



## **A STUDY OF RISK-TAKING BEHAVIOUR OF TRIBAL HIGHER SECONDARY STUDENTS**

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### **Abstract**

The development of the individual's ability to adjust, control and modify the situation as per their life-struggle is called education. To get success in life, students want to go beyond their capability and involve in those work in which success and results are not sure and in this way they take risk. The present research aims to study the Risk-taking behaviour of tribal higher secondary students. Self-made five dimensional Risk-taking ability scale was used for measuring the modernity of tribal students. The population of this study was those students who are studying in higher secondary school of Bilaspur district which is govern by C.G. board. Total 600 tribal students from the population were selected by multy-stage cluster stratified random sampling technique. Mean, S.D., and t- ratio were used for data analysis. The result revealed that the Risk-taking behavior of government and private higher secondary tribal students are not significantly differ. However Tribal students are significantly differ in their Risk-taking behaviour on the basis of their gender and class level.

**Keywords:** -Risk-taking behaviour, and tribal students.



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## **INTRODUCTION**

The development of the individual's ability to adjust, control and modify the situation as per their life-struggle is called education. Swami Vivekanand has stated that every Indian should be educated and education should be used to make him capable and self-dependent in every field of life to make him fearless & self-confident. Education is one of the primary agents of transformation towards development. It is an important avenue for upgrading the economic and social status of marginalized communities in the society. In fact, Education is not only for economic development of tribes but also for inner strength of the tribal communities which helps them in meeting the new challenges of life. However, Risk-taking factor takes a great role as modernity is increasing in every place of society and marginalized people are not away from this. Even though, tribal people and tribal students taking more risk because they are lacking more facilities (Back, 1992). To get success in life, students want to go

beyond their capability and involve in those work in which success and results are not sure and in this way they take risk. The 21<sup>st</sup> century is the age of competition, in which people are busy to keep themselves in a leading position. This competitive spirit bounds them to take risks. It is evident now that a risk-taker is more successful and position holder in the society (Sinha & Arora, 1982).

### **RISK-TAKING BEHAVIOUR**

Risk-taking behavior is a certain acts of consciously controlled behavior may produce positive or negative response which may be in different forms: social, moral, economic, health, profession, and psycho-social well-being of oneself or others etc. The Risk-taking behavior is described as a behavior which has no precision about its results (Rosenbloom, 2003). On the other hand, Çiftçi, (2006) explained the Risk-taking behavior as the eagerness on making mistake and to defend the situations which don't comply with traditions and aren't popular or to try to solve the problems which don't have certain solutions. Therefore Risk-taking behavior can be concluded positively or negatively. If we take positive conclusions, then individuals work hard to develop himself, his being enterprising, his trying to learn beyond his experiences and abilities (Little, 2006). The Tribal of Bilaspur district are mainly farmer or worker just like any of the other tribal of India. Some Anthropologist however even claim that in the earlier period the tribe were famous for their fighting-skills and acumen. It is easy to find out anecdotal evidence of Risk-taking behavior in tribal leaders. Risk is the potential of gaining or losing something of value. Values (such as physical health, social status, emotional well-being, or financial wealth) can be gained or lost when taking risk resulting from a given action or inaction, foreseen or unforeseen. Risk can also be defined as the intentional interaction with uncertainty. Uncertainty is a potential, unpredictable, and uncontrollable outcome risk is a consequence of action taken in spite of uncertainty.

Risk has been a concern of human beings from the earlier days of recorded history and most likely even before that. Risk is sometimes seen as the probability of an unwanted event occurring, but here risk is taken to mean the probability of an unwanted event occurring and severity of potential loss. Kogan & Wallach (1964) pointed out that, one can hardly afford to neglect the role that Risk-taking may play in thinking; it helps in some kind of decision making. Risk as a layman understands, may be an act where an individual undertakes to earn his livelihood. Generally, the term risk means a dangerous element or factor, where an individual is put in willingly/unwillingly in that situation. Horbin (1974) is of the opinion that risk is a condition where there is possibility of loss as a result of deviation from the intended

or expected situation. Kogan, et al. (1967) are of the opinion that risk means the extent at which the decision maker is willing to expose himself to possible failure in the pursuit of a desirable goal. Risk is a condition where both the aspects of an act are clearer to individual and the outcome clearly defines the success and failure (Chaubey, 1974). Risk-taking means undertaking a task involving a challenge for achievement or a desirable goal in which there is a lack of certainty or a fear of failure. Risk-taking known as the tendency to involve in behaviours that have the intense to be harmful or dangerous, yet at the same time provide the opportunity for some kind of outcome that can be perceived as positive (Matthew, 2009).

### **RISK-TAKING BEHAVIOUR OF TRIBAL STUDENTS**

Scheduled Tribes are geographically, socially isolated and economically marginalized communities. In the post-Independence period, sincere and concerted efforts were made for the economic and educational development of tribal. Despite these efforts the performance of the tribal in education is much lower than the Scheduled Castes. Tribal live in far flung areas, forests are unreachable and inaccessible. Moreover, the tribal life and livelihood is directly linked to the forest resources. Due to this, their relations with outside world are either forged or severed depending on circumstances. Sujata (1994) pointed out that many other factors are responsible for the poor response to formal education from the tribal. The poverty of the tribal, the medium of instruction, the early marriage, the lack of motivation and educational aspirations of the tribal boys and their parents are discussed by many as factors hindering acceptance of formal education. The teacher's attitude to tribal students, the failure of the teachers in performance of their role in the tribal villages and teacher absenteeism as significant in the explanation of academic failures of tribal students. On the other hand, some studies which made a close examination of the reasons for the failure of the tribal students in utilizing the facilities for education revealed, factors like tribal beliefs, with regard to the location of the school, unsuitable school hours, vacation time, cumbersome admission procedure and the inferiority complex of the tribal boys and girls.

Young people today are growing up in different circumstances to those experienced by previous generations; changes which are significant enough to merit a reconceptualization of youth transitions and processes of social reproduction. In other words, in the modern world young people face new risks and opportunities. The traditional links between the family, school and work seem to have weakened as young people embark on journeys into adulthood which involve a wide variety of routes, many of which appear to have uncertain outcomes. But the greater range of available opportunities helps to obscure the extent to which existing

patterns of inequality are simply being reproduced in different ways. Moreover, because there is a much greater range of pathways to choose from, young people may develop the impression that their own route is unique and that the risks they face are to be overcome as individuals rather than as members of a collectivity. In modern contemporary society, tribal students are in problematic situation because their parents live in traditional society and want to sift their child's in modern society which is also necessary to stabilize and survive for them according to requirement of modern society. Therefore, it becomes important to get education to shift, survive, and progressive in the modern society.

### **REVIEW OF RELATED LITRATURE**

**Byrnes et al. (1999)** concluded that certain topics (e.g., intellectual Risk-taking and physical skills) produced larger gender differences than others (e.g., smoking). **Harris et al. (2006)** found that women perceived negatively about likelihood and had lesser expectation of enjoyment incompletely mediated their lower propensity toward risky choices in gambling, recreation, and health domains. Perceptions of severity of potential output was a partial mediator in the gambling and health aspects. Their propensity towards taking social risks show equally on gender variable. **Saxena & Puri (2013)** found in their study that Risk-taking is not correlated significantly to the personality and the sensation seeking. **Nimbalkar (2017)** found that (1) the boys are more risk-taker than girls. (2) Boys and girls are equal in mentoring Risk-taking. (3) Girls are better in ethical Risk-taking than boys and (4) boys are more physical risk-taker than girls. **Mishra, & Arsiya (2014)** founded in the study that both type of respondents having high risk capacity or low risk capacity take their decision similarly in their decision making styles and it was cleared from their study that low risk-taker make their decision later than high risk taker but decision of both decision makers will be same. **Tay, B.A. & et al. (2009)** in their study found that the academic Risk-taking level of gifted students are positively high and there was a highly valuable, positive relation between academic Risk-taking levels and problem solving skills of gifted students. **Pawlawaski, Atwal, & Dunbar, (2008)** founded in their study that (1) human are competent optimizers on catching a bus and crossing a busy road. Human are compromising their arrival time at a bus stop so that they can minimizing their waiting time. Another part is, a single male pursue more risk strategy than single females by reducing waiting time much finer. Males are also more likely than females during crossing the busy roads when it is risky to do so. Male are more likely to initiate a crossing in highly risky situation when there are females present in

the immediate locality, but female do not show equal effect in relation to the number of males presents.

As per the above reviews it is found that Risk-taking is related to each and every individuals' behaviour. It is also well known that tribal are always confronted with several difficulties especially in the field of education so it is important to study the Risk-taking behaviour of those students generally and in the context of Bilaspur district specially and also provide them proper guidance and support to get rid of several problems.

### **OBJECTIVE OF THE STUDY**

1. To compare the Risk-taking behaviour of tribal students of Government and Private Higher Secondary students.
2. To compare the Risk-taking behaviour of tribal students of standard XI and standard XII Students.
3. To compare the Risk-taking behaviour of Tribal Higher Secondary Boys and Girls student.

### **HYPOTHESES**

1. There will be no significant difference between tribal students of Government and Private secondary students in their Risk-taking behavior.
2. There will be no significant difference between tribal students of standard XI and standard XII students in their Risk-taking behavior.
3. There will be no significant difference between Tribal Higher Secondary boys and girls student in their Risk-taking behavior.

### **DELIMITATION OF THE STUDY**

The delimitation of this study will be following-

1. Present study is conducted only in Higher Secondary school of Bilaspur district govern by C.G. board.
2. The student of standard 11<sup>th</sup> and standard 12<sup>th</sup> of higher secondary school of Bilaspur district is included in the present study.
3. Government and private higher secondary schools of Bilaspur district is included in the present study.
4. Under the Risk-taking behavior only given five dimensions are studied: Society, Forest, Education, Health and Self-esteem.

### **METHODOLOGY**

Descriptive survey method has been employed for this study.

**POPULATION**

The population for this study were those tribal students who were studing in higher secondary school of Bilaspur district of Chhattisgarh state which are governing by Chhattisgarh board.

**SAMPLE AND SAMPLING**

Total 600 higher secondary tribal students are included in sample in which 316 students were selected from government school whereas 286 students were selected from private schools. The stratified simple random sampling technique was used for the process of sampling.

**TOOLS**

A self-made scale named “Risk-taking Ability scale (RTAS)” was used in this study in which five dimension that is education, society, forest, health, and self-esteem were included.

**STATISTICAL TACHNIQUES**

Inferential statistics like mean, standard deviation, and t-test were used to test the formulated hypothesis.

**ANALYSIS AND INTERPRITATION OF DATA**

**Objective 1.**

**Ho1:-** There will be no significant difference between tribal students of Government and Private Higher secondary students in their Risk-taking behavior. The data related to this hypothesis were analyzed by t-test. The results are presented in table 1-

**Table No. 1**

**Summary of Mean, S.D., df, and t-value for RTA score of Government and Private higher secondary tribal students**

School	N	Mean	S.D.	df	t-Value	Sig. value (2-tailed)
Government	316	141.49	21.012			
Private	284	138.92	22.299	598	1.452	0.147*

\*Not significant at .05 level.

As seen in table-1 the mean score of Private higher secondary tribal students in their Risk-taking ability is 138.92 which is lower than the government higher secondary tribal students having mean score 141.49. The calculated t-value is 1.452 which is less than the table value ( $t < 1.96$  with df 598) shows not significant difference at the .05 level. Thus the null hypothesis that there will be no significant difference between Government and Private higher secondary

tribal students in their Risk-taking behavior is not rejected. Hence it can be stated that there is no significance mean difference between government and private higher secondary tribal students in their modernity. It can be said that the Risk-taking behavior of private higher secondary tribal students are not significantly differ than the government higher secondary tribal students.

**Objective-2**

**Ho2:-** There will be no significant difference between tribal students of standard XI and standard XII students in their Risk-taking behavior. The data related to this hypothesis were analyzed by t-test. The results are presented in table 2-

**Table No. 2**

**Summary of Mean, S.D., df, and t-value for RTA score of Class 11<sup>th</sup> and 12<sup>th</sup> class tribal students**

Class	N	Mean	S.D.	df	t-value	Sig. value (2-tailed)
11 <sup>th</sup>	302	137.89	21.817	598	2.75	0.007*
12 <sup>th</sup>	208	142.69	21.245			

\*Not Significant at .05 level

In the above table-2 the mean score of 11<sup>th</sup> class tribal students in their Risk-taking ability is 137.89 which is lower than the 12<sup>th</sup> class tribal students having mean score 142.69. The calculated t-value is 2.75 which is greater than the table value ( $t > 1.96$  with df 598) indicating significant difference at the .05 level. Thus the null hypothesis that there will be no significant difference between 11<sup>th</sup> and 12<sup>th</sup> class tribal students in their Risk-taking behavior is rejected. Hence it can be stated that there is a significance mean difference between 11<sup>th</sup> and 12<sup>th</sup> class tribal students in their Risk-taking behavior. It may therefore be said that the Risk-taking behavior of 12<sup>th</sup> class tribal students are significantly higher than the 11<sup>th</sup> class tribal students.

**Objective-3**

**Ho-3** There will be no significant difference between Tribal Higher Secondary boys and girls student in their Risk-taking behavior. The data related to this hypothesis were analyzed by t-test. The results are presented in table 4.3

**Table No. 4.3 Summary of Mean, S.D., df, and t-value for RTA score of Boys and Girls tribal students**

Gender	N	Mean	S.D.	Df	t-Value	Sig.(2-tailed)
Boys	290	142.06	21.392			
Girls	310	138.60	21.791	598	1.96	0.050*

\*significant at .05 level

As seen in table 4.3 the mean score of higher secondary boys tribal students in their Risk-taking ability is 142.06 which is more than the higher secondary girls tribal students having mean score 138.60. The calculated t-value is 1.96 which is less than the t-table value i.e. 1.96 at the .05 level of significance with  $df = 598$ . Thus the null hypothesis that there will be no significant difference between higher secondary boys and girls tribal students in their Risk-taking behavior is rejected. Hence it can be stated that there is a significance mean difference between higher secondary tribal boys and girls students in their Risk-taking behavior. It can be concluded that the Risk-taking behavior of higher secondary tribal Boys students are significantly higher than the Risk-taking behavior of higher secondary tribal Girls students.

### **FINDINGS AND DISCUSSION**

From the above analysis of data result can be drawn that the Risk-taking behavior of private higher secondary tribal students do not differ significantly with the government higher secondary tribal students. Furthermore, the finding shows that the Risk-taking behavior of 11<sup>th</sup> and 12<sup>th</sup> class tribal students differ significantly and also revealed that class 12<sup>th</sup> school students are significantly higher than the 11<sup>th</sup> class tribal students. The Risk-taking behavior of higher secondary tribal boys students are significantly differ than the Risk-taking behavior of higher secondary tribal girls students. It may be due to, the students are having similar social background, living style and physical environment. Consequently, the influence of private and government environment on tribal students do not matter concerning Risk-taking behavior.

While regarding Risk-taking behavior, such might be due to age factor because 12<sup>th</sup> class tribal students are in peak stage of adolescent wants to draw attention of their colleague to make good place among them. Due to this psychological factors 12<sup>th</sup> class tribal students take higher risk than the 11<sup>th</sup> tribal students. Since boys are physically stronger so that they are more risk taker in physical situation but in some aspects of psychological factor like intelligence and aptitude girls may be equal in Risk-taking (Nimbalkar, 2017).



## CONCLUSION

Tribal students may not be promoted by Government and private schools in order to behavior of taking risk related to their education, society, vocation, and self-esteem. What differences are seen in 11<sup>th</sup> and 12<sup>th</sup> class tribal students and Boys and Girlstribal students' in their Risk-taking behavior might be due to their own maturity and alertness in the present competitive situation.

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