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ABSTRACT INTELLIGENCE OF GRADUATE STUDENTS IN RELATION TO THEIR RISK TAKING BEHAVIOUR

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Abstract

The study was conducted to determine the relationship between abstract intelligence of graduate students in relation to their risk taking behaviour. The participants were 600 degree college students of Haryana state studying in different streams viz. Art, Science, Commerce, Pharmacy and Education. Cattell and Cattell Culture Fair (Free) intelligence Scale by Kapoor, Rao & Singh. {Scale III(CFIS-III)} for measuring abstract intelligence & Risk Taking Questionnaire (RTQ) by V.N.Sinha & P.N.Arora were used for the study. Mean, Standard Deviation and 'z' test were used for compare the values among different groups. The result of the study shows that the male students were significantly differ in abstract intelligence than the female students studying at graduate level while the male and female students studying in professional courses at graduate level does not differ in abstract intelligence whereas male male students were significantly differ in abstract intelligence than the female students studying in non professional courses at graduate level.

INTRODUCTION

In the past decades education was considered as the process of imparting information to the young for the specific period in a formal set up. Various social, economic, cultural, political and technological changes over the last few decades now make several changes in the system of education, leading to the emergence of new role expectations. Today, the meaning attributed to education is very vast and complex. It is not restricted to mere instructions of the young but considered as a life-long process of drawing out and developing individual's overall personalities. It is related with all round development of the child, which in turn results in the development of the society and also in the development of the nation. All round development of child means healthy growth of the child. The healthy growth of a child is marked not only by development of the brain and nervous system and other obvious aspects of physical maturation but also by development in the linguistic, cognitive, social and relational, psychological and emotional, and moral and ethical domains (Maholmes, 2001).

Intelligence is one of the psychological terms used quite frequently in various settings. Answer to the question: Who can be called 'Intelligent'? Is, the one who gets highest

marks in exams? or the person who have many degrees? One may answer these questions in different ways depending on the meaning of intelligence. Intelligence is much more than getting degrees. The term intelligence being vague and ambiguous in its meaning, psychologists in India as well as abroad has been interpreting it in different ways. One of the earliest definitions of intelligence was given by Binet and Simon (1905), who defined it as the "ability to judge well, to understand well, and to reason well". One of the most popular definitions of intelligence was given by Wechsler who defined it as "the aggregate or global capacity of the individual to act purposefully, to think rationally, and to deal effectively with the environment". Gardner defined intelligence as "the ability or skill to solve problems or to fashion products which are valued within one or more cultural settings". He used the term 'Multiple Intelligences' and advocated that there are eight types of intelligences such as Linguistic, Logical-mathematical, Spatial, Musical, Bodily-Kinaesthetic. There is no end to the definitions of intelligence just as there is no end to the definitions of education, life, love and God. In recent years, the concept of intelligence has become less acceptable and more exposed to criticism by psychologists as it is treated to be a complex and inexact concept due to its being vague and ambiguous in its meaning.

Risk is defined as 'the degree of uncertainty associated with a possible action'. It is a threat and an opportunity as well. Viek and Stallen (1980) reviewed a number of studies related to risk behaviour and on the basis of those they listed six common definitions of risk: (a) the probability of loss, (b) the size of credible loss, (c) the expected loss, (d) the variance of the probability distribution over the probability of all the possible consequences, (e) the semi-variance of the utility distribution, and (f) a linear function of the expected value and the variance of the distribution of consequences. Jungermann and Slovic (1987) referred to the fact that risk is an artificial construct which cannot be observed directly; therefore it lacks any "objectivity" reality. The Webster New Dictionary and Thesaurus (1990) defined risk as hazard: chance of loss or injury. Quantifying and assessing a risk involves the calculation and comparisons of probabilities, although most expressions of risk are compound measures that describe both the probability of harm and its severity. Kogan and Wallach (1967) attempted to explain risk-taking behaviour from the perspective of a situation in which it is likely to be explicated. They further explained, "Risk-taking dispositions occur in the situations where there is a desirable goal and a lack of certainty that it can be attained. The situation may take the form of requiring a choice between more and less desirable goals, with the former having a lower probability of attainment than the latter.

OBJECTIVES

1. To compare mean scores of abstract intelligence of male and female students studying at graduate level.
2. To compare mean scores of abstract intelligence of male and female students studying in professional courses at graduate level.
3. To compare mean scores of abstract intelligence of male and female students studying in non-professional courses at graduate level.

HYPOTHESES

1. There exists no significant difference in the abstract intelligence of male and female students studying at graduate level.
2. There exists no significant difference in abstract intelligence of male and female students studying in professional courses at graduate level.
3. There exists no significant difference in abstract intelligence of male and female students studying in non-professional courses at graduate level.

METHOD OF STUDY

The study was carried out to investigate to compare abstract intelligence of the graduate students in relation to their risk taking behaviour. Accordingly survey method of research was used for the study.

SAMPLE

The sample consists of 600 students studying in professional and non professional courses at graduate level in degree colleges of Haryana State. A random sample of students from streams viz. Art, Science, Commerce, Pharmacy and Education has been taken to conduct the study.

TOOLS USED

Cattell and Cattell Culture Fair (Free) intelligence Scale by Kapoor, Rao & Singh. {Scale III(CFIS-III)} & Risk Taking Questionnaire (RTQ) by V.N.Sinha & P.N.Arora were used in the study to investigate the comparison between abstract intelligence of the graduate students in relation to their risk taking behaviour.

STATISTICAL TECHNIQUES USED

The mean & Standard Deviation values were applied to test the significance of difference among groups which are under consideration for study. In order to compare different groups, 'z' tests were found in order to know the significant difference.

ANALYSIS OF DATA

Table – 1 Mean Scores of Abstract Intelligence of Male & Female Students Studying at Graduate Level

Students	N	**Mean**	**'z'**
Male	300	36.363	3.767
Female	300	18.922	

From Table 1, it is evident that 'z' value is 3.767 which is significant at 0.01 level of significance with 598 degree of freedom. So, abstract intelligence of students studying at graduate level differs significantly. The mean score of abstract intelligence of male students studying at graduate level is 36.363 which is significantly higher than female students studying at graduate level whose mean score is 18.922.

In this context Null hypothesis "There exists no significant difference in the abstract intelligence of male and female students studying at graduate level." is rejected. It is concluded that male students studying at graduate level possesses significantly higher abstract intelligence than female students studying at graduate level.

Table – 2 Mean Scores of Abstract Intelligence of Male and Female Students Studying in Professional Courses at Graduate Level

Students	**N**	**Mean**	**'z'**
Male	153	30.373	0.489
Female	147	30.550	

From Table 2, it is evident that 'z' value is 0.489 which is not significant at 0.01 level of significance with 598 degree of freedom. So, abstract intelligence of male and female students studying in professional and non-professional courses at graduate level does not differs significantly. The mean score of abstract intelligence of male students studying in professional courses at graduate level is 30.550 which is slightly higher than female students studying in professional courses at graduate level whose mean score is 30.373.

In this context Null hypothesis "There exists no significant difference in abstract intelligence of male and female students studying in professional courses at graduate level" is accepted. It is concluded that male and female students studying in professional courses at graduate level does not possesses significant difference in abstract intelligence.

Table – 3 Mean Scores of Abstract Intelligence of Male & Female Students Studying in Non-Professional Courses at Graduate Level

Students	**N**	**Mean**	**'z'**
Male	148	37.190	2.544
Female	152	36.020	

From Table 3, it is evident that 'z' value is 2.544 which is significant at 0.05 level of significance with 598 degree of freedom. So, abstract intelligence of male and female students studying in non-professional courses at graduate level differs significantly. The mean score of abstract intelligence of male students studying in non professional courses at graduate level is 37.190 which is significantly higher than female students studying in non professional courses at graduate level whose mean score is 36.020.

In this context Null hypothesis "There exists no significant difference in abstract intelligence of male and female students studying in non-professional courses at graduate level" is rejected.It is concluded that male students studying in non professional courses at graduate level possesses significantly higher abstract intelligence than female students studying in non professional courses at graduate level.

CONCLUSION

It is concluded that:-

a) The male students studying at graduate level possesses significantly higher abstract intelligence than female students studying at graduate level.

b) It is concluded that male and female students studying in professional courses at graduate level does not possesses significant difference in abstract intelligence.

c) It is concluded that male students studying in non professional courses at graduate level possesses significantly higher abstract intelligence than female students studying in non professional courses at graduate level.

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