Author's copy

WORRIES IN URBAN LIFE

By D. S. CHAUHAN

Reprinted from the Agra University Journal of Research (Letters) Vol. VIII, Part 2, pp. 215-234, July 1960

Agra

S:56y25244CA.N6 K1 091134

ssuer: February 20, 1961.

A.U.

WORRIES IN URBAN LIFE

D. S. CHAUHAN, D. Sc. Institute of Social Sciences, Agra University, Agra.

I. OBJECTIVE OF THE STUDY

This study aimed at a quantitative estimation and expression of the nature and the extent of worries in daily life (a phenomenon of common observation and experience). It was conducted in the city of Agra and hence the results relate to urban life.

II. DEFINITION

Worry was defined as a quality or state of mind characterised as uneasy, troubled, disturbed, distressed or harassed. Such a state of mind arose out of frest and cares of life and undue concern about something. Occurrence of this phenomenon implies two elements: (i) time element indicating three points: past, present and future, and (ii) situational or objective element indicating two features specific and uncertain, or fixed and floating. In regard to the former all the three (i.e., situations or events or behaviour occurring in the past or at present or are likely to occur in future, which gave rise to some worry at the time of investigation) were taken into account. But in regard to the latter only the first were taken into consideration, i. e., the harassing anxieties arising out of specific situations were studied, and those over uncertain situations were left out as vague apprehensions. Further, worry was distinguished from phobia (which are exaggerations of emotional experiences), and the latter were excluded. But anxiety hysteria, i.e., psychological symbols or conscious manifestations of anxieties over specific objects or situations were included. On the whole it is taken as a negative value, a pathological problem, and not as a normal psychic phenomenon.

III. SAMPLING DESIGN AND METHOD OF INVESTIGATION

The study was conducted on a sample basis. It covered 2599 cases. The selection of the cases was made through stratified random sampling method. The basic unit in sampling was the household, and the sampling fraction was about 6%. In the selected households the heads of households were interviewed to which the present study relates; and they form the basic units of enquiry. The sample fraction comes to about 0.7% of the total city population. The population was classified into three broad sections: permanent city population, inmigrants and refugees. This study relates

[Vol. VIII

to the permanent city population (*i. e.*, who have been residing in the city for at least one generation or for longer time; 25 years being taken as a rough measure of the period for one generation). The method of enquiry was personal interview through unstructured questionnaire, for which special care was taken and very detailed instructions were given. But in order to avoid detailed noting a codified nine point schedule was used to code the answers on the spot, immediately after the interview. Out of the total number of 2599 cases approached there were 67 non-responses (*i. e.*, refusals, indefinite and biased or otherwise unreliable answers). There were 2532 successfully completed cases, the degree of successful completion being 97.4%. The results presented here relate to 2532 cases.

IV. METHODS OF MEASUREMENT AND ANALYSIS

In the study of a subjective phenomenon of which multiplicity was a common characteristic there were two main problems, one of identification and the other of quantification. An attempt was made to overcome such difficulties in the following manner. The most harassing or pressing worry was identified during the interview; and it has been termed as immediate worry. It was noted in one of the nine types or categories. These categories were formed with reference to the location of cause in specific aspects of daily activities. Inspite of the attempt to spot the most pressing worry in a few cases of multiplicity ranking had to be done in the order of intensity. The extent of worries has been calculated ' in terms of % of worried population (population reporting some worry or the other) to the total population which responded. The extent of individual or specific worries has likewise been calculated in the same manner (i.e., proportion of population reporting specific worry to total population). The problem of multiplicity has been solved through the calculation of a weighted index. The system of weightage in regard to ranking was I for the first, 0.5 for the second, 0.33 for the third, and 0.25 for the fourth. (There was no further ranking reported beyond fourth). The relative incidence of specific types of worries has been calculated in terms of proportion reporting individual or specific worry to total number reporting all types of worries. The analysis of the extent of worries (both specific and total) and of the relative incidence of different types of worries has been made in relation to age, economic condition and social status. According to age the population has been divided under six groups: 15-25 years, 25-35 years, 35-45 years, 45-55 years, 55-65 years, and above 65 years. According to economic condition it has been classified into six classes, on the basis of normal monthly household income : A upto Rs. 30, B Rs. 31-60, C Rs. 61-100, D Rs. 101-200, E Rs. 201-500, and F above Rs. 500. And according to social status it has been classified into five groups: Upper Hindu castes, Middle Hindu castes, Lower Hindu castes, Muslims and Others (Christians).

July 1960]

V. THE RESULTS

Extent and the relative incidence of immediate.worries:

The following table shows the number of persons reporting specific worries (immediate worries relating to definite factors or causes), their ranking, and the weighted frequency calculated according to the method stated previously.

Worries relating to		Order (1	of exp Rankin	erience g)	:	Veighted requency	
	lst	2nd	3rd	4th	Total	No.	% to Total
Inadequate Income	475	202	20		697	583	21.9]
Employment	508	120	12		640	572	21.5 89.8
Other, Eco. matters	1150	144	6		1300	1224	64.4J
Health	53	37	12	.7	109	. 78	2.9]
Educational matters	39	34	10	4	87	60	2.3
Social Problems	20	11	4	1	36	29	1.1
Moral problems	9	5	2		16	12	0.4
Religious matter	3	4	1		8	7	0.3
Others	55	56	6		117	86	3.2
Total	2312	613	73	12	3Q10	2651	100.0
Persons reporting no v (free from worry)	worry 	·	No. %		206 8.1	••••	

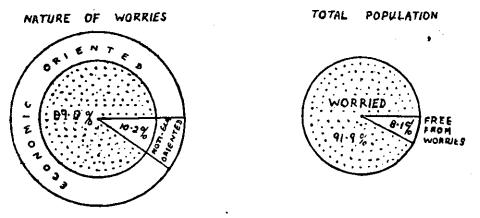
Table 1 (a)

The proportion of persons reporting specific worries to the total population (2532) was found to be as follows :---

Worries relating	-	Weighted				
to	lst	2nd	3rd	4th	Total	index
Inadequate Income	18.8	7.9	0.8		27.5	22-0
Employment	20. 0	4.8	0.5		25.3	,21.6
Other Eco. matters	45.4	5.7	0.2		51.3	46. 1 [°]
Health	2.1	1.4	0.5	0.3	4.3	2.9
Educational matters	1.5	1.4	0.4	0.1	3.4	2.2
Social problems	0.8	0.4	0.2	Neg.	1.4	1.3
Moral problems	0.4	0.2	0.1	•••	0.7	0.5
Religious matters	0.1	0.2	Neg.		0.3	0.2
Others	2,2	2.2	0,2		4.6	3.3

Table 1 (b)

Out of the total population of 2532 persons 206 or 8.1% did not express any harassing anxiety. This is considered to be the proportion of population



free from worries. The remaining 91.9% felt worried and expressed one specific worry or the other. Taking the specific items into consideration (Table 1 (b)

218

[Vol. VIII

WORRIES IN URBAN LIFE

last column) 22% persons felt worried over inadequate income, 21.6% about employment (conditions of employment, under-employment and unemployment), 46.1% were found worried because of other economic matters, 1.3% because of social problems, 0.5% over moral problems, 0.2% over religious matters, and 3.3% expressed other worries. The relative incidence of different worries (expressed in terms of % of individual items of worries to the total number (table 1 (a) last Col.) was as follows: 21.9% were about inadequate income, 21.5% about employment, 46.4% over other economic matters, 2.9% about health, 2.3% about educational problems, 1.1% about social problems, 0.4% about moral problems, 0.3% over religious matters and 3.2% over other things. This brings out a very important conclusion that to the extent of 89.8%worries were economic oriented, and only 10.2% were non-economic oriented.

Extent and relative incidence of different worries in different age groups:

The proportion of population reporting some worry or the other and that reporting no immediately harassing worry (*i. e.*, free from worries) in different age groups was found to be as follows :

Age groups (yrs.)	Popu reporting	lation worries		tion free worries	Total No.
	Nor	%	No.	%	_
15-25	190	96.0	8	4.0	198
25-35	559	91.5	52	8.5	611
35-45	632	92.9	48	7.1	680
45-55	528	92.3	44	7,7	572
55-65	289	89.2	35	10.8	324
Above 65	128	87.1	19	12.9	147
Total	2326	91.9	206	, 8.1	2532

Table 2

[Vol. VIII

.

							_
Worries relating to	15-25	25-35	35-45	45-55	55-65	Above 65	Totol
Inadequate income	44	129	194	111	73	32	583
Employment	62	146	166	109	66	23	572
Other Eco. matters	117	286	315	256	163	87	1224
Health	5	12	23	12	17	9	78
Educational matters	5	15	23	8	7	2	60
Social problems	1	2	11	7	4	4	29
Moral problems		2	4	4	2		12
Religious matters		3	1		1	2 .	7
Others	11	26	19	13	11	6 -	86
Total	245	621	756	520	344	165	2651

The total number of persons reporting different worries in the different age groups calculated by weighting was as follows:—

.

Table 3

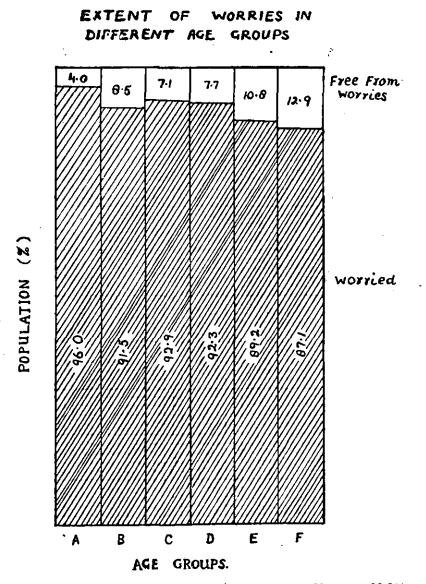
The proportion of population expressing different worries (i. c., % population expressing particular worries to total population in the group, calculated on the basis of the weighted frequency) was as follows :—

Worries related to	15-25	25-35	35-45	45-55	55–65 	Above 65
Inadequate income	22.2	21.3	28.5	19.4	23.1	21.7
Employment	31.3	23.9	24.4	19.0	20.3	15.7
Other Eco. matters	59.1	46.8	46.3	44.7	50.3	59.2
Health	2.5	1.9	3.3	2.1	5.2	6.1
Educational matters	2.5	2.5	3.3	1.1	2.2	1.4
Social problems	0.5	0.3	1.6	1.2	1.2	2.7
Moral problems		0.3	0.6	0.7	0,6	
Religious matters		0.5	0.1		0.3	1.4
Others	5.5	4.2	2.8	2.3	3.4	4.1

Table 4

220

The above three tables present a picture of the extent of worry at different age levels. The results presented in table 2 show that the extent of population which felt worried varied from 87.1% in the oldest age group to 96% in the youngest group, and the % of population free from



harassing worries varied from 4% in the age group 15-25 yrs. to 12.9% in the group above 65 years of age. This shows a very high degree or a great extent of worry at all age levels; and secondly, the maximum extent in the youngest group (youths) should be taken as a dangerous signal. An explana-

July 1960]

AGRA UNIVERSITY JOURNAL OF RESEARCH [Vol. VIII

tion of the latter phenomenon is partly found in table 4. Employment and unemployment situation creates maximum worry to this age group. This is primarily because the new entrants to that rank are in this group; they experience a long period of waiting and considerable difficulties prior to employment. The % of population under this item was least in the highest age group. They had relatively greater amount of worries relating to health, since the percentage under this item was maximum in the age group above 65 yrs., the next being the group 55-65 years.

The relative incidence of specific worries (or the relative importance of different causes of worries) in different age groups was found to be as follows:—

Worries related to	1525	25_35	35-45	45-55	55-65	Above 65
Inadequate income	18.0	20.8	25.7	21.3	21.2	19.4
Employment	25.3	23.5	21.9	20.9	19.2	13.9
Other Eco. matters	47.8	46.1	41.7	49.2	47.4	52.8
Total Eco. oriented	91.1	90.4	89.3	91.4	87.8	86.1
Health	2.0	1.9	3.0	2.3	4.9	5.5
Educational matters	2.0	2.4	3.0	1.6	2.0	1.2
Social problems	0.4	0.3	1.5	1.4	1.2	2.4
Moral problems		0.3	0.6	0,8	0.6	
Religious matters		0.5	0.1		-0,3	1.2
Others	4.5	4.2	2.5	2.5	3.2	3.6
Total non-economic oriented	8.9	9.6	10.7	8.6	12.2	13.9
Total	100	100	100	100	100	100

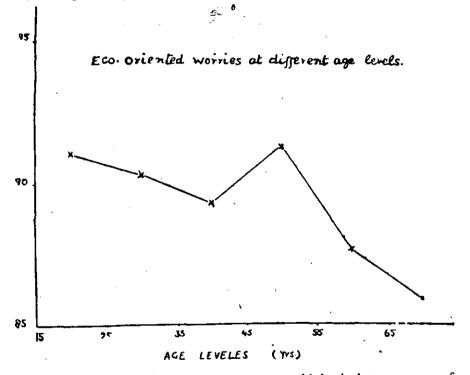
Table 5

The proportion of economic oriented worries was 91.1% in the group 15-25 yrs., 90.4% in 25-35 yrs., 89.3% in 35-45 yrs., 91.4% in 45-55 yrs., 87.8% "in 55-65 yrs., and 86.1% in the oldest age group of above 65 yrs. On the other hand the proportion of non-economic oriented worries was 8.9% in the group 15-25 years, 9.6% in 25-35 yrs., 10.7% in 35-45 years, 8.6% in 45-55 yrs., 12.2% in 55-65 yrs., and 13.9% in the oldest age

222

July 1960]

group of above 65 years. Other interesting conclusions drawn from the above table are: (i) the relative incidence of item number 2, *i. e.*, the extent of worry caused by employment and unemployment situation was maximum in the youngest age group (15-25), and it gradually declined to the minimum in the oldest age group (above 65 years).(ii) Inadequacy of income was experienced most by the age group 35-45. But the burden of total economic responsibilities (exhibiting itself as a cause of worries) was found to be maximum in the age group 45-55 years. After this stage the curve is on a decline since the economic burdens are shared by other relatively younger members of the family; and it is least in the last age group when man usually retires from active and earning activity, and becomes dependent on other members of the family. (iii) The percentage under the 3rd item 'other economic worries' was



maximum (though the difference was not very much) in the last age group of above 65 years. This shows that retirement from active life and from earning capacity does not relieve man from economic worries. A sense of responsibility towards other members of the family arising out of the system of joint family, and a psychological characteristic of preservation and storage when life is at the fag end, which normally exhibits itself in the old persons' behaviour towards (or greed for) accumulation and stabilizing things (providing permanent basis) for the posterity seem to be responsible for this phenomenon. (iv) Health causes significant worries after 55 years of age, after which special care has to be taken, and for which provision has to be made by any agency public or

224 AGRA UNIVERSITY JOURNAL OF RESEARCH [Vol. VIII

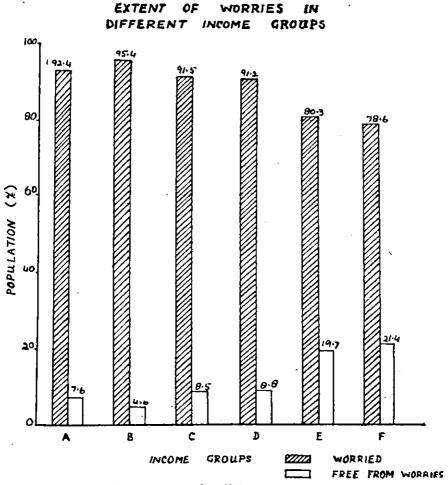
private depending upon the pattern of social and economic system. (v) Moral and religious matters do not worry the youngest group at all. Perhaps they never think in these terms, and these things seem to have ceased to be of concern in daily life. Apart from the youngest group in all other age groups their role seems to have become very insignificant.

Extent and relative incidence of different worries in different economic groups:

The proportion of population reporting some worry or the other and that reporting no immediately harassing worry (*i. e.*, free from worries) in different economic groups was found to be as follows:—

Economic groups (Monthly household income)	repo	lation rting rries	Popula from v	Total No.	
· · · ·	No.	%	No.	%	
A. (Upto Rs. 30)	184	92.4	15	7.6	199
B. (31–60)	797	95.4	39	4.6	836
C. (61–100)	. 722	91.5	67	8.5	789
D. (101–200)	458	91.2	44	8.8	502
E. (201–500)	143	80.3	35	19,7	178
F. (Above 500)	. 22	78.6	6	21.4	28
Total	2326	91.9	206	8.1	2532

Table 6



The number of persons reporting different worries in different economic groups calculated by weighting was as follows:---

Table	7
--------------	---

				_(Weight	cd freq	uency)
Worries related to	A	В	С	D	E	F	Total
Inadequate income	44	230	170	* 101	32	6	583
Employment	35	226	167	108	31	5	572
Other Eco matters	172	363	392	225	62	10	1224
Health	9	23	20	12	11	3	78

Worries related to	A	В	, c	D	Е	F	Total
Educational matters	1	10	19	22	8	••••	60
Social problems	1	7	8	9	4		29
Moral problems	3	3	I	1	4		12
Religious matters	1	2	1	2	1		7
Others	6	27	24	14	13	2	86
Total	272	891	802	494	166	26	2651

Table 7 (Contd.)

The proportion of population expressing different worries (*i. e.*, % of population reporting specific items of worries to total population in the group) calculated on the basis of the weighted frequency was as follows:---

Worries relating to	A	В	С	D	E	· F
Inadequate income	22.1	27.5	21.5	20.1	18.0	21.4
Employment	17.6	27.0	21.2	21.5	17.4	17.8
Other eco. matter	86.4	43.4	49.5	44.8	34.8	35.7
Health	4.5	2.8	2.5	2.4	6.2	10.7
Educational matters	0.5	1.2	2.4	4.4	4.5	
Social problems	0.5	0.8	1.0	1.8	2.2	
Moral problems	1.5	0.4	0.1	0.2	2.2	•••
Religious matters	0.5	0.2	0.1	0.4	0.5	•••
Others	3.0	3.2	3.1	2.8	7.3	7.2

Table 8

The extent of worry (both total and specific worries) in different economic groups (represented by specific income classes) is presented in the above three tables. Table 6 shows that no income class is free from worries, and the class in which the extent is relatively least shows as high a figure as 78.6%. In different classes it varies from 78.6% to 95.4%. On the other hand the % of population free from worries varies from 4.6% to 21.4% in different classes. Taking the extent in different classes a very important

WORRIES IN URBAN LIFE

fact revealed by these results is a very high degree of positive correlation between the extent of income (economic condition) and freedom from harassing worries in daily life or a high degree of positive correlation between poverty and extent of worries in daily life. This fact becomes more obvious if the six economic classes are reduced to 3 broad classes—poor (comprising of the four groups A to D having a monthly household income upto Rs 250), middle (E group having a monthly household income between Rs. 251-500), and the upper (group F with a monthly household sincome above Rs. 500) income classes. The % of population reporting worries comes to 92.9% in the poor or lower class, 80.3% in the middle class, and 78.6% in the upper income class; and the proportion of the population free from worries comes to 9.1% in the poor or lower, 19.7% in the middle and 21.4% in the upper income class.

The relative incidence of specific worries (or the relative role of different factors causing worries) in different income classes worked out to be as follows:—

Worries relating to	A	В	С	D	E	F
Inadequate income	16.2	25.9	21.2	20.5	19.3	23.1
Employment	12.8	25.4	20.8	21.8	18.7	19.2
Other eco. matters	63.2	40.7	48.8	45.6	37.4	38.4
Total eco. oriented	92.2	92.0	90.8	87.9	75.4	80.7
Health	3.3	2.6	2.5	2.4	6.7	11.6
Educational matters	0.4	1.1	2.4	4.5	4.8	· ·
Social problems	0.4	0,8	1.0	1.8	2.4	·
Moral problems	1.1	0.3	0.1	0.2	2.4	
Religious Matters	0.4	0.2	0.1	0.4	0.6	
Others	2.2	3.0	3.1	2.8	7.7	7.7
Total non-economic oriented	7.8	8.0	9.2	12.1	24.6	19.3
Total	100.0	100.0	100.0	100.0	100.0	100.0

Table 9

The proportion of economic oriented worries was found to be 92.2% in the lowest income group A (with a monthly household income upto

July 1960)

228 AGRA UNIVERSITY JOURNAL OF RESEARCH

[Vol. VIII

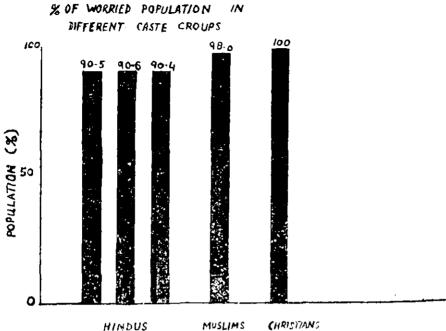
Rs. 30), 92% in the next group B (with an income of Rs. 31-60 p. m.), 90.8% in group C (with an income between Rs. 61-100), 87.9% in group D (having an income between Rs. 101-200), 75.4% in group E (with an income between Rs. 201-500) and 60.7% in last group consisting of persons enjoying a monthly income above Rs. 500). The proportion of non-economic oriented worries came to be 7.8 % in group A, 8% in B, 9.2% in C, 12.1% in D, 24.6% in E and 19.3% in F. This throws light on some social facts. The non-economic oriented worries were found to be maximum in the middle class (represented by income group E). They were found to be relatively more worried in comparision to other classes over present social, moral and religious problems (which seem to be responsible more for the relative differences) arising out of social changes about which the lower and the upper income classes were not affected to that extent, the former because of the greater or more intense struggle against poverty, and the latter because of sheer unmindfulness towards them under materialistic affluence. The latter is more sad since the former is an outcome of compulsive circumstances. However, whatever the cause it needs attention.

Extent and relative incidence of specific worries in different social classes:

The proportion of population reporting some worry or the other and that reporting no immediately harassing worry (*i. e.*, free from worries) in different social (caste) groups was found to be as follows :—

Social class	rej	Population reporting worrics		Population free from worries		
	No.	%	No.	%		
Upper Hindu castes	644	90.5	68	9.5	712	
Middle Hindu castes	631	90.6	66	9.4	697	
Lower Hindu castes	613	90.4	65	96	678	
Muslims	420	98.3	3 7	1.7	427	
Others (Christians)	18	3 100.0			18	
 To		5 91.9	206	8.1	2532	

Table 10



HINDUS Upper Middle Lover CHRISITANS

The number of persons reporting specific worries in different social groups calculated by weighting was as follows :---

Table	1	1
-------	---	---

(Weighted frequency)

Worries relating to	Upper Hindus	Middle Hindus	Lower Hindus	Mus- lims	Others (Chris- tians)	Total
Inadequate income	164	₁₋₁₅	161	109	4	583
Employment	130	138	213	87	4	572
Other eco. matters	313	395	305	203	8	1224
Health	23	27	12	13	3	78
Educational matters	21	18	9	12		60
Social problems	5	2	17	5		29
Moral problems	5	5	1	I		12
Religious matters	2	1	2	2		7
Others	21	21	2 8 .	14	2	86
Total	684	752	748	4.46	21	2651

Ĵuly 1960]

The proportion of population expressing different worries (i. e., % of population reporting specific items to total population in the group, calculated on the basis of weighted frequency) was as follows:—

Worries relating to	Upper Hindus	Middle Hindus	Lower Hindus	Muslims	Others (Chris- tians)
Inadequate income	23.0	20.8	23.7	25.5	19.1
Employment	18.2	19.8	30.0	20.4	19.1
Other cco. matters	44.0	56.7	45.0	47.7	38.1
Health	3.2	3.9	1.6	3.0	14.3
Educational matters	2.9	2.5	1.3	2.8	•••
Social problems	0.7	0.3	2.5	1.2	,
Moral problems	0.7	0.7	0.1	0.2	•••
Religious matters	0.3	0.1	0.3	0.4	•••
Others	2.9	3.0	4.1	3.3	9.5

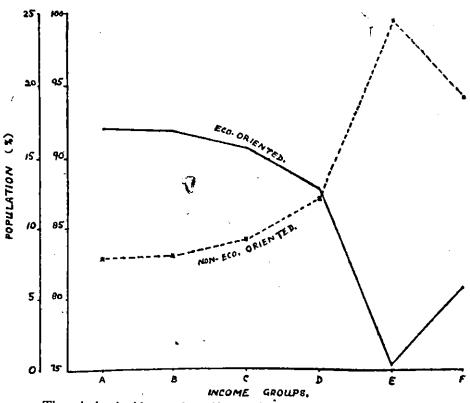
Table 12 (%)

The proportion of the worried population (because of specific items and on the whole) is presented in the above three tables 10, 11 and 12. Table 10 shows that the % of population feeling worried was 90.5% in upper Hindu castes, 90.6% in middle Hindu castes, 90.4% in lower Hindn castes, 98.3% in Muslims and 100% in Christians. The % of population free from worries was 9.5% in upper Hindu castes, 9.4% in middle Hindu castes, 9.6% in lower Hindu castes, 1.7% in Muslims and nil in Christians. Thus amongst Hindus as a class social status was not found to be related to or a factor causing worries. However, taking Hindus, Muslims and Christians as three separate social groups some differences were noticeable. The extent of worried population was found to be maximum in Christians (100%); amongst the Muslims it was almost as high as that in Christians (98.3); and amongst Hindus also though it was relatively least it was very high (about 90%). Other significant results revealed in the above analysis (Table 12) are that the maximum

230

July 1960]

extent of worry caused by inadequate income was found in Muslims, that caused by employment and unemployment situation was in lower Hindu castes, that caused by other economic matters was in middle Hindu castes, and those caused by problems relating to health were amongst Christians.



ECO. & NON-ECO. ORIENTED WORRIES IN DIFFERENT INCOME GROUPS

Ta	ble	13
----	-----	----

(% to total)

				(/0 10	iotarj
Worries relating to	Upper Hindus	Middle Hindus	Lower Hindus	Muslims	Others (Chris- tians)
Inadequate income	-24.0	19.3	21.5	24.4	<u>19.0</u>
Employment	19.0	18.4	28.5	19.5	19.0
Other eco. matters	45.8	52, 5	40.8	45.5	38.1
Total eco oriented	88.8	90.2	90.8	89.4	76.1

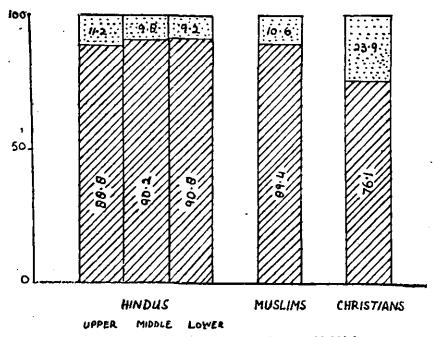
[Vol. VIII

				(70	,
Worries relating to	Upper Hindus	Middle Hindus	Lower Hindus	Muslims	Others Chris- tians)
Health	3.3	3.6	1.6	2.9	14.3
Educational matters	3.1	2.4	1.2	2.7	
Social problems	0.7	0.3	2.3	1.1	
Moral problems	0.7	0.6	0.1	0.2	
Religious matters	0.3	0.1	0.3	0.5	
Others	3.1	2.8	3.7	3.2	9.6
Total non-economic oriente	11.2	9.8	9.2	10.6	23.9
Total	100.0	100.0	100.0	100.0	100.0

Table 13 (Contd.)

(% to total)

ECD. & NON-ECO ORIENTED WORRIES IN DIFFERNT CASTE GROUPS



The proportion of economic oriented worries was 88.8% in upper Hindu castes, 90.2% in middle Hindu castes, 90.8% in lower Hindu castes, 89.4% in Muslims and 76.1% in Christians. And the proportion of non-economic

July 1960]

oriented worries came to be 11.2% in upper Hindu castes, 9.8% in middle Hindu castes, 9.2% in lower Hindu castes, 10.6% in Muslims and 23.9% in Christians. There was no statistically significant difference in the case of first four social groups. However, amongst Christians the proportion of noneconomic oriented worries was twice as much (and quite high in absolute terms) as in other communities, and in this case worries relating to health figured very prominently. Because of higher % under non-economic oriented worries the % under economic oriented worries came to be least in comparision to that under other four social groups. This should not be taken to mean the best relative economic position (or the highest income) amongst them. Amongst the three groups of Hindu castes (when taken separately for comparision) though the difference is very slight, the % of economic oriented worries being 88.8, 90.2 and 90.8 scem to comfirm a social fact regarding the general coincidence of social and economic values in Hindu society. But the broad conclusion that the social status (caste position) of an individual is not at all a factor causing worry or in any way related to the extent of his worry is quite obvious from the analysis in this section.

VI. CONCLUSIONS

The important conclusions emerging from this study are: (i) 92% of the total population was worried and only 8% was found to be free from worries in daily life. (ii) By far the major proportion of worries (90%) was economic oriented, and only 10% were caused by non-economic factors. (iii) Youths (15-25 years of age) were found to be worried most (in comparision to other age groups). (iv) In the life of an individual the burden of economic responsibility was found to be maximum between 45-55 years of normal life. (v) Moral and religious matters seem to have very insignificant role in urban life at present, and the youth did not seem to be concerned at all about them. (vi) There was a very high degree of positive correlation between poverty and worries or between economic condition and freedom from worries. And (vii) social status of an individual (position in caste hierarchy) was not a factor causing worries.

VII. COMMENTS

Taking worries as a symptom in daily life such a great extent of it (as shown by the results of the present study) in all classes and at all age levels, *i.e.*, as a common¹ phenomenon, is really a matter of grave concern.² Firstly, it shows the existence of certain economic, sociological and psychological situations (to which such a state of mind is a reaction) which are pathological situations in which social norms and values are in danger. They need careful attention, and require solution. Secondly, such a frame of mind gives rise to emotional imbalance, develops sharp reations, and creates a high degree of mass dissatisfaction and frustration. These things provide a potential for the development of reactionary tendencies; and they bring-about a psychological preparedness for the acceptance of radical or drastic changes, and sometimes changes only for the sake of changes, or as an escape from the present state of affairs without even being sure of the proposed or newly promised goals.

Thirdly, youth feeling most worried (i. e., the maximum extent of worry being in the age group 15-25 years), is also a dangerous signal.³ Youth is emotional and blind, and as such is likely to be easily engineered. It can fall victim to slogans, and is likely to go stray. And if unfortunately it loses faith in values and goes the wrong way no persuation and admonition will do, and even no repression can effectively and successfully bring it back to the desired paths and ways. It is, therefore, necessary that before such a stage is reached due care is taken to minimize the causes giving rise to worries and anxieties amongst youths.

Fourthly, since most of the worries are economic oriented a rapid rate of economic growth apparently appears to be an effective solution. And since there is a positive correlation between economic condition and freedom from worry it will definitely prove to be effective to some extent. But the fact that even in the last income class (uppermost income group having a monthly household income of more than Rs. 500) the extent of economic oriented worries is 80% shows that enhancement of income per capita may not achieve freedom from worries to the individual. This is primarily because of too much preoccupation with materialistic life. With materialistic goals in life no amount of economic development can achieve freedom from worries and anxieties. And the problem of worries and anxieties cannot wholly be tackled at economic plane. A more lasting solution will be found through restoration of inner living. The latter can be brought about through strengthening the moral and religious base in life which has at present shrunk too much.

Lastly, this phenomenon speaks of the nature of environment in which man finds himself today. Though economic planning in our country is strengthening the economic base it is not able to check the erosion of human values and shrinkage in the real human capital, and as a result of it happiness and peace in life elude economic development. It, therefore, calls for an urgent and due attention towards restoration of inner life of man along with his rising economic standard. And it is wished that in our planning efforts instead of concentrating too much attention on technological aspects and economic goals due attention will be paid to these things also.

^{1.} Worries are not characteristic of urban life only. In rural life too they will probably be found almost to the same extent.

^{2 &}amp; 3. The term 'grave concern' and 'dangerous signals' are being used with special reference to individual happiness, social stability and the working of the political system in the country. In the successful working of the democratic system the circumstances revealed by this study are likely to create immense difficulties. They can prove very helpful to any and every opposition in over throwing the party in power. Besides, violent and drastic changes involve huge social costs. Considered in terms of psychology a worried mind indicates negation of internal happiness and peace. And in terms of its sociological implications it endangers social stability and values.

Worry cannot completely be eliminated; and as a psychological phenomenon (as usually understood) a certain degree of it is not considered to be a pathological problem. But beyond a certain stage (when the normal tolerance quotient is crossed) it presents a negative value, and needs attention.