CHAPTER - I

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1.1 Introduction: -

Today’s modern society expects everyone to be a high achiever. The key criteria to judge one’s true potentialities and capabilities are perhaps scholastic/academic achievement. Academic achievement has become an index of a child’s future. Therefore, it is putting a great pressure on the minds of children and their parents. This scholastic achievement is a function of cognitive and non-cognitive aspects of personality, and is the resultant of various factors like personal, social, economic and other environmental factors. Research studies have proved that a good, supportive environment in home, school and neighborhood could enhance a child’s scholastic achievement.

In our society academic achievement is considered as key criteria to judge one’s total potentialities and capabilities. Therefore, it is becoming more and more pressing for the individuals to have good academic achievement. Academic achievement has become an index of child’s future particularly so in highly competitive world. Research studies have proved that a supportive nurturing environment in home and school could enhance child’s academic achievement. Family being the first and major agency of socialization plays a pivotal role in styling child’s life. It has been shown that most of children who are successful and well adjusted come from families where wholesome relationships exist between children and their parents.
1.2 Family Climate:-

Human who is a universal creature is born, grows up; loams and imbibes within the family, which is a universal institution. Human, who is not only universal but also social, has some physical needs such as feeding, sheltering, protection; some mental needs such as love, respect, confidence; and some social needs such as language, culture and education. Human meets all his needs within the family, which is the structure of the society. While human is meeting these needs, he is together with the nature. He benefits from the nature; develops the existing one in the nature; obtains new products; changes the natural structure and form it. Being distinctive from the other creatures, he is intelligent and wise and he, also, has the power and opportunity to thin, plan, realize what he has planned, partly dominate on the nature and change it for his own benefits. He even shows this tendency.

While the feeding initially is being met from the nature, he has inclined towards changing the natural balance in the nature, growing crops needed gradually and establishing fields and gardens.

Later on he has obtained various products from the crops he has grown with his own efforts. Today almost all of the crops obtained are processed in the factories and then consumed by the man. On the other hand; he uses disinfectants and fertilizer, which deform the balances in nature in a large scale, in order to obtain more and more crops, more commercial crops than he needs. Nevertheless, the necessity to sheltering and defending shows itself in many conditions ranging from covering himself to the military forces that defend the society. At the beginning, he used to take shelter in the caves; cover himself with natural clothing; and defend himself using stones and sticks. However, man of today lives in the skyscrapers, which require high
technology and wears the artificial cloth with latest fashion, defends himself with the
developed armies. What about the harm given to the nature when providing the
feeding, sheltering and defending which look very simple? What are the effects in the
long-term? How do we consume everything, leaving the answer of these questions to
the experts? I would like to mention about the family in our way of behaving while
consuming.

How do the men consume the products they produce? I think it is enough to
have a look at the dustbins to find out the answer. Everyone can see the Litter
Mountains that is full of food redundant, non-cycled containers used for the food and
the things which are not useable. The containers, just produced for deceiving the
people, have no importance but use and throw.

As for the food redundant; where does the understanding -buy until you are
satisfied not as much as you need and throw the remain to the dustbin- come from?
Isn't that because of the parents bolting down the food for the fear that their child is
not full up and telling them not to eat if they don't like starting from the age 1-2 and
supporting dissatisfaction and selfishness through the food? The stomach of the
unsatisfied person is filled up easily but dissatisfaction is continual.

How is dissatisfaction or selfishness recovered? I think there must be the only
answer of it: that is, to accept and live the emotions and thoughts of universal and
humanistic values such as humility, respect, love, intelligence, wisdom, affiliation and
responsibility for others instead of patronizing them. How are these values
appropriated? How are they put into life besides obedience? There is no other way but
to start with himself as an adult. Loving himself does not mean loving the odor or the
appearance of the body itself and it does not mean loving the person seen in the mirror
either. On the contrary, loving himself means loving the lively shivers in the soul and making them more beautiful by looking after them with love and joy. This is realized not only by saying and telling it but also starting from somewhere at once and living it with all senses.

Self-respect is the feeling of respect for oneself and to live that feeling which makes one accept him by getting rid of "being conceited himself". Eating, drinking, dressing up, making up should be performed for not being approved by others but just for finding him to be estimable and making others find him estimable too. To love the behaviors, attitude and tendency; direct towards to love, be estimable and respect. The one who respects himself also respects to others. The one who wants to gain the respect of the others respects the livings, non-livings and everything. He respects environment, human being, animals, plants, everything.

The person who love and respect himself has a confidence. The person who is confident trusts others. The person, who loves, respects himself and who is confident claims to be the owner of the environment. He likes, protects and keeps watch the beauty around. The development, placement and gaining continuity is only possible with the family environs. Bringing up a person who claims to be the owner of the environment cannot be expected within the structure of the family oriented towards selfishness, demonstration and showy.

It is impossible to overcome the environmental problems and set peace unless it is aimed at bringing up a person who has a family discipline and a moderate, intelligent, thrifty, generous, respectful, loving, confident, trustworthy, wise personality with the feeling of responsibility for himself and the environment.
Among one-parent family groups, that is, among one-parent family households and one-parent subfamilies living in households maintained by someone else, 36 percent in 1993 had a never-married parent in U.S.A. The other 64 percent consisted of those parents who were widowed, divorce, or separated. By race, there were notable differences. For whites, 26 percent of the one-parent family groups had a never-married parent, compared to 59 percent for Blacks, and 42 percent for persons of Hispanic origin (who may be of any race).

The family environment of children was completely transformed during the past 150 years by a series of revolutionary changes in family composition, parental work, and family income. New socio-historical study of America’s Children: Resources from Family, Government, and the Economy (Hernandez, 1993), to present statistics for children documenting the timing and magnitude of these transformations, and to discuss why they occurred. The section then shows how changes in family income, poverty, and welfare dependence since the Great Depression have been linked to changes in parent’s work and family composition. An important innovation of these analyses is that unlike most past social, economic, and demographic research, children are the primary unit of statistical analysis (Hernandez, 1986).

Statistical documenting also presents the expanding need for non-parental childcare, and children’s current situation with regard to health insurance coverage, housing conditions, and the prevalence of disabilities. It then offers examples suggesting why it is important that statistical analyses use children as the primary unit of analysis, and why such statistics are essential to the development of effective public policies. Finally, it describes plans for a new national survey, the Survey of Program Dynamics (SPD), that will provide new statistics measuring the
developmental status and well-being of children, and measuring the effects that welfare reform and health care reform will have for the well-being and future prospects of children.

Three revolutionary changes experienced by children during the past 150 years: the revolutionary shift to non-farm work by fathers, the drastic constriction in family size, and the enormous expansion in schooling. It then turns to more recent transformations, the revolutionary increases in mother’s labor force participation, and in mother-child families with no father present in the home. From the perspective of children and their parents, a fundamental cause driving these seemingly disparate changes was the desire of parents to improve, maintain, or regain their relative social and economic status compared with other families, when confronted with changing and often uncertain, difficult, or precarious social and economic conditions.

1.2.1 The Family Climate of Children

From the beginning of U.S. history, agriculture and the two-parent farm family were primary forms of economic production and family organization. Once it began, the shift away from farming to the nonfarm, father-as-breadwinner, mother-as-homemaker system of family organization was very rapid. Large majority of children, nearly 70 percent, lived in two-parent farm families in 1830, but by 1930 this had dropped to a minority of less than 30 percent. During the same 100 years, children living in nonfarm families with breadwinner fathers and homemaker mothers jumped from only 15 percent to a majority of 55 percent.

This represented a historically unprecedented transformation in the nature of childhood, away from two-parent families where family members worked side-by-side to sustain themselves in small farming communities, to two-parent families that
lived in urban areas or cities with fathers who spent much of the day away from home to earn income required to support the family, while mothers remained in the home to care for their children and perform domestic functions.

This enormous shift out of farming to an urban life with fathers as the sole family breadwinner was accompanied by a revolutionary decline in large families, 82 percent of adolescents born in 1865 lived in families with 5 children or more, but this fell to only 30 percent for those born in 1930. During these same 65 years, smaller families with only 1-4 children more than tripled from 18 percent to 70 percent. As a result the median number of siblings in the families of adolescents dropped by almost two-thirds, from 7.3 siblings to only 2.6 siblings per family.

This represented a complete transformation from a situation in which a majority of children were competing with at least 6 other siblings for their parents’ time and economic resources, to a situation where nearly 60 percent of children either were only children, or they had only 1-2 other siblings in the home.

A third revolutionary change in children’s lives occurred during the same era. School enrollment of children increased enormously, producing corresponding increases in educational attainments for children and for parents. Between 1870 and 1940, school enrollment rates jumped sharply from about 50 percent for children age 5-19, to 95 percent for children age 7-13, and to 79 percent for children age 14-17. During the same time, among enrolled students, the number of days spent in school doubled, jumping from 21 percent of the total days in the year in 1870 to 42 percent of the days in the year in 1940. By 1940, then, school days accounted for 59 percent of all the non-weekend days in the year (Hernandez, 1993).
As more and more children 6 years and older spent larger and larger portions of the year in school, that is, in a formal educational setting, they also were spending less and less time at home with their parents. By 1940, 95 percent of children aged 7-13 were spending 5-6 hours per day in school, for 59 percent of all their non-weekend days. This represented a profound change in how children age 6 and above spent much of their waking time. Since the children of today are the parents of tomorrow, this enormous increase in schooling also led, in due course, to corresponding increases in parents’ education.

Hence, among adolescents born in the 1940s, 77 percent had fathers with 8 or more years of schooling, and 39 percent had fathers who had completed at least 4 years of high school. Even larger, 83 percent had mothers with 8 or more years of schooling, and 44 percent had mothers completing at least 4 years of high school. Why did these revolutions in father’s work, family size, and schooling occur between the mid-to-late 1800s and 1930 or 1940? This question might be answered in many ways, but this section offers an explanation taking the viewpoint of children and their parents as the central organizing feature. The question then can be posed in the following way.

First, why did parents move from farms to urban areas where fathers could obtain jobs outside the farm sector of the economy? Second, why did parents drastically restrict their childbearing to a small number of children? Third, why did parents send their children to school to achieve increasingly high educational attainments? A single underlying force can be seen as motivating parents to pursue all three courses of action — the desire to improve, maintain, or regain the relative social and economic status of themselves and their children compared to other families,
when confronted with changing and often uncertain, difficult, or precarious social and economic conditions.

The first question is “Why did parents move from farms to urban areas? The reason is that the shift from farming to urban occupations was typically required to achieve an improved relative economic status, or to keep from losing (too much) ground compared to others. The incomes provided by urban jobs were higher than the incomes that many people could earn through farming. Of course in some cases, the economic situation of families in rural areas was extremely precarious; and in such situations even poorly paid or dangerous jobs in urban areas might appear attractive compared to a rural situation with no employment and no source of economic support. In short, a fundamental cause of the massive migration from farms to urban areas was the comparatively favorable economic opportunities in urban areas.

This leads to the second question. Why did parents drastically restrict their childbearing to a small number of children? The shift from farming to urban areas meant that housing, food, clothing and other necessities had to be purchased with cash, making the costs of supporting each additional child increasingly apparent. At the same time, the potential economic contribution children could make to their parents and families was sharply reduced by the passage of laws restricting child labor and mandating compulsory education. Also at the same time, as economic growth led to increases in the quality and quantity of available consumer products and services, expected consumption standards rose, and individuals were required to spend more money simply to maintain the new “normal” standard of living.

Hence, the costs of supporting each additional child at a “normal” level increased as time passed. In addition, newly available goods and services competed
with children for parental time and money. Since each additional child in a family requires additional financial support and makes additional demands on parents’ time and attention, the birth of each child reduces the time and money parents can devote to their own work or careers as well as to recreation and to older children.

1.2.2 Families Enhance Children’s Academic Achievement

Children’s educational achievement is significantly influenced by the family, beginning before children start school and continuing throughout their school career. As we look at educational disparities between children from various ethnic, socio-economic and geographic backgrounds, it is important to consider the effect of the family and home environment in which children live on a day to day basis. While some may believe what happens at home is not directly related to a child’s school performance, research has consistently shown otherwise. The family and home environment is one of several areas of influence that contribute to children’s overall development, including their cognitive/learning development.

One researcher says families are “10 times more important (than schools) in several of the critical areas necessary for teachers to best manage their classrooms and maximize learning: self awareness, social awareness, self-management, responsible decision-making, motivation to learn, and relationships.” Another study suggests that family support, guidance, expectations and interaction are responsible for as much as 60% of the difference in children’s achievement (whereas social class, for example, predicts only 25%). These findings suggest that a strong, stable, supportive family can make a positive difference in children’s achievement, and the lack of this can hinder achievement.
The relationship between children’s learning success and their family environment has been an area of passionate interest for researchers. Research over the years has identified six informal, out of school areas in which parents can focus to best support their children’s formal academic learning.

There are ways parents and other adults can strengthen these six areas that don’t require a huge investment of time or money. All six areas can be strengthened by simply making changes in parents’ normal, everyday way of relating to their children: attitude, communication style – including language use, talking with children about school and life regularly, showing that education is valued and important, reading to children and on their own regularly, praising children for their effort even more than their successes.

However, it’s hard to even begin to think about these things when basic financial and emotional needs in the family are not being met. Socio-economic situation is among the most significant influences on educational disparities. One of the most important issues society must address in closing the achievement gap, or reducing educational disparities, is economic stability for families so parent/s can redirect some of their emotional focus from meeting basic needs to helping their children learn.

In looking at the Circles of Influence graphic, one can see that in order to help families help their children, educational disparities must be addressed in many areas simultaneously. Poverty and class is one of the critical societal issues that cannot be addressed by the child or the family alone. Society, policy and communities will need to be partners in changing the outcome for families who do not have adequate resources.
The image of adolescence is a time of storm and stress, intense moodiness and preoccupation with the self has permeated both professional and lay perspectives on this developmental period. The families in general and parents in particular, have often been deemed to be the most important support system available to the child. The strongest factor in molding a child’s personality is his relationship with his parents. If his parents love him with a generous, even flowing, non-possessive affection and if they treat him as a person who likes themselves, has both rights and responsibilities, then his chances of developing normally as well and good. But if they diverge from this, the child’s development may be distorted (Cox & Cox, 1979).

Adolescents have a poor reputation of getting along poorly with their families. The teenage boy or girl may be faced with serious problems of adjustment when there is a difference of opinions, ideals and attitudes with their parents. Conflicts may arise between the adolescent and the parents that are difficult to resolve if neither is willing nor able to compromise. It takes all the tact and understanding of parents to handle their teenage son or daughter (Coleman, 1974).

Families of delinquent or uncontrollable adolescents are characterized by poorer family relationships and less social connectedness. In general, these families are lower on cohesion and independence and higher on conflict and control (Fox et al., 1983). The family environment also affects the academic achievement, which is the product of maturational forces within the adolescent and the experiences provided by the environment (Bernard, 1971).

Several researchers have studied the influence of family environment on adolescent adjustment and academic achievement. Studies of Paul (1996) revealed that there is significant degree of conflict with less cohesion and organization in the
emotionally disturbed families. Families of successful students showed high achievement orientation and organization in the family regardless of social class (Paul, 1988). Steven (1990) showed a concomitant relationship between family environment and school outcome variables. The results of Whitehead and Deborah (1991) study indicated that best predictor of grade point average was the intellectual cultural orientation of the family environment. In India, several investigations have assessed the differential effects of family interactions on psychiatric disorders. Preet (1992) studies of family environment of psychiatric patients in comparison to a control group resulted in significant differences in the psychiatric group and the control group. A study by Nihiral et al., (1985) has revealed significant influences of changes in home environment on social adjustment in adolescent. This study explores the relationship between family environment, home adjustment and academic achievement. The objective of the study was to focus on the perception of family environment and its influence on home adjustment and academic performance in adolescents.

1.2.3 Theoretical Framework and Intervention Model

This Action Model has as reference basic elements from: The family: a stimulating environment for the development and growth of the child.

- The Social Theory of Child Development
- The Transitional Model
- The Ecological Model.

These theories confirm that human development is of an interactive nature. Therefore, we see family as a fundamental environment where all care and relationships that determine the child's personal development and growth take place. However, these relationships are also affected by the child's own personal background and this helps
us to understand the difficulties that arise during the process of establishment of the relationship when a handicap is present (in our case: blindness and extremely premature birth).

In light of the above, Intervention Model considers the child and his social and family environment as its key elements. To intervene in the child's closest environment implies the introduction of "the handicap" in a wider context: the nuclear family and the relationships that are established within it.

The link between parents and child is affected by the difficulties presented by the child's handicap and by the degree of acceptance of this handicap by the family. The goal of supporting the family is to facilitate more interactive communication with their child and does in fact facilitate it. It is here where we understand that prevention can be implemented, because the child develops to their full potential if the surrounding environment is favorable and, also, if the child is given by the mother (or whoever is filling the role of primary caregiver) the basic care and support, containment, acknowledgement and love necessary for the growth of the child's individual identity and their continued development.

Stimulation of the child in order to facilitate the child's response to the proposed objectives goes beyond "what and how to do it" questions. We consider it to be an enriching part of the child's everyday environment; by diversifying contacts and experiences on a daily basis, making the most of all daily life situations (nourishment, hygiene, walks, games, etc.). This Action Model has a preventive, empowering, global and inter-disciplinary approach.

The goal of Intervention was to boost the capacity for development and welfare of the child, as well as to give support to the education, social and family
environments in order to facilitate the child's insertion into those environments. Evidence exposed above give us an indication of the role performed by the family environment in the construction of the child's individual and social identity and, in consequence, of the need to focus the Intervention on the strengthening of this environment, so it can become a space that facilitates the development and growth of blind and/or visually handicapped children.

Our country opens the 21st Century with great social changes of different kinds: demographic, legislative and technological, of organizational methods and social co-existence. These changes are the cause and effect of the emergence of new values and ways of life that will be reshaping our society. A large part of these changes affect the structure and the running of our family system.

If, as children development theories affirm, "family is the environment where a person's individual and social identity is built", Early Care, as a dynamic form of Intervention in relation to social and family reality, cannot be separated from these changes. It needs to be utilized in professional circles for reflection, with the aim of re-drawing the Frameworks of Action in order to reconcile them with the new social realities.

1.2.4 Population Change and the Family Climate of Children: Why the Revolutions in Father’s Work, Family Size, and Schooling?

As a result, more and more parents limited their family size to a comparatively small number of children, so that available income could be spread less thinly. This leads to the third question. Why did parents send their children to school to achieve increasingly high educational attainments? At one level, as farming was
overshadowed by the industrial economy and family size was shrinking, school enrollment increased because of the efforts of labor unions to ensure jobs for adults (mainly fathers) by limiting child labor, and because of the efforts of the child welfare movement to obtain the passage of laws protecting children from unsafe and unfair working conditions. These movements also achieved corresponding success in gaining the passage of compulsory education laws, through which the government both mandated and paid for essentially universal schooling.

But in addition, as time passed, higher educational attainments became increasingly necessary to obtain jobs that offered higher incomes and greater prestige. Hence, parents encouraged and fostered higher educational attainments among their children as a path for children to achieve occupational and economic success in adulthood, that is, so that their children might improve their relative social and economic standing, compared to others in the children’s own generation.

1.2.5 The Family Climate of Children: Why the Revolutions in Father’s Work, Family Size, and Schooling?

After 1940, two additional revolutions in children’s families began. First was the explosion in mother’s employment outside the home. Only 10 percent of children in 1940 lived with a mother who was in the labor force (employed plus unemployed). This increased by 6 percentage points during the 1940s, and then by at least 10 percentage points during each of the next four decades. By 1990, nearly 60 percent of children had a working mother, a six-fold increase in fifty years. Just as children in an earlier era experienced a massive movement by fathers out of the family home to work at jobs in the urban-industrial economy, children since the Great Depression have experienced a massive movement by mothers into the paid labor force. Both of
these revolutions in parents’ work brought enormous changes in the day-to-day lives of children. As fathers entered the urban labor force, children age 6 and over entered schools and spent increasing proportions of their lives in formal educational settings. Now, as mothers are entering the labor force, children under age 6 are spending increasing amounts of time in the care of someone other than their parents.

The revolution in mother’s work is occurring twice as fast as the revolution in father’s work, however. The decline for children in the two-parent farm family from 60 percent to 10 percent required the 100 years from 1860 to 1960. But the corresponding rise in working mothers from 10 percent to 60 percent required only the 50 years from 1940 to 1990.

1.3 Socioeconomic Status

"Social class refers to the hierarchical distinctions between individuals or groups in societies or cultures." Social class influences socioeconomic status because of how people are treated depending on the class they come from, which may be determined by various factors. Socioeconomic status strongly influences the varying student perspectives on the value and attainability of higher education. The probability of students attending schools of higher education is more likely in students from higher socio-economic backgrounds.

Education can increase opportunities for income and job security. One's level of education can also be an indicator of socioeconomic status. Socioeconomic status is based on income, but too often is connected to race as well. Individuals with lower incomes and less education (usually women and members of racial/ethnic groups)
have higher death rates than better educated, wealthier people, and the differences between these groups are increasing.

**Socioeconomic status** (SES) is an economic and sociological combined total measure of a person's work experience and of an individual's or family's economic and social position in relation to others, based on income, education, and occupation. When analyzing a family’s SES, the household income, earners' education, and occupation are examined, as well as combined income, versus with an individual, when their own attributes are assessed.

Socioeconomic status is typically broken into three categories, high SES, middle SES, and low SES to describe the three areas a family or an individual may fall into. When placing a family or individual into one of these categories any or all of the three variables (income, education, and occupation) can be assessed.

### 1.3.1 Income

*Income* refers to wages, salaries, profits, rents, and any flow of earnings received. Income can also come in the form of unemployment or workers compensation, social security, pensions, interests or dividends, royalties, trusts, alimony, or other governmental, public, or family financial assistance.

Income can be looked at in two terms, relative and absolute. Absolute income, as theorized by economist John Maynard Keynes, is the relationship in which as income increases, so will consumption, but not at the same rate. Relative income dictates a person or family’s savings and consumption based on the family’s income in relation to others. Income is a commonly used measure of SES because it is relatively easy to figure for most individuals.
Income inequality is most commonly measured around the world by the Gini coefficient, where 0 corresponds to perfect equality and 1 means perfect inequality. Low income families focus on meeting immediate needs and do not accumulate wealth that could be passed on to future generations, thus increasing inequality. Families with higher and expendable income can accumulate wealth and focus on meeting immediate needs while being able to consume and enjoy luxuries and weather crises. Boushey, Heather and Weller, Christian. (2005).

Education also plays a role in income. Median earnings increase with each level of education. As conveyed in the chart, the highest degrees, professional and doctoral degrees, make the highest weekly earnings while those without a high school diploma earn less. Higher levels of education are associated with better economic and psychological outcomes (i.e.: more income, more control, and greater social support and networking).

Education plays a major role in skill sets for acquiring jobs, as well as specific qualities that stratify people with higher SES from lower SES. Annette Lareau speaks on the idea of concerted cultivation, where middle class parents take an active role in their children’s education and development by using controlled organized activities and fostering a sense of entitlement through encouraged discussion. Laureau argues that families with lower income do not participate in this movement, causing their children to have a sense of constraint. A division in education attainment is thus born out of these two differences in child rearing. Lower income families can have children who do not succeed to the levels of the middle income children, who can have a greater sense of entitlement, be more argumentative, or be better prepared for adult life.
1.3.2 Occupation

Occupational prestige as one component of SES, encompasses both income and educational attainment. Occupational status reflects the educational attainment required to obtain the job and income levels that vary with different jobs and within ranks of occupations. Additionally, it shows achievement in skills required for the job. Occupational status measures social position by describing job characteristics, decision making ability and control, and psychological demands on the job.

Occupations are ranked by the Census (among other organizations) and opinion polls from the general population are surveyed. Some of the most prestigious occupations are physicians and surgeons, lawyers, chemical and biomedical engineers, and communications analysts. These jobs, considered to be grouped in the high SES classification, provide more challenging work and ability and greater control over working conditions. Those jobs with lower rankings were food preparation workers, counter attendants, bartenders and helpers, dishwashers, janitors, maids and housekeepers, vehicle cleaners, and parking lot attendants. The jobs that were less valued were also paid significantly less and are more laborious, very hazardous, and provide less autonomy. Scott, Janny and Leonhardt, David 2005.

Occupation is the most difficult factor to measure because so many exist, and there are so many competing scales. Many scales rank occupations based on the level of skill involved, from unskilled to skilled manual labor to professional, or use a combined measure using the education level needed and income involved.
1.3.3 Other Variables - Wealth

*Wealth*, a set of economic reserves or assets, presents a source of security providing a measure of a household's ability to meet emergencies, absorb economic shocks, or provide the means to live comfortably. Wealth reflects intergenerational transitions as well as accumulation of income and savings.

Income, age, marital status, family size, religion, occupation, and education are all predictors for wealth attainment. The wealth gap, like income inequality, is very large in the United States. There exists a racial wealth gap due in part to income disparities and differences in achievement. According to Thomas Shapiro, differences in savings (due to different rates of incomes), inheritance factors, and discrimination in the housing market lead to the racial wealth gap. Shapiro claims that savings increase with increasing income, but African Americans cannot participate in this, because they make significantly less than whites. Additionally, rates of inheritance dramatically differ between African Americans and whites. The amount a person inherits, either during a lifetime or after death, can create different starting points between two different individuals or families. These different starting points also factor into housing, education, and employment discrimination. A third reason Shapiro offers for the racial wealth gap are the various discriminations African Americans must face, like redlining and higher interest rates in the housing market. These types of discrimination feed into the other reasons why African Americans end up having different starting points and therefore fewer assets.
1.3.4 Psychological Effects

A study published in the December 2008 issue of *Psychological Science* found that children of parents with a high socioeconomic status tended to express more "disengagement" behaviors than their less fortunate peers. In this context, disengagement behaviors represent actions such as fidgeting with other objects and drawing pictures while being addressed. Other participants born into less favored circumstances tended to make more eye contact, head nods and signs of happiness when put into an interactive social environment. Authors hypothesize that the more fortuitous peers felt less inclined to gain rapport with their group because they saw no need for their assistance in the future. Kraus, M.W.; Keltner, D. (2008).

1.3.5 Higher Education

The increasing cost of colleges and universities seems to be a deterrent for students of lower socioeconomic status. Students may feel that cost itself would hold them back. This belief, although commonly held, might be overcome if the students were counseled to find economic assistance through scholarships and loans.

Children whose parents are of a higher socioeconomic status are more likely to have higher IQs, test better, and advance their education further than those of a lower socioeconomic status. (Levitt, S. and Dubner S. 168-169) This may be due to several reasons. First, there is genetics: if the parents received advanced education, they are probably intelligent and therefore passed that on to their children. These parents are more likely to value education because of their experience in the effects of higher education. (Levitt. S and Dubner S. 168-169) Students whose parents don't have advanced degrees don't have time or money to spend on helping their children
advance to a higher level. Therefore, a cycle is created where those in middle and lower classes generally stay in those classes.

1.3.6 Health

Lower socioeconomic status can be a factor in poor health. Studies have shown mental health to be impaired due to the daily stress due to unemployment, economic displacement, and housing dislocation, including homelessness. In addition, it is more difficult to provide healthy food, safe communities, and clean work environments in areas of lower socioeconomic status.

On the flip side, those people with higher socioeconomic status have more exposure to health care and information that promotes healthy behaviors.

Lack of knowledge is one of the contributing factors for poor health in many people of lower socioeconomic status. Many who are not educated enough do not know and understand what it means to eat healthy and fails to see the consequences of unhealthy diets. Thus, it leads to poor health.

1.3.7 Technology

In today's society, students of lower socioeconomic background are generally lacking the technology needed to keep up with the general population. The obvious reason is the high price of technology.

Studies have shown that by using computers and the internet in the classroom helps to equalize students of all socioeconomic backgrounds. It allows students to be more involved academically and professionally in their futures. They may even become as technologically literate as their more economically advantaged peers.
1.4 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). Locus of Control refers to an individual's perception about the underlying main causes of events in his/her life. Or, more simply: Do you believe that your destiny is controlled by yourself or by external forces (such as fate, god, or powerful others)?

The full name Rotter gave the construct was Locus of Control of Reinforcement. In giving it this name, Rotter was bridging behavioural 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. This understanding of Locus of Control is consistent, for example, with Philip Zimbardo (a famous psychologist): 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, p. 275)

Thus, locus of control is conceptualized as referring to a unidimensional continuum, ranging from external to internal:
Figure 1.1: I/E Locus of Control

Is an internal locus of control desirable?

In general, it seems to be psychologically healthy to perceive that one has control over those things which one is capable of influencing.

In simplistic terms, a more internal locus of control is generally seen as desirable. Having an Internal locus of control can also be referred to as "self-agency", "personal control", "self-determination", etc. Research has found the following trends:

- Males tend to be more internal than females
- As people get older they tend to become more internal
- People higher up in organizational structures tend to be more internal
  (Mamlin, Harris, & Case, 2001)

However, it’s important to warn people against lapsing in the overly simplistic view notion that internal is good and external is bad (two legs good, four legs bad?). There are important subtleties and complexities to be considered. For example:
Internals can be psychologically unhealthy and unstable. An internal orientation usually needs to be matched by competence, self-efficacy and opportunity so that the person is able to successfully experience the sense of personal control and responsibility. Overly internal people who lack competence, efficacy and opportunity can become neurotic, anxious and depressed. In other words, internals need to have a realistic sense of their circle of influence in order to experience 'success'. Externals can lead easy-going, relaxed, happy lives.

Despite these cautions, psychological research has found that people with a more internal locus of control seem to be better off, e.g., they tend to be more achievement oriented and to get better paid jobs. However, thought regarding causality is needed here too. Do environmental circumstances (such as privilege and disadvantage) cause LOC beliefs or do the beliefs cause the situation?

Sometimes Locus of Control is seen as a stable, underlying personality construct, but this may be misleading, since the theory and research indicates that that locus of control is largely learned. There is evidence that, at least to some extent, LOC is a response to circumstances. Some psychological and educational interventions have been found to produce shifts towards internal locus of control (e.g., outdoor education programs; Hans, 2000; Hattie, Marsh, Neill & Richards, 1997).

If a child with an internal locus of control does badly on a test, she is likely to blame either her own lack of ability or preparation for the test. By comparison, a child with an external locus of control will tend to explain a low grade by saying that the test was too hard or that the teacher graded unfairly. The concept of locus of control was developed by psychologist Julian Rotter, who devised the Internal-External Locus of Control Scale (I-E) to assess this dimension of personality. Studies have
found that this test is a valid predictor of behavior typically associated with locus of control.

Links have been found between locus of control and behavior patterns in a number of different areas. Adults and children with an internal locus of control are inclined to take responsibility for their actions, are not easily influenced by the opinions of others, and tend to do better at tasks when they can work at their own pace. By comparison, people with an external locus of control tend to blame outside circumstances for their mistakes and credit their successes to luck rather than to their own efforts. They are readily influenced by the opinions of others and are more likely to pay attention to the status of the opinion-holder, while people with an internal locus of control pay more attention to the content of the opinion regardless of who holds it. Some researchers have claimed that "internals" tend to be more intelligent and more success-oriented than "externals." In the elementary grades, children with an internal locus of control have been found to earn higher grades, although there are conflicting reports about whether there is a relationship between college grades and locus of control. There is also a relationship between a child's locus of control and his or her ability to delay gratification (to forgo an immediate pleasure or desire in order to be rewarded with a more substantial one later). In middle childhood, children with an internal locus of control are relatively successful in the delay of gratification, while children with an external locus of control are likely to make less of an effort to exert self-control in the present because they doubt their ability to influence events in the future.

Although people can be classified comparatively as "internals" or "externals," chronological development within each individual generally proceeds in the direction
of an internal locus control. As infants and children grow older they feel increasingly competent to control events in their lives. Consequently, they move from being more externally focused to a more internal locus. Burger, J. M. (1993), Bem, A. P. (1994).

1.5 Adjustment

The term adjustment refers to the extent to which an individual's personality functions effectively in the world of people. It refers to the harmonious relationship between the person and the environment. In other words, it is the relationship that comes among the organisms, the environment and the personality. A well-adjusted personality is well prepared to play the roles which are expected of the status assigned to him within given environment. His needs will be satisfied in accordance with the social needs. Psychologists have interpreted adjustment from two important points of view.

- Adjustment as an Achievement.
- Adjustment as a process.

1.5.1 Adjustment as an Achievement

Adjustment as an achievement means how effectively an individual could perform his duties in different circumstances. Business, military education and other social activities need efficient and well-adjusted men for the progress and wellbeing of the nation. If we interpret adjustment as achievement then we will have to set the criteria to judge the quality of adjustment.

1.5.2 Adjustment as Process

Adjustment as a process is of major importance for psychologists, teachers and parents. To analyze the process we should study the development of an individual
longitudinally from his birth onwards. The child, at the time of his birth is absolutely dependent on others for the satisfaction of his needs, but gradually with age he learns to control his needs. His adjustment largely depends on his interaction with the external environment in which he lives. When the child is born, the world for him is a big buzzing, blooming confusion. He cannot differentiate among the various objects of his environment but as he matures he comes to learn to articulate the details of his environment through the process of sensation, perception, and conception.

### 1.5.3 Characteristics of Adjustment Mechanism

Adjustment mechanism is almost used by all people. They are ideas which are inferred from the behavior of the individuals. All mechanisms are used to protect or enhance the persons self esteem against dangers. They increase satisfaction and help in the process of adjustment if used within limit. The danger is always within the person. He fears his own motives. The fear and danger are manifested in adjustment mechanism. The overall effect of adjustment mechanism is to cripple the individual's functioning and development through falsifying some aspects of his impulses so that he is deprived of accurate self knowledge as a basis for action.

### 1.5.4 Concept of Adjustment

Adjustment is the relationship which comes to be established between the individual and the environment. Every individual plays certain position in his social relations. He is trained to play his role in such a way that his maximum needs will be fulfilled. So, he should play his role properly and get maximum satisfaction. If he does not play his
role according to standards and training Home Environment received his needs may not be fulfilled and he may get frustrated.

1.5.5 Types of Adjustment

➢ NORMAL ADJUSTMENT

When a relationship between an individual and his environment is according to established norms then that relationship is considered as normal adjustment. A child who obey his parents, who is not unduly stubborn; who studies regularly and has neat habit is considered adjusted.

➢ ABNORMAL ADJUSTMENT

Abnormal Adjustment means problem behavior or popular speaking maladjustment. Maladjustment takes place when the relationship between an individual and his environment is not according to established standards or norms. A delinquent child adjusts with his environment but he is a maladjusted child because he is violating certain moral codes.

1.5.6 Adjustment Mechanism

An adjustment mechanism may be defined as "any habitual method of overcoming blocks, reaching goals, satisfying motives, relieving frustrations and maintains equilibrium". Adjustment mechanism is a device by which an individual reduces his tensions or anxiety in order to adjust himself properly with the environment. It helps him to regain his mental health. To solve his problems or to meet conflicting situations a child's uses certain self adjustive, self defensive approaches which may protect him from his frustrate situations. These are called defense mechanism. For e.g.
A child is trained to sleep throughout the night without asking for milk. A child who plays his role successfully gets love and emotional security from his mother and he adjusts well to his home environment. On the other hand, if the child does not sleep properly and carries on his infantile role, he may get scolding and spanking from his mother. He may not be looked after properly and his mother's attitude may become indifferent and formal about him. Naturally the child may feel frustration. For e.g. Once the child learns that while he is sleeping, his mother does not remain with him, his first reaction may be of frustration, then he may accommodate and later on, he may assimilate in the situation so completely that he may accept it as life and he may not mind his mothers going out of his room while he is awake. The conscious and the rational method are known as direct method and unconscious method is known as indirect method. Jobin, J. (2010).

In psychology, the behavioural process of balancing conflicting needs, or needs against obstacles in the environment. Humans and animals regularly do this, for example, when they are stimulated by their physiological state to seek food, they eat (if possible) to reduce their hunger and thus adjust to the hunger stimulus. Adjustment disorder occurs when there is an inability to make a normal adjustment to some need or stress in the environment.

**Adjustment** is the behavioral process by which **humans** and other **animals** maintain equilibrium among their various needs or between their needs and the obstacles of their environments. A sequence of adjustment begins when a need is felt and ends when it is satisfied. Hungry people, for example, are stimulated by their physiological state to seek food. When they eat, they reduce the stimulating condition that impelled them to activity, and they are thereby adjusted to this particular need.
In general, the adjustment process involves four parts:

(1) A need or motive in the form of a strong persistent stimulus,
(2) The thwarting or non-fulfillment of this need,
(3) Varied activity, or exploratory behaviour accompanied by problem solving
(4) Some response that removes or at least reduces the initiating stimulus and completes the adjustment.

Social and cultural adjustments are similar to physiological adjustments. People strive to be comfortable in their surroundings and to have their psychological needs (such as love or affirmation) met through the social networks they inhabit. When needs arise, especially in new or changed surroundings, they impel interpersonal activity meant to satisfy those needs. In this way, people increase their familiarity and comfort with their environments, and they come to expect that their needs will be met in the future through their social networks. Ongoing difficulties in social and cultural adjustment may be accompanied by anxiety or depression.

1.5.7 Importance of Adjustment in Family Relationships

Our parents provide us food, clothing and other necessities of life. They also give us many other things that are equally important. It is in our homes, living with others as a family, that we find our greatest joys. Our homes provide us with love and affection. They give us many social, recreational, and educational advantages as possible. They give us a sense of security. It is through family living that we are able to secure the best things in life.

Everything goes pretty smoothly in most families most of the time. We also know that family life can be very complicated. Getting along happily with our father
and mother, our brother and sisters, isn't always easy. There are times, no doubt, when we and our parents don't agree. When these conflicts arise, we may get discouraged. Sometimes we feel our parents don't understand us, that they lack confidence in our judgment.

There are many causes of conflict and misunderstanding between parents and teenage children. In the first place as we grow older we are becoming more independent. We go less to our parents with our problems. This is only natural. Every normal boy and girl wants to grow up and to assert himself or herself as an individual. But, in asserting our independence, we probably do so at times in such a way that our parents do not understand us. They are puzzled by this change in our conduct. As a result, conflicts may develop.

Another cause of misunderstanding is the fact that our interests and outlook on life are somewhat different from our parents. We are active and crave thrills and excitement. Our parents are inclined to be more conservative. This does not mean that they are "kill joys." It simply means that their enthusiasm for the things that we are interested in is not as great as ours. If our parents seem to be cautious about some of the activities which appeal to us, it is because they know from experience the dangers connected with them. They want us to benefit from their experience and not make the mistakes they have seen others make.

Our parents are anxious for us to grow up to be a mature individual in every respect. They don't want to interfere with our independence. If we give them a chance to understand our point of view, they will usually do so. It is only when we disappoint them or when our behavior seems unbecoming that they become deeply concerned about our conduct.
We can contribute a great deal toward making our home an ideal place in which to live. There are no hard and fast rules to tell each person what he owes to his family. But the most important thing here is that we must learn to assume our share of responsibilities.