# THE IMPACT OF INCOME ON PSYCHOLOGICAL WELL-BEING OF FAMILY AND PARENTING BEHAVIOR IN PESHAWAR DISTRICT



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# ABSTRACT

The purpose of the research was to determine the impact of income on psychological wellbeing of families and self esteem of adolescents. This research gives an overview about the demoralization in families due to economic restrains. Information was gathered from 99 families (N = 99) of lower middle income class having income range from 11,000-30,000. The families were selected from three Government sectors i.e. education, health and secretariat sector of Peshawar District. Sample was comprised of 198 parents and 99 adolescents of same families. Ryff psychological well-being scale (PWB) was used as an instrument to find out the psychological wellbeing of both parents. Rosenberg self esteem scale (RSES) was also used to measure the self esteem of adolescents. Furthermore individual interviews with adolescents were also conducted to find out the affect of income on parenting behavior. Analyzed data revealed that income had a significant impact on both parent’s psychological health and had found low level of psychological wellbeing. On the other hand moderate level of self esteem was found in adolescents. The inferential statistics showed the significant positive correlation between income and self esteem of adolescents. Moreover according to analyzed results financial hardships significantly affected the parenting behavior of respondents. It is therefore concluded that psychological health is not only associated with social, cognitive and emotional factors but economic stability also plays imperative role over all wellbeing of an individual and families. Lack of economic recourses and poor income influences the productivity of families’ hence lower income classes not strives to fulfill their basic needs but also face poor psychological health.

# CHAPTER -1

# INTRODUCTION

## 1.1 BACKGROUND OF STUDY

The social class and economic conditions always influence the behavior of individuals and families to a greater extent. It affects the marital relationship, parenting style and development of children. The socialization process of children usually reflects economic conditions of their families.

Ryff and Singer (1996) defined wellbeing as the self realization of person about one self and the degree that how productively he can work in society. According to hedonic view wellbeing is avoidance of pain and attaining pleasure (Deci& Ryan, 2008). Hence the economic wellbeing is the major factor in attainment of psychological wellbeing because with earning capacity a person can work more productively in society and thus achieve the pleasure.

We experience the psychological consequences of our workplace, social class and current economic condition. However the lack of economic recourses and financial hardships in turn has the greater impact on the psychological wellbeing of families and children.

The economic hardship can be defined in terms when household have been deprived of certain items and the family get bound to compromise many needs due to lack of sufficient income and thus depends on low quality items (Victoria, 2006).

These types of conditions influence the socio emotional development of children when they intermingle in schools with children of high income.

The economic stress has the adverse affects on parenting style as it impacts the emotions, behavior and relationships. The economic well being increases the emotional development as they are able to invest on their child and are more focused on child’s academics and development of social competence. They can fulfill their emotional needs and improve standard of living.(Shek, 2002).

Furthermore the economic distress affects the parental psychological wellbeing. Kim (2013) investigated the effects of economic distress on parental depression, parenting style and behavioral problems of children who were in kindergarten. The study concluded that economic distress had direct impact on marital relationship and parental depression and depression directly affects the behavior of children thus influence the wellbeing of children.

A study revealed that parents who are in economic distress are less affectionate, less responsive and punitive to their children especially when they are unable to fulfill the needs of their children. (Taratuski, 2010)

Due to poor parenting styles and unpleasant child bearing practices children of those parents also have adverse affects on their behaviors. They show many behavioral problems in their schools and thus affect their socio emotional development. Social competence of children also affected by parenting style (Daniel, 2010; Preux, 2014).

Adolescence is a period of personal and social identity formation, in which different roles, behaviors, and ideologies are explored. Adolescence is the time of exploring personal and social identity i.e. self awareness and self esteem thus they become ego centric. Ego centrism is the desire to feel important in peers and they strive to achieve the social acceptance. Therefore the economic conditions majorly affect the socio emotional development of adolescents when they intermingle with the adolescents of other social classes.The economics disadvantage and lack of parental involvement make them psychologically distressful. (Vonnie, 2008).

The study on unemployed American single mothers indicated the indirect influence of economic distress on adolescence, socio emotional development and direct impact on mother’s psychological wellbeing. Thus the adolescents who perceived their families as experiencing more economic hardships reported higher anxiety and lower self esteem. (Ceballo, 2008).

The ongoing global recession has brought more complications for middle class. In Pakistan families of middle class also working hard and struggling to pay for a home, health insurance, transportation, and their children’s college education. To pay for these necessary expenditures many families are in pressures of borrowing money, leaving them unable to save any cash for rainy days. (Dawoodi, 2006)

## 1.2 STATEMENT OF THE PROBLEM

Severe and prolonged financial hardship can cause psychological distress and thus impact on parenting skills which, in turn, harms the children's mental health and adjustment problems and affect socio emotional development of family as whole. The proposed study aims to investigate the relationship of economic resources and psychological wellbeing, poor parenting and socio emotional development of adolescents.

The study aims to find out the correlation of economic resources and psychological well being of families. It will also explore the parent child relationship and the adolescent adjustment problems due to the economic restrains. This research will provide new outcomes of understanding about the family development process with context to economic resources. It will also determine the adolescent behavior from the perspective of economic relationship with development processes.

## 1.3 AIMS AND OBJECTIVES

The study would achieve the following specific objectives

1. To investigate the effects of financial difficulties on both parent’s psychological wellbeing.
2. To analyze the impact of economic pressures on child rearing behavior.
3. To highlight the adjustment problems of adolescents, due to economic restrains.

## 1.4 HYPOTHESES

* The economic hardship leads to poor child parenting practices
* The financial restrains tend to develop depression and demoralization in both parents
* The economic hardship tends to negatively influence the self esteem of adolescents.

## 1.5 JUSTIFICATION OF THE STUDY

This study examines the individual experience of financial hardships from a psychological perspective. The main focus is effect of low income and limited economic resources on the psychological well being of families. Moreover how economic hardships impact self esteem of adolescents is also determined in this study. The individual livelihood and the limited economic resources have been correlated to numerous psychological problems in families.

The study on the impact of economic resources on overall wellbeing of families has not been done in Pakistan particularly in KP. The economics and psychology considered as different disciplines although the economic conditions and psychological state both affect each other.

## 1.6 SIGNIFICANCE OF THE STUDY

Psychological wellbeing of families and individual is extremely important for overall wellbeing of society because a healthy individual can contribute in society in a more productive and in constructive way. Good living conditions (e.g., housing, employment) are fundamental to well-being. Tracking these conditions is important for public policy. This study will help policy makers and stakeholders to optimize and develop services for the lower income class to improve their living conditions hence there psychological wellbeing can be enhanced.

## 1.7 ORGANIZATION OF STUDY

The organization of this dissertation is as follow:

Chapter 1 Introduction: This chapter includes the background information about research study, aims and objectives of research, hypotheses of study, justification of the study, and organization

Chapter 2 Review of Literature: The second chapter reviews the relevant literature on Economic hardship, psychological wellbeing, its influence on parenting behavior and self esteem of adolescents. The literature supported the significant relationship of low income, financial hardships on psychological wellbeing of families and self esteem of adolescents.

Chapter 3 Methodology: This chapter deals with the detail description of sampling framework, sampling size, the mode of data collection and research instruments used for collection of data. Finally the analysis techniques are also explained in this chapter.

Chapter 4 Results and Discussion: This chapter includes results of all collected data in tabular form followed by results of data analysis and discussion of results.

Chapter 5 Summary and conclusion: This chapter shows the summarization of research, results, findings, and conclusion of the study. Furthermore this chapter includes the limitation of study a researcher went through whole research and recommendations for future researches and policy makers.

In last Appendix include the full scales and questionnaires used in the study.

# CHAPTER-2

# REVIEW OF LITERATURE

This chapter included the literature related to selected area of study. The review of literature has provided the theoretical framework to the researcher and helped to determine the nature of research. Researcher collected various reviews for the study. Review of literature is divided into four broad categories. Economic hardships, Psychological wellbeing, Parenting behavior and Self esteem

## 2.1 ECONOMIC HARDSHIPS

Many researches in human development aimed to find out the factors that influence healthy relationships in families, behavioral problems and developmental issues in adolescents. There are many factors that impact developmental processes such as parenting behavior, special circumstances and economic hardships

The family economics stress and limited income asserts the pressures on family relations, parental behavior and upbringing of children. Many studies have supported the view that economic hardships have major influence on family processes.

Conger and Davis (2005) explored the overall impact of poverty and economic hardships on the social, physical and development needs of children and families. The study revealed that prolong economic hardships reduces the warmth and affection among parents and children. The study recommended that increase in investment and economic resources will able to make parents invest on their children hence their academic performance and overall wellbeing of families will be increased.

Conger and Mattews (1999) evaluated the economic hardship have propensity to reduce adolescent sense of mastery and control over time, thus increase the emotional distress. Minor gender differences were found in the study but overall results concluded that both girls and boys internalize problems when families are in economic hardships.

Felner and Brand (1995) also investigated the interrelation among circumstances of domestic socio-economic shortcomings, and proximal environmental experiences. The youth found to have lower level of school performance whose adults were in low income jobs and unskillful. Furthermore youth whose parents were not highly qualified show poor academic performance and socio emotional adjustment than the youth whose parents were well educated.

Pamela and Kean (2005) supported the same view in their study on influence of parent education and family income on child achievement. Their findings concluded that children’s academic achievement indirectly influence by parents’ socio economics status, beliefs and behavior.

Henry (2008) demonstrated that low status individuals have higher tendencies towards violent behavior. He furthermore explained that low status people are more conscious of being socially rejected that is why they always make efforts to protect their self worth and are quicker to respond violently. Hence lack of economic recourses and financial hardships has the greater impact on the psychological wellbeing of families and children.

Ritchie and Holden (2010) explored the parenting stress in low income community specifically maternal stress. Survey conducted through interview and questionnaire in which maternal stress, marital relationship and parenting behavior was accessed. Findings indicate the impact of stress on positive behavior and affection of mothers.

Elder and Mistry (2004) revealed the impact of low income on enrollment of adolescents in higher education. They applied family process model to relate the economics disadvantage and behavior of parents. It was reported that economically disadvantaged parents are less optimistic about their adolescent education and thus effect enrollment in higher education.

Kean and Pamela (2005) investigated the influence of parent education and family income on child’s achievement. The study argues that socioeconomic status, parent education and income indirectly affect the child’s academic performance.

Conger et al (1995) reported that economic pressures cause depression and dejection in both parents and result in marital conflict and disturb parenting. Moreover cause poor child rearing practices and influence adolescent development. Thus economic distress has a significant relationship with poor parenting behavior.

Parental joblessness also has a major impact on parental and child wellbeing. The study of Baxter and Gray (2012) reported the poor mental health of parents who are jobless and children of those parents showed poor cognitive and social mental health.

Thomson (2000) further explored the child wellbeing in context of economic resources and parental behaviors. The finding concluded that single mothers face many problems in child rearing and managing household due to economic constraints, nevertheless the research did not find out any relation of economic resources on paternal behavior.

Mayer (2010) explored the affect of parental income on child outcomes. Research findings indicated that children of poor parents scored low on tests of cognitive skills in early childhood education; they showed more behavioral problems in schools, there were more school dropouts of poor parent’s children. And they are more likely to be poor themselves when they are adults. Moreover poor outcomes of children is not only due to poverty of parents but there are other factors associated with poverty that affect behavior of children, such as low education of parents, low living standards and neighborhood characteristics as well.

However Dooley and Stewart (2006) argued that there is little evidence of the impact of income on child socio emotional development in the study but parenting style found to have major impact on child outcomes.

## 2.2 PSYCHOLOGICAL WELL-BEING

The literature on psychological well-being has advanced rapidly since the emergence of the field over five decades ago. Psychologists and other social scientists have taken enormous steps in their comprehending of the aspects influencing psychological and subjective well-being. Wellbeing is a complex phenomenon that may include a person’s optimal functioning capacity in all aspects of life. (Ryan and Deci, 2001). There are two perspective of wellbeing studied by researchers; one is hedonism that focuses on attainment of happiness and avoidance of pain hence defines wellbeing in terms of pleasure attainment. While Ryan (2001) advocated that is eudemonic view that describes wellbeing as functioning of a person in his full potential. (Ryan and Deci, 2001)

Psychological well-being refers to how people evaluate their lives. According to Diener (1997), these estimations may be in two forms. Firstly in form of cognition, an individual assess one’s life and give evaluative judgments about life satisfaction as a whole. The second form is affective part, the hedonic evaluation in which a person estimate one’s emotions and feelings such as occurrence with which people experience pleasant/unpleasant moods in reaction to their lives.

Current social indicators such as crime, divorce, environmental problems, infant mortality, gender equality, etc depict the quality of life but these indicators do not highlight the financial indicators. Thus, fail to capture the subjective well-being of people because they do not reflect the actual experiences such as the quality of relationships, the regulation of their emotions and whether feelings of isolation and depression encompass in their daily life get affected by financial indicators. (Deci and Ryn, 2008).

Psychological well-being leads to desirable outcomes, even economic ones, and does not necessarily follow from them. In a very intensive research done by Diener (2006) and his colleagues, people who score high in psychological well-being later earn high income and perform better at work then people who score low in well-being. Better economic output also found to be related to good physical health. Psychological well-being is therefore valuable not only because it assesses well-being more directly but it has beneficial consequences. (Pilkinton, 2012).

Bradburn (1969) worked on the structure of psychological wellbeing that was measured by multiple socio-economic and psychological factors to study the mental health. Bradburn included the factors such as childhood experiences, educational achievement, working conditions, adjustment in marital life, financial condition, family life etc.

According to the study of Winfield et al (2012), the psychological wellbeing and psychological distress is negatively correlated. Researcher conducted the survey on the sample of 1933 adults and used standardize measure of psychological distress and psychological wellbeing. The results showed that low psychological wellbeing and high psychological distress is associated with number of factors such as low qualification, poor income, and separated families. Hence it was concluded that higher the psychological wellbeing will lower the psychological distress will be and vice versa.

Social scientists are now interested to study the wellbeing of child in context of economics. Many studies in past focused on studying early years of life as foundation period of whole life and emphasis the biological and other social factors that impact the childhood stage. However few studies have been made on economic influences on child wellbeing. Conti and Heckman (2012) supported the view that human development is a dynamic process. Children raised in disadvantage environment are slow in their academics and are at increasing risk of both biological and socioeconomic experiences.

Well-being is a comprehensive notion. It is often thought of as one of the characteristic of the liberal arts experience, resulting from educational encounters that both guide students in the search for meaning and direction in life and help them realize their true potential. The Ryff is a straightforward and relatively short survey that assesses the psychological component of well-being. (Seifart, 2005).

The Ryff inventory consists of either 84 questions (long form) or 42 questions (medium form). Both the long and medium forms consist of a series of statements reflecting the six areas of psychological well-being: autonomy, environmental mastery, personal growth, positive relations with others, purpose in life, and self-acceptance. Respondents rate statements on a scale of 1 to 6, with 1 indicating strong disagreement and 6 indicating strong agreement. Responses are totaled for each of the six categories (about half of the responses are reverse scored). For each category, a high score indicates that the respondent has a mastery of that area in his or her life. Conversely, a low score shows that the respondent struggles to feel comfortable with that particular concept. (Seifart, 2005).

## 2.3 PARENTING BEHAVIOR

Parenting behavior plays vital role in developing positive self esteem and social competence in children and adolescents. Taratuski (2010) reported in his study that parent child interaction have strong influence on problem solving behavior of children. The study concluded that children who come from traditional family structure have good social problem solving skills as compare to children who are coming from single parent families.

Literature review provides the understanding of consequences of self esteem on individual’s behavior. Self esteem of adolescences get very much affected by parental behavior and parenting styles. The researcher explored the parenting behavior that influence adolescent over all psychological well being and self esteem.

The parenting behavior include acceptance of children by their parents, their response to children, how much protective they are, understanding towards their children, encouraging and motivating

Furthermore Gecas and Schwalbe (1986) supported the view that children are mirror reflection of their parent’s attitudes and live. If parents are giving their children stressful experiences and are engage in negative self talk and negative habits, there are probabilities that children will develop negative self esteem.

Moreover parenting behavior not only affect the self esteem of children but the psychological wellbeing and self esteem of adolescent is also correlated with quality of attachment with parents and peers. (Armsden and Greenberg, 1987).

[Glascoe](http://pediatrics.aappublications.org/search?author1=Frances+Page+Glascoe&sortspec=date&submit=Submit) and Leew (2005) aimed to find out the risk associated with optimal vs delayed development influenced by parenting behavior and perceptions. Study concluded that lack of positive parenting behavior majorly affects the language development of toddlers and there is need to promote positive interaction of parents in playing, talking and reading.

Gecas and Schwalbe (1986) reported in their study on self esteem of adolescents. They supported the view that parent’s insecurities and vulnerabilities will increase the tendency of children to develop lower self esteem because children are the mirror reflection of their parent’s life they lived.

Kim and Chang (2009) found out the impact of parenting behavior on children’s cognitive outcomes. The researcher investigated the three factors that affect child cognitive development, parental language, cognitive stimulation and parent-child interaction. The analysis of study revealed that parents who were involved in parenting classes and in early head start were more responsive towards their children language and cognitive development than the parents who were not involved in any early head start activities.

The study of Stewart and Dooley (2006) investigated the relationship of parenting style and child behavioral outcomes. The data was collected from numerous countries to find out the parenting style that get affected by income. Results revealed that there is a considerable correlation between behavioral outcomes of children and parenting style, whereas little evidence found about the affect of income on parenting style. Furthermore Thomson and Hanson (1994) reported that economic pressures had significant effect on single mothers particularly in step parent families.

Supporting the same view Spera (2005) conducted a research on parenting behavior, parenting style and adolescent school achievement. Research finding indicate that parental involvement in school declines in adolescent, however authoritative parenting style is associated with higher levels of school achievements.

Moreover some studies also investigated the effect of financial hardships on health related issues and buffering effect of religion. Seeley and Reginald (2007) reported that 53% more likely to report self related health issues who are in financial difficulties. Furthermore according to Case and Paxen (2001) children health also get affected by parental behavior and socio economics status. The study investigated the way in which parent’s action affect children’ health. It was concluded that parental choices about quality of health care, their food, physical activities plays a major role in child’s good health. Maternal health reported to have significant affect on child health

Children’s self esteem very much get affected by the parental rearing behavior, as Yang (2011) reported in study “The impact of parental self esteem and parental rearing behavior on adolescent attachment to parents”. Results revealed that parental rearing behavior has significantly positive effect on adolescent self esteem furthermore negative parenting behavior such as rejection or over involved parent and punitive behavior can predict adolescent avoidance of parents.

Bukaliya and Mapuranga (2015) find out the effect of child rearing practices on child’s academic performance. The study find out that neglectful style and permissive style is most practiced style. It was reported that different parenting style negatively or positively affects the child’s academic performance such as authoritarian parents assist their children in studies.

Study indicated several reasons of different parenting behavior and attitudes such as Danyliuk & Grusec (2014) supported the view that parenting skills vary due to educational background, and information about parenting they gather from different sources, and most importantly parenting behavior is influenced by personal believes, attitudes, values, cultural background. Furthermore, they explored the child’s socio emotional development that is affected by parenting behavior. It was revealed that level headed affection and warmth combined with self discipline techniques bring positive outcomes.

Moreover the study of Preux (2014) indicated the parenting style influence on child’s wellbeing. Study reported that shouting and abusive language and punishing increases the naughty behavior of children. Ignoring is also one of the factor that cause emotional problems in children. Furthermore it was revealed that children of high socio economic class perform better in academics and physically healthy.

George &Rajan (2012) explored different child rearing practices that include acceptance, punishment, protectiveness etc. Researcher further explored the factors that determine parenting skills. Results revealed that parents are expected to understand their children needs and wants, they should not find faults in their children, but at the same time control and discipline is also important; they are also expected to be emotionally stable. Collectively this will lead to healthy parent child relationship.

The parenting style also affects the self esteem of children. Wolf (2000) revealed the significant positive self esteem in children whose parents practice authoritative parenting style in comparison to authoritarian parenting styles. No significant results were found for permissive and unmatched parenting.

Oswalt (2010) supported the view that stressful childhood experiences affect the self esteem of children. Early childhood interaction with their primary care givers also affect that how they view themselves and in return develop their positive or negative self esteem. Financial problems in families are one of the major factors that influence primary care giver behavior and thus exert more pressure on children to cope with challenges.

Misty Et Al (2002) worked on family economics stress model associated with child wellbeing. Low income sample from elementary school level was evaluated. Findings revealed that low level of economic wellbeing indirectly influencing the parenting behavior through adverse impact of psychological wellbeing of parents. It was reported that due to economic restrains parents were unable to focus on disciplining their children and were less affectionate.

Another study of Mcloyd (2008) explored the socio emotional state of adolescents influence by the unemployment of single mothers. His findings reported that maternal unemployment and work interruptions indirectly effect the socio emotional functioning of adolescent. He further reported that there is direct effect of unemployment on mother’s psychological state and depressive symptoms were found in them.

Not only parenting behavior affect children behavior but parenting styles also has a major influence on cognitive and personality development of children. The study of Duane (2006) supported the view and found out the association of maternal emotions, parenting style and self esteem of children. It was found that mothers who had negative emotion were following authoritarian parenting style. Furthermore the study compared the two groups of parenting the individualist from Western European and collectivist from Egypt, Iranian, Indian and Pakistani. The results revealed that collectivist mother adapt authoritarian parenting style. However their children are good in self esteem.

## 2.4 SELF ESTEEM OF ADOLESCENTS

Self esteem can be defined as how a person feels about himself. Children level of self esteem is evident in their behavior and attitudes that affect overall personality. A child good self esteem will also reflect in their relationships with friends, siblings, teachers and others. Therefore it is imperative for parents to help their children in developing positive self esteem and positive self concept. Parents can help their children in many way in developing the positive self esteem such giving them affection, proper time, encouragement and motivation. Self esteem affect children academic performance and how they relate to others. (Zolten, 2006)

Development of positive self concept and self esteem at adolescent stage is most important factor that needs to be considering at developmental process and in child rearing practices. The Bean and Bush (2006)investigated the impact of parental support on academic achievement and self esteem of European Americans adolescents. The research findings showed that psychological control of parents had a significant relationship with adolescent positive self esteem.

Furthermore adolescent psychological wellbeing is also associated with attachment of parents and their peers. The finding of Armsden and Greenberg (1987) concluded that quality of both parents and peer attachment is significantly related to psychological wellbeing and high self esteem. It was further reported that adolescents who are attach to their parents and peers feel highly secure and satisfied with themselves.

Walsh (2015) explored the factors that influence adolescent self esteem. The factors include body image, social experience, and academic performance. The teenagers are bombarded with media influences, they compare themselves with social media images and want to develop same physique and body that is impossible to attain in normal settings, and hence they spend more and more on their body and face to look like a celebrity. If unable to attain those images they develop poor body image and hence low self esteem. Supporting family and teachers also play a vital role in developing high self esteem.

In addition to this income is also one of the factors that influence adolescent self esteem. Study of Mosley (1995) supported the same view that there is a significant relationship between poverty, welfare receipt and adolescent self esteem. He argued that self esteem of a child is important for optimistic personality formation and it also related educational attainment and productive is workforce. The findings concluded that poverty has a significant effect on adolescent self esteem.

The research evidence suggested strongly that there is a significant relationship between income and psychological wellbeing of families. Researcher in current research tried to find out the impact of lack of economic recourses on parenting behavior, self esteem of adolescents and over all wellbeing of families and parents.

# CHAPTER-3

# RESEARCH METHODOLOGY

## 3.1 METHODOLOGY

The research carried out is known as quantitative research. The study intended to find out the impact of income on psychological well being of families i.e. how parenting behavior is linked with income and self esteem of adolescents. This study used the survey instruments and interview to gather information. This chapter consists of three sections. The first section highlights the detail description of sampling and sampling size, second section describes the research instruments used to collect data and third section describes the statistical tools used to analysis the data.

## 3.2 RESEARCH PROCEDURE

Following steps has been carried out for conducting this research

1. Identifying and selection of Sample
2. Universe and research site
3. Mode of data collection
4. Research instruments used to gather data for study
5. Statistical analysis applied to find out the results

## 3.3 SAMPLING FRAMEWORK

The sample is consisted of parents from 99 families of lower middle class and adolescents of same families’ age ranging from 15-19 years. The total sample size was 297, i.e. 198 parents and 99 adolescents.

The criteria of selection is their income level. For identification of low middle class most commonly used dimension is economic in nature i.e. personal income (Goldthorpe, 2009).

Banerjee and Duflo (2007) done a household survey for 13 countries including Pakistan and concluded that lower middle class in which a person is running a small business not much profitable or another characteristic is that he may be holding a steady job.

The world over income of lower middle class according to absolute way of measuring income is $2-$10 per day (Banerjee and Duflo, 2007). When converted into local currency it becomes Rs 6000-30,000 per month. However in the federal budget 2014-15 the minimum wages are raised to Rs. 11,000. So the families who have income level range from Rs. 11,000-30,000 were included in the study. However, in lower middle class low ranking government employees, factory workers, petty traders, plumbers, tailors, drivers, electricians, school teachers, construction workers, guards etc are included.

The sample was selected from three government sectors i.e. 33 from educational sector, 33 from health sector, and 33 from secretariat sector. Government sector was particularly chosen for the reason that there were minor diversities in the facilities respondents were getting from their jobs and the indicators of financial constraints were easy to identify.

The sample was further identified through survey method. A self constructed questionnaire was used to identify families that were required for the study.

## 3.4 UNIVERSE AND RESEARCH SITE

The sample area was Peshawar District because Peshawar is the capital of Khyber PakhtunKhuwa. In targeted area the people of upper, middle and lower class resides and thus have strong interaction with each other. The high income class has the strong impact on lower middle class. The children of lower middle class families are more anxious of social pressures and get influence of high income class. Hence the sample area is most suitable for this study.

## 3.5 MODE OF DATA COLLECTION

The needed data was collected through standardize scales, appended in annexure. These scales were filled by using interview schedule because the selected sample was not highly educated to understand the scales.

## 3.6 RESEARCH INSTRUMENTS

### 1. Ryff Psychological Wellbeing Scale (1995)

For measuring the psychological wellbeing of this study researcher used the Ryff psychological wellbeing scale. Ryff model of psychological wellbeing is multidimensional that measures the six constructs of wellbeing. There are forty two items and six subscales: Autonomy, environmental mastery, personal growth, positive relations, purpose in life and self-acceptance. Each item has endpoint mark from strongly disagree to strongly agree for a six point scale.

The Ryff wellbeing model is not only restricted to the happiness and positive emotions but it measures different aspects of wellbeing. (Keyes, 1995 and David, 2012). The all six subscales had good reliability i.e. .71, .79, .78, .68, .82, .71 for autonomy, environmental mastery, personal growth, positive relations, purpose in life and self acceptance respectively. (Lopez and Snyder, 2003).

Six subscales were calculated according to the scoring instruction of Ryff psychological wellbeing scale. Calculated score were interpreted according to the scale norms. Norm description is attached in Annexure I

The scale was administered by the interview method because respondents were low in education level.

### 2. Rosenberg Self Esteem Scale (RSES) (1965):

The standardize scale known as Rosenberg Self Esteem scale was use to measure the self esteem of adolescents. The scale is a ten item Likert scale with items answered on a four point scale from strongly agrees to strongly disagree. It measures personal worth, self confidence, self satisfaction, self respect, and self deprecation. This scale presented high ratings in reliability areas: internal consistency was 0.77, minimum coefficient of reproducibility was at least 0.90. (Jennifer 2009).

### 3. Parenting Behavior

Self constructed questionnaire was used to determine the parenting behavior. The questionnaire was consisted of thirteen items answered on three point scale from always to never. It was administered on adolescents to measure the impact of economic hardship on parental behavior.

### 3.7 STATISTICAL ANALYSIS

Collected data is analyzed by using SPSS (Statistical package for social science). Following test were applied in order to find out the results.

1. Descriptive statistics was applied to represent the demographic data.
2. Correlation analysis was done to find out the strength of the relationship between two variables. It was further applied to find out the relationship between subscales of a scale used in the study.
3. The Chi-square technique applied to analyze the correlation between categorical variables.

# CHAPTER-4

# RESULTS AND DISCUSSION

The study was designed to find out the relationship between income and psychological wellbeing of families. The correlation between income and psychological wellbeing of families was analyzed through systematic procedure. The results obtained from the data are presented in this chapter. Psychological wellbeing of both husband and wife has been presented. The self esteem of adolescents and parenting behavior has also been determined in this study which is illustrated in this chapter. Descriptive statistics for the demographic variables in survey is presented. The impact of income on psychological wellbeing of families, the parenting behavior and self esteem of adolescents has been reviewed through statistical analysis.

This chapter is organized into five sections. First section describes the demographics of respondents. Section II covers the inferential statistics on the psychological wellbeing scale that was administered on both spouses. This section includes the results and discussion of six sub scales of Ryff psychological wellbeing scale. Section III represents the results and discussion of inferential statistics of Rosenberg self esteem scale that was administered on adolescents of selected families. Section IV covers the analysis of parenting behavior interview carried out on adolescents. Section 5 includes the findings of study.

### Section I

## 4.1 DEMOGRAPHIC DATA

This section describes the demographic data of the respondents using simple diagnostic statistics.

### 4.1.1 Level of Education

Basic education plays the vital role in human resource development, as educated families can utilize their potentialities optimally (Yasmeen, 2006).

Qualification of researched sample underlines one of the important factors influencing families’ income and parenting behavior as well. As good education is the gateway to overcome the financial hardships. Education affects the productivity of individual families also. Usually lower middle class tends to have formal education usually high school education followed by some post secondary training that helps them in promotions of their jobs.

### Table 4.1: Percentage Distribution of Parents Years of Education

|  |  |  |  |
| --- | --- | --- | --- |
| **Years of Education** | | **Frequency** | **Percentage** |
|  | 10 years | 43 | 21.5% |
| 12 years | 121 | 61.5% |
| 14 years | 31 | 15.5% |
| 16 years | 3 | 1.5% |
| Total | 198 | 100.0% |

### Figure 4.1:Percentage Distribution of Parents Years of Education

Table 4.1 shows the years of education of researched sample. The results revealed that 21% of the respondents had 10 years of education. Whereas most of the respondents had 12 years of education i.e. 61.5%.Since the respondents were from clerical staff and from class four so the most of respondent’s education level is not more than graduation (15.5%). Only 1.5% respondents have done post graduation in order to get promotions in their job.

### 4.1.2 Employment status

Employment status is also one of the determining factors in economic stability of families. It is associated with number of family members and earning hands in that family. If employed member is only one, it exerts economic pressure on one person only hence affect his or her psychological wellbeing and parental behavior. Moreover numbers of earning hands in family affect income stability but also the status of job affect income, since permanent employees get more benefits than the employees on contract.

### Table 4.2 (a) Percentage Distribution of Spouses Employment Status

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **Husband** | | **Wife** | |  | |
|  | | **Frequency** | **Percent** | **Frequency** | **Percent** | **Total** | **Percent** |
|  | Employed | 95 | 48% | 51 | 26% | 146 | 74% |
| Unemployed | 4 | 2% | 48 | 24% | 52 | 26% |
| Total | | 99 | 50% | 99 | 50% | 198 | 100% |
|  | |  |  |  |  |  |  |

Table 4.2 (a) highlights the employment status of both spouses. Results indicated that 48% of husbands were employed whereas only 2% were unemployed. While data also reveals that 26% wives were also working to supplement family income and 24% of females were housewives. Overall employment status was 74% and unemployed respondents were 26%.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table 4.2(b) Percentage Distribution of Parent’s Employment Status  |  |  |  | | --- | --- | --- | |  | **Frequency** | **Percentage** | | Contract | 52 | 26% | | Permanent | 94 | 47% | | Housewife | 48 | 24% | | Unemployed Husband | 4 | 2% | | Total | 198 | 100% | |

### Figure 4.2 Percentage Distribution of Parent’ Employment Status

Table no 4.2 (b)highlights the employment status of respondents. 47% of the respondents are permanent, whereas only 26% are working on contract. Most of them are permanent because data was collected from the middle age families. In the collected sample most of husband and wife both were working to fulfill their financial needs. Only 24% females were housewives and their husband were earning. Moreover 2% of husbands were also unemployed and their wives were employed.

### 4.1.3 Income Level

Income of families is the independent variable of research in which lower income class was selected to meet the purpose of study. Lower middle class would be generally making between Rs, 11,000 to Rs, 30,000 per month. They tend to spend little on education or attend low quality public schools. They have inability to assess resources that are sufficient to provide basic needs, so if they lose their income, they may fall into poverty. (Wani, 2016).

### Table 4.3: Percentage Distribution of Income Level of Families

|  |  |  |  |
| --- | --- | --- | --- |
| **Income** | | **Frequency** | **Percentage** |
|  | 11,000-20,000 | 30 | 30.3% |
| 21,000-30,000 | 69 | 69.7% |
| Total | 99 | 100.0% |

### Figure 4.3: Percentage Distribution of Income of Families

Table 4.3 illustrates the income level of respondents. The data was collected from lower middle class; therefore most of them were in clerical jobs and were peons, caretakers and sweepers having low income ranging from 11,000 to 20,000. 69% families had income ranging from 21,000 to 30,000 in which most cases both spouses were earning.

### 4.1.4 Residential Status

Ownership of home plays a vital role in family income, since the ownership of house has long term benefits. As the families residing in rented houses always have threat of leaving house and finding a new place. Availing facility of Government housing give security and safe money of rent. The Government houses are usually near to workplace that also saves transport expanse.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Table 4.4: Percentage Distribution of Residential Status of Families | | | | |
|  | | **Frequency** | **Percent** |
|  | Own house | 13 | 13% |
| Rented house | 49 | 50% |
| Gov house | 37 | 37% |
| Total | 99 | 100%s |

### Figure 4.4:Percentage Distribution of Residential Status of Families

Table 4.4 presents theresidential status of researched sample. Data revealed that 50% of families are living in rented house. Whereas 37% of families are availing the facility of home given by Government. Only 13% of families have their own house.

### 4.1.5 Number of children

Large number of children is one of the major drawbacks in lower middle class families. Now lower income groups are also focusing on education of their children or at least they are trying to give their children high school education (Matriculation) or some diploma. But it also increases the economic pressure on families. Higher the number of children in family, higher will be the economic pressure.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.5 Percentage Distribution No of Children | | | |
|  | | **Frequency** | **Percentage** | |
|  | 1-3 | 38 | 38% | |
| 4-7 | 58 | 59% | |
| 8-10 | 3 | 3% | |
| Total | 99 | 100% | |

### Figure 4.5 Percentage Distribution No of Children

Table 4.5 indicates number of children in families. Data revealed that 38% families have 1-3 numbers of children. 59% have 4-7 numbers of children in families. While 3% families have 8-10 number of children. It indicates that lower middle class also faces financial difficulties due to large number of children. The more children families have the more income they will need to fulfill the basic needs.

### 4.1.6 Family System

Joint family system is quite common in Pakistan, usually consist of Grandparents, parents and kids living together as a single family. In this system all family members take care of each other and tend to share their income also. Contrarily from last few years there has been a greater shift particularly in big cities from joint family system to nuclear system. This shift is due to job demands and for improvement of living standards. People leaving their villages for availing facilities in cities are tend to live in nuclear family system, but living in nuclear family system also tend to increase economic pressure on families.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Table 4.6: Percentage Distribution of Family System | | | | |
|  | | **Frequency** | **Percentage** |
|  | nuclear | 72 | 73% |
| Joint | 27 | 27% |
| Total | 99 | 100% |

### Figure 4.6 Percentage Distribution of Family System

Table 4.6 highlights the family system of respondents in which they were living. Most of the families were living in nuclear family system i.e.73%. 27% were living in joint family systems sharing their household expenses and living in own houses. The respondents who were living in nuclear family systems were living on rents houses or in government houses. Living in nuclear family system exerts economic burden on family as they have to manage all household expanses alone.

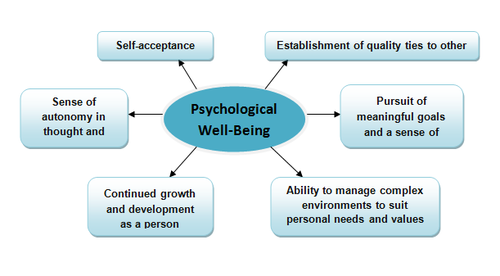
# Section II

## 4.2 PSYCHOLOGICAL WELLBEING SCALE

Financial hardships not only affect the living standards of families and exert pressure on government and economics but it also affects the overall psychological wellbeing of families. If a person is mentally healthy and have sound mind and body, he will turn out to be a productive citizen and contribute in larger society.

Psychological wellbeing was determined by administrating the standardize scale known as Ryff Psychological wellbeing scale. Ryff’s scales of Psychological Wellbeing (Carol Ryff, 1989, 1995) were designed to measure six theoretically motivated constructs of psychological wellbeing. Well-being is a dynamic concept that includes subjective, social, and psychological dimensions as well as health-related behaviors. The Ryff Scales of Psychological Well-Being is a theoretically grounded instrument that specifically focuses on measuring multiple facets of psychological well-being. These facets include the following:

* Self-acceptance
* The establishment of quality ties to other
* A sense of autonomy in thought and action
* The ability to manage complex environments to suit personal needs and values
* The pursuit of meaningful goals and a sense of purpose in life
* Continued growth and development as a person



### 4.2.1 Positive Relationship with others

Human beings are naturally social creatures, an individual crave friendship and positive interactions, just as food and water. Hence better the relationships are at family and work, the happier and more productive a person is going to be. (Ave, 2014).

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Table 4.7 (a): Positive Relationship Crosstab | | | | | | |
|  | | **Relationship score** | | | | **Total** |
| **Very low** | **Low** | **Average** | **High** |
| Income | 11,000-20,000 | 22 | 34 | 4 | 0 | 60 |
| 21,000-30,000 | 20 | 52 | 60 | 6 | 138 |
| Total | | 42 | 86 | 64 | 6 | 198 |

### Figure 4.7: Positive Relationship

High scorer means that respondents is warm, satisfying, having trusting relationships with others, he is concerned about the welfare of other, capable of strong empathy, affection, and intimacy; understands give and take of human relationships.

Low scorer has few close friends, trusting relationships with others; finds it difficult to be warm, open, and concerned about others; is isolated and frustrated in interpersonal relationships; not willing to make compromises to sustain important ties with others (Ryff, 1995).

Table 4.7 (a) represents the contingency table in which respondents were supposed to rate themselves on range of income (11,000-20,000) and (21,000-30,000) respectively. In exhibiting certain behavior asked by underlying questions. According to score respondents were identified as very low, low, average and high. In 10,000-20,000 income range majority of response on positive relationship was low. i.e. 34 followed by 22 who were at very low scores, only 4 respondents in this income range scored average i.e. 4, and no respondents score on high level in positive relationships. While 21,000-30,000 income range majority of response falls in average score i.e. 60 and 6 were high scorer, 52 low and 22 scored very low. On the whole results indicated that 42 respondents were at very low scores, 86 low, 64 average, and only 6 were at high score on positive relationships.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.7 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 33.304a | 3 | .000 |
| Likelihood Ratio | 39.430 | 3 | .000 |
| Linear-by-Linear Association | 30.393 | 1 | .000 |
| N of Valid Cases | 198 |  |  |
| a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.82. | | | |

To find association between income and positive relationship of an individual chi-Square test of significance with 95% C.I was used. Table 4.7 (b) shows chi-square results of association of income with relationship score. (X2 (N=198) = 33.30, p < .05). Results showed that there is significant association between income and poor psychological health.

### 4.2.2 Environmental mastery

According to Ryff (1995) Environmental mastery is defined as “the ability to administer efficiently one’s life and surrounding world. It is well thought-out as an imperative psychological resource and is gaining increased consideration in the health and social science research. (Ryff, 1995).

### Table 4.8 (a): Mastery/engagement Crosstab

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Mastery/Engagement** | | | | **Total** |
| **Very low** | **Low** | **Average** | **High** |
| income | 11,000-20,000 | 25 | 28 | 5 | 2 | 60 |
| 21,000-30,000 | 15 | 69 | 49 | 5 | 138 |
| Total | | 40 | 97 | 54 | 7 | 198 |

### Figure 4.8: Mastery/Engagement

High scorer has a sense of mastery and proficiency in managing the environment; controls complex range of external activities; makes effective use of surrounding prospects; able to decide or create frameworks suitable to personal needs and values.

Low scorer has difficulty managing everyday affairs; feels unable to change or improve surrounding framework; is unaware of surrounding opportunities; lack sense of control over external world.

The analyzed data reveals the scores of environmental mastery in table no 4.8 (a). Results indicate the low level of environmental mastery scores i.e. 25 very low, 28 low in (10,000-20,000) income range. 5 were at average range and 2 were on high range. Whereas in income range (21,000-30,000) 69 respondents scored low, 15 were very low while 49 respondents were at average scores on the scale, and only 5 were on high scores. Overall analyzed data shows that 40 respondents were at very low score, 97 low, 54 average, and 7 at high scores on mastery and engagement.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.8 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 31.086a | 3 | .000 |
| Likelihood Ratio | 31.901 | 3 | .000 |
| Linear-by-Linear Association | 22.988 | 1 | .000 |
| N of Valid Cases | 196 |  |  |
| a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.53. | | | |

Table 4.8 (b) represents the chi squares results of association of income with the environmental mastery. Results revealed that there is a significant affect of income on individual’s ability to deal external environment and to engage effectively in surrounding environment. (X2 (N= 198) = 31.953, p < .05). Hence there is statistically a significant relationship between income and their level of environmental mastery.

### 4.2.3 Autonomy/ Optimism

Autonomy can be defined as the ability to make choices according to one’s own free will, the restriction to one’s autonomy may bring feelings of unhappiness. (Lickerman, 2012). If a person is wealthy enough and there is no limitations to make good economic choices a person tend be attain higher autonomy level, therefore tend to have high psychological wellbeing.

**Table 4.9 (a): Autonomy Crosstab**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Autonomy** | | | | **Total** |
| **Very low** | **Low** | **average** | **High** |
| income | 11,000-20,000 | 6 | 39 | 14 | 1 | 60 |
| 21,000-30,000 | 4 | 44 | 56 | 34 | 138 |
| Total | | 10 | 83 | 70 | 35 | 198 |

### Figure 4.9: Autonomy

High scorer is self formative and self-governing; able to resist social pressures to think and act in certain ways; regulate behavior from within; evaluates self by personal standards. Whereas low scorer is concerned about the expectations and judgments of others; relies on opinion of other to make important decisions; they conform to social pressures to think and act in certain ways.

Table no 4.9 (a) illustrates the contingency table in which respondents were supposed to rate themselves on a range of income. According to the analyzed scores the respondents who had income range from 11,000 to 20,000 scored low on autonomy scale i.e.39 and 6 very low, 14 were at average score and only 1 was on high level. While the individuals who had income ranged from 21,000 to 30,000 scored average i.e. 56. High scorers were 34, low were 44 and very low were only 6. Moreover overall results show that 83 respondents out of 198 had low level of autonomy while only 35 respondents had high level of autonomy. 70 had average and 10 had very low level of autonomy.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.9 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 31.883a | 3 | .000 |
| Likelihood Ratio | 40.495 | 3 | .000 |
| Linear-by-Linear Association | 31.266 | 1 | .000 |
| N of Valid Cases | 198 |  |  |
| a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 3.06. | | | |

Table 4.9 (b) illustrates the chi square results that indicate the significant association between income and personal sense of autonomy and optimism in life. (X2 (N= 198) = 31.883, p < .05). A person’s sense of independence and autonomy lowers down when an individual is going through financial pressure because dependency in basic needs make an individual pessimistic and he loses his autonomy.

### 4.2.4 Meaning and purpose

Meaning in life is thought to be important to well being throughout the life span. Perception of meaning in life is thought to be related to the development of rational sense of one’s identity. Moreover with meaning of life the person’s sense of identity, formation of relationship and goals are determined (Steger, 2009).

**Table 4.10 (a): Meaning and Purpose Crosstab**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Meaning and Purpose** | | | | **Total** |
| **Very low** | **Low** | **Average** | **High** |
| Income | 11,000-20,000 | 8 | 50 | 2 | 0 | 60 |
| 21,000-30,000 | 2 | 34 | 68 | 34 | 138 |
| Total | | 10 | 84 | 70 | 34 | 198 |

### Figure 4.10: Meaning and Purpose

High scorer on meaning and purpose of life scale indicate that a person has goals in life and a sense of directedness; feels there is meaning to present and past life; holds beliefs that give life purpose; has aims and objectives for living. Low scorer lacks a sense of meaning in life; have few goals and aims; lacks sense of direction; unable to see purpose of past life and has no outlook or belief that give life meaning.

Table no 4.10 (a) highlights crosstab of two income groups in rows and scores of meaning in columns. From among two groups of income (11,000-20,000) 50 respondents scored low on meaning and purpose scale, 8 scored very low and only 2 scored average. Whereas 68 respondents scored average on meaning and purpose in income group (21,000-30,000). 34 were at high scored, 34 low and 2 very at very low score. Results revealed that as income increases the chances of finding meaning and purpose in life also increases. Total scores of meaning and purpose indicates that 10 respondents were at very low level, 84 at low level, 70 at average level and 34 respondents were at 34 level.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.10 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 85.402a | 3 | .000 |
| Likelihood Ratio | 101.356 | 3 | .000 |
| Linear-by-Linear Association | 70.916 | 1 | .000 |
| N of Valid Cases | 198 |  |  |
| a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 3.03. | | | |

Chi-Square test of significance with 95% C.I was performed to determine whether the income is associated with personal meaning in life or not .Table 4.10 (b) represents the score of income in association with meaning and purpose of life. Results indicate the significant relationship between income and meaning and purpose in life. (X2 (2, N=198) = 85.402, P < 0.05).

### 4.2.5 Personal growth and Life Satisfaction

Personal growth is also known as self development that involves the growth and enhancement of all aspects of the persons. It includes the development of health life skills and positive self esteem. It allows a person to live a person productive and satisfying life (Ryff, 1995). Personal growth and development is influenced by income in greater extent. Availing good opportunities in education and career, having better business and good home depends on the capital and investment in hands.

**Table 4.11 (a): Personal Growth Crosstab**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Personal growth** | | | | **Total** |
| **Very low** | **Low** | **Average** | **High** |
| income | 11,000-20,000 | 7 | 50 | 2 | 1 | 60 |
| 21,000-30,000 | 3 | 33 | 68 | 34 | 138 |
| Total | | 10 | 83 | 70 | 35 | 198 |

### Figure 4.11: Personal Growth

High scorer on personal growth scale has a feeling of continued development; sees self as growing and expanding; is open to new experiences; has sense of realizing his or her potential and capacities; sees improvement in self; and changing in ways that reflect more self knowledge and effectiveness. Low scorer on the other hand has a sense of personal stagnation; lacks sense of improvement or expansion over time; feel uninterested in life; feels unable to develop new attitudes and behaviors.

Table no 4.11 (a) represents the personal growth on subscales of Ryff psychological wellbeing scale. The crosstab table shows that the respondents who are earning less than 20,000 per month are low in their personal growth i.e.50. 7 very low, 2 average and only 1 respondent were at high score. The respondents who were earning more than 21,000 scored average on personal growth scale. i.e. 68 respondents are moderately satisfied with their lives. 33 were at low scores, 3 very low and 34 respondents were at high score. Overall most of the respondents scored low on life satisfaction and personal growth i.e. 83, and 70 average on personal growth, 35 high and only 10 were very low.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.11 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 86.416a | 3 | .000 |
| Likelihood Ratio | 102.459 | 3 | .000 |
| Linear-by-Linear Association | 71.561 | 1 | .000 |
| N of Valid Cases | 198 |  |  |
| a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 3.05. | | | |

Table 4.11 (b) represents the chi square scores of life satisfaction and personal growth in association with income. Statistical analysis revealed significantly strong association between personal growth and lack of economic resources and income. (X2 (2, N= 198) = 86.416, P < 0.05).

### 4.2.6 Self Acceptance

Self acceptance means a person is able to embrace his or her all facet of self not just the positive but also weaknesses and limitations. Self acceptance will also helps in personal growth because if person accepts his weakness he will remain open and make efforts to develop oneself positively. Person also wants to push things to improve in quality and progress in life.

**Table 4.12 (a): Self Acceptance Crosstab**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Self Acceptance** | | | | **Total** |
| **Very Low** | **Low** | **Average** | **High** |
| Income | 11,000-20,000 | 6 | 38 | 10 | 6 | 60 |
| 21,000-30,000 | 4 | 46 | 61 | 27 | 138 |
| Total | | 10 | 84 | 71 | 33 | 198 |

### Figure 4.12: Self Acceptance

Higher scorer possesses a positive attitude towards the self; acknowledges and accepts multiple aspects of self including good and bad qualities; feels positive about past life. Whereas low scorer feels satisfied with self; disappointed with what has occurred with past life; troubled about certain personal qualities; wishes to be different that when he or she is.

In table 4.12 (a) results show that people in low income group (11,000-20,000) are more likely to feel dissatisfy with self and low in self acceptance i.e. 38 respondents scored low on self acceptance scale, 6 very low, 10 average and 6 high. While (21,000-30,000) income range 61 respondents’ falls in average score, 27 high, 46 low,and 4 were at very low. On the whole most of the respondents (84) scored low on self acceptance hence they were less satisfied with their skills and qualities. 10 were very low, 71 were at average scores and 33 were in high in self acceptance.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.12 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 24.185a | 3 | .000 |
| Likelihood Ratio | 24.749 | 3 | .000 |
| Linear-by-Linear Association | 18.106 | 1 | .000 |
| N of Valid Cases | 198 |  |  |
| a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 3.03. | | | |

Table 4.12 (b) highlights the chi square scores of self acceptance subscale in psychological wellbeing. Results revealed the significant relationship of self acceptance with income. (X2 (2, N= 198) = 24.185, P < .05).

It confirms hypothesis of study where it was assumed that there is significant association between the income and their level of scores obtained on psychological wellbeing scale. This fact confirms the claim that income has significant impact on psychological state of an individual and wellbeing of families.

# Section III

## 4.3 SELF ESTEEM

Children growing up in less fortunate families tend to be affected in different ways; those children are relatively low in their academic performance and over all well-being. Living in stressful conditions, having low quality education, not getting enough opportunities tends to develop poor self esteem in children. Living in cities also influence the behavior of children and adolescents because there is exposure of social media, mixing up with children of upper class influence self esteem of children in lower middle class families. Hence this study was conducted to find out the self esteem of adolescents in lower middle class.

Rosenberg Self esteem scale was use to measure the self esteem of adolescents in this study. This 10 item scale is designed to measure individual’s self worth. This scale measures the one dimension of global self esteem. It represents the continuum of self worth, with statements that are endorsed by the individual with low self esteem and with statement endorsed by the individual with high self esteem. (Rosenberg,1965). The individual who scored higher on scale will be high in self esteem and who scored lower will be low in self esteem. (Crandal, 1973). People with low self feel themselves as worthless who cannot recognize their potentialities and consider that they cannot do anything in life. Poor family income affects children in different ways.

### Table 4.13: Self esteem of Adolescents

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **N** | **Minimum** | **Maximum** | **Mean** | **Std. Deviation** |
| Scores | 99 | 18.00 | 28.00 | 23.5758 | 2.22734 |
| N | 99 |  |  |  |  |

Table 4.13 highlights the scores of self esteem on Rosenberg self esteem scale. Results reflect the moderate level of self esteem is i.e. M = 23, SD= 2.2 in collected sample. Data reveals that adolescents in lower middle class families are not having high self esteem but they are also not too low in self esteem. The researched sample were enrolled in school and colleges, therefore their self esteem level was not too low. The minimum scores on self esteem were 18 while maximum score were 28.

### Table 4.14 (a): Satisfaction with self Crosstab

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Satisfied With Self** | | | | **Total** |
| **Strongly Disagree** | **Disagree** | **Agree** | **Strongly Agree** |
| income | 11,000-20,000 | 10 | 15 | 4 | 1 | 30 |
| 21,000-30,000 | 8 | 35 | 20 | 6 | 69 |
| Total | | 18 | 50 | 24 | 7 | 99 |

### Figure 4.14: Satisfaction with self

To find association between income and self esteem of adolescents, chi-square test of significance with 95% C.I was used. Table no 4.14 (a) represents the contingency table in which respondents were supposed to rate themselves on a range of income (11,000-20,000) and (21,000-30,000) respectively. In exhibiting certain behavior asked by underlying questions. According to scale adolescents have to respond as strongly agree, agree, disagree and strongly disagree. In income range 11,000-20,000 most of adolescents (15) disagreed on satisfaction with self, 10 strongly disagreed, 4 agreed and only 1 strongly agree. Whereas in income range 21,000-30,000, 35 adolescents disagreed that they are satisfy with them. While 24 adolescents also agreed on satisfaction with selves. 6 strongly agree and 8 strongly disagree. Overall 18 adolescents strongly disagree, 50 disagreed with self satisfaction. 24 agree and 7 strongly agree that they were satisfied with self.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.14 (b): Chi-Square Tests | | | |
|  | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 13.802a | 3 | .003 |
| Likelihood Ratio | 13.286 | 3 | .004 |
| Linear-by-Linear Association | 10.691 | 1 | .001 |
| N of Valid Cases | 99 |  |  |
| a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 2.12. | | | |

Table 4.14 (b) represents the Chi-Square results of association of income with self esteem of adolescents. (X2 (2, N=99) = 13.802, P < 0.05). There is strong association between income and self esteem of adolescents.

**Table 4.15(a): I am no good Crosstab**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **I Am No Good** | | | | **Total** |
| **Strongly Disagree** | **Disagree** | **Agree** | **Strongly Agree** |
| Income | 11,000-20,000 | 0 | 7 | 20 | 3 | 30 |
| 21,000-30,000 | 9 | 12 | 37 | 11 | 69 |
| Total | | 9 | 19 | 57 | 14 | 99 |

### Figure 4.15: I am no good

Table 4.15 (a) represents the analyzed results of response “I am no good at all” on self esteem scale. Results reveal that 20 adolescents in income range 11,000-20,000 agreed that they are not good at all, 3 strongly agree, 7 disagreed and 0 strongly disagreed. Whereas in income group 21,000-30,000, 37 adolescents agreed that they are not good at all. 11 strongly agreed, 12 disagree and 9 strongly disagreed. On the whole only 19 adolescents disagreed on response “I am no good at all”. 9 strongly disagreed. Most of respondents agreed that they are not good i.e. 57, and 14 strongly agreed.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.15 (b): Chi-Square Tests | | | |
|  | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 7.367a | 3 | .061 |
| Likelihood Ratio | 8.208 | 3 | .042 |
| Linear-by-Linear Association | 5.242 | 1 | .022 |
| N of Valid Cases | 99 |  |  |
| a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.06. | | | |

Table 4.15 (b) highlights the chi-square results of item on scale “I am not good at all”. Results show the significant association of income with positive self concept of an individual. (X2 (2, N= 99) = 7.367, P < 0.05).

**Table 4.16 (a): Number of Good Qualities Crosstab**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Good qualities** | | | | **Total** |
| **Strongly disagree** | **Disagree** | **Agree** | **Strongly agree** |
| income | 11,000-20,000 | 15 | 11 | 4 | 0 | 30 |
| 21,000-30,000 | 13 | 40 | 12 | 4 | 69 |
| Total | | 28 | 51 | 16 | 4 | 99 |

### Figure 4.16: Numbers of Good Qualities

Table 4.16 (a) represents crosstab scores of researched sample response on presence of good qualities. 15 of the adolescents responded that they strongly disagree that they possess good qualities in themselves in range of income (11,000-20,000) 11 respondents responded that they disagree that they possess some good qualities, 4 agreed that they possess good qualities. While income range (21,000-30,000) 13 respondents gave response of strongly disagree. 40 disagree.. On the other hand 12 agree and 4 strongly disagree. Overall 28 adolescents strongly disagree, most of adolescents i.e. 51 disagreed that they have some good qualities. 16 agreed and 4 strongly disagreed on response.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.16 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 10.972a | 3 | .012 |
| Likelihood Ratio | 11.605 | 3 | .009 |
| Linear-by-Linear Association | 7.504 | 1 | .006 |
| N of Valid Cases | 99 |  |  |
| a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.21. | | | |

Chi-square test was performed to determine the association between income and self esteem. Table 4.16 (b) illustrated the chi-square result of association of income with item of self esteem scale. The relation between these variable was significant. (X2 (2, N=99) = 10.972, P < 0.05. there seems to be significant association of income with response of number of good qualities a person possess.

**Table 4.17 (a): Able to things Crosstab**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Able To Do Things** | | | | **Total** |
| **Strongly disagree** | **Disagree** | **Agree** | **Strongly agree** |
| income | 11,000-20,000 | 11 | 10 | 8 | 1 | 30 |
| 21,000-30,000 | 15 | 42 | 11 | 1 | 69 |
| Total | | 26 | 52 | 19 | 2 | 99 |

### Figure 4.17 Able to do things

Table 4.17 (a) shows the contingency table in which respondents were suppose to rate themselves on range of two income groups (11,000-20,000) and (21,000-30,000) respectively. According to scale adolescents have to respond on strongly disagree, disagree, agree, and strongly disagree. On item of self esteem scale ‘Able to do things” 26 adolescents strongly disagree that they are able to things like many other people do, 52 disagree, whereas 19 agreed that they can do many things like other people do and 2 strongly agree. In 10,000-20,000 majority respond strongly disagree i.e. 11, disagree (10), agree (8) and strongly agree (1). In 21,000-30,000 income range 11 agreed that are able to do many things, followed by 42 who disagreed and 15 adolescents strongly disagreed that are able to do things as most other people do.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.17 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 6.413a | 3 | .093 |
| Likelihood Ratio | 6.479 | 3 | .090 |
| Linear-by-Linear Association | .001 | 1 | .978 |
| N of Valid Cases | 99 |  |  |
| a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is .61. | | | |

Table 4.17 (b) exhibits the chi-square results of association of income with item of self esteem scale. Results did not reveal the strong relationship between income and person’s ability to do many things. (X2 (2, N= 99) = 6.413, P < 0.05)

**Table 4.18 (a): Person of Worth Crosstab**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Person of worth** | | | | **Total** |
| **Strongly disagree** | **Disagree** | **Agree** | **Strongly agree** |
| income | 11,000-20,000 | 14 | 12 | 4 | 0 | 30 |
| 21,000-30,000 | 15 | 40 | 10 | 4 | 69 |
| Total | | 29 | 52 | 14 | 4 | 99 |

### Figure 4.18: Person of Worth

Table 4.18 (a) represents personal worth in researched sample. 52 adolescents disagreed that they do not feel themselves as person of worth. 29 strongly disagreed, 14 agreed and 4 strongly disagreed. On income range 11,000-20,000 14 adolescents strongly disagreed, 12 disagreed, 4 agreed on response person of worth. On income range 21,000-30,000 15 adolescents strongly disagreed that they consider themselves as person of worth. 40 disagreed, only 10 adolescents agreed and 4 strongly agreed that they consider them as person of worth. The people with low self esteem do not realize their full potentialities and hence do not realize their worth (Sherman, 2015)

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.18 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 7.480a | 3 | .058 |
| Likelihood Ratio | 8.354 | 3 | .039 |
| Linear-by-Linear Association | 4.973 | 1 | .026 |
| N of Valid Cases | 99 |  |  |
| a. 3 cells (37.5%) have expected count less than 5. The minimum expected count is 1.21. | | | |

Table 4.18 (b) represents the scores of chi-square test. Analyzed data reveal moderately significant relationship between income and personal worth of individual. (X2 (2, N =99) = 7.480, P < 0.05.

**Table 4.19 (a): Positive attitude Crosstab**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | | **Positive Attitude** | | | | **Total** |
| **Strongly disagree** | **Disagree** | **Agree** | **Strongly agree** |
| income | 11,000-20,000 | 12 | 11 | 4 | 3 | 30 |
| 21,000-30,000 | 23 | 18 | 21 | 7 | 69 |
| Total | | 35 | 29 | 25 | 10 | 99 |

### Figure 4.19: Positive Attitude

Table 4.19 (a) represents the crosstab scores of respondents. Data illustrates that adolescents in lower income class were not have positive attitude towards life. In contingency table the adolescents at income range 11,000-20,000 strongly disagreed on response “taking a positive attitude towards life” i.e. 12 adolescents disagreed followed by 11 adolescents who disagree on that response. 4 agreed and 3 strongly agreed. In income range 21,000-30,000 23 adolescents strongly disagreed on response, 18 disagreed, while 21 adolescents agreed and 7 strongly agreed that they take positive attitude towards life. On the whole 35 adolescents strongly disagree, 29 disagree, 25 agree and 10 strongly agreed that they feel positive attitude.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.19 (b): Chi-Square Tests | | | |
|  | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 7.641a | 3 | .054 |
| Likelihood Ratio | 7.521 | 3 | .057 |
| Linear-by-Linear Association | .467 | 1 | .494 |
| N of Valid Cases | 99 |  |  |
| a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 2.83. | | | |

Table 4.19 (b) reflects the chi-square results of association of income with response on positive attitude towards oneself. X2 (2, N=99) = 7.641, P < 0.05). There is a significant relationship between income and their level of scores.

# Section IV

## 4.4 PARENTING BEHAVIOR

Some facets of parenting are important in a child’s life irrespective of age. The quality of time parents spend with their children, response of parents, how much motivating and encouraging they are and how much protective they are, and parental support etc. These all dimension of parenting entails healthier mental health. Parental weak psychological wellbeing tends to develop the poor parental practices and parenting behavior. Economic restrains develops depression, demoralization, irritability and stress that leads to poor parenting behavior.

Data was collected from adolescents of same families through self constructed questionnaire by interview method. The information about parenting behavior was gathered in order to find out the affect of income on parenting behavior. After collection of data descriptive statistics was applied to draw out results.

### 4.4.1 Affect of financial pressures on parenting behavior

Review of literature indicated that increased financial distress is associated with adverse parenting behavior; it includes being less responsive to the needs of children, being less compassionate and being more aggressive and punitive in discipline. These parental responses are in turn associated with behavioral problems in children.

### Table 4.20: Affect on Parenting Behavior:

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **Frequency** | **Percentage** |
|  | Yes | 75 | 76% |
| No | 24 | 24% |
| Total | 99 | 100% |

### Figure 4.20 Affect on parenting behavior

Table 4.20 is representing the adolescent’s r response on either financial hardship affect their parent’s behavior or not. 75 adolescents responded that yes it does affect their behavior and indirectly parenting gets influenced by financial pressures. 24 adolescents said that their parent’s behavior do not get affected due to financial pressures.

### 4.4.2 Feeling burden due to economic pressure

Economic restrains, inflation, increased needs of family exerts pressure on an individual that affects the parental behavior and unconsciously parents depict that pressures in their behavior.

**Table 4.21: Feeling Burden due to economic pressures**

|  |  |  |  |
| --- | --- | --- | --- |
|  | | **Frequency** | **Percentage** |
|  | Yes | 64 | 65% |
| No | 35 | 35% |
| Total | 99 | 100% |

### Figure 4.21: Feeling burden due to economic pressures

Table 4.21 shows that most of the respondent’s parents felt burden from the demands of society (65%) and because in their limited salary they were unable to fulfill their basic needs. The respondents who responded they do not feel burden (35%) is due to their religious believe that “Allah is Raziq” (God is provider of everything) and they are happy what they received in lives.

### 4.4.3 Parental Response

Response of parents to child’s emotional, physical and social needs is one of the important dimensions of parenting. Timely response is crucial in building resilience in children particularly in adolescence stage. But if both parents are engaged in their jobs and are having large number of children or facing financial problems it will be difficult for parents to fulfill their child need on time and give them timely response.

### Table 4.22 (a): Parental Response Crosstab

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **Response** | | | **Total** |
| **Never** | **Seldom** | **Always** |
| income | 11,000-20,000 | 20 | 7 | 3 | 30 |
| 21,000-30,000 | 37 | 30 | 2 | 69 |
| Total | | 57 | 37 | 5 | 99 |

### Figure 4.22: Parental Response

Table 4.22 (a) illustrates the contingency table in which respondents belong to two income groups 11,000-20,000 and 21,000-30,000. Respondents were asked about the response of their parents to their needs. Their response was marked as never, seldom and always. In income range 11,000-20,000, 20 adolescent responded that their parents never give response to their needs, 7 responded seldom and only 3 responded that their parents always give them response. In income range 21,000-30,000, 37 adolescents said that their parents never give response, 30 responded seldom and only 2 responded always. Overall 57 adolescents respond on never, 37 seldom and only 5 responded always.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.22 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 4.976a | 2 | .083 |
| Likelihood Ratio | 4.961 | 2 | .084 |
| Linear-by-Linear Association | .209 | 1 | .648 |
| N of Valid Cases | 99 |  |  |
| a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.52. | | | |

Chi-square test was performed to determine the association between income and parenting behavior. Table 4.22 (b) represents the scores on response of parents to children’s need. Analyzed data revealed that significant relationship between income and response of parents. (X2 (2, N = 99) = 4.976, p < 0.05).

### 4.4.4 Time of Parents

In healthy parent child relationship time factor plays a vital role. How much quality of time parents spent with their children, positively influences the parent child relationship. Spending good quality time provide sense of emotional security and protectiveness to children.

**Table 4.23 (a): Time of Parents Crosstab**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **Time** | | | **Total** |
| **Never** | **Seldom** | **Always** |
| income | 11,000-20,000 | 25 | 3 | 2 | 30 |
| 21,000-30,000 | 44 | 23 | 2 | 69 |
| Total | | 69 | 26 | 4 | 99 |

### Figure 4.23: Time of Parents

Table 4.23 (a) represent the scores of adolescent’s response on “Time of parents”. Analyzed data reveals that most of parents are unable to give time to their children. In first income group (11,000-20,000) 25 adolescents responded that their parents never give them time, 3 said seldom and only 2 responded that their parent always give them time. Whereas in second income group (21,000-30,000) 44 responded never, 23 seldom and only 2 said always. On the whole 69 adolescents responded that their parents never give them time, 26 seldom and 4 responded on always.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.23 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 6.218a | 2 | .045 |
| Likelihood Ratio | 6.959 | 2 | .031 |
| Linear-by-Linear Association | 1.686 | 1 | .194 |
| N of Valid Cases | 99 |  |  |
| a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.21. | | | |

Table 4.23 (b) highlights the chi-square results of response “Time of Parents”. Data reveals that parents in lower income class are unable to give their children proper time. Results indicated the significant association of income with time of parents. (X2 (2, N=99) = 6.218, p < 0.05).

### 4.4.5 Rewards on Occasions

Giving rewards to children on good behavior and on different occasions is motivating to develop positive behavior. Some parents do not understand the importance of giving reward and consider it manipulative for children, but if parents use reward system as an incentive that help children learn and motivate, then it will be useful tool for better parenting. Giving rewards to children tend to be difficult to unfortunate families who are bounded by financial restrains.

### Table 4.24(a): Rewards on occasions Crosstab

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **Rewards on occasions** | | | **Total** |
| **Always** | **Seldom** | **Can’t afford** |
| Income | 11,000-20,000 | 0 | 7 | 23 | 30 |
| 21,000-30,000 | 7 | 15 | 47 | 69 |
| Total | | 7 | 22 | 70 | 99 |

**Figure 4.24: Rewards on occasions**

Table 4.24 (a) shows the crosstab results of response “Rewards on occasion”. Results indicated that most of the parents cannot afford to give rewards and gifts on different occasions to their children. i.e. 70 respondents cannot afford, 22 parents seldom gave rewards to their children and 7 parents always gave rewards to their children. In income range 11,000-20,000 no parents were able to give rewards to their children, 7 seldom gave rewards and 23 adolescents responded that their parents cannot afford to give rewards. While in income range 21,000-30,000, 7 parents were always able to give reward, 15 seldom and 47 cannot afford to give rewards.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.24 (b): Chi-Square Tests | | | |
|  | Value | df | Asymp.Sig.(2sided) |
| Pearson Chi-Square | 16.791a | 2 | .000 |
| Likelihood Ratio | 19.198 | 2 | .000 |
| Linear-by-Linear Association | 15.891 | 1 | .000 |
| N of Valid Cases | 99 |  |  |
| a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.06. | | | |

Table 4.24 (b) shows the chi square results of respondents, which reflects the association of income with reward given by parents on occasions. Results revealed that there is a significant relationship between low income and parental reward that they give to your children. (X2 (2, N = 99) = 16.79, p < 0.05). Most of the adolescents responded that their parents cannot afford to give gifts and rewards on different occasions.

### 4.4.6 Understanding Parents

The feeling of being understood gives confidence to a person. And getting that impression from parents increases the confidence level of children and thus helps in developing the high self esteem. On the other hand if parents are not understanding and not giving their children the feeling of empathy creates distance between parents and children. In that case parents are unable to identify the behavior problems of their children and how their children feel and what they are facing become unknown to parents.

### Table 4.25 (a): Understanding Parents Crosstab

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **Understanding** | | | **Total** |
| **Never** | **Seldom** | **Always** |
| income | 11,000-20,000 | 22 | 8 | 0 | 30 |
| 21,000-30,000 | 34 | 29 | 6 | 69 |
| Total | | 56 | 37 | 6 | 99 |

**Figure 4.25: Understanding Parents**

Table 4.25 (a) shows the contingency table in which respondents were supposed to gave response on “how much their parents are understanding”. The responses of adolescents were categorized into never, seldom and always. Most of the adolescents (56) said that their parents do not understand them at all. 37 said they seldom understand them and only 6 responded they always understand them. In income group 11,000-20,000, 22 responded never, 8 seldom and 0 responded always. In income group 21,000-30,000, 34 responded never, 37 seldom and 6 said that their parents always understand them.

|  |  |  |  |
| --- | --- | --- | --- |
| Table 4.25 (b): Chi-Square Tests | | | |
|  | Value | Df | Asymp. Sig. (2-sided) |
| Pearson Chi-Square | 6.068a | 2 | .048 |
| Likelihood Ratio | 7.780 | 2 | .020 |
| Linear-by-Linear Association | 5.982 | 1 | .014 |
| N of Valid Cases | 99 |  |  |
| a. 2 cells (33.3%) have expected count less than 5. The minimum expected count is 1.82. | | | |

To find the association between income and parenting behavior chi-square test of significance with 95% class interval (C.I) was used. Table 4.25 (b) represents the analyzed result of chi-square. Results indicated the significant relationship of income with parental understanding towards their children. (X2 (2, N= 99) = 6.068, p < 0.05).

The analyzed results confirms hypothesis of study where it was assumed that there is a significant relationship between the economic restrains and parenting behavior. This fact confirms the claim income has significant impact on parenting behavior of both parents.

# Section V

## 4.5 FINDINGS

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table 4.26:Analysis of Correlations (P.W) | | | | | | | | |
|  | Income | Relationship score | Mastery/  engagement | Meaning and Purpose | Autonomy | Personal growth | Self acceptance |
| income | 1 | .393\*\* | .400\*\* | .600\*\* | .400\*\* | .605\*\* | .303\*\* |
|  | .000 | .000 | .000 | .000 | .000 | .000 |
|  | 198 | 198 | 198 | 198 | 198 | 198 |
| relationship score |  | 1 | .175\* | .218\*\* | .158\* | .217\*\* | .197\*\* |
|  |  | .014 | .002 | .027 | .002 | .005 |
|  |  | 198 | 198 | 198 | 198 | 198 |
| Mastery/engagement |  |  | 1 | .239\*\* | .278\*\* | .248\*\* | .125 |
|  |  |  | .001 | .000 | .000 | .080 |
|  |  |  | 198 | 198 | 198 | 198 |
| Meaning and Purpose |  |  |  | 1 | .567\*\* | .996\*\* | .581\*\* |
|  |  |  |  | .000 | .000 | .000 |
|  |  |  |  | 198 | 198 | 198 |
| autonomy |  |  |  |  | 1 | .578\*\* | .194\*\* |
|  |  |  |  |  | .000 | .007 |
|  |  |  |  |  | 198 | 198 |
| personal growth |  |  |  |  |  | 1 | .584\*\* |
|  |  |  |  |  |  | .000 |
|  |  |  |  |  |  | 198 |
| self acceptance |  |  |  |  |  |  | 1 |
|  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | |

Table 4.26 highlights the results of correlation among income and subscales. There is a significant positive correlation between income and positive relationships i.e. r = .393\*\*, p < 0.01. Moreover income and mastery and engagement, meaning and purpose in life and autonomy were strongly positively correlated respectively. (r = .400\*\*, p < 0.01), (r = .600\*\*, p < 0.01), (r = .605\*\*, p < 0.01).

There is also a significant positive correlation between positive relationships and environmental mastery. (r = .239\*\*, p < 0.01). Analyzed data further reveals the strong positive correlation among positive relationships and purpose in life (r = .218\*\*, p < 0.01), autonomy (r = .158\*, p < 0.01), personal growth (r = .217\*\*, p < 0.01), and self acceptance (r = .197\*\* < 0.01). Hence it indicates that positive relationships in life increases the probability that person will have increased mental stability and psychological wellbeing.

Scores of researched sample further reveals the significant positive correlation among environmental mastery and purpose in life (r = .239\*\*, p < 0.01), autonomy (r = .278\*\*, p < 0.01), personal growth (r = .248\*\*, p < 0.01), and self acceptance (r = .581\*\*, p < 0.01).

Moreover purpose in life is strongly positively correlated with autonomy (r = .567\*\*, p < 0.01), personal growth (r = .996\*\*, p < 0.01), and self acceptance (r = .581\*\*, p < 0.01).

There is also a significant positive correlation between autonomy and personal growth (r = .578\*\*, p < 0.01) and self acceptance (r = .194\*\*, p < 0.01). Personal growth and self acceptance is also strongly positively correlated (r = .584\*\*, p < 0.01).

Correlation test was performed to determine the correlation between subscales of Ryff Psychological wellbeing scale. Analyzed results indicate that income and psychological wellbeing is strongly correlated higher the income of an individual will be higher the psychological wellbeing will be. Thus result accepted the hypothesis “Financial restrains develops depression and demoralization in both parents.

|  |  |
| --- | --- |
|  | |
|  | |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Table 4.27:Analysis of Correlations (S.E) | | | | | | | | | | | |
|  | | income | satisfied with self | i am no good | good qualities | able to do things | not proud of | Useless | more respect | failure | positive attitude |
| income |  | 1 | .330\*\* | -.079 | .281\*\* | .003 | -.020 | .225\* | .110 | .003 | .032 |
|  |  | .001 | .438 | .005 | .979 | .847 | .025 | .277 | .976 | .751 |
|  |  | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| satisfied with self |  |  | 1 | -.348\*\* | -.171 | .230\* | -.032 | .138 | -.063 | .195 | .345\*\* |
|  |  |  | .000 | .091 | .022 | .752 | .174 | .533 | .053 | .000 |
|  |  |  | 99 | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| i am no good |  |  |  | 1 | -.011 | -.068 | .180 | -.094 | .081 | -.016 | -.184 |
|  |  |  |  | .915 | .502 | .075 | .354 | .426 | .871 | .069 |
|  |  |  |  | 99 | 99 | 99 | 99 | 99 | 99 | 99 |
| good qualities |  |  |  |  | 1 | .291\*\* | .106 | .150 | -.045 | .259\*\* | .059 |
|  |  |  |  |  | .003 | .295 | .137 | .655 | .010 | .560 |
|  |  |  |  |  | 99 | 99 | 99 | 99 | 99 | 99 |
| able to do things |  |  |  |  |  | 1 | .254\* | -.189 | .195 | -.174 | .137 |
|  |  |  |  |  |  | .011 | .060 | .052 | .084 | .177 |
|  |  |  |  |  |  | 99 | 99 | 99 | 99 | 99 |
| not proud of |  |  |  |  |  |  | 1 | .096 | -.086 | .124 | -.302\*\* |
|  |  |  |  |  |  |  | .345 | .395 | .222 | .002 |
|  |  |  |  |  |  |  | 99 | 99 | 99 | 99 |
| Useless |  |  |  |  |  |  |  | 1 | .070 | .354\*\* | -.036 |
|  |  |  |  |  |  |  |  | .489 | .000 | .721 |
|  |  |  |  |  |  |  |  | 99 | 99 | 99 |
| more respect |  |  |  |  |  |  |  |  | 1 | -.164 | .057 |
|  |  |  |  |  |  |  |  |  | .105 | .576 |
|  |  |  |  |  |  |  |  |  | 99 | 99 |
| failure |  |  |  |  |  |  |  |  |  | 1 | -.001 |
|  |  |  |  |  |  |  |  |  |  | .989 |
|  |  |  |  |  |  |  |  |  |  | 99 |
| positive attitude |  |  |  |  |  |  |  |  |  |  | 1 |
|  |  |  |  |  |  |  |  |  |  |  |
|  |  |  |  |  |  |  |  |  |  |  |
| \*\*. Correlation is significant at the 0.01 level (2-tailed). | | | | | | | | | | | |
| \*. Correlation is significant at the 0.05 level (2-tailed). | | | | | | | | | | | |

Correlation test was performed to determine the relationships between subscales or items of Rosenberg Self Esteem scale. Table 4.27 represents the results of correlation among income and self esteem items. There is a significant positive correlation between income and satisfaction with self (r = .330\*, p < 0.01). Income and “I am not good at all” were negatively correlated (r = -.079, p < 0.01) because if income level increase the feeling of self confidence will also increase. And person will thank himself as good in everything and vice versa. Income is also strongly positively correlated with “good qualities” (r = .281\*\*, p < 0.01), that indicates with increased income person is able to recognize his or good qualities. Moreover a person is able to do many things with good income and was positively correlated. (r = .003, p < 0.01). “Not proud of self” was negatively correlated with income (-.020, p < 0.01), it showed with better income a person feel proud of himself. Furthermore an individual wanted to have more respect in society and it is positively correlated with income (r = .110, p < 0.01). Positive attitude and income were also positively correlated (r = .032, p < 0.01), higher the income of individual higher will the positive attitude of individual towards oneself will be.

“Satisfaction with self” and “I am not good at all” were strongly negatively correlated (r= -.348\*\*, p < 0.01). Negative correlation between these two responses indicates that person who is satisfied with self will consider himself as good in many aspects. Furthermore “satisfaction with self” and “possessing good qualities (r= .171, p < 0.01) and “able to do many things” were positively correlated. (r= .230\*, p < 0.01). Whereas “satisfaction with self” and “not proud of oneself” were moderately negatively correlated. (r= -.032. p < 0.01). Moreover the item on Rosenberg self esteem scale “could have more respect” has moderate negative correlation with “satisfaction with self”. (r= -.063, p < 0.01), therefore it reveals that person who is satisfied with self will feel respected in society. Additionally “satisfaction with self” has a significant positive correlation with the positive attitude towards oneself” (r= .345\*\*, p < 0.01).

The item “I am no good at all” on Rosenberg self esteem scale and possessing good qualities” (r= -.011, p < 0.01) and “able to do thing” had negative correlation respectively. (r= -.068, p < 0.01). Scores do not indicate the strong relationship among these items but evident enough to found out the relationship. Furthermore “I am no good” and “not proud of oneself” were moderately negatively correlated. (r = -.184, p< 0.01).

Correlation scores on item “number of good qualities” with “able to things” were strongly positively correlated. (r=.205\*, p < 0.01). Whereas “could have more respect” had moderate negative correlation with “good qualities” (r= -.045, p < 0.01). Additionally “positive attitude towards oneself” and good qualities were moderately negatively correlated. (r = .059, p < 0.01).

There is also a moderately negative correlation between item “able to do things” and “being useless” (r= -.189, p < 0.01). Moreover “able to do things” were positively correlated with “wish to have more respect” (r= .195, < 0.01) and “positive attitude towards oneself”. (r= .137, p < 0.01).

Item “not proud of oneself” were moderately positively correlated with the responses useless (r= .096, p < 0.01) and “I am a failure”. (r= .124, p < 0.01). While “not proud of oneself” and “positive attitude towards oneself” were significantly negatively correlated. (r= .302\*\*, p < 0.01).

Correlation scores on item “feel useless” and “wish to have more respect” were positively correlated (r= .070, p < 0.01). Furthermore “feel useless” and “failure” response were strongly positively correlated. (r= .354\*\*, p < 0.01). Whereas “positive attitude towards oneself” and “useless” were negatively correlated. (r = -.036, p < 0.01). Hence the correlation scores revealed the significant relationship of items in the scale.

Hence above analyzed results confirms the hypothesis that economic hardships negatively influence the self esteem of adolescents.

# CHAPTER-5

# SUMMARY AND CONCLUSION

This chapter is organized into two sections. The first section summarizes the findings of analyzed data. The second section draws conclusions based on findings of study.

## 5.1 SUMMARY

To find out the relationship between income and psychological wellbeing of families data was collected from 99 lower middle class families of Peshawar District. The income range of participant families was 11,000-30,000. 30% of families had 11,000-20,000 income and 70% families had 21,000-30,000 income range. 62% of the parents had 12 years of education and 74% of respondents were employed.

Standardize scale was administered to find out psychological wellbeing of both parents. Ryff psychological wellbeing scale is consist of six subscales. Respondents were rated as very low, low, average and high on the scales. Chi-square test was performed to determine the correlation between income and psychological wellbeing of respondents. Most of the respondents scored low and average on all six subscales and chi-square test showed the significant association of income with positive relationships, environment mastery, autonomy, meaning and purpose, personal growth and self acceptance.

Rosenberg self esteem scale (RSES) was used to measure the self esteem of adolescents. Moderate level of self esteem (M = 23, SD = 2.2) was found in participants of study. Chi-square test of association was conducted to find out the association of income and self esteem of adolescents. The results indicated the significant relationship between income and adolescent’s self esteem.

Interviews were conducted with adolescents to evaluate parental behavior. It was identified that economic restrains indirectly affect the parenting behavior, due to financial difficulties parents are unable to focus on their children, they are unable to understand them, unable to give them proper time and response and they cannot afford to give them rewards.

For identification of strength of relationship between independent variable (income) and dependant variables (PWB and SE) regression analysis was performed. The two models showed that income significantly positively predicted the psychological wellbeing of parents and self esteem of adolescents. Hence results reveal that higher income will be able to predict the better psychological wellbeing of families.

## 5.2 CONCLUSION

It is therefore concluded that functioning effectively and feeling happy in one’s life is corresponding with economic perspective. Economic pressures and low income causes the psychological dysfunction and distress in an individual that overall influence the family life and parenting behavior. Research finding also concluded that lower middle class families are also striving to give their children education and the children of research sample were enrolled in schools and colleges. On the basis of results it is further concluded that economic hardships also affects the parental behavior and children develop lower level of self esteem. Hence lower middle class families are striving for better living and education but low income make them vulnerable for stressors cause psychological distress and poor psychological wellbeing. It hinders the functioning of family and limits their opportunities to grow.

## 5.3 RECOMMENDATIONS

1. On the basis of present experience it is recommended that other scholars can explore the co- relational impact of income and psychological wellbeing. E.g. how psychological wellbeing of an individual affects the income generation.
2. It is also recommended that comparative study should be made in order to find out the level of wellbeing among different classes.
3. It is recommended to policy makers to invest on human development and put emphasis on capacity building programs for lower income class also.
4. Self esteem and psychological wellbeing are significantly related to income so Government should plan some policies like investments should be made on model schools for better education of lower middle income class. Good quality education will help to increase the self esteem of adolescents.
5. It also recommended to policy makers that job facilities should be increase in order to provide job security that will give the lower middle class families mental relaxation.
6. There should be affordable services like parks and entertainment areas where parents and children can spend quality time together.

## 5.4 LIMITATIONS

Like any other research study this research also have some limitations, some of the limitations involved as follow

1. This study is restricted to Peshawar District, therefore lower income class of Peshawar city was covered only.
2. Researcher was unable to make the comparison between different classes i.e. upper class, middle and lowers class due to time restrains.
3. Employees of Government sector was included in the study, therefore sample size was limited to 99 families.
4. The data was collected from lower income class whose education level was not much elevated and interview schedule was merged to administer the standardize scale therefore reliability of data depends on limitations and constraints of the respondents.

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# Appendix I

### Demographic data

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Husband/wife Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

No of Children: \_\_\_\_\_\_\_\_\_\_\_ Ages of Children: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Education: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Current employment status: Permanent/contract

Family income/month: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Do you have your own house or living at rent?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Are you living in joint family system or in nuclear family system?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Are you satisfied with your job facilities? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Do you feel over burden with the demands of today’s world?

Yes No

Do you feel that due to lack of economic resources your family is compromising many needs?

Yes No

Do your children show dissatisfaction from the facilities you are providing them?

Yes No

Do you think that economic hardships influenced your parenting behavior?

Yes No

Do you think your living standards improved over the last two years?

Yes No

Do you buy new clothes or use second hand clothes most of the time?

New clothes 2nd hand clothes

Do you pay bills on time most of the time?

On time delay

# Appendix II

### Ryff’s Psychological Well-Being Scales (PWB),

Please indicate your degree of agreement (using a score ranging from 1-6) to the following sentences.

Strongly disagree Strongly agree

1 6

1. I am not afraid to voice my opinions, even when they are 12 3 4 5 6

in opposition to the opinions of most people.

2. In general, I feel I am in charge of the situation in which I live. 1 2 3 4 5 6

3. I am not interested in activities that will expand my horizons. 1 2 3 4 5 6

4. Most people see me as loving and affectionate. 1 2 3 4 5 6

5. I live life one day at a time and don't really think about the

future. 1 2 3 4 5 6

6. When I look at the story of my life, I am pleased with how

things have turned out. 1 2 3 4 5 6

7. My decisions are not usually influenced by what everyone else

is doing. 1 2 3 4 5 6

8. The demands of everyday life often get me down. 1 2 3 4 5 6

9. I think it is important to have new experiences that challenge

how you think about yourself and the world. 1 2 3 4 5 6

10. Maintaining close relationships has been difficult and frustrating

for me. 1 2 3 4 5 6

11.I have a sense of direction and purpose in life. 1 2 3 4 5 6

12. In general, I feel confident and positive about myself. 1 2 3 4 5 6

13. I tend to worry about what other people think of me. 1 2 3 4 5 6

14. I do not fit very well with the people and the community around

me. 1 2 3 4 5 6

15. When I think about it, I haven't really improved much as a

person over the years. 1 2 3 4 5 6

16.I often feel lonely because I have few close friends with whom

to share my concerns. 1 2 3 4 5 6

17.My daily activities often seem trivial and unimportant to me. 1 2 3 4 5 6

18.I feel like many of the people I know have gotten more out of

life than I have. 1 2 3 4 5 6

19. I tend to be influenced by people with strong opinions. 1 2 3 4 5 6

20.I am quite good at managing the many responsibilities of my

daily life. 1 2 3 4 5 6

21.I have the sense that I have developed a lot as a person over

time. 1 2 3 4 5 6

22. I enjoy personal and mutual conversations with family members

or friends. 1 2 3 4 5 6

23. I don't have a good sense of what it is I'm trying to accomplish

in life. 1 2 3 4 5 6

24. I like most aspects of my personality. 1 2 3 4 5 6

25. I have confidence in my opinions, even if they are contrary to

the general consensus. 1 2 3 4 5 6

26. I often feel overwhelmed by my responsibilities 1 2 3 4 5 6

27.I do not enjoy being in new situations that require me to change

my old familiar ways of doing things. 1 2 3 4 5 6

28. People would describe me as a giving person, willing to share

my time with others. 1 2 3 4 5 6

29.I enjoy making plans for the future and working to make them a

reality. 1 2 3 4 5 6

30.In many ways, I feel disappointed about my achievements in

life. 1 2 3 4 5 6

31.It's difficult for me to voice my own opinions on controversial

matters. 1 2 3 4 5 6

32. I have difficulty arranging my life in a way that is satisfying to

me. 1 2 3 4 5 6

33. For me, life has been a continuous process of learning,

changing, and growth. 1 2 3 4 5 6

34. I have not experienced many warm and trusting relationships

with others. 1 2 3 4 5 6

35.Some people wander aimlessly through life, but I am not one of

them 1 2 3 4 5 6

36. My attitude about myself is probably not as positive as most

people feel about themselves. 1 2 3 4 5 6

37.I judge myself by what I think is important, not by the values of

what others think is important. 1 2 3 4 5 6

38. I have been able to build a home and a lifestyle for myself that is

much to my liking. 1 2 3 4 5 6

39.I gave up trying to make big improvements or changes in my

life a long time ago. 1 2 3 4 5 6

40.I know that I can trust my friends, and they know they can trust

me. 1 2 3 4 5 6

41.I sometimes feel as if I've done all there is to do in life. 1 2 3 4 5 6

42. When I compare myself to friends and acquaintances, it makes

me feel good about who I am. 1 2 3 4 5 6

# Appendix III

### Rosenberg Self-Esteem Scale (Rosenberg, 1965)

Instructions: Below is a list of statements dealing with your general feelings about yourself. If you strongly agree, circle SA. If you agree with the statement, circle A. If you disagree, circle D. If you strongly disagree, circle SD.

1. On the whole, I am satisfied with myself. SA A D SD

2. At times, I think I am no good at all. SA A D SD

3. I feel that I have a number of good qualities. SA A D SD

4. I am able to do things as well as most other people. SA A D SD

5. I feel I do not have much to be proud of. SA A D SD

6. I certainly feel useless at times. SA A D SD

7. I feel that I’m a person of worth, at least on an equal plane with others. SA A D SD

8. I wish I could have more respect for myself. SA A D SD

9. All in all, I am inclined to feel that I am a failure. SA A D SD

10. I take a positive attitude toward myself. SA A D SD

# Appendix IV

### Parenting Behavior

Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Age: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Class: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Family Income: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

No of Siblings: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Joint family/Nuclear Family: \_\_\_\_\_\_\_\_\_\_

1. Do your grant parents reside with you?

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_-

2. Which parenting style do you think your parents may follow?

a. Authoritative/ Democratic b. Autocratic c. lenient

3. Do your parents focus on disciplining?

Always seldom never

4. Do your parents give you good response when you share your daily activities with them?

Always seldom never

5. Do your parents give you time and response when you discuss some matter with them?

Always seldom never

6. Your parents give you present and rewards on birthdays and other events?

Always Seldom cannot afford

7. Do you think your parents understand you?

Always Seldom never

8. Do your parents allow you for outing with friends? If No then why?

a. they are strict b. over protective c. cannot afford

9. Do you think that your parents are going through some financial difficulties or some issues in job?

a. yes b. no c. No Idea

10. Do your parents discuss their financial problems with you?

a. yes b. no

11. Your parents are aggressive at time of stress or they are patient?

Aggressive patient always aggressive

13. Do you think they are able to fulfill their parenting demands?

Yes No