# HUMAN BEHAVIOUR JOURNAL OF APPLIED PSYCHOLOGY

(A Peer-Reviewed & refereed Journal)



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# Department of Psychology

University of Kashmir Srinargar, J&K India,190006

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# Agri-allied Entrepreneurial Financing: An Empirical Study of Financial Stress and Coping Strategies

# Dr. Shakir Hussain Parrey\* ABSTRACT

Despite the contributions of previous studies, there has been little attention given to investigate how new ventures fail. This paper seeks to recognize the causes of entrepreneurial failure by employing an interpretative framework integrating both the complex and dynamic aspects of failure. In this regard the various studies on human nature indicate that stress plays dominant role in determining individual's behaviour, attitudes, inter personal abilities and performance. Thus the purpose of this study is to identify the level of financial stress and coping strategies in Agri allied entrepreneurs. Further the study attempts to evaluate the relationship across selected demographic factors, Financial Stress and Coping strategies in agri allied entrepreneurs who have availed Agri entrepreneurial financing from Jammu and Kashmir Entrepreneurship development institute by 2014-2015. The study uses systematic random sampling method for data collection and descriptive cum comparative statistics for data analysis through SPSS. The findings of the study highlight the high level of financial stress among agri allied entrepreneurs with higher use of negative coping strategies. Keeping in view the findings of the study the suggestions put forth include imparting the awareness and counseling among agri allied entrepreneurs regarding the positive use of coping strategies. However, because of the limited responses received, and the study's small sample, these findings are inconclusive in regards to the population sampled.

Key Words: Entrepreneurial Financing, Financial Stress, Coping Strategies\* Research Associate, Department of Management Studies, University of Kashmir.

#### Introduction

Financial mental health has recently become a growing topic of interest among researchers. However, practitioners have long been encountering clients who have financial problems that impact their cognitive, emotional, and relational well-being. The most recent research on the topic of financial mental health has been related to financial disorders and money scripts (Klontz *et al.*, 2012). Financial disorders that have been identified to date include: a) financial enabling, b) compulsive buying disorder, c) compulsive hoarding, d) pathological gambling, e) workaholism, f) financial dependence, g) financial infidelity, and h) financial enmeshment (Klontz *et al.*, 2011). Financial stress can also be seen as aspects of financial mental health. Although sparse, research has linked financial stress and stress with agri allied entrepreneurs debt (Grable & Joo, 2006). The current study explained the existing literature related to agri allied entrepreneurs' financial mental health. More specifically, the purpose of the study was to explore the associations of agri allied entrepreneurs' financial stress, in particular the influence of debt.

#### **Review of Literature**

The period of young adulthood is commonly associated with an increased risk of mental health problems (Hunt & Eisenberg, 2010). It is also a period of significant life transition typically marked by an increase in financial responsibility. A review of existing literature on debt and mental health of agri allied entrepreneurs suggested there should be an increased focus on the study of financial and psychological wellbeing of agri allied entrepreneurs. Roberts *et al.* (2000) identified a link between adverse financial situations of agri allied entrepreneurs and the negative impact on mental and physical health. Andrews and Wilding (2004) found that financial stressors were positively associated with increased stress and depression levels among agri allied entrepreneurs in the United Kingdom. Financial stress has also been linked to financial performance (Joo *et al.*,2008). Another study about British agri allied entrepreneurs found that poor mental health status was related to financial stressors such as having difficulty paying bills on time (Roberts *et* 

al., 1999). In addition, agri allied entrepreneurs who considered leaving their financial programs prior to finishing due to financial strain reported poorer psychological health. Research has indicated a moderate association between debt and mental health problems such as stress and depression (Jenkins et al., 2008). Furthermore, debt has been associated with a decreased sense of financial well-being and higher reported levels of overall stress (Norvilitis et al., 2006).

#### Financing Agri allied entrepreneurship

Agri allied entrepreneurs encounter a series of complex financial decisions as they determine how to fund their Venture (Goetz et al., 2011). Agri allied entrepreneurs' loans and credit cards have been the two major types of debt receiving attention in scholarly literature pertaining to agri allied entrepreneurs. The Project on Agri allied entrepreneurs Debt (2011) estimated that two thirds of agri allied entrepreneurs with loan debt had an average debt load. A 2008 study found that agri allied entrepreneurs from mid- and lowresource had deep concerns about borrowing to pay for loans debt rather than an investment in future earnings. These findings were consistent with those by Callendar and Jackson (2008) who found British agri allied entrepreneurs avoided debt by selecting low cost of living areas as well as locations that offer employment opportunities. Fenske et al., (2000) found that federal financial aid is the major source of financial assistance among American agri allied entrepreneurs. O'Brien and Shedd (2001) reported that agri allied entrepreneurs loans were the most common source of aid for low-income agri allied entrepreneurs. However, financial aid is most often not enough to offset agri allied entrepreneurs' financial needs. In these cases, agri allied entrepreneurs often turn to credit cards to pay the difference (Nora et al., 2006). Much of the financial literature pertaining to agri allied entrepreneurs is related to credit card usage and agri allied entrepreneurs' attitudes and behaviors. In 2001, Henry, Weber, and Yarbrough stated that agri allied entrepreneurs were on the brink of a financial disaster due to credit card debt and poor financial management behaviors, such as the lack of a budget. Joo et al. (2003) confirmed Henry et al. (2001) assertion and found that credit card debt was positively related to

negative financial behaviors and financial stress. In addition, they found that the majority of agri allied entrepreneurs thought it was acceptable to borrow money to pay for business related items, costs related to illness, and living expenses. High levels of debt have a negative psychological impact on agri allied entrepreneurs. Lange and Byrd (1998) found that high debt levels were associated with lower self-esteem and a decreased sense of ability to manage personal finances. Furthermore, debt has been found to be related to lower perceived financial well-being and higher stress levels among agri allied entrepreneurs (Norvilitis *et al.*, 2006) and thus needs active coping strategies.

#### **Coping Strategies and Entrepreneurship**

We begin this section by reviewing the psychological origins of individual coping effectiveness and existing research on coping in business, with specific attention to entrepreneurship. In psychology, coping has been seen as realistic and flexible thoughts, perceptions and interactions between an individual and an environment to solve problems and reduce stress. More specifically, Lazarus and Folkman (1984) outlined clear connections to the social cognitive perspective by suggesting that coping captures the "cognitive and behavioural efforts to manage specific external and internal demands that are appraised as taxing or exceeding the resources of a person". The extent of coping that individuals engage in depends on the dynamics of changes in the relationship between an individual and their environment (Singh et al., 2007). Against this background, the scholarly study of coping identifies coping as a key response behaviour used to address role-related stress and challenges in most professions (Srivastava & Sager 1999). Coping strategies are important for understanding the outcomes of interpersonal dynamics in project teams (Buffinton et al., 2002), productive leadership as a key managerial skill (Buttner & Gryskiewicz, 1999), and the adoption of new technologies (Foxall & Bhate 1993).

#### Personal Factors and Financial Stress

Personal factors, such as age, gender, ethnicity, marital status, and income, have been associated with aspects of financial mental health and agri allied entrepreneur's debt. Sources of stress have been shown to differ based on age. According to a study by Wrosch et al., (2000), health was a more significant source of stress in older individuals with financial stress being mentioned more often by young adults and middle aged individuals. Specifically, gender was a significant factor in financial practices and the nature of goods purchased with credit. Women were more likely to have regret for a purchase and more likely to write a check with insufficient funds in this study. Numerous studies have examined wealth differences based on race and ethnicity (Grable & Joo, 2006). For example, Grable and Joo (2006) found that African-American agri allied entrepreneurs were more likely to hold higher amounts of credit card debt and report higher levels of financial stress than other agri allied entrepreneurs. In regards to marital status, Robb and Sharpe's (2009) study found married agri allied entrepreneurs had unique debt characteristics. Specifically, married agri allied entrepreneurs were found to carry larger balances versus single agri allied entrepreneurs but were found to be no more likely to revolve credit balances. Marital status was also found to be a factor in financial practices such as having a written budget, keeping bills and receipts, planning spending, shopping with a list, and saving regularly (Hayhoe et al., 2002). Research has indicated that individuals with higher income levels and total assets displayed an increased likelihood of reporting satisfaction with overall financial well-being (Bonke & Browning, 2009). Likewise, Plagnol (2011) reported that income was positively associated with financial satisfaction. Additional research indicated that significant reductions in financial well-being occurred as personal debt levels increased (Norvilitis et al., 2006). Individual income has been found to highly correlate with the presence of mental health problems (Jenkins et al., 2008). Households with lower income levels have been found to be at an increased risk for several mental disorders across the life span (Sareenet al., 2011).

According to Jenkins *et al.* (2008), debt and socioeconomic factors may mediate the relationship between income and mental health.

Researchers have given a lot of emphasis on the issues of agri allied entrepreneurs, an important area of study being stress and how agri allied entrepreneurs cope with it. The studies above indicate that stressors like social, emotional, financial conditions at large affect the financial performance of agri allied entrepreneurs although agri allied business is a stressor all by itself. After a thorough literature review very rare studies were found to be conducted in Jammu and Kashmir on the topic hence the present study "Agri-allied Entrepreneurial Financing: An Empirical Study of Financial Stress and Coping Strategies" is therefore conducted with the aim of exploring and confirming the stressors and how agri allied entrepreneurs deal, behave or cope with these stressors.

#### **Materials and Methods**

A well-structured questionnaire with five point Likert scale was framed. It had three sections, the first section comprised of demographic information, the second section was a set of questions on financial stressors and the last section included the statements on positive and negative coping. The demographic section included general questions about gender, income, qualification and age.

#### **Instrument Development and Purification**

Prior to the conduct of the main study a pilot study was undertaken in order to evaluate the questionnaire and improve it. Permission and approval from the institutions and the participants was sort before the conduct of the study. Participants were briefed in their respective business types regarding the questionnaire and the scale and confidentiality of the data was assured to the participants. Systematic random sampling method was used for the data collection.

#### **Statistical Analysis**

The data was analyzed by using SPSS software where the frequency and percentages, ttest and correlation analysis was carried out. The analysis was done in order to interpret Stress Levels of Agri allied entrepreneurs, Stressors, Coping Strategies and the demographic characteristics.

#### Reliability and Validity

Two types of reliability are important for evaluating scale. First internal consistency or coefficient alpha reliability was estimated and depicted in Table I. This coefficient alpha was found equal to 0.94, 0.84 and 0.89 for financial stress, positive coping strategies and negative coping strategies respectively and is significant at 0.01 level of significance. The test-retest reliability of the scale was 0.71. Further the scale has construct validity of 0.72. Validity was established by using test developed in India to measure Life Stress Scale for agri allied entrepreneurs by Buttner (1992). The results indicated reduction of items from 21 items to 16 items with five items eliminated during purification process.

Table I. Factor Loadings for Variables under Study

S. NO.	Coding	Factors	Factor scores	Mean	Standard Deviation
	Financial Stress Scale (α = .94)		L	4.0	.95
1.	FS1	Financial situation	.88	4.1	.82
2.	FS2	Difficulty in sleeping	.78	3.8	.75
3.	FS3	Difficulty in concentrating on my work	.79	3.8	.86
4.	FS4	Irritable	.78	3.7	.785
5.	FS5	Difficulty controlling worrying	.93	4.2	.956
6.	FS6	Muscles feeling tense	.76	4.2	.75
7.	FS7	Feel fatigued	.84	4.5	.86
		Positive Coping Strategies (α = .84)		2.6	.75
8.	PCS1	Listening to music or watching television	.83	2.8	.78

9.	PCS2	Sleeping	.90	2.6	.56
10.	PCS3	Pursuing hobby or interest	.90	2.5	.78
11.	PCS4	Talking to parents or any family members	.88	2.4	.89
12.	PCS5	Exercise	.87	2.5	.79
13.	PCS6	Praying	.98	3.1	.68
	Negative Coping Strategies ( $\alpha = .89$ )				.78
14.	NCS1	Spending more time on social networking sites	.72	4.2	.68
15.	NCS2	Smoking	.93	4.8	.98
16.	NCS3	Taking drugs	.84	3.2	.78

**Note**: For Financial Stress 5 = Extreme Stress; 4 = High Stress; 3 = Some Stress; 2 = Not Much Stress; 1 = No Stress and for Coping Strategies 5 = always, 4 = often, 3 = sometimes, 2 = rarely, 1 = never

The Final data was calculated with sample (N=221) comprising of Agri allied entrepreneurs selected through systematic random sampling. Thus a total of 221 questionnaires were distributed, out of which 210 completed the questionnaire in presence of the investigators of the study so that doubts raised by the participants could be clarified. Further, from the mean score of positive coping strategies it is evident that that prayer was the most effective followed by listening to music or watching television, sleep, pursuing hobby or interest, talking to parents or any family members, exercise and praying respectively. Irrespective of the type of negative coping strategy (i.e., spending more time on social networking sites, smoking, taking drugs) it was revealed that agri entrepreneurs are more inclined to use these coping strategies.

#### **Results and Discussion**

#### Sample Characteristics

Table II exhibits demographic characteristics of the sample. As depicted in the table the study included 182 male (86.7%) and 28 female (13.3%). Of the total sample, 115 agri entrepreneurs (50.1%) were aged 34 - 40 years with maximum number of respondents as this age group is near to overage and cannot avail the said financing after

the age of 40 years, 25 agri entrepreneurs (16.6%) were aged 20-26 years, and the same percentage (16.7%) also accounted for the other age groups. A large percentage of the sample (50%) have completed school education (12<sup>th</sup>), 56 (26.7%) are graduates, 35 (16.7%) are with professional education, and only 14 (6.7%) are having technical education. As regards income gained, 133 interviewees (63.3%) declared a low income group, 42 (20%) declared a middle income group, 28 (13.3%) and 7 (3.3%) are declared as upper income group.

#### **Stress Levels of the Participants**

The stress levels of the participants as evident from mean scores in Table I depict a high level of financial stress across the items and in overall. It is indicated that agri allied entrepreneurs are more stressed when it came to the Feel fatigued Muscles, feeling tense, and Difficulty controlling worrying with means of 4.5, 4.2 and 4.2 respectively. These agri allied entrepreneurs may be experiencing higher stress due to the novelty of managing their money first time, or it may be due to the awareness of recent new cost due to increases competition and demand of their products in the market, and perhaps even job loss of family members contributing to these statistical differences within the sample. Very few differences in mean stress scores were found across the positive coping strategies with highest mean for Listening to music or watching television (Mean = 3.1) and lowest mean in case of talking to parents or any family member (Mean = 2.4) and others ranging between the two. This trend may reflect the growing anxiety which these agri allied entrepreneurs experience as they continue to extend their business, increase their agri allied entrepreneurs loan indebtedness and face meeting aggregate loan limits and a competition in market.

**Table II: Demographic Profile of Respondents** 

				Mean Differ	rence through	T and F test
S No.	Variable	Variable Group	No. of Respondents	Financial stress	Positive Coping Strategies	Negative Coping Strategies  2.3  2.8**  3.7  3.0**  3.2  3.9**  2.5**  2.5**  2.6*  3.5**  3.2*
1	Gender	Male	182	3.4**	2.8**	2.3
1		Female	28	3.8**	3.9**	2.8**
		UG	56	3.4	2.8	3.7
2	Education	Technical	14	3.7**	3.1**	3.0**
	Eddeddon	Professional	35	4.2	3.2**	3.2
		Up to 12 <sup>th</sup>	105	3.0*	2.2**	3.9**
		<20000	133	3.2**	3.4**	3.8**
3	Family income	20000 – 40000	42	4.2*	2.1	2.5**
	(Rs)	41000 – 60000	28	4.1	2.3*	2.3**
		Above 60000	7	2.3**	3.9**	2.5**
	Age	20 - 26	25	3.2*	3.7**	2.6*
4	(Years)	27 - 33	70	3.5	3.3	3.5**
		34 - 40	115	3.9**	3.9*	3.2*

Note: \*\*; significant at 99% confidence level, \*; significant at 95% confidence level

Further from the Table II it is evident that females are having higher financial stress but using positive coping strategies in comparison to men and is significant. The finding is in agreement with the findings of Giacobbi etal. (2003). The mean differences across educational qualification shows higher level of financial stress among higher professional and technical qualification (Mean = 4.2 and 3.7 respectively) with moderate use of

positive and negative coping strategies (mean = 3.0 to 3.2). The findings are subjected to the fact that higher cost of the professional and technical degrees and the parental expectations. The significant mean difference across income groups reveals higher financial stress among middle income groups (Mean = 4.2 and 4.1) with low use of both positive and negative coping strategies (Mean =2.1 to 2.5). The finding can be justified through the fact that middle income groups are more prone to social stigma and hence having lower social risk propensity. The mean scores depicted in the Table II highlights an increasing trend of mean values with increasing age among entrepreneurs which is due to increasing family responsibilities and social considerations. Further there is moderate use of coping strategies with higher use of negative strategies by lower age group.

#### **Conclusion and Suggestions**

From the findings, it can be concluded that there is high level of financial stress among agri allied entrepreneurs. The situation further gets deteriorated by higher use of negative stress coping strategies. Further this study uniquely investigated how various coping strategies for financial stress influence agri allied entrepreneurs. The present study is also supported by studies conducted by Dennis *et al.* (2005). Positive coping strategies like meditation, prayer and sleep are found to be very helpful (significant at 0.05 level) to combat financial stress. Pursuing hobbies and interest help agri allied entrepreneurs to cope with financial stress and these values were significant at 0.05 level. The suggestion put forth in this regard highlights the need of support structures such as counselling awareness and time management courses. Further, Flexi loans with instalment insurance needs to be introduced that can reduce the anxiety and stress among these agri entrepreneurs.

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Type of Faculty and various dimensions of Life Style: A comparative study on University Students.

# Syed Noor-ul-Amin\* ABSTRACT

The purpose of the present study was to compare the lifestyle of Internet-user and Internet non-user university students on the basis of their faculty differences. The sample of 600 post graduate students (300 Internet-users and 300 Internet non-users) was selected through simple random sampling technique from various departments of three faculties (faculty of Science, faculty of Social science and faculty of Arts) of University of Kashmir, (J&K). After collecting the data with the help of standardised scales, it was subjected to statistical analysis by computing Mean, S.D. and test of significance. The results revealed that Internet-users and Internet Non-users from all the three faculties were found significantly different. Internet Non-user group of subjects from Science and Arts faculty was found to have a tendency towards a better lifestyle than their comparable group. However, Internet-users from Social science faculty were found to have better adaptation towards lifestyle.

Key Words: Life Style, University Students, Internet Users.

\* \*Assistant Professor (Contractual), Department of Education, University of Kashmir.

#### Introduction

The Internet is highly beneficial for students as it allows them to obtain relevant academic information; it also offers other possibilities that may be harmful to their academic experience. In the literature, there are studies about Internet and its effects on students, the relationship between educational performance and Internet use (Siomos *et al.*, 2008; Ghassemzadeh *et al.*, 2008; Del Castillo *et al.*, 2008; Recabarren *et al.*, 2008; Tahiroglu *et al.*, 2008). Sahin, Balta & Ercan (2010) found strong relationship between Internet use trends and educational performance, and wrong use of the Internet can cause a major decrease in students' academic performance. Many researchers herald the Internet to be beneficial and educational (Donnerstein & Smith, 2001 & Hitlin & Rainie,

2005; Pew Internet and American Life Project 2005). However it cannot be believed that Internet is beneficial under every circumstance and situation, regardless of its regulation. Hicks (2002) revealed Internet as a double-edged sword; some accept it as a panacea while others are appealing its negative growth. Therefore, present research work is standardized and more reliable research in this area as a way of advancing the Internet usage and providing an insight to determine the Lifestyle of Internet users and Internet non-users with special reference to their faculty differences.

#### **Objectives**

The following objectives have been formulated for the present investigation:

- To find and compare the Lifestyle of Internet-users and Internet non-users of Science faculty.
- 2. To find and compare the Lifestyle of Internet-users and Internet non-users of Social science faculty.
- 3. To find and compare the Lifestyle of Internet-users and Internet non-users of Arts faculty.

#### **Hypotheses**

Following hypotheses have been framed for the proposed investigation:

- 1. There is significant difference between the mean scores of Internet-users and Internet non-users (faculty of Science) on their Lifestyle.
- 2. There is significant difference between the mean scores of Internet-users and Internet non-users (faculty of Social science) on their Lifestyle.
- 3. There is significant difference between the mean scores of Internet-users and Internet non-users (faculty of Arts) on their Lifestyle.

#### Methodology

#### Sample

A Sample of 600 post graduate students (300 Internet-users and 300 Internet non-users) was selected through simple random sampling technique from various departments of the three faculties (Faculty of Science, Faculty of Social science and

Faculty of Arts). It comprised of 15 departments with a representation of five departments from each faculty. These departments are: Zoology, Chemistry, Botany, Physics and Home Science (*Faculty of Science*); Sociology, Economics, Political Science, History and Social Work (*Faculty of Social Science*) and English, Urdu, Persian, Hindi and Linguistics (*Faculty of Arts*). It is pertinent to mention here that 40 students (20 Internet-users and 20 Internet non-users) were drawn randomly from each department with a total of 100 Internet-users and 100 Internet non-users from each faculty of University of Kashmir, (J&K) India. It needs to be mentioned that the subjects (Internet-users and Internet Non-users) enrolled in 3<sup>rd</sup> and 4<sup>th</sup> semesters have been considered as the sample for the present study.

#### Tools Used

- 1. Information Blank: Self constructed Information blank developed by investigator with the purpose to ascertain the Internet-users and Internet non-users. In the present study Internet -users are those university students who have direct access to the worldwide network and have their own exposure and skill to use Internet and have minimum of one year's experience of Internet usage. Internet-non-users have been considered those university students who lack a direct access to the worldwide network and have not their own exposure and skill to use Internet.
- 2. *Life Style Scale*: In the present study, Lifestyle was assessed by the dominant set of scores as measured by Lifestyle Scale by S. K. Bawa and S. Kaur (LSS–BK). This scale consists 60 items (43 positive and 17 negative items) to measure the lifestyle of the students in six different dimensions: I. Health Conscious Life Style, II. Academic Oriented Lifestyle, III. Career Oriented Lifestyle, IV. Socially Oriented Lifestyle, V. Trend Seeking Lifestyle, and VI. Family Oriented Lifestyle.

#### **Results and Interpretation**

Table No.1: Showing the Significance of difference between the Mean Scores of Internet-users and Internet non-users on Lifestyle (Science Faculty; N=100 each).

	Dimensions of Lifestyle		Us	SIN	NUs	t-value
		Mean	S.D	Mean	S.D	
I.	Health Oriented Lifestyle	28.85	3.465	28.51	3.828	$0.70^{*}$
II.	Academic Oriented Lifestyle	25.34	2.771	22.96	3.750	5.21**
III.	Career Oriented Lifestyle	22.22	5.508	21.48	3.940	1.07*
IV.	Socially Oriented Lifestyle	21.15	2.641	23.31	1.785	7.40**
V.	Trend Oriented Lifestyle	16.89	4.682	21.59	3.854	7.71**
VI.	Family Oriented Lifestyle	35.61	5.574	38.82	4.291	4.74**
	Composite Score	150.06	12.049	156.67	9.031	4.62**

Note: \*\*p<0.01; \*Insignificant, SIUs =Science faculty Internet-users, SINUs =Science faculty Internet non-users.

A perusal of Table No.1 depicts the significance of mean difference between Internetusers and non-users belonging to Science faculty on different dimensions of lifestyle. A comparative look of the table reveals significant mean differences between the two groups on four out of six dimensions of lifestyle. The data reveals that Internet-users from Science faculty have obtained a higher mean score (M= 25.34) on Academic Oriented Lifestyle than Internet non-users in the same faculty (22.96). Both the groups have been reported to differ significantly on this dimension (t=5.21). It is inferred that Internet-users experience a better Academic Oriented Lifestyle. On Socially Oriented Life Style, Internet non-users are reported to have a higher mean score (M=23.31) than Internet-users (M=21.15). The obtained 't'-value has been seen to be 7.40 which is significant at 0.01 level of confidence. So, it can be inferred that Internet non-users from Science faculty have a tendency to adapt better Socially Oriented Lifestyle. On Trend Oriented Lifestyle, the mean scores of Internet non-users have been found to be 21.59

which is higher than the mean score of Internet-users (M=16.89). The obtained 't'-value came out to be 7.71 which is statistically significant at 0.01 level. It can be inferred that Internet non-users from Science faculty have an excellent adaptation towards the Trend Oriented Lifestyle. Besides, the two groups were reported significantly different on the Family Oriented Lifestyle. The mean score in case of Internet non-users from Science faculty seems to be higher (M=38.82) than the mean score of Internet-users (M=35.61). The obtained 't'-value has been found to be significant at 0.01 level of confidence (t=4.74). It can be said that the group of Science faculty Internet non-users has better adaptability on Family Oriented Lifestyle. However, in rest of the two dimensions i.e. Health Oriented Lifestyle and Career Oriented Lifestyle, the differences between the mean scores of two groups under discussion turned out to be insignificant. Coming to the composite score on Lifestyle of the science faculty Internet-user and Internet non-user group, it has been found that former group exhibited a higher mean score (156.67) than later (M=150.56). The obtained 't'- value has been reported to be significant at 0.01 level (t=4.62). On this basis, it has been found that the Internet non-users from Science faculty have a tendency towards a better lifestyle as against to their comparable group.

Table No.2: Showing the Significance of difference between the Mean Scores of Internet-users and Internet non-users on lifestyle (Social Science Faculty; N=100 each)

	Dimensions of Lifestyle		[Us	SSI	NUs t-valu	
		Mean	S.D	Mean	S.D	
I.	Health Oriented Lifestyle	29.40	3.210	26.22	3.799	5.84**
II.	Academic Oriented Lifestyle	25.87	3.277	23.36	3.350	5.33**
III.	Career Oriented Lifestyle	24.85	5.102	23.36	4.700	2.20***
IV.	Socially Oriented Lifestyle	24.45	2.354	22.16	2.092	6.65**
V.	Trend Oriented Lifestyle	19.37	5.557	17.00	3.715	3.63**
VI.	Family Oriented Lifestyle	35.01	5.595	38.96	5.183	5.82**
	Composite Score	158.95	11.090	151.06	8.763	5.89**

Note: \*\*p<0.01; \*\*\*p<0.05, SSIUs =Social Science faculty Internet-users, SSINUs =Social Science faculty Internet non-users.

While comparing the Internet-user and Internet-non-user (Social science faculty) on various dimensions of lifestyle, the results are reported in (**Table No.2**). Findings revealed the mean comparison of the two groups (Internet-user and Internet-non-user) belonging to Social science faculty on Health Oriented Lifestyle. The mean score in case of Internet-users is reported to be higher (M=29.40) than the Internet non-users (M=26.22). The obtained 't'-value is significant at 0.01 level of confidence (t=5.84). The findings revealed a better adaptation of Health Oriented Lifestyle in case of Internet non-users. On Academic Oriented Lifestyle, Internet-users have shown a higher mean score (M=25.87) than the Internet non-users belonging to Social science faculty (M=23.36). The obtained 't'-value is reported to be 5.33, which is statistically significant at 0.01 level of confidence. It indicates that Social Science faculty Internet-users have the better adaptability towards the Academic Oriented Lifestyle. The two groups under reporting were further compared on Career Oriented Lifestyle. The mean score in case of Internet-

users and non-users has been observed to be 24.85 and 23.36 respectively. The calculated 't'-value has been observed to be 2.20 (significant at 0.05 level). On the basis of the results, it can be inferred that the Internet-users from Social science faculty have better Career Oriented Lifestyle. On Socially Oriented Lifestyle, Internet-users have exhibited a higher mean score (M= 24.45) than Internet non-users (M=22.16). The mean difference has been observed to be significant at 0.01 level (t=6.65) which signifies that Internetusers from Social science faculty have better adaptability towards Socially Oriented Lifestyle. The two groups have again been observed to differ significantly on Trend Oriented Lifestyle at 0.01 level of confidence (t=3.63) as the Internet-users scored higher (M=19.37) in comparison to Internet non-users (M=17.00) from the faculty under discussion. On Family Oriented Lifestyle dimension, the mean score in case of Internet non-users is reported to be higher (M= 38.96) than the mean score of the Internet-users (M = 35.01). The obtained 't' value has been observed to be 5.82, which is significant at 0.01 level of confidence. It can be inferred that the Internet-users have a favourable adaptability towards Family Oriented Lifestyle. Coming to the composite Score of Life Style, the results revealed Internet-users got a mean score of 158.95 and non-users got a mean score of 151.06. The obtained 't'-value came out to be 5.89 which is significant at 0.01 level of confidence.

Table No.3: Showing the Significance of difference between the Mean Scores of Internet-users and Internet non-users on Lifestyle (Arts Faculty; N=100 each)

	Dimensions of Lifestyle		Us	AINUs t		t-value
		Mean	S.D	Mean	S.D	
I.	Health Oriented Lifestyle	28.34	3.710	30.70	3.512	4.85**
II.	Academic Oriented Lifestyle	24.62	4.185	24.19	3.164	0.86*
III.	Career Oriented Lifestyle	23.93	5.332	24.24	5.583	0.41*
IV.	Socially Oriented Lifestyle	21.51	3.070	23.41	2.113	5.10**
V.	Trend Oriented Lifestyle	15.59	3.890	20.23	4.909	7.52**

VI.	Family Oriented Lifestyle	37.69	3.425	39.85	3.298	4.57**
Composite Score		151.68	11.932	162.62	10.085	8.53**

Note: \*\*p<0.01; \*Insignificant, AIUs = Arts faculty Internet-users, AINUs = Arts faculty Internet non-users

The comparison between the Internet-users and Internet non-users (Arts faculty), on various dimensions of lifestyle has been reflected in Table No.3. A cursory look of the table reveals that on Health Oriented Lifestyle, the mean score in case of Internet-users is reported to be lower (M=28.34) than the mean score of Internet non-users (M= 30.70). The obtained 't'-value has been found to be 4.85, which is statistically significant at 0.01 level of confidence. It can be inferred that the Internet non-users from Arts faculty have better Health Oriented Lifestyle. On Socially Oriented Lifestyle, the Internet non-users are reported to have a higher mean score (M=23.41) than Internet-users (M=21.51). The obtained 't'-value has been seen to be 5.10 which is significant at 0.01 level of confidence. So, it can be inferred that Internet non-users from Arts faculty have a tendency to adapt better Socially Oriented Lifestyle. The results further reveal that on Trend Oriented Lifestyle, Internet non-users have shown a higher mean score (M=20.23) than the Internet-users belonging to Arts faculty (M=15.59). The obtained 't'-value is reported to be 7.52, which is statistically significant at 0.01 level of confidence. It indicates that Internet non-users from Arts faculty have the better adaptability towards the Trend Oriented Lifestyle. On the Family Oriented Lifestyle, Internet non-users have been observed with a higher mean score (M=39.85) than Internet-users (M=37.69). The calculated 't'-value is reported to be significant at 0.01 level (t=4.57). It can be said that Internet non-users from Arts faculty have an excellent adaptation towards Family Oriented Lifestyle. However, in rest of the two dimensions i.e. Academic Oriented Lifestyle and Career Oriented Lifestyle, the difference between the mean scores of the groups under discussion turned out to be insignificant. Coming to the composite score on Lifestyle of the Internet-user and non-user (Arts faculty), it has been found that non-users exhibited a higher mean score (M=162.62) than Internet-users who are reported to be lower (M=151.68). The obtained 't'-value has been reported to be significant at 0.01 level (t=8.53). On this basis, it has been found that the Arts faculty Internet non-users have a tendency towards better lifestyle.

#### **Discussion and Conclusion**

Results revealed that Internet-users and Internet non-users from Science faculty differed significantly in their lifestyle. Science faculty Internet non-users have been found with better adaptability in Academic oriented lifestyle, Socially oriented lifestyle, Trend oriented lifestyle and Family oriented lifestyle. Whereas, Science faculty Internet-users were found to be more adaptable on Academic oriented lifestyle. It can be concluded that Science faculty Internet-users remain involved in academic field and are seen to spend maximum time on studies. Using Internet to get information, consulting library, watching academic programmes and good motivation for higher education has also been seen in agreement among science faculty users. On the other hand, Internet non-users (Science faculty group) were found with higher tendency on Trend oriented lifestyle, Socially oriented lifestyle, and Family oriented lifestyle. It reflects that Science faculty Internet non-users may be keen to adopt new fashion roles and update themselves with new trends of their daily life routines like dressing, purchasing and enjoyment. They always remain in close touch with their family and share each and every moment of daily activities within the family circles. Devoting of maximum time towards their family and maintenance of their family values have also gone in their favour. They (Internet non-users) participate in social activities and enjoy every social gathering and frequently consult their friends. They share things with others and always keep in mind the views of society while doing day-to-day activities and are: interested in social services; keen to do good for society and interested in expanding their social boundaries. However, in rest of the two dimensions i.e. Health oriented lifestyle and Career oriented lifestyle, the differences between the mean scores of the two groups under discussion could not be established. It can be said that Science faculty Internet-users and non-users had more or less

similar lifestyle on these two dimensions. It can further be inferred that both groups are equally conscious in health related matters. Acquiring knowledge about health oriented issues and performing of physical exercise for the maintenance of their health and consulting physical experts for regular medical check up was observed in case of both the groups and they were also seen very much conscious about the dietary and hygienic related issues in the maintenance of their health. They frequently interact with people related to their career and discuss career related concerns in selected areas of education. While comparing Internet-users and Internet non-users (Social science faculty group) on various dimensions of lifestyle, significant mean differences were reported to exist. Social science faculty Internet-users were found to have a tendency for better lifestyle. They have been found with higher adaptability on Health, Academic, Career and Trend oriented lifestyle. On the basis of these findings, it can be deduced that Social science faculty Internet-users seem to be conscious for: keeping themselves physically fit, and acquiring knowledge about health, and dietary and hygiene related issues. They remain involved in academic field and spend maximum time on studies with maximum usage of technology based facilities in order to get information. They are observed to be aware of different career options and seem to be inquisitive to gain knowledge about their career. Higher frequency of Internet based interaction with people related to their career, discussion about career related concerns have also been observed in their favour. On the other hand, Internet non-users from the same faculty have been found more inclined towards family and socially oriented lifestyles. From these results it can be concluded that Internet non-users from Social science faculty may be aware about family affairs and share each and every moment of daily activities within their family setting. Devoting of maximum time towards their family, maintenance of their family values, participation in social activities and social gathering have also gone in their favour. Frequent consultation with their friends and sharing of things with others and to be punctual in putting their views in society has favourably seen to be associated with Internet-non-user group (Social science faculty).

They have also reported interest in: social services, doing well for the society and expanding their social boundaries. Internet-users and Internet non-users from Arts group were also compared on various dimensions of lifestyle. The two groups were observed to be significantly different on four out of six dimensions of lifestyle. Internet non-users from (Arts faculty) were found more inclined towards Health, Trend, family and socially oriented lifestyle. On this basis, it may be concluded that Internet non-users (Arts faculty) may be conscious in order to keep themselves active on health oriented issues e.g. performing physical exercise to maintain health and consultation with physical experts for regular medical check up, dietary and hygienic related issues. The results further revealed that Internet non- users belonging to the group under discussion devote maximum time towards the maintenance of family affairs and values. Higher participation in social activities and social gathering, sharing of things with others, and providing of solutions to societal matters has been found favourably among Internet non-users. However, in rest of the two dimensions i.e. Academic and Career oriented lifestyle, the two groups failed to arrive at any level of significance, i.e. the difference between the mean scores could not be established. It can be said that Internet-users and non-users belonging to Arts faculty have more or less similar lifestyle on these two dimensions. It can be also inferred that both the groups have similar involvement in academic field and library consultation. They seem to be familiar on different career options and are inquisitive in gaining the knowledge related to their career. The findings also confirmed that higher frequency to interact with people on career matters has gone in favour of the Internet non-users. From the above discussion, it can be revealed that Internet-users (Social science faculty) were found to have better lifestyle as compared to the Internet-users from Science and Arts faculty. On the other hand, Internet non-users from Science and Arts faculty were found with better lifestyle as compared to Internet-users from the same faculty. So, it can be inferred that lifestyle of Internet-users belonging to social science faculty seems to be significantly better than Internet-users of Science and Arts faculty.

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## Emotional and Behavioural Problems among Orphans

# Syed Najmah Jameel\* and Dr.Shawkat Ahmad Shah\*\* ABSTRACT

The present study is based on a systematic research review. The review of literature is an important component of the research process carried out in an orderly manner. An effective literature review creates a firm foundation for advancing knowledge and facilitates theory development. In this backdrop, the current study is aimed to conduct a systematic review on emotional and behavioural problems among orphans, non orphans and institutional orphans.

Key Words: Emotional, Behavioural, Orphans.

- \* Research Scholar, Department of Psychology, University of Kashmir.
- \*\* Associate Professor, Department of Psychology, University of Kashmir.

#### Introduction

World wars, accidents, natural deaths and conflicts are creating generations of orphaned children. Worldwide, there are an estimated 181.5 million orphans among which 163 million orphans are those who have lost one parent and remaining 18.5 million orphans have lost both parents. Over 7 million children are in institutional care (UNICEF, 2015). The number of orphans in India is 20 million (Munawar, 2015). Though there are varying statistics on number of orphaned children in Jammu & Kashmir, a study conducted by Save The Children revealed that an estimated population of orphans in Jammu and Kashmir both due to conflict and natural death of parents is around 2.15 lakh and out of which 37 percent orphans were due to the ongoing armed conflict, 55 percent orphans were due to the natural death of parents and remaining eight percent were due to the other reasons in the state and the study further indicated that 15 per cent of them are residing in orphanage homes across the state (Bhat, 2014).

The death of a parent or parents strongly disrupts the attachment bonds and negatively impacts the child's development. Emotional trauma due to the death of parent or parents is devastating. Orphans are more susceptible to psychological, social and economic

problems. In this context a detailed literature review pertaining to emotional and behavioural problems faced by orphans is given below.

#### Literature review

Orphans suffer from more emotional and behavioural problems as compared to non-orphans, the reason being the absence of parent or parents. Epidemiological reviews indicate that there is a high prevalence of emotional and behavioural problems across developed and developing countries (Hackett & Hackett, 1999; Waddell, Offord, Shepherd, Hua, & Mc Ewan, 2002). World health organization [WHO] in 2001 revealed that up to 20% of adolescents have one or more behavioural problems. Research studies indicate that there is a high prevalence of emotional and behavioural problems among children and adolescents around the world (Waddell et al., 2002). The rising burden from mental and behavioural problems will impose new challenges on health systems, Murray, et.al (2013). Research studies carried out in different parts of the world show that prevalence of behavioural and emotional problems in adolescent's ranges from 16.5 % (Robert, Attkinson & Rosenblatt, 1998) to 40.8% (Jenson, Watanabe, Richters, Cortes, Roper & Liu, 1995) and in India it is in the range of 13.7% to 50% (Belfer, 2005; Mishra & Sharma, 2001). Ames (2000) while examining the behavioural problems of institutionalized adolescent found that most orphanage adolescent (84%) displayed stereotyped behaviour, mostly in the form of rocking. Manuel (2002) revealed that more orphans compared to non-orphans exhibited common emotional and behavioural problems. Peter, Eunice and Sarah (2004) revealed that orphans have emotional, behavioural, as well as psychiatric disorders. Thabet and Thabet (2007) while studying mental health problems among orphanage children found that orphans demonstrated high rates of anxiety, depressive and post-traumatic stress reactions. Widom, Dumon and Czaja (2007) suggested that children exposed to early deprivation and neglect are significantly at increased risk of having numerous emotional and behavioural disorders. Simsek, Erol, Oztop and Munir (2007) explored the prevalence of emotional problems, behavioural problems associated risk and protective factors of orphans reared in

orphanages and revealed that total problem score was higher for children and adolescents in orphanage care than in the community. Olley (2008) conducted a study on the health and behavioural characteristics of AIDS orphans by making comparisons between them and a matched non-orphan group. The result showed that AIDS orphans had higher likelihood of developing possible childhood mental disorder than non-orphans. Also, orphans had a higher tendency than non-orphans to complain of headaches, to wet bed and to return from school with tears, exhibit behavior-related problems such as constant fights, disobedience, and restlessness. Musisi, Kinyanda, Nakasujja and Nakigudde (2008) portrayed that orphans have higher symptoms of depression, experience bullying and are less likely to have close friends than non-orphans. Amin and Khan (2009) reported that in Kashmir the prevalence of emotional problems is 55.72%. Elebiary, Behilak and Kabbash, (2010) conducted a study on behavioural and emotional problems among institutionalized children and found that the majority of the participants were defensive, not making friendships with many children, sometimes telling lies, feeling sad, crying, shouting, screaming, and stealing, sometimes biting or pinching others and throwing things at others. Haider (2010) studied emotional and behavioural problems among children and revealed that there is a higher prevalence of internalizing problems as compared to externalizing problems in the overall sample. Pathak, Sharma, Parvan, Gupta, Ojha, and Goel (2011) explored prevalence of behavioural and emotional problems in adolescents and found that 30% of adolescents have behavioural and emotional problems, with girls exceeding boys in all age groups. The study further indicated that internalizing syndrome was the most common (28.6%) psychiatric problem. Girls reported significantly more PTSD, avoidance, and arousal symptoms than boys. Lassi, Mahmud, Syed and Janjua (2011) while studying behavioural problems among children living in orphanage found a high burden of behavioural problems among children living in orphanages. Rehman, et al (2012) reflected that behavioural and emotional disorders are highly prevalent among orphan children and overall prevalence of behavioural and emotional disorders were 40.35%, in which behavioural problems

were 26.9%, emotional problems were 10.2% and both behavioural and emotional problems were 3.2%. Koumi, et. al (2012) while exploring psychiatric morbidity in a sample of orphanage children found that the prevalence of behavioural disturbances was 64.53% among those in institutional care and the most prominent psychiatric disorders were nocturnal enuresis (23.3%), attention deficit hyperkinetic disorder (19.62%), and oppositional defiant disorder (17.36%). Shala and Dhamo (2013) while examining the prevalence of behavioural and emotional problems among children by using parent 's report on a sample of 755 children found that the prevalence of total problems was estimated as 2.9%, the study further revealed that prevalence of externalizing behavior problems was 2.5%, while the prevalence of internalizing behavior problems was 3.8%. Gearing, Mackenzie, Brewer and Ibrahim (2013) revealed that prevalence and seriousness of psychosocial problems (negative emotion, stigma, depression and behavioural problems) was higher among orphans than non orphans. Asfawesen, Aregay and Berhe (2013) while assessing the prevalence of psychological distress and associated factors among AIDS orphan adolescents revealed that 74 (25.3%) orphan adolescents were depressed, moreover, 52 (17.7%) orphan adolescents where anxious. Sujatha and Jacob (2014) conducted a Study on emotional and behavioural problems among adolescent children in selected orphanages. The study was conducted among 40 adolescent children in 12 - 17 years of age selected from two orphanages in Mangalore. The study identified 7.5% at risk for hyperactivity disorder, 37.5% at risk for peer problems and 12.5% with severe peer problem, regarding prosocial behavior 22.5% were at risk while 5% had abnormal prosocial behavior and no child was found to have conduct problems. Bhat (2014), revealed that orphans were found to experience lower side of emotional stability and higher level of depression than non orphans. Banerjee, Bhat and Chatterjee (2015) reported that in Kashmir prevalence of emotional problems is (30.5%), conduct problems is (40%) and peer relationship problems is (18%). Another study conducted in Kashmir by Ramzan, Yasin, Ahmad and Farooq (2015) revealed that 14.34% of adolescents have higher behavioural problems. Dar, Hussain, Qadri, Hussain

and Fatima (2015) while examining the prevalence and pattern of psychiatric morbidity among children living in orphanages of Kashmir reflected that the prevalence of psychiatric morbidity was 40.52 % among the study sample with separation anxiety disorder (12.93%) being the most common followed by depression (7.76%), obsessive compulsive disorder (6.90%), attention deficit hyperactivity disorder [ADHD] (4.31%), specific phobia (4.31%), social phobia (1.72%), panic disorder (0.86%) and posttraumatic stress disorder (0.86%). Bhat, Rahman and Bhat, (2015) while examining mental health issues in institutionalized adolescent orphans found that commonest problem among this population was agoraphobia (20%) followed by social phobia (16.25%), specific phobia (15%), major depressive disorder [MDD] (13.75%), dysthymia (11.25%), panic disorder (10%), general anxiety disorder (8.75%), separation anxiety disorder (7.5%), suicidality (6.25%), PTSD (6.25%), ADHD (3.75%), oppositional defiant disorder [ODD] (3.75%), conduct disorder (1.25%), substance dependence (1.25%) and a good percentage 19 (23.75%) showed co-morbid psychiatric illness. Sameena, Rauf, Tabish and Khan (2016) while studying mental health status of children living in orphanages in Kashmir revealed that among 450 children, 38% suffered from psychiatric morbidity, among which 33.3% had attention problems, 23.75% were depressed and 21.4% suffered from anxiety. Doku (2016) while exploring depression, delinquency and peer problems among orphans and non-orphans found that orphaned children had significantly higher scores for delinquency, depression and risky behaviors than non-orphans. Kumar, Dandona, & Ramgopal (2016) assessed generalized anxiety, conduct and peer relationship problems among and other orphaned children in India and found that significantly high proportion of orphans deal with generalized anxiety, conduct and peer relationship problem as compared with other orphans highlighting the need to address the poor mental health of orphans in India. Ramagopal, Narasimhan and Devi (2016) while exploring the prevalence of depression among children living in orphanage found that 52% of orphans had mild depression, 23% had moderate depression, 14% had severe depression, 9% had very severe depression and 38% of depressed children had

suicidal intentions. Irshad (2017) conducted a study entitled 'A comparative study of stress and alienation among orphans and normal' and found that stress and alienation are found to be higher among orphans as compare to normal. Asif (2017) explored self esteem and depression among orphans and non-orphans and found that there is positive relationship between depression and self esteem among orphans and non-orphans, the study further revealed that orphans have higher scores of depression and low scores on self esteem than non-orphans. Saraswat and Unisa, (2017) investigated psychosocial distress among orphan and vulnerable children living in institutional care and their coping mechanisms and revealed that huge psychological torment was found among orphan children and majority of children yearned for parents and longed for love and affection.

#### Conclusion

The Research studies mentioned earlier indicate that there is a high prevalence of emotional and behavioural problems among orphans and this rising burden from mental and behavioural problems is going to impose new challenges on health systems. It is therefore highly recommended to carry out exhaustive research on the emotional and behavioural problems faced by orphans, so as to pave way for development of intervention strategies aimed at safeguarding the mental health of the orphans. A culturally grounded research can be of paramount importance in this regard.

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# Self Concept of Students enrolled in Navodaya Vidyalaya Schools of Kashmir Valley at various levels of Creative Thinking Ability.

Kawsar Hafeez\*

#### **ABSTRACT**

The study was carried to find out the self-concept of high and low creative students enrolled in Navodaya Vidyalaya Schools of Kashmir Valley. A sample of 400 students, within the age range of 15-16 years, enrolled in all the Navodaya Vidyalaya Schools of Kashmir Valley served as the sample for the present investigation. The tools adopted include Divergent Production Ability Test by K. N. Sharma and Children's Self Concept scale by S.P. Ahluwalia. Percentages. Mean, SD. and t value were used as data analysis techniques and the results revealed that high and low creative students differ significantly on some areas of self concept.

**Key Words:** Self Concept, Creativity, Thinking.

\*Ph.D. Research Scholar, Department of Education, University of Kashmir.

#### Introduction

The concept of creativity has been an important research area since the 1950's and 1960's. Educators and researchers have studied creative potential, the skills associated with it, and techniques to increase creativity in their respective fields. However, even in the field of psychology, where the most research pertaining to the topic has been produced, researchers suggest that the study of creativity has hitherto been neglected (Zappe, S. E., Mena, I., Litzinger, T. A.2015). Tonybee (1964) has long back reported that creativity is a matter of life and death for any society. Therefore, proper attention and nurturance of this special ability needs to be addressed. Protection of promising human resources, early identification, encouragement and opportunities for the upward mobility of human civilization has remained a research debate to field practitioners. Research has established that every society has talented minds that can be counted on finger tips and it is only through their efforts and decisions which shapes our collective

life. In this context Lerner (1962) has rightly observed that educational revolution has two tasks, of which one is the confronting of the tendencies in a mass society. The second is to help a creative culture within the mass society. Besides, if it is true that in every fat man there is a thin man shrieking to get out, it is also true that in every civilization, there is a minority fibre always in the process of coming into being." Keeping this observation in line an effort is to be needed to discover and recognize this minority fibre in order to voyage in the developmental arena and aspirations of any nation. As far as self concept is concerned, it is a general view about oneself across various sets of specific domains and perceptions based on self-knowledge and evaluation of values formed through experiences in relation to one's environment (Eccles, 2005). Self-concept is "the set of perceptions or reference points that the subject has about himself; the set of characteristics, attributes, qualities and deficiencies, capacities and limits, values and relationships that the subject knows to be descriptive of himself and which he perceives as data concerning his identity" (Machargo, 1991, Hamachek, 1981). In adolescence, school/college experience plays an important role in the development of self-perception and can have powerful and long lasting effect on the self-esteem of the adolescents. Hence, the relationship between self-concept and creative thinking ability seems to be reciprocal in nature, with each affecting the other. Review of studies reveals that no conclusive results seem to have been established. Therefore, further exploration in this regard needs attention and present study is an attempt in this direction.

#### **Need of the Study**

The present investigator while surveying the existing literature feels that host of studies have been carried out on various variables on the creative subjects. It is observed that sample either has been drawn from government schools or privately maintained organizations. Important segments of the population, who carry out their studies in residential schools, under the nomenclature of Navodaya Vidyalaya have hitherto been neglected. It may not be out of place to mention that Navodaya Vidyalaya admits students to class 6<sup>th</sup> who belong to age group 10-13 years. Education and schooling are

two important sectors to be nurtured along with proper affection and adequate security. The Vidyalaya is said to increase the influence on the students for their uplift throughout the period of academic growth. Each Vidyalaya develops its own curriculum and diminishes the influence of immediate environment slowly when children attain 14 years of age. These schools strive to meet the challenge of life to their students through a combination of goal setting, group process, peer mixing, and adaptation. Students and teachers are in close interaction in these schools. It is in this back drop that the present investigator feels to carry out the study on these students in relation to some cognitive and non cognitive variables.

#### **Objective**

To compare High and Low Creative Students of Navodaya Vidyalaya Schools on Self Concept.

# **Hypothesis**

There is a significant difference between high and low creative students of Navodaya Vidyalaya schools on Self-Concept.

#### Methodology

#### Sample

A sample of 400 students, within the age range of 15-16 years, enrolled in all the Navodaya Vidyalaya Schools of Kashmir Valley served as the sample for the present investigation.

#### Variables under Investigation

The variables under investigation are:

# i) Creative Thinking Ability

Creativity is the capacity to devise new forms, come up with fresh ideas, and see deeper meaning in objects, events, interpersonal relationships and symbolic materials. However, creativity in the present investigation refers to a set of dominant scores as measured by Divergent Production Ability Test by K. N. Sharma (2011).

# ii) Self Concept

Self concept is considered a holistic view of an individual about himself. It is the map which each person consults in order to understand himself during the moments of crisis or choice. The self includes all that a person embraces in the works I, Me, Mine and Myself. However, in the present investigation, the term self concept has been operationally put to meaning as, "the dominant set of scores obtained by the subjects on various areas of Children's Self Concept Scale by S.P. Ahluwalia and Singh H.S. (2012)".

# **Classification of High and Low Creative Students**

Subjects whose composite score on divergent production ability test was on and above the 3<sup>rd</sup> quartile were classified as High Creative, and subjects whose composite score was on and below the 1<sup>st</sup> quartile were classified as Low Creative. This procedure of classification has also been adopted by a number of researchers in the field (Mattoo and Nazima, 2014; Noor, 2012; Sugra, 2007). The cut out points for these groups on divergent production ability are shown as:

Table No.1.00: Showing the Cut out Point of High and Low Creative Subjects

Classification	Cut-out Point	Identification
High Creative	130 and Above	80
Low Creative	78 and Below	80
	Total	160

As reported in above table, a score of 130 and above has put each subject in the category of high level of creativity and a score of 78 and below in the category of low level of creativity. This procedure has placed 80 subjects in high and an equal number of students

in low creative category. Thereafter, the below mentioned tools were administered to High and low creative groups.

#### **Tools used:**

The following tools were administered to collect the data.

- **5.1.** Divergent Production Ability Test by K. N. Sharma (2011).
- 5.2. Children's Self-Concept Scale by S.P Ahluwalia

#### **Statistical Technique**

Mean, SD. and test of significance were applied to find out the mean differences if any between high and low creative students enrolled in various Navodaya Vidyalaya schools of Kashmir Valley.

#### **Results and Interpretation**

The results and their interpretation is given in the tables that follow.

Table No. 2.00: Showing the Percent-wise Comparison of High and Low Creative Navodaya Vidyalaya Students on Different levels of Self -Concept

Category	Levels of Self Concept	<b>High Creative</b>		Low Creative	
		N	%age	$\mathbf{N}$	%age
1	Very High Level of Self Concept	3	3.75	2	2.50
2	High Level of Self Concept	20	25.00	9	11.25
3	Above Average level of Self Concept		38.75	9	11.25
4	Moderate level of Self Concept		18.75	11	13.75
5	Below Average level of Self Concept	8	10.00	28	35.00
6	6 Low Level of Self Concept		3.75	19	23. 75
7	Very Low Level of Self Concept	Nil	Nil	2	2.50
Total		80	100	80	100

The data in Table No.2.00 reveals the percent-wise details of high and low creative students enrolled in Navodaya Vidyalaya schools of Kashmir Valley on various levels of self-concept. It is revealed that in case of high creative students the highest percentage

(38.75%) seem to fall in the category of above average level of self-concept. 25% are reported in the category of high level of self-concept and 18.75% are placed in moderate level of self-concept. 10% are reported to be placed in below average level of self-concept. However, a small percentage of high creative subjects (3.75%) are reported to fall in very high level of self-concept and an equal percentage is seen in the placement of low level of self-concept. None of the high creative subjects was observed in the placement of very low level of self-concept. Whereas, in case of low creative students, the percent wise adaptability on self-concept is: 35% as below average, 23.75% as low level, 13.75% as moderate level, 11.25% as high level and an equal percentage as above average, 2.5% as very high and 2.5% as very low. The comparative percent-wise distribution of the two groups under investigation revealed that in case of high creative group a significant percentage could find their placement in the category of above average level and in case of low creative group placement is below average. Therefore, it can be said that creativity seems to be an important factor that influences the self-concept of the high creative group.

Table No. 3 .00: Showing the Significance of Difference between the Mean Scores of High and Low Creative Navodaya Vidyalaya Students on Composite Score of Self-Concept

Group	N	Mean	SD	't' Value	Result	
High Creative	80	53.78	12.25		Significant at	
Low Creative	80	46. 68	11. 44	3.788	0.01 level	

A quick look at Table No.3.00 highlights the information about the mean comparison of Navodaya Vidyalaya students belonging to high and low creative classification on composite score of Self- Concept. The mean score of high creative students was observed as higher (M=53.78) than the low creative students (M= 46.68). The obtained 't' value has been found to be 3.788 which is statistically significant at 0.01 level of confidence,

hence our hypothesis "There is a significant difference between high and low creative students of Navodaya Vidyalaya schools on Self-Concept." stands accepted.

#### Conclusion

The results have revealed that high and low creative students differ significantly on some areas of self-concept and are in agreement to some of the studies carried in the field (Wachanga, Kamonjo and Okere, 2015; Gupta and Sharma, 2014; Sharma, Rachna, 2014; Gupta, 2014; Kumari and Chamundaswari, 2013; Otta and Williams, 2012; Rath and Nanda 2012; Kobal and Musek 1998). There are other studies which reveal that self concept and high creative thinking do not go together (Al-Qaisy and Turki, 2011). Wachanga, Kamonjo and Okere (2015) revealed a significant difference between the scores attained by the sample subjects on self-concept and scientific creativity. Scientific creativity was seen to be positively related to learners' self concept, and the level of scientific creativity in chemistry was not gender dependent. Gupta, and Sharma, (2014) could not established any significant difference between the creativity of boys and girls of Government schools. Besides, Self concept was found related to creativity. Kumari and Chamundaswari, (2013) carried the study on the students drawn from central board of schools. The investigator concluded that i) students belonging to central board schools were better in their self-concept and academic achievement when compared to students from other boards and ii) there was also a significant and positive relationship between self-concept and academic achievement of students at the higher secondary level.

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# Religious Orientation and Mental Health among University Students.

# Mehrnaz Dehgan \*, Muzafar Hussain Kawa\*& Irshad Ahmad Najar \*\*

#### **ABSTRACT**

The present study was an attempt to find out relationship of religious orientation with mental health among university students. The data for the present study was obtained from university students [N=200 (Males 105 & Females 95)] belonging to various departments of Aligarh Muslim University. The data was analysed by using Pearson's product moment correlation. The results showed significant positive correlation between intrinsic religious orientation and mental health. Moreover, a significant negative correlation was found between extrinsic religious orientation and mental health.

**Key Words:** Religious Orientation, Mental Health, University Students.

- \* Research Scholar, AMU, Aligarh.
- \*\* Research Scholar, Department of Education, Uiversity of Kashmir.

#### Introduction

Over the history of man, religion had been confirmed as the important human need. At first, "religion protection strength" was discussed by Emil Durkhiem (1951), and then Rash, James, Jung, Francle and Ferom confirmed the importance of religious behaviour and beliefs. William James believed that love and religious strength lead to the dignity, stateliness, patience, toleration, belief and confidence for individual, and religious feelings result in more effort and intentional life (William, 1993).

While researchers initially measured religion as a uni dimensional entity and it soon became evident that there were two distinct types of religiousness. There were those individuals who emphasized the tangible, ritualized and institutionalized aspects of religion and there were those who accentuated the vision, commitment and purity of heart without which the rituals were meaningless. Since, the first type was more amenable to empirical study, the second type was generally ignored until Adorno, Frenkel-Brunswick, Levinson and Sanford (1950) choose to study the responses of both types of religiousness

in relation to ethnocentric attitudes. According to Allport and Ross (1967) intrinsic religious orientation is characterized by those, 'who view religion itself as an end, a master motive'. These individuals embrace a religious creed, internalize it, and attempt to follow it. On the other hand Allport and Ross (1967) define an extrinsic religious orientation as being characterized by those, 'using religion for their own ends, with values that are always instrumental and utilitarian'. In essence, an intrinsic orientation can be seen as 'a faith unto its own ends' whereas an extrinsic orientation can be seen as 'a means to an end, other than faith itself' (Allport & Ross, 1967). Hence individuals either adopt a religious orientation for social benefits (extrinsic) or for individual meaning (intrinsic) (Palmer & Sebby, 2003).

Religious beliefs are effective factors in personal growth and it can be said that religion is a factor for keeping and improving mental and physical health. Religious beliefs play great role in increasing individual tolerance while facing mental problems. Religion as a collection of beliefs, generalized and private values is one of the most effective mental supports and is able to revitalize and rescue aimless life of the person (Motamedi, Ajeyi, Azad Falah, & Kiamanesh, 2005). Gorsuch (1988) has argued that one area of research that has given an insight into the relationship between religion and mental health is the distinction of individuals who display intrinsic and extrinsic orientation towards religion (Allport, 1966; Allport & Ross, 1967). Intrinsic religiosity has been related to several positive outcomes including better self-reported health, decreased anger, hostility and social isolation along with increased self-esteem (Donahue, 1985; Masters & Bergin, 1992; McIntosh & Spilka, 1990; Maltby & Day, 2000; Laurencelle, Abell & Schwartz, 2002; Acklin, Brown & Mauger, 1983). On the other hand, extrinsic orientation has been related to neutral and negative health indexes such as depression, anxiety, identity diffusion, irrational thought, and failure to volunteer to help (Baston, Olesen & Weeks, 1989; Swanson & Byrd, 1998; Bergin, Masters & Richards, 1987; Markstrom-Adams & Smith, 1996). Religious orientations can offer not only a sense of ultimate destinations in living, but also viable pathways for reaching these

destinations, such as the effort to sustain themselves and their spirituality in stressful situations. Those with stronger religious frameworks may have greater access to a wide array of religious coping methods (e.g., spiritual support, meditation, religious appraisals) which may have been linked to better mental and physical health (Pargament, 1997). In this way these two orientations lead to two very different sets of psychological effects. On one hand intrinsic practice is God oriented and based on beliefs which transcend the person's own existence whereas on other hand extrinsic practice is also self-oriented and characterized by outward observance not internalized as a guide to behaviour or attitude.

In the recent decades, evaluation of the influence of religion on mental health of the people as an important issue attracted the attention of researchers and scientists in different fields (DeZutter, Sonenz and Hatzbat, 2006). As far as mental health is concerned, Wilkinson and O'Connor (1982) defined mental health as a congruent relationship between a person and his/her surrounding environments. Of particular significance to understanding the complex relationship between religiousness and mental health is a recent meta-analysis by Hackney and Sanders (2003) finding that the relationship between religiousness and mental health varied as a function of the operationalization of religiousness and mental health. They identified three general categories of religiousness: "ideological religion," which emphasized beliefs involved in religious activity (e.g., attitudes, belief salience, fundamentalism); "institutional religion," which focused on social and behavioural aspects of religion (e.g., extrinsic religiousness, attendance at religious services, participation in church activities, or ritual prayer); and "personal devotion," which was characterized by aspects of internalized, personal devotion (e.g., intrinsic religiousness, emotional attachment to God, devotional intensity). In reviewing several recent studies, Hackney and Sanders found that institutional religion was associated with higher levels of psychological distress, personal devotion was associated with lower levels of psychological distress, and ideological religion was not significantly associated with psychological distress. In contrast, all three types of

religiousness were positively associated with greater life satisfaction. So, the association between religiousness and mental health varies as a function of the domains of interest.

Being leaders of tomorrow students' mental health is the major focus of attention among psychologists, educators, and sociologist for the last few decades. Transition from college to university is a very challenging and demanding period, as students have to face stress and psychological difficulties to attain their future goals of life. Mental health problem in students may disrupt emotional, psychological, and educational development of students, so the ways through which the student's mental health could be enhanced are very important. Therefore, developments of positive personality characteristics are more important than avoiding negatives e.g., depression (Salami, 2012). Religious orientation is a positive construct that may be beneficial to enhance the mental health of university students of India. This study studied a group of post-graduate students in Aligarh Muslim University to examine their religious orientation and mental health, as well as the relationship of religious orientation and mental health.

## **Objective**

To study the relationship between religious orientation and mental health among the university students.

#### **Hypotheses**

**Ho<sub>1</sub>:** There is no significant relationship between intrinsic religious orientation and mental health among the university students.

**Ho2:** There is no significant relationship between extrinsic religious orientation and mental health among the university students.

#### Methodology

#### Sample

The sample of the present study consisted of 200 university students who were selected on purposive basis from different departments of Aligarh Muslim University. Out of 200 university students 105 were male and 95 were female.

#### **Tools Used**

To measure religious orientation, the scale developed by Gorsuch & Vanable (1983) was used & to measure mental health, GHQ-12 developed by Goldberg (1970) was used. Both the scales have satisfactory reliability and validity.

#### **Statistical Analysis**

The information/responses collected from the respondents were subjected to Pearson's product moment correlation with the help of SPSS.

# **Results and Interpretation**

Table 1: Showing Pearson's Correlation Coefficient(r) Between Religious orientation and Mental Health of the Sample Group

Variable	r
Intrinsic Religious Orientation	.631*(p = <0.001)
Mental Health	
Extrinsic Religious Orientation	541*(p = < 0.001)
Mental Health	

<sup>\*.</sup>P<0.05 Level of significance

The above table reveals that there is a significant positive correlation (r=.631, p=<0.001) between intrinsic religious orientation and mental health among university students, Therefore, our null hypothesis **Ho**<sub>1</sub> which states that, "There is no significant relationship between intrinsic religious orientation and mental health among the university students." stands rejected.

The table further reveals that there is a significant negative correlation between extrinsic religious orientation and mental health (r= -.541, p=<0.001) among university students, therefore our null hypothesis **Ho<sub>2</sub>** which states that, "There is no significant relationship between extrinsic religious orientation and mental health among the university students." stands rejected.

#### **Discussion & Conclusion**

The results of the present study revealed that there is a significant positive correlation between intrinsic religious orientation and mental health among university students. Moreover, significant negative correlation was found between extrinsic religious orientation and mental health. There are several studies which are in line with these results. González-Anleo (2010) and Paloutzian & Park (2005) in their studies found negative correlation between intrinsic religious orientation and psychological distress; moreover, García-Alandete & Bernabé-Valero (2013) and Mela, Marcou, Baetz, Griffin, Angelski, & Deqiang, (2008) found positive relationship between intrinsic religiosity and psychological well-being and inverse relationship between extrinsic and psychological well-being. Similarly studies conducted by Skinner, Correa, Skinner, & Bailey, (2001) and Biesinger, & Arikawa (2008), revealed that intrinsic religious orientation was associated with greater level of happiness and lower levels of depression, anxiety and stress regardless of gender. Similarly Bergin, Masters, & Richards, (1987) in a study examined the relationship between intrinsic religious orientation and mental health and found that intrinsic religious orientation was negatively correlated with unhealthy attributes, such as anxiety, depression and irrational beliefs. Moreover, Davis, Kerr, & Kurpius, (2003) Park, Cohen, & Herb (1990) in their research studies found that extrinsic religious orientation has clear association with depression; more extrinsic religious oriented individuals, more likely report higher levels of depression and anxiety. It is hoped that the results of the study will help health professionals working in private sector and public sector to address the problems of the concerned population in a better way; and will help them to frame plans and policies for intervention programs. Besides, the study will help university students to deal effectively with the challenges and problems they face in their everyday life.

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#### Mental Health of Tribal and Non Tribal Students of Kashmir.

# Prof. Mahmood Ahmad Khan\* & Mohammad Muzzafar Lone\*\* ABSTRACT

The present study has been conducted to explore the facts about the status of mental health of tribal students and compare these findings to non-tribal students. A sample of 600 students was selected through random sampling, with 300 students from tribal community and an equal number from the non-tribal community. Mental Health Battery of Singh and Gupta (Urdu Version) was used as a tool for collecting the data. After applying the statistical techniques of mean, S.D. and 't' test, the results revealed that the tribal students differ significantly from non-tribal students on four dimensions of mental health viz; Emotional Stability, Overall Adjustment, Autonomy, and Security-Insecurity indicating thereby that tribal students are emotionally less stable, have low overall adjustment, are less autonomous and feel insecure than Non-Tribal students. While as on factors of Self Concept and Intelligence of mental health, no significant difference was found between the two groups. Mental health of Non-Tribal students was found better than tribal students on composite score of mental health.

Key Words: Mental Health, Tribal, Non Tribal.

- \* Professor: School of Education and Behavioural Science University of Kashmir, Srinagar.
- \*\* Assistant Professor: Higher Education Department, Gov. Degree College Handwara.

# Introduction

Mental health as world health report (2001) defines, "is subjective well-being, perceived self-efficacy, autonomy, competence, inter-generational dependence, and self-actualization of one's intellectual and emotional potential". Mental health is thus not only the key to overall perfect personality development of a person but also the key to develop a healthy and civilized society. The more mentally healthy a person more will be his contribution to his society. But sometimes being in a specific type of society can also create problems to a person. Research has shown that social stigma is the biggest cause that leads to mass mental

illness (Factsheet 2004). Thus, the societies that are somehow downtrodden or backward are worth attention. Such a type of society in our state is of scheduled tribes. Scheduled tribes are the people living in far-flungareas and mostly living a nomadic life. In India Tribal's constitute 8.61% of the total population of the country, numbering 14.93 million (2011 Census) thus making the country the largest tribal comprising country in the world. The current research is done on the tribals of Kashmir which constitute 11.9 percent of the total population (14.9 lakh) of the State and 1.3 percent of the total tribal population of India (2011 Census of India). Out of twelve Scheduled Tribes (Balti, Beda, Boto, Brokpa, Changpa, Garra, Mon, Purigpa, Gujjar, Bakarwal, Gaddi and Sippi) of the state, Gujjar is the most popular tribe with a total population of 763,806, thus forming 69.1 percent of the total Scheduled Tribe population. Gujjar along with Bakarwal and Bot constitute 88 percent of the total tribal population, clarifying the rationale for selection of Gujjar and Bakarwal for this study. Haimendorf in 1944 made the first contribution to the study of the educational problems of scheduled tribes in India. The author has described the outlines of educational schemes he had drawn up for the Gonds of Adilabad. The scheme paid rich benefits for the tribals of that area and even now forms the basis of educational planning for tribals. A good number of studies have been conducted on different dimensions of tribal people like on social adjustment, Mujiaba (2017), Verma (1985), made a comparative research on tribal and nontribal students and found significant differences between the tribal and Non-tribal students in regard to their social adjustment. On nutritional and health status Dar, Bharathiraja, Pandit (2017) studied nutritional and health status of tribal and non-tribal reproductive women and found a significant difference between the two. Patil et al. (2013) studied adjustment of tribal and non-tribal students. Zannat (2013) studied the intelligence of different tribal and nontribal groups. Das and Deb (2013), Suvera (2013), Muralidhar.R (2008), studied the Academic achievement of tribal and non-tribal students. Dewan (2012) conducted a Comparative study on self-esteem among tribal and non-tribal Tribals. Mubayi (1976), Gokulanathan (1972), Mehta (1972), Chaudhury and Sinha (1959), have made a comparative study of concrete intelligence of tribal and non-tribal school girls in Ranchi.Yadav (2012), Reseal (2007). Lynn et.al (2005), Tripathy (1986), Stevenson et al. (1985), Deshpande (1984), Lalitha (1982), Aruna (1981) all had carried out different studies on different dimensions of tribal and non-tribal people. A few studies have also been conducted in Jammu and Kashmir on tribal students, like Access to education for Gujjar and Bakarwal of Kashmir by Bhat (2007) and Education patterns among Gujjar and Bakarwal children in the valley of Kashmir, Wani (2006). But no such study has been conducted on the mental health of tribal and non-tribal students especially in Kashmir so far. Therefore, this research is a humble beginning in this direction and an effort to find out the status of Mental Health of tribal and non-tribal students of Kashmir. It will act as a pole star for the teachers, administrators, planners, policymakers; councillors and parents for substantially improvising the mental health of tribal as well as non-tribal children.

# **Operational Definitions**

**Tribal:** Tribal as in the present study refers to the students belonging to Gujjar and Bakarwal tribes of Kashmir valley.

**Non-Tribal:** Non-tribal as in the present study refers to those students who don't belong to any tribe.

**Mental Health:** Mental health in the study refers to the scores achieved by the subjects on the Mental Health Battery of Singh and Gupta, (Urdu adapted version).

#### **Objectives**

- 1. To study mental health of tribal and non-tribal students.
- 2. To find the difference between tribal and non-tribal students on Mental Health.

#### **Hypotheses**

H<sub>1</sub> There is a significant difference between tribal and non-tribal students on mental health. (Factor wise).

H<sub>2</sub> There is a significant difference between tribal and non-tribal students on mental health. (Composite score).

## Methodology

#### Sample

Two districts (Kupwara and Bandipora) of Kashmir division were randomly selected for the study and the sample consisted of 600 students out of which 300 students were selected from the tribal community and an equal number (N = 300) were selected from non-tribal's. The sample was selected randomly using simple random sampling technique.

#### **Tools used**

Mental health battery, by Singh and Gupta (2010), (Urdu adaptation by the present investigators) has been used. The battery has 130 items distributed into 6 sets (Emotional Stability, Overall Adjustment, Autonomy, Security-Insecurity, Self Concept and Intelligence) and can be administered to persons in the age range of 13-22 years.

#### **Statistical Treatment**

The data was subjected to the following statistical treatment:

- Mean, S.D., t-test
- > Graphs and bar diagrams were drawn to make the results more clear and transparent.

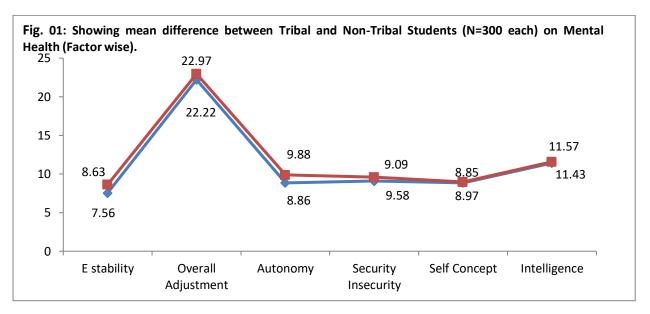
# **Results & Interpretation**

The results and their interpretation is portrayed in the tables that follows.

Table 01: Showing the mean difference between Tribal and Non-Tribal Students (N=300 each) on different factors of Mental Health.

Group	Dimension	Mean	Std. Deviation	't'	Level of significance
Tribal	Emotional	7.56	2.46		0.01
Non-Tribal	Stability	8.63	2.48	5.00	0.01
Tribal	Overall	22.22	5.41	1.95	0.05
Non-Tribal	Adjustment	22.97	4.23	1.75	0.03
Tribal	Autonomy	8.86	2.93	5.16	0.01
Non-Tribal	114tonomy	9.88	1.93	2.10	3.01

Tribal	Security	9.09	2.52	2.28	0.01
Non-Tribal	Insecurity	9.58	2.58	2.20	
Tribal	Self-Concept	8.85	2.54	1.02	Not Significant
Non-Tribal	Sem Comcept	8.97	2.01		
Tribal	Intelligence	11.43	3.86	1.01	Not Significant
Non-Tribal	memgenee	11.57	3.63		



From a perusal of table 01, it is inferred that the Tribal and Non-Tribal Students differ significantly from each other on factor 1 ES (Emotional stability) of Mental Health, as the 't' value obtained is 5.0 which is significant at 0.01 level. The mean score of the two groups clarifies that Non-Tribal students, with a mean score 8.63, are more emotionally stable than that of Tribal students having a mean score of 7.56. Further, from the results, it can be summed up that the Tribal students are not able to tackle with the Emotional situations well and they are not in a position to understand and manage their own and others Emotions well. They find it difficult to tackle the uneven situations while as the Non-Tribal Students show a high level of Emotional stability. They are mature enough to

tackle any situation and show good ability to understand their own and others emotions and use and manage emotions. The difference in the emotional stability between the two groups may be due to the environment, either at home or school, in which both are grown up or the isolation and alienation that the Tribal students encounter in their daily life. In this support Bhakar (2009) in his study of "home environment on self-concept, emotional stability and moral judgement of students of upper primary level", says that home is the foremost determinant of better or worst emotional stability of a child.

The table01 also makes it clear that the Tribal students differ significantly from Non-Tribal Students on factor 2 (OAA) Overall Adjustment dimension of Mental Health at 0.05 level. The mean score of Non-Tribal Students on the dimension of Overall Adjustment (OAA) (22.97) is higher than the mean score of Tribal students (22.22), which depicts that the Tribal students have not achieved an overall harmonious balance between the demands of various aspects of environment. They find it extremely difficult to fit in new situations and interact with strange people. They are not in a position to adapt themselves to alien environments. While as the Non-Tribal Students readily adjust themselves to any situation and surroundings and strike a harmonious balance between the demands of various aspects of the environment. The difference in the overall adjustment may be due to lack of exposure to the external world or due to the isolational culture of Tribal societies. The difference may be also due to more exposure and muchneeded guidance, to Non-Tribal Students. The lower socio-economic condition, lower literacy rate(Ishitani 2003), poverty, language difference and being members of minority group seem to be possible causes of tribal students being less adjusted. Non-tribal students get an exposure in the society they live in, with the result their possibility to get more adjusted than tribals seems to be justified.

The 't' value of 5.16 from the table 01 makes it clear that the Tribal students differ significantly from Non-Tribal Students on factor 3 (AY) autonomy dimension of Mental Health. The mean score of Tribal students 8.86 is lower than that of Non-Tribal Students which depicts that Non-Tribal Students are more autonomous than that of Tribal students.

The Non-Tribal Students are able to make decisions on their own and are more independent and self-determinant in their thinking. While as the tribal students are not able to make their own decision and also they are less independent and less self-determinant in their thinking. The Tribal students are culturally trained to follow their elders in all concerns and most of their decisions are predetermined. This may be the cause for the lower autonomy on part of Tribal students.

The 't' value 2.28 from table 01 signifies that the Tribal students differ from Non-Tribal Students at 0.01 level on factor 4 (SI) security-insecurity dimension of Mental Health. The mean score of Tribal students on this dimension is 9.09 which is lower than that of Non-Tribal Students who are having a mean score of 9.58. The results thus show that the Tribal students are having a low sense of safety and confidence. Also, they are low on freedom from fear of anxiety particularly with respect to fulfilling the person's future needs. While as the Non-Tribal Students show a higher degree of confidence and sense of safety. They are also good at getting freedom from fear of apprehension, particularly with respect to fulfilling their future needs. As Gibbons et al. (1995) relate that social problem of one generation is the psychological problem of the next generation. Thus, Poverty, low literacy rate and unemployment of tribal people can be the possible reasons of the lower level of security in Tribal children.

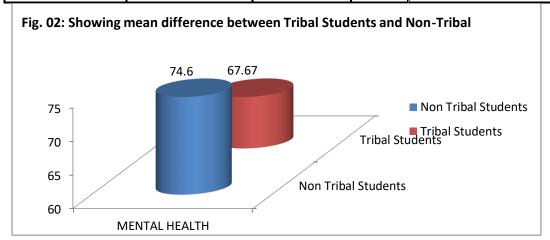
The outcome of the table 01 also depicts that the mean score of Tribal students is 8.85 which is lower than that of the Non-Tribal Students with a mean score of 8.97. The 't' value for the factor 5 (SC) self-concept dimension of mental health of Tribal and Non-Tribal Students is found to be as 1.02 which is not significant. Therefore, no decisive decision can be inferred from the results.

By examining Table01, it is ascertained that the Tribal and Non-Tribal Students differ from each other on factor 6 (I.Q) Intelligence dimension of Mental Health. It is also found from the table that mean score of Tribal students is 11.43 which is lower than the Non-Tribal Students with a mean score of 11.57. The 't' value for the factor 6 (I.Q) Intelligence dimension of the Mental health of Tribal and Non-Tribal Students is found

to be as 1.01 which is not significant. Therefore, no decision can be taken regarding this factor.

Table 02: Significance of the mean difference between Tribal Students and Non-Tribal Students (N=300 each) on Mental Health (Composite)

Group	Mean	Std. Deviation	't'	Level of significance
Tribal	67.67	11.653	8.061	0.01
Non-Tribal	74.60	9.308	0.001	3.02



From perusal of table02, it is found that the 't' value for the mental health of tribal and Non-Tribal Students is 8.06 which is far beyond the table value 2.59 at 0.01 levels. The table thus shows that there is a significant difference between the two groups that is Tribal and Non-Tribal on composite score of Mental Health. The results further show that the mean score on the mental health of Non-Tribal Students is 74.60 which is higher than the mean score of Tribal students (67.67), which indicates that Non-Tribal Students have better mental health than tribal students. The results thus make obvious that Tribal students have less Emotional stability, overall adjustment, autonomy and security. The probable cause for this lag may be the lack of facilities, isolation of the Tribal group, lack of proper awareness and education. Being the most primitive inhabitant of the country,

they have maintained a distinctive lifestyle for centuries, but unfortunately, this isolation has kept them out of the mainstream and made them easy prey to exploitation (Talesara 1994) and when they are forced to cope with the mainstream culture, they don't get adjusted easily. Kundu (1984) stated that lack of proper education and deprivation that these tribes counter due to poverty may result in frustration both in personal as well as social relationships, thereby resulting in poor self-concept and low self-esteem. The Non-Tribal group seems to be mentally healthier due to healthier atmosphere in home to live in with hygienic physiological requirements like food, water, clothing, clean living space etc. and also the exposure to modern facilities like internet, better libraries better environment for exploring the external world and better services like education, health and hygienic upbringing. The argument is supported by Audichya (2005) who finds that adolescents usually develop traits that are culturally defined. The tribes are economically unsound, uneducated at times and are less exposed to the modern world and hardly find a value for being hygienic.

The results presented in tables 01 and 02 on Mental Health are further substantiated by a line graph presented in figure 01 and bar graph presented in figure 02. These graphs clearly visualize that the Tribal and Non-Tribal Students differ significantly on the composite score as well as factor wise score of Mental Health. The perusal of these tables and figures indicates that the Non-Tribal Students are having good mental health than the Tribal Students.

The obtained results are in line with the studies of Taviyad (2014), Deepa (2014), and Patel (2010). Taviyad (2014) conducted a study on tribal and non-tribal students of Panchmahal district of Gujarat and found that there is a significant difference between tribal and non-tribal students on Mental health. Non-tribals were found to have better mental health than tribal students. Deepa (2014) conducted a comparative study on mental health of tribal and non-tribal college students. After analysing the results she found that there was a significant difference between the two groups and tribals were having lower mental health than non-tribal college students. Likewise, Patel (2010) also

found a significant difference between tribal and non-tribal higher secondary school children of Gujarat. The mental health of non-tribal students was found to be better than that of Tribal students.

Therefore the hypotheses **01** and **02** which reads as:

- o "There is a significant difference between tribal and non-tribal students on mental health (factor wise)." Stands **accepted** and
- o "There is a significant difference between tribal and non-tribal students on mental health (composite score)." also stands **accepted.**

#### Conclusion

- A significant difference has been found between tribal and non-tribal students on emotional stability dimension of mental health where tribal students were having a low mean score than that of non-tribal students.
- On overall adjustment factor of mental health, a significant difference was found between the two groups and the mean score favoured the non-tribal students.
- There is a significant difference between tribal and non-tribal groups on autonomy factor of mental health.
- It was found that non-tribal students feel more secure than tribal students.
- No significant difference was found between tribal and non-tribal students on self-concept and intelligence dimensions of mental health.

#### **Inferential suggestions**

- > Tribal students should be included in all curricular and co-curricular activities so that they may feel belongingness to the society thereby reducing the adjustment problems of these children.
- > Seminars, symposiums, workshops and debates should be organised on issues of tribal people and Non-Tribal students should be sensitized to accept tribals as part of their society.

- Workshops and sensitization programs should be arranged, for teachers working in schools where tribal students are reading, about the development of empathetic understanding and its benefits for tribal students who otherwise feel alienated in schools.
- Awareness drives should be conducted in tribal areas so as to acquaint these people with problems of mental health.
- > Tribal students should be encouraged to take lead roles in social activities and trained to make better decisions that will help them in attaining autonomy.
- ➤ The healthier environment should be created by teachers in the school so as to overcome the prevalent social stigma, of tribal students.
- A large-scale survey on the mental health of tribal students should be taken up by the government so as to check the actual intensity and range of their mental health. Full-fledged programs should be run to overcome such issue.
- > Students whether tribal or Non-Tribal should be continuously checked for mental health in their schools.

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## Emotional Intelligence among Educational Administrators

# Osia Majid\* & Prof. Mohd. Iqbal Mattoo\*\* ABSTRACT

The present study was carried out to find and compare the emotional intelligence of Public and Private administrators of Secondary Schools with reference to their experience. A sample of 200 administrators was drawn randomly from the Government and Private Schools of Kashmir division. Emotional intelligence scale by Anukool Hyde, Sanjyot Pethe and Upinder Dhar(2002) was administered for data collection and Mean, S.D and a test of significance was used to analyse the data. The results revealed that public administrators are high on emotional intelligence than their counterpart's private administrators. The results further reveal that senior administrators are high on emotional intelligence than junior administrators. The public and private administrators differ significantly on self-awareness, empathy, self-motivation, emotional stability, integrity, self-development, value orientation and commitment. The senior and junior administrators also differ significantly on various dimensions of emotional intelligence viz; self-awareness, empathy, self-motivation, emotional stability, self-development, value orientation and altruistic behaviour. The results further revealed that the senior and junior administrators are similar with regard to managing relations, integrity and commitment.

Key Words: Emotional Intelligence, Educational Administrators, Public.

\*Research Scholar, Mewar University.

\*\* Professor, Faculty of Education & Behavioural Science, University of Kashmir.

## Introduction

People in organizations are surrounded by others whose emotional states are gestured by word and deed. But the attention that emotionally intelligent people pay to others' emotions is likely to be determined by how strategically essential those others are to the

focal individual (Overbeck& Park, 2006). Emotional intelligence is as essential as intellectual quotient when appointing the administrators in educational organizations. Since deficiencies in interpersonal skills thrive in the work environment, so high levels of emotional intelligence are needed to perform adequately. It is considered as a measure of one's feelings and application of social skills which finds an important position in working of different institutes and organizations. It is an ability to identify, evaluate and control the emotions of oneself, of others, and of groups to discriminate among them and to use this information to guide one's thinking and actions. It is the innate potential to feel, communicate, recognize, remember, learn, manage, understand & explain emotions (Hein, 2007). It is the sum of social & emotional competencies of individuals communicating with himself & others in order to cope with environmental pressures & demands (Baron et.al, 2006). Researchers as Matthewas & Goleman assert that emotional intelligence plays an important role to perception how person carries himself and connects with others. Administrators need to inculcate emotional intelligence skills into their leadership repertoire in order to lead effectively & successfully. The administrators having the emotional intelligence are said to have a higher capacity to handle problems more easily. Emotional and intellectual problems of low performing administrators need to be worked on and the extent of influence of each factor needs to be determined. One cannot deny that emotional intelligence and the work environment are essential causal agents in determining the behaviour of an administrator. It has become a major topic of interest in scientific circles as well as in the general public (Goleman, 1995). The more the degree of emotional intelligence in an organization, the more increase is seen in the effectiveness of principals. It can be conclude that principals with high emotional intelligence have interactive art and skill of controlling and managing the emotions of others (Leyle, 2015).

## **Objectives**

- 1 To find and compare the emotional intelligence of public and private administrators of the secondary schools.
- 2 To find and compare the emotional intelligence of senior and junior administrators of secondary schools.

## **Hypotheses:**

- 1. There is a significant difference in the emotional intelligence of public and private administrators.
- 2. There is a significant difference in the emotional intelligence of senior and junior administrators.

#### Sample

The sample of 200 administrators was drawn from the two types of institutions of the Kashmir. a) Secondary Schools run by the Government and b) Secondary schools maintained by the private management.

## Tool Used

The following standardized tool was administered by the investigator for data collection.

**Emotional Intelligence Scale:** This scale is developed by Anukool Hyde, Sanjyot Pethe and Upinder Dhar (2002) and is available at National Psychological Corporation, Agra. It has thirty four (34) items with 10 factors i) self-awareness ii) empathy iii) self-motivation iv) emotional stability v) managing relation vi) integrity vii) self-development viii) value orientation ix) commitment x) altruistic behaviour.

## **Data Analysis**

The collected data was subjected to the statistical analysis by using Mean, S.D. and Test of Significance.

# Results and interpretation

The results and their interpretation is presented in the form of the tables that follow.

Table 01: Showing the Significance of Difference Between the Mean Scores of Public and Private Administrators on Emotional Intelligence (N=100 each)

		P	ublic	P	rivate	't'	Level of
	Dimensions	Mean	S.D	Mean	S.D	value	Significance
A	Self Awareness	18.47	1.56	16.67	2.01	7.07	**
В	Empathy	20.96	2.29	18.58	2.91	6.41	**
C	Self Motivation	22.01	1.86	24.61	2.68	7.96	**
D	Emotional	18.60	1.44	15.67	2.31	10.76	**
	Stability						
E	Managing	17.34	1.82	17.72	1.89	1.44	*
	Relations						
F	Integrity	12.76	1.42	13.60	1.26	4.40	**
G	Self Development	8.85	.914	8.00	.964	6.39	**
H	Value Orientation	9.03	.797	8.29	.977	5.86	**
I	Commitment	8.50	.959	9.15	.783	5.25	**
J	Altruistic	8.97	.822	8.87	.825	.859	*
	Behaviour						
Con	nposite Score	145.49	5.325	141.16	8.549	4.29	**

Note: \*\*p<0.01; \*Insignificant

Table 02: Showing the Significance of Difference Between the Mean Scores of Senior and Junior Administrators on Emotional Intelligence

	S	Senior	Junior			
	N	N=102	N	<b>V=98</b>	't'	Level of
Dimensions					value	Significance
	Mean	S.D	Mean	S.D	=	
Self Awareness	17.86	1.88	17.27	2.09	2.12	***
Empathy	20.58	2.50	18.93	3.06	4.22	**
Self Motivation	23.91	2.76	22.68	2.36	3.36	**
Emotional	17.55	2.25	16.50	2.51	2.50	***
Stability						
Managing	17.61	1.96	17.45	1.77	.601	*
Relations						
Integrity	13.16	1.43	13.20	1.39	.236	*
Self Development	8.74	.911	8.10	1.05	4.56	**
Value Orientation	8.89	.922	8.42	.952	3.57	**
Commitment	8.95	.894	8.69	.957	1.96	*
Altruistic	9.05	.776	8.79	.853	2.28	***
Behaviour						
posite Score	146.29	6.157	140.23	7.403	6.30	**
	Self Awareness  Empathy  Self Motivation  Emotional  Stability  Managing  Relations  Integrity  Self Development  Value Orientation  Commitment  Altruistic	Dimensions  Mean  Self Awareness 17.86  Empathy 20.58  Self Motivation 23.91  Emotional 17.55  Stability 17.61  Relations 17.61  Relations 13.16  Self Development 8.74  Value Orientation 8.89  Commitment 8.95  Altruistic 9.05  Behaviour	Mean         S.D           Self Awareness         17.86         1.88           Empathy         20.58         2.50           Self Motivation         23.91         2.76           Emotional         17.55         2.25           Stability         17.61         1.96           Relations         13.16         1.43           Self Development         8.74         .911           Value Orientation         8.89         .922           Commitment         8.95         .894           Altruistic         9.05         .776           Behaviour         .776	N=102         N=102           Mean         S.D         Mean           Self Awareness         17.86         1.88         17.27           Empathy         20.58         2.50         18.93           Self Motivation         23.91         2.76         22.68           Emotional         17.55         2.25         16.50           Stability         17.61         1.96         17.45           Relations         13.16         1.43         13.20           Self Development         8.74         .911         8.10           Value Orientation         8.89         .922         8.42           Commitment         8.95         .894         8.69           Altruistic         9.05         .776         8.79	N=102         N=98           Mean         S.D           Mean         S.D         Mean         S.D           Self Awareness         17.86         1.88         17.27         2.09           Empathy         20.58         2.50         18.93         3.06           Self Motivation         23.91         2.76         22.68         2.36           Emotional         17.55         2.25         16.50         2.51           Stability         Managing         17.61         1.96         17.45         1.77           Relations         Integrity         13.16         1.43         13.20         1.39           Self Development         8.74         .911         8.10         1.05           Value Orientation         8.89         .922         8.42         .952           Commitment         8.95         .894         8.69         .957           Altruistic         9.05         .776         8.79         .853	N=102         N=98         't' value           Mean         S.D         Mean         S.D           Self Awareness         17.86         1.88         17.27         2.09         2.12           Empathy         20.58         2.50         18.93         3.06         4.22           Self Motivation         23.91         2.76         22.68         2.36         3.36           Emotional         17.55         2.25         16.50         2.51         2.50           Stability         Managing         17.61         1.96         17.45         1.77         .601           Relations         Integrity         13.16         1.43         13.20         1.39         .236           Self Development         8.74         .911         8.10         1.05         4.56           Value Orientation         8.89         .922         8.42         .952         3.57           Commitment         8.95         .894         8.69         .957         1.96           Altruistic         9.05         .776         8.79         .853         2.28           Behaviour         2.28         2.28         2.28         2.28

Note: \*\*\*p<0.05; \*\*p<0.01; \* Insignificant

Senior: >6 years of experience as an administrator

Junior: <6 years of experience as an administrator

The results shown in the **Table 01** depict that the public and private administrators differ significantly on factor A (Self Awareness) of emotional intelligence as the mean scores of public administrators(18.47) is higher in comparison to private administrators(16.67). The 't' value (7.07) obtained came out to be significant at 0.01 level. It can be inferred that the public administrators exhibit higher self awareness than the private administrators. The results also reveal that the public administrators have belief in themselves and are clear in their priorities.

The mean score of public administrators on factor B (Empathy) (20.96) is higher than that of private administrators (18.58). The obtained 't'value (6.41) came out to be significant at 0.01 level. It can be inferred from the results reflected in **Table 01** that public administrators are empathetic and stay focused in their work.

On factor C (Self-motivation), the mean score of private administrators (24.61) is higher than the mean score of public administrators (22.01). The obtained 't'value (7.96) is significant at 0.01 level, which implies that the private and public administrators differ significantly on this dimension. From the results, it can be inferred that the public administrators are more focused and concerned. They also pay due attention to worries of others.

The results depicting in the **Table 01** further reveal that public and private administrators differ significantly on factor D (Emotional stability) of emotional intelligence. The mean score favours public administrators (18.60) and the obtained 't'value (10.76) is significant at 0.01 level. It is thus revealed that the public administrators are emotionally more stable. They are open to novel ideas and accommodative to new information. While as the private administrators having the less mean score (15.67) are less emotionally stable and don't seem to be persistent in achieving goals.

The **Table 01** also depicts that the public and private administrators differ significantly on factor F(Integrity) of emotional intelligence. The obtained 't'value (4.40) is significant at 0.01 level. It can be inferred from the results that private administrators pursue goals

beyond what is required. They are well aware of their weaknesses and are always firm on what they believe in.

On factor G (Self Development) of emotional intelligence, the public administrators (8.85) have higher mean score in comparison to the private administrators (8.00) and the 't'value (6.39) is significant at 0.01 level of significance.

The **Table 01** depicts that the mean score of public administrators (9.03) is higher than the mean score of private administrators (8.29) on factor H (Value orientation) of emotional intelligence and the 't'value(5.86) computed is significant at 0.01 level of significance. It indicates that public administrators are highly oriented towards values and stand by the standards of honesty and integrity.

On factor I (Commitment) the private administrators (9.15) have the higher mean score, in comparison to the public administrators (8.50) which implies that both administrators differ significantly on commitment. The obtained 't'value (5.25) is significant at 0.05 level of confidence. It can be inferred from the results shown in **Table 01** that private administrators are more committed and highly determined. They also seem to be more organised in their work as compared to their counterparts public administrators.

However, the results make it obvious that in rest of the two dimensions of emotional intelligence i.e factor E (Managing relations) and factor J (Altruistic behaviour) the mean scores revealed in **Table 01**of two groups failed to arrive at any level of significance. It can be inferred that both the public and private administrators seem to see the brighter side of any situation.

The results depicted in **Table 01** also make it clear that the public and private administrators differ significantly on composite score of emotional intelligence. The mean score of public (145.49) is higher in comparison to the private administrators (141.16) which imply that the mean score favours public administrators. The obtained 't'value(4.29) is significant at 0.01 level.

In light of the above results, it is evident that the hypothesis No. 1 which reads as "There is a significant difference between the public and private administrators of the secondary

schools" stands accepted. These findings are supported by Mak (2014) & Adeniyi and Omoteso(2014).

The perusal of **Table 02** shows that there is a significant difference between the senior and junior administrators on various dimensions of emotional intelligence.

Analyses of the results reveal that senior and junior administrators differ significantly on factor A (self-awareness). The mean score of senior administrators (17.86) is higher in comparison to the junior administrators (17.27). The obtained 't'value (2.12) came out to be significant at 0.05 level. From the results it can be inferred that senior administrators are able to manage and identify emotions in themselves as well as in others. They do what they believe in even under severe criticism.

On factor B (Empathy) the mean score of senior administrators (20.58) is higher than that of the junior administrators (18.93) and the 't'value (4.22) came out to be significant at 0.01 level.

The results shown in the **Table 02** also confirm that the senior and junior administrators differ significantly on factor B. It can be inferred that senior administrators are good listeners and always see the other person's point of view. They stay focused even under pressure and are able to handle multiple demands. While as the junior administrators don't seem to have empathetic attitude towards others.

On factor C (Self-motivation) the results depict that the mean score of senior administrators (23.91) is higher in comparison to the junior administrators (22.68) and the obtained 't'value is significant at 0.01 level which implies that the senior and junior administrators differ significantly on factor C of emotional intelligence.

Besides, the mean score of senior administrators (17.55) is higher than the junior administrators (16.50) on factor D (Emotional stability) of emotional intelligence. The 't'value (2.50) is significant at 0.05 level of confidence.

The **Table 02** also reflects that that the senior and junior administrators differ significantly on factor G (Self-development) of emotional intelligence. The mean score of senior administrators (8.74) is higher than that of their counterparts' junior administrators

(8.10) and the 't' value (4.56) is significant at 0.01 level. It has been also found that there is a significant difference between the senior and junior administrators on factor H (Value orientation) of emotional intelligence. The mean score of senior administrators (8.89) is higher in comparison to the mean of junior administrators (8.42) and the obtained 't' value (3.57) is significant at 0.01 level.

On factor J (Altruistic behavior) the results in the **Table 02** reveal that the senior and junior administrators differ significantly. The mean score of senior administrators (9.05) is reported to be higher than the mean score of junior administrators (8.79) with a significant 't'value (2.28) at 0.05 level of significance. From the results, it can be inferred that the senior administrators are able to encourage others to take initiatives and handle different conflicts around them.

On factor E (Managing relations), factor F (Integrity) and factor I (Commitment) of emotional intelligence the results reflecting in the **Table 02** reveal that the both groups senior as well as junior administrators fail to reach any level of significance. The obtained 't'values for factor E(0.60), factor F(0.23) and factor I (1.96) came out to be insignificant at both 0.01 and 0.05 levels of confidence.

Lastly the results depicted in **Table 02** make it evident that the senior and junior administrators differ significantly on composite scores of emotional intelligence. The mean score of senior administrators (146.29) is higher in comparison to the junior administrators (140.23) which implies that the mean score favours senior administrators. The results further reveal that the senior administrators possess higher emotional intelligence than the junior administrators.

In view of the above referred results, the hypothesis No.2 which reads as, "There is a significant difference between the senior and junior administrators of secondary schools with respect to their experience" also stands accepted. These results are in line with the research carried out by Farabakhsk (2012) and Hakeem, Sayar. S (2015).

#### Conclusion

On the basis of interpretation and discussion of the results, the following conclusions were drawn:

- 1. Public administrators are high on emotional intelligence than private administrators. Public administrators are able to understand and identify one's own emotional reactions. They are empathetic, emotionally stable and are much concerned about their self-development. They are found to maintain the standards of honesty and integrity. On the other hand private administrator's are highly motivated to achieve any goal. They are able to encourage others to work even in unfavourable conditions. They are aware of their weaknesses and are highly committed. However, both the groups were found to be similar on managing relations and altruistic behaviour.
- 2. Senior administrators have high emotional intelligence than the junior administrators. They believe in themselves and work even under severe conditions. Senior administrators are considered as an inspiration to many people for their intelligent decisions. They have been found calm and composed in both good and bad situations. They are able to confront unethical actions of others and can handle the conflicts around them. However, both the groups have shown similar affinity towards managing relations, integrity and commitment.

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## A Study on Resilience and Psychological Distress among Orphans.

# Zainab Hamid\* & Dr. Shawakat Ahmad Shah\*\* ABSTRACT

Orphanhood is linked to number of development problems which include insecure attachment, poor self-esteem, conduct disorder, anti-social behavior, difficulty with peers and academic problems etc. The present study entitled "A study on resilience and psychological distress among orphans" was aimed to assess resilience and psychological distress among orphans. The sample of the present study comprised of 250 orphans selected from various educational institutions and orphanages of different areas of Budgam and Baramulla District of Kashmir. The tools used were resilience scale by Ungar (2016) and psychological distress scale by Kessler and Mroczek (1992). Apart from these tools personal data sheet was used to collect certain personal information from the respondents which include information about their gender. The collected data was subjected to descriptive, correlational & comparative analysis with help of SPSS. Correlational analysis carried out in the study revealed that resilience has a significant negative correlation with psychological distress. The comparative analysis highlighted that resilience and psychological distress differed significantly with respect to gender.

Key Words: Resilience, Psychological Distress, Orphans.

- \* Ph. D Research Scholar, Department of Psychology, University of Kashmir
- \*\* Associate Professor, Department of Psychology, University of Kashmir

#### Introduction

Orphans exist in every age and in all civilizations. Millions of children are orphaned around the globe due to conflict, disease and natural disasters. According to UNICEF, if orphans were a country of their own, the population would rank 9th in the world. There is a large body of empirical evidence that reports that lack of parental support and familial support due to death or separation from parents initiates a major change in the lives of children (Minde, 1985) and can also interrupt their healthy psychological functioning

(Peterson & zill, 1986; Amato & Keith, 1991). In the same context various studies found that most orphans generally suffer from severe symptoms of psychological and physical problems as compared with non orphans (Escueta, Whetten, Ostermann & Donnell, 2014). The problems include depression, anxiety, suicidal tendencies, post-traumatic stress, emotional stability, delinquency, personality disorders, etc. (Atwine, Graae & Bajunirwe, 2005; Cluver & Gardner, 2006; Cluver, Gardner & Operario, 2009; Bhat, 2014). On the other side, many researchers revealed that orphans were higher on stress, resilience, productive coping and self-concept than their counterparts (Bonanno, 2004). Lack of parental support compels them to handle their problems independently and regulate their psycho-emotional responses such as sadness, loneliness, excitement, etc on their own which makes them self-regulated, self-contained and introspective. Hjemdal, Vogel, Solem, Hagen and Stiles (2011) demonstrated that higher resilience scores predicted lower scores on levels of depression, anxiety, stress and obsessive-compulsive symptoms and also found that resilience contributed additional significant variance in the prediction of depression, anxiety, stress and obsessive-compulsive symptoms. Khalid and Aslam (2012) examined the relationship of perceived parenting styles with psychological distress and resilience among adolescents and the results showed that psychological distress is negatively related with resilience. Mahmood and Ghaffar (2014) highlighted that there is significantly positive correlation between resilience and subjective wellbeing. Moreover, there is significantly negative relationship between psychological distress and subjective well-being and between resilience and psychological distress. Matzka et al., (2016) revealed that resilience was negatively associated with psychological distress. Taylor, Stevens, Agho and Raphail (2017) highlighted that high personal resilience was a significant protective factor for high psychological distress. Beutel et al., (2017) found that distress was associated with low resilience, low social support, low income and the lack of a partnership. In addition, distress was positively associated with childhood adversity. In this backdrop the present study was carried with the purpose that it may not only contribute to the literature on the understudy variables

but will help the researchers in the field of social welfare for better understanding of relationship between these variables. It will also help them to develop strategies for prevention of psychological distress among orphans and other vulnerable children's. Besides it may provide baseline for designing new strategies and policies in accordance with the needs and aspirations of the orphans. Further it will be a unique way to address this complex social problem because of the scarcity of such research studies in conflict affected areas particularly in Kashmir.

## **Objectives**

The following objectives have been framed for the present study:

- 1) To assess resilience and psychological distress among orphans.
- 2) To study the relationship of resilience with psychological distress among orphans
- 3) To study the difference in resilience and psychological distress with respect to gender.

## **Hypotheses**

On the basis of the objectives, the following hypotheses have been formulated.

H<sub>1</sub>: There is a significant correlation between resilience and psychological distress among orphans.

H<sub>2</sub>: There is significant difference in resilience of orphans with respect to gender.

H<sub>3:</sub> There is significant difference in psychological distress of orphans with respect to gender.

**Participants**: The sample of the present study consisted of 250 orphans selected purposively from various schools and orphanages located in Baramulla and Budgam district of Jammu & Kashmir.

#### **Tools Used**

Following research instruments were used for the data collection.

For assessment of resilience, *Child and Youth Resilience Measure (CYRM)* developed by (*Ungar & Liebenberg, 2011*) was used. It measures the availability of resources that increase the likelihood of demonstrating resilience when adversity or risk is experienced.

This reliability of the scale has been found to be ranging from .65 to .91 (Liebenberg, Ungar &Vijver, 2012).

Psychological distress scale developed by Kessler and Mroczek (1992) was used to assess psychological distress. This is a 10-item questionnaire intended to yield a global measure of distress based on questions about anxiety and depressive symptoms that a person has experienced in the most recent 4 week period. The reliability and validity of the scale has been found to be satisfactory (Easton & Safadi, 2017; Kessler, et al., 2002).

## **Data collection procedure**

In order to collect data, the researchers approached the Directorate of School Education for seeking permission to visit various educational institutions of the two districts. After seeking the permission from the Directorate, the researchers approached various educational institutions and orphanages of the two districts namely, Budgam and Baramulla. After a formal interaction with the principals of the respective schools, the researchers interacted with the students and informed them about the purpose of the study. The subjects were then given questionnaire as well as instructions about how to fill in the responses. It was also ensured to the respondents that their responses would be kept confidential and will be used only for research purpose.

## **Data Analysis**

The data was analysed by application of various statistical tests (Pearson's correlation & t test) on SPSS, apart from this means and standard deviations were also calculated.

# **Results & Interpretation**

The results and their interpretation is presented in the form of the tables that follow.

Table 1.1: Range of scores within different levels of resilience among orphans and (N=250).

	M	SD	LL-UL	Low	Average	High
Resilience	2.5735	.21749	2.35-2.790	<2.35601	2.356-2.790	>2.79099

Table 1.2: Showing frequency distribution of resilience among orphans.

Variable		Levels						
	Low		Average		High			
Resilience	f	%	F	%	F	%		
	44	17.6%	162	64.8%	44	17.6%		

The above table indicates that 17.6% of the sample scored low on resilience, 64.8% of participants scored average and 17.6% scored high.

Table 1.3: Range of scores within different levels of psychological distress among orphans (N=250).

	M	SD	LL-UL	Low	Average	High
Psychological Distress	2.3696	.69562	1.673-3.06522	<1.673	1.673-3.065	>3.065

Table 1.4: Showing frequency distribution of psychological distress among orphans.

Variable		Levels						
	Low		Average		High			
Psychological	f	%	F	%	f	%		
Distress	42	16.8%	154	61.6	54	21.6%		

The above table reveals that in case of psychological distress 16.8% of participants scored low, 61.6% scored average and 21.6% scored high.

Table 1.5: Showing relationship between resilience and psychological distress among orphans.

Variable	Psychological Distress
Resilienc e	216**

<sup>\*\*</sup>p≤0.01

The earlier table indicates that resilience has a significant negative correlation with psychological distress. Thus, our hypothesis  $H_1$  "There is a significant correlation between resilience and psychological distress among orphans", stands accepted.

Table 1.6: Mean differences in resilience of Orphan with respect to their gender.

Variables	Gender	N	Mean	Std.	df	t-value	Sig. Level
				deviation			
	Male	110	2.5439	.22925			
D					248	1.915	0.05
Resilience	Female	140	2.5967	.20564			

The above table highlights that resilience (t=1.915) is significant at 0.05 level, hence our

hypothesis, Ho<sub>2</sub>: There is significant difference in resilience with respect to gender, stands accepted. A comparison of means indicates that female participants have more resilience (M=25967, SD=.20564) than male (M=2.5439, SD=.22925).

Table 1.7: Mean differences in psychological distress of Orphan with respect to their gender.

Variables	Gender	N	Mean	Std.	df	t-value	Sig. Level
				deviation			
gical	Male	110	2.1809	.68194	248	3.909	.000
Psychological Distress	Female	140	2.5179	.67219			

The earlier table indicates that psychological distress differs significantly with respect to gender (t=3.909, P=0.00). Hence our hypothesis Ho<sub>3</sub>: There is significant difference in psychological distress with respect to gender, stands accepted. A comparison of means indicates that female participants have higher level of psychological distress (M=2.5179, SD = .67219) than male (M=2.1809, SD=.68194).

#### **Discussion & Conclusion**

The results of the descriptive analysis have shown that on resilience 17.6% of participants scored low, 64.8% of participants scored average and 17.6% scored high. These results are in line with the research carried out by Katyal (2015). In case of psychological distress 16.8% of participants scored low, 61.6% scored average and 21.6% scored high. These results are in line with study conducted by Gust, et al. (2017) who also found in his study that majority of the sample fall in average. The results of the correlational analyses revealed that resilience has a significant negative correlation with psychological distress. This is in line with the study carried out by Hjemdal, Vogel, Solem, Hagen and Stiles (2010); Khalid and Aslam (2012) and Beutelet al., (2017) have also shown that resilience is negatively related with psychological distress. Besides, the

comparative analysis which involved application of t- test highlighted that the female participants were found to have more resilience than their counterparts, this is supported by Nourian, Shahboulaghi, Tabrizi, Rassouli and Biglarrian (2016) who found that the level of resilience is higher among the female than male adolescents. In case of psychological distress it was found that female participants have also higher level of psychological distress than males, this is in consonance with the results obtained by Feng, Ji and Xu (2014); Nyamukapa et al.,(2010) and Punamaki, Ali, Ismahil and Nuutinen (2005). These findings have many implications for the researchers and policy makers and the need of the hour is to devise various strategies to reduce the psychological distress among orphans and provide them with counselling and adjustment programmes. Besides, in the schools and other institutions, fulltime counsellor must be appointed who will facilitate orphans and other vulnerable students having varied psychological issues and problems. However it is important to highlight some of the limitations of the study with some possible suggestions with the aim that this will help the new researchers who are interested to carry out research in this field.

#### Limitations

There are many limitations of the present study, firstly the data was collected only from the educational institutions and orphanages of Baramulla and Budgam District on a small sample, if the future study will include large sample of orphans and non-orphans from a broad cross section of schools, institutions and orphanages of various districts it will ensure greater generalization. Secondly, the present study was cross sectional in nature, longitudinal research may prove fruitful in this area of study. Lastly, more rigorous methods like structural analysis were not opted and adoption of the same would have ensured more accurate results.

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# A study on Self-esteem & mental Health of Adolescents

# Firdousah Akhtar \* & Wahid Ahmad Dar\*\* ABSTRACT

Using descriptive cross sectional research methods, this study was carried out on a sample of 250 adolescents selected randomly from five higher secondary schools, from district Budgam of Kashmir valley. Self Esteem and mental health of the students was assessed with the help of self-esteem inventory developed by Thakur and Prasad (1977) and Mental Health Battery (MHB) Developed by Singh. and Gupta. The study revealed that gender significantly influences the mental health of adolescents, rest of the effects studied were found to be insignificant. It is hoped that the study considerably adds to the literature on the understudy constructs.

Key Words: Self esteem, mental health, adolescents.

- \* Research scholar at Devi Ahliya Vishwavidyala, Indore.
- \*\* Research Scholar at University of Kashmir, Kashmir.

#### Introduction

Self-evaluation is considered crucial to overall psychological and social well-being. It influences our behavior, our aspirations, personal goals and interaction with others (Mann et al., 2004). The overall beliefs and evaluations people hold of themselves determines their identity and efficacy (Burns, 1982). Self-esteem is the people's negative or positive evaluation or valuing of themselves (Rogers, 1981; Markus & Nurius, 1986). Another closely related concept to self-esteem is Self-concept, which is a cognitive schema that organizes abstract and concrete views about the self, and controls the processing of self-relevant information (Cantor, 1983). Self-esteem is the evaluative and affective aspect of self-concept, and is considered as equivalent to self-regard, self-estimation and self-worth (Harter, 1999). As far as mental health is concerned, it may be defined as a state of wellbeing in which every individual realizes his/her own potential, can cope with normal stresses of life and can work productively and fruitfully. Mental health as defined by Kornhauser (1965) connotes behaviors, perceptions and feelings and determine a

person's overall level of personal effectiveness, success, happiness and excellence of functioning as a person .A mentally healthy person shows a homogenous organization of desirable attitudes, healthy values and scientific perception of world as a whole. Mental health is sometimes thought of as simply the absence of mental illness but is actually much broader. It is a state of successful mental functioning, resulting in productive activities, full filling relationships and the ability to adopt to change and cope with diversity. Studies have revealed that high self-concept groups have better mental health than low self-concept groups (Raom & Tamta, 2015). Empirical studies over the last 15 years indicate that self-esteem has been declared as a one of the vital personal factors contributing to health and quality of life (Evans, 1997). Recently, several studies have shown that subjective well-being significantly correlates with high self-esteem, and that self-esteem shares significant variance in both mental well-being and happiness (Zimmerman, 2000). Anthony et al., (2007) argue that students with high Self Esteem have comparatively good health status than students with low self Esteem. Self-esteem has been found to be the most significant predictor of happiness (Furnham and Cheng, 2000). Evidences show that self-esteem can lead to better health and social behavior, and that poor self-esteem leads to a broad range of mental disorders and social problems, both internalizing problems (e.g. depression, suicidal tendencies, eating disorders and anxiety) and externalizing problems (e.g. violence and substance abuse) (Mann et al., 2004). Indeed, while low self-esteem leads to maladjustment, positive self-esteem, internal standards and aspirations actively seem to contribute to 'well-being' (Garmezy, 1984; Glick and Zigler, 1992). Low self-esteem has also been related to aggression, antisocial behavior, and delinquency (Donnellan et al., 2005).

Despite the long influence of these and related writings, and their obvious accordance with common sense, the reality-based view of mental health recently has undergone serious challenge (Colvin, Block & Funder, 1995). Taylor and Brown (1988) claim that mentally healthy individuals characteristically manifest three pervasive, enduring, and systematic illusions. These illusions are unrealistically positive self-evaluations,

exaggerated perceptions of control or mastery, and unrealistic optimism. They further claim that depressed and low self-esteem individuals exhibit a more accurate and realistic comprehension of their self. First, several studies reviewed by Taylor and Brown (1988), and other more recent studies, report that participants rate themselves more favourably and less negatively than generalized others (e.g., an unknown hypothetical average college student). These findings have been used to conclude that the perception most people have of themselves is unrealistic and overly positive (Brinthaupt, Moreland, & Levine, 1991; Brown, 1986). Others claim that self-esteem may not necessarily predict better academic performance (Bachman and O'Malley, 1986; Pottebaum Keith & Ehly 1986) and job or task performance (Wallace & Baumeister 2002; Campbell and Fairey 1985) or high self-esteem may not be necessarily prevent children from smoking, drinking, taking drugs, or engaging in early sex (Baumeister, et al., 2003). It was also found that prejudice was stronger among people with high rather than low self-esteem (Crocker et al., 1987). In terms of interpersonal relations it has been claimed that a high positive self-esteem may not necessarily correlate with good interpersonal relations. The evidence suggests that the superior social skills and interpersonal successes of people with high self-esteem exist mainly in their own minds. People with high self-esteem claim to be more popular and socially skilled than others, but objective measures generally fail to prove this and in some cases point in the opposite direction (Baumeister, et al., 2003).

## **Objectives**

- 1. To study the influence of Self-Esteem (SPS Socially perceived self) & (PPS personally perceived self) on mental health of students.
- 2. To study the influence of Gender on mental health of students.
- 3. To study the influence of interaction of Gender & Self-Esteem (SPS and PPS) on mental health of students.

## **Hypotheses**

(H<sub>01</sub>) There will be no significant effect of Self Esteem (PPS) on Mental Health.

- (H<sub>02</sub>) There will be no significant influence of Gender on Mental Health.
- $(H_{03})$  There is no significant influence of Interaction of gender & self-esteem (PPS) on mental health.
- (H<sub>04</sub>) There will be no significant effect of Self Esteem (SPS) on Mental Health.
- $(H_{05})$  There is no significant influence of Interaction of gender & self-esteem (SPS) on mental health.

#### **Tools Used**

The mental health of students was assessed with the help of Mental Health Battery (MHB) Developed by Arun Kumar singh and Alpana sen Gupta. Six popular indices of mental health are e.g. emotional stability, overall adjustment, autonomy, security, insecurity, self-concept and intelligence. The battery intends to assess the status of mental health of person in the age range of 13-22 years. There are 130 items in this battery. Test retest reliability for all the 6 dimensions is significant at 0.01 level.

Self Esteem of the students was assessed with the help of self-esteem inventory developed by Thakur and Prasad (1977). The Self Esteem inventory consists of two sets, one of which takes into account personally perceived self (PPS) and other socially perceived self (SPS).

## Methodology

## Sample

The sample consisted of 250 adolescent students (110 female & 140 male). Of the total 250 students, 150 were from private schools and 100 were from government schools.

## **Data Analysis**

Data was analyzed using IBM SPSS software package. ANOVA was used to test the statistical significance and interaction effects between variables.

## **Results & Interpretation**

The results and their interpretation is presented in the tables that follow.

Table 1 Summary of 2\*2 factorial design ANOVA for Self Esteem (PPS), Gender and their Interaction:

Source	Type III Sum of	df.	Mean Square	F	Sig.
	Squares				
Self-Esteem (PPS)	20.173	1	20.173	.168	.682
Gender	1482.428	1	1482.428	12.331	.001
Self-Esteem(PPS)	13.900	1	13.900	.116	.734
Gender					
Error	29574.255	246	120.221		
Total	1328931.000	250			

Effect of Self Esteem (PPS) on Mental Health:

The above table reflects that the 'F' value for Self Esteem (PPS) is 0.168 which is not significant at 0.05level of significance. Therefore the null Hypothesis ( $H_{01}$ ) that "There will be no significant effect of Self Esteem (PPS) on Mental Health" is accepted.

Form the same table it can be observed that the adjusted 'F' value for Gender is 12.331 which is significant at 0.05level of significance. Therefore the null Hypothesis ( $H_{02}$ ) that "There will be no significant influence of Gender on Mental Health is rejected"

From the table 1, it can be also observed that the 'F' value for interaction between Self Esteem (PPS) and Sex is .116, which is insignificant at 0.05 level. Therefore the null Hypothesis ( $H_{03}$ ) that "There is no significant influence of Interaction of gender & self-esteem on mental health of students" stands accepted.

Table 2. Summary of 2\*2 factorial design ANOVA for Self-Esteem (SPS), Gender and their Interaction:

Source	Type III Sum of	df	Mean Square	F	Sig.
	Squares				
Self Esteem (SPS)	116.533	1	116.533	.972	.325
Gender	1330.468	1	1330.468	11.101	.001
Self-Esteem(SPS)	12.005	1	12.005	.100	.752
Gender					
Error	29483.717	246	119.853		
Total	1328931.000	250			

From above table it is observed that the 'F' value for Self Esteem (SPS) is 0.972 which is insignificant at 0.05 level. Therefore the null Hypothesis (H<sub>04</sub>) that "There will be no significant effect of Self Esteem (SPS) on Mental Health" is accepted.

Further it is revealed that the 'F' value for interaction between Self Esteem (SPS) and Sex is 0.100 which is insignificant at 0.05 level. Therefore the null Hypothesis (H<sub>06</sub>) "There is no significant influence of Interaction of gender & self-esteem (SPS) on mental health of students" stands accepted.

#### Discussion

Appraisal of the effects of self-esteem is complicated by several factors. Because it has been found that, many people with high self-esteem exaggerate their successes and good traits, we emphasize objective measures of outcomes. High self-esteem is also a heterogeneous category, encompassing people who frankly accept their good qualities along with narcissistic, defensive, and conceited individuals (Baumeister, et al., 2003). The results in this study reveal that Self Esteem did not produce differential effect on mental health of students. Also interaction between Self Esteem and gender did not produce any influence on mental health of students. However gender was significantly associated with the mental health. This finding is supported by the research conducted by Dutta (1981). He argued that development of mind, body and mental health depends on

certain interdependent factors like sex differences, race and culture. This paper supports the hypothesis that self-esteem is an illusion or unrealistic conception of one's self (Taylor and Brown 1988). This is because most of the studies on self-esteem are based on self-reporting and people have a tendency to have more positive evaluation of themselves than they actually are (Alicke, 1985; Alloy & Ahrens, 1987).

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#### Mental Health and Impulsivity among Adolescents.

#### Dr. Nisar Ahmad Wani\*

#### **ABSTRACT**

This study aimed to investigate the relationship between mental health and impulsivity among adolescents and the sample for the study consisted of 60 adolescents. For collecting the data, Mental Health Inventory developed by Jagdish and A.K. Srivastava and Impulsiveness scale by S.N. Rai has been administered and a correlation analysis of the data revealed that mental health and impulsiveness are negatively correlated with each other.

**Key Words:** Mental Health, Impulsivity, Adolescents.

\* Assistant Professor, Govt. Degree College for Women, Anantnag.

#### Introduction

The present age is an age of competition. Everybody wants to achieve success in a very short span of time. The general motto of the present youth is to make money and establish themselves by any means. Aggression, violence and suicides are increasing among the students. Kay, LiXiao, Nokkaew and Park (2009) reported that poor mental health has been recognized as the leading cause of suicidal behaviour. Mental health is an important part of a person's life besides physical, spiritual and financial well being. It is believed that a healthy mind is the major source for an individual in attaining satisfaction in life. The world health organization (WHO) reported in 2003 that "Mental health is an individual's state of wellbeing when he realizes his abilities, as the ability to cope with normal stresses of life, to work productively and fruitfully and can contribute to his community. Mental health means a harmonious working of the mind, which results in well adjusted personality". As far as Impulsivity is concerned it has been found related with the mental health and it typically refers to a tendency to engage in behavior that involves rashness, a lack of foresight or planning, or that occurs without reflection or careful delibration (Dawe et al., 2004). From the behavioural perspective, impulsivity can

be defined as a wide range of actions that are poorly conceived, prematurely expressed, unduly risky, or inappropriate to the situation and that often results in undesirable outcomes (Evenden, 1999). American Psychiatric Association (2000) defines impulsivity as the failure to resist an impulse or drive a temptation to perform an act that is harmful to the person or to others. More simply, it is described as the inability to delay gratification or the inverse of self-control (Monterosso & Ainslie, 1999). Based on the literature, impulsivity is a common characteristic of delinquent crimes (Borum, 2000; Lipsey & Derzon, 1998; Palucka, 1998). A large portion of these acting out adolescents are males who in comparison to young girls, are more likely to have less impulse control (Erickson & Chambers, 2007). In this backdrop the objective of the present study was to investigate relationship between impulsivity and mental health among adolescents.

# Methodology

#### Sample

The sample of the present study comprised of 60 adolescents in the age group of 16 to 20.

#### Tools used

To measure mental health, mental health inventory developed by Jagdish and A.K. Srivastava and Impulsiveness Scale by S.N.Rai and Alka Sharma has been administered.

#### Statistical Analysis

- 1. Mean and SD were calculated for comparative groups.
- 2. Correlation method of Pearson was applied for observing the relationship between mental health and impulsiveness.

#### **Results & Interpretation**

Table 1: Showing correlation between mental health and impulsiveness among adolescents.

Variables	N	Mean	S.D	Correlation ( r)
Mental Health	120	19.35	17.95	-0.53**
Impulsiveness	120	497.8	3.59	3.55

<sup>\*\*</sup> Statistically significant at p< .01

The above table clearly indicates that mental health and impulsivity are significantly & negatively correlated (-0.53) with each other. Due to impulsiveness some adolescents become moody, aggressive and withdrawn.

#### Discussion

A negative correlation was found between mental health and impulsive tendency among adolescents. As untreated mental health disorders can lead to school failure, family conflict, drug abuse, violence and even suicide, parents and teachers must identify such types of mental illness or aggressive behavior. They should serve as an ideal role model for the development of the personality in early childhood. Student support services, counseling services, government and non- government organizations, psychologist, health care providers all should come forward to facilitate good mental health among individuals and in the communities.

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Occupational and Educational Mobility among Workers in Informal Sector - A Sociological study of Carpenter Community of District Srinagar.

#### \*Shabir Ahmad Najar\* & Dr. Wakar amin Zargar\*\*

#### **ABSTRACT**

The present study was carried out in District Srinagar and the total sample comprised of 100 respondents. An interview schedule was used to collect data and analysis revealed that many respondents have left this occupation due to many reasons like due to health problems, to enhance social status, in order to provide quality education to their children etc. Majority of the respondents are earning 5000 to 10000 per month and out of 100 respondents, 27 respondents have studied up to primary level. All the respondents mentioned that they want to provide quality education to their children. Further the research has revealed that there is no social security provision available to carpenter community in District Srinagar from government side.

Key Words: Mobility, Carpenter Community, Srinagar.

\*PhD Research Scholar, Centre of Central Asian Studies, University of Kashmir

\*\*Assistant Professor, Department of Social Work, University of Kashmir

#### Introduction

The term unorganized sector is now a days known with the name of informal sector at the global level, workers in informal sector are not governed by the existing law and even in formal sector are not protected by the government. All around the country we can see barbers, cobblers, waste recyclers, cart pullers, bicycle peddlers, rickshaw pullers, camel, bullock and horse cart drivers, auto rickshaw drivers, and small kiosks or stalls owners. (Chen, 2002). The carpenter community too comes under the domain of informal sector. As carpenter are employed on work on the basis of per day wages. These workers are working without having any social security or old age pension scheme from government. Some of the carpenters may form a group comprising of one or two workers and start a business unit on their own account. Working in informal sector and going for

occupation mobility is not so easy. As in informal sector earnings are less and this sector is looked socially down. The term mobility refers to movement of individuals or groups from one position of a society's stratification system to another. This refers to a situation where individual or groups rise or fall from the stratum to which they have been assigned. Mobility runs both ways- up and down. Thus it is a movement up or down in the social ladder or in social status. Mobility involves change in position in ones social status hierarchy but does not necessarily involve any structural change in the hierarchy itself. The amount of mobility is often used as an indicator of the degree of openness and fluidity of a society (Rawat, 2013). As far as occupational mobility is concerned, it refers to the movement of an occupational group itself, or of an individual member of an occupation, or of an occupational vacancy, through the stratification system of social space. In other words it is the desire of labor to switch between different occupations. People go for occupational mobility because of many reasons and the fore most reason behind occupational mobility is that their existing occupation is not socially accepted and for this reason they make efforts to change their occupation (Seenivasa K. N; 2013). As far as educational mobility is concerned it simply refers change within the sphere of education. Educational mobility means change in the educational attainment of an individual or group. It depends on too many factors and takes years together especially for those communities who are socially and educationally backward. Educational mobility not only enhances social status but also opens doors of new avenues for an individual. Educational mobility tends to open new opportunities in the labour market. Lack of educational mobility creates problem for learning skills which are necessary for the attainment of a good job.

#### **Review of literature**

Kumar, A. (2012) has conducted research on social mobility among scheduled castes in Ghaziabad. The author has discusses how different efforts like government schemes, education, technology and communication revolution has brought change towards the development of scheduled castes of Ghaziabad. Ghurye G, S (1969) in his book has

discussed that the extent and pattern of occupational mobility is very much dependent upon policies affecting the educational sector and occupation during the life of an individual. Gregg, P. (2013) has carried out research on understanding income mobility: the role of education for intergenerational income persistence in the U.S, U.K and Sweden. The author in this research paper has mentioned that education is commonly seen, just as in sociological studies of social mobility or status attainment as the key driving force of intergenerational associations. The author has also discussed the relationship between education and income, the returns to education and the direct relationship between parental income and their child's income in the next generation after controlling for education. Reddy, B, A; and Swaminathan, M. (2003) have carried out research on intergenerational occupational mobility in rural India: Evidence from ten villages. The authors have mentioned that due to limited employment opportunities available with in villages, the main reason for intergenerational occupational mobility for people in rural India is migration to urban areas. Gumber, Anil (2006) in his study on "Health Security for Informal Workers" made an attempt to review the existing health along with the needs of insurance schemes catering to the general population informal sector and the poor sectors of the society. The study highlighted the demand for health insurance and suggested an affordable insurance plan for workers in the informal sector. Nagla B, K (2001) in his book has mentioned that in India, caste largely determines the functions, the status, the available opportunities as well as the handicaps for an individual. Caste differences even determine the differences in modes of domestic and social life, types of houses and cultural patterns of the people which are found in rural areas.

# **Objectives of the study**

- 1. To study the socio-economic conditions of the carpenter community in District Srinagar
- 2. To study occupational and educational mobility among carpenter community in District Srinagar.

# Methodology

#### **Tools of data collection**

The researcher prepared a well planed interview schedule which consists of both close and open ended questions. Apart from interview schedule, observation method was also used by the researcher.

#### Sample Size

One hundred respondents belonging to different age groups were selected for the research. The researcher followed the snow ball sampling method, after reaching the first respondent, the researcher got the information regarding the second respondent from the first respondent.

# **Data Analysis and Interpretation**

Table 1.1: Age group of the Respondents N=100

Respondent age group	Number of Respondents	Total Percentage
18 to 25	35	35 %
26-50	40	40 %
51 and above	25	25 %
Total	100	100 %

**Inferences:** The researcher selected hundred respondents in the field belonging to different age groups. Among them the respondents in the age group up to 25 years were 35 percent and the respondents in the age group between 26 to 50 years were 40 percent

while as respondents in the age group of 51 years and above were 25percent. It was also found that all the respondents in the research were married. Majority of the respondents (60% respondents) have two children while as the remaining 40 percent respondents have one only child each.

**Table 1.2: Monthly Income of Respondents** 

Respondents monthly	Number of	Percentage (%)
Income	Respondents	
Up to 5000	16	(16 %)
5000 to 10000	63	(63 %)
10000 to 20000	19	(19 %)
20000 and above	2	(2%)
Total	100	100

The research reveals that out of Total sample of 100 respondents, 16 respondents were found to have monthly income of five thousand and below, 63 respondents out of total sample were those with monthly income between five thousand and ten thousand. 19 respondents were found to have monthly income between ten thousand and twenty thousand. It can be inferred that the wages have decreased a lot due to the introduction of machines in the carpentry profession. Migrant workers from other states have also affected this occupation a lot.

**Table 1.3: Education of Respondents** 

Respondents Education	Number of Respondents	Percentage (%)
Illiterate	23	(23 %)
Up to Primary	27	(27 %)
Up to 8 <sup>th</sup>	31	(31 %)
Up to 10 <sup>th</sup>	15	(15 %)
Up to 12 <sup>th</sup>	04	(04 %)
Graduation and above	0	(0 %)
Total	100	100

The above table (table 1.3) reveals that out of hundred respondents 23 respondents are illiterate, 27 respondents out of hundred respondents are those who have studied up to primary level, 31 respondents have studied up to 8<sup>th</sup> standard, 15 respondents have studied up to 10<sup>th</sup>, and 04 respondents have studied up to 12th level. Majority of the respondents have studied up to 8<sup>th</sup> standard.

Table 1.4: Showing Whether respondents are engaged in traditional occupation

Engaged	In	Traditional	Number of respondents	Total/Percentage (%)
Occupation				
Yes			54	54 (54 %)
No			46	46 (46 %)
Total			100	100

The above table (table 1.4) reveals that 54 respondents out of hundred are still engaged in their traditional occupation and 46 respondents have left there traditional occupation.

**Table 1.5: Factors responsible for changing traditional occupation** 

Factors	Number of Respondents
Health Factors	13
To enhance socio- economic status in society	11
To Educate their Children	22
Total	46

The above table (table 1.5) reflects only those respondents who have left there traditional occupation. Out of hundred respondents, 46 respondents who have left there occupation (as mentioned in table 1.5 above) were of this opinion that they left this occupation because of many factors. Out of 46 respondents, 13 respondents revealed that they left this occupation because it has adverse effects on health. They mentioned that due to this occupation they were facing lot of health problems like back pain, muscle strain and spinal cord problem. 11 respondents have left carpentry occupation because as per their views carpenter community is not respected and welcomed in wider society. So they left this occupation in order to become socially respected with in society and become economically sound. Further it was found that out of 46 respondents, 22 respondents are those who have left carpentry because they want their children to be highly educated.

#### **Discussion:**

The findings of this study have revealed that carpenter community of District Srinagar is socially and educationally backward. Their daily earnings are less and they are not in a position to go for savings. The study has further revealed that various health problems are associated with this occupation. Many of the respondents have changed their occupation because of social, economical, health and educational reasons. Due to social stigma

attached to this occupation, many respondents have left this occupation and have adopted a new occupation. Further the findings of the research has revealed that many respondents have left this occupation for the sake of their children, so that being in new occupation they may be able to earn more and provide good education to their children. Both occupational and educational mobility among carpenter community of district Srinagar has taken place to some extent. In this backdrop, for the upliftment of this community concrete steps should be taken, the Government should provide social security to this community and this community should be made aware about the importance of education for their children with the help of print and electronic media. Besides, the society as whole should change their negative attitude towards carpenter community.

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# Relationship between Stress and Academic Achievement of Professional and Non-Professional Post Graduate Students

# Rehana Rasool\* & Roohi Rani\* ABSTRACT

The present research study was undertaken to find the coefficient of correlation between stress and academic achievement of professional and non-professional post graduate students. The tool used for data collection included the Vijay Lakshmi and Shruti Narain's stress scale and the sample comprised of 120 professional and non-professional post graduate students. Stratified random sampling was used for the collection of data and the same was subjected to statistical analysis by computing the Mean and Pearson's product moment coefficient of correlation 'r'. The results revealed that Stress and academic achievement are correlated with each other.

**Key words:** Stress, Academic Achievement, Graduate Students.

\* Research Scholar, Department of Education, University of Kashmir.

#### Introduction

Stress is an unavoidable part of the human life. Every individual experiences stress irrespective of age, occupation, social status, race, cultural background, etc. (Oyerinde, 2004). Lazarus (1966) defines stress as a condition, or feeling, experienced when a person observes that demands exceed the personal and social resources the individual is able to mobilize. Similarly, Lazarus and Folkman (1984) state that stress is a mental or physical phenomenon formed through one's cognitive appraisal of the stimulation and is a result of one's interaction with the environment. According to Professor Richard Lazarus (1996) "Stress occurs when an individual perceives that the demand of an external situation is beyond his or her perceived ability to cope with them. Pestonjee (1999) noted that it is normal and good to maintain optimal levels of stress. When stress is left unchecked and unmanaged, it creates problems in performance and affects the health, well-being and emotional intelligence of an organism. Dandapani (2004) expressed stress as a force exerted on a system that deforms, destroys or alters the

structure of that system. The resulting change is termed strain. In biological and human sciences it refers to a state of mind. As far as students are concerned, they may feel stressed due to many factors like pressure of self-expectation and goals, pressure from the peer group and pressure of the parent's expectation. The most crucial factor of stress among students is parent's expectations. Parents expect their children to fulfil their unfulfilled desires or to compete with their friends or relatives child. It sometimes spoils the love and attachment between children and parents. The parents ignore capabilities of their children and ignore their achievement in the field of their likings. They pressurize children to perform better in the field of their likings, so badly that their performance dips down in every field. Under such circumstances, the students need to know how stress is harmful or helpful to them. They need to know how to channelize their chronic stress at the early age so that their performance will not get affected. Research studies have shown that stress has a significant negative impact on the academic achievement of students. Anice James and Marice (2004) stated that Girls performed better than boys in their level of achievement and lowered in the level of academic stress. Mohammad and Philip (2004) observed that girls academic stress was higher than the boys academic stress. Chakrabarthy (2007) observed that educational level of the family influenced the academic stress of the female students compared to the male students. Jayachandra Naidu (2007) investigated that fathers' occupations is not significantly influencing the level of the academic stress of the students of non-formal learning Naresh Kumar (2008) investigated in a study on the sources of academic stress and their influence on the scholastic achievement that – the urban students were higher in their level of stress as compared to the rural area students. In this backdrop, the present study was carried out with following specific objectives.

#### **Objectives**

- 1. To find the correlation between stress and academic achievement of professional Post-graduate students.
- 2.To find the correlation between stress and academic achievement of non- professional post graduate students.

# **Hypotheses**

 $\mathbf{H_{o1}}$ : There is no significant correlation between stress and academic achievement of professional post-graduate students.

 $\mathbf{H}_{02}$ : There is no significant correlation between stress and academic achievement of non-professional post-graduate students.

#### Sample

The present study was carried out on a sample group of 120 post graduate students (60 from professional and 60 from non-professional courses), selected purposively from various departments of Central University of Kashmir.

#### Tools used

Vijay Lakshmi and Shruti Narain's stress scale was administered to study stress of professional and non-professional post graduate students.

Academic achievement was opertionalized on the basis of previous two consecutive semester scores of the understudy post graduate students.

#### **Data Analysis**

The data collected was subjected to the statistical treatments like mean, S.D, test of significance and Pearson's correlation with the help of SPSS.

# **Results & Interpretation**

The results and their interpretation is presented in the tables that follow.

Table 1: Showing relationship between Stress and Academic achievement of professional post graduate students. N=60

Variables			Stress		
	-	DI 1 1	1	I n	
Academic	Pressure	Physical	Anxiety	Frustration	Composite
Achievement		Pressure			Score
	-0.74	-0.45	-0.60	-0.41	-0.79
	*	*	*	*	*

**Note:** \* significant at 0.01 level of confidence.

As per the above table, there is a negative co-relation between various dimensions of stress and academic achievement as indicated by significant r- values, hence our null hypothesis "**H**<sub>01</sub>: There is no significant correlation between stress and academic achievement of professional post-graduate students." Stands rejected.

Table 1: Showing relationship between Stress and Academic achievement of non professional post graduate students. N=60

Variables			Stress		
Academic	Pressure	Physical	Anxiety	Frustration	Composite
achievement		pressure			score
	-0.4	-0.32	-0.39	-0.23	-0.40
	*	*	*	*	*

**Note:** \* significant at 0.01 level of confidence.

As per the above table, there is a negative co-relation between various dimensions of stress and academic achievement as indicated by significant r- values, hence our null hypothesis " $\mathbf{H}_{o2}$ : There is no significant correlation between stress and academic achievement of non professional post-graduate students." Stands rejected.

#### Discussion and conclusion

The study revealed that overall stress and academic achievement are negatively correlated, the facets of stress (pressure, anxiety and frustration) are also negatively correlated with the academic achievement, it indicates that students having pressure, physical stress, anxiety or frustration will affect their academic achievement. The findings of the study are in consonance with the findings of many other researchers. Linn and Zeppa (1984) have suggested that only an optimal level of stress can enhance learning ability. Saipanish (2003) is of the view that stress can affect learning and memory. Similarly, Niemi &Vainiomaki (1999) suggested stress can cause physical and mental health problems; diminish students' self-confidence (Silver and Glicken, 1990) and impact students' academic accomplishment (Saipanish, 2003).

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### An Exploration of Study Habits of High School Students with respect to Gender

# Dr. Sunil Sharma\* ABSTRACT

The purpose of this study was to investigate study habits of high school students with respect to their gender. The sample comprised of 100 high school students and Study Habits Inventory of Palsana and Sharma (1989) was used to collect the data. Analysis of data revealed that there are significant gender differences in the study habits of male and females students. It got reflected that females students are academically stronger than their counterparts.

Key Words: Study Habits, School Students, Gender.

\* Ph.D from Gurukul Kangri University Haridwar, India

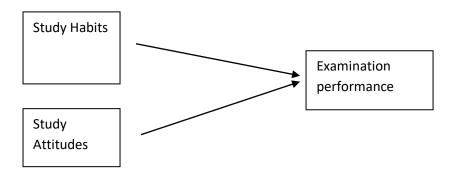
#### Introduction

Teachers play a signification role in drawing the best potentialities from the students to nourish a good study habit . Again the exploration of knowledge claims the regular study of books in different , so the student should have proper study habits. Some students read newspapers for getting more and more information and some read only prescribed books to prepare for their examination . Different students have different study habits , as stated in literature cited by Rana and Kausar (2011) , many students fail not because they lack ability but because they do not have adequate study skills. Kizlik (2012) reported that study habits are different for everybody. A studying strategy may be effective for one but entirely of no use to other students .A central problem noted is that many of the students don't learn how to take effective notes and manage time for studying. According to Fazal (2012) students with higher academic achievements use a wide range of study skills as compared to students with lower academic achievements. A detailed analysis of some of the study skills that successful students possess include working knowledge , note taking

ability, and linguistic intelligence. The key to becoming effective student is learning how to study smarter not harder. This becomes truer as we advance in our education. An hour or two of studying a day is usually sufficient to make it through high school with satisfactory grades. Following are the ten habits of highly effective students.

- 1. Plan when to go to study.
- 2. Study at the same time.
- 3. Each study time should have a specific goal.
- 4. Never procrastinate.
- 5. Start with the most difficult subject first.
- 6. Always review notes before starting an assignment .
- 7. Make sure that there is no distraction.
- 8. Use study groups effectively.
- 10 . Review

Mendezabal (2013) linked study habits and attitudes to academic performance with the help of following figure as.



This figure shows that study habits and attitudes of the students could influence their examination performance. Another study by Morohan (1999) has shown that poor habits of study are one of the important causes of educational backwardness. Chaudhari (2013) explored the study habits of higher secondary school students in relation to their academic achievement in the Banaskantha District of Gujarat. The sample comprised 80

higher secondary school students. The results of the study revealed that there is a significant positive correlation between study habit and academic achievement of higher secondary school students as whole and dimension wise. In the light of knowledge available through these and some other studies we decided to assess the differences in the study habits of male and female students.

**Objective:** To assess the significant gender difference in the study habits of high school students.

# **Hypothesis**

 $H_{01}$  There will be no significant gender difference in the study habits of high school students.

#### Sample

The sample for the present study comprised of 100 (50 from 9<sup>th</sup> class and 50 from 10<sup>th</sup> class) school going students of Jammu city.

#### Tool used

The Study Habits Inventory developed by Palsane and Sharma (1989) was used to collect data for the study. This Inventory consisted of eight dimensions - budgeting time , physical condition , reading ability, note taking , learning motivation , memory taking examination and health .

#### **Data Analysis**

The data was analysed with the help of appropriate statistical techniques with the help of SPSS.

# **Results and Interpretation**

Table 1: showing comparison of study habits of male and female students.

		Group	<b>Statistics</b>			Indepen	ident S	amples Test
S. NO.	Varial	ole	Sample (N)	Mean	S.D.	t-ratio	df	Sig. (2-tailed)
1.	Study Scores	Habit	Male (50)	69.08	9.502	3.216	98	.002**
2.	Study Scores	Habit	Female (50)	74.96	8.764			

The above table highlights significant gender differences in the study habits of high school students as the calculated t-ratio is 3.216 and associated significance value is .002. Hence our null hypothesis  $H_{01}$  There will be no significant gender difference in the study habits of high school students stands rejected.

#### **Discussion**

The findings of this study indicate that there is significant relationship between gender and study habits of high school students of Jammu province of Jammu and Kashmir .In other words study habits varied significantly with respect to gender. It got reflected that females students are academically stronger than their counterparts. The finding is in line

with the research carried out by Musharima (2009) who found that study habits skills have significant relationship with gender and learning outcome in sample group from Zimbabwe.

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Personality Traits, Psychological Capital & Job Satisfaction among Banking Executives.

# Dr. Muhammad Muzamil\*, Gh.Mohi-ud-Din\*\* & Mohd. Rafiq\*\*\* ABSTRACT

The main objectives of the study included assessment of personality traits, psychological capital and job satisfaction among banking executives by standardized scales, to study correlation of personality traits & psychological capital with job satisfaction & to identify significant predictors of job satisfaction among personality and psychological capital. To achieve these objectives, standardised questionnaires were distributed among 100 higher scale J&K bank executives but the response rate was only 55%. At a significance level of 0.05, analysis of the collected data revealed a significant negative correlation between neuroticism & job satisfaction (r= -0.29); significant positive correlation between Extraversion & job satisfaction(r=0.44) & significant positive correlation between openness & job satisfaction(r=0.35). Hope, Efficacy, Resilience & overall Psychological Capital also showed significant positive correlation with job satisfaction (r=0.45, 0.48, 0.35 & 0.55respectively). Regression Analysis revealed neuroticism, efficacy & hope as significant predictors of job satisfaction (t=2.30, 2.39 & 1.96 respectively). The R square value of 0.48 indicated that personality traits & psychological capital together explained 48% of variance in job satisfaction.

**Key Words:** Personality Traits, Psychological Capital and Job Satisfaction.

<sup>\*</sup> Assistant Professor, Department of Psychology, University of Kashmir.

<sup>\*\*</sup> Teacher, School Education Department, J&K.

<sup>\*\*\*</sup> Lecturer, Higher Secondary School Bijbehara, J&K.

#### Introduction

Human being itself is a key resource in organizations which is not directly recognised by a common man. Technology alone cannot lead to development of nation but it is the efficient and committed human resource that leads to effective exploitation and utilization of nation's natural, physical and financial resources by appropriate use of technology. Skilled and developed human resource ensures the development of that country. It was due to realization of this factor that researchers in the field of human resource management have been studying different psychological constructs like personality traits, psychological capital & job satisfaction among employees. In case of personality traits, the five factor model of personality given by Lewis Goldberg (1993) has been focused. This model proposes five dimensions of personality namely neuroticism, extraversion, openness, agreeableness and conscientiousness. Psychological capital has been defined as: "an individual's positive psychological state of development characterized by having confidence to take on and put in the necessary effort to succeed at challenging tasks (Self efficacy), making a positive attribution about succeeding now and in the future(optimism); persevering towards goals, and when necessary, redirecting paths to goals in order to succeed (Hope) and when beset by problems and adversity, sustaining and bouncing back and even beyond to attain success(Resiliency). Job satisfaction is one of the most enduring yet elusive constructs used in the study of industrial relations (Locke, 1976; Yuzuk, 1961). For years researchers have attempted to define job satisfaction in different ways. "Hoppock (1935) introduced the concept of job satisfaction in his book Job Satisfaction. He thought that job satisfaction is a worker's physiological and psychological feeling. Job satisfaction has also been defined as the individual's affective response or feeling for work (e.g., Blum & Naylor, 1968; Muchinsky, 1990; Smith, Kendall, & Hulin, 1969)." "Some psychologists maintain that satisfaction is determined by the differences between the actual outcomes a person receives and some other outcome level (Lawler, 1973). Equity theory says people are concerned not only with the exact amount of reward they receive for their endeavors, but also with the relationship of this to what others receive. Adams (1963) was the earliest scholar who proposed this theory. He suggested that higher pay levels corresponding to higher performance can motivate workers to increase their input. This theory was developed from social comparison theory." "Herzberg, Mausner, Peterson, and Capwell (1957) developed the Two-factor theory. The theory showed that job satisfaction is not opposite to dissatisfaction, but independent and apart from each other. Job satisfaction is the opposite of no satisfaction, such as employees are not satisfied with their working condition or compensation, and so forth. Research evidences indicate that much focus has been given to exploration of relationships between personality traits, psychological capital & job satisfaction. The research conducted by Fisher & Hanna (1931): Hoppok (1935); Locke(1976); Smith(1955); Judge, Locke, & Durham(1997) highlights the role of personality traits in job satisfaction. "Greenberg and Baron (1993) pointed out "there are many different personality variables which could have been associated with job satisfaction."Barrick and Mount (1991) also found that conscientiousness was a strong predictor of job performance in occupational groups. The research carried out by Youssef and Luthans (2007); Topcu and Ocak (2012; Cetin and Basım (2011) found out a positive relationship between psychological capital and job satisfaction. In the backdrop of this discussion the present study entitled "Personality traits and leadership preferences among university students" is carried with following objectives:

#### **Objectives**

- 1.To assess the personality traits, psychological capital & job satisfaction among banking executives.
- 2. To study correlation between personality traits and job satisfaction of banking executives.
- 3. To study correlation between psychological capital and job satisfaction of banking executives.
- 4. To identify significant predictors of job satisfaction among personality traits and psychological capital facets.

On the basis of objectives framed above, the following null hypotheses have been formulated:

 $H_{o1}$ : There is no significant correlation between personality traits and job satisfaction of banking executives.

 $H_{02}$ : There is no significant correlation between psychological capital and job satisfaction of banking executives.

 $H_{o3}$ : Personality traits and Psychological capital facets will not emerge as significant predictors of job satisfaction.

### Methodology

**Sample:** The sample group of the present study consists of 55 J&K Bank executives selected purposively from the main J&K bank branches of Srinagar District.

#### **Tools Used**

- 1. For the assessment of personality traits NEO-FFI3 (self-report form) developed by Mcrae and Costa (1986) was used. It is a 60 item instrument having 12 items in each of the five dimensions namely neuroticism, extraversion, openness, agreeableness & conscientiousness with strongly agree, agree, neutral, disagree and strongly disagree options for each item. Coefficient alpha of the tool has been found to be above 0.80.
- 2. For assessment of Psychological Capital, Psy Cap Questionnaire (PCQ): Luthans et al. (2007) was used. It is a 24 item measure.
- 3. For the assessment of Job Satisfaction, Generic Job Satisfaction Scale (MacDonald,1997) was used. It is a 10 item measure.

# Statistical techniques employed

For achieving the objectives of present study, the collected data was analyzed by using the appropriate statistical techniques with the help of SPSS-20.

# **Results and Interpretation**

The results and their interpretation have been presented in the following tables:

Table 1 Showing descriptive statistics of the sample.

C	NT.	D	М	C.D.
Construct	N	Range	Mean	S.D
Neuroticism	55	8-40	21.40	4.20
Extraversion	55	8-40	25.13	3.20
Openness	55	8-40	25.85	3.40
Agreeableness	55	8-40	28.71	3.80
Conscientiousness	55	8-40	30.91	3.32
Hope	55	6-36	23.58	2.60
Efficacy	55	6-36	22.91	2.90
Resilience	55	6-36	20.60	2.31
Optimism	55	6-36	20.67	1.86
Psychological Capi	tal 55	24-144	87.76	6.37
Job Satisfaction	55	10-50	39.02	5.26

The above table indicates that the mean scores of sample group on neuroticism, extraversion, openness, agreeableness, conscientiousness, hope, efficacy, resilience, optimism and job satisfaction were 21.40, 25.13, 25.85, 28.71,30.91, 23.58,22.91, 20.60, 20.67, 87.76 & 39.02 respectively.

Table 2: Showing frequency distribution of sample group on Personality Traits, Psychological Capital and Job Satisfaction.

Trait		Low			Average		Hi	gh	
	f	Range	%	f	Range	%	f	Range	%
Neuroticism	9	8-16	18	46	17-32	82.00	0	33-40	0
Extraversion	0	8-16	0	54	17-32	98.18	1	33-40	1.82
Openness	0	8-16	0	53	17-32	96.36	2	33-40	3.64
Agreeableness	0	8-16	0	44	17-32	80.00	11	33-40	20.00
Conscientious	0	8-16	0	42	17-32	76.36	13	33-40	23.64
Hope	0	6-14	0	53	15-27	96.36	2	28-36	3.64
Efficacy	0	6-14	0	51	15-27	92.72	4	28-36	7.28
Resilience	0	6-14	0	55	15-27	100.0	0	28-36	0
Optimism	1	6-14	1.82	54	15-27	98.18	0	28-36	0
Psycap.	0	24-54	0	55	55-115	100.0	0	116-144	0
J. Satisfaction	0	10-20	0	32	21-40	58.20	23	41-50	41.80

The above table reveals that in case of trait neuroticism 18 % scored low,82% scored average and 0 % scored high; in case of extraversion 0 % scored low,98.18% scored average and 1.82 % scored high; in case of openness 0 % scored low,96.36% scored average and 3.64 % scored high; in case of agreeableness 0 % scored low,80% scored average and 20 % scored high and in case of conscientiousness 0 % scored low,76.36% scored average and 23.64 % scored high. On hope 0 % scored low,96.36% scored average & 3.64 % scored high; On efficacy 0 % scored low,92.72% scored average & 7.28 % scored high; On resilience all (100 %) scored average; On optimism 1.82 % scored low,98.18% scored average & 0 % scored high and on overall psychological

capital all(100%) scored average. Likewise on job satisfaction 0% scored low, 58.20 % scored average & 41.80 scored high.

Table 3: Showing correlation of personality traits & psychological capital with job satisfaction.

Construct	Pearson's correlation (r)
	Job Satisfaction
Neuroticism	-0.29*
Extraversion	0.44*
Openness	0.35*
Agreeableness	-0.19
Conscientiousness	0.05
Норе	0.45*
Efficacy	0.48*
Resilience	0.35*
Optimism	0.08
Psy cap.	0.55*

<sup>\*=</sup> Correlation is significant at 0.05 level.

As per the above table neuroticism has significant negative correlation with job satisfaction while as Extraversion, Openness, Hope, Efficacy, Resilience and overall psychological capital have significant positive correlation with overall job satisfaction. Thus our null hypotheses  $\mathbf{H}_{o1}$ : There is no significant correlation between personality traits and job satisfaction of banking executives; and  $\mathbf{H}_{o2}$ : There is no significant correlation between psychological capital and job satisfaction of banking executives, stand rejected.

Table 4(a) Presenting the Multiple Regression Analysis (ANOVA Summary).

	Sum of Squares	df	Mean Square	F
Regression	713.59	9	79.28	
Residual	777.38	45	17.27	4.60*
Total	1490.98	54		

Predictors:

Hope, Efficacy, Resilience, optimism, Neuroticism, Extraversion, Openness, Agreeableness, Conscientiousness

Dependent Variable: Job Satisfaction.

R Square = .48

Table 4(b)Presenting the Multiple Regression Analysis (Summary of predictor variables).

Model	Unstandardised Coefficients		Standardised Coefficients	t-value
	В	Std. Error	Beta	
Constant	15.70	13.47		1.16
Neuroticism	-0.34	0.15	-0.27	2.31*
Extraversion	-0.35	0.21	0.22	1.64
Openness	0.20	0.18	0.13	1.14
Agreeableness	-0.11	0.16	-0.08	0.69
Conscientiousness	0.24	0.20	0.15	1.21
Efficacy	0.56	0.23	0.31	2.39*
Норе	0.48	0.26	0.24	1.96*
Resilience	0.08	0.31	0.03	0.27
Optimism	0.23	0.32	0.08	0.73

(\*p≤0.05) Dependent Variable: Job Satisfaction

The significance of F-value (4.60) from the table 4(a) indicates that certainly there are some psychological factors which emerge as significant predictors of job satisfaction. The  $\mathbb{R}^2$  value (.48) indicates that 48% of the variation in job satisfaction of banking executives can be explained by these predictor variables.

Analysis from table 4(b) shows the significance of predictors of job satisfaction. As is evident from the table only the t-values of Neuroticism (t=2.31); Efficacy (t=2.39); and Hope(t=1.96); are significant which means that they have emerged as the only significant predictors of overall job satisfaction. The t-values of all other predictor variables are insignificant at  $(p \le 05)$  level of significance. The negative beta value (-0.27) of neuroticism indicates that low neuroticism will lead to high job satisfaction; The positive beta value of Efficacy(0.31) indicates that high self efficacy will lead to high job satisfaction and the positive beta value of Hope (0.24) indicates that high hope levels will lead to high job satisfaction. Thus our hypothesis  $\mathbf{H}_{03}$ : Personality traits and Psychological capital facets will not emerge as significant predictors of job satisfaction stands rejected.

#### Conclusion

After assessment of personality traits in the banking executives it was found that in case of personality traits majority scored average with only a meagre percentage falling in high and low categories as highlighted in the results. In case of job satisfaction 58.20 % scored average & 41.80 scored high. A co relational analysis revealed that neuroticism has significant negative correlation with job satisfaction while as Extraversion, Openness, Hope, Efficacy, Resilience and overall psychological capital have significant positive correlation with overall job satisfaction. After a regression analysis it was found that among personality traits only neuroticism predicted job satisfaction and among facets of psychological capital only efficacy and hope were found to be the predictors of job satisfaction. These results are in line with research carried by Hoppock, (1935); Judge, Locke, & Durham(1997);Locke (1976) ;Smith (1955); Tokar and Subich (1997) Greenberg and Baron (1993); Luthans (2002); Youssef and Luthans (2007) and Topcu and Ocak (2012). In this context, policy makers of the various banks should take necessary steps to impart trainings to their employees regarding personality development with a special emphasis on how to have emotional stability(low levels of neuroticism). Trainings can be also imparted regarding psychological capital with an emphasis on hope and self efficacy. Psychological capital at individual level as per Luthan's piles up and has significant impact on the organizational output. The present study highly recommends the banking institutions to invite psychological experts from time to time who can train them on how to maintain high levels of psychological capital and have a balanced personality throughout their tenure in the organizations. Besides this during the selection process the personality assessment should be kept in mind.

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