Risk-Taking Behavior among Senior Secondary School Students: Does it make any difference?

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Abstract
For the purpose of national development, the contribution of citizens of a country in general, and the contribution of youth, in particular, are of immense importance. The youth of today is full of vigor and vitality. Because of this vagueness and vitality, they accept challenges. To show their best, they can accept any challenges even though it is risky for their life, they think that by taking a risk, they show their talent. During their work period, they have to take risks only one time, and then if their life would be saved better results will be before then.

Keywords: Government School, Private School, Risk-taking behavior, Senior secondary school students.

Introduction
The 21st century is the age of competition, in which, the human being is busy to keep himself in a leading position. The competitive spirit bounds him to become a successful leading position holder in society. Acquiring a sense of self and one’s own physical body are interlinked. Education has a great role in the life of youngsters and encourages them how to think, how to work properly, how to make a decision. It is possible only through education that one can make a separate identity and provides knowledge, make everyone aware of proper conduct, and gain technical competency. The growing stage of the youngsters is that particular period of time that provides them with the opportunity to develop the principles of life, make career decisions, and begin the pursuit of one’s goals. Education should include that kind of training that should be the extension to the fields of interest of these youths.

From a layman’s point of view, the risk may be an act where an individual undertakes risk to earn his livelihood. But, it is a broad term and used very frequently by the individual’s risks. While making a decision, some people take high risk and certain other individuals take low risk willingly or unwillingly. Risk-taking should be developed properly for the better future of the person, as well as, of the nation. What is risk-taking? Is every behavior with some degree of uncertainty risk-taking? The person takes a high risk of being poisoned but does not experience any risk. Is a conscious risk experience necessary for risk-taking? The questions could go on and the concepts would become more complex. It is extremely hard to pin down risk-taking to a simple definition. Different situations and perspectives seem to lead to a different definition of risk-taking. Vick and Stallen (1980) reviewed a number of studies and listed six common definitions of risk, which includes the probability distribution over the consequences.

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Risk-taking behavior is the voluntary participation in behavior that contains that or is at least seen to contain a significant degree of risk. As previously noted, the notion of significant risk is a slippery one define, however, the case may be that certain behavior is assessed to involve a high degree of risk in comparison with other equivalent behavior and also involves a high degree of actual risk, as measured by the probability of injury, health problem, financial loss, sexual problem, and so on.

According to the encyclopedic dictionary of psychology, risk-taking behavior occurs when the risk-taker places, sometimes at stake, where a stake exits only if both positive and negative outcomes are possible, and if the risk-taker recognizes that some time is or will be at stake and if the risk-taker takes action, which by nature and context makes the stake irreversible and in one normal course of the event will lead to some outcomes. The term risky behavior has been used to link, conceptually, some behavior that can negatively affect health, such as, among other things, drug use unsafe sexual relations, risky driving, play with fire, take academic risks, tricks on the road while crossing or driving, or violent behavior. The potentially negative consequences of these behaviors, include unwanted pregnancy, sexually transmitted infections, severe handicapped, injuries, nervous breakdown, and death.
Taking risks, whether it is major or minor, is an inherent part of our lives. As is often quoted, the journey of life is at best described as a gamble, wherein each individual is striving to achieve a target or a goal, making an investment, such as, one’s energies, efforts, or resources at the cost of some kind of gain or loss. However, while uncertainty is definitely an inevitable characteristic of life, certain decisions to act, can at times disregard the potential consequences of the action for self and others. Such behavior is typically characterized as risk-taking.

**Factors Affecting Risk-taking Behavior**
- High sensation-seeking tendency
- Developmental propensity towards risk-taking
- Egocentrism
- Aggressiveness
- Cognitive factors (cognitive biases)
- Lack of knowledge of consequences
- Gender (males are more likely to engage in risky behavior)
- Hormonal effects
- Biological maturation
- Self-esteem
- Social transitions (school transition)
- Ethnicity
- Socioeconomic status
- Family factors (parenting behavior and style)
- Peer influences

Everything we do in our lives has some possibilities. Broadly, we can divide these possibilities into two parts, like two sides of a coin. Then, we consider the probability of our success either way, which leads us to make a decision. That decision is a risk, for instance, if we have a 90% probability of success, then we take a decision in favor, and it means in life we need to take different risks at different ages.

**Studies About Risk-taking Behavior**
Verma (1990) studied sex-related differences in risk-taking confidence, and anxiety among adolescent learners, and found that males have riskier activities to perform than their female counterpart, and also found that male adolescent learner posses significantly more anxiety than male adolescent learners.

Saha and Krishna (1991) conducted a study on 300 male adolescents to assess motivational differences in high, moderate, and low risk-takers to examine the association of risk-taking behavior with motivational factors. The findings of the study revealed the achievement, order, and abasement motives, and significant negative relationship with autonomy and affiliation motives.

Daftuar (2000) studied the relationship of risk-taking with academic achievement in students coming from different habitation background. The results showed students having an average level of intelligence, and demonstrating low and high levels of achievement in school examinations completed a measure of the risk-taking tendency than their counterpart low achievers. Data analysis indicated that the rural group was significantly more risk-taking than the urban group students.

Michael and Ben-zur (2001) conducted two studies on adolescent’s risk-taking behavior. The objectives of the studies were to assess the social and personal factors that contribute to risk behavior among adolescents. The first study assessed peers’ same risk behavior and parents’ disapproval of these behaviors. The second study assessed three personal risk behaviors, in addition to their peers and paternal same risk behavior. The findings revealed that perceived peer risk behavior was directly associated with reported personal risk behavior. Relationships with parents were positively related to optimism in both studies and negatively related to time perspective in the second study.

Bohlín and Erlandson (2004) conducted a study on 310 adolescent (age 15–17), representing three secondary schools in Sweden, to examine risk-taking behavior and judgment. The findings revealed a moderately high correlation between adolescents in different risk situations and behavior in noisy environments. They found a lower but significant correlation between traditional risk judgments regarding noise. Female students judge risk situations generally more dangerous than male students.

Kaur (2004) conducted a study on the risk-taking behavior of adolescents in relation to locus of control. The study aimed to find out the difference in the risk-taking behavior of adolescents in control conditions. The findings of the study revealed that there was a significant difference in the risk-taking behavior of male and female, and rural and urban adolescents.

Bestein (2008) conducted a structured interview on the students between the ages of 13 and 18 to know the reasons why they take a risk in studies and their socio-demographic characteristics. The analysis of the result suggested that non-attendance is the product of a complex interaction of economic, individual, family, and school-related risk factors. Boys have more risk factors than girls, and those from rural areas were the highest risk taker.

Shah (2011) conducted a study on the risk-taking behavior of Kashmiri Muslim adolescent boys in relation to their social and affective factors. The finding of the study showed that there exists a significant relationship between the risk-taking behavior of Kashmiri Muslim adolescents, and their social factors because there are some social factors, like religious factors, financial weakness, and unemployment.

**Objectives**
- To study the difference in risk-taking behavior among senior secondary students studying in government schools.
• To study the difference in risk-taking behavior of senior secondary students studying in private schools.

**Hypotheses**

• There exists no significant difference in risk-taking behavior among senior secondary male and female students studying in government schools.
• There exists no significant difference in risk-taking behavior among senior secondary male and female students studying in private schools.

**Material and Method**

The present study is a descriptive one and the survey method has been used. All senior secondary school students studying in government and private schools in the Jalandhar district of Punjab constitute the population for the present study. The investigator has taken 300 senior secondary school students (150 from government and 150 from private schools) from 30 senior secondary schools affiliated to the State Education Board, as a sample, by using a simple random sampling technique. The classification of the sample is given Figure 1:

**Tools used for Collection of Data**

For the collection of data, the investigator has used the risk-taking behavior scale standardized by Subhash Sarkar. This scale consists of 15 situations (items), divided into 6 situations, i.e.,
• Academic-related risk taking,
• Finance-related risk taking,
• Profession-related risk taking,
• Games-related risk taking,
• Adventures-related risk taking, and
• Health-related risk taking.

**Statistical Technique used**

For analysis and interpretation of data, t-test has been used. Table values at 0.05 and 0.01 levels of significance are 1.98 and 2.58.

Table 1 depicts that the obtained t value of the risk-taking behavior of male and female students studying in government senior secondary schools is 3.98, which is found to be significant. Therefore, it can be interpreted that there exists a significant difference in the risk-taking behavior among senior secondary male and female students studying in government schools.

<table>
<thead>
<tr>
<th>Risk-taking behavior</th>
<th>N</th>
<th>df</th>
<th>M</th>
<th>SD</th>
<th>SEd</th>
<th>t value</th>
<th>Level of significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>75</td>
<td>148</td>
<td>316.6</td>
<td>11.7</td>
<td>0.57</td>
<td>3.98</td>
<td>Significant</td>
</tr>
<tr>
<td>Female</td>
<td>75</td>
<td>148</td>
<td>314.29</td>
<td>13.44</td>
<td>0.57</td>
<td>3.98</td>
<td>Significant</td>
</tr>
</tbody>
</table>

*Figure 1: Depicts classification of the students as sample taken from government and private senior secondary schools*

*Table 1: Result pertaining to the difference in risk-taking behavior among senior secondary male and female students studying in government schools*
of senior secondary male and female students. Hence, the null hypothesis is rejected.

The difference in mean scores of the risk-taking behavior of male and female students has presented graphically in Figure 2.

Table 2 shows that the obtained t value of the risk-taking behavior of male and female students studying in private senior secondary school is 3.29, which is found to be significant. Therefore, it can be interpreted that there exists a significant difference in the risk-taking behavior of senior secondary male and female. Hence, the null hypothesis is rejected.

The difference in mean scores of the risk-taking behavior of male and female students has been shown graphically in Figure 3.

**Conclusion**

There exists a significant difference in risk-taking behavior among senior secondary male and female students studying in government schools.

There exists a significant difference in risk-taking behavior among senior secondary male and female students studying in private schools. This may be due to adequate exposure to media and other such factors, which induces young boys and girls to indulge in all those things in real life, which is otherwise considered as anti-social activities.

**Future Scope**

The following are the suggestions for further research that could be undertaken by a prospective investigator.

The sample size can be enlarged in order to reach more concrete results.

**References**


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