



## A COMPARATIVE STUDY OF CAREER INTEREST INCLINATION WITHIN COMMERCE STREAM BETWEEN RURAL AND URBAN COMMERCE STUDENT OF MAHARASHTRA STATE

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### Abstract

The present study investigated the Interest inclination within the commerce stream. The study was conducted on Twelve hundred and four (1204) 11<sup>th</sup> & 12<sup>th</sup> Commerce students by giving due representation to boys and girls as well as rural and urban location of the six administrative regional zone in Maharashtra state, namely: Pune, Aurangabad, Amravati, Nasik, Kokan and Nagpur. The High schools were selected using stratified random sampling technique. The selected schools are affiliated to the Higher Secondary School Board controlled by the department of education, government of Maharashtra. The descriptive survey method is used for data collections. Interest inclination within the commerce stream was measured through Commerce Interest Inventory (CII). The finding of the study reported that, i) comparisons between rural and urban students on CII shows that urban students are higher on ..... than Urban Students, ii) on ..... Urban Students were higher on ..... Than rural students. ii) Comparisons between male and female students on CII show that male students are higher on.. Than female students on....

**Key Words:** Interest inclination within commerce stream, urban & rural commerce students



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### Introduction

Career is a very important aspect of anyone's life. Choosing a career in a particular stream or profession right at the beginning has a long lasting impact on a student's future. It is very important for any student to choose the subject carefully from various subjects according to their interest. The choice of the right profession within the stream is one of the

most crucial decisions. Hence, there is a need for guidance in the selection of subjects and professions within that stream so that students can choose the subject according to their interest even after selection of a particular stream.

### **Concepts used in the study**

#### **Interest**

An interest may be defined as a tendency to make consistent choices in a certain direction without external pressure and in the face of alternatives, i.e. it represents a tendency to select certain activities or things in preference to certain others.' Formerly, it was believed that interests reject inborn abilities (Woodworth, 1918)<sup>1</sup> but the recent trend is to emphasise the fact that interests are the product of individuals' environment. It means teachers; educational administrators and guidance workers should have a close watch on the student's interest from the very beginning of the life of the individual (Thorndike, 1935)

Many psychologists and thinkers have tried to explain the meaning of this term: Bingham (1937) "Interest is a tendency to become absorbed in an experience and to continue it, while an aversion is a tendency to turn away from it to something else."

B.N. Jha (1946): "Interest is that enduring mental system which sustains connection and continues the activity called attention."

Strong (1943): "Interest is essential as the starting point of the educational process, effort is essential as its outcome."

Getzels (1962): "An interest is a disposition organised through experience which impels an individual to seek out particular objects, activities, understandings, skills or goals for attention or acquisition. Interests are feelings that are generally of high intensity. Despite this general level of high intensity, they can range from no interest to high interest in terms of direction and intensity. Interests typically are directed towards some activity (target) and the relationships between feelings and the targets are learned."

Bhatia (1968) "Interest means making a difference. We are interested in objects because they make a difference to us, because they concern us."

Crow and Crow (1973) "Interest may refer to the motivating force that impels us to attend to a person, a thing or an activity or it may be the effective experience that has been stimulated by the activity itself. In other words, interest can be the cause of an activity and the result of participation in the activity."

## **Types of Interests**

Super and Crites (1964) distinguish four major interpretations of the term "Interests" associated with four methods of obtaining data on students' interests.

(a) Expressed Interests: These are verbal expressions of interest in an activity or occupation.

The student simply expresses a liking, or indicates his dislike, for a particular activity or vocation. The significance of such expressions of interest varies with the maturity and experience of the individual. In some cases, expressed interests represent temporary whims or fantasies.

(b) Manifest Interest: They are interpreted as evidenced by participation in an activity or occupation. A person who is active in a dramatics club is manifesting his interests through actual participation. Manifest interest tends to be more stable than expressed interests since they are based on actual experience. This approach to the identification of interests however has similar limitations. The manifestation of interests may be limited by financial considerations or other environmental factors. Hence, these interests provide clues to possible educational and vocational goals, the absence of a specific interest may reflect only lack of environmental opportunity to develop that interest.

(c) Tested interest: These are measured by objective tests of vocabulary or other information rather than an inventory of reported interest. The use of such a test, as the Michigan vocabulary profile test as a measure of interest is based on the assumption that a stable interest, results in an accumulation of relevant information and corresponding growth in specialised vocabulary. (d) Inventoried Interests: These interests are measured by lists of activities or occupations to which the student responds by an expression of liking or preference. In answering the inventory items the examinee records a series of self perceptions that are summarised in such a way as to reveal their similarity to those of workers in different occupations. The scores of each student can be interpreted as reflecting a pattern of relatively high or low interests in various fields.

### **Higher Secondary School Students -**

Students of English and Marathi Medium studying in 11<sup>th</sup> to 12<sup>th</sup> standard affiliated to Maharashtra State Board.

### **Interest inclination within Commerce stream**

Commerce is a field for students who have an interest in financial information/transactions, trading of economic value, etc. Students often consider taking up Commerce after completing Class 12. Students who are looking forward to pursuing a career in Commerce have a wide range of choices before them.

Candidates can pursue the Commerce course at the undergraduate (UG), postgraduate (PG), diploma levels as well as at the doctoral level. UG level Commerce courses offered to aspirants include BCom, BBA, CA, CS, BBA LLB, BBM, BSc, etc. At the PG level, popular Commerce programs are M.Com, MBA, MPhil, MSc, etc. Generally speaking, UG courses in Commerce are of three years duration whereas PG programmes are of two years duration.

Among the Commerce courses, students can consider choosing specialisations such as Accounting and Finance, Banking and Finance, Accounting and Taxation, Actuarial Science, Business Administration, Applied Economics, E-Commerce, Financial Accounting, Banking and Insurance, Human Resources, Entrepreneurship, Accounting and Auditing, etc.

### **Review Of Related Literature**

While studying the comparison between the Interest inclination within commerce stream of urban and rural commerce students, some previous studies were reviewed:

Joshi (1983) conducted a research on 'Study of psycho-social factors of Interest of students studying in the higher secondary school. Findings revealed that students of urban area were more interested in administration, mathematical matters, scientific matters and verbal matters than rural students, Students whose socio-economic conditions are high were interested in administrative, natural, scientific and art field, and the students of more educated parents showed more interest and have higher Interest in administrative, mathematical and mechanical and nature science and art field; those who possess high level of firmness have higher interest for mechanical field.

Jayapoorani (1982) conducted research on 'Vocational interest of higher secondary school students.' The objectives of the research were to identify and assess the vocational interest and aptitude of adolescents. Natural Science, Mathematics and English were the subjects preferred by the majority of the students.

Robert (1988)<sup>5</sup> studied the socio-economic status and vocational choices of students. The result of this study highlights that the vocational choices of the secondary students were independent of their socio-economic status and vocational aspirations of parents. It was also

reported that both boys and girls had similar vocational choices as regards agriculture, art, literature, commerce, science and social work.

Mohan and Gupta (1990) attempted to identify those factors that determine the choice of vocational courses and to compare the attitude of children who join vocational & technical programs with those who opt for academic courses. The study reported that some of the significant factors for joining vocational and technical courses are interest and motivation for a particular kind of activity, personal concern, asset, set of value cherished, level of self-concept; attitudinal aspect, career maturity and future prospects. As per the study these factors varied in degree from child to child and no generalisation could be made about their relative importance for a child

Javed, Kureshi. (1990) made a critical study of the vocational interests of the students of arts, science and commerce studying at graduation level in senior colleges in the rural areas. It was found that rural students were disinterested in agriculture and more interested in vocations connected with science. While students from arts and commerce faculties expressed high interest in persuasive and executive vocations. Students of all the three faculties showed low and little interest in social vocations.

Veena (2005) studied Career Decision Making Self-efficacy (CDMSE) among High School Adolescents. Findings of the study revealed that there was no gender difference seen in the IX grade. However, in the XI grade, girls obtained significantly higher scores indicating greater career maturity.

Khan (2006)<sup>16</sup> in his comparative study of occupational aspirations of Boys and Girls students of senior secondary schools of Delhi” found that, the difference between occupational aspirations of boys and girls within each type of school was found to be significant, however taking all the schools together no significant difference was found. A significant difference in occupational aspiration was also found between the boys of government schools and government aided schools.

Sharma and Kumar (2007)<sup>17</sup> studied vocational interests of rural and urban students and found that there was no significant difference between the vocational interests of secondary students of rural and urban areas on ten different vocational interest areas.

Reddy (2011)<sup>18</sup> conducted “A Study on the Vocational Education preferences and interests of the Indian Undergraduate Students of Chittoor district” and found that female students had a higher mean vocational education interests than the male students which

showed that the girl students were more interested to learn vocational courses. However, the difference in mean interest scores was not significant which indicated that there was no significant difference between male and female students in their vocational education interests.

Letha and Amin (2012) 20 conducted study on class XI students belonging to private, Government, Government aided and Central Government schools of New Delhi and found that students had high career aspirations. Their career aspirations differed with respect to type of schools. However, no significant statistical difference in career aspirations between boys and girls could be noticed.

Kumar (2012)22 examined Vocational interests of 200 students of Science and Arts stream of senior secondary schools of Meerut province. Results revealed that the science and arts stream students of senior secondary schools differed significantly on the vocational interest's dimensions like Literacy, Scientific, Executive, Commercial, Constructive, Artistic, Agriculture, Persuasive and House Hold. However, no difference was observed between science and arts stream students on the dimension of social vocational interests.

In the present research similar study is planned for commerce students. It is crucial to understand the vocational preferences within the stream once a student selects a particular stream he/she is left with very basic minimum options therefore, it is a paramount decision to select a profession available there.

Mattoo (2013)23 studied Career Choices of Secondary Students with Special Reference to Gender, Type of Stream and Parental Education. The results revealed some significant differences on the basis of gender and parental education in various career choices of the subjects under investigation. The most liked career choice has been reported to be medical followed by scientific and sports. Girls are seen to have higher inclination towards fine arts, crafts, households and sports activities as compared to boys. Technical and outdoor interest is found higher in boys than girls. Uniform tendency towards career choices like: literary, medical, scientific, and agriculture is found in both the genders.

Sarika Mohta (2013)24 conducted a study on Educational interest trend among young children. It measures interest in seven areas- Agriculture, Commerce, Fine Arts, Home-Science, Humanities, Science and Technology. Thus after scoring and analysis, it could be said that Gender and environment affect interests. Current educational interest trend among

young children is highest in technology, than commerce, fine arts, science, humanities, home-science and least interest in agriculture.

Zeshan, Sanjay, Suman (2014) 38 studied on Vocational interest of Adolescents in relation to the socio-economic status and found insignificant difference between the vocational interest and socio economic status of male and female adolescents. T-value of rural and urban adolescents' socio economic status was also calculated and insignificant difference found in them. T-value of vocational interest of rural and urban adolescents indicates the significant difference on the dimensions of executives, commercial, constructive, artistic and agriculture.

Wilgosh (2002) 64 reported on the impact of gender stereotyping on academic attainment in certain subjects, and how popular images in the media influenced career choice. It was found that adolescent girls focused on appearance and popularity, and tended to avoid science-related careers. Lupart (2004) 65 found that females tended to aspire to careers in artistic and health related fields, while males preferred careers in science and technology.

Amadi (2007) 66 investigated the vocational maturity and occupational preferences of adolescent students in Owerri Education Zone of Imo state, Nigeria. The finding was that students were vocationally matured in four dimensions of vocational maturity namely: self knowledge, occupational information, involvement in decision making and independence in decision making and that gender had no significant influence on three out of four dimensions of vocational maturity.

Almiskry (2009) 69 determined the Gender difference and career interests of university students in Malaysia. The results of the study revealed significant difference in realistic career interest pattern between male and female students.

Andreea and Elena (2014) 77 assessed the role of gender in the formation of vocational interests and career orientation in adolescence. The results revealed that there were no gender differences regarding vocational interests or career orientation in terms of realistic vocational interests, investigative interests, artistic interests, social interests, entrepreneurial interests or conventional interests.

Roy (2014) 78 in a Comparative study of the vocational interest of the students of Arts, Science and Commerce studying at graduation level in Bareilly City found that academic stream does not affect the vocational interest of the students studying at graduation

level and concluded that there was no significance difference among the educational interest of the students of arts, science and commerce stream studying at the graduation level.

Detailed review of literature explained that there are mix finding on the role of gender and socio-economic status such as urban- rural on the stream selection and specifically selection of a particular field of profession within the stream. Therefore, in the present research paper null hypotheses are formulated to explore the role of gender and urban and rural background on selection of a particular field within the commerce stream.

### **Need of the Study**

There are various scales available for career guidance which helps students to understand their inclination towards a particular stream. At 11<sup>th</sup> and 12<sup>th</sup> standard they are not aware of all the offerings within a particular stream, this has been observed by researchers in the last 20 plus years of practice as a career counsellor that after selecting a particular stream students struggle to find out a particular professional program with-in that stream. It will be interesting to study the role of gender and socioeconomic status in the selection of a particular profession. There are mixed findings available in earlier literature related to role of gender and urban-rural locality. Current research is focusing on commerce career inclination and role of gender, findings of this research will to understand the gender specification role of career inclination and it will help for further career guidance and counselling.

Commerce stream has varied career options which are dynamic in nature, CII will help students to understand various professional options in the field with their operational functions though the test items. Such assessment will give assurance of the choices made by the students for better career options.

### **Statement of the Problem**

The problem under study is stated as “A Comparative study of Career Interest inclination within Commerce stream between Rural and Urban Commerce Student of Maharashtra State”.

### **Objective of the Study**

- i) To test the significance of the mean differences on Interest inclination within commerce streams between male and female commerce students.
- ii) To test the significance of the mean differences on Interest inclination within commerce streams between Rural and Urban Students.



## Hypothesis

- i) There will be no significant difference between male and female commerce student on CII
- ii) There will be no significant difference between urban and rural commerce student on CII

## Method of the Study

The present study attempted to find Interest inclination within the commerce stream of Commerce students of Maharashtra state. Keeping the view of the nature of the study, the survey method was found to be more suitable.

### 9.1 Population of the Study

#### Population

Students from Maharashtra state, studying in 11<sup>th</sup> and 12<sup>th</sup> Commerce of Marathi and English medium from Higher Secondary School State Board of Maharashtra are considered as the population for the present study.

#### Sample

**For the present research** 1204 students (602 Male & 602 Female) were selected across Nine Higher Secondary School Boards (11<sup>th</sup>& 12<sup>th</sup> Commerce) of Maharashtra state from English and Marathi medium. To maintain the homogeneity of the samples and to control all the extraneous and mediation variables inclusion and exclusion criteria were used.

#### A. Inclusion Criteria

- i) Only Higher Secondary going Commerce faculty student were studied.
- ii) Students only from 11<sup>th</sup> and 12<sup>th</sup> Commerce were included.
- iii) Male and female students were included in the study.
- iv) English and Marathi medium female and male student were studied.
- v) Socio- economic status was neither too poor nor too rich.

#### B. Exclusion Criteria

- i) Below and above higher secondary 11<sup>th</sup> and 12<sup>th</sup> Commerce students were excluded from the present study.
- ii) Other than male and female student were excluded.
- iii) Other than English and Marathi medium schools were excluded.

iv) All the other states except Maharashtra were excluded.

**Table 1 Final Phase Sample for Calculating Psychometric Properties**

Sr. No	Zone	Area	School Name	M	F	TOTAL
1	Pune	U	Shri. Mhalsakant Vidyalaya high school and junior college Akurdi Pune - 44	51	50	101
		R	Shri Nagnath Vidyamandir, Budh, Satara	50	50	100
2	Kokan	U	New English School, Ravdhal, Mahad, Raigad	50	50	100
		R	Smt. Shashikala Shankarrao Sawant Uchya Madhyamik Vidyalaya, Shirgoan, Mahad	50	50	100
3	Nasik	U	KAANMS College Satana, Nasik	50	50	100
		R	Shri Bansibhau Mhaske Madhyamik &Uchya Madhyamik Vidyalaya, Takali Kazi, Dist - Ahamadnagar	50	50	100
4	Aurangabad	U	KSK College, &Champavati Vidyalaya, Beed	51	50	101
		R	Janata Junior College Shanora, Asti, Beed	50	50	100
5	Amravati	U	Mahatma Gandhi Madhyamik &Uchya Madhyamik Vidyalaya, Badnera, Tal and Dist. Amravati	50	50	100
		R	Babaji Datey kala aani Vanijya Mahavidyalaya college, Yevatmal	50	52	102
6	Nagpur	U	Lakhotia Bhutada High School, Kondhali, Nagpur	50	50	100
		R	Mahatma Gandhi Vidyalaya, Tal. Gadchandur, Dist. Chandrapur	50	50	100
<b>TOTAL SAMPLE</b>				<b>602</b>	<b>602</b>	<b>1204</b>

### **Research Tool - Commerce Interest Inventory (CII)**

Commerce Interest Inventory (CII) developed by Arun Dengale (2022) is used to find career inclination within the commerce stream. CII has nine subscales which assess career interest in nine commerce professions. These sub-scales are Banking, Actuarial Science, Marketing and Advertisement, Bookkeeping and Accountancy, Business and Trade, Management and Administration, Transport and Communication, Law and Taxation and Information Technology.

Tool standardised and all psychometric properties are satisfactorily established. Test has very has Cronbach's alpha Reliability (alpha = .96). Internal consistency has established with internal consistency all the individual items found highly correlated with the total scale score renege of correlation is between (r = .40 to .70 ). Resent norms are developed; Class, Gender and locality wise norms are available.

### **Statistical Techniques Used**

In this study various statistical measures such as Mean, S.D., and 't' test were used for analysing and interpreting data.

### **Analysis of Data**

After collecting data the investigators used the mean, standard deviation and independent sample 't' test for analysing the data. The calculation was done by using SPSS version 20.0 on the computer.

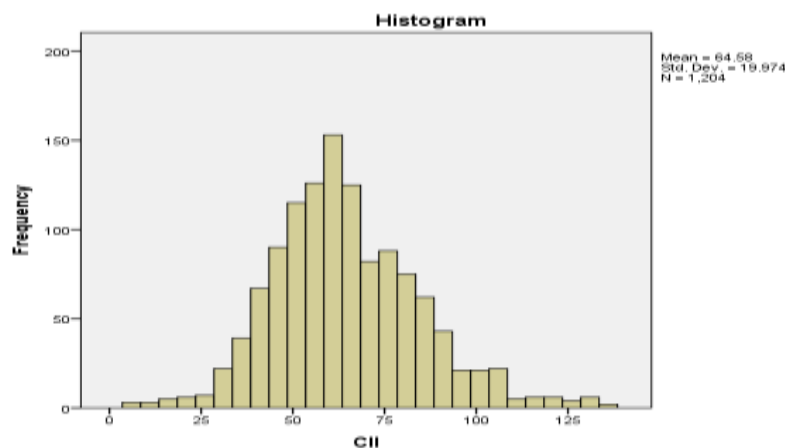
### Descriptive Statistics

**Table 2 Descriptive statistics for all the Commerce Fields and total score of the entire scale( N=1204)**

Commerce Fields	Mean	Std. Error of Mean	Std. Deviation	Skewness	Std. Error of Skewness	Kurtosis	Std. Error of Kurtosis
Actuarial Science	26.42	0.364	7.807	1.523	0.114	1.083	0.227
Banking	34.02	0.361	7.744	1.463	0.114	1.029	0.227
Marketing & Advertisement	28.9	0.453	9.714	1.23	0.114	0.631	0.227
Transport & Communication	25.66	0.437	9.353	1.269	0.114	0.604	0.227
Book keeping & Accountancy	29.19	0.422	9.049	1.469	0.114	1.438	0.227
Business & Trade	29.78	0.45	9.631	1.396	0.114	1.136	0.227
Management & Administration	32.41	0.527	11.3	1.427	0.114	1.211	0.227
Law & Taxation	23.1	0.376	8.06	1.389	0.114	0.982	0.227
Information Technology	29.43	0.375	8.041	1.692	0.114	1.451	0.227
Total	488.37	6.127	131.26	1.221	0.114	1.005	0.227

Table Number - 2 shows descriptive statistics with the Mean & S.D. sample consist 1204. For the First field of Actuarial Science Mean is 26.42 and S.D. is 7.8. The second field is Banking it has got Mean 34.02 & S.D. 7.7, Same way mean for Marketing & Advertisement Field is 28.9 and S.D. is 9.7. Next Field is Transport & Communication Mean is 25.66 with the S.D. 9.3. Fifth field is Book-Keeping & Accountancy mean is 29.19 and S.D. is 9.04, Next field is Business & Trade for which mean is 29.78 and SD is 9.6, Seventh field is Management & Administration whose mean is 32.41 and S.D is 11.3, Eighth field is Law & Taxation its mean is 23.1 and S.D is 8.06 finally ninth field is Information Technology whose mean is 29.43 and S.D. is 8.04, After the sub fields Mean and S.D. for Total Scale of Commerce Interest Inventory (CII) Mean is 488.37 and S.D. is 131.26. This is the descriptive statistics for the scale.

To test the normality of the data, Skewness and Kurtosis was tested with the reference of standard error of mean. It has found that all the value of skewness & kurtosis with reference to standard error is less than 1.96 it shows that data is acceptable on the Normal Distribution Curve (NDC).

**Graph 1 Normal Distribution Curve to test the Normality of the data**

To test the normality of the data histogram with normal curve plotted, graph 1 explains normality of the data, it is noticed that score ranges from 0 to 135 with the mean of 64.58 and S.D. = 19.97 for N= 1204. The plot shows near to normal histogram it also implies the data is suitable for further statistical analysis.

**Hypothesis - 1:** There will be no significant difference between male and female commerce student on CII

**Table - 3: Showing the Mean, Standard deviation and 't' - value of Interest inclination within commerce stream between Male and Female Commerce student of State of Maharashtra.**

Variables	Male		Female		t
	Mean	S. D.	Mean	S. D.	
AS Total	10.84	3.638	10.13	3.192	3.604**
B Total	10.28	3.406	9.99	3.636	NS
MD Total	10.43	3.549	9.68	3.194	3.851**
TC Total	9.91	3.519	9.95	3.691	NS
BKA Total	10.50	3.542	9.72	3.158	4.031**
BT Total	10.12	3.345	10.05	3.807	NS
MA Total	10.40	3.710	9.63	3.270	3.799**
TX Total	10.48	3.585	10.41	3.939	NS
IT Total	10.52	3.848	9.69	3.491	3.925**

ALL TOTAL	83.19	21.517	79.25	19.769	3.305**
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Note: \*  $p < .05$  level of significance, \*\* -  $p < .01$  level of significance, NS- Non-Significance

Male and Female Commerce students were compared using independent sample t test for Male students  $M = 83.19$ ,  $SD = 21.52$  and Female students  $M = 79.25$ ,  $SD = 19.76$ .  $t = 3.31^{**}$   $p < 0.01$ . With the help of t score it is conformed that Male student have score higher on CII total sale score compare to Female Commerce students.

On Actuarial Science for Male students  $M = 10.84$ ,  $SD = 3.64$  and Female students  $M = 10.13$ ,  $SD = 3.19$   $t = 3.60^{**}$   $p < 0.01$ . With the help of t score it is conformed that Male student have score higher compare to Female Commerce students.

In Banking professional interest Male students  $M = 10.28$ ,  $SD = 3.41$  and Female students  $M = 9.99$ ,  $SD = 3.64$ , t value is non-significant. There is no significant difference between male and female commerce students on interest in banking profession.

Marketing & Advertisement professional interest Male students  $M = 10.43$ ,  $SD = 3.55$  and Female students  $M = 9.68$ ,  $SD = 3.19$ .  $t = 3.85^{**}$   $p < 0.01$ . With the help of t score it is conformed that Male student have score higher compare to Female

Transport & Communication professional interest Male students  $M = 9.91$ ,  $SD = 3.52$  and Female students  $M = 9.95$ ,  $SD = 3.69$ . t value is non-significant. There is no significant difference between male and female commerce students on interest in banking profession.

Book keeping & Accountancy professional interest Male students  $M = 10.50$ ,  $SD = 3.54$  and Female students  $M = 9.72$ ,  $SD = 3.16$ .  $t = 4.03^{**}$   $p < 0.01$ . With the help of t score it is conformed that Male student have score higher compare to Female

Business & Trade professional interest Male students  $M = 10.12$ ,  $SD = 3.35$  and Female students  $M = 10.05$ ,  $SD = 3.81$ . t value is non-significant. There is no significant difference between male and female commerce students on interest in banking profession.

Management & Administration professional interest Male students  $M = 10.40$ ,  $SD = 3.71$  and Female students  $M = 9.63$ ,  $SD = 3.27$ .  $t = 3.78^{**}$   $p < 0.01$ . With the help of t score it is conformed that Male student have score higher compare to Female

Law & Taxation professional interest Male students  $M = 10.48$ ,  $SD = 3.58$  and Female students  $M = 10.41$ ,  $SD = 3.94$ , t value is non-significant. There is no significant difference between male and female commerce students on interest in banking profession.

Information Technology professional interest Male students  $M = 10.52$ ,  $SD = 3.85$  and Female students  $M = 9.69$ ,  $SD = 3.49$ .  $t = 3.92^{**}$   $p < 0.01$ . With the help of t score it is conformed that Male student have score higher compare to Female

Therefore, hypothesis no. 1 there will be no significant difference between male and female Commerce student on CII is partially accepted because out of nine filed on five commerce profession male students scored higher than female.

**Hypothesis - 2:** There will be no significant difference between urban and rural commerce student on CII

**Table - 4: Showing the Mean, Standard deviation and 't' - value of Interest inclination within commerce stream between Urban and Rural commerce student of State of Maharashtra.**

Variables	Urban		Rural		t
	Mean	Std. Deviation	Mean	Std. Deviation	
AS Total	8.24	2.66	13.53	1.44	40.77**
B Total	9.58	3.62	10.89	3.24	6.50**
MD Total	7.87	2.60	13.01	1.66	39.13**
TC Total	9.26	3.68	10.84	3.30	7.66**
BKA Total	7.88	2.49	13.11	1.64	41.29**
BT Total	9.46	3.85	10.93	2.99	7.19**
MA Total	7.71	2.58	13.14	1.75	41.07**
TX Total	9.44	3.88	11.80	3.13	11.31**
IT Total	7.64	2.73	13.45	1.63	42.84**
ALL TOTAL	67.50	16.20	99.81	7.53	41.87**

Note: \*  $p < .05$  level of significance, \*\* -  $p < .01$  level of significance

Urban and Rural Commerce students were compared using independent sample t test for Urban students  $M = 67.50$ ,  $SD = 16.20$  and for Rural students  $M = 99.81$ ,  $SD = 7.53$   $t = 41.87^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher on CII total score compare to urban Commerce students. Therefore, hypothesis no. 2 there will be no significant difference between urban and rural Commerce student on CII is rejected with the finding of rural student scored high compare to urban Commerce students on CII scale.

On Actuarial Science professional interest urban students  $M = 8.24$ ,  $SD = 2.66$  and for rural  $M = 13.53$ ,  $SD = 1.44$ , and  $t = 40.77^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher than urban Commerce students.

Banking professional interest urban students  $M = 9.58$ ,  $SD = 3.62$  and for rural  $M = 10.89$ ,  $SD = 3.24$ , and the  $t = 6.50^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher than urban Commerce students.

Marketing & Advertisement professional interest urban students  $M = 7.87$ ,  $SD = 2.60$  and for rural  $M = 13.01$ ,  $SD = 1.66$  and the  $t = 39.13^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher than urban Commerce students.

Transport & Communication professional interest urban students  $M = 9.26$ ,  $SD = 3.68$  and for rural  $M = 10.84$ ,  $SD = 3.3$   $t = 7.66^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher than urban Commerce students.

Book keeping & Accountancy professional interest urban students  $M = 7.88$ ,  $SD = 2.49$  and for rural  $M = 13.11$ ,  $SD = 1.64$ ,  $t = 41.29^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher than urban Commerce students.

Business & Trade professional interest urban students  $M = 9.46$ ,  $SD = 3.85$  and for rural  $M = 10.93$ ,  $SD = 2.29$   $t = 7.19^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher than urban Commerce students.

Management & Administration professional interest urban students  $M = 7.71$ ,  $SD = 2.58$  and for rural  $M = 13.14$ ,  $SD = 1.75$   $t = 41.07^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher than urban Commerce students.

Law & Taxation professional interest urban students  $M = 9.44$ ,  $SD = 3.88$  and for rural  $M = 11.8$ ,  $SD = 3.13$ ,  $t = 11.31^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher than urban Commerce students.

Information Technology professional interest urban students  $M = 7.67$ ,  $SD = 2.73$  and for rural  $M = 13.45$ ,  $SD = 1.63$ ,  $t = 42.84^{**}$   $p < 0.01$ . With the help of t score it is conformed that rural student have score higher than urban Commerce students.

### **Finding of the Study**

- i) Male scored higher, there is no significant difference found on four professional fields of CII i.e., Banking, Transport & Communication, Business & Trade, Law & Taxation.

- ii) Actuarial Science, Marketing & Advertisement, Book keeping & Accountancy, Management & Administration, Information Technology Male commerce students scored high score to female commerce students.
- iii) Rural Students scored higher on all nine commerce career interests and showed very high inclination towards commerce professions compare to the urban students.

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