

## **Economic strata and personal adjustment of individuals of Dakshina Karnataka District KARNATAKA, INDIA**

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**ABSTRACT:** *The personal and emotional adjustment of individual is influenced by the economic strata with regard to family income, which he/she belongs to has been focused in the study. The main objective of the study to ascertain the subject's personal adjustment and maladjustment and association found with their economic strata based on their family income. Participants for this study were 600 subjects selected from lower, middle and upper economic strata's 200 subjects from each strata of Dakshina Karnataka District, India. They were selected by random sampling technique. Eysenk Personality Inventory was administered to find out the personal and emotional adjustment and Interview schedule is used to find out demographic data which, includes information on family income is used for classifying economic strata's of selected study samples. For this process Pearson's chi-squared test was carried out. The result reveals that there is significant association between the economic strata of the subjects with regard to their personal adjustment and maladjustment ( $p < 0.05$ ). The implication of this study to develop insight in mental health counselors who can use this study result to formulate preventive intervention programs according to their economic strata's based on their family income with regard to their personal and emotional adjustment which has an impact on their mental health.*

**KEYWORDS:** *Personal adjustment, economic strata, family income, counseling*

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### **I. INTRODUCTION**

The psychological study of personal adjustments is an examination of the processes by which people cope with their needs, limitations and thwarting's. Adjustment is the process by which a living organism maintains a balance between its needs and the circumstances that influence the satisfaction of these needs. The essential aspects of the adjustment process are the existence of a motive, circumstances leading to its thwarting, resulting in varied responses, which may eventually lead to the discovery of a solution. It is an accepted part of our cultural pattern for persons to be thwarted and to make adjustments that result in achievement.<sup>1</sup>

Emotional adjustment (also referred as personal adjustment or psychological adjustment) is the maintenance of emotional equilibrium in the face of internal and external stressors. This is facilitated by cognitive processes of acceptance and adaptation. An example would be maintaining emotional control, coping behavior in the face of an identity crisis. This capacity is an important aspect of mental health and where it is compromised, or not developed, psycho pathology and mental disorder can result<sup>2</sup>

Personal adjustments of an individual are influenced by various factors one of these factors found to be economic strata based on family income of an individual which he belongs. This fact should be conceptualized by the health workers to prevent the psycho pathology and mental disorder resulting from personal maladjustment.<sup>3</sup>

Economic stratification refers to the condition within a society where social classes are separated, or stratified, along economic lines. Various economic strata or levels are clearly manifest. While in any system individual members will have varying degrees of wealth, economic stratification typically refers to the condition where there are meaningful gaps between the wealth controlled by various groups, and few instances in the transitional regions. Family income is also one of the categories for this stratification, which has been in this study.<sup>4</sup>

One of the paradoxes of our times is the co-existence of extreme economic affluence amidst enormous pockets of poverty. This holds across countries and even more so within countries, and across regions. Cross country and cross regional distributions of per capita incomes seem quite volatile. The extremes seem to be diverging away from each other – with the poor becoming poorer and the rich richer. Understanding different patterns of cross county or cross regional growth is important - persistent disparities in income across countries

and across regions lead to wide disparities in welfare and is often a source of social and political tension, which disturbs the emotionality of the people there by personal adjustment.<sup>5</sup>

Low-income countries are also referred to as developing nations, or least-developed countries. There are many opinions on what characterizes a low-income country, although there is no official ruling by any governmental body on what these characteristics are. There are some generally accepted factors that contribute to a country being considered less developed than others.<sup>6</sup>

Family income is generally considered a primary measure of a nation's financial prosperity. According to the World Bank; there are more than 400 economic indicators that are used to analyze a country's economic status. In general, the lower the percentage or number of an economic indicator, the less developed or lower income a country is. These indicators include agricultural land as a percentage of land area, family income and children who are dependents.<sup>7</sup>

## **Assessment Tool**

### **1 Eysanck Personality Inventory**

A self-report personality inventory based on Hans Eysenck's factor analysis of personality which assumes three basic factors (the two most important being extraversion to introversion and neuroticism) was used for the study. The concurrent validity and reliability for the neuroticism dimension were found to be .92 and .77 respectively (H.J.Eysanck, Sybill B.G. Eysanck 1980<sup>[w1]</sup>)

### **2 Interview schedule has been used to collect demographic data which includes family Income**

Economic condition of persons matters much for leading a meaningful life. Requirement for daily expenditure and health keeping expenditures of the family, and coping with this becomes stressful and there by leaves an impact on persons personal and emotional adjustment. Hence it is pertinent to say that apart from mental state, the economic factors has an impact on person's personal and emotional adjustment.

## **Methodology**

### **Aim:**

To find out the personal and emotional adjustment of individual is influenced by the economic strata with regard to family income, which he/she belongs to and further using this data for developing preventive programs and guidelines for professional counselors and mental health workers, thereby people in the community can have better personal adjustment and emotional equilibrium.

### **Objective:**

- To study the personal adjustment and maladjustment people with the different economic background.
- To ascertain the differences in personal adjustment and maladjustment people of lower, middle, and upper economic strata.

### **Hypothesis:**

- The personal adjustment and maladjustment people of lower, middle, and upper economic strata differs significantly.
- The personal adjustment and maladjustment people with the lower economic strata is significantly higher than the middle, and upper economic strata's.

### **Sample:**

The sample for the present study includes 600 people from all different income, professional, and economic background (200 industries, 200 baking and 200 educational sectors). The participants for this study were 600 general populations chosen from various industrial, banking and educational sectors in the Mangalore city of Karnataka State, India. The age of the sample group was between 25 to 60 years.

### **Statistical Analysis:**

After data collection and entered into SPSS 21.0 version, and then analyzed by using unpaired t test for comparison of software and mechanical professionals with anxiety scores. The statistical significance was set at 5% level of significance ( $p < 0.05$ ).

### **Results:**

The data collected of 600 people from all different income, professional, and economic background, 200 from industries, 200 from baking and 200 from educational sectors, have been statistically analyzed to find the difference in their personal adjustment and maladjustment and compared among study group with regard to their economic strata's.

**Table showing the scores obtained on personal adjustment and maladjustment of stratified economic group based on family income.**

Family Income	Personal Adjustment	Mal Adjustment
<10,000	33	67
11000-20000	28	72
21000-30000	38	62
31000-40000	33	67
41000-50000	42	58
50000>	30	40
<b>Total</b>	<b>234</b>	<b>366</b>
<b>Chi Square =27.070, P=0.0001*</b>		

\*P<0.05

The data observed in the above table shows that subjects with lower family income group of below Rs 10000 and Rs 11000 to 20000 shows higher percentages of mal adjustment scores 67 and 72 percent respectively than that of higher family income of 41000 to Rs 50000 and above 50000 percentages of lower mal adjustment scores 58 and 40 percent respectively. Middle family income group score for mal adjustment found closer to the lower family income group that is 62 and 67 percent.

The results of the above table clearly revealed that, there is significant association between adjustment among the economic groups who were stratified with their family income who are chosen for the present study (**Chi Square =27.070, P=0.0001**).

It means that, the persons belong to higher income groups have higher adjustment. It is a fact that lower family income group has to make various adjustments to satisfy the day today needs of the family which causes stress for the individuals there by adjustment of an individual get affected which has been highlighted in the above table. The low-income stress and psychopathology personal adjustment is a fact found among the cross cultural studies. The study below on adjustment among Latino middle school children supports the expressed views of present study.

This study examined family and cultural influences on adjustment among ninety low-income Latino middle school children. In addition to identifying strengths among poor Latino families, this study confirmed that PRS is associated with more symptoms of psychopathology (e.g., Wadsworth et al., 2008). Family reframing appears to be one helpful way that Latino families cope with poverty-related stress and is especially helpful for families with high degrees of family passive appraisal and family social support were linked to more symptoms.<sup>7</sup>

## II. CONCLUSION

The purpose of the study is based on observed fact that personal adjustment among the general Population of Dakshina Kannada is influenced by their economic strata based on their family income. It has been understood that personal adjustment as an effect on social and occupational life of an individual. To have an insight into this fact and to formulate guidelines and counseling Programme for people of various economic background who face distress in their socio occupational functioning because of their negative emotionality and poor personal adjustment. The research study may further help the community health workers to develop preventive, educative and counseling program for the better understanding of such risk factors affecting mental and physical health in their community programs.

### Significance of the study

The present study was conducted with the basic objectives of analyzing and understanding the personal adjustment and maladjustment people with the different economic background and to ascertain the differences in personal adjustment and maladjustment people of lower, middle, and upper economic strata.

This research study may further help the community mental health professional and counselors to develop health and adjustment related preventive programs (free health and educational facilities, counseling and educational programs etc..) to have a better personal adjustment in the lower economic strata's.

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