2

METHOD
Basic Approach

In view of the exploratory nature of the study, the research strategy was kept as flexible terms as possible. Though the study was broadly divisible into the "pilot" and the "final" phases, the latter was no less exploratory than the former. However, the implicit hypotheses which determined the course of research in the earlier phase, became more explicit in the later stages and it is in this sense that its emphases could be said to have differed in the two phases.

In the pilot phase, the aim was to develop a some instruments, specific to the issues raised and yet applicable in a variety of situations. The latter property of the instruments was emphasised because the specific hypotheses that were to be later tested were not known. The pilot study also tried to tentatively locate some of the personality variables that could be related to attitudes to money. The investigator attempted to wed these two aims by conducting a few small studies with arbitrarily chosen and crudely developed techniques. In the rest of this chapter, these are reported in brief.

As already stated, the final phase of the study also consisted of a number of small experiments. But these experiments, in some form or other, tested hypotheses. On practical grounds, all these
studies had to work with small samples and their inadequate controls only draw attention to their exploratory nature.

In the selection of instruments, an attempt was made to cover the different levels of personality as far as possible. However, as work on the project proceeded, sophistication in this respect gave way to a simplified frame of reference in which two broad personality levels came to be emphasised more and more. These two levels, the attitudinal-associative and the projective, however were found to be not strictly partitionable and, often, observations made at one level were explained in terms of variables belonging to the other level. It will be seen that these levels are connotatively linked to the better-known divisions of manifest and latent levels of personality functioning.

It will be seen that the earlier studies worked with a smaller number of subjects (Ss). This was because collection of data and experimentation often went hand in hand. However, an attempt was made to hold the cultural variables constant by choosing the subjects (Ss) from the Gujarati-speaking middle-class community of Ahmedabad city only. This rule was broken in rare instances only and these exceptions have been noted in the body of the reports. In all, data from 211 subjects were collected. Further break-downs of the sample are provided in connection with individual studies. It should be mentioned in this connection that most of the methods used were of the paper-and-pencil variety and were in English. To this extent there is bias in the sample. However, an attempt was made to balance
this by the inclusion of a modified version of the Draw-A-Person test (Machover, 1949), which being a graphomotor test is relatively free of the influences of educational attainments and social status (Britton, 1954). The inclusion of clinical interviews also was based primarily on this consideration, but because of certain practical difficulties, this method was not employed throughout (see below).

It can be seen that the study did not study economic behaviour as such. What it sought to explain were attitudes relevant to economic behaviour in terms of certain personality variables. The emphasis, one must remember, was on the psychological or rather intra-individual role of money. Interrelations between the internal image of money and the various psychological and, particularly, personality variables were, therefore, stressed.

The main aim of the pilot studies, consequently, was to devise a way of identifying the ideas, attitudes, beliefs, opinions and feelings relevant to this crucial relationship.
The Sentence Completion Test with Money

The Sentence Completion Test with Money, SCTM, was devised to get projective-level, quantifiable associations to money and themes associated with money. These informations were organized along mainly three types of concepts: action-tendencies, feeling tones, and themes. The test was also employed to measure in an ad hoc fashion a particular phantasy (as this relates to only one experiment, it will discussed in the report on that experiment).

The test consists of 20 incomplete sentences each including the word "money". An earlier version of the Test had 30 sentences,

| TABLE: 1. |
| Incomplete Sentences Used in the Sentence Completion Test with Money |
| 1. Money | 11. Money may not |
| 2. Money is | 12. Money often |
| 5. Money must | 15. I think money |
| 6. Money may | 16. When money |
| 7. About money | 17. From money |
| 8. Money sometimes | 18. In matters concerning money |
| 9. Money cannot | 19. To me money |
| 10. Without money | 20. Whenever I think of money |
but this was found to time-consuming and was yielding repetitions data. As this version has been used in two UNESCO studies of psychological aspects of small-scale entrepreneurship and part of the reliability and validity data presented here is based on work done with this version, it is reproduced in full in Appendix 2. The incomplete sentences used in the second form are shown in Table 1. Instructions used were the same for both forms; they can be seen in Appendix 2. Revision of the test was done on impressionistic basis, though some leads were obtained from discussions with Javilloner who was using the test in her study (see Javilloner, 1965, for an interesting example of clinical analysis of SCTM data).*

In the sections below, two analytic schemes developed for the SCTM will be discussed. In addition to this, the Test was analysed on an impressionistic basis in two cases (see Chapter 3, Section 1, and Chapter 5).

**Action-tendencies:**

Attitudes towards money were categorised mainly in terms of a number of action-tendencies, which were conceptually akin to the concept of vector (Lewin, 1935; Murray and Kluckhohn, 1953), though more purely attitudinal in character. More indirectly, the concept can be conceived of as analogues to Erikson's (1950) psychosocial modality and related, through it, to the psychosexual

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*The Test in being now used by the Philippine Women's University in a study of entrepreneurial behaviour. Informal communications suggest that they have obtained some more interesting data on the reliability and validity of the Test.*
modes (Alexander, 1934; Erikson, 1950). The following action-tendencies were tentatively proposed:

(1) Retention (Ret): Saving in general and active hoarding in particular; any form of disinclination or inability to spend and the tendency to hold on to money; collecting money aimlessly, without the intention of spending, or for the sake of collecting.

(2) Elimination (El): Spending in general and active spending in particular; spendthriftiness or carelessness about money.

(3) Exploitation (Ex): Taking away money from others; active, aggressive forms of reception; extraction of money from others, cheating, stealing, etc.

(4) Construction (Con): Making or earning money actively by individual or group efforts; organising systems specifically for earning money; earning with through investment.

(5) Utilisation (Ut): Making use of money; exploiting the capabilities of money to the fullest; emphasis on the utilitarian aspects of money.

(6) Defendence (Def): Defending or protecting one's money in general and defending it against others in particular; expressed fears of being cheated, exploited and deprived in money matters, if they carry the connotation of doing something about the danger; carefulness or cautiousness if they carry the same connotation.
(7) Reception (Rec): Receiving money from an other in general and passively getting it from others in particular; wish for windfalls and for others' help in getting money; depending on others or on fate for being free from monetary difficulties.

(8) Avoidance (Av): Active rejection or avoidance of money; keeping away from money and monetary transactions.

The first test of reliability of the scoring scheme was based on work with the earlier version of the test. This test also involved measuring the intensity of individual action-tendencies on a three-point scales. Inter-judge reliability, computed on the basis of 15 protocols analysed by 5 judges, was found to be low: all the r's varies between .49 to .58. It was felt that this low inter-correlations were due to the rating system and due to the vague definitions of some of the action-tendencies like construction and avoidance, and "loaded stimuli" which some of the incomplete sentences presented.

Accordingly, the above scoring definitions were set up and system of rating the action-tendencies was given up, and the test was pruned to its present twenty-item form. Reliability was computed on the basis of 20 protocols analysed by two judges. To save computational labour, reliability was not calculated for individual action-tendencies. The rtet, computed on the basis of an agreed-disagree dichotomy, amounted to .80, which, when some of the disagreements in scoring were resolved through a discussion between the scorers, rose to .89.
This picture is consistent with the results obtained by Hundal (1965) with the thirty-item form of the test. He reports an inter-judge agreement of .94 based on an N of 30 a sample of 30 and a N of 900. The scoring categories used by him (1965, 19-20) were:

(1) tendency to invest money  
(2) tendency to hoard money  
(3) tendency to spend money on social work  
(4) tendency to spend money on personal and family comforts  
(5) pessimism in relation to money  
(6) optimism in relation to money

Only the first two categories are identical with the ones used in this study, but the whole scheme nevertheless gives a fair idea about the evolved manner, if not the actual system, of scoring.

Hundal (1965, 12) also reports a fairly high degree of test-retest reliability (80.3 per cent, N = 35) and concludes that "this may be regarded as a fair index of the consistency of responses on this test." Table 2 summarises the results in terms of individual scoring categories.

No test of validity was made by the present investigator, but Hundal (1965) presents some data on this too. He obtained judgements on 35 Ss, made by three persons in each case who knew the particular S intimately, relating to the traits measured by the SCTM. These judgements were in the nature of ratings given on 10 point scales on each dimension. Results of the correlation run through these two sets of scores are demonstrated in Table 3.
TABLE: 2.

Test-retest Reliability of Scores in Individual Scoring Categories as Measured by Pearson's $r$ (N=35)*

<table>
<thead>
<tr>
<th>Category</th>
<th>Investment</th>
<th>Hoarding</th>
<th>Social work</th>
<th>Personal comforts</th>
<th>Pessimism</th>
<th>Optimism</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.82</td>
<td>.78</td>
<td>.30</td>
<td>.27</td>
<td>.68</td>
<td>.79</td>
</tr>
</tbody>
</table>

*Time gap between test and retest: two weeks.

TABLE: 3.

Validity of SCSM as Measured by Pearson's $r$ between Rater-based and Test-based Scores on Individual Categories (N=35).

<table>
<thead>
<tr>
<th>Category</th>
<th>Investment</th>
<th>Hoarding</th>
<th>Social work</th>
<th>Personal comforts</th>
<th>Pessimism</th>
<th>Optimism</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>.81</td>
<td>.76</td>
<td>Data unavailable</td>
<td>.53</td>
<td>.45</td>
<td></td>
</tr>
</tbody>
</table>

They reveal an encouraging level of reliability and validity.

As Hundal (1965, 22) sums up:-

"It seems safe to infer that the 'sentence completion test with money' is a reasonably satisfactory instrument for assessing the strength of various trends mentioned above."

Feeling Tones:

Attitudes to money were also categorised in terms of feeling tones expressed towards money specifically and that of the sentence
in general. Individual sentences were scored in terms of the following definitions of feeling tones:

1. Positive (+): When money is cognised as satisfying, good, or as associated with happy feelings, fulfilment desires or goals.

2. Negative (-): When money is perceived as bad or useless and as associated with unhappiness and frustration of desires.

3. Ambivalent (*): When both positive and negative feelings are present in a sentence.

4. Affectless (0): When no feelings are present in a sentence or when the latter is bald statement of fact.

These feeling tones were interpreted and used in a variety of ways in the different experiments. This will be discussed in the appropriate places.

Reliability of this scoring system, computed in terms of inter-judge agreements, was found to be .85. When the first and the fourth categories were combined into a conflictless and the second and the third were combined into a conflictual category, the agreement between the judges rose to .96.

Recently, in another context, Hundal has provided some more data on validity of SCTM. The data show that, using the scoring categories described above, the Hundal's study could differentiate between two groups of respondents (N = 92 in each case) one more entrepreneurial, the other less. The t ratios, in the case of the
scoring categories, could distinguish the two groups in the predicted direction. Particularly successful in this respect were pessimism and optimism (t ratios significant at .01 and .05 levels respectively). As these categories overlap the ones described here, may be justified in presuming some amount of validity for the latter.
Semantic Differential Scales

To understand the symbolic nature of money and its role in manifest and latent interpersonal relations through quantifiable associations, two semantic differential (SD) scales were devised.

This was based on the assumption that the semantic profiles of the concepts such as money, rich, poor, etc. would reveal important aspects of the cognitive image of money and what possession and deprivation of money means in the context of the associative representations of ego-ideal, identification, self-image and other personality structures. As Osgood and Luria (1954) point out,

"the semantic differential is a combination of association and scaling procedures designed to give an objective measure of connotative meaning of concepts. The underlying logic can be summarised as follows: the process of description or judgment can be conceived as the allocation of a concept to a set of experiential continua defined by pairs of polar terms ... Since many scales of judgment are highly correlated ... a limited number of such continua can be used to define a semantic space within which the connotative meaning of any concept can be specified."

The first scale, SDSM, was concerned with the symbolic meaning of money. It was assumed that (1) a symbol tends to correspond the meaning of the symbolised entity in instances were there is conflict about either the symbol or the symbolised, (2) the semantic similarity
between two objects which symbolise the same object would be pronounced, and (3) it is possible to understand the symbolic meaning of an object by comparing its meaning with objects more clearly linked to drive-objects.

These assumptions were partly based on Osgood, Tannenbaum and Suci's discussion of the symbolic process and its relation to the semantic differential (1957, 254-258). The rationale behind this approach has also been persuasively set forth by Moss (1957) and has been utilised in studies of symbols by Moss (1957), Osgood and Luria (1954), and Schonbar and Davitz (1960).

The same essential logic underlay the construction of the second scale, SDSS, in which the images of social objects were the matter of interest.

Concepts:

In SDSM the focal concept was money. It was compared with six concepts selected on the basis of the results of the case studies. These were: SUPPORT, ANGER, POWER, FOOD, LOVE, DIRT and FOOD. Two other concepts found relevant in the case studies, OMNIPOTENCE and STATUS were not included to keep the length of the scale within bounds and because better information about them were available from the SCTM. It will of course be seen that some of the concepts used represent the various psychosexual phases.

In SDSS the focal concepts were ME AS I AM, RICH and POOR. RICH and POOR stood for persons with money and without money respectively. To understand what having money and not having
money mean to the individual, the other five concepts were introduced. These were: MAN, WOMAN, ME AS I LIKE TO BE, FATHER and MOTHER.

Descriptive Scales:

These were also chosen partly on the basis of the case studies and partly on the basis of the SCTM. The scales used in the first form of the SDSM and SDSS are shown in Tables 4 and 5 along with their standing with reference to Osgood's factors of meaning. Though Osgood's work is culture, a recent cross-cultural study has shown that these factors of meaning hold true in India too.

**TABLE: 4**

Descriptive Scales in SDSM and their Standing in Terms of Osgood's Factors.

<table>
<thead>
<tr>
<th>les / Osgood's Factors.</th>
<th>Evaluative activity</th>
<th>Oriental Potency</th>
<th>Stability</th>
<th>Aggressiveness</th>
<th>Tautness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worthless - Valuable</td>
<td>-H</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exciting - Calming</td>
<td></td>
<td>H</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Meaningless - Meaningful</td>
<td>-H</td>
<td>-P</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Strong - Weak</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Stable - Instable</td>
<td>P</td>
<td></td>
<td></td>
<td>H</td>
<td></td>
</tr>
<tr>
<td>Important - Unimportant</td>
<td>H</td>
<td>P</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Feminine - Masculine</td>
<td></td>
<td></td>
<td></td>
<td>-H</td>
<td>P</td>
</tr>
<tr>
<td>Pleasant - Unpleasant</td>
<td>H</td>
<td></td>
<td></td>
<td></td>
<td>-P</td>
</tr>
<tr>
<td>Unavoidable - Avoidable</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Threatening - Nonthreatening</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: H = High loading
P = Presence of loading
- = Negative loading
A blank indicates no loading.
**TABLE: 5**

Descriptive Scales in SDSS and their Factor Loadings

<table>
<thead>
<tr>
<th>Scales / Osgood's Factors</th>
<th>Evaluative</th>
<th>Oriented</th>
<th>Potency</th>
<th>Stability</th>
<th>Aggressiveness</th>
<th>Tautness</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Optimistic - Pessimistic</td>
<td>H</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Healthy - Unhealthy</td>
<td>H</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Lenient - Severe</td>
<td></td>
<td>H</td>
<td>-P</td>
<td>-P</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Intimate - Remote</td>
<td>P</td>
<td></td>
<td>-P</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Passive - Active</td>
<td></td>
<td></td>
<td></td>
<td>H</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Complete - Incomplete</td>
<td>H</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Rash - Cautious</td>
<td>-P</td>
<td>-H</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Defensive - Aggressive</td>
<td></td>
<td></td>
<td>-H</td>
<td>-P</td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Weak - Strong</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td>-H</td>
<td></td>
</tr>
<tr>
<td>10. Sad - Happy</td>
<td>-P</td>
<td>-P</td>
<td></td>
<td>H</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Note: H = High loading  
P = Presence of loading  
- = Negative loading  
A blank space indicates no loading.

**Pilot Study:**

The first forms of the scales were tried out on 35 subjects, belonging mostly to the post-graduate classes of humanities. The mean age of the subjects was 23.5 and they had a mean per capita income in the family of Rs.89.8. In other words, they belonged to the middle class. But for six subjects, all were Gujarati speaking.

The main aim of the Pilot Study was to shorten the scales as far as possible so that they could be used with the other instruments devised, without being a burden on the subjects. This revision could be affected only through the elimination of the some of the descriptive scales, because the number of concepts had already been pruned to the minimum.
For this, it was decided that the scales eliciting scores with the maximum dispersion should be chosen. This was based on the assumption that a greater dispersion indicates that scores on the scale do not centre around the midpoint because of stereotyping of responses and that the Ss find it more relevant to the concepts being judged.

Accordingly, standard deviations (SD) of the scores of each scale were computed and scales showing higher standard deviations were retained for the final form. The distribution of scores on each scale and the standard deviation and the means of these scores are shown in Table 6 and 7.

<table>
<thead>
<tr>
<th>Scale</th>
<th>W-V</th>
<th>E-C</th>
<th>M-M</th>
<th>S-W</th>
<th>S-U</th>
<th>I-U</th>
<th>F-M</th>
<th>F-U</th>
<th>T-U</th>
<th>U-A</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>52</td>
<td>79</td>
<td>31</td>
<td>105</td>
<td>61</td>
<td>109</td>
<td>34</td>
<td>83</td>
<td>34</td>
<td>58</td>
</tr>
<tr>
<td>2.</td>
<td>9</td>
<td>33</td>
<td>12</td>
<td>57</td>
<td>28</td>
<td>47</td>
<td>13</td>
<td>57</td>
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</tr>
<tr>
<td>3.</td>
<td>9</td>
<td>12</td>
<td>7</td>
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<td>7</td>
<td>14</td>
<td>21</td>
<td>20</td>
</tr>
<tr>
<td>4.</td>
<td>21</td>
<td>51</td>
<td>37</td>
<td>45</td>
<td>44</td>
<td>35</td>
<td>121</td>
<td>30</td>
<td>80</td>
<td>52</td>
</tr>
<tr>
<td>5.</td>
<td>10</td>
<td>5</td>
<td>14</td>
<td>2</td>
<td>15</td>
<td>5</td>
<td>10</td>
<td>5</td>
<td>10</td>
<td>19</td>
</tr>
<tr>
<td>6.</td>
<td>37</td>
<td>23</td>
<td>39</td>
<td>8</td>
<td>32</td>
<td>8</td>
<td>20</td>
<td>13</td>
<td>21</td>
<td>18</td>
</tr>
<tr>
<td>7.</td>
<td>107</td>
<td>42</td>
<td>105</td>
<td>8</td>
<td>46</td>
<td>25</td>
<td>40</td>
<td>43</td>
<td>54</td>
<td>43</td>
</tr>
</tbody>
</table>

* Included in second form.
Exceptions were made in some cases so that scales representing all the important factors could be included. The distribution of scores on each scale and the means and standard deviations of these scores are shown in Tables 6 and 7.

For SDSM the scales finally chosen were rash-cautious, active-passive, weak-strong, optimistic-pessimistic, and defensive-aggressive. For SDSS the scales were worthless-valuable, exciting-calming, pleasant-unpleasant, strong-weak, meaningful-meaningless, and stable-unstable. For SDSS the scales were rash-cautious, active-passive, weak-strong, optimistic-pessimistic, defensive-aggressive.

Data obtained from the Pilot Study was interpreted from another vantage. This treatment of the data is reported in Chapter 3.
The Modified Draw-A-Person Test

This is a technique that was extensively used in the study, in view of the time-consuming nature of thematic tests which, for this reason, had to be administered in their written form. The need for this test also arose from the fact that one of the hypothesis tested in the project involved comparison amongst the various economic classes. There it became necessary to hold the influence of "expressive skill" and educational level of the Ss constant, which could be done only by using a graphomoter test. Its construction and use has been briefly reported in an earlier communication (Nandy and Mitra, 1965), which also gives some idea about its reliability and validity. The present discussion is partly based on this paper.

The test (DAPM), as the name implies, is a modified version of Machover's (1949) Draw-A-Person test (DAP). It was designed to obtain from the S his projective-level (internalised) images of the rich (those having money) and the poor (those without money). It was expected that in the process, in addition to his images of the self, man and the woman, he would also project something of his phantasies centering around possession and deprivation of money and their relation to aspects of self concept and sexual identification (as also identifications in general).
In the test, the Ss draws, in addition to a man (M) and a woman (W), a rich (R) and a poor (P) person. In addition, he responds to a schedule which elicits a varied cross-section of his associations to his drawings data was used only in one experiment, and that even impressionistically, it will not be discussed here. Its form can be seen in Appendix 2.

The DAPM was analysed in different ways for the purposes of the different experiments in which it was employed. Most frequently, it was scored for measuring the adequacy of self concept and for of the clarity of sexual identification.

Self Concept:

The DAPM protocols of the Ss were scored for this variable according to the Bodwin-Bruck (1960) method. In this method nine five-point subscales are employed for measuring the self image of the S, as projected in M, which is the only drawing taken into account in this system of scoring. These subscales are described below:

**Reinforcement**: Shading of the boundaries of clothing or the figure. Heavy dark lines or parts of the drawing emphasized through retracing over the same area.

**Erasures**: Any attempt to alter or perfect all or part of the drawing through erasure.

**Sketchy lines**: Parts of the body, particularly the outline defined by light, broken, blurred, vague, fuzzy lines.

**Transparency**: Body of the figure completely transparent or inadequately clothed so that body parts ordinarily covered are shown.

**Distortion**: Any unnaturalness or irregularity in form. Any non-human aspects to figure drawn often displayed by size disproportion.
Incompleteness: Figure not drawn complete, lacking in significant body parts or clothing.

Opposite sex identification: Figure drawn is of the opposite sex of the subject or if of the same sex, opposite sex characteristics are displayed.

Primitiveness: Over-all figure is crudely and roughly drawn. Specific points are confusion of full and profile view of the head, mouth emphasis, trunk incomplete, omission of the neck, and disorganized body representative.

Immaturity: Drawing is marked by elaborate treatment of the mid-line such as Adam's apple, tie, buttons, buckle, and fly on trousers. There is emphasis on mouth and or breasts.

Sexual Differentiation:

Drawings were scored for the extent of sexual differentiation in them according to Swensen's (1955) scale. This is a nine-point scale on which a high score is indicative of clearer sexual identification. The scale is unidimensional, in the sense that an overall global score is obtained for each protocol.

Reliability of the scoring system was tested with the help of three judges, including the investigator, and 15 protocols. The coefficients of correlation (rho's) obtained are shown in Table 8.

<table>
<thead>
<tr>
<th></th>
<th>J-1</th>
<th>J-2</th>
<th>J-3</th>
</tr>
</thead>
<tbody>
<tr>
<td>J-1</td>
<td></td>
<td>.64</td>
<td>.84</td>
</tr>
<tr>
<td>J-2</td>
<td>-.58</td>
<td></td>
<td>.84</td>
</tr>
</tbody>
</table>
These were considered adequate for the purposes of the present study.

No test of validity was attempted at this stage, though later on, some data on validity could be had from two of the experiments (See Chapters 7 and 8).
An experiment using a modified form of Philipson's (1955) Object Relations Technique (ORT) and a Small Group Discussion is reported in Chapter 3, Section 2. Extensive description of the methods can be had there. However, because of practical considerations, these methods were not used in this Study further, even though some data on the ORT were available. For similar reasons, interviewing was dropped. Report on the preliminary results obtained with this method can be had from the Section 1, Chapter 3.

Along with the case studies a number of thematic tests were tried out. These included getting from the Ss their most interesting, most unpleasant and most pleasant experiences concerning money. Some of the Ss also told stories about money and free-associated to concepts such as Wealth, Property, Rich, Poor, etc. for five minutes in each case. Some of these methods were dropped because they duplicated informations given by other instruments, others because of practical difficulties associated with collection of data. Some information results obtained with these students instruments have been presented in connection with the report on case studies (see Chapter 3).
In Chapter 9 is reported still another method tried out in the study. It represented an attempt to measure attitudinally an action-tendency (see Chapter 2, Section 2) that was found to be an important focal point of attitudes relating to money.
REFERENCES


Javillonier, G. Report submitted to UNRSCO Research Centre, Delhi, unpublished ms.


