It can be said from this that high achievers have better economic management practices.

The mean score of S.S.C. achievement (34.42) of 35% to 49% range students and the mean score of S.S.C. achievement (34.90) of 50% to 59% range students is less and comparatively same in relation to economic management. It can be said from this that low and medium achievers do not have good economic management practices. t value is significant at .01 level in all the cases except between 35% to 49% and 50% to 59% range students. The result shows that hypothesis No. 9(c) is partially rejected ' There is no significant difference between the previous (S.S.C.) achievement of the students in relation to their economic management'. There is positive relationship between previous (S.S.C.) achievement groups and economic management. The value of $r = 0.13$ which is not at the significant level.

Table :4.7.19: Significance of Difference Between the Mean Score of Total Achievement in Relation to Various Percentage Groups of Previous (S.S.C.) Achievement

Percentage of Previous Achievement		Mean	SD	Mean	SD	t value	
35 to 49	50 to 59	252.48	71.21	248.79	116.87	1.09	NS
35 to 49	60 and above	252.48	71.21	251.52	178.85	0.07	NS
50 to 59	60 and above	243.79	116.87	251.52	178.85	0.47	NS

The above table shows that the mean score of S.S.C. achievement (252.48) of 35% to 49% range students and S.S.C achievement (251.58) of 60% and above range students is more and comparatively same in relation to academic achievement. It can be said from this that low and high achievers have better academic achievement. The mean score of S.S.C. achievement (243.79) of 50% to 59% range students is low in relation to academic achievement. It can be said from this that medium achievers are medium in academic achievement. By chance there is negative (-0.02) relationship between S.S.C. achievement groups and total S.S.C. achievement.

The above results indicate that the most of the students are low and medium achievers. Very few are high achievers.

The t value between S.S.C. achievement of 35% to 49% and 50% to 59% range students in relation to family income, organizational membership, agricultural land, type of house,

farm power material possession, earning members, socio-economic status is significant either at .05 or .01 level. The t value between S.S.C. achievement of 35% to 49% and 50% to 59% range students in relation to parental occupation, parental education, dependent members, educational facility, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, home environment, economic management, and achievement is not significant. The t value between S.S.C. achievement of 35% to 49% and 50% to 59% range students in relation to family income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, dependent members, socio-economic status, educational facility, parental encouragement to academic achievement and economic management is significant either at .05 or .01 level. The t value between S.S.C. achievement of 35% to 49% and 60% and above range students in relation to parental occupation, earning members, emotional climate in the home, parental opinion for education, home environment, achievement is not significant at both the levels. The t value between S.S.C. achievement of 50% to 59% and 60% and above range students in relation to family income, parental education, agricultural land, type of house, farm

power, material possession, socio-economic status, educational facility, parental encouragement to academic achievement, home environment and economic management is significant either at .05 or .01 level. The t value between S.S.C. achievement of 50% to 59% and 60% and above range students in relation to parental occupation, organizational membership, earning members, dependent members, emotional climate in the home, parental opinion for education and achievement is not significant at both the levels.

There is positive relationship between various S.S.C. achievement groups and parental occupation, family income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, earning members, socio-economic status, educational facility, emotional climate in the home, economic management. By chance there is negative relationship between S.S.C. achievement groups and dependent members, parental opinion for education, parental encouragement to academic achievement, home environment and achievement.

4.8. Significant Difference Between the Mean Score of the Students of Different Percentage of Present (annual Exam.) Achievements in Relation to Their Total Socio-Economic Status, Home Environment and Economic Management Scores

Table :4.8.1: Percentage of Students (Preparatory Examination)

Percentage of (Annual) Examination	No. of Students	Percentage
35 to 49	512	73.88
50 to 59	127	18.33
60 and above	54	7.79
Total	693	100.00

The above table shows that most of the students are low and middle achievers. Very few students are high achievers at first year college level examination.

Table :4.8.2: Significance of Difference Between the Mean Score of Parental Occupation in Relation to Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	10.41	2.29	10.08	2.15	1.42 NS
35 to 49	60 and above	10.41	2.29	10.74	2.59	1.00 NS
50 to 59	60 and above	10.08	2.15	10.74	2.59	1.76 NS

The above table shows that the mean score of annual achievement of 60% and above range students is highest in relation to parental occupation. This means parents of bright students have high occupation. The mean score of annual achievement (10.41) of 35% to 49% range students is

medium in relation to parental occupation. This shows that low achievers have parents from medium occupation group. t value is not significant in all the cases. The mean score of annual achievement (10.08) of 50% to 59% range students is lowest in relation to parental occupation. This means that medium achievers have parents from low occupational group. There is no relationship between annual achievement groups and parental occupation.

Table :4.8.3: Significance of Difference Between the Mean Score of Family Income in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	4.12	1.39	3.93	1.50	1.37 NS
35 to 49	60 and above	4.12	1.39	5.33	1.64	5.97 **
50 to 59	60 and above	3.93	1.50	5.33	1.64	5.60 **

** Significant at .01 level

The above table shows that the mean score of annual achievement (5.33) of 60% and above range student is highest in relation to family income. The mean score of annual achievement (4.12) of 35% to 49% range students is medium in relation to family income. This shows that high achievers belong to high income group. Low achievers belong to middle income group family. t value is significant at .01 level in

in all the cases except between 35% to 49% and 50% and 59% range students. The mean score of 50% to 59% range students of annual achievement (3.93) is lowest in relation to family income. This means that medium achievers do belong to low income group. There is positive relationship between annual achievement groups and family income. The value of $r = 0.15$ which is not at the significant level.

Table :4.8.4: Significance of Difference Between the Mean Score of Parental Education in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	6.84	1.91	7.09	5.11	0.87 NS
35 to 49	60 and above	6.84	1.91	7.78	2.36	3.33 **
50 to 59	60 and above	7.09	5.11	7.78	2.36	0.95 NS

** Significant at .01 level

The above table shows that the mean score of annual achievement (7.78) of 60% and above range students is highest in relation to parental education. This shows that parents of high achievers do have higher qualification. The mean score of annual achievement of 50% to 59% range students (7.09) is medium in relation to parental education. This indicates that parents of medium achievers do have

medium educational qualification. The mean score of annual achievement of 35% to 49% range students is low in relation to parental education. This means parents of low achievers have low education. t value is significant at .01 level only between 35% to 49% and 60% and above range students. There is positive relationship between annual achievement groups and parental education. The value of $r = 0.09$ which is not at the significant level. According to study done by Patel (1973) 'It was found that performance of the students is greatly affected by 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.' Thus previous research supports the present findings.

Table :4.8.5: Significance of Difference Between the Mean Score of Organizational Membership in Relation to Various Percentage Groups of Annual Achievement

Percentage of annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.21	0.91	1.34	1.19	1.32 NS
35 to 49	60 and above	1.21	0.91	1.33	1.21	0.91 NS
50 to 59	60 and above	1.34	1.19	1.33	1.21	0.03 NS
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The Table 4.8.5 shows that the mean score of annual achievement (1.34) of 50% to 59% range students is highest in relation to organizational membership. This shows that medium achievers do have high number of organizational membership. The mean score of annual achievement (1.33) of 60% and above range students is also high in relation to organisational membership. This shows that high achievers also have more numbers of organizational membership. t value is not significant in all the cases at both the levels. The mean score of annual achievement (1.21) of 35% to 49% range students is low in relation to organizational membership. This means low achievers hardly have any organizational membership. There is positive relationship between annual achievement groups and organizational membership. The value of $r = 0.05$ which is not at the significant level.

Table :4.8.6: Significance of Difference Between the Mean Score of Agricultural Land in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	2.15	2.43	2.14	2.72	0.37 NS
35 to 49	60 and above	2.15	2.43	3.59	6.24	3.36 **
50 to 59	60 and above	2.24	2.72	3.59	6.24	2.03 *

** Significant at .01 level			* Significant at .05 level			

The Table 4.8.6 shows that the mean score of annual achievement (3.59) of 60% and above range students is high in relation to agricultural land. This shows that high achievers hold more agricultural land. The mean score of annual achievement (2.24) of 50% to 59% range students is medium in relation to agricultural land. This indicates that medium achievers have medium proportion of agricultural land. The mean score of annual achievement (2.15) of 35% to 49% range students is low in relation to agricultural land. This shows that low achievers hold very less agricultural land. t value is significant either at .05 or .01 level except between 35% to 49% and 50% to 59% range students. There is positive relationship between annual achievement groups and agricultural land. The value of $r = 0.11$ which is not at the significant level.

Table :4.8.7: Significance of Difference Between the Mean Score of Type of House in Relation to Annual Achievement of Various Percentage Groups

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.44	0.50	1.46	0.50	0.31 NS
35 to 49	60 and above	1.44	0.50	1.52	0.50	1.08 NS
50 to 59	60 and above	1.46	0.50	1.52	0.50	0.76 NS

The Table 4.8.7 shows that the mean score of annual achievement (1.52) of 60% and above range students is highest in relation to type of houses. The mean score of annual achievement (1.46) of 50% to 59% range students and the annual achievement (1.44) 35% to 49% is less and comparatively same in relation to type of house. This shows that low and medium achievers have more of rented houses than that of own houses. t value is not significant in all the cases. There is positive relationship between annual achievement groups and type of house. The value of $r = 0.04$ which is not at the significant level.

Table :4.8.8: Significance of Difference Between the Mean Score of Farm Power in Relation to Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	2.37	3.84	2.38	3.57	0.02 NS
35 to 49	60 and above	2.37	3.84	5.61	11.52	4.45 **
50 to 59	60 and above	2.38	3.57	5.61	11.52	2.86 **

** Significant at .01 level

The above table shows that the mean score of annual achievement (5.61) of 60% and above range students is highest in relation to farm power. This shows that high

achievers have more number of farm power at their disposal. The mean score of annual achievement (2.37) of 35% to 49% range students and annual achievement (2.38) of 50% to 59% range students is less and comparatively same in relation to farm power. It can be said from this that low and medium achievers have very less farm power. t value is significant at .01 level except between 35% to 49% and 50% to 59%. There is positive relationship between annual achievement groups and farm power. The value of $r = 0.14$ which is not at the significant level.

Table :4.8.9: Significance of Difference Between the Mean Score of Material Possession in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.64	1.33	1.65	1.48	0.09 NS
35 to 49	60 and above	1.64	1.33	2.46	2.05	4.08 *
50 to 59	60 and above	1.65	1.48	2.46	2.05	2.98 **

** Significant at .01 level

* Significant at .05 level

The above table shows that the mean score of annual achievement (2.46) of 60% and above range students is highest in relation to material possession. The mean score of annual achievement (1.65) of 50% to 59% range students

and the mean score of annual achievement (1.64) of 35% to 49% range students is less and comparatively equal in relation to material possession. This means low and medium achievers have very less number of material possession. t value is significant either at .05 or .01 level except between 35% to 49% and 50% to 59%. There is positive relationship between annual achievement groups and material possession. The value of $r = 0.12$ which is not at the significant level.

Table :4.8.10: Significance of Difference Between the Mean Score of Earning Members in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.34	0.47	1.34	0.62	0.01 NS
35 to 49	60 and above	1.34	0.47	1.28	0.49	0.88 NS
50 to 59	60 and above	1.34	0.62	1.28	0.49	0.64 NS

The above table shows that the mean score of annual achievement (1.34) of 35% to 49% and 50% to 59% range students is more and same in relation to earning members. This indicates that low and medium achievers have more earning members in the family. The mean score of annual

achievement (1.28) 60% and above range students is low in relation to earning members. It can be said from this that bright achievers have less earning members in the family. t value is not significant in all the cases at both the levels. By chance, there is negative relationship between various annual achievement groups and earning members in the family because academic achievement has nothing do do with total number of earning members in the family.

Table :4.8.11: Significance of Difference Between the Mean Score of Dependent Members in Relation to Various Percentage Groups of Annual Achievement and Dependent Members in the Family

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	1.69	0.46	1.65	0.48	0.77 NS
35 to 49	60 and above	1.69	0.46	1.65	0.78	0.57 NS
50 to 59	60 and above	1.65	0.46	1.65	0.78	0.06 NS

The above table shows that the mean score of annual achievement (1.65) 50% to 59% and 60% and above range students is less and same in relation to dependent members in the family. This shows that medium and bright achievers have less dependent members in the family. The mean score of annual achievement (1.69) of 35% to 49%

range students is more in relation to dependent members in the family. It can be said from this that low achievers have more dependent members in the family. By chance there is (-0.03) negative relationship between various annual achievement groups and dependent members in the family, because academic achievement has nothing to do with dependent members in the family.

Table :4.8.12: Significance of Difference Between the Mean Score of Socio-Economic Status in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	33.40	8.78	32.20	6.90	1.44 NS
35 to 49	60 and above	33.40	8.78	39.13	11.35	4.42 **
50 to 59	60 and above	32.20	6.90	39.13	11.35	5.05 **

** Significant at .01 level

The above table shows that the mean score of annual achievement (33.40) of 35% to 49% range students and annual achievement (32.20) of 50% to 59% range students is less and comparatively equal in relation to socio-economic status. It can be said from this that low and medium achievers do come from low socio-economic status. The mean score of annual achievement (39.13) of 60% and

above range students is high in relation to socio-economic status. This indicates that bright achievers hold high socio-economic status. t value is significant at .01 level in all the cases except between 35% to 49% and 50% to 59% range students.

The result shows that hypothesis No. 10(b) is partially rejected - 'There is no significant difference between the present (annual) achievement of the students in relation to their socio-economic status.' By chance, there is negative relationship between various achievement groups and socio-economic status. The value of $r = 0.11$ which is not at the significant level. This result shows that hypothesis No.4 stands. There is no relationship between students' socio-economic status and academic achievement of the (annual) first year college students.'

Table :4.8.13: Significance of Difference Between the Mean Score of Educational Facilities in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	18.11	1.96	18.72	5.98	1.94 NS
35 to 49	60 and above	18.11	1.96	18.89	3.06	2.60 *
50 to 59	60 and above	18.72	5.98	18.89	3.06	0.19 NS

* Significant at .05 level

The Table 4.8.13 shows that the mean score of annual achievement (18.72) of 50% to 59% range students and annual achievement (18.89) of 60% and above range students is comparatively equal and high in relation to educational facilities available to them. It can be said from this that medium and bright achievers have more educational facilities with them. The mean score of annual achievement (18.11) of 35% to 49% range students is less in relation to educational facilities. This indicates that low achievers have less educational facilities available with them. t value is significant at .05 level only between 35% to 49% and 60% and above range students. There is positive relationship between various annual achievement groups and educational facilities available in the home. The value of $r = 0.09$ which is not at the significant level.

This result supports hypothesis No.2. 'There is relationship between students educational climate in the home and their (annual) academic achievement. The Manchester study by Wiseman (Central Advisory Council for Education, 1967) has shown that 'Achievement is related to vorminous children, cleanliness of home, freemeals, material needs, parental occupation, free clothing, children's height,

housing standards and neighbourhood, home literacy, parental attitude towards education, attitude towards books and reading toward them. These are important determiners of achievement'. This shows that previous research also supports present findings.

Table :4.8.14: Significance of Difference Between the Mean Score of Emotional Climate in the Home in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	16.25	1.86	16.35	1.34	0.57 NS
35 to 49	60 and above	16.25	1.86	17.50	9.29	2.60 **
50 to 59	60 and above	16.35	1.34	17.50	9.29	1.36 NS

** Significant at .01 level

The above table shows that the mean score of annual achievement (16.25) of 35% to 49% range students and annual achievement (16.35) of 50% to 59% range students is less and comparatively equal in relation to emotional climate in the home. The mean score of annual achievement (17.50) of 60% and above range students is high in relation to emotional climate in the home. t value is significant only between 35% to 49% and 60% and above range students at .01 level. This

shows that bright students have favourable emotional climate in the home for education. There is positive relationship between various achievement groups and emotional climate in the home. The value of $r = 0.11$ which is not at the significant level.

This result supports hypothesis No.3 - 'There is relationship between students' emotional climate in the home and their (annual) academic achievement'. Goldberg (1958) has found out that 'Lack of family disruption through death, divorce is positively related to achievement whereas disrupted home appeared to contribute negatively to achievement'. Varma (1966) also found that 'Emotional conditions in the home affect the achievement.' Thus, previous research also supports present findings.

Table :4.8.15: Significance of Difference Between the Mean Score of Parental Opinion for Education in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value	
35 to 49	50 to 59	40.46	6.09	40.15	6.33	0.51	NS
35 to 49	60 and above	40.46	6.09	39.67	6.78	0.90	NS
50 to 59	60 and above	40.15	6.33	39.67	6.78	0.46	NS
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The above table shows that the mean score of annual achievement (40.46) of 35% to 49% range students is high in

relation to parental opinion for education. This means parents of low achievers have high favourable opinion for education. The mean score of annual achievement (40.15) of 50% to 59% range students is average in relation to parental opinion for education. This shows that medium achievers have average favourable opinion for education. t value is not significant in all the cases. The mean score of annual achievement (39.67) of 60% and above range students is low in relation to parental opinion for education. This shows that parents of bright achievers have very low favourable opinion for education. There is positive relationship between various annual achievement groups and parental opinion for education. The value of $r = 0.04$ which is not at the significant level. Malley (1954) have found that 'parents of high achievers had more positive attitudes than parents of low achievers.' Thus, previous research also supports the present findings.

Table :4.8.16: Significance of Difference Between the Mean Scores of Parental Encouragement to Academic Achievement in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	40.93	5.16	40.61	6.19	0.58 NS
35 to 49	60 and above	40.93	5.16	38.89	8.10	2.59 **
50 to 59	60 and above	40.61	6.19	38.89	8.10	1.56 NS

** Significant at .01 level

The above table shows that the mean score of annual achievement (40.93) of 35% to 49% range students is highest in relation to parental encouragement to academic achievement. It can be said from this that parents of low achievers give highest encouragement to academic achievement. The mean score of annual achievement (40.61) of 50% to 59% range students is average in relation to parental encouragement to academic achievement. This indicates that parents of medium achievers give average encouragement to academic achievement. The mean score of annual achievement (38.89) of 60% and above range students is low in relation to parental encouragement to academic achievement. This indicates that bright achievers get very low encouragement to academic achievement from their parents, t value is significant at .01 level except between 35% to 49% and 60% and above range students. There is positive relationship

between various annual achievement groups and parental encouragement to academic achievement. The value of $r = 0.09$ which is not at the significant level. Studies of Hattiwick and Stowell (1936) shown that 'Parents of high achievers found to give their children more praise and approval.' In short, the above studies prove that parental encouragement to achievement do influence achievement in school or college positively. The previous research also supports present findings.

Table :4.8.17: Significance of Difference Between the Mean Scores of Home Environment in Relation to Various Percentage Groups of Annual Academic Achievement

Percentage of Annual Academic Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	115.71	10.01	118.49	36.96	4.61 **
35 to 49	60 and above	115.71	10.01	114.83	17.46	0.40 NS
50 to 59	60 and above	118.49	36.96	114.83	17.46	1.50 NS

** Significant at .01 level

The above table shows that the mean score of annual achievement (118.49) of 50% to 59% range of students is highest in relation to home environment. t value is significant at .01 level only between 35% to 49% and 50% to 59% range students. It can be said from this that

medium achievers hold better home environment. The mean score of annual achievement (114.83) of 60% and above range students and annual achievement (115.71) of 50% to 59% range students is comparatively same and poor in relation to their home environment. It can be said from this that low as well as high achievers possess fair type of home environment.

The result shows that hypothesis No. 10(a) is partially rejected - 'There is no significant difference between the present (annual) achievement of the students in relation to their home environment.' There is positive relationship between various annual achievement groups and home environment. The value of $r = 0.22$ which is not at the significant level.

The results supports hypothesis No. 1 'There is relationship between students' home environment and their (annual) academic 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'. This shows that previous research also supports the present findings.

Table :4.8.18: Significance of Difference Between the Mean Scores of Economic Management in Relation to Various Percentage Groups of Annual Academic Achievement

Percentage of Annual Academic Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	373.00	111.72	255.61	98.98	1.67 NS
35 to 49	60 and above	373.00	111.72	232.02	129.68	1.53 NS
50 to 59	60 and above	255.61	98.98	232.02	129.68	2.62 **

** Significant at .01 level

The above table shows that the mean score of annual achievement (373.00) of 35% to 49% range students is highest in relation to their economic management. The mean score of annual achievement (255.61) of 50% to 59% range students and annual achievement (232.02) of 60% and above range students is comparatively less than 35% to 49% range students in relation to their academic achievement. t value is significant at .01 level only between 50% to 59% and 60% and above range students. It can be said from this that low achievers have better money management than medium and high achievers.

There is positive relationship between various annual achievement scores and economic management. The value of $r = 0.07$ which is not at the significant level. This result shows that hypothesis No. 5 is rejected -

' There is no relationship between economic management and (annual) academic achievement groups of the first year college students.'

The result shows that hypothesis No. 10(c) is partially rejected - ' There is no significant difference between the present (annual) achievement of the students in relation to their economic management.'

Table :4.8.19: Significance of Difference Between the Mean Score of Achievement in Relation to Various Percentage Groups of Annual Achievement

Percentage of Annual Academic Achievement		Mean	SD	Mean	SD	t value
35 to 49	50 to 59	214.41	132.51	222.40	276.05	3.27 **
35 to 49	60 and above	214.41	132.51	261.98	91.16	3.00 **
50 to 59	60 and above	222.40	276.05	261.98	91.16	5.35 **

** Significant at .01 level

The above table shows that the mean score of annual achievement (261.98) of 60% and above range students is highest in relation to various percentage of annual achievement. It can be said from this that high achiever group is high in their annual academic achievement. The mean score of annual achievement (222.40) of 50% to 59% range students is medium in relation to their annual academic

achievement. It can be said from this that medium achievers are medium in their annual academic achievement. The mean score of annual achievement (214.41) of 35% to 49% range students is low in relation to their annual academic achievement. t value is significant at .01 level in all the cases. It can be said from this that high medium and low achievers have respectively high medium and low academic achievement. There is positive relationship between various annual academic achievement groups and total score of annual academic achievement. The value of $r = 0.41$ which is not at the significant level.

The above table shows that most of the students are low and middle achievers. Very few students are high achievers at first year college level examination. The t value of annual achievement between 35% to 49% and 50% to 59% range students in relation to home environment and academic achievement is significant at .01 level. The t value of annual achievement between 35% to 49% and 50% to 59% range students in relation to parental occupation, income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, earning members, dependent members,

socio-economic status, educational facility, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement and economic management is not significant at both the levels.

The t value of annual achievement between 35% to 49% and 60% and above range students in relation to family income, parental education, agricultural land, farm power, material possession, socio-economic status, educational facility, emotional climate in the home, parental encouragement to academic achievement and achievement is significant either at .05 or .01 level. The t value between annual achievement of 35% to 49% and 60% and above range students in relation to parental occupation, organizational membership, type of house, earning members, dependent members, parental opinion for education, home environment and economic management is not significant at both the levels.

The t value of annual achievement between 50% to 59% and 60% and above range students in relation to their family income, agricultural land, farm power, material possession, socio-economic status, economic management and achievement is significant either at .05 or .01 level. The t value of annual achievement of 50%

to 59% and 60% and above range students in relation to parental occupation, parental education, organizational membership, type of house, earning members, dependent members, educational facility, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, and home environment is not significant at both the levels.

There is positive relationship between various annual achievement groups and family income, parental education, organizational membership, agricultural land, type of house, farm power, material possession, socio-economic status, educational facility, emotional climate in the home, parental opinion for education, parental encouragement to academic achievement, home environment, economic management, and academic achievement. By chance, there is negative relationship between various annual achievement groups and earning members, dependent members and parental occupation.

SECTION IV
ECONOMIC MANAGEMENT

In this section IV, it has been considered suitable to produce the data according to the questions in the Questionnaire (Appendix) and accordingly the titles of the respective tables 4.9.1 to 4.9.28 have been given.

4.5 Economic Management

Table :4.9.1: Allotment of Pocket Expense to Number of Students
(e.g. Q. 'Do you get money for your pocket Expense ?')

Respondents' Response	No. of Students	Percentage
Yes	610	87.52
No	83	12.48
Total	693	100.00

The above table shows that round about 88% of the students get pocket money allowance and 13% of the students did not get pocket money allowance in the total sample. In short, most of the students get pocket money allowance in the total sample. Very few students did not get pocket money allowance in the total sample.

Table :4.9.2: Amount of Pocket Expense in Rupees per Month

Amount of Pocket Expense in Rupees p.m.			No. of Students	Percentage
1	-	25	Rs. 412	59.30
26	-	50	Rs. 115	16.59
51	-	75	Rs. 13	1.08
96	-	100	Rs. 30	4.32
101	-	125	Rs. 5	0.06
126	-	150	Rs. 7	1.11
151	-	200	Rs. 7	1.11
Above		200	Rs. 21	3.95
Not applicable			Rs. 83	12.48
Total			693	100.00

The above table shows that round about sixty percentage of the students get 1 to 25 Rs. as pocket money expense. Round about seventeen percentage of the students get 26 - 50 Rs. as pocket money expense. 12.48 percentage of the students did not get pocket money allowance. This shows most of the students get pocket money allowance in the range of 1 to 25 Rs.

Table :4.9.3: Number of Earning Students While Studying (Q. 'Do you earn while studying?')

Response	No. of Students	Percentage
Yes	111	15.21
No	582	84.79
Total	693	100.00

Looking to the Table 4.9.3, it can be said that very few (15.21%) students earn while studying and most (84.79%) of the students do not earn while studying.

Table :4.9.4: Amount of Earning in Rs.

Amount of Earning in Rupees p.m.	No. of Students	Percentage
1 - 50 Rs.	79	11.39
51 - 100 Rs.	18	2.59
101 - 150 Rs.	-	-
151 - 200 Rs.	5	0.07
201 - 250 Rs.	1	0.01
251 and above Rs.	8	1.15
Not applicable Rs.	582	84.79
Total	693	100.00

The above table shows that round about 12 percentage of the students earn money amount in the range of 1 - 50 Rs. Very few students earn money in the range of 51 - 100 Rs. This shows that most of the students earn very small amount of money in Rupees.

Table :4.9.5: Sources of Other Means of Income

Sources of Other Means of Income	No. of Students	Percentage
From relatives	56	8.01
From scholarships	19	2.74
From freestudentships	81	11.67
Not applicable	537	77.58
Total	693	100.00

The above table shows that round about twelve percentage of the students get money through freestudent-ships. Eight percentage of the students get money from relatives and hardly two percentage of the students get money income through scholarships.

Table :4.9.6: Amount of Saving in Rupees per Month

Amount of Savings in Rupees per Month			No. of Students	Percentage
1 - 10	Rs.		513	74.02
11 - 20	Rs.		37	5.33
21 - 30	Rs.		20	2.95
31 - 40	Rs.		8	1.15
41 - 50	Rs.		9	1.29
51 and above	Rs.		10	1.44
Not applicable			96	13.82
Total			693	100.00

The above table shows that round about seventy five percentage of the students save money in the range of 1 to 10 rupees. Very few (11%) students save in the range of 11 - 50 rupees and fourteen percentage of the students do not save in the total sample. In short, most of the students save money in the range of 1 - 10 rupees in the total sample.

Table :4.9.7: Plan for Spending the Pocket Money
(Q. 'Do you plan for spending your pocket money ?').

Response	Number of Students	Percentage
Yes	596	86.08
No	97	13.92
Total	693	100.00

The above table shows that most (86.08%) of the students do planning for spending of their pocket money and very few (13.92%) students do not plan for spending of their pocket money allowance.

Table :4.9.8: Reasons for Planning for Spending the Pocket Money of the Respondents

Reasons for Planning your Pocket money.	No. of Students	Percentage
It is necessary for proper use of income	150	21.34
It gives satisfaction	60	8.25
It helps in saving some money for emergency	133	19.99
It serves as a guide for future expenditure	104	15.00
It helps to reach some desired goals	149	21.50
Not applicable	97	13.92
Total	693	100.00

The Table 4.9.8 shows that most of the students (round about 22%) plan for spending of their pocket money because of the following reasons :

- * It helps to reach some desired goals.
- * It is necessary for proper use of income. Round about twenty percentage of the students plan for spending of their pocket money because
- * Planning helps in saving some money for emergency. Very few students plan for spending of their pocket money because
- * Planning serves as a guide for future expenditure, and
- * It gives satisfaction

Table :4.9.9: Reasons for Not/Spending of Pocket Money

Reasons for not planning of spending of your (students') pocket money	No.of Students	Percent- age
Planning takes a lot of your time	50	7.01
During an emergency it does not work	27	3.96
You cannot remember every important item while planning	20	2.95
Not applicable	596	86.08
Total	693	100.00

The above table shows that most of the students (7.01%) do not plan for spending of their pocket money

because they feel that planning takes a lot of their time. Very few students (3.96%) do not plan because they feel that during an emergency it does not work. Nearly 2.95% of the students do not plan for spending of pocket money because they feel that they cannot remember every important item while planning.

Table :4.9.10: 'Do you Keep Accounts of Your Expenditure ? '

Response	No. of Students	Percentage
Yes	596	86.08
No	97	13.92
Total	693	100.00

The above table shows that most (86.08%) of the students keep accounts of their expenditure while very few (13.92%) students do not keep accounts of their expenditure.

Table :4.9.11: Reasons for Keeping an Account

Reasons for keeping an account	No. of Students	Percentage
Someone requires you to do so	255	36.75
One can know how much he/she has spent	125	18.03
One can use it as a guide for next month	246	31.30
Not applicable	97	13.92
Total	693	100.00

The Table 4.9.11 shows that most (36.75%) of the students keep an account of their expenditure because someone forces or requires them to do so. Round about thirty two percentage of the students keep an account of their expenditure to use it as a guide for next month. And very few (18.03%) students keep an account of their expenditure to know how much he/she has spent.

Table :4.9.12: Reasons for Not Keeping an Account

Reasons for Not Keeping an Account	No. of Students	Percent-age
It takes lot of your time	40	5.77
It is a tiring job	33	4.74
After a long time you forget the exact amount and record becomes inaccurate	24	3.41
Not applicable	596	86.08
Total	693	100.00

Above table shows, that among those who do not keep an account of their expenditure, round about six percentage of the students feel that keeping an account is very time consuming job. Round about five percentage of the students feel that, it is a tiring job. Very few people do not keep an account because they are not interested in using inaccurate records.

Table :4.9.13: ' Do you Save Money ?'

Response	No.of Students	Percentage
Yes	597	86.18
No	96	13.82
Total	693	100.00

The above table shows that round about eighty six percentage of the students save money and very few (13.82% students do not save money. In short, most of the students from the total sample save money.

Table :4.9.14: Reasons for Saving Money

Reasons for saving money	No.of Students	Percentage
For future emergency	263	37.93
For further studies in India	60	8.21
For buying a particular item	142	21.00
For helping one of the family members	54	7.79
For travelling to see new places	45	6.49
For no particular reasons	33	4.76
Not applicable	96	13.82
Total	693	100.00

Looking to the above table, it can be seen that round about thirty eight percentage of the students save money for future emergency. Twenty one percentage of the

students save money for buying a particular item. Round about sixteen percentage of the students save money either for helping family members or for further studies in India. Very few (6.49%) students save money for travelling to see new places.

Table :4.9.15: Reasons for Not Saving Money .

Reasons for not saving money	No. of Students	Percent- age
Saving is not possible within the obtained amount	66	9.50
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Saving demands careful planning of expenditure	25	3.60
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Saving stops freedom of spending	5	0.72
-----	-----	-----
Not applicable	597	86.18
Total	693	100.00
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The above table shows that round about ten percentage of the students do not save because saving is not possible within the obtained amount. Round about four percentage of the students do not save because they feel that saving demands careful planning of expenditure. And hardly few people feel that saving stops freedom of spending.

Table :4.9.16: Ways of Keeping Saving

Ways of Keeping Saving	No. of Students	Percent- age
Buy bonds of certificates	49	7.07
Keep saving with yourself	359	51.80
Keep saving with your parents	58	8.29
Keep saving with your friend	47	6.78
Keep saving in bank	82	12.23
Keep saving by any other way	2	0.01
Not applicable	96	13.82
Total	693	100.00

The above table shows that round about fifty two percentage of the students keep saving with themselves. Nearly thirteen percentage of the students keep saving in bank. Round about nine percentage of the students keep saving with their parents and remaining students (round about 13%) keep saving either with their friends or buy bonds of certificate. In short, most of the students keep their saving with themselves.

Table :4.9.17: 'Do You Overspend Money and Have to ?'

Do you overspend money and have to -	Number of Students	Percent- age
- use up your saving	133	19.04
- borrow from friends	20	2.88
- ask more money from friends	125	18.10
- stop spending any more	410	59.01
Not applicable	5	0.97
Total	693	100.00

The above table shows that round about 59% of the students stop spending money when they overspend.

19.04 percentage of students when overspend money, they have to use up their saving. Round about 19 percentage of the students ask more money from parents and very few (2.88%) students borrow from friends when they overspend their money.

Table :4.9.18: Benefits of Economic Management

Benefits of Economic Management	No.of Students	Percent- age
Serves as a guide for future expenditure	225	32.03
Achieve desired goal	255	36.75
Save money for emergency	135	19.45
Give satisfaction	78	11.77
Total	693	100.00

The Table 4.9.18 shows that round about thirty seven percentage of the students feel that economic management helps to achieve desired goals. Round about thirty three percentage of the students feel that economic management serves as a guide for future expenditure. Nearly twenty percentage of the students feel that economic management helps to save money for emergency. And very few students feel that economic management gives satisfaction of spending (using) money.

Table :4.9.19: Students' Approximate Expenditure on Food Items in Rupees Per Month.

Expenditure in Rupees per month			No. of Students	Percent- age	
1	-	25	Rs.	625	90.08
26	-	50	Rs.	47	6.78
51	-	75	Rs.	5	0.97
76	-	100	Rs.	5	0.97
101	and above		Rs.	2	0.01
Not applicable				9	1.19
Total				693	100.00

The above table shows that most (90.08%) of the students spent approximately 1 to 25 Rupees per month on food items and very few (6.78%) students spent approximately 26 to 50 rupees on food items monthly. Nearly

two percentage of the students do not spend money on food items.

Table :4.9.20: Student's Approximate Expenditure Towards Education in Rupees per Month

Expenditure in Rupees per month	No. of Students	Percentage
1 to 25 in Rs.	640	92.67
26 to 50 Rs.	33	4.74
51 to 75 Rs.	7	1.01
76 to 100 Rs.	0	-
101 and above Rs.	2	0.01
Not applicable	11	1.57
Total	693	100.00

The above table shows that most (92.67%) of the students spent approximately 1 to 25 rupees per month on educational items. Very few (4.74%) students spent approximately 26 - 50 rupees per month on education. Nearly two percentage of the students do not spend money on educational items.

Table :4.9.21: Student's Approximate Expenditure towards Clothing in Rupees per Month

Expenditure in Rs. per month	No. of Students	Percentage
1 to 25 Rs.	509	73.61
26 to 50 Rs.	133	19.04
51 to 75 Rs.	17	2.45
76 to 100 Rs.	7	1.01
101 and above Rs.	7	1.01
Not applicable	20	2.88
Total	693	100.00

The Table 4.9.21 shows that most (73.61%) of the students spent approximately 1 to 25 rupees per month on clothing, very few (19.04) students spent approximately 26 to 50 rupees per month on clothing. And hardly three percentage of the students did not spend money on clothing items.

Table :4.9.22: Student's Approximate Expenditure Towards Entertainment in Rupees per Month

Student's Expenditure in Rs. per month				No. of Students	Percentage
1	to	25	Rs.	611	88.59
26	to	50	Rs.	27	3.89
51	to	75	Rs.	7	1.01
76	to	100	Rs.	2	0.01
101	and above		Rs.	1	0.01
Not applicable				45	6.49
Total				693	100.00

The above table shows that round about eighty nine percentage of the students spent approximately 1 to 25 rupees per month towards entertainment. Very few (3.89%) students spent approximately 26 to 50 rupees per month towards entertainment. Round about seven percentage of the students did not spend money towards entertainment.

Table :4.9.23: Student's Approximate Expenditure Towards Postage in Rupees per Month

Student's Expenditure in Rupees Per Month			No. of Students	Percentage
1 to 25	Rs.		403	58.67
26 to 50	Rs.		3	0.04
51 to 75	Rs.		1	0.01
Not applicable			286	41.28
Total			693	100.00

The above table shows that round about fifty nine percentage of students spent 1 to 25 rupees on postage e.g. post cards, stamps, inlands, envelops, foreign letters. And remaining forty one percentage of students did not spend any money on postal services.

Table :4.9.24: Student's Approximate Expenditure Towards Transportation in Rupees

Student's Approximate Expenditure in Rupees Per Month			No. of Students	Percentage
1 to 25	Rs.		625	90.08
26 to 50	Rs.		36	5.19
51 to 75	Rs.		2	0.01
Not applicable			30	4.72
Total			693	100.00

The above table shows that round about ninety one percentage of the students spent 1 to 25 rupees towards transportation. Very few (5.19%) students spent money in the range of 26 to 50 rupees towards transportation. Round about five percentage of the students did not spend any money towards transportation. In short, most of the students spent 1 to 25 rupees towards transportation.

Table :4.9.25: Student's Approximate Expenditure Towards Personal Care

Student's Approximate Expenditure Per Month			No. of Students	Percentage
1	to	25	Rs. 460	66.66
26	to	50	Rs. 5	0.72
51	to	75	Rs. 2	0.01
Not applicable			226	32.61
Total			693	100.00

The above table shows that round about sixty seven percentage of the students spent 1 to 25 rupees on personal care items e.g. cosmetics, bath soaps, washing soaps, oil, soda, medicine, doctor fees etc. And remaining thirty three percentage of the students did not spend money on personal care. This shows that most of the students spent money on personal care.

Table :4.9.26: Student's Approximate Expenditure
Towards Gifts and Charity in Rupees

Student's Approximate Expenditure in Rupees per Month		No. of Students	Percentage
1 to 25	Rs.	371	53.53
26 to 50	Rs.	5	0.72
Not applicable		317	45.75
Total		693	100.00

The above table shows that round about fifty four percentage of the students spent 1 to 25 rupees on gifts and charity. Remaining forty six percentage of students did not spend any money on gifts to friends and relatives. They also did not spend towards charity to religious purposes and for poor people.

Table :4.9.27: Student's Approximate Expenditure
Towards Services in Rupees per Month

Student's Approximate Expenditure in Rupees per Month		No. of Students	Percentage
1 to 25		163	23.52
26 to 50		3	0.04
Not applicable		527	76.44
Total		693	100.00

Above Table shows that round about twenty four percentage of the students spent 1 to 25 rupees per month towards payment of servants. But most (76.44%) of the students did not spend money on servants. They may be interested in self-services.

Table :4.9.28: Student's Approximate Expenditure Towards Savings in Rupees per Month

Student's Approximate Expenditure in Rupees Per Month			No. of Students	Percentage
1	to	25 Rs.	564	82.08
26	to	50 Rs.	19	2.02
51	to	75 Rs.	5	0.97
76	to	100 Rs.	5	0.97
101	and above		3	0.04
Not applicable			97	13.92
Total			693	100.00
6 - - - - -				

The above table shows that round about eighty three percentage of the students save . 1 to 25 rupees per month. Very few (3 to 4%) students did saving in the range of 26 to 100 rupees per month. And remaining fourteen percentage of the students did not save any money.

The next chapter deals with Discussion, Conclusion and Recommendation for further studies.

CHAPTER IV

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