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"To study the risk-taking behaviour of students enrolled in professional and non-professional courses on the basis of gender"

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ABSTRACT:-

The objective of the present study was to investigate the risk taking behavior basis on professional and non-professional courses on the basis of gender. There were 200 students as a sample of the present study. The respondents were equally divided into two groups male 100 and female 100. Each group was also divided into different college student. They were purposively selected from different degree College of District Prayagraj. Demographic and personal information sheet of risk taking behavior scale was used for data collection. The obtained data were analyzed through t-test. Results showed that effect of professional and non-professional courses on the basis of gender was statistically significant in risk-taking behavior and male students have higher score of risk-taking behavior in comparison to their female counterpart. The result also showed that the effect of educational level was professional and non-professional courses on the basis of gender statistically significant in risk-taking behavior and gender basis.

Keyword:- Male, Female, T test, Prayagraj.

1. INTRODUCTION:-

Education is a central agency to all developments--cognitive, social, emotional and spiritual--that facilitates shaping the future of individuals, society and the nation. Plato, long ago observed that quality of the citizensand developments in the personality of a person is recognized from the basic fact of the type of education delivered, which has been a vital force in the regeneration of nation. The Secondary Education Commission headed by Mudaliar (1952-53), laid foundations to revolutionize school educationin continuation with University Education Commission immediately after independence, that education on all fronts stood promoted and developed. This commission viewed and reviewed various aspects of education by keeping in force the industrial and scientific developments in the country and thereby enunciating vocationalisation and work experience at the secondary school level. The approach of introducing vocationalisation and work experience definitely was to create scientific aptitude in the secondary school students and consequently promoting in them the embryonic of creativity and intelligence. It is psychologically a settled preposition that the mental level and the intelligence in a child gets germinated between the age group of twelve plus and fourteen plus and mature by the age of sixteen plus to eighteen plus which perhaps is the reason for introducing various National Talent Search Schemes for the secondary school students in the age group of fourteen plus and eighteen plus.

The concept of risk has been a concern of human beings from the earliest days of recorded history and most likely even before that. Risk taking is any consciously or non-consciously controlled behaviour with a perceived uncertainty about its outcome, and/or about its possible benefits or costs for the physical, economic, or psycho-social well-being of oneself or others. The consequences of risk-taking behaviour can be manifold. It can lead to financial gains, social fame and praise and many other positive outcomes. Taking risk encompasses behaviour that at the same time involves the chance of beneficial outcome as well as possible negative or harmful consequences. When people take risks, they engage in behaviours that could lead to negative consequences such as physical injury, social rejection, legal troubles or financial losses. Behaviours that are more likely to lead to such outcomes are considered riskier than behaviours that are less likely to lead to such outcomes. **Gray and Jennings (1999)** described that risk taking behaviour refers to the tendency to engage in behaviours that have the potential to be harmful or dangerous, yet at the same time provide the opportunity for some kind of outcome that can be perceived positive. The ISO 31000 (2009)/ISO Guide 73 definition of risk is the 'effect of uncertainty on objectives.' In this definition, uncertainties include events (which may or may not happen) and uncertainties caused by a lack of information or ambiguity. This definition also includes both negative and positive impacts on objectives. According to Factor Analysis of Information risk (2006), risk can be seen as relating to the probability of uncertain future events. For example, risk is the probable frequency and probable magnitude of future loss. On the basis of positive and negative behaviour, comprehensive approach of risk taking has been given by **Gullone and Moore (2005).**

Risk-taking is important form of human behavior that has been the area of many investigations, scholarly analyses, and policy debates. To a large extent, most researchers focused on the association between risky behaviors and severe health problems when they provide reasons for studying the former **(Didemente et al., 1995).** However, others have also argued that risk-taking should be studied of its relevance of three important issues in the field of psychology: The adaption of human behavior**(Byrnes, 1998; Payne et al., 1993),** the rationality of human thought **(Baron, 1994),** and the relative importance of genes versus the environment in determining the phenotypic expression of traits (**Wilson & Daly, 1985; Zuckerman, 1991).**

School students who prove to engage in risky behaviors are characterized by a set of attitudes of perceptions and values about themselves and society. In order to make an adjustment in the society or to fulfill demands, so one should have to ready for the risk. Students have to face risk in education, business, socialization, to earn the livelihood, sports, creating new things, adaptation to the environment and almost in every field oflife to gain the leading position. **Corben (2001**) has noted that risk taking is an essential part of learning and personal development. **Ligthfoot (1997)** has emphasized that taking risk is a natural and necessary part of growing up and risks are the declaration of the self, worn like badges of autonomy, group membership. Risk-taking has been considered as a pattern of personality characteristics, a learned behaviour **(Green et al., 2000).** The lifespan developmental model considers risk-taking a developmental area for adolescents due to the fact that every young person faces certain risk-taking experiences jointly with challenges as part of their development. From this perspective risks are part of a healthy development. Risk taking is a very common characteristic among adolescents **(Scott, 2004; Hendry and Kloep, 2002; Sternberg, 2002)**. According to **Scott (2004)** taking risks appears to bea way of gaining self-understanding towards the main developmental tasks of adolescence such as forming identity and developing autonomy.

The concept of risk has been a concern of human beings from the earliest days of recorded history and most likely even before that (Grier 1980; 1981). The Asipu in Mesopotamia dealt with predicting risks and risk management as early as 3200 B.C. Their approach was to identify important dimensions of the problem, design alternative actions and collective data on likely outcomes (e.g. profit or loss, success or failure). They would then mark the different options with a plus or minus sign, depending on how favourable the options were, and would finally issue a report to the client, etched upon a clay tablet (Oppenheim, 1997). At the same time, farmers in Mesopotamia managed risks by taking out insurance on their production and loaning shares of their excess production for interest rates in return. Interest rate from 0% for friends to 33% for strangers reflect perceived riskiness of loans (Grier 1981). Similar regulations with interest rates up to 200% were reported from ancient Babylonia for merchants transporting goods through dangerous seas or bandit-infested area (Covello and Mumpower 1985). Risk has been an integral part of human life since ages to contend with the harsh realities of nature (Yates, 1992; Trimpop, 1994; Vaughan, 1997; Ale, 2009). People nowadays experience risks relating to proximity, industrialisation (Vaughan, 1997), technology, as well as, overpopulation (Ale, 2009). With every advancement there comes an element of uncertainty. Although the environmental conditions change, the risk

remains the same and is prevalent, in one way or the other, with a varying degree of intensity.

2. MATERIALS AND METHODS:-

The present study belongs to the category of **descriptive field survey research** and includes composite characteristic of casual comparative and o relational survey research.

The first steps in designing the research are to finalize the subject. Subjects are the sampled respondents who take part in the study. It is from these that the data is taken and analysed. A population is any group of individuals who have one or more characteristic in common that is of interest to researcher. The population may be all individuals of a particular type or more restricted part of a group. The population for the research should be well defined for best and accurate result. The population in the present study comprises of the 200 students i.e., 100 professional 100 non-professional courses studying in Prayagraj District, Uttar Pradesh.

Table 3.1: Distribution of the sample

S.No	Respondents		Professional	Non-professional	Total
1	Students	Male	50	50	100
2		Female	50	50	100
Total			100	100	200

3. RESULTS AND DISCUSSION

The population may be all individuals of a particular type or more restricted part of a group. The population for the research should be well defined for best and accurate result. The population in the present study comprises of the 200 students i.e., 100 professional 100 non-professional courses studying in Prayagraj District, Uttar Pradesh. Further also divided into male and female students with also divided in Government and private PG colleges. Each group have 25 male or female students in a particular college.

Table 2. Demographic Profile of the Respondents

S.No	Schools		Students	Male /Female
1	Govt. College	Ewing Christian College	25	Female
		Arya Kanya PG College	25	Female
		Government PG College	25	Male
		Kulbhaskar PG college	25	Male
2	Pvt. College	Radha Raman Mishra PG College	25	Female
		Prayag PG College	25	Female
		Abhay Balika Mahavidyalaya, Allahabad	25	Male
		Annie College, Allahabad	25	Male

Table 4.2 Comparison of the risk-taking behaviour of undergraduate students

Group	Sample	Mean	S. D	t' value	df	Significant / not Significant
Government College	100	26.5	1	1.2	99	**Significant**
Private College	100	25.75	1.5	1.3	99	**Significant**

Observation of the table shows that the difference in the ability of risk-taking behavior of undergraduate students on government schools and private schools respectively 1.20 and 1.30 which is not more than the required value 2.35 for significant at 0.05 level. This indicates that there will be no significant differences in the ability of risk-taking behavior of undergraduate students in government and private schools of Prayagraj District. Thus, hypothesis stating that- ***"There will be no significant differences in the ability of risk-taking behavior of undergraduate students."*** is accepted. Graphical presentation of the same is given in graph.

The above data shows that there will be no significant differences in the ability of risk-taking behavior of undergraduate students in government and private schools.

The findings suggested that out of the total number students of male and female of undergraduate students, the mean value was found 26.50 of government PG college and 25.75 for Private PG college was found. Similarly the respective standard deviation suggested that 1.0 of government PG college and 1.50 for Private PG college was found, both are statistically different the risk-taking behavior of students enrolled in professional and non-professional courses, the result indicated that male and female of undergraduate student and t value (1.20) for Government college and 1.30 for private college showed also significant differences between male and female students for professional and non-professional courses, and thus Null hypothesis was rejected.

The above data shows that there will be no significant differences in the ability of risk-taking behaviour of undergraduate students in government and private schools for professional and non-professional courses.

The findings suggested that out of the total number students of male and female of undergraduate students have 200, In Government PG college the risk taking ability have more than Private PG college.

Table 4.5 Description of the risk-taking behaviour of students enrolled in professional and non-professional courses on the basis of gender

Group	Sample	Mean	S. D	t' value	df	Significant / not Significant
Government Schools	100	17.4	1.6	1.55	99	Significant
Private School	100	17.5	1.2	1.11	99	Significant

Observation of the table shows that the difference in the ability of risk-taking behaviour of undergraduate students on government schools and private schools respectively 1.55 and 1.11 which is not more than the required 1.64 for significant at 0.05 level. This indicates that there will be no significant differences in the ability of risk-taking behaviour of undergraduate students in government and private schools of Prayagraj District. Thus, hypothesis stating that- ***"There will be no significant differences in the ability of risk-taking behaviour of undergraduate students in gender basis"*** is accepted.

The findings suggested that out of the total number students of male and female of undergraduate students, the mean value was found 17.40 of government PG college and 17.50 for Private PG college was found. Similarly the respective standard deviation suggested that 1.60 of government PG college and 1.20 for Private PG college was found, both are statistically different the risk-taking behaviour of students enrolled in professional and non-professional courses basis on gender, the result indicated that male and female of undergraduate student based on gender and t value (1.55) for Government college and 1.11 for private college showed also significant differences between male and female students for professional and non-professional courses gender basis, and thus Null hypothesis was rejected.

Conclusion:-

Observation of the table shows that the difference in the ability of risk-taking behaviour of undergraduate students on government schools and private schools respectively 1.55 and 1.11 which is not more than the required 1.64 for significant at 0.05 level. This indicates that there will be no significant differences in the ability of risk-taking behaviour of undergraduate students in government and private schools of Prayagraj District. Thus, hypothesis stating that- ***"There will be no significant differences in the ability of risk-taking behaviour of undergraduate students in gender basis"*** is accepted.

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