

Risk Taking Behaviour in Relation to Gender, Locale and Socio-Economic-Status



Monika Verma

Principal,
Shukdeva Krishna College of
Education for Girls,
Moga, Punjab, India

Abstract

The present study was carried out to see the risk taking behaviour of secondary school students in relation to their gender, locale and socio-economic-status. Out of 619 secondary school students, 367 male and 252 female secondary school students were drawn from 11th class students of 29 schools of five randomly selected districts of Punjab. Among these 619, rural students were 304 and urban students were 315. Sinha and Arora's risk taking questionnaire and Bhardwaj's socio-economic-status scale, form B were used. ANOVA was used to find out the significance of main and interactive effects of variables. The findings are: 1. Secondary school boys have exhibited significantly higher level of risk taking behaviour than secondary school girls. 2. The rural secondary school students have shown significantly higher level of risk taking behaviour than urban secondary school students. 3. Secondary school students with high socio-economic status have significantly higher level of risk taking behaviour than secondary school students with low socio-economic status. 4. The secondary school students with high socio-economic status have higher level of risk taking behaviour than low socio-economic status secondary school students only in case of urban group, whereas such difference become negligible in case of rural group of secondary school students.

Keywords: Risk Taking Behaviour, Locale, Socio-Economic-Status.

Introduction

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 behavior 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) as:

1. Thrill seeking
2. Rebellious risk
3. Reckless risk
4. Antisocial risk

Thrill seeking risk involves behaviours that are challenging but socially acceptable, such as skydiving or bungee jumping. Rebellious risk behaviours are often “experimental risks of passage” for adolescents seeking independence (Gullone, 2000). These behaviours include such things as smoking, drinking or swearing, which are acceptable for the adult generation, but usually disapproved of for adolescents. Reckless risk behaviours, on the other hand, are thrill seeking but have a higher chance of not being accepted in the adult population, and having a negative social or health related risks. Examples of reckless behaviours are drinking and driving. Antisocial behaviours are unacceptable behaviours for adults as well as for adolescents. Examples of antisocial risk behaviours include cheating and teasing others. Overall view shows that risk taking has both positive and negative impact and it is an important aspect to conduct research.

Locale (Rural and Urban Environment)

Every individual bears an imprint of the environment in which he is brought up. The difference between urban and rural environment is very sharp. In urban areas, people lead a very comfortable life and most of them have luxury items like refrigerators, TV/LED/LCD, VCR, computer, telephones/mobiles and cars etc. and the vast amount of printed reading matter that is readily available. In this environment, the child is being constantly stimulated by influences that effect his development either desirably or undesirably. Life in rural areas is quite hard. They do not have many comforts. Majority of parents in rural area are less educated than the parents in urban areas. Rural people have their own philosophy of life, their own beliefs and are more superstitious. Urban people have less time to spend with their children, whereas in rural areas, joint family system is still popular. Elders have enough time to guide the youth and fulfill their emotional needs.

Socio-Economic Status

Socio-economic status refers to the social and economic standing. A person who has high standing in the community, has good income and lives in a well-furnished house of good quality is said to have a good socio-economic-status. Good (1979) explains “socio-economic-status as the level indicative of both the social and economic position of an individual or a group.”Kuppuswamy (1981) opines that the attempts made to estimate the socio-economic status of the individual are based on three assumptions: (a) there is a class structure in society (b) status positions are determined mainly by a few commonly accepted characteristics (c) these can be scaled and combined using statistical procedures. Family socio-economic status influences the personality of the child to a great extent. Golenick and Chinn (1998) refer to socio-economic status as a powerful agent in creating the cultural environment in which individual is raised. The cultural environment provides processes through which individual is learned about such roles as mother, husband, student, teacher, banker, plumber or politician. Culturally bound experiences become the lens through which other’s performance’s behaviours,

beliefs and appearances are judged. They are guidelines used to formulate values, perception and beliefs about concepts such as family, loyalty, honesty, pride and love for country, what is moral or immoral, prestige and status. Socio-economic status as National Centre for Educational Statistics (2008) is an economic and sociological combined total measure of a person’s work experience and of an individual’s or family’s economic and social position relative to others based on income, education and occupation are examined, as well as combined income.

Review

Risk Taking Behaviour and Gender

Gender differences in risk taking behaviour is an issue of concern for researchers. The male group of adolescents and secondary school students show a more explicit choice in risk taking behaviour (Pankove,1967; Jhag,1979; Agarwal and Kumari, 1982; Ginsberg and Miller,1982; Huth, 1996; Agarwal,2005; Rozila and associates, 2005; and Reiners et.al. 2016) whereas few studies talk of females’ superiority over male (Dorros and Kogan,1976; Schefar et al. 2010; Charness and Gneezy, 2011; University of Guthenburg,2011). No significant gender differences have also been reported by Kaur (1994), Kumari (2006), Kaur (2007), Kaur (2008) and Meenakshi (2009).

Risk taking Behaviour and Locale

There are few studies that focus on location differences in risk taking behaviour. Jhag (1979) found that semi-urban boys were reported to be more venturesome than the urban boys. Saran (2003) found that rural students are more risk takers than urban students. Kaur (2004), Kumari (2006), Meenakshi (2009) and Azmawati (2014) found no significant difference between rural and urban adolescents whereas Kaur (2004) found that there is significant difference in risk taking behaviour of rural male and urban male adolescents as well as rural female and urban female adolescents.

Risk Taking Behaviour and Socio-Economic Status

Sharma (1990) holds that interaction between risk taking and socio-economic status was found to be significant which means that risk taking behaviour of the students is dependent on socio-economic status and vice versa. Hughes and Murphy (2004) interpreted that lower socio-economic status is associated with risk taking behaviour whereas Kaur (2010) concluded that there is no significant relationship exists between risk taking behaviour and socio-economic status of secondary school students. Fukuda, Nakumare and Takeno (2005) found that a lower socio-economic status measured according to income and occupation was generally associated with higher likelihood of health risk behaviours.

Objectives of the study

1. To study risk taking behaviour of secondary school students in relation to gender.
2. To study risk taking behaviour of secondary school students in relation to locale.
3. To study risk taking behaviour of secondary school students in relation to socio-economic status.

4. To study interactive effect of gender, locale and socio-economic status on risk taking behaviour.

Hypotheses

1. There will be no significant gender difference in risk taking behaviour of secondary school students.
2. There will be no significant mean difference between rural and urban secondary school students in their risk taking behaviour.
3. There will be no significant mean difference between high and low socio-economic status secondary school students in their risk taking behaviour.
4. There will be no significant interaction effect of gender, locale and socio-economic status on risk taking behaviour of secondary school students.

Methodology

Descriptive method of research was followed in the conduct of the present study.

Sample

Sample of the study comprised of 619 (367 male and 252 female) secondary school students from 29 schools of five randomly selected districts of Punjab. Among these 619, rural students were 304 and urban students were 315.

Tools

The following tools were used to collect data:

1. Sinha and Arora's Risk Taking Questionnaire.
2. Bhardwaj's Socio-Economic Status scale, Form B.

Results and Discussion**Table 1. Mean Risk Taking Behaviour Score in relation to Locale x Gender x Socio-Economic Status**

Group	Locale					
	Rural			Urban		
	Gender		Boys	Girls	Gender	
Boys	Girls	Boys			Girls	
Socio-Economic status	Low	Mean	151.30	138.55	138.35	117.55
	High	Mean	151.85	141.05	152.90	132.75

In order to find out the significance of main and interactive effects of gender, locale and socio-economic status, an ANOVA was worked out. The summary of ANOVA is given in table 2.

Source of Variance	SS	df	MS	F
Locale	4243.55	1	4243.55	7.41**
Gender	10400.55	1	10400.55	18.16**
Socio-Economic Status	2689.55	1	2689.55	4.69*
Locale x Gender	756.85	1	756.85	1.32
Locale x Socio-Economic Status	2288.25	1	2288.25	3.99*
Gender x Socio-Economic Status	36.85	1	36.85	0.06
Locale x Gender x Socio-Economic Status	44.15	1	44.15	0.07
Error	105341.28	184	572.50	
Total		191		

$p < 0.05$ ** $p < 0.01$

The F- value for the main effect of locale is 7.41 which is significant at 0.01 level. This indicates that rural secondary school students significantly differ from urban secondary school students in their risk taking behaviour.

The table reveals that F- value for the main effects of gender is 18.16 which is also significant at 0.01 level. This means that male and female secondary school students differ significantly in their risk taking behaviour.

It may also be observed from the table 2 that F-value for the main effect of socio-economic status came out to be 4.69 which is significant at 0.05 level showing that secondary school students with high socio-economic status differ significantly from secondary school students belonging to low socio-economic status.

However F- value for the double order interaction effects of gender x locale came out to be 1.32 which is non-significant at 0.05 level. It means that rural and urban male and female secondary school students do not differ significantly in their risk taking behaviour.

Further F-value for the double order interaction effects of locale x socio-economic status was 3.99 which is significant at 0.05 level showing

that rural and urban secondary school students belonging to high and low socio-economic status differ significantly in their risk taking behaviour.

F-value for the double order interaction effects of gender x socio-economic status was 0.06, non significant at 0.05 level showing that male and female secondary school students do not differ significantly in their risk taking behaviour across high and low levels of socio-economic status.

F-values for the triple order interaction effects of gender x locale x socio-economic status came out to be 0.07, non significant at 0.05 level. This means that male and female secondary school students do not differ significantly in their risk taking behaviour across rural and urban levels of locale and high and low levels of socio-economic status.

Major Findings

1. Secondary school boys have exhibited significantly higher level of risk taking behaviour than secondary school girls.
2. The rural secondary school students have shown significantly higher level of risk taking behaviour than urban secondary school students.
3. Secondary school students with high socio-economic status have significantly higher level of

risk taking behaviour than secondary school students with low socio-economic status.

4. The secondary school students with high socio-economic status have higher level of risk taking behaviour than low socio-economic status secondary school students only in case of urban group, whereas such difference become negligible in case of rural group of secondary school students.

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