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# **RESEARCH ARTICLE**

# A STUDY OF RISK TAKING BEHAVIOUR OF SECONDARY SCHOOL STUDENTS IN PONDICHERRY REGION

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## **ARTICLE INFO**

# ABSTRACT

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### Key words:

Pondicherry region, Behaviour of secondary school, Students.

# **INTRODUCTION**

Risk taking behaviour would have emerged with man-kind since time immemorial. Mother takes risk to give birth her child. It is an important risk taking behaviour of selecting her life pattern though she takes risk in her earlier life. Father takes risk amidst of very many troubles and travails to maintain his family. Risk taking behaviour grows with every person. It is generally based on his psychological need and rewards for his life. There is considerable distinction between literate's risk taking behaviour and an illiterate's risk taking behaviour. High school students are always aimed at their future achievement and they gain elaborate knowledge and experience in order to discharge their duties even by facing a risk at critical situations. Wivagg (1991) has stated that achievement is generally accompanied by risk taking. A good way to develop self confidence in students is to provide them with challenges.

High school students' educational life is characterized by a heightened potential for recklessness, thrill seeking and risk taking tendency. Risk taking behaviour has its own significance in human life, where on one side it prepares an individual to cope up with the challenges and to face the other situations. It helps in channelization of abundance body energy in various creative ways. Generally by the term risk we mean a dangerous element or factor, where an individual is put willingly or unwillingly in that situation. Risk is a condition where there is a possibility of the occurrence of loss as a result of deviation from the intended or expected situation.

This study is based on the risk taking behaviour of secondary school students in Pondicherry region. The main objective of this study is to find out the secondary school students who are taking high risk to future or general activities. Pondicherry is having different types of community so who are taking risk to live in this society. The sample for the present study comprised of 1026 students from secondary schools at Pondicherry region. Purposive sampling method was used to draw the sample.

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Chaubey (1974) opines that risk is a condition where both the aspect of a thing is clear to an entrepreneur and the outcome clearly defines success or failure. Yausuf (1974) defines the risk as a part of border aspect of decision-making. Risk taking behaviour has become an important area of research for the last two decades. The term risk has been defined as "the extent to which the decision maker is willing to expose himself to a possible failure in the pursuit of a desirable goal". High school students are trained to face a world of uncertainty. No one can predict the future events. Risk results from uncertainty. Since decision making involves in future, their career and it involves risk. Hence the risk taking behaviour is being deemed as an important factor in the process of decision making, so studies pertaining to risk taking as a component of decision making are viewed here. Risk taking was found to correlate positively with vigilant decision making style. This seems to suggest that higher the risk taking tendency of professionals the more careful one would be in making wise decisions. Various studies revealed that risk taking is an integral component of decision making.

#### Statement of the problem

The problem selected for the present investigation is, "A Study of Risk Taking Behaviour of Secondary School Students in Pondicherry Region".

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## **Objectives of the study**

- 1. To study the level of risk taking behaviour of standard X students in Pondicherry region.
- 2. To find out whether there is any significant difference in the risk taking behaviour of Standard X students with respect to their:
  - a. Gender (Male/Female)
  - b. Community (OC/BC/MBC/SC&ST)
  - c. Locality of the school (Rural/Urban)
  - d. Type of school (Govt./Self- finance/Govt. Aided)
  - e. Educational status of parents (Illiterate/Literate/School Edu./Higher Edu.)
  - f. Occupational status of parents ( Farmer/Govt./Private/Business/Others)
  - g. Monthly income of parents (Below Rs.2000/Rs.2,001 to Rs.5000/Rs.5,001 to 10,000/Rs.10,001 and above)

## Hypothese

- 1. The risk taking behaviour of standard X students is low.
- 2. There is no significant difference among the risk taking behaviour of the Standard X students with respect to their:
  - a. Gender (Male/Female)
  - b. Community (OC/BC/MBC/SC&ST)
  - c. Locality of the school (Rural/Urban)
  - d. Type of school (Govt./Selffinance/Govt. Aided)
  - e. Educational status of parents (Illiterate/Literate/School Edu./Higher Edu.)
  - f. Occupational status of parents (Farmer/Govt./Private/Business/Others)
  - g. Monthly income of parents (Below Rs.2000/Rs.2,001 to Rs.5000/Rs.5,001 to 10,000/Rs.10,001 and above)

#### Sample

The sample consisted of 1026 high school Standard X students in Pondicherry region. The researcher collected sample from 38 different type of schools (Govt./Self- finance/Govt. Aided) in Pondicherry region. Purposive random sampling technique has been utilized by the researcher in order to draw the sample from schools. The number of schools utilized for the study is given in Table 1.

Table 1. Type of school

S. No	Type of school	No. of School
1.	Govt. High School	09
2.	Govt. Higher Secondary school	07
3.	Govt. Aided High School	03
4.	Govt. Aided Higher Secondary School	02
5.	Private High School	11
6.	Private Higher Secondary School	06
	Total	38

#### **Tool used**

The investigator utilized the research tool, the Risk taking behaviour scale which was constructed and validated by Arora (1982). In this research scale, there are eight dimensions i.e., Hills, space, sea, commercial trade, police and intelligence services, fire, professional trades, and military services.

#### Procedure

As stated earlier, the purposive random sampling technique has been utilized by the researcher in order to draw the sample from various type of institutions. Keeping this fact in mind and as well as the purpose of this study, in order to involve various sub samples viz: nature of the institution, and type of management, the researcher has used purposive random sampling technique in the selected high schools and higher secondary schools in the Pondicherry region. It has been decided to make use of the above said sub-samples; the investigator has randomly selected 38 schools. The sample is to be selected very carefully and it should enable the researcher to draw meaningful conclusions and generalizations. In such case, the sample should be adequate enough and must be a true representative of population. In every school the researcher has selected every one third (1/3)of the Standard X students. The Mean and standard deviation scores of high school students for various sub-samples are given in Table 2.

 Table 2. The mean and standard deviation scores of

 High School students in Risk taking behavior

Sl. No.	Sample	Sub sample	Ν	Mean	S.D
1	Gender	Male	584	150.43	21.99
		Female	442	144.59	25.24
2	Community	FC	33	139.45	28.18
		BC	364	147.04	22.98
		MBC	426	148.47	22.75
		SC&ST	203	149.68	25.48
3	Locality of	Rural	478	148.27	23.75
	School	Urban	548	147.60	23.51
4	Type of	Government	432	147.94	23.24
	School	Self-Financed	458	148.71	23.57
		Govt. Aided	136	145.14	24.87
5	Educational	Illiterate	160	150.89	21.29
	status of	literate	317	148.21	24.53
	parents	School Edu.	365	147.35	24.51
	-	Higher Edu.	184	145.92	21.97
6	Occupation	Farmer	381	149.03	25.36
	of parents	Govt.	145	146.54	22.04
	-	Private	236	147.33	22.83
		Business	145	146.26	21.02
		Others	119	149.19	24.30
7	Monthly	Below Rs.2000	426	147.88	25.91
	income of	2001-5000	335	148.86	21.03
	parents	5001-10000	183	147.90	22.04
		10001&above	82	144.23	24.52
	Total sample		1026		

Table	2(A).	The m	ean an	d standar	d deviati	on scores	and the 't'
val	lues of	High S	School	students i	n Risk ta	king beh	aviour

Sl. No.	Sample	Sub sample	Ν	Mean	S.D	't' values
1	Gender	Male	584	150.43	21.99	3.87
		Female	442	144.59	25.24	
2	Locality	Rural	478	148.27	23.75	0.454
	of School	Urban	548	147.60	23.51	

#### Findings

The obtained scores were analyzed by applying relevant statistical technique i.e. Mean, S.D, 't' test and F test. A table 2A(1) gender reveals that the means of boys and girls' risk

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Table 4. Result of ANOVA (one way)

Variable	Source of Variation	Sum of Squares	df	Mean squares	'F' ratio	Result 0.05 level
FC	Between Groups	3407.76	3	1135.92	2.04	Not Significant
BC	Within Groups	568318.5	1022	556.08		
MBC	Total	571726.3	1025			
SC&ST						

Variable	Source of	Sum of	df	Mean	'E' ratio	Result
variable	Variation	Squares	ui	squares	1 Iatio	0.05 level
Government/	Between Groups	1337.89	2	668.94		Not
Self-Financed/	Within Groups	570388.4	1023	557.56	1.20	Significant
Govt. Aided	Total	571726.3	1025			

Variable	Source of Variation	Sum of Squares	df	Mean squares	'F' ratio	Result 0.05 level
Illiterate/Literate/	Between Groups	2287.04	3	762.34	1.36	Not
School Edu./	Within Groups	569439.2	1022	557.18		Significant
Higher Edu.	Total	571726.3	1025			-

Table 6. Result of ANOVA (one way)

Variable	Source of Variation	Sum of Squares	df	Mean squares	'F' ratio	Result 0.05 level
Farmer/Govt./	Between Groups	1416.15	4	354.03	0.634	Not Significant
Private/Business/	Within Groups	570310.1	1021	558.58		
Others	Total	571726.3	1025			

Table 7. Result of ANOVA (one way)

Variable	Source of Variation	Sum of Squares	df	Mean squares	'F' ratio	Result 0.05 level
Below Rs.2000	Between Groups	1417.45	3	472.48	0.847	Not Significant
2001-5000	Within Groups	570308.8	1022	558.03		
5001-10000	Total	571726.3	1025			
10001&above						

taking behaviour scores were found to be 150.43 and 144.59 respectively. The male students have taken more risk than female students. The 't' value is 3.87, which is significant at 0.05 level. Thus, the null hypothesis "There is no significant difference between male and female Standard X students in the risk taking behaviour." was rejected. A table 2A(2) locality of school reveals that the means of rural and urban standard X students' risk taking behaviour scores were found to be 148.27 and 147.60 respectively. The rural school standard X students had taken high risk than urban school students. The 't' value is 0.454 which is not significant at 0.05 level. Thus, there is no significant difference between the rural and urban schools standard X students. So, the null hypothesis was accepted. In case of two sub-samples such as male and female, urban and rural the investigator utilized't' test to find out the significance of the difference between the means. If the sub-samples are more than two, the investigator applied the 'F test' to find out the significance of the difference among the means. It is found from the table 3 that the 'F' value is found to be 2.04, which is lower than the table value 2.99 at the 0.05 level of significance. Hence, the null hypotheses are accepted. Also, it is concluded that there is no significant difference among the community of standard X students, in respect of risk taking behaviour. It is found from the table 4 that the 'F' value is found to be 1.20, which is lower than the table value 2.99 at the 0.05 level of significance. Hence, the null hypotheses are accepted. Also, it is concluded that there is no significant

difference among the type of schools (Govt./Selffinance/Govt. Aided) of Standard X students, in respect of risk taking behaviour.

It is found from the table 5 that the 'F' value is found to be 1.36, which is lower than the table value 2.99 at the 0.05 level of significance. Hence, the null hypotheses are accepted. Also, it is concluded that there is no significant difference among the educational status of parents of (Illiterate/Literate/School Edu./Higher Edu) Standard X students, in respect of risk taking behaviour. It is found from the table 6 that the 'F' value is found to be 0.634, which is lower than the table value 2.99 at the 0.05 level of significance.

Hence, the null hypotheses are accepted. Also, it is concluded that there is no significant difference among the occupation of parents (Farmer/Govt./ Private/Business/Others) of Standard X students, in respect of risk taking behaviour. It is found from the table 7 that the 'F' value is found to be 0.847, which is lower than the table value 2.99 at the 0.05 level of significance. Hence, the null hypotheses are accepted. Also, it is concluded that there is no significant difference among the monthly income of parents of (Below Rs.2000/Rs.2,001 to Rs.5000/Rs.5,001 to 10,000/Rs.10,001 and above) Standard X students, in respect of risk taking behaviour.

# DISCUSSIONS

In this study clear that there is significance difference observed only between male and female students. In respect of all the remaining sub-samples, no significant difference was observed in risk taking behavior. Male students scored higher than female students on Risk taking behaviour. This observation is also supported by those of Paul Slovic (1966), Johan and Begum (1977), Verma (1990), Desingu (2002), NalanBayar and Melokesayil (2005). Subjects belonging to backward community, most backward community, scheduled caste/scheduled tribes do not differ among themselves are in the Risk Taking Behaviour who belong to SC/ST community are higher mean value than other community students of risk taking behaviour. This observation is also reported by Desingu (2002).

#### Conclusions

In this present study, male and female students differ significantly in risk taking behaviour. All the remaining subsamples don't differ significantly among themselves in risk taking behaviour. Male students do the risky jobs or tasks when compared with female students. Therefore, it may be inferred that male students are ready to face the risky situations. In professional line, there is no provision for gender difference. Equal importance and equal responsibility have been attributed to various professionals without minding the gender difference. Appropriate and necessary strategies should be included in the curriculum and sufficient opportunities and awareness should be made available to the female students to overcome the maladies erupted in the social set up. The students those who are lacking in Risk taking behaviour may be provided, real life like problem situation and how they are acting tactfully in discharging their functions can be appraised by experts. A suitable congenial learning environment should also be created in the schools

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