CHAPTER-VII

SUMMARY
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7.1 RATIONALE OF THE STUDY

Education is the chief and the most important means of progress of the civilization. It plays a decisive role in building a world where people and society reach their fullest potential. University is a place to acquire new knowledge and also a place for mental, social, spiritual and personal development. Students in these tertiary institutions are manpower of any society and they are the hope and maker of their own country and society and viewed as leaders of tomorrow. Students in higher educational institutions are saddled with a lot of responsibilities and challenges (Imonikebe, 2009), so it becomes imperative to study the “conditions and processes that contribute to the flourishing or optimal functioning of people, groups and institutions” (Gable and Haidt, 2005). In personal as well as in academic life of students at university level, their beliefs, decision-making, growth orientation and mental health play a significant role. So there is a need to explore such constructs that help students to lead quality life, adopt novel behaviours, change beliefs and manage with their surroundings in a more adaptive manner. The study is very significant in present scenario because too many students face classrooms that do not provide learning experiences focusing on their strengths, their needs for appropriate challenge and the importance of developing initiative in our youth (Buck, Carr and Robertson, 2008). As Larson (2000) stated succinctly, “a generation of bored and challenge-avoidant young adults is not going to be prepared to deal with the mounting complexity of life and take on the emerging challenges of the 21st century” . This study would prove valuable for the students to build up skills that are needed to be successful in 21st century”.

Keeping in mind above vivacious aspects related to personality, the current problem i.e. relationship of personal growth initiative with self efficacy, risk-taking behaviour and mental health among university post graduates has been taken up by the investigator. No doubt, studies related to self-efficacy, risk-taking behaviour and mental health have been conducted in India but studies related to PGI are very scant. It is found to be a promising avenue in present scenario because PGI propels individuals to continue seeking challenge and growth that can lead into the achievement of life goal and personal fulfillment (Robitschek, 1997). Prior
researches related to PGI has demonstrated the relation of PGI and coping, career development, gender implications, physical health, well-being, hope, emotional intelligence, psychological distress etc. (Hardin, Weigold and Robitschek, 2007; Robitschek, 1998, 1999; Robitschek and Cook, 1999; Shorey, Little and Snyder, 2007; Whittaker and Robitschek, 2001). PGI was found to be positively associated with self-efficacy and risk-taking behaviour (Ogunyemi & Mabekoje, 2007). PGI also showed relationship with multiple domains of mental health and predicted mental health (Robitschek and Keyes, 2009) and recommended that further research can be conducted to study the impact of domains of mental health on PGI (Ogunyemi and Mabekoje, 2007 and Robitschek and Keyes, 2009). However, studies examining the relationship of PGI with self-efficacy, risk-taking behaviour and mental health have remained an un-explored area in India. It was also found that beliefs, knowledge and positive risk-taking (Kenealy and Herrick, 1990) and psychological well-being (Ayub and Iqbal, 2012) are the constructs that make students to continue seeking challenges and give direction to achieve the goals in life. Researches all over the world indicated the importance of PGI, self-efficacy, risk-taking behaviour and mental health in contemporary time. Besides this, the current study is an attempt to validate the four research instruments i.e. Personal Growth Initiative Scale, Self-Efficacy Scale, Risk-Taking Behaviour Scale and Mental Health scale which are already standardized and very much in use at international level. The standardization of these scales would unlock novel path for the coming investigators and researchers to make use of these scales in their researches besides existing ones in Indian context. This study would prove significant for motivating and exciting youth so that they will develop the skills like motivation, critical thinking, problem solving, self-beliefs etc. to deal with challenges for taking charge of their own lives and actions for becoming successful in the 21st century. This study would provide direction to students and youth to become motivated, socially competent, compassionate, decision-maker and psychologically vigorous adults (Buck, Carr and Robertson, 2008). In addition, this study would be helpful in filling the gap in existing literature. Thus, the investigator proposed to study the present problem.

7.2 STATEMENT OF THE PROBLEM

RELATIONSHIP OF PERSONAL GROWTH INITIATIVE WITH SELF EFFICACY, RISK-TAKING BEHAVIOUR AND MENTAL HEALTH AMONG UNIVERSITY POST GRADUATES
7.3 OPERATIONAL DEFINITIONS OF THE TERMS USED

- **Personal growth initiative** - Personal growth initiative is an active and intentional engagement for bringing change in self and active seeking out of self-growth experiences. This change may be cognitive, behavioural, or emotional self change. PGI is a skill-set including both cognitive components i.e. Readiness for Change and Planfulness and behavioural components i.e. Using Resources and Intentional Behaviour.

- **Self Efficacy** - General Self-Efficacy is “a general set of expectations that the individual carries into new situations”. It is a construct which describes personal competence to deal effectively with a variety of situations and an individual’s ability to effectively manage new situations, initiate effort and persist in the face of adversities across numerous domains. It represents willingness to initiate behaviour (initiative), willingness to expend effort in completing the behaviour (effort) and perseverance, persistence or determination in the face of adversity (Persistence).

- **Risk Taking Behavior** - It is defined as the behavioral intentions or the likelihood with which respondents might engage in risky activities/behaviors originating from five domains of life i.e. health/safety risk-taking, recreational risk-taking, ethical risk-taking, financial risk-taking and social risk-taking.

- **Mental Health** - Mental Health has been operationalized as a syndrome of symptoms of an individual’s subjective well-being. It is defined as a state of emotional, social and psychological well-being.

- **University Postgraduates** - University postgraduates are the students who are pursuing their postgraduate degree in any of university department in the age range of 20-24 years or above.

7.4 RESEARCH QUESTIONS

Framing research questions is of great significance in research as it provides direction to the researcher. For the present study, the investigator has formulated following research questions:

4. How personal growth initiative is associated with self-efficacy, risk taking behavior and mental health among university postgraduates?
5. To what extent each independent variable (i.e. dimensions of self-efficacy, risk-taking behavior and mental health) is having impact on total personal growth initiative and its four domains?

6. What is the combined impact of self efficacy, risk taking behavior and mental health on personal growth initiative among university postgraduates?

7.5 OBJECTIVES OF THE STUDY

On the basis of the review of related literature, following objectives were framed for the study-

1. To identify the different levels of Personal Growth Initiative, Self-Efficacy, Risk-Taking Behaviour and Mental Health among university postgraduates.

2. To compare differences in various aspects of PGI, self-efficacy, risk-taking behaviour and mental health among university postgraduates in demographic profiles.

3. To study the relationship of personal growth initiative with self-efficacy and to find out the impact of self-efficacy on personal growth initiative on total PGI and its four dimensions among university postgraduates.

4. To study the relationship of personal growth initiative with risk-taking behaviour and to find out the impact of risk-taking behaviour on personal growth initiative on total PGI and its four dimensions among university postgraduates.

5. To study the relationship of personal growth initiative with mental health and to find out the impact of mental health on personal growth initiative on total PGI and its four dimensions among university postgraduates.

6. To examine the combined impact of self-efficacy, risk-taking behaviour and mental health on personal growth initiative among university postgraduates.

7. To develop a model for personal growth initiative, self efficacy, risk taking behavior and mental health on the basis of causal relationship among university postgraduates.

7.6 HYPOTHESES OF THE STUDY

Keeping in mind the objectives of the study, following hypotheses were formulated:

Hypotheses Related to Comparison in Different Aspects of Personal Growth Initiative among University Postgraduates in Demographic Profiles
$Ha_1$: There exists a significant difference among university postgraduates in different aspects of Personal Growth Initiative with respect to age groups.

$Ha_2$: There exists a significant difference among university postgraduates in different aspects of Personal Growth Initiative by gender.

$Ha_3$: There exists a significant difference among university postgraduates belonging to urban and rural area in different aspects of Personal Growth Initiative.

$Ha_4$: There exists a significant difference among university postgraduates of four faculties in various aspects of Personal Growth Initiative.

**Hypotheses Related to Comparison in Different Aspects of Self-Efficacy among University Postgraduates in Demographic Profiles**

$Ha_5$: There exists a significant difference among university postgraduates in different aspects of Self-Efficacy with reference to age groups.

$Ha_6$: There exists a significant difference between male and female university postgraduates in different aspects of Self-Efficacy.

$Ha_7$: There exists a significant difference among university postgraduates belonging to urban and rural area in different aspects of Self-Efficacy.

$Ha_8$: There exists a significant difference among university postgraduates of four faculties in various aspects of Self-Efficacy.

**Hypotheses Related to Comparison in Different Aspects of Risk-Taking Behaviour among University Postgraduates in Demographic Profiles**

$Ha_9$: There exists a significant difference among university postgraduates of two age groups in different aspects of Risk-Taking Behaviour.

$Ha_{10}$: There is a significant difference between male and female university postgraduates in different aspects of Risk-Taking Behaviour.

$Ha_{11}$: There exists a significant difference among university postgraduates belonging to urban and rural area in different aspects of Risk-Taking Behaviour.
Ha12: There exists a significant difference among university postgraduates of four faculties in different aspects of Risk-Taking Behaviour.

**Hypotheses Related to Comparison in Different Aspects of Mental Health among University Postgraduates in Demographic Profiles**

Ha13: There exists a significant difference among university postgraduates belonging to two age-groups in different aspects of Mental Health.

Ha14: There exists a significant difference among university postgraduates in different aspects of Mental Health by gender.

Ha15: There exists a significant difference among university postgraduates in different aspects of Mental Health with respect to locality.

Ha16: There exists a significant difference among university postgraduates belonging to four faculties in various aspects of Mental Health.

**Hypotheses related to Relationship of PGI with Self-Efficacy and impact of self-efficacy on total PGI and its four dimensions**

Ha17: There exists a significant relationship between total (overall) PGI and three dimensions of Self-Efficacy i.e. Initiative, Effort and Persistence among university postgraduates.

Ha18: All the four domains of Personal Growth Initiative viz. Readiness for Change, Planfulness, Using resources and Intentional Behaviour have significant relationships with three dimensions of Self-Efficacy among university postgraduates.

Ha19: All the three dimensions of Self-Efficacy have significant impact on overall PGI among university postgraduates.

Ha20: All the three domains of Self-Efficacy have a significant impact on ‘Readiness for Change’ dimension of PGI among university postgraduates.

Ha21: All the three domains of Self-Efficacy have a significant effect on ‘Planfulness’ dimension of PGI among university postgraduates.
Hypotheses related to Relationship of PGI with Risk-Taking Behaviour and Impact of RTB on total PGI and its four dimensions

Ha22: All the three dimensions of Self-Efficacy have a significant influence on ‘Using Resources’ domain of PGI among university postgraduates.

Ha23: All the three dimensions of Self-Efficacy have a significant influence on ‘Intentional Behaviour’ domain of PGI among university postgraduates.

Ha24: There exists a significant relationship between total (overall) Personal Growth Initiative and all the dimensions of Risk-Taking Behaviour among university postgraduates.

Ha25: The four dimensions of Personal Growth Initiative have significant relationships with all the five domains of Risk-Taking Behaviour among university postgraduates.

Ha26: All the dimensions of Risk-Taking Behaviour i.e. Health/Safety, Recreational, Financial, Ethical and Social have a significant impact on overall PGI among university postgraduates.

Ha27: All the domains of Risk-Taking Behaviour i.e. Health/Safety, Recreational, Financial, Ethical and Social have a significant impact on ‘Readiness for Change’ dimension of PGI among university postgraduates.

Ha28: All the facets of Risk-Taking Behaviour i.e. Health/Safety, Recreational, Financial, Ethical and Social have a significant impact on ‘Planfulness’ domain of PGI among university postgraduates.

Ha29: All the dimensions of Risk-Taking Behaviour i.e. Health/Safety, Recreational, Financial, Ethical and Social have a significant impact on ‘Using Resources’ domain of PGI among university postgraduates.

Ha30: All the dimensions of Risk-Taking Behaviour have a significant impact on ‘Intentional Behaviour’ domain of PGI among university postgraduates.
Hypotheses related to Relationship of PGI with Mental Health and impact of mental health on total PGI and its dimensions

*Ha*_31: There exists a significant relationship between overall PGI and all the dimensions of Mental Health i.e. Emotional Well-Being, Social Well-Being and Psychological Well-Being among university postgraduates.

*Ha*_32: All the domains of Personal Growth Initiative i.e. Readiness for Change, Planfulness, Using Resources and Intentional Behaviour have significant relationships with all the three dimensions of Mental Health among university postgraduates.

*Ha*_33: All the dimensions of Mental Health have significant impact on overall PGI among university postgraduates.

*Ha*_34: All the dimensions of Mental Health have significant impact on ‘Readiness for Change’ domain of PGI among university postgraduates.

*Ha*_35: All the dimensions of Mental Health have significant impact on ‘Planfulness’ domain of PGI among university postgraduates.

*Ha*_36: All the dimensions of Mental Health have a significant impact on ‘Using Resources’ domain of PGI among university postgraduates.

*Ha*_37: All the dimensions of Mental Health have significant influence on ‘Intentional Behaviour’ dimension of PGI among university postgraduates.

**Hypothesis related to Combined Impact of Self-Efficacy, Risk-Taking Behaviour and Mental Health on Personal Growth Initiative**

*Ha*_38: All the dimensions of Self-Efficacy, Risk-Taking Behaviour and Mental Health have significant combined impact on Personal Growth Initiative among university postgraduates.

**7.7 Delimitations of the Study**

(1) The study was delimited to three State universities of Haryana i.e. Kurukshetra University, Kurukshetra; Maharshi Dayanand University, Rohtak and Chaudhary Devi Lal University, Sirsa.
(2) Only four faculties and eight departments underlying these faculties were taken which were common in all the three universities.

(3) A sample of 960 postgraduates from three universities (320 each) was taken for the study.

(4) The present study is delimited to the impact of self-efficacy, risk-taking behaviour and mental health on personal growth initiative among university postgraduates.

7.8 Method and Procedure of the Study

7.8.1 Method of Research

The present study was an attempt to explore the relationships of personal growth initiative with self-efficacy, risk-taking behaviour and mental health among university postgraduates. So, Descriptive Survey Method of research was employed for the present study as this method is concerned with surveying, describing and investigating the existing phenomenon or issues, conditions and relationships that exist (Wiersma and Jurs, 2009).

7.8.2 Design of the Study

Ex-post facto design was adopted in the study. In this type of the study, the researcher is only interested in determining the relationship and influence of the predictor (independent) variable on the criterion (dependent) variable without manipulating any of the independent variable. In this type of design, variables are studied in retrospect in search of possible relationships and effects (Wiersma and Jurs, 2009).

7.8.3 Variables of the Study

- **Independent variables**- The independent variables in the study were self-efficacy, risk-taking behaviour, mental health and demographic profiles like gender, age group, locality and type of faculties.

- **Dependent variable**- Personal growth initiative was taken as dependent variable as impact of self-efficacy, risk-taking behaviour and mental health was studied on it.

7.8.4 Population and Sample of the Study

The population of this study comprised of all the postgraduates who were studying in Kurukshetra University, Kurukshetra (KUK), Maharshi Dayanand University, Rohtak
(MDU) and Chaudhary Devi Lal University, Sirsa (CDLU). Nine hundred and sixty (960) post-graduates of four faculties and eight departments underlying these faculties which were common in three universities constituted the sample of the present study. The sampling was purposive-cum-random (Multistage Random Sampling).

7.8.5 Measuring Instruments and their Description

- Personal or Demographic Data Sheet (Developed by the investigator)
- Personal Growth Initiative Scale (PGIS-II) by Robitschek et.al.(2009)
- General Self-Efficacy Scale originally developed by Sherer et.al.(1982) but used most recent adapted version by Yildrim and Ilhan (2010)
- Domain Specific Risk Taking Scale by Blais and Weber (2006)
- Mental Health Continuum-Short Form (MHC-SF) by Keyes et. al (2009)

7.8.6 Pilot Study

A pilot study was conducted by the investigator with 100 postgraduates from each university (a total sample of 300 postgraduates). The purpose of the pilot study was to determine the reliability and validity of the tools used. The Cronbach Alpha for Personal Growth Initiative Scale, Self-Efficacy Scale, Domain-Specific Risk-Taking Scale and Mental health Scale was 0.741, 0.714, 0.805 and 0.771 respectively. Through CFA, construct validity of the scale was established and all the scales were found to have valid factor structure in Indian context.

7.8.7 Procedure Followed

The procedure for data collection was conducted at two stages:

1) **Pilot Study** has already been discussed.

2) **Final Data Collection**- After adapting all the instruments in pilot study, the process of final data collection was started by the investigator. The investigator herself interacted with the postgraduate students for data collection and answered all the queries raised by the respondents. It took about six months to collect data from 960 postgraduates. Before collection of data, selection of faculties and department was done purposefully because those faculties and departments were chosen which were common in all the three universities. It was necessary to take permission from the chairperson in some of the departments. The postgraduates were selected randomly from each department. Rapport was established with
them and standardized instructions were read out for each tool verbally. Students were encouraged to give correct information and were assured that the information provided by them would be kept confidential and would be used for research purpose only. Participants took about 30-45 minutes to give complete information for all the scales. The sheets were collected back on the spot by the investigator. The response rate of filled in questionnaires was 85% (out of total sample of 960, 818 questionnaires were completely filled in).

7.8. 8 Statistical Techniques

❖ Descriptive statistics- like Mean, Standard Deviations, Pearson correlation coefficient, frequency and percentages was used to describe the characteristics and nature of sample or data.

❖ Inferential statistics- In order to draw inferences for population on the basis of data collected from the sample, inferential statistics like Kruskal-Wallis one way ANOVA and Regression analysis was also used.

❖ Confirmatory Factor Analysis was used to confirm the factor structure of standardized scales for validity.

❖ SEM with AMOS was used to develop a model on the basis of causal relationships among variables.

❖ Data was analyzed by using SPSS 18.0 version.

7.9 FINDINGS OF THE STUDY

7.9.1 Findings related to Demographic Characteristics

1) Findings revealed that out of total sample of 818 postgraduates, 295(36%) were male and 523 (64%) were female in three universities. It is clear that female postgraduates studying in three universities were more in number than their counterpart. Thus, it can be concluded that most of the postgraduate courses were dominated by female students.

2) It was also found that 732(89%) postgraduates were belonging to the age-group 20-24 years and 86(11%) postgraduates were above 24 years of age. It can be concluded that maximum postgraduate students studying in three universities were belonging to the age group of 20-24 years.

3) It was found that out of total sample, 417(51%) students were belonging to the urban area and 401(49%) students were belonging to rural areas. It can be
concluded that the university postgraduates belonging to urban and rural were comparable in number.

4) Out of 818 postgraduates, 266 (32.52%) students were from KUK, 292 (35.70%) students were from MDU and 260 (31.78%) students were from CDLU. It can be said that a greater number of students were from MDU followed by KUK and CDLU respectively but the numbers of university postgraduates in three universities were more or less comparable.

5) It was found that 238 (29.1%) students were from Science faculty, 185 (22.6%) from Faculty of Education, 173 (21.1%) from Faculty of Social science, 222 (27.1%) were from Faculty of Commerce and Management.

6) Out of 818 students, 114 (13.9%) students were from Department of Mathematics, 125 (15.3%) from Department of Computer Science, 94 (11.5%) from Department of Education, 90 (11.0%) Department of Physical Education, 101 (12.3%) from Department of Economics, 72 (8.8%) from Department of Public Administration, 108 (13.2%) from Department of Commerce and 114 (13.9%) students were from Department of Business Administration.

7.9.2 Findings related to Different Levels of Personal Growth Initiative, Self-Efficacy, Risk-Taking Behaviour and Mental Health among University Postgraduates

7) It was found that all the three universities had almost comparable number of students in each category of Personal Growth Initiative viz. High PGI, Moderate PGI and Low PGI. In KUK 66.17%, MDU 72.95% and in CDLU 70.77% postgraduates out of total sample were belonging to the level of high PGI. In KUK 32.33%, in MDU 25.34% and in CDLU 27.31% postgraduates were categorized as having moderate PGI. So, it was found that very few postgraduates were belonging to the category of low PGI. It was also found that out of the total sample, 1.72%, 28.24% and 70.04% of students hailed in the category of low PGI, moderate PGI and high PGI respectively. Most of the students were found to have high level of PGI.

8) It was also revealed that all the three universities were found to have comparable number of students falling in each group of self-efficacy i.e. Low self-efficacy, moderate self-efficacy and high self-efficacy. In KUK 5.26%,
in MDU 6.16% and in CDLU 8.08% postgraduates out of total sample were belonging to the low level of self efficacy. In KUK 87.59%, in MDU 82.88%) and in CDLU 84.62% postgraduates were categorized as having moderate level of self-efficacy. In KUK 7.15%, in MDU 10.96% and in CDLU 7.30% of the postgraduates were found to have high level of self-efficacy. It was also premeditated that out of the total sample of 818, 6.48%, 84.96% and 8.56% of students were categorized as having of low self-efficacy, moderate self-efficacy and high self-efficacy respectively. Maximum number of students was found to have moderate level of self-efficacy.

9) It was revealed that in all the three universities maximum numbers of postgraduates were exhibiting moderate levels of risk taking behaviour. The university postgraduates with moderate level of risk-taking were more in number in MDU. In KUK 94(35.33%), in MDU 112(38.36%) and in CDLU 100(38.46%) of the postgraduates were supposed to be low risk taker. The postgraduates lying in the category of high risk-taker were very few in number i.e. in KUK 3(1.13%), in MDU 5(1.71%) and in CDLU 6(2.31%). Out of total sample of 818, only 14 students (1.71%) were categorized as high risk takers.

10) It was also examined that most of the university postgraduates (500, 61.12%) were found to be flourishing in terms of mental health. The number of such postgraduates was more in MDU than KUK and CDLU but it was almost comparable. Very few numbers of postgraduates were falling in the category of languishing in terms of mental health (in KUK 7(2.63%), in MDU 3(1.0%) and in CDLU 11(4.23%). Out of total sample of 818 postgraduates, 21(2.57%) were belonging to languishing category of mental health. It was also revealed that 297 (36.31%) postgraduates were found to have moderate level of mental health.

7.9.3 Findings related to Comparison of Personal Growth Initiative, Self-Efficacy, Risk-Taking Behaviour and Mental Health among University Postgraduates in Demographic Profiles

7.9.3.1 Comparison in Different Aspects of Personal Growth Initiative among University Postgraduates in Demographic Profiles
11) The findings of the study revealed that two age groups i.e. 20-24 years and above 24 years of university postgraduates were found to differ significantly in three aspects of PGI i.e. I have specific action plan to help me reach my goal, I know steps I can take to make intentional changes in myself and I never miss the opportunity to grow my own. In other aspects, no significant difference was found between two age groups.

12) Results also showed that university postgraduates were found to differ significantly in different aspects of PGI by gender. It was also revealed that female postgraduates were better in taking personal growth initiative than their counterparts. The possible explanation for this may be that the female may be initiating the transition process by choosing the realistic goals through active and viable plans and exploit the resources for bringing change and never miss the opportunity to change as compared to their counterparts. The findings were contradictory to Hardin, Weigold and Robitschek (2007) who found no significant difference between women and men on PGIS.

13) The findings also concluded that university postgraduates belonging to urban and rural areas were found to differ significantly in five aspects of PGIS. Further, it was revealed that postgraduates belonging to urban area were found to be better in PGI as compared to their counterparts. The reason for this difference may be that postgraduates in urban area may be more ready for change, learning from their past experiences for bringing change, looking upon opportunity to grow, asking for help and for initiating the transition process.

14) Results also indicated that university postgraduates of four faculties were found to differ significantly in seven different aspects of PGI. Further, it was examined that postgraduates from Faculty of Science were showing better initiative for personal growth than Faculty of Commerce and Management followed Faculty of Education and Faculty of Social Sciences. The possible reasons for this difference may be that postgraduates in four faculties were showing difference in readiness for change, they can figure out what changes they want, by choosing and setting realistic goals, never missing the opportunities to grow and becoming a better person and they were actively involving themselves in change process.
7.9.3.2 Comparison in Different Aspects of Self-Efficacy among University Postgraduates in Demographic Profiles

15) The findings of the study made it clear that when university postgraduates of two age groups were compared regarding their self-efficacy beliefs, no significant difference was observed. This finding is inconsistent with the findings of Smit and Bosscher (1998) in which stronger self-efficacy beliefs were associated with younger age.

16) Results also indicated that a significant difference existed among university postgraduates by gender in different aspects of self-efficacy beliefs. Further, it was found that male postgraduates were exhibiting better self-efficacy beliefs than female postgraduates. The finding is contradictory to the findings of Dehghani, Sani, Pakmehr and Malekzadeh (2011) in which girls were found to have higher self-efficacy than boys. The reason for this difference may be that male postgraduates were showing stronger beliefs in different aspects of self-efficacy like failure made them try harder, when they decide to do something in their lives, they started work on it and keep trying until they achieve their goals, they are not avoiding difficulties etc..

17) It was also found that university postgraduates of urban and rural areas differed significantly when compared regarding their self-efficacy beliefs. Surprisingly, postgraduates of rural area were found to hold strong self-efficacy beliefs than their counterparts.

18) The findings also revealed that university postgraduates of four faculties differed significantly on self-efficacy beliefs. The postgraduates of Social Science Faculty were found to have greater self-efficacy beliefs followed by postgraduates of Faculty of Education.

7.9.3.3 Comparison in Different Aspects of Risk-Taking Behaviour among University Postgraduates in Demographic Profiles

19) It was found that university postgraduates of two age groups did not differ significantly regarding risk-taking behaviour. Thus, no significant difference was found among university postgraduates by age. The findings are inconsistent with the findings of Nicholson, Soane, O’Creevy and Willman (2005) in which risk taking was found to be decreased with age.
20) Results of the study confirmed that male and female university postgraduates were found to differ significantly in their risk-taking behaviour. Male were investigated to be more risk-taker than female postgraduates. Thus, a significant difference was found among university postgraduates by gender. The probable reason for this difference might be that male postgraduates were showing greater likelihood to engage in risky activities in different life domains as compared to female postgraduates. The finding was comparable to the findings of Morsunbul (2009) and Mishra and Sritharan (2012) in which male had shown preferences for engaging in risky behaviours than their counterparts.

21) The findings of the study indicated that a significant difference was found among university postgraduates in different aspects of risk-taking behaviour on locality basis. The postgraduates belonging to rural area were found to be more risk-taker than their counterparts because they were likely to take more risk in health/safety, recreational and ethical domains etc.

22) It was also established that university postgraduates of four faculties differed significantly in different aspects of risk-taking behaviour. The postgraduates of different universities were differed in their likelihood to engage in risk-taking activities in different life domains. The postgraduates of Faculty of Education were found to be more prone to taking risk and followed by postgraduates of Faculty of Social Sciences. The probable reason for these differences might be differences in their likelihood for involving in risk-taking in health/safety, financial and ethical domains.

7.9.3.4 Comparison in Different Aspects of Mental Health among University Postgraduates in Demographic Profiles

23) The findings of the study revealed that university postgraduates of two age groups were found to differ significantly in two aspects of mental health. The postgraduates belonging to age group above 24 years were better in terms of their mental health. The fewer differences in two age groups may be due to the reasons that they had different perceptions regarding two aspects of mental health i.e. they belong to a social group or community and people are basically good. The finding is in consonance with findings of Stahl (2012) in which significant relation was found for age and complete mental health.
Results of the study indicated that male and female university postgraduates were found to differ significantly in five aspects of mental health. Further, it was revealed that female postgraduates were found to have better mental health as compared to their counterparts because of differences in psychological and social well-being. The finding to some extent was similar to the findings of Lamers, Glas, Westerhof and Bohlmeijer (2012) to some extent in which male and female differ significantly only in one item (social well-being domain of mental health).

It was also confirmed that university postgraduates belonging to urban and rural areas were found to differ significantly in eight different aspects of mental health. The postgraduates belonging to rural area were better in terms of mental health than their counterparts. This may be due to the differences in aspects of social and psychological well-being.

Results also made it clear that university postgraduates of four faculties were found to differ significantly in three aspects of mental health. The postgraduates of Faculty of Social Science were better in terms of mental health than postgraduates from Faculty of Education followed by postgraduates from Faculty of Commerce and Management and Faculty of Science. The variation may be due to differences in different aspects of social well-being.

7.9.4 Findings related to Relationship of Personal Growth Initiative with Self-Efficacy and Impact of Self-Efficacy on PGI among University Postgraduates

It was found that overall personal growth initiative had significant positive relationship with effort and persistence dimensions of self efficacy. It can be said that if a person decides to do something in life; his efforts, determination and resolution inspire him to make active plans for bringing change in the behaviour through intentional engagement. PGI was found to be negatively associated with initiative dimension of self-efficacy among university postgraduates. The reason may be that they were giving up things before completing them when not initially successful; they were not working when they should work and they were not capable of dealing with most of the problems coming in their life.
28) It was revealed that all the four dimensions of PGI i.e. Readiness for Change, Planfulness, Using Resources and Intentional Behaviour had significant positive relationships with Effort and Persistence dimensions of self-efficacy among university postgraduates. It was also reported that Readiness for Change, Planfulness and Intentional Behaviour dimensions had significant negative relationships with Initiative domain of self-efficacy. ‘Using Resources’ dimension of PGI was showing positive relationship with initiative dimension of self-efficacy. It meant that if a person is investing more efforts with firm determination, he/she is ready for intentional change in his behaviour by proper planning and by seeking help from variety of resources.

29) It was examined that all the three dimensions of self-efficacy viz. Effort, Initiative, Persistence had significant impact on total PGI scores among university postgraduates. It was found that 13.8% of variance in total PGI scores was together accounted for by three dimensions of self-efficacy. Effort dimension of self-efficacy contributed to the greatest extent and emerged as good predictor of overall PGI among university postgraduates.

30) It was also investigated that three dimensions of self-efficacy i.e. Effort, Initiative, Persistence had significant influence on ‘Readiness for Change’ dimension of PGI among university postgraduates and 4.9% of variance in this dimension of PGI was accounted for by three dimensions of self-efficacy. Again, Effort dimension of self-efficacy was the important predictor.

31) It was revealed that three dimensions of self-efficacy i.e. Effort, Initiative, and Persistence together caused significant amount of variance in ‘Planfulness’ domain of PGI. Among university postgraduates, 12.3% of variance in this dimension was accounted for by three dimensions of self-efficacy in combination. It was found that Effort dimension emerged as the key predictor for explaining variance in this dimension of PGI. Self-efficacy was found to be strong predictor of ‘Planfulness’ domain of PGI among university postgraduates.

32) When impact of self-efficacy on ‘Using Resources’ domain of PGI was studied, it was found that Initiative and Effort dimensions together contributed to 2.2% of variance in ‘Using Resources’ dimension of PGI. Both dimensions of self-efficacy had equal contribution to the variance in this domain of PGI.
Persistence dimension of self-efficacy did not prove significant influence on this dimension among university postgraduates.

33) The findings of the study also demonstrated that 14.7% of variance in ‘Intentional Behaviour’ dimension of PGI was together explained by Effort, Initiative, and Persistence dimensions of self-efficacy. Effort dimension emerged as the strongest predictor of this dimension of PGI and alone caused 11.1% of variance in intentional behaviour domain of PGI among university postgraduates.

34) Thus from the findings, it can be established that self-efficacy had a significant impact on overall PGI and its four dimension and explained significant amount of variance in total PGI as well as its four dimensions among university postgraduates. It can also be concluded that Effort dimension of self-efficacy emerged as major predictor of total PGI and its dimensions among university postgraduates.

7.9.5 Findings related to Relationship of Personal Growth Initiative with Risk-Taking Behaviour and Impact of Risk-Taking Behaviour on PGI among University Postgraduates

35) It was investigated that the overall PGI had significant relationship with four dimensions of risk-taking behaviour i.e. Health/Safety, Recreational, Ethical and Social among university postgraduates. Results revealed that overall PGI had significant positive relationships with recreational and social dimensions of risk-taking behaviour. It was also found that the overall PGI had significant inverse (negative) relationships with Health/Safety and Ethical domains of risk-taking behavior. The total PGI did not seem to be significantly correlated with financial domain of risk-taking behaviour. It means that decision making for engaging in recreational and social domain has relationships with the process of intentional personal growth. More he is involving in risky activities in these domains, more intentionally he is supposed to be on the path of personal growth.

36) It was examined that four domains of PGI i.e. Readiness for change, Planfulness, Using Resources and Intentional Behaviour domains of PGI had significant positive relationships with two dimensions of RTB i.e. Recreational and Social among university postgraduates. Thus, it can be said
that students who are choosing to involve in the risk-taking in recreational and social aspects, are supposed to have guts to get ready for intentional change in his behaviour by exploiting their experiences and resources. Planfulness and Intentional Behaviour domains of PGI had showed significant negative relationships with Health/Safety and Ethical domains of risk-taking behaviour. It can be concluded that if a student is more concerned about risky activities in health/safety and ethical domain, he won’t be able to intentionally engage and plan the process of personal growth. If the changes are going that will be unintentional. The study could not provide sufficient evidences to establish relationships of Readiness for Change and Using Resources dimensions of PGI with Health/Safety and Ethical domains of RTB. All he dimensions of PGI did not seem to have significant relationships with financial domain of RTB.

37) The findings of the study also revealed risk-taking behaviour had a significant impact on overall PGI. It was found that Social, Ethical, Recreational and Health/Safety domains of risk-taking together predicted 9.3% of variance in total PGI among university postgraduates. Thus, results showed risk-taking behaviour as a potent predictor of overall PGI among university postgraduates.

38) It was also found three domains of risk-taking behaviour i.e. Social, Ethical and Recreational had considerable impact on ‘Readiness for Change’ dimension of PGI and together caused 2.7% of variance in this dimension of PGI among university postgraduates.

39) The findings also made it clear that Health/Safety, Social, Recreational and Ethical domains of risk-taking behaviour had significant influence on ‘Planfulness’ dimension of PGI and 8.7% of variance in this domain of PGI was accounted for by the four above said dimensions of RTB. Health/Safety and Social domains of RTB were the strongest predictors of this aspect of PGI.

40) The findings also showed that only social dimension of risk-taking behaviour was found to have a slight effect on ‘Using Resources’ dimension of PGI and 0.5% of variance in this domain of PGI was caused by social dimension of RTB which is very small but significant.

41) It was also revealed that RTB had a significant impact on Intentional Behaviour domain of PGI. Result showed that 10.2% of variance in ‘Intentional Behaviour’ dimension of PGI was explained by the four predictor
variables i.e. Ethical, Social, Health/Safety and Recreational dimensions of RTB.

42) From the findings, it can be concluded that risk-taking behaviour emerged as an important predictor of overall PGI and its three dimensions except using resources by causing a great amount of change. Thus, four dimensions of risk-taking behaviour i.e. social, recreational, health/Safety and ethical emerged as potent predictors for explaining variance in total PGI and its domains. Social risk-taking dimension was the strongest predictor for total PGI as well as its dimensions. Financial Domain did not show any influence on total PGI and its dimensions. Thus, it can be said that RTB to a certain extent is very important factor for developing and growing as a person.

7.9.6 Findings related to Relationship of Personal Growth Initiative with Mental Health and Impact of Mental Health on PGI among University Postgraduates

43) The findings of the study showed that the total (overall) PGI had significant positive relationship with three dimensions of mental health i.e. Emotional Well-Being, Social Well-Being and Psychological Well-Being among university postgraduates. Moreover, total PGI showed highest relationship with psychological well-being. It meant that an individual’s well-being, effective individual’s functioning and effective social functioning lead an individual to move on the path of intentional self-change.

44) The results indicated that three domains of PGI i.e. Readiness for Change, Planfulness and Intentional Behaviour were significantly positively correlated with emotional, social and psychological well-being among university postgraduates. Using resources aspect of PGI was not found to be significantly associated with mental health. The correlations of three domains of PGI with social and emotional well-being domains were overshadowed by highest association of psychological well-being dimension of mental health. It can be said that good psychological well-being will help an individual to be ready for bringing intentional change in behaviour by proper planning of change process.

45) It was examined that only one dimension of mental health i.e. psychological well-being had a significant impact on total PGI and 9.7% of variance in total
PGI was caused by psychological well-being among university postgraduates. The two dimensions i.e. social and emotional well-being did not show any significant impact on overall (total) PGI. Thus, psychological well-being was the most important predictor of total PGI.

46) It was also investigated that only psychological well-being dimension of mental health was found to have significant impact on ‘Readiness for Change’ domain of PGI and 3.2% of variance in ‘Readiness for Change’ domain of PGI was accounted for by psychological well-being among university postgraduates. Social and Emotional well-being dimensions were not found to have significant impact on this domain of PGI among university postgraduates.

47) The results also indicated that one dimension of mental health i.e. psychological well-being had significant influence on ‘Planfulness’ domain of PGI among university postgraduates. Further, it was found that psychological well-being significantly caused 8.1% of variance in ‘Planfulness’ domain of PGI among university postgraduates.

48) Results also revealed that all the three dimensions of mental health did not have any significant impact on ‘Using Resources’ domain of PGI.

49) It was also examined that only psychological well-being domain of mental health found to have a significant impact on ‘Intentional Behaviour’ dimension of PGI. Additionally, it was found that 12% of variance in Intentional Behaviour was contributed by psychological well-being among university postgraduate students.

50) From the findings, it can be concluded that psychological well-being domain of mental health was the most powerful predictor of total PGI and its three aspects viz. Readiness for Change, Planfulness and Intentional Behaviour. Social and Emotional well-being domains of mental health did not have any significant impact on total PGI as well as its different aspects. Thus, it can be said that psychological well being or fitness inspires an individual to get ready for change in the behaviour through appropriate planning and intentional engagement in the self-change process and capitalizes on opportunities for this personal development.

51) From the findings, it can be concluded that the university postgraduates who acknowledge themselves more, perceive more purpose in life, have healthier
relationships with others, have a superior sense of self-sufficiency, mastery over their environment, have a better feeling of association to their society, a superior sense of contributing to their society, more thoughtful of society around them, a progressive perception of the world, satisfaction in life and feel happier were supposed to be more active and intentional participation in the process of making themselves a better person and more intended in self-enhancement.

7.9.7 Findings related to the Combined Impact of Dimensions Self-Efficacy, Risk-Taking Behaviour and Mental Health on Personal Growth Initiative

52) The findings of the study revealed that dimensions of self-efficacy, risk-taking behaviour and mental health had significant combined impact on personal growth initiative among university postgraduates. It was found that Effort dimension of self-efficacy emerged as the strongest predictor of PGI and 10.9% of variance in PGI was accounted for by the effort dimension.

53) It was also examined that psychological well-being dimension of mental health was another important predictor for PGI among university postgraduates. Psychological well-being and Effort dimension of self-efficacy jointly caused 16.8% of variance in PGI among university postgraduates.

54) Results showed that Health/Safety risk-taking, Social risk-taking, Recreational risk-taking and Ethical risk-taking (dimensions of risk-taking behaviour) with Effort and Psychological Well-Being dimensions jointly contributed to 20.2% of variance in PGI among university postgraduates.

55) Moreover, Persistence dimension of self-efficacy and above six dimensions collectively were found to have significant impact on PGI and together caused 20.8% of variance in PGI among university postgraduates.

56) The findings indicated that seven important predictors emerged in the study which together caused significant amount of variance in PGI among university postgraduates. Thus, a combination of self-efficacy, risk-taking behaviour and mental health when taken together were effective in predicting personal growth initiative among university postgraduates. On the basis of combined impact, following regression equation was generated by the investigator:

\[
\text{Total PGI (predicted)} = 25.459 + 1.131 \text{ 'Effort'} + 0.421 \text{ 'Psychological Well-Being'} - 0.176 \text{ 'Health/Safety'} + 0.178 \text{ 'Social Risk-Taking'} + 0.120 \text{ 'Recreational Risk-Taking'} - 0.148 \text{ 'Ethical Risk-Taking'} + 0.276 \text{ 'Persistence'} + \text{ Error Term (E)}
\]
7.10 Implications of the Study

The study has following implications-

1. From the findings, it is suggested to university postgraduates who had low and moderate level of PGI that they should improve upon the level of PGI by deciding what changes they want, by believing that they can change themselves and by planning the strategies how they put all their values, beliefs and attitude into action. Thus, by engaging intentionally in small changes in their life, they would definitely be improving upon their level.

2. Findings also revealed that female were better than male university postgraduates in taking initiative for personal growth. So, it is suggested to male university postgraduates that they can enhance their PGI by choosing the goal, figuring out the changes, making viable action plan, by seeking help and using resources, by working actively and by not missing the opportunity to bring self-change.

3. Results also indicated that postgraduates from urban area were better in PGI than their counterparts. Therefore, it is suggested to university postgraduates from rural area that they should always be ready for bringing even small changes in their lives. They should take into consideration their previous experiences to grow in life. Even, they should not feel shy for taking help from different resources and should grab the opportunities to grow and become a better person.

4. It was also found that university postgraduates belonging to Faculty of Education and Social Science were lower in PGI than other two faculties. So, it is recommended to university postgraduates that they can improve upon their initiative for personal growth by thinking about what they want to change, why they want this change, by laying out the strategies for making an improvement in them and actively involved in change process.

5. From the findings, it was found that most of the university postgraduates were having moderate level of self-efficacy. So, university postgraduates are advised to improve upon their self-confidence or trust on self as it plays a significant role in life. It is suggested that the university postgraduates should invest more efforts, be persistent in the face of adversity and should take proper initiative to do something in life, should not avoid difficulties, faith in
Handling difficult and unexpected problems and try to learn new things and should not give up things before accomplishing successfully.

6. Findings of the study indicated that most of the students were categorized as moderate risk-takers and some as low risk-takers. The plausible reason for this may be that in our country where there is high job security and unemployment, students may not be interested in taking more risk. But it is suggested to university postgraduates (who are risk-aversive) that if they want to survive in their lives, they need to involve in some level of risk-taking in different life domains as each life domain involve risk and decision-making process.

7. Findings also indicated that mental health is an important construct which help the university postgraduates to move in life. So, it is recommended to all the university postgraduates that they should improve upon their level of mental health by acknowledging themselves more, leading purposeful life, having warm and trusting relationships with others, by having better feeling of association with community, superior sense of self-sufficiency, mastery over their environment, being happy and satisfied in life etc.

8. Results also indicated that self-efficacy is potent predictor of PGI among university postgraduates in the study. Effort dimension of self-efficacy was found to have significant positive impact on PGI. Thus, it is suggested that if a student wants to engage intentionally in his/her personal growth, he/she will have to improve upon efforts. It means that when he/she decides to do something in life, he/she should go right to work on it and should make such plans which could be worked out. Thus, if a student shows better efforts, he/she automatically will be able to figure out the changes, make viable plans to change in any of life domain and would never miss the opportunity to grow by utilizing all the resources. In this way, he would be deliberately taking initiative for personal growth.

9. The study also showed that persistence dimension of self-efficacy has a significant positive impact on PGI. Thus, it is suggested that confidence or trust on self is the pivot to success and supports one even under undesirable circumstances. Therefore, students have to recognize their self-reliance, firm determination in the face of failure and hardship, consistent performance, dedication, faith on his/her abilities which motivate them to deal with the changes coming forth in life through actively planning the change process by
exploiting resources. Thus from the findings of the study it can be concluded that beliefs, effort and persistence of students play a dynamic role in active intentional engagement in growth process.

10. The findings also indicated that initiative dimension of self-efficacy was having significant negative impact on PGI. This may be attributed to the fact that when a person does not have faith on his abilities or self-confidence, he is not able to deal with the problems in his life and this may lead to frustration. As a result, he is not able to involve actively in change process, not able to plan the intentional change in his behaviour. Thus, it is suggested that a student who wants to engage in the personal growth intentionally and actively, he should take proper initiative for enhancing the growth process by giving thought to the pros and cons for initiating the process. He should not avoid facing difficulties and should not give up on things before completing them and should not be taken aback by the unexpected problems in their life. Thus, when an individual recognizes his self-beliefs and takes appropriate initiative, it enables him setting his goals, boost determination and achieve his goals after resurgence from the problems.

11. Findings of the also established that risk-taking behaviour also plays a significant role in growth process. From the analysis, it was found that risk-taking behaviour had significant impact on personal growth initiative among university postgraduates. Recreational risk-taking had significant positive impact on PGI among university postgraduates. Therefore, it is recommended to university postgraduates that if they want themselves to be engage in intentional growth process, they should take recreational risks like white water rafting, sky diving, ski run, adventurous camping etc. as it give outlet to their feelings. This would help them to refresh their life and give way to their pent up desires and feelings and it will automatically help them to take initiative for personal growth.

12. From the analysis, it was also revealed that social risk-taking had significant positive impact on PGI among university postgraduates. On the basis of findings, it is suggested to university postgraduates that they should take more social risk-taking which includes different aspects like starting career in late thirties, different taste from friends, disagreeing with authority on a major issue in right direction, moving away from home for achieving his goals in life.
and choosing a career that they enjoy than the more secure one. It means that if they improve upon their level of risk-taking in social domain; they would be more engaging in intentional growth in life domains.

13. It was also found that health/safety domain of risk-taking behaviour had significant negative impact on PGI which means that if the students were taking health/safety related risks like heavy drinking, harsh driving and moving in unsafe area etc., they were not considered to be on the path of personal growth initiative. Thus, on the basis of findings, it is suggested to university postgraduates that they should reduce risk-taking in health/safety domain in order to be actively involved in personal growth.

14. It was also investigated that ethical risk-taking had significant negative impact on PGI among university postgraduates. It means that if the students were taking ethical risk-taking like revealing friends secrets, making other’s work as their own, having affair with married man/woman, not returning wallet, not paying attention to their family etc., they were not supposed to be taking initiative for personal growth i.e. they were not considered to be ready for change, to make planning for intentional change in behaviour. Thus, it is recommended to university postgraduates that they should decrease their level of ethical risk-taking so that they would be able to concentrate on the growth process, figure out the changes needed, planning for the required changes and intentional engagement in change process.

15. From the findings, it was also found that total PGI as well as its domains had significant positive relationships with three dimensions of mental health i.e. emotional well-being, social well-being and psychological well-being. Further, it was found that psychological well-being had significant positive impact on PGI and its dimensions. Thus, it is suggested to university postgraduates that they should work on different aspects related to psychological well-being i.e. improving their personality, managing responsibilities of daily life in an appropriate way, having warm and trusting relationships with others, learning from their previous experiences, expressing their ideas frankly and without hesitation and setting goal in life to provide direction to life. If the students improve upon above said aspects, they would definitely be found themselves engage intentionally in growth process.
16. From the findings, it was also examined that self-efficacy, risk-taking behaviour and mental health had significant combined impact on personal growth initiative among university postgraduates. Effort dimension of self-efficacy emerged as the most significant predictor followed by psychological well-being for personal growth initiative. Therefore, university postgraduates should improve upon aspects related to effort dimension as already discussed. They should try to establish trusting and cordial relations with others, confident to express their opinions and manage responsibilities in life. They should move forward to learn from their experiences and to accept the challenges to grow and become a better person. It is also recommended to university postgraduates that they should reduce risk-taking in Health/Safety and Ethical domains; otherwise they won’t be able to engage in intentional growth process. It is also suggested that they should take certain level of risk-taking in recreational and social domains as risk-taking in these domains stimulate them to bring changes to become a better person. It is also recommended to university postgraduates should improve upon persistence aspect of self-efficacy. They should be independent and should have faith as on their abilities to do any work. They should try to learn from their failures to get on the path of intentional growth process.

17. The data of the study also indicating that students are not considering present education system challenging. So present system should be such that it could help the students to be capable not only in their academic life but also proficient in their daily life. New challenging and creativity oriented courses should be started so that they can indulge more in thought processes and it would automatically enhance their personal growth initiative.

18. In tertiary institutions, teachers should adopt variety in methods of providing learning experiences to students like discussion, presentation and activity oriented methods to help the students to develop faith, trust and confidence on their capabilities and skills. These skills include a wide range of competencies such as interpersonal, team, organizational and conflict management, intercultural awareness, leadership, planning, organizing, co-ordination and practical problem solving skills, teamwork, self-confidence, discipline and responsibility etc.
19. Counsellors and Psychologists should be invited in educational institutions in order to teach different like skills to students regarding how they can utilize their values, beliefs, attitudes by taking certain level of risk and engage them more into personal growth initiative thoughts. In this way, such orientations would boost up their beliefs, confidence and decision making in different life domains and would help them to improve upon their mental health also.

20. Findings also revealed that psychological well-being is a strong predictor of PGI. Therefore, psychologists and counselors should design intervention programmes to foster psychological well-being of university postgraduates.

21. Intentional Growth Training Programmes should be organized so that orientation regarding personal growth initiative could be given to students and that would enhance the initiative for personal growth and students would be more engaging in growth process intentionally.

7.11 Suggestions for Further Research

This research uncovered important areas where further studies could be done. The investigator suggested following areas in which further researches can be conducted:

i. The present study was an attempt to examine the relationship of personal growth Initiative with self-efficacy, risk-taking behaviour and mental health. The relationship of personal growth initiative with other variables like emotional intelligence, psychological distress, family functioning etc. can also be studied.

ii. In the present study, a sample of 960 students was taken. The studies may also be planned on very large sample.

iii. Further researches could be conducted to study relationship of these variables among adolescents, college students and university students in other State and Central Universities in Haryana as well as in other States of India among adolescents and college students.

iv. In the current study, impact of Self-Efficacy, Risk-Taking Behaviour and Mental Health on Personal Growth Initiative was studied. The study can be further extended to find out the impact of PGI on Self-Efficacy, Risk-Taking Behaviour and Mental Health and moderating effect of self-efficacy or PGI.

v. The study may be further extended to other State as well as Central Universities for generalization.
vi. In the present study, only apparent risk-taking behaviour was studied. It can be further studied in risk-return framework in the form of perceived risk and expected benefits.

vii. The study can be extended to find out the difference in personal growth initiative of students belonging to different levels of self-efficacy, risk-taking behaviour and mental health.

7.12 Model for Personal Growth Initiative, Self-Efficacy, Risk-Taking Behaviour and Mental Health among University Postgraduates

In order to develop model for Personal Growth Initiative, Self-Efficacy, Risk-Taking Behaviour and Mental Health among University Postgraduates on the basis of causal relationships, Structural Equation Modeling with AMOS was used. Various fit indices like goodness and badness of fit were computed to find the fitness of the model for university postgraduates. From the goodness of fit indices, it can be concluded the values of CFI (0.864), IFI (0.867) and NNFI or TLI (0.849) values were somewhat lower than very good model fit (>0.9-Good, >0.8-Permissible) which indicated that model was permissible. Moreover, badness of fit indices were also computed i.e. the chi-square value was 2.086 (<3-Good) and RMSEA values was 0.036 (<0.05- Good) and these values were lower than the given values which meant that the model was showing lower badness of fit indices which indicated that model was good and permissible fit into the recommended values and showed good model fit for the data (Model is given on the next page).
Model for Personal Growth Initiative, Self-Efficacy, Risk-Taking Behaviour and Mental Health among University Postgraduates