THE IMPACT OF ECONOMIC RESOURCES ON PSYCHOLOGICAL WELLBEING OF FAMILIES IN PAKISTAN
CASE STUDY: LOW INCOME FAMILIES IN PESHAWAR KHYBER PAKTUNKHAWA

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ABSTRACT

The purpose of this research was to determine the impact of income on psychological wellbeing of families. This research gives an overview about the demoralization in families due to economic restrains. Data was collected from 99 families (N = 99) of lower middle income class having income range from 11,000-30,000 PKR. The families were selected from Peshawar District. Sample was comprised of 198 parents of same families. Ryff psychological well-being scale (PWB) was used as an instrument to find out the psychological wellbeing of both parents. Analyzed data revealed that income had a significant impact on both parent's psychological health and had found low level of psychological wellbeing. 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 only strives to fulfill their basic needs but also face poor psychological health.

Keywords: low income, wellbeing, Ryff psychological well-being scale (PWB), family, Pakistan, Peshawar, Khyber Pakhtunkhawa.

Introduction

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). 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. 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) Hence the study aims to find out:

- *The correlation of economic resources and psychological wellbeing of families.*

Hypothesis of the research is:

- *The financial restrains tend to develop depression and demoralization in both parents.*

This research will provide new outcomes of understanding about the family development process with context to economic resources.

Methodology: The sample is consisted of parents from 99 families of lower middle class. The total sample size was 198 parents. The criterion of selection was 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 is in which a person is running a small business not much profitable or another characteristic is that he may be holding a steady job. In lower middle class low ranking government employees, factory workers, petty traders, plumbers, tailors, drivers, electricians, construction workers, guards etc. are included.

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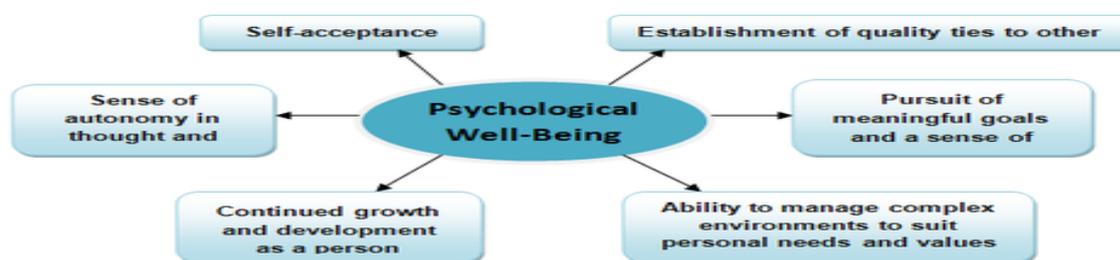
The scale was administered by the interview method because respondents were low in education level.

Data Analysis and Findings: 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 section. Psychological wellbeing of both husband and wife has been presented.

Positive Relationship with others: Human beings are naturally social creatures. Hence better the relationships are at family and work, the happier and more productive a person is going to be. (Ave, 2014).

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
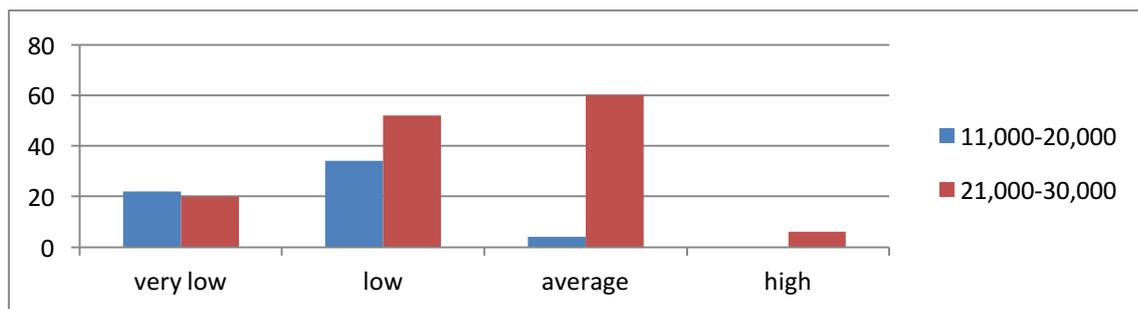
The results indicated that 42 respondents were at very low scores, 86 low, 64 average, and only 6 were at high score on positive relationships.

Chi-Square Tests

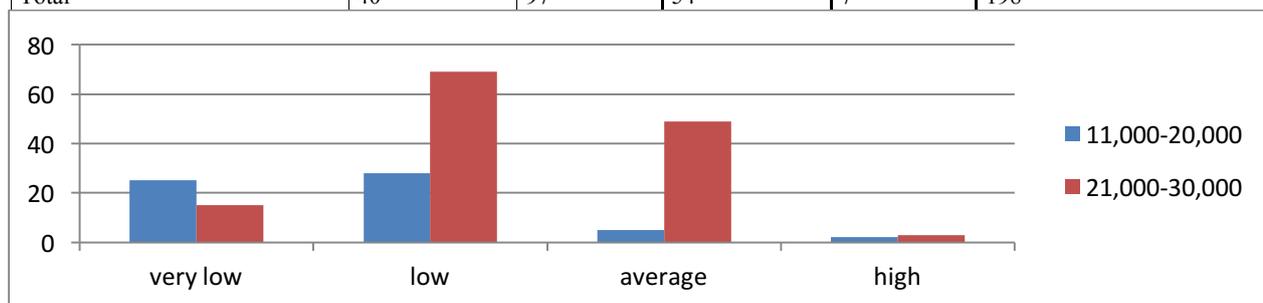|	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	33.304^a	3	.000
Likelihood Ratio	39.430	3	.000
Linear-by-Linear Association	30.393	1	.000
N of Valid Cases	198		

    a.   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 above shows chi-square results of association of income with relationship score. (X^2 (N=198) = 33.30, p < .05). Results showed that there is significant association between income and poor psychological health. The study of Keplan and Sheema (2009) supported the same view that over all income is strongly associated with psychological well-being

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).

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

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.

Chi-Square Tests

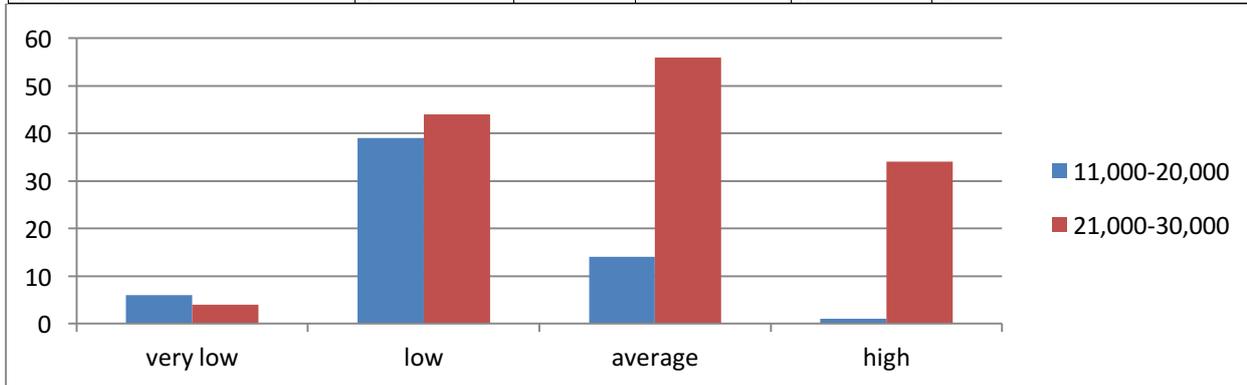|	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.086^a	3	.000
Likelihood Ratio	31.901	3	.000
Linear-by-Linear Association	22.988	1	.000
N of Valid Cases	196		

a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 1.53.

Table represents the chi squares results of association of income with the environmental mastery. Results revealed that there is a significant effect of income on individual's ability to deal external environment and to engage effectively in surrounding environment. (X^2 (N= 198) = 31.953, p < .05). Hence there is statistically a significant relationship between income and their level of environmental mastery.

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.

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

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.

Chi-Square Tests

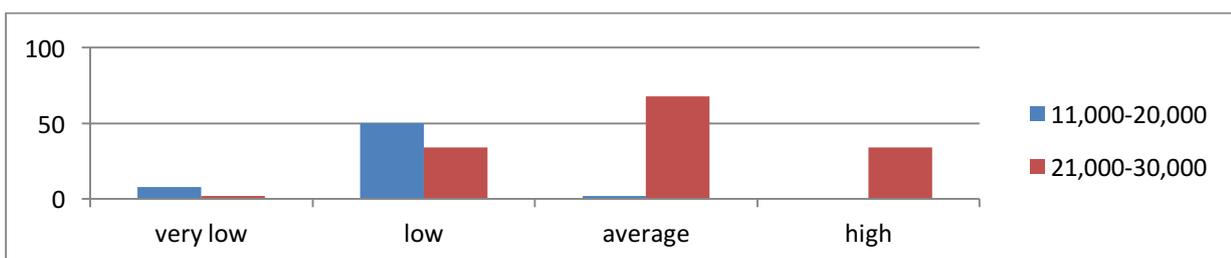|	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	31.883[a]	3	.000
Likelihood Ratio	40.495	3	.000
Linear-by-Linear Association	31.266	1	.000
N of Valid Cases	198		

a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 3.06.

Table illustrates the chi square results that indicate the significant association between income and personal sense of autonomy and optimism in life. (X^2 (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.

Meaning and Purpose: Meaning in life is thought to be important to wellbeing 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).

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

Overall most of the respondents scored low on life satisfaction and personal growth i.e. 84, and 70 were on average at personal growth, 35 high and only 10 were very low.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	85.402[a]	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 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. (X^2 (2, N=198) = 85.402, P < 0.05).
Research findings of Siu-na ho (2009) also indicated the debilitating effect of economic hardship on families in United States. According to him it not only effects quality of life but also effects the psychological well-being and exerts strain on family relationships

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.

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
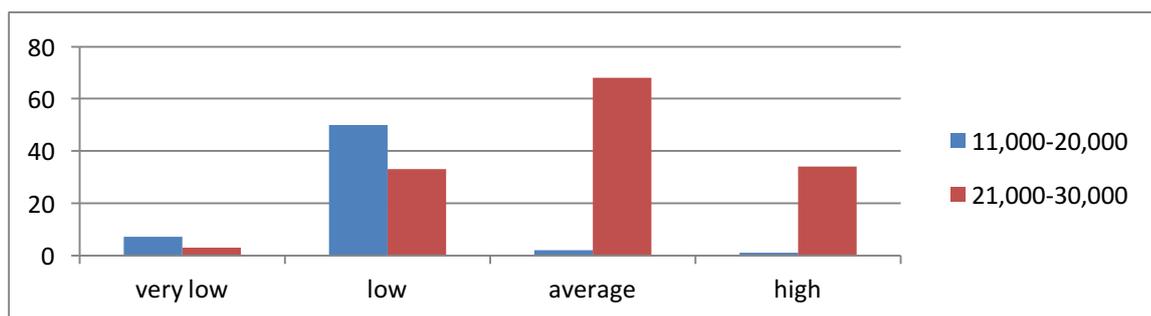
 The crosstab table shows that the respondents who are earning less than 20,000 per month are low in their personal growth i.e.50. 7 very low, 2 average and only 1 respondent were at high score. The respondents who were earning more than 21,000 scored average on personal growth scale. i.e. 68 respondents 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.

Chi-Square Tests

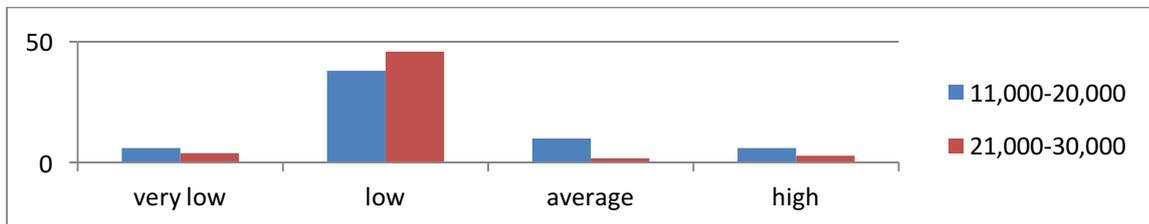|	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	86.416[a]	3	.000
Likelihood Ratio	102.459	3	.000
Linear-by-Linear Association	71.561	1	.000
N of Valid Cases	198		

a. 1 cells (12.5%) have expected count less than 5. The minimum expected count is 3.05.

Table 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. (X^2 (2, N= 198) = 86.416, P < 0.05).
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 help 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.

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

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.

Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	24.185[a]	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 highlights the chi square scores of self-acceptance subscale in psychological wellbeing. Results revealed the significant relationship of self-acceptance with income. (X^2 (2, N= 198) = 24.185, P < .05).

Analysis of Correlations:

Table: Analysis of Correlations (P.W)

	Income	Relationship score	Mastery/ Engagement	Meaning and Purpose	Autonomy	Personal growth	Self acceptance
Income	1	.393** .000 198	.400** .000 198	.600** .000 198	.400** .000 198	.605** .000 198	.303** .000 198
relationship score		1	.175* .014 198	.218** .002 198	.158* .027 198	.217** .002 198	.197** .005 198
Mastery/engagement			1	.239** .001 198	.278** .000 198	.248** .000 198	.125 .080 198
Meaning and Purpose				1	.567** .000 198	.996** .000 198	.581** .000 198
Autonomy					1	.578** .000 198	.194** .007 198
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 above 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 and positively correlated. Thus we accepted the hypothesis "Financial restrains develops depression and demoralization in both parents.

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