

DEVELOPING PROPOSALS FOR TEACHING FAMILY ECONOMICS

IN THE COLLEGE OF HOME ECONOMICS IN DACCA

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CHAPTER I

INTRODUCTION

As a country becomes industrialized, individuals and families become more dependent on their money income for obtaining the goods and services they want and need instead of providing them through home production.

Through technological developments, industry and business are marketing an increasing number of goods and services; these in turn cause individuals and families to want what they did not think of a decade ago. As this increase in wants puts a further pressure on the money income, financial management becomes more important and more difficult.

Problems related to money may even affect relationships among family members. This is shown in a quotation from Landis and Landis.

Almost all married couples find it necessary to compromise and adjust in order to arrive at a good understanding on financial matters. Family discord is frequently attributable to a failure to agree on how to spend the money. It will be remembered that the study of the length of time to adjust in marriage revealed that it had taken 409 older couples longer to work out problems centering around the spending of the family income than problems in any other area except sex relations. Approximately one couple in five had never satisfactorily agreed on finances, although the couples had been married an average of 20 years.¹

The importance of money management is further emphasized by Honey in these words:

¹Judson T. Landis and Mary G. Landis, Building a Successful Marriage (Englewood Cliffs, New Jersey, 1959), p. 441.

Some of the most important decisions that families make to attain the kind of life that they want for themselves are those for use of their financial resources. Some families are able to make these decisions skillfully while others make them in haphazard fashion with little direction toward achieving their important goals.²

Home economists have long believed that education for financial management is important and can help many individuals and families use their money effectively and thus minimize their financial problems.

Not only do individual and family financial practices affect the financial security and human relationships of the family, but they also influence the economy of the community and country. Consumer buying practices determine to a major extent which business enterprises succeed and the kind and quality of goods and services on the market, as well as, their price and the way they are advertised and sold. Likewise, the consumer buyer in a free choice economy helps to determine the general prosperity of the country through the way he spends, saves, and invests his money.

In addition, there is a special interrelationship between the government and the individual that affects family financial well-being. In order to promote their own financial well-being the individual and the family should understand how to keep the economy and the government functioning in the interest of its citizens in a way that will help them attain a high standard of living. For these reasons the study of family economics which includes family finance has been developed as part of the curriculum in home economics on the college level.

²Ruth R. Honey, "Family Uses of Financial Resources," Journal of Home Economics, Vol. XLVIII (May, 1956), pp. 347-348.

Statement of the Problem

In order to assume a leadership role in the teaching of family economics in a College of Home Economics in Pakistan, the writer selected a study that would aid her in gaining a thorough understanding of planning, developing and carrying on of such a program. Specifically the problem of this study was to develop proposals for teaching family economics in the College of Home Economics in Dacca, Pakistan. These proposals are designed to serve as a guide for the college teachers of family economics and administrators in charge of the home economics program.

The problem was undertaken in the belief that through studying the findings of research and opinions and recommendations of leaders and authorities in a given educational area, it is possible to formulate some proposals that may be helpful in developing the program.

In order to carry out the problem the writer identified these purposes for this study.

(1) To review the literature and research findings in the area of family economics including family financial management on the higher education level.

(2) To gain increased information and a sound understanding of family economics, its meaning, purposes, principles and procedures, in order to be prepared to assume a leadership role in an institution of higher education.

(3) To clarify further some of the needs for education in family economics of young women in Pakistan.

(4) To identify qualities of an effective program in family economics as an area in home economics on the college level.

(5) To ascertain the belief of selected home economists with regard to the relative importance of certain qualities which make up an effective family economics program.

Background of the Study

(a) Culture and Family Life of Pakistan

According to Qureshi³ the family in Pakistan is patriarchal. The father generally is the head of the family and the mother usually second to him in authority. In some cases, however, the mother becomes the more dominant member. The family usually runs smoothly, tradition having assigned to its members well demarcated spheres of authority. The father is the bread winner, and the mother manages the house. Other members of the family are consulted and participate by expressing their opinions in fashioning the family policy. Normally an extended family occupies an independent homestead and forms a small economic unit of consumers and even producers. Members of the family share the goods which the combined income purchases and, except in the sophisticated urban areas, the individual hardly ever keeps money separately for his own use.

The Muslim women have advanced legal rights. They are eligible for a large number of posts in the administration of government and private enterprises, and lately they have been showing growing readiness to bear the burden of their public responsibilities in an ever increasing degree. They may follow the nursing and medical professions, become teachers, clerks or secretaries. In this way they can be an economic asset in the family.

³I. H. Qureshi, The Pakistani Way of Life (London, 1957), p. 17.

Smither and Dar⁴ explained that the lower class in all of Pakistan comprises probably more than 90 percent of the total population and perhaps 80 percent in the urban areas. No sociological studies have been made of the various classes, but it could be said that on the basis of observation, this class is largely illiterate and semi-skilled.

The people live in perpetual economic insecurity. Many live and work at a mere subsistence level; others are not employed as they have no salable skills. Some of this group are skilled craftsmen and work in the factories or in their own homes or shops. But for all of them poverty and economic insecurity are problems.

Women of the lower class enjoy greater freedom or rather less restraint than those in the middle and upper classes. Economic necessity forces them to work. But these women are not free to choose their way of life, because they are directed and controlled by their fathers, their brothers and their husbands and often by their sons.

The middle class is a smaller group consisting of about 10 to 20 percent of the urban population. They are the people who are eager for change. Most of them work for a living, but only a few enjoy financial security. Most have modest homes and few servants. They value education as a solution to problems which their parents and grandparents could not solve.

People of this class are not hampered by the extremes of poverty and ignorance of the lower groups, nor have they become self-satisfied as many of the upper class. Still they are under the strain of change. Many of them look to the West for patterns of behavior and thinking.

⁴Faith Smither and Iqbal Dar, Growing Up in Pakistan (Lahore, 1957), pp. 3-7.

The members of the middle class are the most skilled and educated. It is comprised of business men, industrial managers, professional people, politicians, government employees, office workers, teachers and other allied workers. Almost all of the men are literate, and many have college degrees. Many women, however, are still illiterate. Figures from the last census show that 18 percent of the population in Pakistan is literate, but only three percent of the women can read and write. Middle-class workers compete for skilled and technical jobs and have a tremendous urge to improve their economic status.

Unemployment is high among this group of literate and, in some cases, highly educated people. Economic and social instabilities contribute to unemployment. Also, because much of their education is highly academic and does not prepare them for any specific work, it contributes to their unemployment.

The upper class probably includes less than one percent of the total population. Although some of the men of this group are frequently well educated, the women, as in the other classes, have lagged behind.

(b) Education in Pakistan

Pakistan is a comparatively new nation which came into existence on August 14, 1947. Since independence, higher education has been rapidly expanding. New colleges have been opened and improvements made in the old ones. In 1959, the Commission on National Education appointed by the national government has made certain proposals for changes in the existing educational system.

Until 1947, there were only a few educational institutions which offered domestic science at the undergraduate level in India. But with partition even these facilities were lost to Pakistan as most of these

schools were located in the Indian Territory. However, realizing the necessity and importance of instruction for establishing a home and for family living for women, the government set up the College of Home Economics in Karachi. Mrs. Eleanor Roosevelt, during her visit to Karachi, laid the foundation stone for this school.

In 1957, the College of Home and Social Sciences at Lahore, awarded the first degree of home economics. In East Pakistan two established colleges, the Women Training College at Mymensingh and the Eden Girls' College in Dacca also offered courses in home economics. In addition, a Home Economics College is being established in Dacca. It will offer three year courses leading to the bachelor's degree in home economics. Subjects as food, nutrition, home management, including family economics and financial management, child development, textiles, arts and crafts, economics, rural and urban sociology and physical sciences will be offered.

Graduates will be prepared to work in the village-aid program and the agricultural extension service as well as in secondary schools and women's colleges, though other majors may be added as new career opportunities become available through the socio-economic development of the country.

Justification of the Study

The following conditions in Pakistan help to justify the need for the study of family economics for young college women:

- (1) Both the earning and spending of money are problems in Pakistan. As the country becomes more industrialized the importance of money will increase.

(2) When a country is in a transitional stage changing from a largely agricultural economy to a more industrialized one, family patterns, values and goals are also affected. The individual and the family may find it difficult to rely on patterns and practices of the past to guide their daily life including financial management and consumer buying.

(3) As the expansion of industry offers opportunities for employment to more people, the number of household servants tends to decline as wages increase. When families have fewer servants to perform the household tasks, including the shopping for the family, family members must assume more of these responsibilities. Middle class homemakers may need to do more of the buying for their families. This will be a new responsibility for many of them, one for which they need preparation in order to perform successfully.

(4) Industrial growth tends to increase the number and variety of consumer goods and services not only by producing more of those already on the market but also by adding new ones. This increases the opportunities of choice for the consumer and makes the selection more complicated.

(5) As more consumer products and services are produced commercially, the individual and the family find it more difficult to assess their qualities than when they were produced at home. Therefore, the government needs to help protect the consumer buyer through setting standards for these goods and services and regulating their quality and safety.

(6) As the extended family declines and more married couples become independent of their families and live apart, perhaps in another section of the country, they have to rely on their own judgment and ability in the use of money instead of depending on the counsel of their elders.

(7) Most of the money management in the family has been done in the past by men, but at present women are also taking a more active part.

(8) Because family economics is a comparatively new subject matter area in the college curriculum of East Pakistan and the writer will assume a leadership role in such a program, it seems feasible that she gain a sound understanding of the whole area.

(9) Educational materials for family economics on the college level are very limited in Pakistan.

The first five of these nine conditions could be supported by the statement of the planning commission:

By the end of the second five year plan in 1965 the structure of the economy of Pakistan will have undergone some important changes notably in production, employment and habitant. The expansion of the monetary sector will increase the demand for money and financial services and broaden the tax and savings base of the economy. Consumption goals and income aspirations will expand and it should be possible to increase real 'per capita' income.⁵

Further support for the needs of young women in Pakistan seemed to be provided by the findings of this recent survey, "Buying Practices of a Selected Group of Pakistani Families."⁶ The college teachers in home economics who carried on this investigation expressed their beliefs that the findings of each part of the study had implications for teaching some aspect of family economics in the College of Home Economics program.

On the basis of the foregoing discussion, the writer believed it worthwhile for her to analyze the whole area of family economics and develop proposals for teaching it on the college level. This study may

⁵Report of the Commission on National Education, Government of Pakistan, Ministry of Education, Jan.-Aug., 1959, p. 23.

⁶A Pilot Study on Buying Practices of a Selected Group of Karachi Families, Pakistan, College of Home Economics, 1960.

be helpful also to other teachers and administrators in home economics, particularly those concerned with this area.

Method and Procedure

The study is limited to one subject matter area in home economics and is directed toward the teaching of family economics in a college program in Dacca, Pakistan, though it may have implication for other programs in family economics.

It is largely an exploratory study based primarily on the review of books, periodicals, research reports and the beliefs of a limited number of home economists composed of college faculty and graduate students who understand the area.

The procedures followed in carrying out this study included the following steps:

- (1) The possibilities of such a study were discussed with several college teachers in this area.

- (2) Literature and research concerned with this area, from both the United States and Pakistan, were reviewed and analyzed in order to gain a sound understanding of

- (a) family economics with regard to its meaning, purpose, and place in home economics, as well as, principles and procedures necessary for teaching it effectively on the college level.

- (b) the culture and family life of Pakistan in order to gain more insight of the needs of Pakistani families, particularly the women for education in family economics.

(3) As a result of the study of materials, the writer clarified her own beliefs or philosophy with regard to the role of family economics in preparation for home and family life, especially in a democratic country.

(4) This study, plus experience, also helped in clarifying the qualities or characteristics of an effective program in college family economics.

(5) On the basis of the foregoing procedures tentative proposals for effective teaching of family economics were formulated. These were discussed with several faculty members in family economics, as well as, in home economics education with regard to their content and form. Next the proposals were revised and organized into a check list. A copy of this check list is found on page 88 of the appendix.

(6) The check list was distributed to 15 faculty members and graduate students at the doctoral level in the Departments of Home Economics Education and Home Management, Equipment and Family Economics, for the purpose of getting their opinion with regard to the relative importance of the different proposals for teaching college family economics effectively. Besides, these individuals were asked to add additional proposals they considered important.

(7) In addition to the group above, the check-list was given to graduate students in home economics from Pakistan for the reason that they know the culture, the needs and the family life in their own country better than the people of the United States. Therefore, they should be able to evaluate the relative importance of these proposals in relation to their feasibility for home economics in Pakistan.

(8) Because men in Pakistan have been largely responsible for the financial management in families and family economics is a new area in the college curriculum, a questionnaire was designed to obtain the opinions about the desirability of teaching family economics to the women college students in Pakistan from the Pakistani men and women students attending Oklahoma State University. These included the 12 graduate students in home economics who also checked the proposals, as well as, 25 male students studying in other areas in the university. A copy of this questionnaire is found in the appendix on page 85.

(9) The answers to the check lists of the respondents from the United States and those from Pakistan and the questionnaires answered by Pakistani students, were calculated in both numbers and percentages. Tables were formulated showing the responses in percentages for each group.

(10) As a result of the findings, the revised proposals for effective teaching in family economics were set up.

Whereas the purpose of the check list was to determine the characteristics of an effective program in family economics, the purpose of the questionnaire was to identify financial problems of individuals and families and possible content for the study of family economics.

Clarification of Terms

The ideas for the definition or explanation of terms which were most significant for the study were taken from an unpublished doctoral problem.⁷

⁷Ilse H. Wolf, "Consumer Education in a College Program of Home Economics" (unpublished Doctoral project, Teachers College, Columbia University, New York, 1957), pp. 158-159.

The definitions of the following terms were used throughout the study.

1. Consumer Education--All studies that relate to improving consumption may be said to be consumer education. Usually consumer education means learning to make choices in using money and other resources for the selection and acquisition of goods and services from the market. It further deals with use and care of goods, an understanding of consumption and distribution and their relation to the economic system.
2. Family Economics--This is a broad term which includes the study of family financial concerns and their interrelation and interaction with the economic and social forces of the society of which the family is a member.
3. Family Finance--As a subject matter area in home economics it is concerned with family financial problems, primarily money management, which like any other management, is a mental process consisting of a series of decisions made for the purpose of attaining family goals.
4. Personal Finance--It may be defined the same as family finance except that it is approached from the individual viewpoint.
5. Consumer Buying--This is the part of consumer education that deals with the selection of goods and services from the market for the satisfaction of needs and wants.

Personal Philosophy Related to Family Economics

This is a summary of the writer's philosophy which underlies the development of this problem, particularly the formulation of proposals

for teaching family economics. The ideas which were adapted from an unpublished master's problem follow:⁸

(1) As the individual and family spend much time and effort in life in trying to earn money for a living, they should know how to manage money wisely, so as to gain the maximum satisfaction from its use.

(2) In order to enable the individual and family to use their money effectively it is necessary to do the following:

(a) To understand the value of money in terms of time, effort and other resources it takes to acquire it and the satisfactions for which it can be exchanged.

(b) To have a clear conception of one's values and goals. This is basic to the use of money. It is not possible to decide what good financial management is unless one is clear about his own values and goals.

(c) To understand how to make decisions intelligently. The effective use of money is possible only when one is able to make wise selections, which are in harmony with the values and goals of the individual and the family, as well as, the needs of society in which they live. Learning how to make sound decisions is basic to financial management. In all democratic societies there is freedom of choice in most areas of living. This privilege can be retained only when the majority

⁸Dorothy Maedell Clark, "The Preparation of Instructional Materials for the Teaching of Financial Management to Mississippi Families" (unpublished Master's problem, The Oklahoma State University, 1941), pp. 7-8.

of the individuals assume the responsibility of making their choices wisely, both from the personal and public viewpoint.

(d) To be able to plan for expenditures to get what is needed most. Although this planning or budgeting does not guarantee successful management, it should be an aid in getting maximum satisfaction from the income.

(e) To keep some financial records is essential for successful budgeting. Expenditure records need to be evaluated in relation to values, resources and goals. The same is true of a budget.

(f) To become skillful in consumer buying of both goods and services is essential in getting a reasonable return for the money spent. It requires clarification of both values and goals, skill in decision making and must consider immediate and future satisfactions from both the personal and social viewpoint.

(g) To be able to live within one's income, and better still, to be able to set aside some money for a "rainy day," give a sense of security. It requires an understanding of the purposes and procedures for saving and investing. For this it is necessary to have knowledge of social security, other retirement and welfare programs, insurance, and investments, as well as, the functioning of the total economy.

(4) For satisfying family relations financial management needs to be a cooperative endeavor between husband and wife, as well as, the children who play their parts according to their ability. Since women hold an important role in the financial affairs of the family, most of

them would need special preparation in both budgeting and buying for themselves and the family.

(5) Because of the many changes in the life of individuals and families, in social and economic conditions, and in the goods and services on the market, successful money management requires continued study. Students should not only be prepared for their financial responsibilities but also be encouraged to continue study after leaving college. Hence, it is important that they know where to get reliable help and information and develop judgment in its selection and skill in its use. In addition, developing an inquiring mind and the habit of sound thinking is as important as learning facts and techniques.

CHAPTER II

REVIEW OF LITERATURE

Although the review of literature in family economics showed that little research was carried on in this area, it did reveal that a variety of problems had been studied. These included the relation of values to financial management, the inter-relationship between money and marriage, teaching of financial management, and many aspects of consumer problems.

A few of these studies, that were considered most important for this study, were included in the review of literature.

The purpose of the study carried out by Phelan¹ in 1959 was to discover the relative importance of the following five values to wives and husbands:

- (1) Cooperation in making and carrying out financial plans in the family.
- (2) Planning ahead for goals to be achieved.
- (3) Sharing family income and responsibility.
- (4) Protection against loss of income, property and health.
- (5) Saving income for future use.

In addition, this study was to determine the satisfaction with which these wives and husbands were able to express or achieve these

¹Jean McStea Phelan, "The Relative Importance of Five Values and the Satisfaction with which they were Realized in 93 Family Financial Plans" (unpublished Master's thesis, The Pennsylvania State University, 1959).

values in the family financial plan, and the factors within the family that may influence the expression of one value instead of another.

The study was carried on by interviews. Of the families interviewed 41 percent were farm families and 59 percent non-farm. The median education of the couples was completion of high school; their median family income was \$3,804.00 and their median age was 44 years. Almost three-fourths of these couples found it easy to talk about money, and nine-tenths liked the way financial problems were settled in their families.

The findings further indicated, on the basis of the scores recorded for such values, that the values of these families were ranked in this order:

Cooperation
Sharing
Planning
Protection
Savings

This research demonstrated a way to determine the relative importance of values to wives and husbands, the differences among families with varying characteristics and self-evaluation of the satisfactions of wives and husbands with the expression of values in their financial plan. A real need was expressed for a better understanding of the decision making process and of values which influence decisions. This was necessary not only in family finance but also in other aspects of family life.

An investigation was carried out by staff members of The Pennsylvania State University² to learn what important decisions families make in the use of their financial resources, the method used to make these decisions,

²Some Aspects of Financial Planning Among Rural Families, Pennsylvania Agricultural Experiment Station Research Publication 134 (The Pennsylvania State University, 1956).

and their satisfactions in the use of these methods and with their decisions. Another purpose of this study was to find effective ways for families to use income and other financial resources.

To carry out this research 12 enumerators worked in teams of two; one interviewed the husband and the other the wife privately and simultaneously, as far as possible. Of 520 contacts with qualified families, interviews were obtained from 252 or 48 percent.

The schedule for interviews included personal opinions regarding the use of financial resources in families, practices followed and personal evaluation of these. It further included items in family financial plans, and opinions for the cause of unhappiness in families due to financial situations. This information was obtained through five key questions.

The analysis of data showed that in some families certain problems that were most important to the husband were not the most important for the wife, while in other families the same problems were considered most important by both husband and wife. In both cases some husbands and wives had common goals and practiced co-operative planning.

Either husband or wife, satisfied with certain arrangements, assumed the same about the spouse or was uncertain of the case. In some instances one felt that the other was satisfied, but this was not always true. These similarities or differences could be realized because of separate interviews with husband and wife.

In many cases a satisfactory arrangement was reached by husband and wife, yet it differed from family to family. Many families asked the interviewer how others made plans or if they faced the same difficulties. This showed that they were interested in making more

effective plans. Since families have different goals and resources, different plans could be expected.

The information obtained through the use of the five questions is summarized in the following paragraphs:

(1) Financial information requested--Thirty-three husbands and wives wanted definite information on making a financial plan; what other families were doing; investments; insurance; social security; and miscellaneous non-financial subjects. There was some difference between farm and non-farm respondents.

(2) Financial situation causing unhappiness--More replies were obtained from husbands than wives. The problem most often given was lack of co-operation between husband and wife. Lack of money and emergencies were next. Among other causes were poor management and foolish spending. Farm respondents were more concerned with lack of money for emergencies, and non-farm respondents with poor management, living beyond their means and drinking and gambling.

(3) Major financial goals for the current year--Paying debts and expanding business were thought of as important by farm husbands and wives, while building or buying a house were important to non-farm residents.

(4) Major financial goals for the next ten years--More husbands than wives mentioned paying debts, expanding business and buying a house. Wives mentioned education for children, buying furniture or a car. Improving the house and farm, expanding the business, accumulating savings and insurance were important to farm husbands and wives, whereas non-farm couples were interested in educating the children, buying furniture or a car.

(5) Major financial goals by age 65--Few expressed financial goals for age 65. Wives mostly included retirement and saving enough money to live on. Most farm couples mentioned retirement and saving enough to live on, while non-farm husband and wives mentioned retirement and travel, retirement and work, and owning a business.

The authors believed that the information from such a study would be helpful to parents, teachers, educators in home management and family living in helping families develop effective plans for management of financial resources.

A study was carried on by Dickens and Ferguson³ in the rural areas of South Mississippi, as this section was becoming more industrialized. Here large numbers of farm operators and homeworkers were finding work off the farm. More and more rural families were depending on money income to buy the things they needed; home production declined. Consequently as a change was being made from a non-monetary to a monetary economy, family practices and attitudes pertaining to money were becoming more important. The purpose of this investigation was to ascertain the practices and abilities of rural parents and their children regarding money, in order to help families in financial management.

Five hundred and twenty-two white children with one of their parents were interviewed. These were equally divided between boys and girls and between the age groups of seven to eight years and 11 - 12 years.

The chief occupation of the main earner in 59 percent of the families represented was semi-skilled or skilled labor. In only 12

³Dorothy Dickens and Virginia Ferguson, Money Practices and Attitudes of Rural Children and Parents, Mississippi Agricultural Experiment Station Circular 209 (State College, 1957).

percent was the main occupation farming, though 34 percent operated farms.

Responses of the younger children showed material attitudes more than those of the older children; more fathers were money-centered than mothers. Parents and children of the lower socio-economic status expressed material attitudes and/or money-centered attitudes more often than did those of the higher socio-economic status.

Thirty-nine percent of the seven and eight year-old group and 43 percent of the 11 to 12 year-old group received money to spend as they liked, whereas 11 percent of the younger and 24 percent of the older received a definite allowance weekly or every fortnight. There was no difference in attitude towards spending in the two groups.

These groups of children also earned money though in most cases their earnings were small.

Both groups of children showed experience in saving to buy what they wanted. The percentage of children getting spending money by earning increased with age. As the children grew older, they worked more and for higher pay. Saving was greater for the older children. The majority of children made their own decisions in buying, but the older group of children had more experience. Both parents made decisions about the more expensive items for the family, the mother for the less expensive ones.

Few parents rewarded children with money or withheld money as punishment. Children did not waste money, and believed what they received was about right.

This study suggested need for attention on the part of families and educators with regard to:

- (1) Using and showing how to use partial financial planning as a basis for more extensive financial planning.
- (2) Seeking and collecting information about sources and costs of consumer credit.
- (3) Providing children with experiences in deciding and buying consumer goods and services.
- (4) Adapting best financial practices.
- (5) Emphasizing greater responsibility for the father in teaching children about the use of money.
- (6) Improving family socio-economic status in every way.

The importance of financial management was reflected in the study by Cortless.⁴ The purpose of this study was to increase knowledge about what financial problems caused marital unhappiness and how these may be solved. To obtain this information she gave questionnaires to 224 students enrolled in classes at Pennsylvania State University as well as to 88 parents.

The findings indicated major causes for marital unhappiness related to money were differences in values and goals, disagreements about what was important, conflicts in goals regarding future spending and saving, lack of cooperation among family members, irresponsibility in dealing with money, financial planning including budgeting and future plans for emergencies.

The results of this study also suggested these solutions to financial problems; namely, early planning for education of children,

⁴Joan Chapman Cortless, "Opinions in Regard to Financial Problems Causing Marital Unhappiness and Their Solution as Expressed by 224 College Students and 88 parents" (unpublished Master's thesis, Pennsylvania State University, 1956).

saving of wife's income, budgeting, living within their financial means, saving and controlling financial resources, allowing money for personal expenses, having joint bank accounts and working out values of husband and wife. A major conclusion of the study was the fact that happiness in marriage is influenced more by how money is handled, and the attitude of the couple towards money, than by the actual amount of income.

Zafar⁵ carried on a survey in family financial and economic education while attending Cornell University. For this 89 questionnaires were distributed in Pakistan among students of whom 39 were from the College of Home and Social Science in Lahore; 15 from the College of Home Economics in Karachi, 17 and 18 respectively from Kinniard College for Women and Lahore College for Women. The last two were arts and science institutions. The majority of the students were from the upper class of the Pakistan society and between 18 and 20 years of age.

Conclusions from this study indicated a high level of interest in the general areas of family financial and economic education as well as household money management including banking services, insurance programs, problems of home ownership and laws of property transfer. This indicated, in the author's opinion, an eagerness on the part of the student to learn and to know more about the field. In more than one-half of the families represented by the students, household expenditures were managed by the mothers; in one-fourth by both parents. In over 80 percent of the families the actual marketing was done by the servants. Likewise over 80 percent of the families maintained written expenditure records

⁵Shoukat Zafar, "A Study of Areas of Interest in Family Financial and Economic Education in Four Colleges in Pakistan" (unpublished Master's thesis, Cornell University, 1958).

of food and other household purchases. Within these families the Pakistani women participated to a very large extent in financial decisions.

As a result of these findings, it seems that the upper class homemaker in Pakistan assumes an active role as the financial manager of the family.

A pilot study⁶ was made in Karachi to provide learning experience in research to both staff and students. The purpose of the study was to prepare indigenous teaching materials through data collected from students and their families which may be useful to home economics institutions.

This study on buying practices carried on by members of the staff of the College of Home Economics included these different surveys: "Costs and Practices in Education of Families," "Food Buying Practices of a Group of Karachi Families," "Equipment Used for Cooking by Pakistani Families," "The Buying and Making of Clothing as Practiced by Pakistani Families," "Toys in Homes of Pakistani Families," "The Purchase of Cosmetics, Medicines and Vitamins by Pakistani Families," and "Family Expenditures Related to Social and Religious Customs."

This study gave considerable information about the buying practices of Pakistani families of the middle and upper economic level. It showed that the women, as well as the men, shared in making buying decisions and in making purchases on the market with the exception of food which seemed to be bought largely by the servants. Buying practices with regard to who did the buying, how and where it was done, what was bought

⁶A Pilot Study on Buying Practices of Selected Group of Karachi Families, Karachi, Pakistan, 1960.

and how much money was involved varied among families and with different products and services. According to the authors of this study, all of the information obtained had implications for teaching home economics, and most of it provided information of direct significance to family economics. Because of the amount and variety of buying done by these families it is important that homemakers are informed and make intelligent decisions. Since many of the families appeared to make cooperative decisions, teachers in family economics need to use the family centered approach.

Another study carried out in Pakistan was "Employment of Middle Class Muslim Women in Dacca," directed by Husain.⁷ It was a survey undertaken by a group of persons in Dacca interested in the social problems of East Pakistan. The purpose of the study was to provide information about the economic problems relating to middle-class Muslim women. This study was completed by the middle of 1957. The total number of women interviewed was 105. Of these 55 were teachers, 33 nurses and health visitors, seven doctors and the remaining 10 radio artists and office workers. "Potential employees," as university and high school students, and female members of middle-class Muslim households formed the other two categories of women participating in the study.

According to the conclusions drawn by the author a large proportion of employed women make their own decisions. Of the interviewees 47.6 percent made their own decisions while 51.4 percent depended on the head of the family. Marriage did not affect decision making very much.

⁷A. F. A. Husain, Employment of Middle Class Muslim Women in Dacca, Dacca University, 1958.

The percentage of married women making decisions was more or less the same as that of single ones. In fact, education influenced decision making to a great extent. Fifty percent of the women interviewed were "graduates and above" while 20 percent were matriculates who had not earned a bachelor's degree. Only 10 percent were below matriculation in their academic qualifications.

The average income of the women interviewed was Rs. 180 per month; the average for nurses was Rs. 133; for teachers Rs. 173 and other workers Rs. 296 per month. (One rupee was equivalent to 21 cents in 1958.)

Further analyses were made to see how the incomes of these women were used. Three alternatives provided in the questionnaire were personal expenditure, contribution to family and expense other than these. In many cases their families used their total income for the family and kept no separate records of personal expenses.

It was also found that reasons for taking up employment were economic necessity (31.1%) desire to be independent (21.0%) and a spirit of service (33.3%).

Although these studies were carried out for different purposes, and in different places, represented a variety of research techniques, and were concerned with different age groups, the findings of all of them seemed to indicate some need for financial education. Although the data obtained from those carried out in the United States probably would not apply in Pakistan, the purposes of these studies and the techniques used could be applicable in either country. Information obtained from the Pakistani studies was considered in developing the proposals for teaching family economics.

CHAPTER III

PRESENTATION OF DATA AND ANALYSIS OF RESULTS

The Pilot Study

Since limited information was available about the opinion of Pakistani men and women with regard to the desirability of including family economics in the college curriculum, the writer was interested in learning more about this problem. She considered it particularly important to know whether Pakistani men were in favor of women learning about managing the finances of the family. Therefore a questionnaire was devised for the purpose of getting information about the following questions:

- (1) Should family economics be taught in the college home economics curriculum?
- (2) What were the financial problems?
- (3) Would teaching about the different aspects of family economics help solve some of these problems?
- (4) Who was responsible for family financial management?

This questionnaire was distributed among 25 men and 12 women of Pakistan enrolled in the Oklahoma State University. Eighteen were answered by the men, but three were returned too late to tabulate; all the women returned their questionnaires in time.

The information obtained from these questionnaires is found in Table I, "Opinions in Percentage of 27 Pakistani Students at Oklahoma

TABLE I

OPINIONS IN PERCENTAGE OF 27 PAKISTANI STUDENTS AT THE
OKLAHOMA STATE UNIVERSITY WITH REGARD TO FAMILY
ECONOMICS IN THE COLLEGE CURRICULUM

Questions	Yes		No		Do Not Know		No Response	
	F	M	F	M	F	M	F	M
	I. Do you think that financial management should be taught in the College of Home Economics in Dacca, Pakistan?	100.0	80.0				6.7	
II. Do you consider these to be financial problems of Pakistani families?								
(a) Inadequate income	91.7	86.7	8.3	6.7		6.7		
(b) Irregular income	33.3	66.7	50.0	26.7	16.7	6.7		
(c) Indebtedness	8.3	60.0	58.3	26.7	33.3	13.3		
(d) Inadequate financial planning	100.0	73.3		20.0		6.7		
(e) Lack of knowledge of spending money wisely	91.7	53.3	8.3	46.7				
(f) Lack of knowledge in saving	83.3	60.0	16.7	40.0				
(g) Lack of saving and investment facilities	41.7	46.7	33.3	40.0	25.0	13.3		
(h) Difference of opinion between husband and wife regarding the use of money	25.0	33.3	58.3	60.0	16.7	6.7		
(i) Wife working outside the home	8.3	20.0	75.0	66.7	16.7	13.3		

TABLE I (continued)

Questions	Yes		No		Do Not Know		No Response	
	F	M	F	M	F	M	F	M
III. Do you think that learning about the following aspects of financial management or family economics may help to solve some of the problems listed under II?								
(a) Clarification of values and goals in relation to use of money	91.7	53.3	8.3	13.3		33.3		
(b) Budgeting and keeping financial records	91.7	93.3		6.7	8.3			
(c) Banking	66.7	80.0	25.0	6.7	8.3	13.3		
(d) Savings and Investments	75.0	93.3	16.7	6.7	8.3			
(e) Insurance	83.3	93.3	8.3	6.7	8.3			
(f) Credit	41.7	53.3	33.3	33.3	25.0	13.3		
(g) Consumer buying	58.3	53.3		20.0	41.7	26.7		
(h) Role of working wife	58.3	73.3	16.7	13.3	25.0	13.3		
(i) The economic system and financial security	75.0	86.7	8.3	6.7	16.7	6.7		
(j) The role of government in financial security	75.0	100.0	8.3		16.7			

TABLE I (concluded)

Questions	Yes		No		Do Not Know		No Response	
	F	M	F	M	F	M	F	M
	IV. Who makes the decisions about the use of money in Pakistani family?							
(a) Male	83.3	53.3	16.7	13.3		26.7		6.7
(b) Female	75.0	6.7	25.0	46.7		40.0		6.7
(c) Children sharing with adults	25.0		58.3	53.3	16.7	40.0		6.7
(d) Husband and wife together	83.3	93.3	16.7			6.7		

Legend F - Female
M - Male

State University with Regard to Family Economics in the College Curriculum," is on page 29.

Analysis of Data of Questionnaire

The data in Table I summarizes separately the responses of 27 Pakistani men and women university students and indicates that everyone of the female respondents thought financial management should be taught in the college of home economics. Likewise 80 percent of the males were of the same opinion. Only one male out of 15 checked that he did not know, while two did not answer this question.

To present a clearer view of what the respondents thought to be financial problems in Pakistan the writer rearranged the various problems under question two in descending order of total percentages of men and women that checked them "yes."

(a) Inadequate income	88.9 percent
(b) Inadequate financial planning	85.2 percent
(c) Lack of knowledge of spending money wisely and lack of knowledge in saving	70.4 percent
(d) Irregular income	51.9 percent
(e) Lack of saving and investment facilities	44.4 percent
(f) Indebtedness	37.0 percent
(g) Difference of opinion between husband and wife regarding the use of money	29.6 percent
(h) Wife working outside home	14.8 percent

From a comparison of the responses obtained from the men and the women, Table I - Question two, it seems that the two groups differed in their opinion as to which of these are more pressing financial problems in Pakistan. Inadequate income and lack of saving and investment facilities, were the only two items for which the men and women were in close agreement with a minimum difference of five percent.

Irregular income where the difference between the two groups was 33.4 percent (33.3 percent women and 66.7 percent men checked "yes,")

and indebtedness where the difference was 51.7 percent (eight and three tenths percent of the women and 60.0 percent of the men checked "yes") were the financial problems about which men and women showed greatest disagreement. Perhaps this may be due to the lack of adequate information about the financial problems of Pakistan as many of the students have been away from home over a year.

Another point worth mentioning may be that 100 percent of the women considered inadequate financial planning a problem. Although the percentage for the men was also high, there was a difference of 26.7 percent.

It is interesting to note that the wife working outside the home was believed to be more of a problem by the men than by the women.

The different aspects of family economics which were thought to help students to solve some of the financial problems were organized in descending order of the percentage of men and women that checked them "yes."

(a) Budgeting and keeping financial records . . .	92.6 percent
(b) Insurance and the role of government in financial security	88.9 percent
(c) Savings and investments	85.2 percent
(d) The economic system and financial security .	81.5 percent
(e) Banking	74.1 percent
(f) Clarification of values and goals in relation to the use of money	70.4 percent
(g) Role of working wife	66.7 percent
(h) Consumer buying	55.6 percent
(i) Credit	48.1 percent

In comparing the figures obtained from men and women as shown in question three of Table I, it may be observed that the opinion of men and women differed regarding the subject matter to be taught. For budgeting and keeping financial records and consumer buying the percentages were almost the same for men and women, though for both the percentage for budgeting was high and for consumer buying, low. It may

be that the lower rating for consumer buying is due to the fact that the present Pakistani market offers limited choices; that there is little sales pressure and advertising so that the problem of selection may be considered relatively simple. Consequently, only slightly over one-half of the respondents thought consumer buying important whereas over 90 percent thought budgeting important.

With the exception of clarifying values and goals and consumer buying a higher percentage of men than women believed these aspects of family economics may help solve financial problems.

The need for studying the role of government in financial security was supported by all the men and three-fourths of the women respondents showing that men might be more concerned about government affairs.

The answers to question four; "Who makes the decisions about the use of money?" showed that both men and women considered the adults (both males and females) but not the children shared in making decisions of the use of money. This seems to be in harmony with the culture; that is children have a minor role in family decision making.

The greatest difference of opinion in the questionnaire concerned the role of the women in making decisions in the use of money; although 75 percent of the women believed that the females make decisions about the use of money, only six and seven-tenths percent of the men were of the same opinion. Moreover, not a single man thought that children shared their decisions with the adults. But in both the groups the majority were of the opinion that husband and wife together made the decision. Still more women than men checked that males made financial decisions. The conflicting responses as to who makes the decision for the use of

money may be partly the result of the changing status of women in the Pakistani family and culture.

In addition to checking one of three possible answers to every question the respondents were given the opportunity to add their own opinions. Only one man and one woman made additional suggestions. The man recommended that both social formality and inadequate family planning were financial problems and that modern values of family planning should be taught. He also believed that family circumstances determined who made the decision about the use of money.

The woman suggested that the wife or other dependents working and contributing to the total family income was an additional cause for financial problems. She was also of the opinion that grandparents shared in financial decision making and that the most autocratic adult tends to make the financial decisions.

In summarizing the findings of the entire questionnaire it may be concluded that a high percentage of the respondents thought that financial management should be taught. But at the same time it must be remembered that all the respondents were university students and the number was too small to draw any conclusions for Pakistan as a whole.

The findings of this small study like those obtained from Zafar's study were favorable towards the teaching of family economics and because they expressed the opinion of educated people the findings of both studies support the inclusion of family economics in the college curriculum.

The Proposals for Effective Teaching of Family Economics

In order to be able to plan and carry on an effective educational program in any subject matter area, the individual must have a good understanding of what constitutes an effective program. This applies to all aspects of the program. For this purpose a study was made of the area of family economics, and seven proposals were developed that could guide educators concerned with this area in making more detailed plans and in appraising the effectiveness of the program. The proposals which were designed to cover the major aspects of the program in family economics follow:

(1) The program should be planned cooperatively by the people most concerned with it so that it meets the needs of the individuals served as well as the society of which they are members.

(2) The program of education in family economics should be organized in harmony with the total program in home economics and the purposes of the institution, and it should facilitate functional education in this subject matter area.

(3) The content of the area of family economics should be designed to meet the needs, wants, interests and abilities of the individual as a person, as a family member, especially homemaker, as a professional home economist and as a citizen.

(4) The methods of teaching family economics at the college level should help individuals to develop ability in critical thinking, self direction and the practice of democratic principles in daily living and in all aspects of family economics.

(5) Because the success of any educational program is determined to

a large extent by the teachers in charge, it is important that effective, well qualified teachers be employed.

(6) Facilities should be provided that would help to promote the effectiveness of education in family economics.

(7) Research should be an integral part of any effective program in family economics in higher education especially on the graduate level.

Proposal I

The program should be planned cooperatively by the people most concerned with it so that it meets the needs of the individuals served as well as of the society of which they are members.

Because developing an educational program is such an important and complex process, it can hardly be entrusted to a few individuals. Gross and Grandell expressed the belief that there is some research evidence to support the concept of greater strength in group decisions and described their conclusion in these words, "Quite aside from the better chance it has of success, a group decision also tends to be a better decision."¹ It is believed that the five groups, state-wide leadership, local leadership, classroom teachers, lay people, and children and youth, recommended by Krug² should work together for the development of an effective college program in Pakistan. The possible contributions of each group are explained in the paragraphs that follow.

(a) State-wide leadership group. Generally this includes the personnel of the state department or ministry of education and curriculum

¹Irma H. Gross and Elizabeth Walbert Grandall, Management for Modern Families (New York, 1954), p. 25.

²Edward A. Krug, Curriculum Planning (New York, 1957), pp. 8-9.

development committees who may be in charge of setting standards and directing educational planning and appraisal. In Pakistan such leadership has been offered by The Commission on National Education.

(b) Local leadership group. This group usually consists of administrators and supplementary committees which function on the institutional level for higher education. They, with the help of state leadership groups, assume the major responsibility for determining the objectives, philosophy and policies underlying the educational program and serve as its administrators.

(c) Classroom teachers. These are the individuals largely responsible for the teaching-learning process. They should work with local administrators in determining the over-all policies of the institution and the subject matter area in which they work, as well as assume the major responsibility for their own courses. Such sharing tends to give the teachers a feeling of self respect and security and it is also important from the student's viewpoint. As the teacher works most closely with the students, she is likely to understand their need, interest and ability and thereby can help to make education functional.

(d) Lay people. The school in a true sense belongs to the public. Cooperation of both the professional educators and the lay people is necessary. The four major responsibilities in planning, setting up programs; outlining broad fields of instruction; providing aids for teachers, and teaching, may be said to be largely the jobs of the educators. The problems involved in arousing public interest and support and in widening community interest in educational objectives are those of lay people.

In home economics on the college level it seems particularly

desirable to include three groups of lay people: the parents of students, employers of the graduates, and former students. Each of these can make a unique contribution to the development of a functional curriculum.

(e) Children and Youth. The opinion of students, particularly on the college level, as to what they want to learn is important for after all education is meant to help them. This does not mean that the students will decide the subject matter and learning experiences, but they can help the teacher in doing this. Students who participate with teacher's guidance in planning their educational program such as setting goals, deciding on learning experiences and appraising their achievements, tend to be more interested in learning and gain much from such experiences.

It seems logical that no one of these groups can do the whole job and that the omission of anyone of them could hamper the quality of the program.

In addition to the value of cooperative planning to education it is also a principle that should be observed in a democratic society. Such cooperation by all groups helps school and society to strive towards common purposes.

Proposal II

The program of education in family economics should be organized in harmony with the total program in home economics and the purposes of the institution and it should facilitate functional education in this subject matter area.

Home economics is concerned with the home and family as they exist in society; its content and emphases must constantly take into consideration the effect of existing culture and social, economic, educational

and technological developments which have an impact on the family and its members.

According to a recent publication,

Home Economics synthesizes knowledge drawn from its own research, from the physical, biological and social sciences, and the arts and applies this knowledge to improving the lives of families and individuals. Its concern is with these aspects of family living:

1. family relationship and child development.
2. consumption and other economic aspects of personal and family living.
3. nutritional needs and the selection, preservation, preparation and use of food.
4. design selection, construction, and care of clothing, and its psychological and social significance.
5. textiles for clothing and for the home.
6. housing for the family and equipment and furnishings for the household.
7. art as an integral part of everyday life.
8. management in the use of resources so that values and goals of the individual, the family or the society may be attained.³

As an area within home economics it seems family economics should make a major contribution to the second and eighth aspects; namely, consumption and other economic aspects of personal and family living and management in the use of resources. It is also concerned with the financial phases of each of the other aspects.

Since the College of Home Economics is under the jurisdiction of the University of Dacca, it should be organized to help attain the over-all purposes of this institution and be guided by its standards and policies. Likewise family economics must be planned in harmony with the purposes and policies of the College of Home Economics. In a small home economics program with a limited number of faculty and students all areas may function as one department, but in a larger program home economics may

³Home Economics in Land-Grant Colleges and Universities (Washington, 1959), p. 3.

be divided into different subject matter departments or career areas. Regardless of the size of the program the major guide for determining its organization should be its effectiveness in meeting the needs of the students. All areas within home economics must contribute to the personal development of the students and to their preparation for family life, for citizenship and for earning a living through a career in home economics. To accomplish this requires that students also study the biological, physical and social sciences, the humanities, and language.

The quality of the program is generally raised when the faculty in every subject matter area understands and appreciates the contributions of the other areas, and when they work together to supplement and enrich each other. In this way unnecessary repetition and serious omission are minimized.

Proposal III

The content of the area of family economics should be designed to meet the needs, wants, interests and abilities of the individual as a person, as a family member, especially homemaker, as a professional home economist and as a citizen.

Before any educator can plan any curriculum she must decide what she wants to accomplish; she must formulate her goals in terms of student behavior; she must recognize that learning has taken place only when there is changed behavior. To make education function it must be based on the needs, interests and abilities of the student in harmony with the demands of the society of which she is a member. Moreover, as an educated person, the student should be prepared to help decide on the kind of society in which she wants to live.

To select the content of family economics for a certain group of students requires certain information about them, their families, their cultural background and their future plans. This means understanding their values; what influences these values; general financial and consumer practices and problems; and their background in the different aspects of financial management and related problems.

Such information may be obtained informally through observation of students and others in their daily life, conferences with students and home visits as well as through the use of more formal methods as check lists, tests, and questionnaires. Whatever methods are used, the individuality and right to privacy of the student must be respected.

Before deciding on the content of family economics, it should be remembered that the objectives of the Home Economics College in Dacca are given in the Commission's Report, in these words:

A high priority must be given to the opening of departments of home economics in women's colleges and in the universities and the establishment of additional institutions designed specifically for the study of home economics. These departments and colleges would not only become the primary sources of teachers of home economics in the secondary schools, but they would also provide training to qualify women for positions as child welfare workers, dietitians and nutrition experts in hospitals, schools and large organizations, supervisors in Village AID programs and the public health services, directresses of women's hostels, nursery schools' supervisors and in a number of positions in private industry in the areas of food processing, textile design, and home decoration . . . The basic consideration in forming the course of study in home economics should be the orientation of the subjects to conditions found in the country.⁴

Although much emphasis in the curriculum will be directed to preparing young women for professional careers in home economics, it also needs to prepare them to be wives and mothers because most of them will be homemakers.

⁴Report of the Commission on National Education, p. 189.

The findings of the questionnaire answered by Pakistani men and women students and those from Zafar's study indicated that the areas listed below be included in the curriculum of family economics as all of them were favored by more than 50 percent of the respondents of each group:

Zafar's study⁵

- a. General economic conditions
- b. Household money management
- c. Banking services
- d. Types of insurance
- e. Problems of home ownership
- f. Transfer of property to heirs

The pilot study included in this problem

- a. Budgeting and keeping financial records
- b. Insurance
- c. Savings and Investments
- d. The economic system and economic security
- e. Banking
- f. Clarification of values and goals in relation to the use of money
- g. Role of working wife
- h. Consumer buying

In spite of the fact that the listing of areas is somewhat different, it seems according to these studies that all of them may be of value to Pakistani college women.

Proposal IV

The methods of teaching family economics at the college level should help individuals to develop ability in critical thinking, self-direction, and the practice of democratic principles in daily living and in all aspects of family economics.

Although adequate plans and appropriate methods are necessary for

⁵Zafar, p. 19.

effective teaching, detailed plans should not be made nor exact procedures and methods selected until one understands the situation and can work with the students and others concerned. However, some general suggestions can be made for developing a program in family economics that can serve as a guide or an aid to individuals working in this area. These four basic steps in planning a curriculum given by Spafford could be used as a starting point:

- (1) The setting up of objectives and their interpretation into behavioral outcomes.
- (2) The determining of the learning needed to achieve the objectives.
- (3) The selecting of educational experiences for acquiring the learning needed.
- (4) The deciding upon ways of measuring the extent to which the learning has been acquired.⁶

It is just as important to know the students, their family and socio-economic background and their future aspirations in selecting the learning-experiences, teaching aids and methods as it is in selecting the subject matter. Likewise, learning-experiences, teaching methods and materials and subject matter are inseparable; the more successfully they are worked out together, the more they can contribute to effective learning.

Although family economics is not the only area that can help students to develop these general qualities, it like all other subject matter areas must contribute to their development. The same is true with regard to the ability of communicating with other individuals through written and oral media. Another factor deserving consideration

⁶Ivol Spafford, Fundamentals in Teaching Home Economics (New York, 1956), p. 69.

of the teacher is to help develop the initiative and originality of the students.

As Spafford suggested, it is desirable to begin planning by deciding what kind of people (individuals) students need to become in order to be effective members of society. This means deciding what are the characteristics of a good program, setting objectives in terms of student behavior and guiding students to participate in all steps of education as was suggested under proposal number one. Students as well as teachers must be working toward certain goals to give direction and purpose to their learning.

To attain the objectives in family economics so that the individual and family become better able to manage their financial affairs in order to help promote the welfare of themselves and society a variety of teaching methods must be used.

Some basic teaching procedures that can be helpful when properly used are:

- (1) The formal lecture.
- (2) Class discussion. This includes symposiums and panel discussions as well as small group "buzz sessions."
- (3) Reports by students (written and oral).
- (4) Lectures by resource persons representing special fields.
- (5) Use of audio-visual materials.
- (6) Evaluation which includes various types of examinations and other methods.
- (7) Field trips to financial institutions and business enterprises.
- (8) Role-playing.

The lecture method is designed to help the students gain certain

knowledge and understanding which they may not be able to learn by themselves; it is the most commonly used method in Pakistan. The major objection to this method is that the student has a passive role which is not conducive to independent thinking. This weakness can be somewhat reduced by giving students certain assignments whereby they interpret, evaluate and apply the information received.

The discussion method usually results in more effective learning as the students take an active part in the class provided it is well directed to emphasize problem-solving and thinking.

Special written and oral reports give students greater responsibility and a chance of expressing themselves, and developing their potentialities.

Occasional lectures by outside speakers help to arouse interest among the students. If they are able to ask questions which are of special concern to them, they will learn more. Otherwise the result is the same as for lectures by the teacher.

Audio-visual materials are a great aid to most of the methods because they help the learner understand and remember better through seeing as well as hearing. In fact some educators believe "a picture is worth a thousand words."

Role-playing may give students a chance to reveal attitudes and prejudices about money, ways of spending it, influences in patterns of expenditures and viewpoints of others. It can help to determine the course content, to show results attained and to illustrate ways of resolving differences among individuals.

Field-trips give an opportunity of gaining first hand knowledge. Business enterprises may be visited for the following purposes: To get better understanding of the manufacturing process and its relation

to price and quality; to understand the viewpoints, problems, and efforts of business and labor; the methods by which quality in goods is achieved and may be recognized, and good consumer-business relations. In order for field trips to achieve such purposes they must be carefully planned by the teacher and students.

Examinations of all kinds based on predetermined goals help students to find out how much they have learned and help teachers to know what they have taught. Teaching does not seem complete without evaluation. It is an important step in learning and involves both the teacher and the student.

A teacher should use the familiar to explain the unfamiliar; that is, she should "Talk the customers' language." Demonstrations may be better than words, but like lectures must be used to stimulate thinking as well as to learn information. The students should be taught to understand why—not only what and how; they must be taught principles instead of merely subject matter the teacher wants them to know. Teachers need to experiment with new ideas and materials.

Proposal V

Because the success of any educational program is determined to a large extent by the teachers in charge, it is important that effective, well qualified teachers be employed.

In order to make teaching worthwhile to students it is necessary that the person who is teaching should be qualified for the position. The individual needs to possess certain attributes to make a successful teacher. These may be broadly classified as personal, social, scholarly and professional. Good personal traits are important in enabling a

teacher, to work freely with students and with others. She should understand the psychology of human relations, development and learning and have a flexible personality, as well as a genuine interest in people, especially students. She must prepare herself as a teacher in knowledge and teaching ability and avoid traditional patterns of thinking. Moreover being cheerful, kind, fair and helpful are decided assets; so are sincerity, integrity, appreciation; and a feeling of community membership, as well as a growing belief in herself and her profession.

She should be more concerned with understanding than judging the student. When pupils feel free to express their sincere reactions to the subject matter or activities in the classroom, they are more likely to make genuine growth in all aspects of learning. She should accept students as they are and realize that significant learning stems from the creative efforts of the individual student. Every student should be helped to discover herself and what she really wants in life.

Scholarship is also required of any good teacher. It is desirable that the teacher of family economics have not only a good background in the sciences, humanities, communications and home economics but also sound understanding of economics and financial management. With rapid technological developments and socio-economic changes it is imperative that the teacher continue her education on a broad basis--not only in her field, as long as she is professionally active. This she can do through a variety of ways such as reading current periodicals and books, attending lectures and conferences, and doing advanced study.

Proposal VI

Facilities should be provided that would help to promote the effectiveness of education in family economics.

To teach individual and family economics effectively does not require any specialized facilities; a regular classroom provides an adequate setting. As for teaching other subject matter a room that is attractive, clean and well ventilated, with lighting that is good for the eyes, is desirable. Comfortable chairs that can be arranged in different ways to facilitate the use of various learning experiences are recommended. A desk or table, storage for books and other teaching aids, bulletin board, chalk board, a table for display, and provision to show films complete the minimum essentials. Storage facilities may be centrally located in the building instead of being included in the classroom. Likewise each school may have a special room to show films so that not every classroom needs to include these facilities.

Obviously all teaching requires an adequate supply of reading materials as text and reference books, periodicals, bulletins, research reports and leaflets. Examples of family budgets and other financial records used anonymously also make good teaching aids.

Most communities have some facilities that might be good to use for teaching family economics. Such facilities may include banks and other financial institutions, government services that assist and protect the family, factories for consumer goods, wholesale and retail business establishments, and radio stations. Houses under construction could be visited while studying home financing and the selection of furnishings and equipment. The teacher with imagination can think of other places

in her own situation that would help to give students a better understanding of the various aspects of family economics.

Proposal VII

Research should be an integral part of any effective program in family economics in higher education especially on the graduate level.

The importance of research to today's educational program is effectively explained in a recent home economics publication.

Home economics will grow in strength as a discipline in our educational system only to the degree to which it extends its frontiers of knowledge through organized and systematic research, relating to problems significant to the consumer, the family and individual family members in the setting of scientific and technological advances and of social and economic change that characterizes the world today. It must be both basic and applied. And finally, home economics in seeking to achieve greater understanding of its potential contributions to education, must use the integrated research approach in the solving of its problems.

On the undergraduate level students would likely concentrate on learning about research related to family economics and using its findings. At this level students may carry on simple surveys and experimentations under the guidance of the teacher, whereas at the graduate level they may actually carry out research.

Because research in family economics is very limited in Pakistan, every phase of this subject matter area needs investigation. Stiebling gives some useful suggestions for research in this area.

The role of economics research in obtaining the information required for effective education and for the advancement of basic knowledge in the field must include in the broadest interpretation of each phase--the determination of:

- (1) The basic needs and wants of people.
- (2) The relative utility and economy of goods and services that can satisfy these wants.
- (3) Principles and technical knowledge on which families may make decisions as to wise use of time, money and other resources.

⁷"Responsibilities of Research," Journal of Home Economics, LII (March, 1960), p. 159.

(4) Attitudes and motivations of people and the laws of learning which are involved in the adoption of new or modified ideas, concepts and practices which would help promote better home and family living.⁸

To attain the goals recommended by Stiebling, a home economics faculty qualified for research in the different subject matter areas within one institution can often achieve more worthwhile results when they cooperate on some basic research projects. This may even be done among the different colleges of home economics in Pakistan. In addition different countries, especially those with comparable cultures and socio-economic conditions, could cooperate on some research projects and share findings. Though the results of research of one country cannot always be applied in total in another, they may provide helpful information for home economists in places where such data are lacking.

Without research focused on family economics there could only be opinion.

Analysis of Data of Check List

The foregoing proposals were organized into a check list for the purpose of collecting data with regard to their relative importance for effective teaching in family economics. The check lists were distributed among 27 persons at the Oklahoma State University of whom 15 were faculty members and graduate students working for their doctorates. (Both of these were grouped under the term, "faculty members," for convenience in discussion as both groups had home economics teaching experiences at the college level). Of these ten were in home economics education and five in family economics.

⁸ Hazel K. Stiebling, "The Role of Home Economics Research," Journal of Home Economics, L (Nov., 1958), p. 619.

This group was specifically chosen for their knowledge and experiences and it is their opinions which has influenced the writer's final presentation of the revised proposals.

The other 12, forming the second group, were Pakistani graduate students in home economics at Oklahoma State University. They will be teaching in the colleges of home economics in Dacca, Karachi, and Lahore. Consequently their views were considered important for effective teaching of family economics in their country because they understand the family life and culture of Pakistan.

The responses to the check lists under each of the four columns "very important," "somewhat important," "not important" and "no response" were counted, and percentages figured for both groups. These percentages were recorded in Tables II to VIII, pages 54 through 67.

To have a clear idea of the reaction of the respondents to the different proposals tables were drawn in percentages to show the beliefs of the two groups with regard to the relative importance of the various proposals.

The averages of the specific proposals listed under each major proposal for each column "very important," "somewhat important," and "not important" were taken to decide the relative importance of the main proposal.

A separate Table IX on page 69 was made to show the range of the percentage checking among the specific proposals under each over-all proposal for both groups.

Table X on page 71 represents the comments, questions and proposals offered by the two groups.

Table II shows that a higher percentage of faculty members rated as "very important" than did the Pakistani graduate students for Proposal I.

Not only was there a difference in range between the two groups for this proposal, but also the range within each group for the specific proposals varied widely, both for the classes "very important" and "somewhat important."

It may further be noticed that the range between the faculty members and the Pakistani graduate students was quite marked especially for the three specific proposals: "b" - administrators and faculty should decide on the kind and extent of student participation; "e" - efforts should be made to consult parents and others, and "f" - administrators, teachers and others should be informed of the purposes of family economics. In all these cases the rating of the Pakistani graduate students was much lower than that of the faculty members, but no comment was made, nor question raised by them. However, the reasons for this difference may be that the Pakistanis were not as familiar with student and parent participation in the program as were the faculty members.

Table III indicates an interesting feature with regard to the belief of the respondents about proposal II. Not only is there a wide difference in the percentages for "very important," and "somewhat important," between the two groups of the faculty members and the Pakistani graduate students; but also the average of the specific proposals under "very important," was the highest for the faculty members and the lowest for the Pakistanis, in comparison with all the other six proposals.

TABLE II
 RESPONSES OF COLLEGE FACULTY AND PAKISTANI GRADUATE STUDENTS
 AS TO THE RELATIVE IMPORTANCE OF PROPOSAL NO. I

in percentage

I. The program in family economics should be planned cooperatively by the people most concerned with it as the administrators, teachers, and students in home economics.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
a. The administrators of the College of Home Economics and the teachers of family economics in cooperation with available advisers should continue working with developing, carrying on and appraising the work in family economics.	86.7	91.7		8.3			13.3	
b. Home economics administrators and faculty should decide on the kind and extent of student participation in the over-all curriculum program including the area of family economics.	73.3	58.3	6.7	33.3		8.3	20.0	
c. Students enrolled in home economics especially those in family economics should be helped to understand how and why this educational program was developed and is being periodically appraised and improved.	86.7	83.3	6.7	16.7			6.7	

* FM . . . Faculty Members

** P.G.S. . . Pakistani graduate students

TABLE II (concluded)

I. The program in family economics should be planned cooperatively by the people most concerned with it as the administrators, teachers, and students in home economics.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
d. Teachers should guide students to participate in determining course objectives, content, learning experiences, and evaluation, and help collect teaching aids.	73.3	66.7	20.0	33.3			6.7	
e. An effort should be made to consult with parents, prospective employers of graduates, and others concerned with programs to help keep it functional.	66.7	33.7	20.0	66.7			13.3	
f. Administrators, teachers and students of the university and the public should be informed of the purposes of family economics and its contribution to education for home and family living, personal development and citizenship in order to help promote the education program of the University.	80.0	58.3	13.3	41.7			6.7	
Major proposal (average of the specific proposals).	77.8	66.2	11.1	33.3		1.4	11.1	

TABLE III

RESPONSES OF COLLEGE FACULTY AND PAKISTANI GRADUATE STUDENTS
AS TO THE RELATIVE IMPORTANCE OF PROPOSAL NO. II

in percentage

II. The program in family economics should be planned to support the total program in home economics and the purposes of the university.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
a. The organization, policies and standards of work in family economics in the College of Home Economics should be in harmony with those of the university.	86.7	41.7	6.7	50.0		8.3	6.7	
b. The over-all objectives for family economics should be planned to help attain those for the total program in home economics, and of the University; to contribute to education for personal development, for family life, for citizenship and for earning a living in home economics.	86.7	75.0	6.7	16.7			6.7	8.3
Major proposal (average of the specific proposals).	86.7	58.4	6.7	33.4		4.2	6.7	4.2

* FM . . . Faculty Members

** P.G.S. . . Pakistani graduate students

Another point worth noticing is that the range in percentage for the two specific proposals was great for both the classes "very important" and "somewhat important," as rated by the Pakistanis. In contrast for the faculty members the percentage for the two specific proposals was the same for each of the three classes, namely, "very important" which was high; "somewhat important" and "no response" both of which were very low.

Table IV illustrates that the percentage range by the faculty members and the Pakistanis for proposal III was not very great for the class "very important." For some specific proposals the difference in percentage for the two groups was slight. But within the Pakistani group itself the range was wide. This indicates that they did not rank all specific proposals as equally important. Mention may be made in this connection especially of two specific proposals: "d" - through cooperative planning repetition and omission should be minimized, and "f" - consumer problems should be considered an integral part of family economics--where the rating was the lowest--58.3 percent. The reason for the first is not known whereas for the latter it may be that consumer buying in the states is more complicated than in Pakistan where there are not so many different brands of commodities and so much advertising which needs careful study.

One point worth considering in this table is that both the groups thought proposals "g" - the inter-relationship between values and goals and financial management should be clarified and "h" - teachers and students should recognize the contribution of general education as well as of other areas in home economics to functional education in family economics--were equally important. Though for both the proposals 80

TABLE IV

RESPONSES OF COLLEGE FACULTY AND PAKISTANI GRADUATE STUDENTS
AS TO THE RELATIVE IMPORTANCE OF PROPOSAL NO. III

in percentage

III. The subject matter content in family economics should be planned to meet the needs, wants, interests and abilities of the students served.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
a. In planning the content of family economics the culture and family life of Pakistan must be considered.	80.0	83.3	6.7	16.7			13.3	
b. The amount of previous training and experience of the students should be appraised in order to base the course plans on their backgrounds as far as possible.	73.3	75.0	20.0	25.0			6.7	
c. The effects of socio-economic trends and technological developments on family life and family finance should be considered in developing the content of the courses.	86.7	83.3	6.7	16.7			6.7	
d. Through cooperative planning among teachers of different subject matter areas unnecessary repetition or serious omission in family economics subject matter should be minimized.	73.3	58.3	13.3	33.3		8.3	13.3	

* FM . . . Faculty Members

** P.G.S. . . Pakistani graduate students

TABLE IV (concluded)

III. The subject matter content in family economics should be planned to meet the needs, wants, interests and abilities of the students served.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
e. The subject matter content of family economics should be selected to help prepare students to solve both personal and family problems in financial management as well as economic problems in public affairs that affect the well-being of families.	86.7	91.7	6.7	8.3			6.7	
f. Consumer problems should be considered an integral part of family economics.	60.0	58.3	26.7	41.7			13.3	
g. The inter-relationship between values and goals and financial management should be clarified.	80.0	66.7	13.3	33.3			6.7	
h. Teachers and students should recognize the contribution of general education as well as of other areas in home economics to functional education in family economics.	80.0	66.7	13.3	33.3			6.7	
Major proposal (average of the specific proposals).	77.5	72.9	13.3	26.0		1.0	9.2	

percent of faculty members rated "very important," 13.3 percent "somewhat important." However, the figure was different for the Pakistani group where 66.7 percent rated as "very important," and 33.3 percent as "somewhat important."

Reference to Table V shows that the average percentage under "very important" for proposal IV was similar for both faculty and Pakistanis although there was a considerable range for each group among the various specific proposals. This range was greater for the Pakistanis who showed less agreement with regard to which specific proposals were "very important."

Everyone of the Pakistanis agreed upon the proposal "c" - student participation in program development. Although this is new for colleges in Pakistan, it has received very high approval of the Pakistani respondents and should therefore be given special consideration for planning the college program.

The majority of both groups expressed the belief that all of these nine specific proposals were very important. The lowest percentage that checked any proposal "very important" was 58.3 percent of the Pakistanis for proposal "f" - that students should be taught to find, select, and use reliable informational materials. This response may be partly explained by the fact that resource material is limited in Pakistan.

Table VI, which presents a summary of the responses for proposal V shows that the average percentage for the two groups for this proposal was very nearly the same as it also was in the preceding table.

Each group showed a considerable difference with regard to their ratings for most of the different specific proposals.

TABLE V
 RESPONSES OF COLLEGE FACULTY AND PAKISTANI GRADUATE STUDENTS
 AS TO THE RELATIVE IMPORTANCE OF PROPOSAL NO. IV

in percentage

IV. Methods of teaching family economics should be designed to help prepare students for democratic citizenship and to facilitate teaching the basic principles and procedures inherent in this area of home economics.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
a. Problem solving techniques should be used to teach students to think and to become increasingly self-directive and responsible.	73.3	75.0	20.0	25.0			6.7	
b. A variety of teaching methods should be used and adapted to the goals to be attained.	80.0	66.7	13.3	33.3			6.7	
c. Student participating in program development and use of problem-solving methods should give practical experience in management, setting goals, planning, carrying out plans, and appraising results obtained and procedures used.	73.3	100.0	13.3				13.3	
d. Experience in decision-making in relation to the use of money and related resources should be provided in various aspects of the program.	66.7	58.3	26.7	41.7			6.7	

* FM . . . Faculty Members

** P.G.S. . . Pakistani graduate students

TABLE V (concluded)

IV. Methods of teaching family economics should be designed to help prepare students for democratic citizenships and to facilitate teaching the basic principles and procedures inherent in this area of home economics.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
e. Students should be guided to develop and apply major generalizations basic to family economics and understand the significance of this area to their total preparation for home and family life.	80.0	91.7	6.7	8.3			13.3	
f. Students should be taught how to find, select, and use reliable informational materials to solve problems in family economics in college as well as after leaving it.	80.0	58.3	6.7	41.7			13.3	
g. The use and selection of teaching aids should enrich the learning experiences of the students.	73.3	75.0	13.3	25.0			6.7	
h. Teachers and students should use a variety of evaluation devices regularly so both understand students' background needs, interests, progress and achievement in family economics.	73.3	66.7	13.3	25.0		8.3	6.7	
i. All evaluation should be based on the objectives of the program.	80.0	75.0	6.7	16.7		8.3	13.3	
Major proposal (average of the specific proposals).	75.5	74.1	13.3	24.1		1.8	9.6	

TABLE VI
 RESPONSES OF COLLEGE FACULTY AND PAKISTANI GRADUATE STUDENTS
 AS TO THE RELATIVE IMPORTANCE OF PROPOSAL NO. V

in percentage

V. Teachers for family economics should have adequate timely preparation in the subject matter of family economics and methods of teaching in college plus desirable personal characteristics.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
a. The teacher of family economics should have a master's degree with preparation in economics, family economics, and college teaching methods.	66.7	50.0	26.7	50.0			6.7	
b. The teacher should have the ability to get along with people.	66.7	91.7	13.3	8.3			20.0	
c. The teacher should have a good character.	73.3	66.7	13.3	25.0		8.3	13.3	
d. The teacher should have genuine respect for all individuals, regardless of their status.	80.0	100.0	6.7				13.3	
Major proposal (average of the specific proposals).	71.7	77.1	15.0	20.8		2.1	13.3	

* FM . . . Faculty Members

** P.G.S. . . Pakistani graduate students

The most striking point revealed in Table VI is that 100 percent of the Pakistanis were of the opinion that the teacher should have a genuine respect for all individuals, regardless of their status. Perhaps this could be explained by the fact that since there are many different classes among the people in Pakistan this was given special emphasis. Apparently these teachers seem to believe in the democratic principle of respect for all individuals.

Table VII shows that a higher percentage of Pakistanis rated proposal VI as "very important" than did the faculty members.

Though the table indicates that there is some difference in the range of the rating by the two groups, they were agreed upon the order of importance of the three specific proposals. The percentage for "c" - examples of personal and family financial plans, records, and statistics from Pakistan should be included among teaching aids - was highest for both groups; next highest was "b" - a variety of up-to-date materials should be accessible to teachers and students; and lowest was "a" - an attractive, flexible, convenient, comfortable classroom.

The cause for the low rating for "a" - attractive flexible, convenient, comfortable classroom - may be explained by the fact that some of the respondents expressed doubt regarding the practicability of such a proposal.

The Pakistanis, 91.7 percent, showed particular awareness of the fact that teaching materials must be chosen to suit the country where they are used.

Again the average percentages shown under classes "very important" and "somewhat important" for proposal VII, Table VIII were almost the same for faculty members and Pakistanis.

TABLE VII

RESPONSES OF COLLEGE FACULTY AND PAKISTANI GRADUATE STUDENTS
AS TO THE RELATIVE IMPORTANCE OF PROPOSAL NO. VI

in percentage

VI. The physical facilities for teaching family economics should be suitable for the methods used.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
a. An attractive, flexible, convenient, comfortable class-room should help to facilitate the use of different teaching methods appropriate for family economics.	60.0	66.7	33.3	33.3			6.7	
b. A variety of reliable up-to-date materials including books, periodicals, charts, graphs, films, etc. should be readily accessible to teachers and students.	66.7	75.0	20.0	25.0			13.3	
c. Examples of personal and family financial plans, records, and statistics from Pakistan should be included among teaching aids.	73.3	91.7	20.0	8.3			6.7	
Major proposal (average of the specific proposals).	66.7	77.8	26.6	22.2			8.9	

* FM . . . Faculty Members

** P.G.S. . . Pakistani graduate students

TABLE VIII

RESPONSES OF COLLEGE FACULTY AND PAKISTANI GRADUATE STUDENTS
AS TO THE RELATIVE IMPORTANCE OF PROPOSAL NO. VII

in percentage

VII. Research should be an integral part of any effective program in higher education - especially on the advanced or graduate level.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
a. Students and teachers should use research in this and other institutions for help in determining Pakistan family goals, needs, resources and practices and as a guide for the development of the family economics curriculum.	73.3	75.0	20.0	16.7		8.3	6.7	
b. Undergraduate, as well as graduate students should learn to understand procedures and to interpret and apply findings of research in family economics.	60.0	58.3	33.3	25.0		16.7	6.7	
c. Both undergraduate and graduate students should carry on simple individual or group projects, experimentation and surveys as one means to develop ability in critical thinking.	73.3	66.7	20.0	33.3			6.7	

* FM . . . Faculty Members

** P.G.S. . . Pakistani graduate students

TABLE VIII (concluded)

VII. Research should be an integral part of any effective program in higher education - especially on the advanced or graduate level.	Very Important		Somewhat Important		Not Important		No Response	
	FM*	P.G.S.**	FM	P.G.S.	FM	P.G.S.	FM	P.G.S.
d. Major research in family economics should be planned cooperatively among the Colleges of Home Economics in Pakistan so that each can do the kind for which it is best qualified and thus contribute to a well rounded research program in this area of home economics on a national level.	80.0	75.0	13.3	16.7		8.3	6.7	
e. Graduate students and selected staff members should carry on research in family economics and related subjects as extensively as possible in the institution.	80.0	83.3	13.3	16.7			6.7	
f. All aspects of family economics should be considered worthy for research in order to develop a functional educational program and to best serve the families of Pakistan.	73.3	66.7	20.0	16.7		16.7	6.7	
Major proposal (average of the specific proposals).	73.3	70.8	20.0	20.9		8.3	6.7	

There was not much disagreement in the Pakistani group regarding the relative importance of the specific proposals rated as "very important." Moreover, the range in percentage among the various specific proposals was lower for the class "very important" than that shown in any other table.

Again the average percentages shown under classes "very important" and "somewhat important" for proposal VII, Table VIII were almost the same. Likewise the majority of both groups checked all specific proposals as "very important"; still this is the only major proposal where as many as two individuals checked two of the specific proposals as not important.

The data in Table IX show the differences in the range among the specific proposals under the seven over-all proposals for the two groups of respondents.

The range for the Pakistanis among the various specific proposals was much greater than that of the faculty members for both "very important" and "somewhat important" except for proposal VII under "somewhat important."

The table further indicates the fact that the lowest rating under "very important" assigned to specific proposals under all major proposals was lower for the Pakistanis than the faculty members, and the highest rating was higher for the Pakistanis.

For no proposal for the class "very important" was the minimum below 60 percent for the faculty members whereas it was as low as 33.7 percent for the Pakistanis. The highest percentage for the faculty members was 86.7 percent; for the Pakistanis, it was 100 percent.

TABLE IX

THE RANGE OF DIFFERENCES IN PERCENTAGE AMONG SPECIFIC PROPOSALS UNDER EACH OVER-ALL PROPOSAL
AS CHECKED BY FACULTY MEMBERS AND PAKISTANI GRADUATE STUDENTS

Proposals	Very Important				Somewhat Important			
	F.M.*		P.G.S.**		F.M.		P.G.S.	
I. Programs in family economics should be planned cooperatively.	66.7	86.7	33.7	91.7	6.7	20.0	8.3	66.7
II. Program should be in harmony with home economics and the university.	86.7	86.7	41.7	75.0	6.7	6.7	16.7	50.0
III. The subject matter should meet the need of the students.	60.0	86.7	58.3	91.7	6.7	26.7	8.3	41.7
IV. Method of teaching should be democratic.	66.7	80.0	58.3	100.0	6.7	26.7	8.3	41.7
V. Teachers should have timely preparation and desirable personal characteristics.	66.7	80.0	50.0	100.0	6.7	26.7	8.3	50.0
VI. The physical facilities should suit teaching methods.	60.0	73.3	66.7	91.7	20.0	33.3	8.3	33.3
VII. Research should be an integral part of the program.	60.0	80.0	58.3	83.3	13.3	33.3	16.7	33.3

* F.M. . . Faculty Members

** P.G.S. . . Pakistani Graduate Students

Of the 27 check lists distributed among the faculty members and Pakistani graduate students every one was returned.

In addition to answering the check lists the respondents were asked to recommend any new proposals they considered worthwhile. Besides adding a few proposals the respondents raised some questions and made several comments with regard to the specific proposals. Table X on page 71 has been specifically drawn to illustrate the interest that the faculty members and Pakistanis took in answering the check lists, for it summarizes the number of comments and the additions made under each major proposal. Though the number of comments appeared high, many of them were similar and usually minor.

The faculty members made more contributions than did the Pakistanis. In fact, they made some suggestions for every proposal, whereas the Pakistani made suggestions for only four of the seven proposals.

Neither group made any additional major proposals nor had any additional specific proposals to make under the major proposals; namely, Proposal II - Program should be in harmony with home economics and the university; Proposal III - The subject matter should meet the need of the students, and Proposal IV - Method of teaching should be democratic. Proposal I - Cooperative planning of family economics program could be added to this list by the Pakistani group.

The percentage of individuals making comments with regard to any major proposal was less than 50.

In analyzing the additional questions, comments and proposals it was found that in most cases the comments concerned minor aspects of the specific proposals such as questioning the use of a word or meaning of a statement or suggesting rephrasing parts of some statement or adding

TABLE X

SUMMARY OF THE NUMBER OF ADDITIONAL COMMENTS BY 15 FACULTY MEMBERS AND 12 PAKISTANI GRADUATE STUDENTS FOR EACH OVER-ALL PROPOSAL

Proposals	Faculty Members				Pakistani Graduate Students			
	Number of Persons	per-cent	Comment	New Proposals	Number of Persons	per-cent	Comment	New Proposals
1. Planning should be cooperative.	7	46.7	14	1				
2. Program should be in harmony with home economics and the university.	2	13.3	2		1	8.3	1	
3. The subject matter should meet the need of the students.	6	40.0	12					
4. Method of teaching should be democratic.	5	33.3	14					
5. Teachers should have timely preparation and desirable personal characteristics.	6	40.0	8	4	4	33.3	1	3
6. The physical facilities should suit teaching methods.	6	40.0	8		1	8.3		1
7. Research should be an integral part of the program.	6	40.0	12	4	1	8.3		1

a word for clarity and so on. One or two questioned the practicability of one or two specific proposals.

However, in setting up the final proposals every attempt was made to give attention as far as possible, to all the suggestions given by the respondents since the number was limited and everyone was well qualified.

Among the faculty members almost two-thirds checked all proposals (both major and specific ones) as "very important." Not one of the proposals (major as well as specific) was thought of as "not important" by anyone in this group. However, there were a few no responses, for all the proposals.

An over-all study of the tables reveals that in all cases a majority of faculty members thought both the major, as well as the specific proposals as "very important" as compared with "somewhat important." This also was the case with the Pakistani graduate students except for proposal V - "a" - the teacher in family economics should have a master's degree with preparation in economics, family economics, and college teaching methods - fifty percent of the Pakistanis checked this "very important" and the other 50 percent as "somewhat important."

Proposal II, Program should be in harmony with home economics and the university - as indicated in Table III received the highest average rating by the faculty members, 86.0 percent and lowest by the Pakistanis, 58.4 percent in the class "very important."

As a result of the study of these findings the proposals were revised and arranged in descending order as the percentage of the faculty members approved them. The reason for doing this was that the faculty members were considered experts in this area. Nevertheless, the opinion of the Pakistani graduate students was thought of as highly

valuable for setting up effective proposals, as they have experience in and knowledge of their culture and economic life. This background helps them to understand whether the proposals could be applied in their situation. In cases where equal number of faculty members supported these proposals, the percentage of Pakistani graduate students was taken for decision.

Revised Proposals for Effective Teaching in Family Economics

- I. The program in family economics should be planned to support the total program in home economics and the purposes of the university.
 - a. The over-all objectives for family economics should be planned to help attain those for the total program in home economics, and of the university; to contribute to education for personal development, for family life, for citizenship and for earning a living in home economics.
 - b. The organization and policies of work in family economics in the College of Home Economics should be in harmony with those of the university.
- II. The program in family economics should be planned cooperatively by the people most concerned with it as the administrators, teachers, and students in home economics.
 - a. The administrators of the College of Home Economics and the teachers of family economics in cooperation with available advisers should continue working with developing, carrying on and appraising the work in family economics.
 - b. Students enrolled in home economics especially those in family economics should be helped to understand how and why this educational program was developed and is being periodically appraised and improved.
 - c. Administrators, teachers and students of the university and the public should be informed of the purposes of family economics and its contribution to education for home and family living, personal development and citizenship in order to help promote the education program of the university.
 - d. Teachers should guide students to participate in determining course objectives, content, learning experiences, and evaluation and help collect teaching aids.

II (continued)

- e. Home economics administrators and faculty should decide on the kind and extent of student participation in the over-all curriculum program including the area of family economics.
- f. An effort should be made to consult with parents, prospective employers of graduates, and others concerned with the program to help keep it functional.
- g. There should be a plan whereby staff members share in over-all responsibilities of the department, some providing teaching materials, others working in public relations especially to increase enrollment.

III. The subject matter content in family economics should be planned to meet the needs, wants, interests and abilities of the students served.

- a. The subject matter content of family economics should be selected to help prepare students to solve both personal and family problems in financial management as well as economic problems in public affairs that affect the well-being of families.
- b. The effects of socio-economic trends and technological developments on family life and family finance in Pakistan should be considered in developing the content of the courses.
- c. In planning the content of family economics the culture, the socio-economic system and family life of Pakistan must be considered.
- d. The inter-relationship between values and goals and financial management should be clarified in terms of the Pakistani culture.
- e. Teachers and students should recognize the contribution of general education as well as of other areas in home economics to functional education in family economics.
- f. The amount of previous training and experience of the students should be appraised in order to base the course plans on their backgrounds as far as possible.
- g. Through cooperative planning among teachers of different subject matter areas unnecessary repetition or serious omissions in family economics subject matter should be minimized.
- h. Consumer problems should be considered an integral part of family economics.

- IV. Methods of teaching family economics should be designed to help prepare students for democratic citizenship and to facilitate teaching the basic principles and procedures inherent in this area of home economics.
- a. Students should be guided to develop and apply major generalizations basic to family economics and understand the significance of this area to their total preparation for home and family life.
 - b. Evaluation should be based on the objectives of the program and individual goals of students.
 - c. A variety of teaching methods should be used and adapted to the goals to be attained.
 - d. Students should be taught how to find, select, and use reliable informational materials to solve problems in family economics in college as well as after leaving it.
 - e. Student participation in program development and use of problem-solving methods should give practical experience in management; setting goals, planning, carrying out plans, and appraising results obtained and procedures used.
 - f. Problem solving techniques should be used to teach students to think and to become increasingly self-directive and responsible.
 - g. The use and selection of teaching aids should enrich the learning experiences of the students.
 - h. Teachers and students should use a variety of evaluation devices regularly so both understand students' background, needs, interests, progress and achievement in family economics.
 - i. Experience in decision-making in relation to the use of money and related resources should be provided in various aspects of the program.
- V. Research should be an integral part of any effective program in higher education in family economics, especially on the advanced or graduate level.
- a. Graduate students and selected staff members should carry on research in family economics and related subjects as extensively and intensively as feasible in the institution.

V. (continued)

- b. Major research in family economics should be planned cooperatively among the Colleges of Home Economics in Pakistan so that each can do the kind for which it is best qualified and thus contribute to a well rounded research program in this area of home economics on a national level. The work of research in selected subject matter fields and other agencies should also be considered.
- c. Students and teachers should use research in this and other institutions for help in determining Pakistan family goals, needs, resources and practices and as a guide for the development of the family economics curriculum.
- d. Both undergraduate and graduate students should carry on simple individual or group projects, experimentation and surveys as one means to develop ability in critical thinking and for instructional materials.
- e. All aspects of family economics should be considered worthy for research in order to develop a functional education program and to best serve the families of Pakistan.
- f. Undergraduate, as well as graduate students, should learn to understand procedures and to interpret and apply findings of research in family economics and related subject fields.
- g. Students and teachers should use research findings as a basis for analyzing the relationship of family and individual goals and practices to existing conditions.
- h. The research projects conducted in this area should contribute to major over-all goals in home economics and education in general.
- i. Research in this area from other countries should be made available to students and staff.

VI. Teachers for family economics should have adequate, timely preparation in subject matter and methods of teaching in college plus desirable personal characteristics.

- a. The teacher should have genuine respect for all individuals, regardless of their status.
- b. The teacher should have a good character.
- c. The teacher should have the ability to get along with people.

VI. (continued)

- d. The teacher of family economics should have a master's degree with a good background in general education, an understanding of home economics and special preparation in the social sciences, and family economics as well as teaching methods.
- e. The teacher needs to follow a plan for continual professional and personal growth.
- f. The teacher should have a genuine and keen interest in teaching. She should be up-to-date in knowledge of her subject matter and community resources.

VII. The physical facilities for teaching family economics should be suitable for the methods used.

- a. Examples of personal and family financial plans, records, and statistics from Pakistan should be included among teaching aids without identification.
- b. A variety of reliable up-to-date materials including books, periodicals, charts, graphs and films should be readily accessible to teachers and students.
- c. An attractive, flexible, convenient, comfortable classroom should help to facilitate the use of different teaching methods appropriate for family economics.

CHAPTER IV

CONCLUSIONS, RECOMMENDATIONS AND IMPLICATIONS FOR THE USE OF THE PROPOSALS

Conclusions

An analysis of the findings of this study seems to indicate the following conclusions:

- (1) As all the major proposals were checked as "very important" for the effective teaching of family economics by the majority of the faculty members and Pakistani graduate students, it seems they should serve as a useful guide for program development.
- (2) These proposals appear to present rather comprehensive recommendations for the effective teaching of family economics, since they express the beliefs of all the respondents who had the opportunity of not only appraising the proposals on the check list but also adding their own ideas.
- (3) The different phases of family economics seem to be recognized as important in the education of women college students in Pakistan. This idea was supported not only by the 27 men and women university students from Pakistan answering the questionnaire in this study but also by the 89 respondents in Zafar's study.

Recommendations

(1) Due to the small number of respondents to the questionnaire, which was primarily concerned with identifying family financial problems and possible contents of family economics for Pakistan, and to the check list, which gave proposals for teaching family economics, it is recommended that similar studies be carried on in Pakistan among the individuals most concerned with education in family economics on the college level. For example, the teachers and administrators in the Colleges of Home Economics should have the opportunity to express their beliefs with regard to the proposals for an effective program designed for college students in their country. It may also be desirable for students and parents to identify their problems and needs in family finance.

(2) Even though a small group of educators expressed their beliefs that all these proposals are very important, their real worth cannot be determined until they are tried out. Therefore, it is recommended that a study be planned implementing these proposals and evaluating their effectiveness.

(3) With the change of social and economic conditions in Pakistan the financial needs and problems of families tend to change also. Consequently it is necessary to carry on a variety of studies including some similar to this one periodically in order to keep the curriculum up-to-date.

(4) Since this study deals only with broad generalities, it is necessary to supplement it with more detailed studies in Pakistan that would help educators decide on specific goals, student behaviors,

learning experiences and subject matter content. This would mean getting more information about the values, goals, practices, understandings, abilities, problems and wants of individuals and families in relation to their income and its use.

(5) Research needs to be carried out on the method of teaching the different phases of family economics that would be suited to the culture and background of Pakistan college students.

Implications For the Use of the Proposals

These proposals were designed to supplement and not replace curriculum guides and related materials. Since they draw on a variety of source materials, they present broad general recommendations which can serve as a guide and framework for detailed planning. They should not serve as a pattern. Administrators and teachers concerned with family economics on the college level may use them as a guide for planning the program and for setting up criteria for appraising its effectiveness.

Educators who plan to use these proposals as an aid in program development should find it helpful to know how they were developed and would get a better understanding of the meaning of each over-all proposal by reading the related explanation.

Another way to use these proposals is to help administrators and teachers in other subject matter areas gain a better understanding of family economics and its role in home economics. The study could help teachers in family economics interpret the program to others.

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A P P E N D I X E S

APPENDIX A

367 North Hall
Oklahoma State University
Stillwater, Oklahoma
March 21, 1961

Dear Fellow-student:

I would appreciate your help in my master's study in planning for the teaching of family economics in the College of Home Economics, Dacca. This college program emphasizes the preparation of teachers and other professional home economists as well as homemakers.

Since family economics is a new subject at the college level in our country I would like to have your opinion as educated Pakistani, about the desirability and the content of the subject matter area.

I shall be highly obliged if you kindly check the questionnaire and return it to me by campus mail at the above address by Monday, March 27, 1961 or earlier if possible.

Thank you very much for your co-operation and using your valuable time.

Sincerely yours,

Shamsunnahar Hossain
Graduate Student
Department of Home Management,
Equipment and Family Economics

APPENDIX B

QUESTIONNAIRE

The opinions of Pakistani students at O.S.U. with regard to teaching family economics (which is a study of family financial problems and their interrelation and interaction with the economic and social forces of the society of which the family is a member) in the College of Home Economics in Dacca, Pakistan.

DIRECTIONS: Please express your opinion by checking in the appropriate column.

1. If you believe this to be true or desirable, check "YES."
2. If you think it is not correct or applicable, check "NO."
3. If you have no basis for an opinion, check "DO NOT KNOW."
4. You need not sign your name, but indicate whether male or female by checking

M _____ or F _____

QUESTIONS RELATED TO FAMILY ECONOMICS	YES	NO	DO NOT KNOW
I. Do you think that financial management should be taught in the College of Home Economics in Dacca (Pakistan)?			
II. Do you consider these financial problems of Pakistani families?			
(a) Inadequate income			
(b) Irregular income			
(c) Indebtedness			
(d) Inadequate financial planning			
(e) Lack of knowledge of spending money wisely			
(f) Lack of knowledge in saving			
(g) Lack of saving and investment facilities			
(h) Difference of opinion between husband wife regarding the use of money			
(i) Wife working outside the home.			
(j) List any other			

QUESTIONS RELATED TO FAMILY ECONOMICS		YES	NO	DO NOT KNOW
III.	Do you think that learning about the following aspects of financial management or family economics may help to solve some of the problems listed under II?			
	(a) Clarification of values and goals in relation to use of money			
	(b) Budgeting and keeping financial records			
	(c) Banking			
	(d) Savings and investments			
	(e) Insurance			
	(f) Credit			
	(g) Consumer buying			
	(h) Role of working wife			
	(i) The economics system and financial security			
	(j) The role of government in financial security			
	(k) Any other			
IV.	Who makes the decisions about the use of money in Pakistani family?			
	(a) Male			
	(b) Female			
	(c) Children sharing with adults			
	(d) Husband and wife together			
	(e) Any other			

APPENDIX C

OKLAHOMA STATE UNIVERSITY
College of Home Economics
STILLWATER

Department of Home Management,
Equipment, and Family Economics

March 14, 1961

Dear

As a part of the requirements of the master's degree I am developing proposals for an effective program in family economics as one area in the College of Home Economics, Dacca (Pakistan).

You have been specifically chosen to participate in this study because of your experience and knowledge in teaching and/or family economics at the college level.

Would you please study my suggested proposals on the attached check list and give your opinion in regard to their relative importance for a functional program in family economics.

If there are any other proposals which you believe should be included please add them and indicate their relative importance. Directions are included on the check list.

In order to complete my thesis I would appreciate very much your returning the check list by Saturday morning. Enclosed you will find an addressed envelope for that purpose.

I want to thank you most sincerely for using your valuable time in helping me.

Sincerely yours,

Shamsunnahar Hossain

APPENDIX D

PROPOSALS FOR TEACHING FAMILY ECONOMICS

Please indicate which of the following proposals you consider "very important," "somewhat important," and "not important," by checking in the appropriate column.

PROPOSALS	Very Important	Somewhat Important	Not Important
<p>I. The program in family economics should be planned cooperatively by the people most concerned with it as the administrators, teachers, and students in home economics.</p> <p>a. The administrators of the College of Home Economics and the teachers of family economics in cooperation with available advisers should continue working with developing, carrying on and appraising the work in family economics.</p> <p>b. Home Economics administrators and faculty should decide on the kind and extent of student participation in the over-all curriculum program including the area of family economics.</p> <p>c. Students enrolled in home economics especially those in family economics should be helped to understand how and why this educational program was developed and is being periodically appraised and approved.</p> <p>d. Teachers should guide students to participate in determining course objectives, content, learning experiences, and evaluation, and help collect teaching aids.</p>			

PROPOSALS	Very Important	Somewhat Important	Not Important
<p>e. An effort should be made to consult with parents, prospective employers of graduates, and others concerned with programs to help keep it functional.</p> <p>f. Administrators, teachers and students of the University and the public should be informed of the purposes of family economics and its contribution to education for home and family living, personal development and citizenship in order to help promote the education program of the University.</p> <p>g. If you recommend other proposals, please list.</p>			
<p>II. The program in family economics should be planned to support the total program in Home Economics and the purposes of the University.</p> <p>a. The organization, policies and standards of work in family economics in the College of Home Economics should be in harmony with those of the university.</p> <p>b. The over-all objectives for family economics should be planned to help attain those for the total program in home economics, and of the university; to contribute to education for personal development, for family life, for citizenship and for earning a living in Home Economics.</p> <p>d. If you recommend other proposals please list.</p>			

PROPOSALS	Very Important	Somewhat Important	Not Important
<p>III. The subject matter content in family economics should be planned to meet the needs, wants, interests and abilities of the students served.</p> <p>a. In planning the content of family economics the culture and family life of Pakistan must be considered.</p> <p>b. The amount of previous training and experience of the students should be appraised in order to base the course plans on their backgrounds as far as possible.</p> <p>c. The effects of socio-economic trends and technological developments on family life and family finance should be considered in developing the content of the courses.</p> <p>d. Through cooperative planning among teachers of different subject matter areas unnecessary repetition or serious omissions in family economics subject matter should be minimized.</p> <p>e. The subject matter content of family economics should be selected to help prepare students to solve both personal and family problems in financial management as well as economic problems in public affairs that affect the well-being of families.</p> <p>f. Consumer problems should be considered an integral part of family economics.</p> <p>g. The inter-relationship between values and goals and financial management should be clarified.</p>			

PROPOSALS	Very Important	Somewhat Important	Not Important
<p>h. Teachers and students should recognize the contribution of general education as well as of other areas in home economics to functional education in family economics.</p> <p>i. If you recommend other proposals, please list.</p>			
<p>IV. Methods of teaching family economics should be designed to help prepare students for democratic citizenship and to facilitate teaching the basic principles and procedures inherent in this area of Home Economics.</p> <p>a. Problem solving techniques should be used to teach students to think and to become increasingly self-directive and responsible.</p> <p>b. A variety of teaching methods should be used and adapted to the goals to be attained.</p> <p>c. Student participation in program development and use of problem-solving methods should give practical experience in management; setting goals, planning, carrying out plans, and appraising results obtained and procedures used.</p> <p>d. Experience in decision-making in relation to the use of money and related resources should be provided in various aspects of the program.</p>			

PROPOSALS	Very Important	Somewhat Important	Not Important
<p>e. Students should be guided to develop and apply major generalizations basic to family economics and understand the significance of this area to their total preparation for home and family life.</p> <p>f. Students should be taught how to find, select, and use reliable informational materials to solve problems in family economics in college as well as after leaving it.</p> <p>g. The use and selection of teaching aids should enrich the learning experiences of the students.</p> <p>h. Teachers and students should use a variety of evaluation devices regularly so both understand students' background needs, interests, progress and achievement in family economics.</p> <p>i. All evaluation should be based on the objectives of the program.</p> <p>j. If you recommend other proposals, please list.</p>			
<p>V. Teachers for family economics should have adequate timely preparation in the subject matter of family economics and methods of teaching in college plus desirable personal characteristics.</p> <p>a. The teacher of family economics should have a master's degree with preparation in economics, family economics, and college teaching methods.</p>			

PROPOSALS	Very Important	Somewhat Important	Not Important
<p>b. The teacher should have the ability to get along with people.</p> <p>c. The teacher should have a good character.</p> <p>d. The teacher should have genuine respect for all individuals, regardless of their status.</p> <p>e. If you recommend other proposals, please list.</p>			
<p>VI. The physical facilities for teaching family economics should be suitable for the methods used.</p> <p>a. An attractive, flexible, convenient, comfortable class-room should help to facilitate the use of different teaching methods appropriate for family economics.</p> <p>b. A variety of reliable up-to-date materials including books, periodicals, charts, graphs, films, etc. should be readily accessible to teachers and students.</p> <p>c. Examples of personal and family financial plans, records, and statistics from Pakistan should be included among teaching aids.</p> <p>d. If you recommend other proposals, please list.</p>			

PROPOSALS	Very Important	Somewhat Important	Not Important
<p>VII. Research should be an integral part of any effective program in higher education - especially on the advanced or graduate level.</p> <p>a. Students and teachers should use research in this and other institutions for help in determining Pakistan family goals, needs, resources and practices and as a guide for the development of the family economics curriculum.</p> <p>b. Undergraduate, as well as graduate students should learn to understand procedures and to interpret and apply findings of research in family economics.</p> <p>c. Both undergraduate and graduate students should carry on simple individual or group projects, experimentation and surveys as one means to develop ability in critical thinking.</p> <p>d. Major research in family economics should be planned cooperatively among the Colleges of Home Economics in Pakistan so that each can do the kind for which it is best qualified and thus contribute to a well rounded research program in this area of home economics on a national level.</p> <p>e. Graduate students and selected staff members should carry on research in family economics and related subjects as extensively as possible in the institution.</p>			

PROPOSALS	Very Important	Somewhat Important	Not Important
f. All aspects of family economics should be considered worthy for research in order to develop a functional educational program and to best serve the families of Pakistan.			
g. If you recommend other proposals, please list.			

VITA

Shamsunnahar Hossain

Candidate for the Degree of

Master of Science

Thesis: DEVELOPING PROPOSALS FOR TEACHING FAMILY ECONOMICS IN THE
COLLEGE OF HOME ECONOMICS IN DACCA

Major Field: Home Management

Biographical:

Personal data: Born in Jessore, East Pakistan, December 25, 1926,
the daughter of Lt. Col. M. N. and Mrs. O. S. Ameen.

Education: Attended grade school in Rangoon (Burma); graduated
from C.S.S. High School, Rangoon (1941); received the
Bachelor of Arts from the University of Dacca, with a major
in Economics, in 1950; received the Master of Arts degree
from the University of Dacca with a major in Economics, in
1952; completed requirements for the Master of Science in
Home Economics in May, 1961.

Professional experience: Lecturer in Civics and Economics,
Eden Girls' College, Dacca, East Pakistan, since July, 1953.