



RESEARCH ARTICLE

FINANCIAL AND EDUCATIONAL GOAL SETTING PATTERN OF FARM FAMILIES IN DIFFERENT SOCIO-CULTURAL REGIONS OF PUNJAB

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ABSTRACT

The present study was undertaken to study the existing financial and educational goal setting pattern, assess the effect of socio-personal factors of the homemakers on the financial and educational goal setting pattern and explore the constraints in goal setting and attainment of farm families. Results revealed that overall goal setting pattern of farm families was quite erroneous (overall SMART percent score of 15.90) with financial goal setting per cent score of 14.20 and educational 17.6. It was further revealed that long term goal setting pattern of farm families was comparatively better (14.31 per cent) than mid-term (9.79 per cent) and short term (9.31 per cent) goal setting pattern as respondents were found to be wishful in the guise of long term goals and quite poor in organising efforts in the form of mid and short term goals directed towards long term goals. A positive but non significant relationship between the age (0.08), education (0.03), family type (0.17), family size (0.01) and family income (0.07) of the respondents and their goal setting pattern was found. Major constraint faced by the respondents while setting the goals was lack of training to set goals (90.33 per cent) and while achieving the goals was uncooperative family members and lack of money (86.00 per cent).

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INTRODUCTION

Goals guide and direct behavior of an individual and provide clarity about the aim of one's life. It is very important to determine specific and worthwhile expectations to make life more meaningful. The best way to predict one's future is to create it through organized efforts. Definite goals help to release one's power to seize various opportunities in life. A sensible goal setting puts an individual in the driver's seat of one's life. Goal setting, although important for all individuals and families, is especially important for farm families because of family and farm business interrelationships. (Damona Doya, 1914) One of the major reasons of distress in the farm families is setting of unrealistic goals based not on their actual resources, value system and standards of living but driven by their false prestige they imitate others' goals resulting into debt burden for their families. There is a vast pool of human resources in farm families which can be tapped and channelized only by a proper road map in the form of specific and realistic goals. The progressive realization of worthwhile goals leads to success. Unaware of the fact that ultimate goal should initiate and influence intermediate and means end

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goals, farm families are taking hasty decisions which are leading to chaos in the families. It is very important to set financial, physical, personal development, family, spiritual, social and career goals as per their terms of attainments. So the present study was undertaken with the following objectives.

- To study the existing financial and educational goal setting pattern of farm families of different socio-cultural regions of Punjab.
- To assess the effect of socio-personal factors of the homemakers on the financial and educational goal setting pattern.
- To explore the constraints in goal setting and attainment of farm families.

RESEARCH METHODS

The study was conducted in three different cultural zones of Punjab i.e. *Majha, Malwa and Doaba*. Three districts were randomly selected from different cultural zones of Punjab namely, Amritsar from Majha, Sri Muktsar Sahib from Malwa and Jalandhar from Doaba. Further, one village from each district- namely; Khankot (District- Amritsar, Block- Verka), Hari-ke-kalan (District- Sri Muktsar Sahib, Block- Muktsar) and Jamsher khera (District- Jalandhar, Block- Jalandhar east) were randomly selected.

A total sample of 150 respondents comprising of fifty respondents from each village was taken. An interview schedule was administered to the sample families for collection of data. The goal setting pattern was studied on the basis of a goal being SMART i.e., specific, measurable, agreeable, realistic and timely. A score of one was awarded for each goal attribute i.e., Specific, Measurable, Agreeable, Realistic and Timely. Attained score, percentage and Mean weighted scores (MWS) for each set of goal were calculated. Correlation was calculated for determining the relationship between the socio-personal characteristics and goal setting areas. Average and percentage was calculated for determining the constraints in setting and achieving the goals.

RESULTS AND DISCUSSION

Existing financial goal setting pattern of farm families of different socio-cultural regions of Punjab

Long term goals

Goal setting is the process of establishing an outcome to serve as the aim of one's actions. Financial goal setting is extremely important for farm families since they have seasonal, uncertain and fluctuating incomes and further they are suffering from the syndrome of diminishing returns from their farms. So it is imperative for them to set and keep track of their financial goals to direct their energies towards specific goals. The data related to financial goal setting pattern of farm families was obtained and presented in Table 1. The perusal of the Table 1 reveals that only 23.20 per cent goals set for "enhancing farm income" were specific, measurable, agreeable, realistic and timely (SMART) where as other respondents were just wishful to do that without any specific road map. Only 21.80 per cent, 20.66 per cent, 18.53 per cent and 14.40 per cent goals were SMART in case of enhancing household income, saving for old age, enhancing farm size and repayment of farm debt respectively. The goals of respondents from Doaba region were comparatively SMART (23.68 per cent) in relation to respondents from Majha (20.16 per cent) and Malwa (15.36 per cent) region.

Mid-term goals

Mid-term goals are stepping stones which should be directed towards long term goals. Every step should be taken in the right direction so that aim is not jeopardised. The way the farming families are putting their stepping stones towards their destined aims was studied and presented in Table 2. The examination of the Table 2 reveals that overall there were only 11.57 per cent specific, measurable, agreeable, realistic and timely mid-term goals set by the respondent farm families which were directed towards their long term goals. Regarding "enhancing farm income" only 14.50 per cent, 11.60 per cent, 11.33 per cent, 10.90 per cent and 9.86 per cent goals set by respondents were SMART in case of obtaining technical training/advice, implementing new technologies, adding value to farm produce, subscribing to scientific farm literature/professional group and contributing real income respectively. This indicates that respondents had actually not initiated any substantial effort in a systematic way towards the attainment of their long term goal. Similarly, the mid-term goals set for achieving the long term goal of "enhancing farm size" were SMART by 27.60 per cent, 13.46 per cent, 12.26 per cent, 11.80 per cent and 8.13 per cent in case of verifying

the experiences of farmers who swapped expensive land, developing a consensus among the family members, consulting real estate dealers, curtailing expense/spending on necessities only and searching suitable alternatives respectively. These results also conclude that respondents are just aspiring for enhancing their farm size without any concrete steps. During the course of investigation it was revealed as if the respondent farm families were just dreaming about enhancing their household income without any action plan to be implemented. Only 15.33 per cent, 12.40 per cent, 11.20 per cent, 9.86 per cent and 9.60 per cent mid-term goals set by farm families were SMART in case of deciding the mode, exploring marketing destinations, consulting experts, obtaining relevant skill/ knowledge and approaching financing institutions respectively for achieving the goal of increasing their "household income". The analysis of the data further reveals that respondents were not making a specific, measurable, agreeable, realistic and timely plan to repay their farm debt (11.86 per cent). Their mid-term goal of saving a specific amount to repay their debt was also found to be SMART with 8.53 per cent only. The respondents were not making any person to be repaying as planned (12.40 per cent). Their mid term goals were not making any repelling impulsive desires/needs (10.93 per cent) for achieving their SMART income. Their mid-term goal of searching loan swapping options was not revealed out to be as SMART with (10.53 per cent) only. They revealed that they were worried about their saving for old age for that they have implemented for action plan to achieve only 18.40 per cent, 14.40 per cent, 12.80 per cent, 10.40 per cent and 7.46 per cent mid-term goals to set their contributing to any pension scheme, maintaining sufficient share of property for shelf, making liquid investments to be encashed in hours of need, subscribing to insurance scheme and subscribing to bank recurring scheme respectively for achieving goals for "saving income for old age". The goals of respondents from Doaba region were comparatively SMART (15.38 per cent) in relation to respondents from Majha (11.01 per cent) and Malwa (8.31 per cent) region.

Short term goals

Short term goals are the little sets for unbundling the long term goals. They steer one's path towards the final destination. All major financial decisions are honoured only if every small steps is taken cautiously with due planning i.e. a sensible goal setting. The short term financial goal setting pattern of farm families was studied and presented in Table 3. The data presented in the Table 3 reveals that short term goals of becoming member of a professional society, trying any training institute, attending any training institute, contributing real income and value addition activity to farm produce as a step towards the long term goal of "enhancing farm income" was specific, measurable, agreeable, realistic and timely just by 13.80 per cent, 11.20 per cent, 10.66 per cent, 10.00 per cent and 9.33 per cent respectively. Further, the presented data indicates that the ambition of "enhancing farm size" by majority of families was not stated well in form of short term actions i.e. only 16.60 per cent, 13.20 per cent, 12.26 per cent, 10.80 per cent and 8.66 per cent goals were SMART which were formed by the respondents in case of thinking through winding up strategies if interested to swap land, resolving any discontent in family, dialoguing with real estate agents, resisting unwanted expense in day to day life and meeting fellows to know experiences respectively.

Table 1. SMART score for long term financial goal setting pattern of respondent families

Financial goals	SMART score for goal attributes*			
Long term goals	Majha (n=50)	Malwa (n=50)	Doaba (n=50)	Total (N=150)
1. Enhancing farm income	58(23.20)	48(19.20)	68(27.20)	174(23.20)
2. Enhancing farm size	47(18.80)	35(14.00)	57(22.80)	139(18.53)
3. Enhancing household income	55(22.00)	45(18.00)	64(25.20)	164(21.80)
4. Repayment of farm debt	38(15.20)	25(10.00)	45(18.00)	108(14.40)
5. Saving for old age	54(21.60)	39(15.60)	62(24.80)	155(20.66)
Total	252(20.16)	192(15.36)	296(23.68)	740(19.70)

Figures in parentheses indicate percentage

*Each goal attributes i.e., specific, measurable, agreeable, realistic and timely (SMART) carries equal score i.e., one. Max. goal attributes score (50 no. of respondents x max. score i.e. 5=250)

Table 2. SMART score for mid-term financial goal setting pattern of respondent families

Financial goals	SMART score for goal attributes*			
Mid-term goals	Majha (n=50)	Malwa (n=50)	Doaba (n=50)	Total (N=150)
1. Enhancing farm income				
Obtaining technical training/advice	32(12.80)	34(13.60)	43(17.20)	109(14.50)
Implementing new technologies	22(8.80)	34(13.60)	31(12.40)	87(11.60)
Contributing real income	12(4.80)	28(11.20)	34(13.60)	74 (9.86)
Adding value to farm produce	32(12.80)	19(7.60)	34(13.60)	85 (11.33)
Subscribing to scientific farm literature/professional group	34(13.60)	25(10.00)	23(9.20)	82(10.90)
Mean weighted score (MWS)	26.4 (10.56)	28 (11.20)	33 (13.20)	87.4 (9.37)
2. Enhancing farm size				
Developing a consensus among the family members	24(9.60)	32(12.80)	45(18.00)	101(13.46)
Consulting real estate dealers	36(14.40)	24(9.60)	32(12.80)	92(12.26)
Searching suitable alternatives	23(9.20)	15(6.00)	23(9.20)	61(8.13)
Verifying the experiences of farmers who swapped expensive land	34(13.60)	17(6.80)	18(7.20)	69(27.60)
Curtailing expense/spending on necessities only	38(15.20)	23(9.20)	28(11.20)	89(11.80)
Mean weighted score (MWS)	31 (12.40)	22.2 (8.88)	29.2 (11.68)	82.4 (14.65)
3. Enhancing household income				
Deciding the mode	34(13.60)	25(10.00)	56(22.40)	115 (15.33)
Consulting experts	23(9.20)	16(6.40)	45(18.00)	84(11.20)
Obtaining relevant skill/ Knowledge	25(10.00)	15(6.00)	34(13.60)	74(9.86)
Approaching financing institutions	23(9.20)	14(5.60)	35(14.00)	72(9.60)
Exploring marketing destinations	36(14.40)	12(4.80)	45(18.00)	93(12.40)
Mean weighted score (MWS)	28.2 (56.40)	16.4 (6.56)	43 (17.20)	87.6(11.67)
4. Repaying of farm debt				
Budgeting family expenses	32(12.80)	23(9.20)	34(13.60)	89(11.86)
Saving specific amount	24(9.60)	17(6.80)	23(9.20)	64 (8.53)
Repaying as planned	34(13.60)	16(6.40)	43(17.20)	93(12.40)
Repelling impulsive desires/needs	24(9.60)	23(1.20)	35(14.00)	82 (10.93)
Searching loan swapping options	23(9.20)	18(7.20)	38(15.20)	79(10.53)
Mean weighted score (MWS)	28.2 (56.40)	16.4 (6.56)	43 (17.20)	87.6 (11.67)
5. Saving for old age				
Contributing to any pension scheme	45(18.00)	39(15.60)	54(21.60)	138(18.40)
Making liquid investments to be encashed in hours of need	34(13.60)	23(9.20)	39(15.60)	96(12.80)
Subscribing to insurance scheme	23(9.20)	16(6.40)	39(15.60)	78 (10.40)
Subscribing to bank recurring scheme	19(7.60)	10(4.00)	27(10.80)	56(7.46)
Maintaining sufficient share of property for self	38(15.20)	25(10.00)	45(18.00)	108(14.40)
Mean weighted score (MWS)	31.8 (12.72)	22.6 (9.04)	40.8 (16.32)	95.2 (12.69)
Total	724 (11.01)	542 (8.31)	1003 (15.38)	2170 (11.57)

Figures in parentheses indicate percentage

*Each goal attributes i.e., specific, measurable, agreeable, realistic and timely (SMART) carries equal score i.e., one. Max. goal attributes score (50 no. of respondents x max. score i.e. 5=250)

This data indicates that the respondent families have not initiated the action plan in line with their long term goal which is precise and relevant. Similarly, the analysis of data states that short term goals of arranging financial aid, obtaining training on household skills/ allied agricultural vocations, started working on the decided mode, liaisoning for marketing and looking for suitable site to start venture respectively for achieving the long term goal of "enhancing household income" were also SMART just by 13.33 per cent, 12.66 per cent, 9.86 per cent, 9.06 per cent and 8.80 per cent respectively. These results point out that short term goals which are actually the mobilizing actions of long term goals have not been framed properly by the respondent families. It was disturbing to find during the course of investigation and from the presented data

that respondents were not budgeting their income and expense (4.93 per cent SMART short term goals) so that they can save some money for repayment of their debt while attending to priority needs of the family. Similarly, only 12.80 per cent, 9.86 per cent, 9.33 per cent and 9.33 per cent short term goals were smart in case of helping family by contributing real income, leading family in sacrificing some desires, enquiring on all fronts and calculating balance loan/ cost of loan etc. respectively. The long term goals for "saving for old age" was also found to be not split into meaningful short term goals with only 18.93 per cent, 14.20 per cent, 13.86 per cent, 11.06 per cent and 9.33 per cent SMART goals in case of regularly contributing to recurring bank account, resisting any family pressure/ allurements to part with share in property, becoming a

Table 3. SMART score for short term financial goal setting pattern of respondent families

Financial goals	SMART score for goal attributes*			
	Majha (n=50)	Malwa (n=50)	Doaba (n=50)	Total (N=150)
1. Enhancing farm income				
Contributing real income	24(9.60)	16(6.40)	35(14.00)	75(10.00)
Attending any training institute	20(8.00)	24(9.60)	36(14.40)	80(10.66)
Trying a new farm technology	23(9.20)	16(6.40)	45(18.00)	84(11.20)
Becoming member of a professional society	34(13.60)	27(10.80)	43(17.20)	104(13.80)
Value addition activity to farm produce	23(9.20)	15(6.00)	32(12.80)	70(9.33)
Mean weighted score (MWS)	24.8 (9.96)	19.6 (7.84)	38.2 (15.20)	82.6 (10.99)
2. Enhancing farm size				
Resolving any discontent in family	34(13.60)	23(9.20)	42(16.80)	99(13.20)
Meeting fellows to know experiences	22(8.80)	15(6.00)	28(11.20)	65(8.66)
Resisting unwanted expense in day to day life	26(10.40)	23(9.20)	32(12.80)	81(10.80)
Thinking through winding up strategies if interested to swap land	43(17.20)	36(14.40)	46(18.40)	125(16.60)
Dialoguing with real estate agents	33(13.20)	23(9.20)	36(14.40)	92(12.26)
Mean weighted score (MWS)	31.6 (12.64)	24 (9.60)	36.8 (14.72)	92.4 (12.30)
3. Enhancing household income				
Start working on the decided mode	27(10.80)	15(6.00)	32(12.80)	74(9.86)
Arranging financial aid	34(13.60)	23(9.20)	43(17.20)	100(13.33)
Obtaining training on household skills/ allied agricultural vocations	33(13.20)	26(10.40)	36(14.40)	95(12.66)
Looking for suitable site to start venture	15(6.00)	25(10.00)	26(10.40)	66(8.80)
Liasioning for marketing	24(9.60)	15(6.00)	29(11.60)	68(9.06)
Mean weighted score (MWS)	26.6 (10.64)	20.8 (8.32)	33.2 (13.28)	80.6(10.74)
4. Repaying of farm debt				
Spending as per budget	12(4.80)	6(2.40)	19(7.60)	37(4.93)
Enquiring on all fronts	17(6.80)	24(9.60)	29(11.60)	70(9.33)
Calculating balance loan/cost of loan etc.	18(7.20)	15(6.00)	33(13.20)	66(8.80)
Leading family in sacrificing some desires	22(8.80)	15(6.00)	37(14.80)	74(9.86)
Helping family by contributing real income	34(13.60)	23(9.20)	39(15.60)	96(12.80)
Mean weighted score (MWS)	20.6 (8.24)	16.6 (6.64)	31.4 (62.8)	68.6 (8.74)
5. Saving for old age				
Becoming a member of any pension scheme	34(13.60)	23(9.20)	47(18.80)	104(13.86)
Saving money for old age	25(10.00)	22(8.80)	36(14.40)	83(11.06)
Looking for subscription options to insurance scheme	22(8.80)	16(6.40)	32(12.80)	70(9.33)
Regularly contributing to recurring bank accounts	52(20.80)	34(13.60)	56(22.40)	142(18.93)
Resisting any family pressure/allurement to part with share in property	38(15.20)	25(10.00)	44(17.60)	107(14.20)
Mean weighted score (MWS)	34.2 (13.68)	24 (9.60)	43 (17.20)	101.2 (13.47)
Total	689 (11.02)	525 (8.40)	913(14.60)	2127(11.34)

Figures in parentheses indicate percentage

*Each goal attributes i.e., specific, measurable, agreeable, realistic and timely (SMART) carries equal score i.e., one. Max. goal attributes score (50 no. of

member of any pension scheme, saving money for old age and looking for subscription options to insurance scheme respectively. The goals of respondents from Doaba region were comparatively SMART (14.60 per cent) in relation to respondents from Majha (11.02 per cent) and Malwa (8.40 per cent) region.

Existing Educational goal setting pattern of farm families of different socio-cultural regions of Punjab

Long term goals

Attaining education is an important goal for the families. This requires a lot of time, money, energy etc. hence needs proper step by step planning in the form of sensible goal setting. Farming requires a lot of consistent manual involvement of family members so only determined and planned efforts by the families may encourage them to be out of the vicious circle of illiteracy and poverty. The educational goal setting pattern of farm families was studied and data given in Table 4. The data presented in the Table 4 reveals that 83.33 per cent goals set for aiming higher education for son/s were specific, measurable, agreeable, realistic and timely (SMART) goals. Only 75.33 per cent, 13.86 per cent, 9.80 per cent and 5.33 per cent goals set by respondents were SMART in case of aiming higher education for daughter/s, enhancing educational level of daughter/s-in-law, enhancing educational level of self and enhancing educational level of husband respectively.

During the course of data collection it was found that farm families were quite convinced about the importance of education for improving their quality of life but they were not able to translate their conviction into actionable steps. The goals of respondents from Doaba region were comparatively more SMART (42.24 per cent) than the respondents from Majha (37.12 per cent) and Malwa (33.28 per cent) region.

Mid-term goals

A good number of farm families were found to be ambitious for educating their children and they were also found to be progressing in this direction. But this goal can only be turned to reality if the action plan is precisely drafted and meticulously followed. How far these dreams of 'attaining education' of farm families were split into the meaningful steps i.e. medium term goals, were studied and presented in Table 5. The examination of the Table 5 points out that there were only 8.01 per cent specific, measurable, agreeable, realistic and timely mid-term educational goals set by the respondent farm families. The goals set by homemakers for the "education of their son/s" were SMART just by 15.33 per cent, 15.06 per cent, 10.40 per cent, 8.66 per cent and 6.13 per cent in case of providing co-curricular support, opting required stream at right time, maintaining conducive home environment, monitoring annual academics performance and providing academics assistance to chase set goals respectively.

Table 4: SMART score for long term educational goal setting pattern of respondent families

Educational goals	SMART score for goal attributes*			
	Majha (n=50)	Malwa (n=50)	Doaba (n=50)	Total (N=150)
Long term goals				
1. Aiming higher education for son/s	210(84.00)	195(78.00)	220(88.00)	625(83.33)
2. Aiming higher education for daughter/s	180(72.00)	175(70.00)	210(84.00)	565(75.33)
3. Enhancing educational level of daughter/s -in-law	35(14.00)	24(9.60)	45(18.00)	104(13.86)
4. Enhancing educational level of self	24(9.60)	16(6.40)	34(13.60)	74(9.80)
5. Enhancing educational level of husband	15(6.00)	6(2.40)	19(7.60)	40(5.33)
Total	464(37.12)	416(33.28)	528(42.24)	1408(37.54)

Figures in parentheses indicate percentage

*Each goal attributes i.e., specific, measurable, agreeable, realistic and timely (SMART) carries equal score i.e., one. Max. goal attributes score (50 no. of respondents x max. score i.e. 5=250)

Table 5. SMART score for mid-term educational goal setting pattern of respondent families

Educational goals	SMART score for goal attributes*			
	Majha (n=50)	Malwa (n=50)	Doaba (n=50)	Total (N=150)
Mid-term goals				
1. Aiming higher education for son/s				
Opting required stream at right time	36(14.40)	32(12.80)	45(18.00)	113(15.06)
Providing academics assistance to chase set goals	15(6.00)	8(3.20)	23(9.20)	46(6.13)
Monitoring annual academics performance	18(7.20)	12(4.80)	35(14.00)	65(8.66)
Providing co-curricular support	35(14.00)	28(11.20)	52(20.80)	115(15.33)
Maintaining conducive home environment	25(10.00)	17(6.80)	36(14.40)	78(10.40)
Mean weighted score (MWS)	25.8(10.32)	19.4 (7.76)	38.2 (15.28)	83.4 (11.11)
2. Aiming higher education for daughter/s				
Opting required stream at right time	25(10.00)	18(7.20)	36(14.40)	79(10.50)
Providing academics assistance to chase set goals	8(3.20)	5(2.00)	16(6.40)	29(3.86)
Monitoring annual academics performance	18(7.20)	7(2.80)	26(10.40)	51(6.80)
Providing co-curricular support	25(10.00)	15(6.00)	34(13.60)	74(9.86)
Maintaining conducive home environment	15(6.00)	12(4.80)	21(8.40)	48(6.40)
Mean weighted score (MWS)	18.2 (7.28)	11.4 (4.56)	26.6 (10.64)	56.2 (7.48)
3. Enhancing educational level of daughter/s -in -law				
Helping her in daily household chores	22(8.80)	15(6.00)	28(11.20)	65(8.66)
Setting mind in required attitude	15(6.00)	14(5.60)	22(8.80)	51(6.80)
Rescheduling social/economic priorities of family	25(10.00)	21(8.40)	35(14.00)	81(10.80)
Meeting challenges of new assignments	31(12.40)	21(8.40)	35(14.00)	87(11.60)
Adhering the family time schedule strictly	21(8.40)	18(7.20)	22(8.80)	61(8.13)
Mean weighted score (MWS)	22.8 (9.12)	17.8 (7.12)	26.6 (10.64)	69 (9.19)
4. Enhancing educational level of self				
Making the time schedule	23(9.20)	14(5.60)	23(9.20)	60(8.00)
Chasing time table for completing the assignment	22(8.80)	12(4.80)	34(13.60)	68(9.06)
Finding suitable alternatives for educating self	21(8.40)	13(5.20)	33(13.20)	67(8.93)
Maintain good home environment	22(8.80)	14(5.60)	32(12.80)	68(9.06)
Participating in co-curricular activities	23(9.20)	12(4.80)	31(12.40)	66(8.80)
Mean weighted score (MWS)	22.2 (8.88)	13 (5.20)	30.6 (12.24)	65.8 (8.77)
5. Enhancing educational level of husband				
Owing additional family responsibilities	12(4.80)	4(1.60)	15(16.00)	31(4.13)
Rescheduling social/economic priorities of family	11(4.40)	9(3.60)	16(6.40)	36(4.80)
Maintaining conducive home environment	15(16.00)	5(2.00)	18(7.20)	38(5.06)
Helping in his assignments	12(4.80)	6(2.40)	15(16.00)	33(4.40)
Reprioritizing the family needs	11(4.40)	6(2.40)	15(16.00)	32(4.26)
Mean weighted score (MWS)	12.2 (6.88)	6 (2.40)	15.8 (12.32)	34 (4.53)
Total	560(8.09)	338(5.40)	698(11.16)	1502(8.01)

Figures in parentheses indicate percentage

*Each goal attributes i.e., specific, measurable, agreeable, realistic and timely (SMART) carries equal score i.e.,one. Max. goal attributes score (50 no. of respondents x max. score i.e. 5=250)

The data further revealed that the mid-term “educational goals for daughter/s” by opting required stream at right time was SMART by 10.50 per cent, providing co-curricular support by 9.86 per cent, monitoring annual academics performance by 6.80 per cent, maintaining conducive home environment by 6.40 per cent and providing academics assistance to chase set goals by 3.86 per cent respectively. The mid-term “educational goals set for their daughter/s in laws” were SMART by 9.19 percent. There was hardly any specific road map in the form of mid-term goals for “enhancing the educational level of herself” with just 68, 68, 67, 66 and 60 SMART goal setting score for chasing time table for completing the assignment, maintaining good home environment, finding suitable alternatives for educating self, participating in co-curricular activities and making the time schedule respectively.

Similar was the case with “enhancing the educational level of husband” with a goal setting score by 38, 36, 33, 32 and 31 in case of maintaining conducive home environment, rescheduling social/ economic priorities of family, helping in his assignment, reprioritizing the family needs and owing additional family responsibilities respectively. The goals of respondents from Doaba region were comparatively more SMART (11.16 per cent) than the respondents from Malwa (5.40 per cent) and Majha (8.09 per cent) region.

Short term goals

Short term goals are means of achieving long term goals. They need to be clear cut and action oriented. A trained mind is often capable of unconsciously setting and chasing short term goals.

Determination to carry out as planned is a key to achieving short term goals. The short term educational goal setting pattern of farm families was studied and presented in Table 6. On careful examination of data it was revealed that respondents were not much able to reflect their long term goals into their daily/weekly routine. Even the one who expressed some inclination to do that could not translate their long term goals into SMART short term goals.

assisting her in academics, disciplining her to focus on studies, helping daughter/s to meet co-curricular activities and monitoring daily the academic progress of daughter/s. The data further revealed that the short term “educational goals for daughter/s in law” set their goals were SMART by 10.66 per cent, 9.20 per cent, 7.33 per cent, 7.06 per cent and 5.33 per cent in case helping her to achieve educational level of all aspect, helping her to meet daily co-curricular targets, sparing

Table 6: SMART score for short term educational goal setting pattern of respondent families

Educational goals	SMART score for goal attributes*			
	Majha (n=50)	Malwa (n=50)	Doaba (n=50)	Total (N=150)
Short term goals				
1. Aiming higher education for son/s				
Helping son/s to follow specified routine Precisely	34(13.60)	27(10.80)	43(17.20)	104(13.80)
Monitoring daily the academic progress of son/s	12(4.80)	6(2.40)	24(9.60)	42(5.60)
Disciplining him to focus on studies	16(6.40)	12(4.80)	34(13.60)	62(8.26)
Assisting him in academics	34(13.60)	25(10.00)	45(18.00)	104(13.80)
Helping son/s to meet co-curricular targets	23(9.20)	15(6.00)	34(13.60)	72(9.60)
Mean weighted score (MWS)	23.8 (9.52)	17 (6.80)	36(12.40)	76.8 (10.21)
2. Aiming higher education for daughter/s				
Helping daughter/s to follow specified routine precisely	24(9.60)	15(6.00)	34(13.60)	73(9.73)
Monitoring daily the academic progress of daughter/s	6(2.40)	3(1.20)	14(5.60)	23(3.06)
Disciplining her to focus on studies	16(6.40)	5(2.00)	23(9.20)	44(5.86)
Assisting her in academics	23(9.60)	12(4.80)	32(12.80)	67(8.93)
Helping daughter/s to meet co-curricular targets	12(4.80)	9(3.60)	19(7.60)	40(5.33)
Mean weighted score (MWS)	16.2 (6.56)	8.8 (3.52)	24.4 (9.76)	49.4 (6.58)
3. Enhancing educational level of daughter/s-in-law				
Sparing her from household responsibilities	18(7.20)	12(4.80)	23(9.20)	53(7.06)
Supporting her mentally, emotionally and financially	12(4.80)	11(4.40)	17(6.80)	40(5.33)
Helping her to meet daily co-curricular targets	23(9.60)	17(6.80)	29(11.60)	69(9.20)
Helping her to achieve educational level of all aspects	27(10.80)	19(7.60)	34(13.60)	80(10.66)
Helping her to complete all the assignment at home	17(6.80)	15(6.00)	23(9.20)	55(7.33)
Mean weighted score (MWS)	19.4 (1.56)	14.8 (5.92)	25.2 (10.08)	59.4 (7.91)
4. Enhancing educational level of self				
Following precisely the daily routine	16(6.40)	12(4.80)	25(10.00)	53(7.06)
Finishing educational assignments	18(7.20)	15(16.00)	28(11.20)	61(8.13)
Making targets to meet assignments	15(6.00)	8(3.20)	32(12.80)	55(7.33)
Adopting work simplification techniques	23(9.20)	12(4.80)	23(9.20)	58(7.73)
Prioritizing work	22(8.80)	13(5.20)	32(12.80)	67(8.93)
Mean weighted score (MWS)	18.8 (7.52)	12 (6.80)	5.6 (11.20)	58.80 (7.83)
5. Enhancing educational level of husband				
Maintain good home environment	12(4.80)	5(2.00)	16(6.40)	33(4.40)
Sharing responsibilities	11(4.40)	8(3.20)	15(16.00)	34(4.53)
Motivating to complete task	7(2.80)	4(1.60)	17(6.80)	28(3.73)
Managing family expense judiciously	6(2.40)	5(2.00)	12(4.80)	23(3.06)
Attending family affairs	8(3.20)	5(2.00)	13(5.20)	26(3.46)
Mean weighted score (MWS)	8.8 (4.08)	5.4 (2.16)	14.6 (7.84)	28.8 (3.83)
Total	435 (6.96)	280(4.48)	641(10.25)	1366(7.28)

Figures in parentheses indicate percentage

*Each goal attributes i.e., specific, measurable, agreeable, realistic and timely (SMART) carries equal score i.e., one. Max. goal attributes score (50 no. of respondents x max. score i.e. 5=250)

Table 7. Co-relation of socio-personal characteristics of the respondents with their goal setting pattern

Socio-personal characteristics	Financial goals	Educational goals
Age	0.17	0.00
Education	0.01	0.06
Farm income	0.02	0.13
Family type	0.17	0.17
Family size	0.01	0.01

*co-relation is significant at the 0.05% level of significance (2-tailed)

In case of “aiming higher education for son/s” only 13.80 per cent, 13.80 per cent, 9.60 per cent, 8.26 per cent and 5.60 per cent short term goals were SMART in case of helping son/s to follow specified routine precisely, assisting him in academics, helping son/s to meet co-curricular targets, disciplining him to focus on studies and monitoring daily the academic progress of son/s respectively but in case of “aiming higher education for daughter/s” only 9.73 per cent, 8.93 per cent, 5.86 per cent, 5.33 per cent and 3.06 per cent goals were SMART in case of helping daughter/s to follow specified routine precisely,

her from household responsibilities and supporting her mentally, emotionally and financially respectively. The short term “educational goals set for their herself” were SMART by 7.83 percent. Similarly, with the case of “enhancing educational level of husband” with a goal setting score by 34, 33, 28, 26 and 23 in case of sharing responsibilities, maintain good home environment, motivating to complete task, attending family affairs and managing family expense judiciously respectively.

Table 8. Distribution of respondents as per the constraints faced by them while setting and achieving their goals

Constraints	Financial goals	Educational goals	Average percentage
Goal setting			
Lack of goal mindedness	125(83.33)	120(80.00)	81.66
Unaware about the concept of goal setting	130(86.66)	130(86.66)	86.66
Lack of training to set goals	135(90.00)	136(90.66)	90.33
Afraid of uncertain future planning	110(73.33)	104(69.33)	71.33
Difference in opinion of family members	110(73.33)	112(74.66)	73.99
Lack of awareness about utility of goal setting	123(82.00)	123(82.00)	82.00
Lack of interest	134(89.33)	123(82.00)	85.66
Setting unrealistic goals	112(74.66)	120(80.00)	77.33
Average percentage	81.58	80.66	81.12
Goal achieving			
Ambiguous goals	122(81.33)	118(78.66)	79.99
Uncooperative family members	135(90.00)	123(82.00)	86.00
Unexpected interruption	132(88.00)	122(81.33)	84.66
Lack of money	135(90.00)	123(82.00)	86.00
Lack of spirit of commitment	122(81.33)	118(78.66)	79.99
Lack of initiative	112(74.66)	100(66.66)	70.66
No role models to emulate	129(86.00)	122(81.33)	83.66
Frustration due to successive failure in goal achievement	129(86.00)	122(81.33)	83.66
Hopelessness due to persistent struggle with uncertainties	129(86.00)	122(81.33)	83.66
Average percentage	84.41	79.25	81.83

Figures in parentheses indicate percentage

The goals of respondents from Doaba region were comparatively more SMART (10.25 per cent) than the respondents from Majha (6.96 per cent) and Malwa (4.48 per cent) region.

Effect of socio-personal factors of the homemakers on the goal setting pattern of the farm families

Socio-personal characteristics like age, education, family income, family type and family size etc. of an individual have a bearing on the mental makeup of an individual. Since goal setting is a mental process so how far the personal characteristics of respondents are impacting their goal setting pattern was studied and presented in Table 7.

Age of the respondents

Every passing year unfolds new realities of life to an individual and gives new orientation to future. The data presented in Table 7 reveals that though There is a positive correlation between age of the respondents and goal setting pattern (financial goal setting 0.17 and educational goal setting 0.00), but the result was not found significant. It was found during the course of investigation that since the respondents, irrespective of their age, had no knowledge of importance and techniques of goal setting in making a life successful so they were incapable of setting specific, measurable, agreeable, realistic and timely goals.

Education of the respondents

Education is the premise of progress, in every society, in every family. The data presented in Table 7 reveals that though there is a positive correlation between educational level of the respondents and goal setting pattern (financial goal setting 0.01 and educational goal setting 0.06) but it was not significant. It was found that since the majority of respondents were just educated up to higher secondary level which was not much meaningful in bringing about a change in the goal mindedness of an individual so there was not any significant relationship of educational level of the respondent and their goal setting pattern.

Family income of the respondents

The data presented in the Table 7 reveals that though There is a positive correlation between the family income of the respondents and goal setting pattern (financial goal setting 0.02 and educational goal setting 0.13) but this correlation was not significant. It was found during the investigation that since the respondents had no knowledge of increasing the family income by making the techniques of goal setting in making life successful so that they were incapable of setting specific, attainable, agreeable, realistic and timely goals.

Family type of the respondents

The data presented in the Table 7 reveals that though a positive correlation between the family type of the respondents and goal setting pattern (financial goal setting 0.17 and educational goal setting 0.17) but it was not significant. It was found that majority of the respondents were from joint families but nuclear families were better significant relationship between family type of the respondents and goal setting pattern.

Family size of the respondents

The data presented in the Table 7 reveals that Family size of the respondents and their goal setting pattern was also positively but non significantly correlated (financial goal setting 0.01 and educational goal setting 0.01). It was found during the course of investigation that majority of the respondents having 5-10 members in the families but they faced many constraints while setting their relationship with the goal setting pattern.

Constraints in goal setting and attainment by the farm families

Setting goals give a long term vision and short term motivation to reach the desired ends. Goal setting imparts required inspiration by focusing on acquisition of knowledge and helps one to organize resources so that one can make the very most of one's life. It is a natural mental process of an enlightened mind. But there might have been many constraints in stating and achieving goals.

The constraints faced by homemakers of farm families were studied and relevant data presented in Table 8. The examination of data presented in the Table 8 reveals that majority (81.66 per cent) of the respondent families lacked goal mindedness i.e an ability to translate the dreams into actionable tasks. They (86.66 per cent) were not aware that to reach the destination it is important to take every step with some conviction by sensible goal setting. 90.33 per cent respondents reported that they had no formal or informal training in setting specific, measurable, agreeable, realistic and timely goals. It could be concluded through an intriguing discussion with the respondents that majority (71.33 per cent) of them were afraid of the uncertainties of the future so fearing to do any planning for future. Seventy four per cent respondents reported that they were apprehensive of the difference of opinion of family members on important issues so they did not dare to float any issue to be set as a family goal. Moreover 82.00 per cent respondents reported that they themselves were not aware about utility of translating their family issues in the form of goals. Majority of the respondents (85.66 per cent) lacked interest in setting meaningful goals with due consultation of their family members since they were not aware of the motivating role of goal setting. Most of the respondents (77.33 per cent) were not aware that goal setting is a systematic procedure of achieving goals by keeping the family resources in view and so were trying to imitate the others achievements/ acts unrealistically. Similarly the respondents' families were facing many constraints in achieving their goals. Since they did not possess the required skill of setting specific, measurable, agreeable, realistic and timely goals so whatever dreams they outlined were very ambiguous. So 79.99 per cent respondent reported that they faced difficulties in achieving their goals because their goals were very ambiguous. Further 86.00 per cent respondents quoted that since they lacked co-operation from their families so they faced hardship in achieving any goal were the reason in case of 84.66 per cent respondents.

It was found during the discussion with respondents that though they somewhat outline the expectation of their life i.e. set their goals but most of them (79.99 per cent) lack commitment of their own self to chase that goal. 83.66 per cent respondents informed that their successive failure on goal achievement due to many reasons has rendered them frustrated to follow the other goals. Majority of the respondents (70.66 per cent) blamed diminishing returns from their farms for lack of initiative in them to look forward to life with positive hope which constrained them in achieving their goals. It was found during the course of investigation that lack of infrastructure and facilities and lack of opportunities for employment has made them quite apprehensive of their future. So 83.66 per cent respondents reported that they were in the state of hopelessness due to their persistent struggle with uncertainties and were not inspired to chase their goals.

Conclusion:

On the basis of above findings it can be concluded that educational goals are much better than financial goals for making long term goals but they are wishful to do that without any specific road map. Mid-term and short term are stepping stones which should be directed towards long term goals. The outcome suggests that farm families of Punjab are not setting and working towards achieving their goals in a systematic manner.

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