Chapter – 1

INTRODUCTION

1.1 Introduction
1.2 Locus of Control
1.3 Insecurity
1.4 Lifestyle
1.5 Psychological Adjustment
1.6 Importance of the Present Study
1.7 Plan of the Present study
1.1. Introduction:

Research means search again and again. Research means examining again and again the searched things, which means no end of the research. The research is the other side of the human being. If people not search any kind of the new things, then life is very hard, difficult and non progressive. So, people search new things day by day for the better life. The Psychology is the science of human being and its thought at all angle to make wonderful life and being helpful to the mankind.

The present study focuses on Locus of Control, one dimension of personality that measures the extent to which individuals believes that what happens to them in life is related to their own actions and decisions, or on the contrary to outer actions and decisions(fate and luck). We contribute to the existing literature on personality traits by investigating the impact of locus of control on wages, though making a distinction between the direct or productive impact of locus of control, and the indirect or behavioral impact that works through education decisions.

We find that locus of control is an important predictor of the decision to obtain higher education. In addition, we find that premarket locus of control, defined as locus of control measure at the time of schooling before that individual enters the labor market does not significantly affect later wages after controlling for education decisions. In the light of the existing literature, which finds mostly positive effects of contemporaneous locus of control measures on wages, this indicates that it is important to distinguish between premarket skills and those that are already influenced by labor market experience and age. Last simulation of our model shows that moving individuals from the first to the last deciles of the locus of control distribution significantly shifts the distribution of schooling choices, thus indirectly affecting later wages.

Standard job search theory assumes that unemployed individual have perfect information about the effect of their search effort on the job offer arrival rate. In this research, I present an alternative model which assumes instead that each individual has a subjective belief about the impact of his or her search effort on the rate at which job offers arrive. This subjective belief depends in part on individuals ‘locus of control’, which is defined as a generalized expectation about the internal versus external control of reinforcement (Rotter, 1966). A person whose external locus of control dominates tends to believe that much of what happens is beyond his or her
control. Life’s outcomes are instead attributed to other forces, like fate or luck, rather than to one’s own actions. In contrast, a person with an internal locus of control sees future outcomes as being contingent on his or her own decisions and behavior.

Investment decisions also appeared to be linked to individual’s locus of control. In particular, Coleman and Deleire (2003) conclude that locus of control affects education decisions mainly by influencing teenager’s expectations regarding the return to human capital investments. Cebi (2007) however, is not able to replicate these results using a different data set once cognitive ability is controlled for. Still, the potential link between individual locus of control and their human capital investments raises questions about the extent to which locus of control affects wages directly via productivity versus indirectly through skills acquisition. Piatek and Pinger (2009)

We have heard a great deal about our nation’s rising inequality, the growing gap between the rungs of our economic ladder. And yet, to most Indian, inequality is far less tangible and worrisome than a trend we have heard much less about: rising insecurity, or the growing risk of slipping from the ladder itself.

Despite the understandable current emphasis on cyber-terrorism, the impact of these cyber-threats and cyber-attacks goes far deeper into the economic and social fabric of life around the world, and can affect not just peace and security, but also the success of failure of all our developmental efforts. Enormous damage can be caused not just by an act, but also by the panic, the loss of confidence, the injection of doubts and hesitations, and the destruction of trust, all of which are the primary factors on which modern society is constructed.

In a poll undertaken earlier this year in 34 countries for the BBC World service, the unchecked pace of globalization and the unfair distribution of its benefits and damages emerged as widely shared concerns. Similar findings have been reported by the Pew foundation and the German Marshall Fund, among others. Survey evidence is no substitute for careful analysis. Still, it does highlight a growing sense of unease over the economic course that has been charted in recent years.

This unease has emerged strongly in advanced countries where increased economic insecurity has been associated with rising inequality and the squeezing of social provisioning. In middle-income countries, economic shocks, accelerated trade liberalization and premature deindustrialization have constrained economic diversification and formal job creation. In still other places, intractable poverty has
fed a ferocious circle of economic insecurity and political instability and on occasion, ferocious communal violence.

Thus the insecurity is the major problem in our country. As we see to the graduates in our country, they can’t find good jobs after completing their graduation. It is major reason to feel the insecurity.

Lifestyle is personal view point of a person. Many types of the Lifestyles are having in the world. Lifestyle also affects to persons personality, success and future life of person. If Lifestyle is good then person’s thoughts, cleverness, view points, planning and success are good, because this all are dependable on the Lifestyle. Also other many things are affecting to the Lifestyle but Lifestyle also affects to these things.

Happiness comes from……..some curious adjustment to life.

How do people cope with the psychological challenges of daily living? How students can learn to recognize adjustment issues in their lives and to apply appropriately psychological concepts to them? Will their understanding lead to better coping and even behavior change? Recognition and application of psychological constructs are at the heart of the Psychology of Adjustment course, which can serve as a solid applied offering within the undergraduate curriculum. Because of the intuitive appeal of applied psychology, this course offers the perfect opportunity to engage students through course content.

The most important thing for success is making good psychological adjustment. The person who does not adjust with his environment, he fails in his life. In journey of life, person has to make gradually psychological adjustment with the created situation. In modern era, those people who do not adjust with their present situation, they are pushed back by others and day by day they lose their mental health and finally, they become abnormal by their behavior or Physical. Thus psychological adjustment is the other side of the life. Those people who do not adjust with the demands, they feel insecure and their Lifestyle as well as personality also can be changed. In this research I want to compare locus of control, insecurity, lifestyle and psychological adjustment of the tribal and non-tribal college students.

➢ Theoretical frame work :

1.2. Locus of Control :

When you are dealing with challenges in your life, do you feel that you have
control over the outcomes? Or do you believe that you are simply at the hands of outside forces? If you believe that you have control over what happens, then you have what psychologists refer to the same as an internal locus of control. If you believe that you have no control over what happens and that external variables are to blame, then you have what is known as locus of control.

(I) What is Locus of Control?

Within psychology, Locus of Control is considered to be an important aspect of personality. The concept was developed originally Julian Rotter in the 1950s (Rotter, 1966).

➢ Meaning of Locus of Control:

Before we see the meaning of Locus of control, first we see the meaning of Control. The word Control can be defined as the power to determine outcomes by directly influencing actions, people and events. The word Latin “Locus” means “Place” or “Location”. Hence, Locus is defined as a position, point or place, or more specifically, a location where something occurs.

Control:

An easy word to understand control but yet a challenging word to actually deal with this word. We have people that think they control everything, others that think they are controlled by the world around them and pretty much everything in between. Control can be defined as the power to determine outcomes by directly influencing actions, people and events. When we look at it that way, we can begin to see that there is no way to control everything in our lives. I'm not saying we cannot control anything, but put in the context of that definition, we have to step back and really analyze what we can and cannot control.

The word ‘control’ becomes even more interesting when we have the word Locus, before it. You see that, locus of is defined as a position, point or place, or more specially, a location where something occurs. A person’s locus of control may be internal or external

The term "locus of control" was introduced in (1966) by American psychologist Rotter as personality construct, that reflects an individual's belief about the source of reinforcement for results obtained from it. Rotter thinks that people who believe that backup depends on their own behavior have an internal locus (location) of control. The obtained results from them are considered as derivatives from their own abilities and actions, which in turn determines the expectation of personal control.
over what is happening in their lives. People, who are convinced that the backup depends on external forces (fate, luck or the actions of other people), have an external locus of control. They don't make any attempts to change or improve their situation.

The Studies of Rotter and other scientists (Evtimov, I., 2005), shows that the locus of control is formed in a social context and the attitude of the parents (careers) to their child has a particular role. If parents are supportive and encourage the achievements of the child, this forms an internal locus of control, which with accumulation of experience acquires resistance to generalized expectation of personal control over life.

➢ Definition of Locus of Control:

The definitions of Locus of control are given below.

“The concept of locus of control refers to a generalized belief that a person can or cannot control his or her own destiny”

Rotter, 1966

“Locus of control is more explicitly an individual’s perception of the location of responsibility for events (Negative or positive) which happen to that person”

Lefcout, 1982

"A locus of control orientation is a belief about whether the outcomes of our actions are contingent on what we do (internal control orientation) or on events outside our personal control (external control orientation)."

Zimbardo, 1985

“Those who ascribe control of events to themselves are said to have an internal locus of control and are referred to as "internals.' People who attribute control to outside forces are said to have an external locus of control and are termed "externals" locus of control”


As we see above definitions Locus of Control refers to an individual's perception about the underlying main causes of events in his/her life.

The full name Rotter gave the construct was Locus of Control of Reinforcement. In giving it this name, Rotter was bridging between behavioral and cognitive psychology. Rotter's view was that behaviour was largely guided by "reinforcements" (rewards and punishments) and that through contingencies such as rewards and punishments, individuals come to hold beliefs about what causes their actions. These beliefs, in turn, guide what kinds of attitudes and behaviours people adopt.

In personality psychology, locus of control refers to the extent to which individuals believe that they can control events that affect themselves. Understanding
of the concept was developed by Julian B. Rotter in 1954, and has since become an aspect of personality studies. A person's "locus" is conceptualized as either internal (the person believes they can control their life) or external (meaning they believe that their decisions and life are controlled by environmental factors which they cannot manipulate, or by chance or fate).

Individuals with a high internal locus of control believe that events in their life derive primarily from their own actions: for example, when receiving test results, people with an internal locus of control would tend to praise or blame themselves and their abilities, whereas people with an external locus of control would tend to praise or blame an external factor such as the teacher or the test.

Locus of control has generated much research in a variety of areas in psychology, and the construct is applicable to such fields as Educational Psychology, Health Psychology and Clinical Psychology. Debate continues about whether specific or more global measures of locus of control will prove to be more useful in practical application. Careful distinctions should also be made between locus of control (a concept linked with expectancies about the future) and attribution style (a concept linked with explanations for past outcomes), or between locus of control and concepts such as self-efficacy.

Locus of control is one of the four dimensional of core self-evaluations – one's fundamental appraisal of oneself – along with neuroticism, self-efficacy, and self-esteem. The concept of core self-evaluations was first examined by Judge, Locke, and Durham (1997), and since has proven to have the ability to predict several work outcomes, specifically, job satisfaction and job performance. In a follow-up study, Judge et al. (2002) argued the concepts of locus of control, neuroticism, self-efficacy and self-esteem measured the same, single factor.

(II) Characteristics of Locus of Control:

The major characteristics of the Locus of Control are two, which is Internal Locus of Control and the External Locus of Control. Another one character is Stability, which affect both internal and external locus of control. Let we discus one by one.

- The Characteristics of internal locus of control:

Those people with Internal Locus of Control they perceive characteristics of like this.
Are more likely to take responsibilities for their actions
Tend to be less influenced by the opinions of other people
Often do better at tasks when they are allowed to work at their own pace
Usually have a strong sense of self-efficacy
Tend to work hard to achieve the things they want
Feel confident in the face of challenges
Tend to be physically healthier
Report being happier and more independent
Often achieve greater success in the workplace

A person who has internal locus of control will never say something like this "I failed because of the exam was hard" but instead he takes responsibility by asking himself questions such as "what was the wrong thing I did" and "how can I prevent that from happening the next time with myself"

- **The Characteristics of External Locus of Control:**

  Those people with External Locus of Control they perceive characteristics of like this given as below.

  1. Blame outside forces for their circumstances
  2. Often credit luck or chance for any successes
  3. Don't believe that they can change their situation through their own efforts
  4. Frequently feel hopeless or powerless in the face of difficult situations
  5. Are more prone to experiencing learned helplessness

- **The Characteristics of Stability:**

  A factor that affects both internal and external locus of control is the stability of the causal factor. Common attributed causes in each of the four cases are shown the table below:

<table>
<thead>
<tr>
<th>Four common attributed causes</th>
<th>Locus of Control</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Internal</td>
</tr>
<tr>
<td><strong>Stability</strong></td>
<td></td>
</tr>
<tr>
<td>Stable</td>
<td>Ability</td>
</tr>
<tr>
<td>Unstable</td>
<td>Effort</td>
</tr>
</tbody>
</table>
Hence, a person with stable internal locus of control will likely assume that failure is due to a lack of their ability, whilst a person with unstable external locus of control might say they were unlucky.

However, it is also important to remember that internal does not always equal "good" and external does not always equal "bad." In some situations an external locus of control can actually be a good thing, particularly if a person's level of competence in a particular area is not very strong.

As an example, college students with strong internal locus of control believe that their grades are determined by their abilities and efforts. These students believe, "The more I study, the better grades I get." They change their study strategies as they discover their deficiencies. They raise their expectations if they succeed, and they worry when they think they have no control over their assignments.

In contrast, college students with strong external locus of control believe that their grades are the result of good or bad luck, the teacher's mood or God's will. They are more likely to say, "No matter how much I study, the teacher determines my grade. I just hope I'm lucky on the test." Believing that luck essentially averages out, after they do well on a test, they lower their expectations. Likewise, when they fail a test, they are optimistic that the next test score will be better. These externals are less likely to learn from past experiences, and they have difficulty in persisting in tasks.

**With all the studies done in this area, research findings have shown the following characteristics to be more typical of internals.**

1. Internals are more likely to work for achievements, to tolerate delays in rewards and to plan for long-term goals.
2. As indicated above – after experiencing success in a task, internals are likely to raise their behavioral goals. In contrast, externals are more likely to lower their goals.
3. After failing a task, internals re-evaluate future performances and lower their expectations of success. After failure, externals raise their expectations.
4. Internals are better able to resist coercion.
5. Internals are more likely to learn about their surroundings and learn from their past experiences.
6. Internals experience more anxiety and guilt with their failures and use more repression to forget about their disappointments.
7. Internals find solving their own bouts of depression easier. Likewise, they are less prone to learned helplessness and serious depression.
8. Internals are better at tolerating ambiguous situations.
9. Internals are less willing to take risks.
10. Internals are more willing to work on self-improvement and better themselves through remedial work.
11. Internals derive greater benefits from social supports.
12. Internals make better mental health recovery in the long-term adjustment to physical disability.
13. Internals are more likely to prefer games based on skill, while externals prefer games based on chance or luck.

The development of locus of control is associated with family style and resources, cultural stability and experiences with effort leading to reward. Lots of internals have grown up with families that modeled typical internal beliefs. These families emphasized efforts, education, responsibility and thinking. Parents typically gave their children rewards they had promised them.

In contrast, externals are typically associated with lower socioeconomic status, because poor people have less control over their lives. Societies experiencing social unrest increase the expectancy of being out-of-control, so people in such societies become more external.

(III) Types of Locus of Control:

There is having three types of the locus of control described as under.

(A) Internal Locus of Control.
(B) External Locus of Control.
(C) Bi-locals (Stable) Locus of control.

The discussion about types of Locus of Control as given below.

(A) Internal Locus of Control:

First type of Locus of Control is the Internal Locus of Control. Those person who has this type of internal locus of control never says something like "I didn't find work because of the high unemployment rate are going on at the country I live in" but instead tries to find out how can he get better his chances of getting a better job.

In short the person with internal locus of control does not claim that the word is a rosy place as he knows that things might be unfair sometimes but instead he focuses on solutions that he can come up with rather than blaming other factors for his
failures. People with types of high internal locus of control believe in their own ability to control themselves and influence the world around of them. They see their future as being in their own hands and that their own choices lead to success or failure. 

Rotter (1990) describes the internal locus of control as:

“The degree to which persons expect that a reinforcement or an outcome of their behavior is contingent on their own behavior or personal characteristics”

Their belief in their ability to change things may well make them more confident and they will hence seek information that will help them influence people and situations. They will also likely to be more motivated and success-oriented. They tend to be more specific, generalizing less and considering each situation as unique. People in middle age tend to have the highest internal locus of control.

(B) **External Locus of Control**:

Second type of Locus of Control is External Locus of Control. The person who has external types of locus of control is the opposite of the one who has internal locus of control. That person believes that the whole world is plotting against him, that luck exists and that life is unfair. The major reason that person believes in luck is to explain how are there people around him succeeding while he cannot. A brilliant plan that he comes up with to protect his ego and self worth.

The person who has external types of locus of control always blames other factors for his failures such as God's will, bad economy or lack of luck. If you feel that you have external locus of control then you must do your best to get over that self defeating thinking pattern uses before it ruins your life.

People with a high external locus of control believe that control over events and what other people do is outside them, and that they personally have little or no control over such things. They may even believe that others have control over them and that they can do nothing but obey to them.

Rotter (1990) describes the external locus of control as:

“The degree to which persons expect that the reinforcement or outcome is a function of chance, luck, or fate, is under the control of powerful others, or is simply unpredictable”

With such beliefs, people with external types of locus of control tend to be fatalistic, seeing things as happening to them and that there is little they can do about it. This tends to make them more passive and accepting. When they succeed, they are more likely to attribute this to luck than their own efforts.
They are less likely to have expectancy shifts, seeing similar events as likely to have similar outcomes. They hence step back from events, assuming they cannot make a difference. Younger and older people tend to have higher external locus of control than people in middle age.

(C) Bi-locals (Stable) Locus of control:

Regarding locus of control, there is another type of control that entails a mix among the internal and external types. People that have the combination of the two types of locus of control are often referred to as Bi-locals. People that have Bi-local characteristics are known to handle stress and cope with their diseases more efficiently by having the mixture of internal and external locus of control. People that have this mix of locus of control can take personal responsibility for their actions and the consequences thereof while remaining capable of relying upon and having faith in outside resources; these characteristics correspond to the internal and external locus of control, respectively. An example of this mixed system would be an alcoholic who will accept the fact that he brought the disease upon himself while remaining open to treatment and/or acknowledging that there are people, mainly doctors and therapists, that are trying to cure his/her addiction, and on whom, he should rely.

(IV) History of Locus of Control:

Locus of control is the framework of Rotter's (1954) Social-Learning Theory of Personality. In 1966 he published an article in Psychological Monographs which summarized over a decade of research (by Rotter and his students), much of it previously unpublished. In 1976, Herbert M. Lefcourt given definition the perceived locus of control: "...a generalized expectancy for internal as opposed to external control of reinforcements". Attempts have been made to trace the genesis of the concept to the work of Alfred Adler, but its immediate background lies in the work of Rotter and his students. Early work on the topic of expectations about control of reinforcement had been performed in the 1950s by James and Phares (prepared for unpublished doctoral dissertations supervised by Rotter at The Ohio State University).

Another Rotter student, William H. James (not to be confused with William James), studied two types of "expectancy shifts":

- **Typical expectancy shifts**, believing that success (or failure) would be followed by a similar outcome
- **A typical expectancy shifts**, believing that success (or failure) would be followed by a dissimilar outcome
Additional research led to the hypothesis that typical expectancy shifts were displayed more often by those who attributed their outcomes to ability, whereas those who displayed atypical expectancy were more likely to attribute their outcomes to chance. This was interpreted that people could be divided into those who attribute to ability (an internal cause) versus those who attribute to luck (an external cause). Bernard Weiner argued that rather than ability-versus-luck, locus may relate to whether attributions are made to stable or unstable causes. Rotter (1975, 1989) has discussed problems and misconceptions in others use of the internal-versus-external construct.

(V) **Internal vs. External Locus of Control:**

People who base their success on their own work and believe they control their life have an *internal locus of control*. In contrast, people who attribute their success or failure to outside influences have an *external locus of control*.

For example, let's say you're a person with an internal locus of control and you get a promotion at work or achieve some other type of success. You will probably attribute that positive end of result to the work you put in. In other words, your success was a direct result of your hard work.

If, on the other hand, you have an external locus of control, you might attribute that promotion or success to external or environmental factors, such as luck, fate, timing, other people or some type of divine intervention.

Let's use the same example and say that you were denied a promotion. If your locus of control is internal, you would find a way to blame yourself for the perceived failure. If your locus of control is external, it would be easy, even natural, and to blame outside sources beyond your control.

There is no doubt that people who have internal locus of control keep moving from a success to another while those who have external locus keep trying to find explanations for their failures.

I am not asking you to believe that life is simple or that things can't be tough sometimes but all I am asking you is to shift your focus from the things that might have caused your failure to the things that might lead you to future success.
The Benefits and Drawbacks:

Individuals who identify with an internal locus of control tend to take more responsibility for their actions, whether those actions or the end results are good or bad. They do not accept outside influence for the outcomes, no matter what that is. If, for example, this person did not get back to work in time from lunch, they would think they should have eaten in the office or not gone to lunch altogether. The results of the action are theirs and theirs alone to bear.

On the other hand, a person who identifies with an external locus of control looks at everything around them as part of the success or failure. In many ways, they believe in the team aspect more than those that focus on the internal locus of control, as they will always praise those around them for a job well done, even if they had nothing to do with it at all. They are team players, always they like to be as it is.

There are drawbacks to both of these viewpoints, though. An internally-focused person will be hard on themselves and constantly analyze what they did wrong. That perspective almost forces these individuals to be hard charging, driven individuals that at times can assume a take-no-prisoners attitude. Conversely, those that have an external focus may come off as someone who just does not accept responsibility. While they are and can be team players, if the result is not a positive one, they will be the first to complain that something outside their personal control attributed to the shortfall.
1.3. **Insecurity**:

Insecurity is a feeling of uncertainty, a lack of confidence or anxiety about yourself. Put aside your insecurities and start acting like the smart, capable person you are! Insecurity is the word for what you are probably feeling when you walk into the cafeteria on your first day at a new school and everyone else already has someone to sit with. But soon you will make friends and forget about your insecurities. It can also describe the state of being open to danger or threat. The economy may have you worried about job insecurity. Or maybe it's the insecurity of a rocky relationship that keeps you up at night.

**(I) Definitions of Insecurity:**

In Adebayo men define security to mean protection against all forms of harm from both physical and spiritual forces. Security includes having property that can be sold in times of need, but it also includes having a “soul guardian,” to protect a person. One man said about insecurity, “Even if I am not harming anyone, people will still harm me because I am weak.”

In northern Ghana women define insecurity as a series of risks, including sickness, death, hunger, fear, theft and possible destruction of crops by monkeys. Throughout these and other discussions across regions, anxiety emerges as the defining characteristic of insecurity, and the anxiety is based not on one but on many risks and fears: anxiety about jobs, anxiety about not getting paid, anxiety about needing to migrate, anxiety about lack of protection and safety, anxiety about floods and drought, anxiety about shelter, anxiety about falling ill, and anxiety about the future of children and settling them well in marriage.

“*Every day I am afraid of the next*”

Ekaterinburg, Russia.

“*Where there is no security, there is no life*”

Dagaar, Somaliland.

“*Security is peace of mind and the possibility to sleep relaxed.*”

A woman, El Gawaber, Egypt.

“*To be well is to know what will happen with me tomorrow*”

Razgrad, Bulgaria.
“The persons environment fit theory of stress, as well as the affective events theory of stress, could be considered and assessed when studying the antecedents and consequences of insecurity” Probst (2002)

“Job insecurity relates to people in their work context who fear that they may lose their jobs and become unemployed” De Witte, (1997 and 1999)

This can foster doubt in an insecure person's ability to gain recognition for their successes, and can make them doubt their ability to achieve success.

The term security seems to describe one of college student major concerns. In general, security implies stability and continuity. In contact of college students vulnerability implies the inability to cope with excellent study or job security. Increases in insecurity and vulnerability result in pervasive anxiety and fear.

In rich and poor countries alike, economic security is under threat. Sixty years ago, the Universal Declaration of Human Rights affirmed that everyone should have access to a standard of living adequate for their health and well-being. “…including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control” (article 25).

Although job insecurity has received little attention, the more generic concept of security has been a prominent concern of organizational behaviorists and psychologists. Theorists have focused on security either as part of a press/ need duality as part of a personality theory (Murray, 1938), Sullivan, (1964) or as a motivation theory (Maslow, 1954). Not surprisingly, there has been little consistency in what the construct denotes in the literature. For instance, Maslow uses the terms safety and security interchangeably. He defines safety as "security, stability, dependency, protection, freedom from fear ... need for structure, order. . . " (1954, p. 39). Whereas Blatz (1966) contrasts safety and security, he views security in terms of independence and describes it as the antithesis of safety.

Despite its increasing importance, job insecurity has yet to receive significant attention from organizational researchers. The variable has been included as a fact of job satisfaction in numerous studies for example, but few scales have been specifically developed to investigate the importance of the construct, Hackman and Oldham (1974). The college students are fills insecure about their future and this verily affect to their study. In this study we include this variable as the part of the
study that college students how much fill safe and secure life.

Feelings of insecurity arise from a lack of control and confidence. When you have control of a situation, any matter, you aren’t so likely to get upset. If someone is giving you a hard time, you can just utilize your power to deal with it. But if you are relying on the cooperation of others in a way that you cannot effectively enforce, it can be very frustrating.

- **Some point’s outcomes from the definition of Insecurity is as follow:**
  - Feeling of not being "good enough" to meet the challenges of a situation you face in your life.
  - Sense of helplessness in the face of problems, conflict or concerns.
  - Belief that one is inadequate or incompetent to handle life's challenges.
  - Fear of being discovered as inadequate, ill-fitted or unsuited to meet responsibilities at home, College or on the job.
  - Sense of not fitting in, being "out of sync" with those in your peer group.
  - Perception that life is unpredictable with most of the expectations you have to meet not clearly understood.
  - Sense of always climbing up a mountain, never being able to reach the top.
  - Sense of lacking support or reinforcement where you live, work or play.
  - Results from a sense of being unaccepted, disapproved or rejected.
  - Inner turmoil coming from a lack of direction or bewilderment as to where you are going, what your goals are and what responses are appropriate for events in life.

- **Insecure people may have:**
  - Been raised in a chaotic, unpredictable or volatile environment in which they were kept off balance, on guard or on edge.
  - Experienced a major tragedy or loss in their lives and are having a difficult time in accepting this loss and adjusting to the change.
  - Experienced a major catastrophe in life (e.g., divorce, losing a job, bankruptcy, failure in school, losing a friend, lack of acceptance into social or civic groups, etc.) that led them to question their personal competency.
  - A poorly developed self-concept with low self-esteem, lacking belief in their personal goodness, skills or abilities.
  - Never felt accepted by the others' in their life, so much so that they became chronically shy, retiring and withdrawn in their interactions.
Had an unrealistic list of rules and expectations prescribed by significant others in their life, rules they are striving to meet even in their current life.

A poor body image, making them believe that others see them in a negative light. This makes them self-conscious, tense and anxious in dealing with others.

Never received enough positive reinforcement or feedback from others about their talents and abilities, leaving them unclear as to their skills.

Been given very little direction, guidance or discipline in their earlier lives leaving them unable to cope with the current pressures of life.

Always felt overshadowed or overlooked due to the people in their lives who seemed to be more successful, smarter, prettier, more handsome, more athletic or higher achievers, getting much attention.

Here are some form of Security which is help to us to know widely and deeply Insecurity:

There are several forms of practical security: financial, physical, social, interpersonal, & emotional.

1. **Financial security** means we have enough money - income, assets, savings, investments, insurance to prevent most financial troubles in the future”

2. **Physical security** means that our living and working conditions are safe from fire, flood, riot, war, accident, & violence. And health-security means that we have good ways of protecting ourselves from disease, injury, & disability”

3. “We are socially secure when our social standing is assured, when we have the approval and recognition of the people we respect.”

4. **Interpersonal security** refers to close personal relationships. We often seek relationship-stability thru marriage and family. We all appreciate good personal relationships, but children, especially, need the security and protection of dependable, loving parents.”

5. “Emotional or psychological security means we can depend on ourselves. We are self-confident, internally-strong, & self-reliant.”

6. “Existential insecurity. Even when we have every form of objective security and safety, we might still feel threatened and unstable.”

When these desirable conditions are missing, we become insecure: When our incomes are uncertain and our savings small, we might experience economic or
financial insecurity. When the thousands and lakhs of students becoming a graduate in every year, among this graduates we feel less opportunity to getting job, then we feel job insecurity. When the conditions protecting our health and safety are absent, we might worry about catching diseases or being physically hurt. We might become socially insecure if we lose our friends. If our personal relationships are unstable or even non-existent we might feel threatened by interpersonal insecurity. And when our inner selves become unstable, we feel emotionally and psychologically insecure.

Above all securities forms describes more clearly the insecurity. Thus the insecurity is the hazardous for ourselves growth and development.

(II) Types of Insecurity:
(A) Job Insecurity:

"Job insecurity is a condition wherein employees lack the assurance that their jobs will remain constant from day to day, week to week, or year to year. Depending on the discipline and political leanings of authors, job insecurity can be referenced in a variety of ways. For instance, “boundary less careers,” “flexibility,” “new employer-employee contracts,” and “organizational restructuring” can sometimes be used as euphemisms for the dismantling of workplace protections for secure employment (Pollert, 1988; Sweet, Moen, & Meiksins, Forthcoming). But these terms can also be used to highlight positive aspects of job and organizational redesigns, some of which workers find liberating (Heckscher, 1988; Piore & Sabel, 1984)."

There has been much written about the damaging psychological affects the recession has caused jobseekers as they try to keep it together and get back into the workforce. Arthur Goldsmith, Ph.D, who teaches macroeconomics at Washington and Lee University, in Lexington, Virginia has published some of the best research on the subject matter. His research combines insights from economics, psychology, sociology and history as it relates to employment, unemployment and psychological well-being. Dr. Goldsmith says as time marches on for the unemployed, no matter how steady that person was when they first found themselves out of work, within six months there is statistical evidence that shows people become more externally focused and start feeling helpless.

For some reason it always seems that the feeling of job insecurity has grown more rampant and more serious during out time. If you feel that competition, feeble world economic conditions etc are what are causing you to have a sense of job insecurity. The truth is that an employee can do a lot to reduce the fear and feeling of
job insecurity. It does get rather tough and unconvincing when a person feels insecure all through or through a major part of his work career. Such a person will more often than not have complaints about other colleges, they seem to get more pay than him, they seem to have the easier work to do etc. While there is no denying the fact that there are fair and unfair managers and organizations, it is best to look within and take what remedial measures are possible. After all you have to live your own life no matter where you work or stay. This general article will provide some useful suggestions, you can make a start and you should do it right now.

(B)  **Food Insecurity**:

According to the latest USDA report, an average 18.4% of Texas households experienced food insecurity in the years 2010-2012. Texas ranks among the top twelve states in terms of food insecurity rates, and second in terms of the number of food insecurity households. Using related data, the national group Feeding America has estimated the number of individuals and children who lived in these households in 2010 in every Texas country.

➢  **What does “Food insecure” mean?**

Food insecurity is the most broadly-used measure of food deprivation in the United States. The USDA defines food insecurity as meaning “Consistent access to adequate food is limited by a lack of money and other resources at times during the year” Acceptable shorthand terms for food insecurity are “hungry, or at risk of hunger,” and “hungry, or faced the threat of hunger.” Food insecurity can also accurately be described as “a financial juggling act, where sometimes the food ball gets dropped.”

(C)  **Political Insecurity**:

Political instability is used to describe political turmoil or unrest within a certain country. Political instability is characterized by loss of control of a countries territory, inability to provide public service and erosion of legitimate authority. Political instability hinders economic growth within a country.

(D)  **Economical Insecurity**:

In the United States, children's economic security is indicated by the income level and employment security of their families or organizations. Economic security of people over 50 years old is based on Social Security benefits, pensions and savings, earnings and employment, and health insurance coverage.
Financial Insecurity:

We live in uncertain times, with one economic crisis following another. As if that wasn’t unsettling enough, the media seems determined to crank up our anxiety. Open a newspaper or watch the TV news on any given day and you’ll encounter a barrage of bad-news stories.

As a measure of financial hardship, participants reported how cash-strapped they felt at the end of each month. Those with some money left at the end of each month were significantly more likely to eat better and to report no smoking than those who felt they didn't have enough to make ends meet. The relationship between perceived financial hardship and total time sitting (sedentary behavior) was not significant.

Social Insecurity:

“Beliefs and Worries Which Sustain Shyness, Insecurity and Social Anxiety”

If you're shy, insecure, or socially anxious you're likely operating under some common counterproductive beliefs and fears, even if you are not conscious of all of them. Many of these thoughts have various cognitive distortions at their hearts. They also have a general unifying theme of feeling every social interaction must go perfectly or something bad will happen.

These worries have the following negative effects:

- They harm your self-esteem.
- They increase the sense of pressure and risk you feel heading into social situations.
- They stymie you in your interactions by making you too cautious and over thinking.
- They make you feel responsible for outcomes you can't realistically control.

There are lots of things someone could get down on themselves about. Shy people are mainly insecure about traits that they think will make them come off badly in social situations. They might feel they are too boring, withdrawn, wimpy, or weird.

Demographic Insecurity:

For the first time in history, during 2010 Social Security went ‘cash negative’, spending more money than it took in. Senate President Harry Reid’s response was typical of the left, “Let’s worry about Social Security when it’s a problem. Today, it
is not a problem.” Apparently the plan is to wait until the house is fully engulfed and the roof collapses, then call the fire department and try to save the foundation.

The demographic insecurity is seems that people fears from the death, instability in income, violation in society, unstable politics, fear of diseases ect. Factors related to the demographic insecurity.

(H) Gender/Sexual Insecurity:

Conflict and insecurity affect women, men, boys and girls differently and this shapes the dynamics of every conflict. Conflict also disrupts the social interactions of everyday life, changing the roles men and women play and how they relate to each other in society. This interaction between gender and conflict has major implications for how we should think about conflict, security and opportunities for peace.

(I) Health Insecurity:

The vast majority of Americans are currently insecure. Nevertheless, 88 million Americans between ages 18-64 and their families or half of all working age Americans have experienced at least one of the following risk factors that makes their health care insecure:

- A serious pre-existing condition, such as diabetes or a heart problem, which can make it harder or more expensive to get coverage
- A gap in their insurance during the last year, meaning that they lacked a stable source of coverage or were uninsured.
- High premiums that consume more than 1 out of every 8 dollars earned or high out of pocket costs.
- Skipped a doctor’s visit due to costs.

The transnational spread of communicable and non-communicable diseases has opened new vistas in the discourse of global health security. Emerging and re-emerging pathogens, according to exponents of globalization of public health, disrespect the geo-political boundaries of nation-states. Despite the global ramifications of health insecurity in a globalizing world, contemporary international law still operates as a classic inter-state law within an international system exclusively founded on a coalition of nation-states.

(J) Environmental Insecurity:

Environmental security is the relative public safety from environmental dangers caused by natural or human processes due to ignorance, accident,
mismanagement or design and originating within or across national borders. Environmental security is the state of human-environment dynamics that includes restoration of the environment damaged by military actions, and amelioration of resource scarcities, environmental degradation, and biological threats that could lead to social disorder and conflict.

(K) **Relationship Insecurity:**

When I was younger I often felt insufficient and “not good enough” to be friends, lovers, or business partners with certain people. Sometimes I simply couldn’t understand what others saw in me. I was very insecure.

I ended many promising relationships because of my insecurity. In my mind, it felt easier for me to end it before they did. Walking away rather than risking the heartbreak of rejection was how I justified my behavior to myself. But after awhile, as I grew emotionally, I began to realize that I wanted and needed the comfort and support of long-term relationships.

“Anxious attachment is a way of describing the way some people connect with others especially emotionally significant others in their lives,” said Leslie Becker-Phelps.

(L) **Religious Insecurity:**

Religion is the epitome of fear mongering. Let’s take Christianity, which I know most about. It scares you with sin and eternal damnation in hell, then in the same breath offers you solace when you need it most. It feeds on your insecurities: Matthew 5:5 says “Blessed are the meek; for they shall inherit the earth.” If you are too shy or feel trampled on, then you are blessed; feel the insecurity fade away. There are pages of verses about overcoming insecurity. It perpetuates your insecurities with it’s “original sin” dogma. So we’ve seen data showing that religion piggybacks normal human insecurities in societies. But what about in individuals?

- Fear of the unknown; not having the answers; leads to insecurity. God has all the answers (God of the gaps.) It has been shown that higher education correlates with less religiosity.
- Fear of death, or insecure about your lack of success in life: Heaven awaits you.
- Of course, anxiety from financial strain. I don’t have the link on me, but the homeless family that was unwilling to trade a cardboard sign declaring their faith in God for one million dollars is an extreme example of this.
What are some negative effects of insecurity? People who are insecure can:

- Have difficulties in establishing healthy, long-lasting relationships.
- Be perceived incorrectly by others as being snobbish or uppity.
- Become victims of fears that impair their freedom of action or choice.
- Be candidates for paranoia feeling others are out to get them.
- Scare others away from them by their defensive attitude.
- Be over-controlled emotionally, having problems letting others in on their emotions. This can lead others to guess what is going on until the passivity of the insecure person leads to an over-reaction by the others, resulting in conflict or rejection.
- Have problems on the job or in school when they have the knowledge, skills and abilities to do a task efficiently but are told to do it in a different, less effective manner. They get so uptight about the job and are fearful of standing up for what they believe that they get angry, hostile and resentful until they either quit or succeed in submerging their emotions.
- Get passed over for promotions, advances or honors because they are so quiet about what it is they do. This leads the insecure persons to feel more unaccepted, unappreciated and under-valued.
- Have problems meeting people and often can become debilitated socially by chronic shyness.
- Become so inward that they seek to escape into their fantasy life rather than deal with the reality of their lives.

In order to overcome insecurity, people need to:

- Be willing to be put in vulnerable positions in life where they might get hurt.
- Take risks to change their current behavior.
- Trust others enough to expose themselves to them, risking vulnerability and the possibility of being hurt.
- Have a healthy and humorous belief in themselves in order to overlook their exaggerated need for acceptance and approval.
- Take a rational approach to each problem they face so that they are no longer inhibited by debilitating fears or beliefs.
- Practice assertive behavior in their lives, earning respect and the acknowledgment of their rights.
Arouse the courage to take small steps in learning to experience success and
overcoming their lack of belief in self. Once the success is experienced, they
can build on it to gain the courage to act out of a strong conviction in their
self-goodness and worth.

Break the barrier or outer shell of the self-doubt they have hidden behind and
reach out to others. Breaking out of their "shells" requires letting go of past
hurts (real or imagined) and moving on with life.

Open themselves to the possibility of success and accomplishment. Visualize
or make a prophecy of winning at life so their energies are focused in a growth
direction.

Reward them for who they are and capitalize on their strengths, attributes,
skills and competencies.

(III) **What steps can people take to handle insecurity?**

**Step 1:** Answer the following questions in your journal:
A. What behavior traits signal my insecurity?
B. What happened in my past to make me insecure?
C. What are some of my beliefs that account for my insecurity?
D. What are some negative consequences I've experienced due to my insecurity?
E. What behavior traits do I need to develop in order to overcome my insecurity?

**Step 2:** After identifying your insecurity, how can you handle it? Answer the
following questions in your journal:
A. What substitute behavior traits could I develop that would indicate security in
   myself?
B. What are some positive consequences of exhibiting such secure behavior traits
   in my life?
C. What are some rational beliefs I must develop in order to exhibit secure
   behavior in my life?
D. How will my life change if I exhibit secure behavior?
E. What is my action plan to develop security in my life?
F. What obstacles stand in the way of my executing this action plan?
G. How can I overcome the obstacles to my development of self-confidence and
   security?

**Step 3:** Implement the plan of action in Step 2. Keep a log in your journal as you go
through each stage of handling your insecurity.
Step 4: The following project is designed to help you develop secure behavior by learning about yourself through the eyes of the other people in your life.

"Overcoming Insecurity" Collage Ask at least 6 close friends and/or relatives to assist you in making a collage. Tell them you have been assigned to make a collage about yourself for school, work or a club project. All collages must be 2 by 3 feet. The collage must be completed within 2 weeks of the time you ask your friends and/or relatives to help you. Ask them to send you magazine pictures, sayings, articles, photos, prizes, trinkets, cards, drawings, objects, ribbons, etc., indicative of the various strengths, attributes, talents, skills, knowledge, virtues, competencies or abilities you possess. Ask them to send a short explanation with each item they send you. Ask each person to send at least ten items.

Once you gather the items, paste them on poster board in collage fashion. On the back of the collage paste the explanations for the items.

Share your collage with your friends, family and helpers. Explain each item on the collage, and explain that they have helped you overcome some of your personal insecurity by giving accurate and honest feedback on reasons why you should feel secure and good about yourself.

Step 5: If you are still feeling insecure after completing Steps 1 through 4, review the material, return to Step 1 and begin again.

1.4. Lifestyle :

(I) Meaning of Lifestyle :

Lifestyle typically reflects an individual’s attitude, values or world view therefore a Lifestyle is a means of self and to create cultural symbols that resonates with personal identity. Not all respects of a Lifestyle are voluntary. Surrounding social and technical system can constrain the Lifestyle choices available to the individuals and the symbol he/she is able to project to others and the self.

A way of living of individuals, families (household) and societies, which they main feast in coping with their physical, psychological, social and economical environments on a day to day basis. Lifestyle is expressed in both work and leisure behavior patterns and (on an individual’s basis) in activities, attitudes, interest, opinions, values and allocation of income.

Lifestyle is the typical way of life of an individual, group, or culture. The term was originally used by Austrian psychologist Adler, (1870-1937). The term was
introduced in the 1950s as a derivative of that of style in modernist art. The term refers to a combination of determining intangible or tangible factors. Tangible factors relate specifically to demographic variables, i.e. an individual’s demographic profile, whereas intangible factors concern the psychological aspects of an individual such as personal values, preferences, and outlooks.

A rural environment has different lifestyles compared to an urban metropolis. Location is important even within an urban scope. A particular neighborhood affects lifestyle due to varying degrees of affluence and proximity to open spaces. For example, in areas within a close proximity to the sea, a surf culture or lifestyle is often present. The concept of Lifestyle Management has developed as a result of the growing focus on lifestyle.

Lifestyles serve as “social conversations”, in which people differentiate themselves from other people, signal their social position and psychological aspirations. Since many of the signals are mediated by goods, lifestyles are closely linked to material and resource flows in the society.

“Sustainable lifestyles are patterns of action and consumption, used by people to affiliate and differentiate themselves from others, which: meet basic needs, provide a better quality of life, minimize the use of natural resources and emissions of waste and pollutants over the lifecycle, and do not jeopardize the needs of future generations”.

Sustainable lifestyles should reflect specific cultural, natural, economic and social heritage of each society. Sustainable consumption is related to the process of purchasing, consuming and disposing of products, while sustainable lifestyles comprise a broader set of activities and values, such as interactions and education, which include, but are not limited to material consumption.

**Definition of Lifestyle:**

“Lifestyle as a set of attitudes, habits or professions associated with a particular person or group”

Collins English Dictionary

“Individuals patterns of living as reflected by interest, opinion, spending habits and activities”

Barrons Marketing Dictionary

“Lifestyle generally means a pattern of individuals practice and personal behavior choices that are related to elevated or reduced health risk”

Gale encyclopedia of public health
Your Lifestyle can be healthy or unhealthy based on your food, choices activities level and behavior. A positive Lifestyle can bring you happiness, while a negative Lifestyle can lead to sadness, illness and depression.

The following is an incomplete List of Lifestyles found in the 21st century. This list uses a definition of lifestyle as any habits of social relations, consumption, dress and recreation that are important enough to significantly influence the lives of a sector of the population and hence can be used as a basis of social classification.

These are not well-defined or mutually exclusive categories, there may be considerable overlap between many of them and an individual may identify as belonging to or enjoying the activities associated with more than one group. Many lifestyles can contain subclasses and subcultures.

(II) Facets that Make Up a Lifestyle:

Everyone has their own distinct lifestyle that covers their typical actions and surroundings on a daily basis. Some of the things that go into making one's lifestyle distinct include:

- **Habits** – Everything a person does on a habitual or regular basis helps make up their unique lifestyle. From diet and the pursuit of a good lifestyle family fitness to bad habits like smoking, they're all part of the picture.
- **Career** – The career or employment opportunities a person pursues also help define lifestyle.
- **Financial means** – While this isn't necessarily the most important facet of a lifestyle, it does help define the manner in which an individual might live.
- **Emotional well being** – Lifestyle is also a state of mind. When personal peace and satisfaction are a part of everyday living, wealth won't necessarily matter in the creation of a healthy, happy lifestyle.

(III) Types of Lifestyle:

Lifestyle usually reflects an individual's attitudes, values or world view. The different types of lifestyles include general, income or occupation based lifestyles, military lifestyles, sexual lifestyles, musical subculture lifestyles as well as lifestyles based on recreation.

- **General:**
  
  Activism, Asceticism, Modern Primitivism, Back to the land, Bohemianism, Clothes free, Communal living, Groupie lifestyle, Hippie, Nomadism, Quirky alone, Rural lifestyle, Simple living, Traditional lifestyle.
- **Income or profession/occupation based lifestyle:**
  Criminality, Farming, Jet set, Piracy, Poverty, Prostitution, Sarariman, Workaholic, Yuppie.

- **Consumption-based lifestyles:**
  Healthy lifestyle, Conspicuous consumption, Digital lifestyle, Straight edge, (see also: punk), Voluntary simplicity, Homelessness.

- **Lifestyle based on social and political issues:**
  Social liberalism, Vegetarianism, Veganism, Freeganism, Environmentalism, Feminism.

- **Social conservatism:**
  Nationalism, Fundamentalism, Moralism, Political independence.

- **Lifestyle classifications used in marketing:**
  Achievers, Affluent, Belongers (joiners), Early adopters, Empty nesters, Emulators, Opinion leaders, Over consumers, Survivors, Young singles, Yuppies.

- **Military lifestyles:**
  Guerrilla/Partisan, Child soldier, Mercenary, Survivalist, Soldier, Terrorist, Jarheads.

- **Sexual lifestyles:**
  BDSM, Celibacy, Chastity, Free love, Leather virginity, Monogamy, Open marriage, Polymer, Polyandry, Polygamy, Polygene, Secondary virginity, Serial monogamy, Swinging, Transvestism.

- **Lifestyles based on spiritual or religious preferences:**
  Ahimsa, Hinduism, Bahai Faith, Buddhism, Christianity, Cults, Evangelicalism, Eremitism (hermit), Islam, Judaism, Missionary, Monastic, Priesthood, Rasta, Zen, Thelma, World Brotherhood Colonies, Yoga.

- **Musical subculture lifestyles:**
  Beatnik, Emo, Goth, Hip-hop, Mod, Punk, Rave.

- **Lifestyles based on recreation:**
  Surfer, Athleticism, Hunter, Extreme sports, Artist, Golf, Recreational drug use.

(IV) **The mainly Types of Lifestyle are given brief description as below:**

(A) **General:**
  Leading a healthy lifestyle, not smoking, and trying to maximize your overall health and improve your body composition likely has a significant impact on your reproductive health. Since spermatogenesis is the highest throughput system in the
human body, any significant disruption or insult to your body is often reflected in your reproductive system. Interestingly, likely through improved hormone profiles and decreased obesity. Further, there is no data that briefs, riding a bike, protein supplements, creatine or moderate alcohol intake (one drink a day or less) impact your reproductive health.

(B) Income or occupation based lifestyles:

Everyone would like to earn a lot of money. Your income will affect your lifestyle, since it will determine the type of home, cars, clothing, and leisure activities you can afford. But some people consider other things more important. For example, the average annual income for surgeons is almost $220,000, but they also work long, irregular hours, have little time for family or leisure activities, and deal with the stress of knowing that their skill may determine whether people live or die. Most artists do not earn much money, but they get to spend their lives doing what they love to do. Occupational based lifestyle means people what kind of job they have that defines their occupational lifestyle. Most of time spend people in with their occupation. So the occupational lifestyle is the artifact of the persons jobs.

As mentioned above, lifestyle research is not equal to the psychological profiles of consumers. According to Kaynak and Kara (2001), lifestyle is usually defined as patterns in which people live and spend their time and money. Believing that only life-orientations or personalities cannot describe the typical lifestyles that differentiate people, we prefer to say that psychological characteristics explain consumer behavior in microcosmic detail, while social grades explain consumers from the macroscopic view. We believed that a scheme combining psychological and socioeconomic characteristics could identify the typical lifestyles of Chinese consumers more accurately and effectively than only using one of them alone.

(C) Health Conscious Lifestyle:

Some people very much careful about their health, we can say they deserve health conscious lifestyle. Maintaining physical and mental health is crucial to an individual's longevity. The more time spent on hygiene, physical fitness, and diet regulation, the healthier lifestyle they have. Those who chose to participate in any kind of physical activity on a weekly basis are generally healthier than those who don't. Mental illness may occur through various variables. For example, depression may promote mental illness through stress and anxiety. Reasons for being depressed can be due to a number of things including job loss, recently widowed, divorce, etc.
Depression may lead to or increase the frequency of poor habits not promoting physical health. Poor habits may eventually lead to a poor or even dangerous lifestyle.

More interestingly, a healthy or unhealthy lifestyle will most likely be transmitted across generations. According to the study done by Case et al. (2002), when a 0-3 year old child has a mother who practices a healthy lifestyle, this child will be 27% more likely to become healthy and adopt the same lifestyle. For instance, high income parents are more likely to eat organic food, have time to exercise, and provide the best living condition to their children. On the other hand, low income parents are more likely to participate in unhealthy activities such as smoking to help them release poverty-related stress and depression. Parents are the first teacher for every child. Everything that parents do will be very like to be transferred to their children through the learning process.

(D) **Academic Oriented Lifestyle:**

Those people spending more time to learn different type of skills and courses and degrees they deserve Academic oriented lifestyle. This type people set higher level goal and hard work for achieve the goal. They like the reading, writing, practice and learn new things. Thus, the academic oriented people motivated people so spending more time in study and Educational activities.

(E) **Career Oriented Lifestyle:**

Those people have career oriented lifestyle they give first reference to career in his life further than the other works. For a career oriented lifestyle person the job comes first in all situations. If his family member is sick he find someone to take care of him and he go to work. It doesn’t matter how much you work but he gives more important to work. Some companies look for this kind of employee because they are extremely reliable and expect the same form the people work with them. The career oriented people put the job ahead of everything else. The career oriented lifestyle person they complete their education as soon they finding the job and sometimes they work as part time job with their study. As this the career oriented person has main motive of his life is job or career.

(F) **Socially Oriented Lifestyle:**

The socially oriented lifestyle person is interested in society’s activities and their norms cultures, his behavior and attitude also like his social group. He never denies or breaks his social norms. Social orientation refers to the theory that explains why a person has particular behaviors, relationships and adaptations with other people.
and/or society in general. Also referred to as social dominance orientation in some disciplines, professionals use this theory to predict behaviors, particularly with inter-group attitudes and behaviors. In law, social orientation refers to taking into account the well-being of society in addition to customer satisfaction. In sort the socially oriented lifestyle person gives first reference to social activities in his life further than other matters.

(G) **Trend Seeking Lifestyle:**

The Trend seeking lifestyle people’s personality seems like open minded and fashionable. Lifestyle trends have always been influenced by the wealthy and famous, whether they are spotted at leisure or in a paid advertisement. At the dawn of the media age, the newspaper, popular magazines like *Life*, and TV allowed the general public glimpse lifestyles that before were only available to the imagination. After its creation, the Internet became arguably the most powerful medium for spotting and influencing trends, not just by celebrities but by the average person. Trend seeking lifestyle person always change his fashion, living style, his foods, his things, his everything in short time period of his life. He loves the trends and accepts the trend without any reason. As this the trend seeking lifestyle person always finds new trends and applies in his life and enjoy his life with new trends.

(H) **Family Oriented Lifestyle:**

The family oriented lifestyle means the person gives all affords for his family and puts family first in his life. Family oriented is a principle that puts family at the center and focuses on their values, strengths and relationships. It informs your decisions and behaviors as a member and influences everyone's roles and how they interact with the environment. Being family oriented can carry several meanings, depending on the context in which it is being used but at its core, being family oriented is appreciating your family, your relationship and the relationship that your partner shares with his or her family. Being family oriented is a state of mind that guides your actions with friends, family and in relationships. Individuals who consider themselves family oriented may come from a strong religious background, may have a tightly knit family, or may long to start a family with the right person.

Being family oriented does not necessarily mean that you must spend all of your free time entertaining your parents or your girlfriend's grandparents. Being family oriented can also mean that you are committed to your relationship, want to spend time with each other and look forward to each other's company. This can
include being social with mutual friends, going out on dates and generally enjoying the time that you spend together.

1.5 Psychological Adjustment:

“Happiness comes from… some curious adjustment to life.”

Hugh Walpole (1884-1941)

Meaning:

You may have heard someone say that “somebody just doesn’t adjust to situation” or “somebody facing problem in adjustment”. Adjustment is a necessary characteristic to be able to live peacefully in this world. Adjustment problem starts right from the birth and continues till death, various situations arise at home, School, college, and workplace where we need to give up a little of our demands and accept what is present. Adjustment is the process of arriving at a balanced state between the need of individual and their satisfaction. Home and school play pivotal role in the adjustment of an individual.

How do people cope with the psychological challenges of daily living? How can students learn to recognize adjustment issues in their lives and to appropriately apply psychological concepts to them? Will their understanding lead to better coping and even behavior change? Recognition and application of psychological constructs are at the heart of the Psychology of Adjustment course, which can serve as a solid applied offering within the undergraduate curriculum. Because of the intuitive appeal of applied psychology, this course offers the perfect opportunity to engage students through course content.

Broadly defined, adjustment refers to the psychological processes through which human beings manage or cope with the demands, challenges, and frustrations of everyday life. Although the Psychology of Adjustment course covers some of the same topics that are associated with Introductory Psychology (e.g., personality, social psychology, gender, abnormal psychology), the main focus is on topics that relate to navigating modern life effectively, such as stress, coping processes, interpersonal communication, friendship and love, marriage and intimacy, expressing sexuality, careers and work, and physical health. The nascent positive psychology movement, too, is relevant here, as people’s strengths can regulate their well-being in the face of change, opportunity, or upset...
(see Dunn, Beard, & Fisher, this volume). The relevance of this course is easy for students to see and, as a result, initial student motivation to explore the material tends to be high.

(II) What is adjustment?

The dictionary meaning of the word “adjustment” is, to fit, make suitable, adapt, arrange, modify, harmonize or make correspondent. Thus adjustment between two things means modify one or both of them to correspond to each other. For example: wearing of cloth according to the season. As we can’t change the season so we have to modify our cloths.

The struggle between the needs of the individual and external forces is a continuous struggle since time immortal.

According to the Darwin (1958) theory of evolution, those species which adapted successfully to the demands of living, survived and multiplied while others, who did not, died out. Therefore adaptation or change in oneself according to the external environment is a basic need for survival.

However the concept of adjustment is not as simple as adaptation. Psychologist and scholars differ considerably in interpreting its meaning and nature. James Drever defines adjustment as the modification to compensate for or meet special condition.

According to the Shaffer, (1961) “Adjustment is the process by which living organism maintain a balance between his needs and the circumstances that influence the satisfactions of these needs.

In the words of Coleman, Coleman, “Adjustment is the outcome of the individual’s attempts to deal with the stress and meet his needs: also his efforts to maintain harmonious relationships with the environment.”

And according to the Carter V Good (1959), “adjustment is the process of finding and adopting modes of behavior suitable to the environment or the change in the environment.” “Adjustment” can be defined as a process of altering one's behavior to reach a harmonious relationship with their environment. This is typically a response brought about by some type of change that has taken place. The stress of this change causes one to try to reach a new type of balance or homeostasis between the individual (both inwardly and outwardly), and with their environment.

This research is about Locus of Control, Lifestyle, Insecurity and Psychological Adjustment among college students. This all four factors are related
with each other and also its effect to the adjustment of the college student’s life. Those people not adjust with current needs they fail to get well growth, successful life. College time adjustment also dependent upon transition from school to college. Transition from school to college is a complex process for almost all students. Pascarella and Terenzini (1991) describe this transition as a "culture shock involving significant social and psychological relearning in the face of encounters with new ideas, new teachers and friends with quite varied values and beliefs, new freedoms and opportunities, and new academic, personal and social demands" (pp. 58-59)

Adjusting to college life immediately after school becomes a difficult transition for many students. The decision to go to college depends on many reasons. It can be for higher education, earning a degree, increasing knowledge or personal growth. Going to college gives a chance to the students to learn new things, meet new people, to deal effectively with new experiences and challenges which eventually help them in their personal growth and development. According to Arkoff (1968), the definition of college adjustment reflects on how much an individual achieves through it and its effect on his personal growth. In terms of how adjusted he is also depends on his capability of getting grades and eventually achieving the degree. Tinto (1993) has proposed three stages that students move through from school to college i.e. separation, transition and incorporation. According to Astin’s (1999) theory of involvement, a highly involved student is one who, for example, devotes considerable energy to studying, spends much time on campus, participates actively in student organizations, and interacts frequently with faculty members and other students. Adjustment difficulties arise from the differences between the expectations of the students and realities of college life. The nature of students expectations about university, and their relation with adjustment in university, were examined in a longitudinal investigation by (Jackson, Pancer, Pratt, & Hunsberger, 2000). Students whose expectations were fearful reported more stress, depression, and poorer university adjustment than students with other types of expectations, particularly prepared. Also Mohan (1992) asserts that adjustment improves with age.

Adjustment to college involves a variety of demands differing in kind and degree and requiring lot of coping responses or adjustments. It’s not only academics with which the students are concerned; they are equally affected by the social and emotional changes. The first year students have an increased personal freedom where they have to make their own decisions and take the responsibility to maintain balance
between various newfound demands. In college they are required to adjust to the new environment and to work out their concerns directly with the teachers. As far as the academic adjustment is concerned, students are expected to be independent learners in college where they need to adjust with the new academic demands. It is different from what they experienced in school because here they have to face more competition, deal with more academic load and to maintain pace with other students in the class they need to follow the different teaching styles. However, Sood (1992) found no significant relationship between achievement and adjustment. Students academic achievement throughout a period of one semester found to be significantly predicted by college overall adjustment, academic adjustment, and personal-emotional adjustment (Abdullah, Elias, Mahyuddin & Uli 2009).

For new students it is again important to adjust themselves with the social climate of the college. A major task for them is to learn to manage their feelings and to express them appropriately. According to Geredes and Mallinckrodt (1994) who studied 155 freshmen, and found that personal adjustment and integration into the social fabric of campus life play a role at least as important as academic factors in student retention. Mishra and Singh (1998) concluded that the students belonging to low and high socioeconomic status significantly differ in social adjustment. According to Upcraft and Gardener (1989) the experiences and opportunities during college students’ freshmen years play an important role in its successful completion.

(III) Types of adjustment:

The types of Adjustment is given as below.

(A) Home Adjustment: The adjustment to home is very essential otherwise it may lead to deterioration in family relationship relationships and peer group relationship outside home. Not only parental relationships influences adjustment or maladjustment of children but relationship with grandparents and other relatives are also equally important. Gauge and Bukoueski (1996) using a sample of 138 early adolescents and their parents examined the family and friendship with children’s perceptions of adjustment and well being. The findings revealed that experiences of the family and friendship domains interacting their associations with children’s impressions of their adjustment.

(B) Health Adjustment: Heightened emotionality even when the expressions are controlled tends to make one nervous or ill. It is often accompanied by specific mannerism such as nail biting or giggling, creates the impression that the person is
silly or immature. Heightened emotionality is especially common among prepubescent girls at the time of menstrual period of students. Baker and Siryk (1984) assessed the psychological adjustment of students in college. They recognized the importance of psychological adjustment, as well as the importance of academic and social integration into college systems.

(C) **Emotional Adjustment**: Frequent, intense and apparently unjustified emotional outbursts lead others to judge the individual as “immature”. Suppression of emotional expression results in moodiness, which tends to make the individual rude, uncooperative and preoccupied with self. A satisfactory state of personal and emotional adjustment may said to be exist when an individual’s physical and psychological needs can be satisfied by socially acceptable patterns of behaviour. Child’s emotions exercise a potent influence upon his attitudes and behaviour. Unbridled emotional reactions may therefore, interfere seriously with young person’s power to use the freedom of decisions making and behavior. Those adolescents who are pattern satisfied with their Lifestyles, whose urges and desires are met with satisfactions tends to enjoy life to the fullest and become emotionally adjusted. Some students adjust well to the college environment whereas others struggle with the transition, some leaving school entirely (Ezezek, 1994; Holmbek & Wandrei, 1993).

(D) **Social Adjustment**: Social adjustment is the most difficult developmental task of adolescent’s life. This adjustment must be made to members of the opposite sex in a relationship that never existed before and to adults outside the family and school environments. Adolescence is a period of social expansion and development. Guo (1998) found that females scored higher than males on reading recognition and comprehension tests after controlling family background factors.

(E) **Educational Adjustment**: School is more than a place where culture is transmitted and skills being taught. It is a world of varied human contacts that demands adjustment on the part of child. It is a world where friendships are made and those who do not easily make friends feel isolated. They are not self-bound. Particularly, minority and economically less favored groups may feel lack of status and acceptance. Level of academic achievement during adolescence and educational attainment later in life are strong predictors of variety of indicators of well being in adulthood. A well-adjusted adolescent meets his/her college environment with the initiative of full sharing with others and for the optimum development of himself/herself. Student’s perceptions of their teachers’ interest in their education also seem to
have implications for their expected and aspired educational attainment. The shift between high school and college can be challenging and many changes occur in emotional, social and academic adjustment (Gerdes & Mallinckrodt, 1994)

(IV) **Areas of adjustment:**

Broadly speaking there are three areas where an individual need to be adjusted to live a balance life. These are: Family and home, School, College and Society. Here we will discuss two areas: (1) Family and home, and (2) College.

(i) **Adjustment at Family and Home:**

An individual is not born adjusted or maladjusted, it is his physical, mental and emotional potentialities that are influenced and directed by the factors of environment in which he found himself that adjustment or maladjustment gradually develop.

The family is the oldest and the most important of all the institutions that man has devised to regulate and integrate his behavior as he strives to satisfy his basic needs. However, to understand the influence of the family on the child, it is important to understand the family and its functions.

It has been confirmed through various studies that if family relationship has been good, not only during childhood but also during adolescence, the person will develop into a well adjusted individual. One of the important roles of family is presumed to be the socialization of the child. Home is first social institution where a child needs to be adjusted. When a child becomes aware of other individuals who comprise his social environment at home he tends to regard them as a mean through which he may attain personal satisfaction. He needs to be trained to modify his purely self centered interests and to cooperate in the activities of and for the welfare of others.

From the very beginning he imitates the speaking and eating habits of his family and gradually reflects attitudes learned in the home toward elders. Good or bad behavior that are exhibited at home are carried by the child into this relationships with persons outside the home. Thus the family attitudes become an important consideration in the adjustment of a child.

(ii) **Factors related to adjustment in the family:**

According to the Continuity view, the role of the early parent-child relationship play basic role in constructing relations with people throughout the life
span. Parental relation and the nature of the family process have a great effect on the adjustment process.

**Parental divorce.**

The children of the divorce family show poorer adjustment than their counterparts in non-divorced families. Those who have experienced multiple divorces are at greater risk.

**Stepfamilies.**

Due to increase in the divorce rate and re-marriage the number of the step-families also increased. Like the divorced families, children and adolescents in the step families have also adjustment problems as compare to their counterpart in the biological families or non-divorced families. Their problems are much like that of the children of divorced families—academic problems, externalizing and internalizing problems, lower self esteem, delinquency and so on.

**Single-mother family.**

Children living in single-mother family structures were more likely to report maladjustment when compared to those living in non-divorced—two biological parent family structures.

**Working mothers.**

Working mother, who come to home after 2 o’clock or after 4 o’clock pay little attention to their children due to shortage of time and load of work. This situation effects the children in two ways: either they become adapted to the circumstances or they develop certain adjustment problems.

(iii) **Adjustment at College:**

Freshmen beginning college usually have expectations about college life long before actually leaving home. Some students look forward to college, and are eager to experience more freedom and adventure. Other individuals may be enthusiastic about college initially, but then discover that the actual experience falls short of their expectations. They don’t feel happy, comfortable, or secure in their new environment. In addition, there are some students who know that leaving home will be difficult and, therefore, dread the thought of packing and going to college. No matter what the expectations, nearly every student encounters challenging experiences or obstacles at the beginning of college that they didn’t anticipate. Positive life changes produce stress, and certainly the changes involved in leaving home for college are demanding and can lead to varying emotions including sadness, loneliness and worry. These
feelings are typical and part of the normal developmental transition to college.

Changes to Expect in the First Year of College

**Increased personal freedom.**

Many students welcome the freedom to make their own decisions about what they want to do each day while in college. Others may find this level of freedom to be strangely unfamiliar or difficult. Freshmen who live on campus may maintain daily or frequent contact with family by way of phone or computer, but they make many more personal decisions and choices than they did in high school.

**Increased responsibility.**

Along with an increase in personal freedom is greater responsibility for one’s daily schedule. Freshmen must make choices about when and how to study, socialize with new acquaintances, become involved in activities, budget money, exercise, and make time to eat and sleep. They are faced with the challenge of learning how to balance going to class, participating in activities, completing schoolwork on time, taking basic care of oneself, and having fun as well. Students are faced, often for the first time, with the need to take more initiative to address responsibilities (e.g. scheduling classes, buying personal items, making appointments to take care of health needs, asking professors and staff for assistance or help).

**Managing time.**

Freshmen typically experience changing demands on their time. Days are less routine and predictable. Some freshmen feel they have virtually no time for themselves because of the time and energy needed to manage multiple obligations.

**Different surroundings and relationships at college.**

Freshmen have to adjust to new surroundings, and relate to unfamiliar people. Other students often seem very different from family, friends and acquaintances from home. Freshmen who live away from home typically have to learn to relate to and negotiate conflicts with new roommates.

**Changing relationships with family and friends from home.**

As students experience more freedom and responsibility in college, relationships with parents and other significant people change. Freshmen, as well as their parents, may fear losing aspects of their relationship with each other. Frequent calls home from freshmen are common, especially during the first few months away at college. It may be very hard to say goodbye at the end of holiday or semester breaks. It may also be difficult to re-adjust to rules at home, such as curfews, chores.
or responsibilities for younger siblings. It is important to point out that parents also need to adjust during this period. They are dealing with their child becoming more independent in some ways, but still needing them too.

Many students leave high school boyfriends or girlfriends when they go to college. Freshmen may also find that their relationships with friends from home are different after the time away at school. Some individuals feel closer and more appreciative of friends at home, and may stay very connected to them.

“What do I do if I’m not happy at college?”

It is a common cliché that “the college years are supposed to be the best years of your life.” If you are a freshman who is feeling upset and miserable, this can be a very confusing and scary expectation. It is important to remember that it is normal to feel sad and scared during the first several weeks of college. You are in a new, demanding environment and everything is different. You may feel like you are expected to “grow up” all at once, and this may feel depressing or even overwhelming. You may feel far away from the people who usually are there to love and support you. Or, perhaps you are a student who does not feel “homesick” per se, but feels disappointed in the people you are meeting or the lack of reciprocity by others in initiating activities or friendships. If you are a freshman who is distressed, you may see other students seeming happy and optimistic. But it may surprise you to hear that lots of other freshmen are scared and sad, even if they don’t obviously show it or admit it.

If you are struggling with the transition to college, there are some things you can do to help yourself make the adjustment:

- Reach out to others in your dorm. You are likely to find that you are not the only one who is sad and upset. Your R.A. is a good resource to talk to and to help you figure out how to cope. Upperclassmen may also be eager to share with you experiences of their own difficulty adjusting to college life during their freshmen year.

- Join campus organizations and clubs that appeal to you. These activities do not have to be a perfect match for you, but can still help you to meet and interact with others who share similar interests and/or may also be looking to meet friends outside the dorm environment.
• Make an extra effort to take care of yourself, including making time to rest, eat balanced meals, exercise and avoid abuse of alcohol or other drugs. Try to develop a manageable schedule, including identifying your optimal place and time in the day to study.

• Adjust your expectations if things are not working out as you planned. For example, your roommate might not be your best friend. You may need to initiate conversations about conflict over personal space and living habits. Try to give yourself some time to adjust. Recognize that relationships take time to develop (e.g. most students’ friendships from home formed over a period of years), and that your surroundings will become more familiar over time.

Seek out resources on campus that can help you address problems and get support, both academically and personally. These varied resources include your advisor, professors, the Counseling Center, Residence Life staff, Campus Ministry, the Center for Health and Wellness Education and the Career Center. Each of these resources will also assist in connecting you with other helpful resources on campus.

Adjustment as achievement:

Adjustment can be interpreted as both process and the outcome of the process in the form of some achievements. When a poor child study in the corner of a playground because in home he has not proper place to study he is said to be in the process of adjustment. As a result of that adjustment he achieves good grades in examination. Thus adjustment meant as an achievement means how the effectiveness with which an individual can function in changed circumstances.

Adjustment a Continuous process:

The process of adjustment is continuous. It starts at one’s birth and goes on without stop till one’s death. A person as well as his environment are constantly changing as also are his needs in accordance with the demands of the changing external environment. Consequently, the process or terms of an individual’s adjustment can be expected to change from situation to situation and according to Arkoff (1968), there is nothing like satisfactory or complete adjustment which can be achieved once and for all time. It is something that is constantly achieved and re-achieved by us (Mangal, 2006).

Characteristics of a Well-adjusted Person:

A well-adjusted person is supposed to possess the following characteristics:
1. Awareness of his own strengths and limitations. A well adjusted person knows his own strengths and weaknesses. He tries to make capital out of his assets in some areas by accepting his limitation.

2. Respecting himself and others. The dislike of one-self is a typical symptom of maladjustment. An adjusted individual has respect for himself as well as for others.

3. An adequate level of aspiration. His level of aspiration is neither too low nor too high in terms of his own strengths and abilities. He does not try to reach for the stars and also does not repent over selecting an easier course for his advancement.

4. Satisfaction of basic needs. His basic organic, emotional and social needs are full satisfied or in the process of being satisfied. He does not suffer from emotional cravings and social isolation. He feels reasonably secure and maintains his self-esteem.

5. Absence of critical or fault-finding attitude. He appreciates the goodness in objects, persons or activities. He does not try to look for weakness and faults. His observation is scientific rather than critical or punitive. He likes people, admires their good qualities, and wins their affection.

6. Flexibility in behavior. He is not rigid in his attitude or way of life. He can easily accommodate or adapt himself to changed circumstances by making necessary changes in his behavior.

7. The capacity to deal with adverse circumstances. He is not easily overwhelmed by adverse circumstances and has the will and the courage to resist and fight odds. He has an inherent drive to master his environment rather than to passively accept it.

8. A realistic perception of the word. He holds a realistic vision and is not given to flights of fancy. He always plans, thinks and acts grammatically.

9. A feeling of ease with his surroundings. A well-adjusted individual feels satisfied with his surroundings. He fits in well in his home, family, neighborhood and other social surroundings. If a student, he likes his school, school-mates, teachers, and feels satisfied with his daily routine. When he enters a profession, he has a love for it and maintains his zeal and enthusiasm despite all odds.

10. A balanced philosophy of life. A well-adjusted person has a philosophy which gives direction to his life while keeping in view the demands of changed situations and circumstances. This philosophy is centre around the demands of his society, culture, and his own self so that he does not clash with his environment or with himself (Mangal, 2006).
1.6 Importance of the present study:

The importance of the present study is given below:

If the research is not helpful to the society then it’s meaningless. So each research has some particular importance. This research is important for the college students to make their life successful.

As we see college students suffer from many types of problems for example learning methods, where to study, in which faculty I should get educated so I can get well job as early as possible. This kind of problems make them to think and make well decisional and decision is controlled by the Locus of Control and Locus of Control is the personality trait which affects to the thinking, behavior and leading to the inner and outer life of a person. So this research is useful to know the personality of the college students and what kind of life of them. Among the two factors of Locus of Control-internal or external, any one factor is better for being successful in life. The decisions are derived from the Locus of Control therefore this research will help them to take good decisions. If we know internal Locus of Control is better or external Locus of control is better, then we can change our Locus of control to make life beautiful.

Unemployment is the biggest problem of the college students and by this problem many college students feel insecurity in life, in education and in society. So this research will helpful to college students, education department and society to solve their problems. The most horrible and stressful thing is recession. Many countries are suffering from the recession and many people lose their jobs. These all acts lead into insecurity. Some people do not feel stress when they lose their job or in other horrible situation but some people feel more insecurity in small things. Those people feel more stress in small things, they can’t handle themselves and they can’t handle their problems. So this research will be helpful to the college students because college students nowadays feel more insecurity in every movement, in education, in jobs, in family life.

The Lifestyle is one of the most important factors of the successful life. There are so many types of Lifestyles and this lifestyle is also related with our behavior so it is very important to know about the lifestyle. This research will be helpful to know what kind of lifestyle is best for college students for successful life. There are many kinds of Lifestyles in the world. They are health conscious lifestyle, Academic
oriented lifestyle, career oriented lifestyle, socially oriented lifestyle, trend seeking lifestyle, Family oriented lifestyle etc. College student’s lifestyle is different from the others and in this way so many college students lose their beautiful and successful life. Therefore, it is quite important to know what type of Lifestyle he or she has. So this research is also important to the college students to check their lifestyles and make a good lifestyle for their better future and successful life. This study is also important for the parents to be careful about their children and their future plans.

Psychological Adjustment is the most important part in life because if we can’t adjust with the situation then we can’t be successful in our life. So it is very important to adjust our life with any situation to have successful life. This study is about the adjustment of the college students and it will help them to adjust in life’s any situation and to tackle each and every problem of life. For this reason, this study will be helpful to the college students to adjust and make their life successful.

In this study, I have included furthermore variables of types of family, types of residence, area of the students and the income of the family. These factors can be affecting to the Locus of control, Insecurity, Lifestyle and Psychological Adjustment, so I used to study these variables. So this study will be helpful to the people to know how these variables are related with their life and what should they do in their life.

Thus, this research’s importance is given as above and I hope that this research will be helpful to the college students, families, societies and also to the department of Education.

1.7 Plan of the Present study:

The main purpose of the present study is to examine the difference or interaction effects have or not between the Types of Student, Gender and Types of Faculty with the reference to the Locus of Control, Insecurity, Lifestyle and Psychological Adjustment. The whole investigation is carried out to inspect these aims and the whole process is included in following five chapters.

✦ Chapter – 1 :

The first chapter under the title “INTRODUCTION” includes historical background of the variables, definitions and major concepts of the study and also the importance of the investigation.
Chapter – 2:

The second chapter under the title “REVIEW OF LITERATURE” includes brief summary of studies undertaken in the past on Tribal and Non-Tribal, Locus of control, Insecurity, Lifestyle and Psychological Adjustment.

Chapter – 3:

The third chapter under the title “PROBLEM AND METHODOLOGY” includes objective, variables, hypothesis, selection of sample, techniques to be used to analyze the data.

Chapter – 4:

The fourth chapter under the title “DISCUSSION AND INTERPRETATION OF RESULTS” includes interpretation of the result with reference to Locus of Control, Insecurity, Lifestyle and Psychological Adjustment of the Tribal and Non-Tribal college students.

Chapter – 5:

The fifth chapter under the title “FINDINGS, SUGGESTIONS AND LIMITATIONS OF THE RESEARCH STUDY” includes the findings of the study and suggestions for further study.

References.

Appendix.