CHAPTER-IV

RESULTS & DISCUSSION

In this chapter obtained results have been discussed in the light of relevant research according to the hypotheses laid down. Looking to the objectives and relevant hypotheses and methodology this chapter has been divided into three phases;

4.1 Locus of Control

Locus of control is a term in psychology that refers to a person’s belief about what causes the good or bad results in his/her life, either in general or in a specific area of their life. Locus of control refers to the extent to which individuals believe that they can control events that affect them. One’s locus can either be internal (meaning the person believes that they control their life) or external (meaning they believe that their environment, some higher power, or other people control their decisions and their life). Individuals with a high internal locus of control believe that events result primarily from their own behavior and actions. Those with a high external locus of control believe that powerful others, fate, luck or chance primarily determines events. Those with a high internal locus of control have better control of their behavior, tend to exhibit more political behaviors, and are more likely to attempt to influence other people than those with a high external locus of control; they are more likely to assume that their efforts will be successful. For example, college students with a strong internal locus of control may believe that their grades were achieved
through their own abilities and efforts, whereas those with a strong external locus of control may believe that their grades are the result of good or bad luck, or to a professor who designs bad tests or grades capriciously; hence, they are less likely to expect that their own efforts will result in success and are therefore less likely to work hard for high grades.

The application of locus of control has most famously been in the field of health psychology, mainly due to the work of Kenneth Wallston. Health Locus of Control (HLC) is the degree to which individuals believe that their health is controlled by internal or external Factors. (Wikipedia, last retrieved on December 30th 2009)

The construct and concept of Locus of Control was derived from the Social Learning Theory developed by Rotter in 1966. The Social Learning Theory (Rotter, 1954) states that an individual learns on the basis of his or her history of reinforcement. The individual will develop general and specific expectancies. Through a learning process individuals will develop the belief that certain outcomes are a result of their action (internals) or a result of other forces independent of themselves (externals).
4.1.1 Locus of Control and Religion

Hypothesis a)

“There is significant difference between Hindu and Muslim college girls in their criteria of locus of control”.

Table 4.1
Mean values for Religious on Locus of control

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Hindu</th>
<th>Muslim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Locus of Control</td>
<td>11.13</td>
<td>18.09</td>
</tr>
</tbody>
</table>

Figure 4.1
Bar Diagram Showing Mean Score for Religious on Locus of control
The above result table 4.1 and figure 4.1 illustrates, the mean value of Hindu and Muslim girls students on the measure of locus of control. The mean value show that students belongs to Hindu community scored less (M=11.13) on locus of control than those students who belongs to Muslim community (M=18.09). These mean values show the difference in the locus of control between both groups.

Table 4.2
F value for Religious on Locus of control

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Locus of Control</td>
<td>13.06</td>
<td>.01</td>
</tr>
</tbody>
</table>

Above result table 4.2 of F value for mean difference of students who belongs to Hindu and Muslim communities on their locus of control criteria revealed that Hindu students’ having internal locus of control whereas Muslim students are having external locus of control in their personality. Obtained results support the view that religious does working as a factor to affect ones criteria of locus of control. Thus in the current study, the relationship between LOC and religious was conformed in a way that LOC will affect by one's religious. People's internal attributes that is according to their religious will dictate their behaviors, and behaviors, in turn, will modify or solidify their internal characteristics. The persons’ LOC may influence by
their behaviour which they adopt from their religious, and in that way
their religious directly and indirectly affect their perception of control.
Overall the results conform the fact that people from different cultures
vary in locus of control that has long been of interest to social
psychologists. In favour of present finding in which hindu and muslim
college girls were found to be differ on their locus of control get
support from the following empirical findings;
Matthew E. Ryan and Andrew J. P. Francis(2007) investigated
associative relationships and pathways of mediation between religious
functioning, locus of control (LOC) and health. Participants were
recruited from churches in the Western suburbs of Melbourne,
Australia, and completed a questionnaire package measuring (1)
psychological and physical health, (2) the religious variables of
awareness of God, instability and impression management, and (3)
God, internal and external LOC domains. Results indicated that
awareness of God and internal LOC were associated with better
health, whereas external LOC and instability were associated with
poorer health. God LOC and impression management were not
significantly associated with health.
Berry, Poortinga, Segall & Dasen, 1992 concluded that Japanese
people tend to be more external in locus of control orientation than
people in the U.S., whereas differences in locus of control between
different countries within Europe, and between the U.S. and Europe,
tend to be small. As Berry et al. (1992) point out; different ethnic
groups within the United States have been compared on locus of control, with blacks in the U.S. being more external than whites, even when socio-economic status is controlled (Dyal, 1984; cited in Berry et al., 1992). Berry et al. (1992) also point out how research on other ethnic minorities in the U.S., such as Hispanics, has been ambiguous. More on cross-cultural variations in locus of control can be found in Shiraev and Levy (2004).

Aforementioned studies regarding culture or religious difference affect persons’ behaviour or locus of control as well as the present finding accepted the considered alternative hypothesis regarding religious effect on students’ locus of control criteria.
4.1.2 Locus of Control and Socio Economic status

Hypothesis b)

“There is significant difference between female students belonging to different socio-economic status with regard to locus of control”.

Table 4.3

Mean values for Socio Economic Status on locus of Control

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>High SES</th>
<th>Low SES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Locus of Control</td>
<td>10.60</td>
<td>17.98</td>
</tr>
</tbody>
</table>

Figure 4.2

Bar Diagram Showing Mean Score for Socio Economic Status on locus of Control
The above result table 4.3 and respective figure illustrates, the mean of high and low socio economic status group of female students on the measure of their locus of control criteria. The mean value show that students of high socio economic status score are less on locus of control measure as compare to students of low SES group. These mean values show that high socio economic group of students were found to be with internal locus of control whereas low socio economic students were having external locus of control characteristics in their personality as on the measured devise of locus of control higher score is indicator of external locus of control and low score indicating internal locus of control in a person.

Table 4.4

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Locus of Control</td>
<td>09.04</td>
<td>.05</td>
</tr>
</tbody>
</table>

Above result Table [4.4] shows that obtained F value on students’ locus of control of high and low socio economic status groups. Obtained F values were further support the above conclusion that was based on mean difference as f value were found significant on locus of control. Thus it can be concluded that both female students belongs to high and low SES are not parallel on their perception of control (Locus of control) and their difference on locus of control is significant.

[120]
Locus of control and socioeconomic status is an area which has been widely studied. It has been found in a myriad of studies that higher SES yielded an internal locus of control, and lower SES yielded an external locus of control (Benham, 1995; Caesar, 1994; Levin, 1992; Martin & Cowles, 1983; McLaughlin & Saccuzzo, 1997; Stipek, 1980; Vasquez, 1978; Young & Shorr, 1986). In the study mentioned earlier by Stipek, first graders' locus of control was measured at the beginning of the school year. It was found that most students who were found to have an external locus of control were of lower socioeconomic status, and differed from their middle class peers in that most of them did not attend pre-school. School was found to have aided in the development of an internal locus of control in that children received an opportunity to see how effort could result in success. Since most lower class children did not attend pre-school, they did not receive as much school experience as did the middle class children. With regard to middle class children, they also tended to be more internal than lower socioeconomic children (Vasquez, 1978).

There are a few reasons which were found to be the cause of lower socioeconomic children having an external locus of control. One is that when children of lower socioeconomic status were failing in the school setting, they were unable to remove themselves from the situation, as adults might be able to do. So when lower SES children experienced failure, they attributed it to the school system. They
believed that it was not themselves who were responsible for their failure, but the teacher or school system (Vasquez, 1978) Ruth Landau (2000). In his study he provides answers to the following questions: Does locus of control reflect real opportunities and resources such as higher income and education, or internal strengths and coping abilities? Data was obtained from a stratified random sample of 150 Israeli widows, under the age of 54. Multiple regressional analysis was followed by analysis of variance in order to examine the interaction hypothesis. The results indicate that both locus of control and socioeconomic status are related and that locus of control reflects more than socioeconomic resources.

Further Poortinga W, Dunstan FD, Fone DL.(2008) examined whether health locus of control (HLC) beliefs can help to explain socio-economic differences. The result revealed that the HLC scales were significantly associated with individual and neighbourhood socio-economic status, as well as with self-rated health. HLC beliefs appeared to mediate some of the health effects of individual socio-economic status and to a lesser extent the health effects of neighbourhood socio-economic status. Some evidence was also found that HLC forms part of the pathway between individual and neighbourhood socio-economic status and health.

**As far as present result is concerned the alternative hypothesis considered in the present investigation regarding effect of socio economic status on students’ locus of control was proven true as**
students belonging to high and low socio economic status were found significantly different on their criteria of locus of control. Thus it was accepted in the present research.

4.1.3 Locus of Control and Interaction Effect of Independent Variable

Hypothesis c)

“There will be significant interaction effect of religious and socio economic status on locus of control of college going female students”.

Table 4.5

F value for interaction effect between independent variable on Locus of Control

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Interaction of Independent Variable</th>
<th>F-Value</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Locus of Control</td>
<td>Religious * SES</td>
<td>4.89</td>
<td>.05</td>
</tr>
</tbody>
</table>

A glance at above result table, where interaction effect of considered independent variable is shown, illustrates that interaction effect of religious and socio economic status of female students were found significant on students’ locus of control criteria at .05 level of confidence.
Locus of control is a personality construct referring to an individual’s perception of the locus of events as determined internally by his/her own behavior vs. fate, luck, or external circumstances. Various factors are responsible for the difference in the persons’ behavior of an individual such as culture, tradition, race, level of education; socio-economic status etc. These factors independently as well as interactive with other factor for influence locus of control of the individual (Dristy Gurung; 2010).

In favour of interaction effect between religious and SES in order to determine students’ locus of control the present finding somehow get support from the study of JS Shrauger (1971) who explored that college students’ religious background and frequency of religious participation were related to scores on Rotter’s "locus of control" scale, a measure designed to assess the tendency either to see oneself as having control over his reinforcements (internal control) or to see outside forces, such as luck or fate, as determining his outcomes (external control). There was a general tendency for people who participated more frequently in religious activities to express more internal attitudes. The relationship was mediated by sex, however; the effect was apparent only for females. Protestants were significantly more internal than Jews; Catholics scored between these two groups. Socio-economic status was not significantly related to locus of control in this sample.
The result of the present investigation as well as aforementioned research study support the considered hypothesis regarding interaction effect of religious and SES on students’ locus of control so it has been accepted here.

4.2 Assertiveness

Assertiveness (Assertion) is typically defined in terms of the legitimate and honest expression of one’s personal rights, feelings, beliefs and interests without violating or denying the rights of others. The psychological concept of assertiveness provokes a great deal of interest in the social psychological field mainly because of its multidimensional definition that covers the three major tenets of human expression: behavior, cognition, and affect. Behaviorally, assertiveness is exercised when an individual is capable of freely expressing his or her emotions, is able to defend his or her purposes or goals in general and specific situations, and can establish rewarding and fulfilling interpersonal relationships (Colter & Guerra, 1976; Herzberger, Chan, & Katz, 1984). Affectively and cognitively, assertive people are capable of expressing and reacting to positive and negative emotions without undue anxiety or aggression (Gladding, 1988).

Further development of the theoretical nature of assertiveness was conducted leading many researchers to conclude that any one person’s level of assertiveness could more effectively be placed on a continuum rather than being dichotomously categorized as assertive
or non-assertive. Cassell and Blackwell (2002) theorized that there are three main points of classification on the assertiveness continuum. Individuals may be positively assertive, non-assertive, or negatively assertive. A person who is positively assertive will exhibit full and free expression of emotion, will be able to confidently take steps toward specified goals, and will find peace and enjoyment in most processes of daily life (lacking anxiety). A non-assertive person will exhibit decidedly neutral behaviors, have high levels of anxiety associated with concerns about his or her interpersonal interactions, and may not be able to create logical goals for which to strive. Finally, a negatively assertive person will have significant levels of anxiety, may still take confident steps toward goals, but those goals and goal-directed behavior will likely be socially dishonorable. Kimberley A. Moore, Erin E. Hudson, and Brandon F. Smith (2001)

Though the considerable research has been done in the area of assertiveness but most of these studies have tended to look at just one variable (which most likely must have had considerable influence on the findings of such research works). For example the research of researchers like Gay et al. (1975), Hollandsworth and Wall (1977), Kern (1996), Kern et al. (1985) and Kimble et al. (1984), all focused primarily on gender and assertiveness. Others focused solely on women (Wolfe and Fodor, 1977). Few studies have addressed a combination of such factors as religious, socio economic status and education e.g., Comas-Diaz and Duncan (1985), Melgoza et al. (1983),
Roll et al. (1996), Soto and Shaver (1982) and Yoshioka (1995). Therefore, additional research in this area is of necessity so as to find out other possible variables that may influence assertiveness in people hence, the conduct of this present study which is set to find out the influence of religious and socio economic status on assertiveness among college students.
4.2.1 Assertiveness and Religion

Hypothesis d)

“Hindu and Muslim college going Girls are not significantly different on their assertiveness”.

Table 4.6
Mean values for Religious on assertiveness

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Hindu</th>
<th>Muslim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assertiveness</td>
<td>91.58</td>
<td>88.06</td>
</tr>
</tbody>
</table>

Figure 4.3
Bar Diagram Showing Mean Score for Religious on Assertiveness

The above result table 4.6 and figure 4.3 illustrates, the mean value of Hindu and Muslim girls students on the measure of their
assertiveness. The mean value show that students belongs to Hindu community score higher (M=91.58) on assertive inventory which was indicator of higher assertiveness among them than those students who belongs to Muslim community (M=88.06). These mean values show the very less difference in the assertiveness criteria between Hindu and Muslim college going girls.

Table 4.7

F value for Religious on Assertiveness

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assertiveness</td>
<td>2.06</td>
<td>NS</td>
</tr>
</tbody>
</table>

Above result table 4.7 of F value for mean difference of students who belongs to Hindu and Muslim communities on their assertiveness criteria which was found to be not significant. This non significant value revealed that religious does not working as a factor to affect ones assertiveness.

Assertiveness could simply be described as the ability to express oneself as well as one’s rights without violating the rights of others. In other words, it is the ability of an individual to express his thoughts and feelings in a way that clearly states his needs and keeps the lines of communication open with the others. It should be mentioned, however that many people feel that attending to their legitimate needs and asserting their rights translates to being selfish. This is not so
because selfishness means being concerned about one's rights only with little or no regard for others. Though being assertive has a number of benefits, such as the feeling of self confidence and gaining the respect of friends and peers. It can also increase the chances for honest relationship and possibly increase the chances for getting what one really wants from life.

Though religious was not found to be significant in the present result but in reference of relation between religious or culture effect and assertiveness as a social competence Young-Shin Kang(2010) described that “culture” includes “ethnographic variables such as ethnicity, nationality, religion, and languages, as well as demographic variables such as age, gender, and place of residence, status variables such as social, economic, and educational factors, and affiliations” (Pedersen (1990). In almost every culture, beliefs and practices of a religious nature are prominent in providing support and guidance that can assist in the maintenance and enrichment of the overall functioning of an individual, as in the areas of educational achievement and social competence.

In large part, specific religious beliefs are preserved through cultural transmission, since they have continuum only through being passed on to future generations, the individual members of which must, in turn, embrace those transmitted beliefs and practices as their own. This process is called internalization. According to Ryan, Rigby, and King (1993), internalization refers to ‘the process through which an
individual transforms a formerly externally prescribed regulation or value into an internal one’.

Internalization is most evident in the case of religious beliefs and practices. However, religious beliefs can be rigidly and unreflectively adopted or they can, in contrast, be flexible, leaving one open to the consideration and assimilation of new ideas. socialization process.

Research on transmission of values would naturally begin with an exact conception of what is being transmitted, which would range from religious values to common orientations about life. In the family, through a process of socialization, parents pass these down to their offspring. In order to illuminate this process that occurs in a familial context, Taylor, Clayton, and Rowley (2004) present a definition: socialization is the process by which parents shape a child’s behaviors, attitudes, and social skills so that the child will be able to function as a member of society. According to this definition, the socialization of children into a system of values and beliefs about self and society is primarily moulded by parents. In association with value transmission, Glass, Bengtson and Dunham (1986) have concluded that the socialization acquired from the parents also encompasses “successful intergenerational transmission of class, race, religious affiliation, marital status, and other prominent social statuses that structure life experience and mold social attitudes.” These studies insinuate that these socialization processes affect a child’s formation of a world view, but more importantly, also funnel the child into
broader communities which also help preserve the child’s religious beliefs and practices.

Value transmission through socialization process. In regard to value socialization in the family, Whitbeck & Gecas (1988) found four factors or conditions to be particularly important to consider in assessing the transmission of values between parents and children: (a) the nature and kinds of values under consideration; (b) the perceptions and attributions formed by children regarding values of their parents; (c) the children’s age; and (d) the quality of interactions between parent and child. Value socialization in the bounds of parent-child relations may vary depending on these key components. For example, Furstenberg (1974) noticed that the perception of the parents’ values by the child is a significant factor in the transmission of values. He detailed that the more clearly children comprehended educational goals, the more probability there would be for the children to share them with their parents.

Another important point to take into account in value socialization would be the child’s age, because age is associated with cognitive development. During the formation of values, cognitive development operates both to set lower limits for expected internalization to occur and to discern which types of values can best be socialized at different development stages. Values also become more stable in the system of beliefs while the children mature. Furthermore, socialization outcomes depend on the quality of relations between the parent and child, in
other words, on what takes place between parent and child. To the
degree that the child identifies with the parent, the chance of
internalizing the parent’s values would be increased for the child
(Whitbeck & Gecas, 1988).
Religious socialization. Religious socialization entails the process by
which a person learns and internalizes behaviors, attitudes, and
values within the framework of a religious system of beliefs and
practices (Brown & Gary, 1991). Regnerus (2000) also defines that
religious socialization is a process that often operates apart from
particular belief systems and organizational affiliations, and
constitutes a form of social assimilation that has the effect of
reinforcing values particularly beneficial to educational achievement
and goal-setting. In order to illuminate his definition, he tested a
multilevel model of involvement in church activities as providing
integration and motivation toward schooling success among U.S.
public high school sophomores in urban areas. He found out that
respondents’ participation in church activities is related to heightened
educational expectations, and that these more eagerly religious
students score higher on standardized math and reading tests.
In this religious socialization process, research has focused on three
agents: the family (Greeley & Rossi, 1966), the church, and peers
(Cornwall, 1988). They found that the family, more particularly,
parents are the primary agents of religious socialization or
transmission, while peers and the religious associations are secondary
institutions. According to Hart’s study (1990) on the impact of religious socialization in the family, compared with other contexts in which socialization occurs, the home context was the most influential milieu that contributed to the teenager’s religious socialization among the other contexts including the peer group, school, religious organization such as church, and mass media. In the study by Hunsberger and Brown (1984) which elucidated the effects of various sources of religious influence during childhood, participants in the study reported that their “home experience” has the strongest influence on their religious development.

In support of present result Oladipo Samuel Ekundayo (2010) examined the influence of gender, marital status and religious affiliation on assertiveness of education majors. For the purpose of the study, 367 education majors were randomly selected from two institutions. This was made up of 96 (26.2%) males and 271 (73.8%) females; 165 (45%) married, 191 (52%) singles and 11 (3%) widowed. Participants’ ages ranged between 17-53 years. Validated scales were used to collect data which was analyzed using univariate analysis of variance. In their study religious affiliation and the result of analysis showed that religious affiliation is a not a significant predictor of assertiveness among education majors. This thus, implies that an individual’s religious affiliation does not have significant influence on his/her assertiveness in other words, other variables apart from religious affiliation may more significantly influence assertiveness
among students. Overall, the result showed that none of gender, marital status or religious affiliation had statistically significant influence on the assertiveness level of education majors.

The present finding also get support from the study of Marianne Yoshioka (2000) who has studied on a sample of 115 low-income African American, Hispanic, and Caucasian women participated in 6 assertiveness role plays. A content analysis of their responses indicated that there are substantive differences in terms of what constitutes passive, assertive, and aggressive responses. The findings suggest that there are basic conceptual differences across the groups regarding connections and obligations to others. Differences in perceptions of assertiveness point to the culturally specific nature of assertiveness.

Further in the research area of assertiveness and religious difference, Part et al. (1992) found that one of the cultural differences international students are particularly concerned about is assertiveness. This is consistent with the findings from two previous studies which indicated that both male and female Finnish and Japanese college students and also female Korean college students are less assertive than their American counterparts (Thompson et al., 1990; Thompson and Klopf, 1995). This is because of culture differences, international students may become confused about how to interpret their environment and respond in a relatively more assertive culture. Depending on their cultural backgrounds, some of
the students may not be assertive enough to search or ask for help on their own. This study was not found consistent with the present result.

On the basis of obtained result the assumption must have been that individuals do not link their religious practices and believes with their level of assertiveness. In essence, participants might have viewed religion as a purely spiritual matter that has nothing to do with their assertiveness (which is a psychological variable).

In reference of assertiveness and religious relationship present finding does support the considered null hypothesis thus it has been accepted as F value for religious on assertiveness was not found significant here.
4.2.2 Assertiveness and Socio Economic status

**Hypothesis e)**

“There will not be significant difference between high and low socio-economic status college girls with regard to assertiveness”.

**Table 4.8**

Mean values for Socio Economic Status on Assertiveness

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>High SES</th>
<th>Low SES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assertiveness</td>
<td>103.05</td>
<td>73.77</td>
</tr>
</tbody>
</table>

**Figure 4.4**

Bar Diagram Showing Mean Score for Socio Economic Status on Assertiveness

The above result table 4.8 and respective figure illustrates, the mean of high and low socio economic status group of female students on the measure of their assertiveness criteria. The mean value shows that [137]
students of high socio economic status score are higher on assertiveness measure as compare to students of low SES group. These mean values show the difference on their criteria of assertiveness in favour of high socio economic female students as their score was found higher which is indicator of higher assertiveness as compare to students who belongs to low socio economic status.

Table 4.9

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assertiveness</td>
<td>4.04</td>
<td>.05</td>
</tr>
</tbody>
</table>

Above result Table [4.9] shows that obtained F value on students’ assertiveness who were belongs to high and low socio economic status groups. Obtained F values were further support the above conclusion that was based on mean difference as f value were found significant on their criteria of assertiveness. Thus it can be concluded that both female students belongs to high and low SES are not parallel on their assertive behaviour and their difference on assertiveness is significant. In favour of present result Aylin Menteş(2008 ) revealed that while any significant differences were found on the assertiveness levels of the students in terms of their ages, number of siblings, mother’s and father’s occupations; significant differences were revealed on the assertiveness levels regarding students gender, grades, school types,
socio economic status, education levels of the mother, education levels of the father.

Whereas Haralson, Mitchel, Jr.(1995) finding was not consistent with the present result. They investigated the influences of gender, school year, and socioeconomic status on assertiveness for black students attending four predominantly white, southeastern universities. The study employed a combination of quantitative and qualitative techniques. Quantitative data on assertiveness were collected from 560 black freshmen and juniors with the "College Self Expression Scale." The qualitative aspect of the study employed semi-structured personal telephone survey interviews with 21 key black student informants and attempted to identify unique beliefs, attitudes, and campus experiences associated with assertiveness. Analysis found that traditional gender related assertiveness differences tended to be associated with on-campus social behaviors whereas non-traditional gender differences tended to be associated with on-campus academic behaviors. This may help explain why respondents who rated themselves as assertive in quantitative surveys, later claimed to be passive or even submissive in the qualitative research. In addition, passive freshmen appeared to be intimidated by the unfamiliarity of their new campus environment, and believed that they would become more assertive in the future. Passive juniors appeared to fear the possibility of not graduating and expressed no belief in their future assertiveness. The socioeconomic backgrounds of the students did not
influence their academic assertive behaviors but did influence their
campus social assertiveness with high SES students more likely to
express anger or aggression

As far as present result is concerned the null hypothesis
considered in the present investigation regarding effect of socio
economic status on students’ assertiveness was not proven true
as students belong to high and low socio economic status were
found significantly differ on their assertive behaviour, Thus it was
rejected in the present research.

4.2.3 Assertiveness and Interaction Effect of Independent
Variable

Hypothesis f)

“Interaction effect between religious and socio economic status
will be significant on female students’ assertiveness”.

Table 4.10

F value for interaction effect between independent variable on

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Interaction of Independent Variable</th>
<th>F-Value</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Assertiveness</td>
<td>Religious * SES</td>
<td>2.99</td>
<td>NS</td>
</tr>
</tbody>
</table>
A glance at above result table, where interaction effect of considered independent variable is shown, illustrates that interaction effect of religious and socio economic status of female students were not found to be significant on students’ assertiveness criteria at any level of confidence.

Assertiveness is defined as behavior which enables people to act in their own best interest by expressing their thoughts and feelings directly and honestly. Assertive behavior is interpersonal behavior involving the honest and relatively straightforward expression of thoughts and feelings. Assertion is a behavior which enables a person to act in his/her best interests, to stand up for herself/himself without undue anxiety, to express honest feelings comfortably or to exercise personal rights without denying the rights of others Wilkerson (2000). Sociologists and mental health professionals considered the view that assertiveness is usually displayed in certain circumstances (i.e. assertiveness is not a personality trait, which persists consistently across all situations). Different individuals exhibit varying degrees of assertive behavior depending on whether they are in a work, social, academic, recreational or relationship context.

Though there is a fact that the assertive behaviour developed within a social and cultural context. Cultural and social norms for behavior are key variables in the definition, training and evaluation of the effectiveness and consequences of interpersonal behavior. The role of
social and cultural context is important in assertive behaviour as it enables the assessment and discrimination of behavior appropriate for variety of situations as negative assertion. Wood SP, Mallinckrodt B. (1990). But this fact does not be confirmed the present result regarding religious effect on assertiveness behaviour. As far as socio economic status is concerned as a influencing factor for same it was found to be significant. If we concerned about interaction of these both factor the obtained result revealed that religious and socio economic status are not interacting with each other in order to determine ones’ assertive behaviour.

The present finding also get support from the study of Marianne Yoshioka (2000) who has Studied on a sample of 115 low-income African American, Hispanic, and Caucasian women participated in 6 assertiveness role plays. A content analysis of their responses indicated that there are substantive differences in terms of what constitutes passive, assertive, and aggressive responses. The findings suggest that there are basic conceptual differences across the groups regarding connections and obligations to others. Differences in perceptions of assertiveness point to the culturally specific nature of assertiveness.

The result of the present investigation does not support the alternative hypothesis regarding interaction effect of religious and socio economic status on female college students, criteria of assertiveness has been rejected here.
4.3 Religiosity

Religiosity, in its broadest sense, is a comprehensive sociological term used to refer to the numerous aspects of religious activity, dedication, and belief (religious doctrine). Another term that would work equally well, though is less often used, is religiousness. In its narrowest sense, religiosity deals more with how religious a person is, and less with how a person is religious (in practicing certain rituals, retelling certain myths, revering certain symbols, or accepting certain doctrines about deities and afterlife).

Social scientists have endeavored to develop acceptable explanations of religiosity and religious belief; an exact definition is, however, lacking (Barnett, Bass & Brown, 1996). Religiosity is commonly explained in connection with cognition (religious knowledge, religious beliefs), affect, which has to do with emotional attachment or emotional feelings about religion, and/or behavior, such as church affiliation and attendance, Bible reading, and praying (Cornwall et al., 1986). King and Crowther (2004) have said that psychology literature reports that religion can be measured and studied. This in itself should be encouraging to organizational researchers who are awakening to the significance of this construct.
4.3.1 Religiosity and Religion

Hypothesis g)

There is significant difference between Muslim and Hindu females students on their religiosity criteria.

Table 4.11

Mean values for Religious on Religiosity

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Hindu</th>
<th>Muslim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religiosity</td>
<td>91.23</td>
<td>102.87</td>
</tr>
</tbody>
</table>

Figure 4.5

Bar Diagram Showing Mean Score for Religious on Religiosity

The above result table 4.11 and figure 4.5 illustrates, the mean value of Hindu and Muslim girls students on the measure of religiosity. The
mean value show that students belongs to Hindu community scored less (M=91.23) on religiosity as compare to those students who belongs to Muslim community (M=102.87). These mean values show the very less difference in the religiosity attitude between both groups.

**Table 4.12**

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religiosity</td>
<td>3.06</td>
<td>NS</td>
</tr>
</tbody>
</table>

Above result table 4.12 of f value for mean difference of students who belongs to Hindu and Muslim communities on their religiosity criteria. Though mean values reveal that Hindu are having more favourable attitude towards their religious including Nature of God, Formal Religion, Future Life, Prayer and Worship and Sprits and Sprit world as compare to Muslim community but this differences on their attitude for their religious were not found significant. The obtained result support the view that religious does not working as a factor to affect ones criteria of religiosity.

There is a considerable body of extant literature focused on culture and its influence on various aspects of behavior. However, among this body of work, there are limited examples of research that incorporate the role of religion as an element of culture with religiosity behavior. Instead, researchers have mainly focused on other sub-cultural
factors such as ethnicity, nationality and values as important predictors of religious behavior. Religion is an important cultural factor to study because it is one of the most universal and influential social institutions that has significant influence on people's attitudes, values and behaviors at both the individual and societal levels. Whether working directly through taboos and obligation or through its influence on the culture and society, religious values and beliefs are known to affect ritualistically and symbolically human behavior. Religion and its associated practices often plays a pivotal role in influencing many of the important life transitions that people experience (e.g. births, marriages and funeral rites), in values that come to be important to them (e.g. moral values of right and wrong), in shaping public opinion on social issues (e.g. cohabitation, premarital sex, family planning, organ donation, and the like), in what is allowed and forbidden for consumption (e.g. restriction on eating and drinking) and in many other aspects that pertain to everyday life. These norms however vary between different religious faiths and the degree of observance determine to what extent these norms are kept. Still, observant believers are not the only ones who tend to reconcile their religious beliefs with their behaviors. Religious requirements and regulations often take on an extended meaning beyond observant believers. For instance, dietary laws represent an obligation for observant families and at the same time, a sort of habit or preference for non-observant members of the
community. Here, religion refers to, not only a belief binding the spiritual nature of man to a supernatural being, but mainly a sub-system of culture that determine customs and norms of the society. This system is supposed to influence believers’ conducts as a sign of reverence or faith and those of agnostics and atheists, as a pillar of cultural environment. Even though social beings’ behaviors and attitudes are directly influenced by at least religion-rooted cultural aspects of their living environments, religios impact on students’ attitude towards their religious or their religiosity behaviour have been only very modestly studied in the psychology literature. Overall it will not be over to say that religion plays a vital role in India's way of life. Religious laws govern the people’s clothing, food, marriage and even occupations (Shah 1998). Hindus, Muslims, Christians, Sikhs, Buddhists, Jains and Parsis are the major religious communities of India. Religion as an element of personal belief remains the biggest force in India. There is, of course, absolutely nothing in that. The trouble arises when the personal faith is converted into communal antagonism. Religion comes into fray because it is a part of the social order in which men live. Religion cannot be disassociated from the modes of thought that characterize a society. While in other hand according to present finding religion as such has not been responsible for the origin and growth of communalism, religiosity, that is deep emotional commitment to
matters of religion, has been a major contributing factor and at the 
popular plane, imparted passion and intensity (Ghosh, 1987).

Regarding religious differences between Hindu and Muslim 
community SherAli Tareen (2006) clarified the practice of idol worship 
among the Hindus. He argues that the truth about their idol worship 
is that above all it represents a form of meditation. This process of 
meditation is directed towards: 1) certain angels that exist in this 
world of corruption because of God’s command or 2) the spirits of 
certain perfect individuals who exist in this world even after having 
abandoned their bodily forms or 3) certain living men whom the 
Hindus perceive as immortal like the figure of Khizr in the Muslim 
tradition. By concentrating their thought on these representations, 
they create a spiritual connection with the entities represented by 
them and they thus attain their material and spiritual needs. This 
practice is reminiscent to the practice of the Muslim Sufis who 
meditate upon the image of their masters (pirs) for purposes of 
spiritual healing; the only difference being that Muslims do not make 
a concrete representation out of their masters. But the idol-worship of 
the Hindus bears no resemblance to the belief systems of pre-Islamic 
pagans because they used to regard their idols as independent agents, 
effective by themselves and not as instruments of divine power. Thus, 
they failed to comprehend the absoluteness of God’s divinity by 
believing that these idols are the gods of earth and that Allah is the 
God of heaven. According to the rules of divinity (uhuliyyat), this
constitutes infidelity. This exposition represents an excellent demonstration of Jan-i Janan’s sensitivity towards confronting the challenge of dissociating the religious practices of pre-Islamic pagans from the rituals and customs of the natives of India. In a similar light, Jan-i- Janan also casts a sympathetic light on the Hindu custom of prostrating before idols. He defends this popular Hindu practice by arguing that the prostration of the Hindus is one of respect and not that of idolatry, because in their religion, parents, masters and teachers are greeted not with the Muslim greeting of ‘salaam’ but with a prostration that they call dand’vat. Here, it is useful to highlight that Jan-i Janan’s defense of the practice of prostration among Hindus, namely that it represents ‘a prostration of respect and not that of idolatry’ is identical to the popular line of defense that modern-day Sufis employ while justifying the Sufi practice of bowing before the grave of a saint while paying homage at his shrine. Finally, on the Hindu belief in transmigration or metempsychosis, Jan-i Janan remains glaringly evasive by simply stating that a belief in transmigration (tanasukh) is not a necessary condition for one to be charged with unbelief and infidelity (shirk).

In contrast of present finding Uddin E.(2008) compared how religious attitudes and religiosity of the Muslim, Hindu, Santal, and Oraon communities in the Rasulpur Union of Bangladesh. The 391 respondents (Muslim, 109; Hindu, 103; Santal, 89; and Oraon, 90), selected by simple random sampling, were interviewed with a semi-
structured questionnaire. The results suggest that the Hindu, Santal, and Oraon participated more in their respective religious activities, but the Muslim participated less in their respective religious activities.

Aforementioned statement regarding religious difference on attitude towards religious clarify the fact that there is exist of religious difference in persons’ religiosity behaviour but as far as present result is concerned Hindu and Muslim community students were not found to be significantly differ on their religiosity behaviour or can say that their attitude towards religious believe and behaviour was not found differ, thus the considered alternative hypothesis was prove wrong here so it has been rejected.
4.3.2 Religiosity and Socio Economic status

Hypothesis h)

“High and low socio-economic status female students were significantly differ on their religiosity criteria”.

Table 4.13

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>High SES</th>
<th>Low SES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religiosity</td>
<td>167.40</td>
<td>100.03</td>
</tr>
</tbody>
</table>

Figure 4.6

Bar Diagram Showing Mean Score for Socio Economic Status on religiosity

The above result table 4.13 and respective figure illustrates, the mean of high and low socio economic status group of female students on the measure of their religiosity criteria. The mean value show that
students of high socio economic status score are higher on Religiosity measure as compare to students of low SES group. These mean values show the difference in the level of religiosity in favor of low SES group as their score was found higher which is indicator of more favourable attitude towards religious as compare to students who belongs to low socio economic status.

Table 4.14

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>F Ratio</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religiosity</td>
<td>04.04</td>
<td>.01</td>
</tr>
</tbody>
</table>

Above result Table [4.14] shows that obtained F value on students’ religiosity behaviour of high and low socio economic status groups. Obtained F values were further support the above conclusion that was based on mean difference as f value were found significant on attitude toward religious. Thus it can be concluded that both female students belongs to high and low SES are not parallel on their religiosity and their difference on religiosity is significant.

Religiosity is broadest sense, is a comprehensive sociological term used to refer to the humorous aspects for religiosity activity, dedication & belief. Another term that would work equally well, though is less often used, is religiousness .In its narrowest sense, religiosity deals more with how religious a person is & less with how a person is religious
In reference of obtained result there are several explanations that the intensity of religious beliefs is a response to economic insecurity and is thus inversely correlated with the stage of economic development. Adherents predict a diminished role of religion with greater and more stable material well-being. One possible explanation for this is that religion provides both a solace and explanation for harsh, difficult, and insecure lives. Norris and Inglehart (2004), for example, link economic insecurity to the stage of economic development, with low-income agrarian societies the most insecure, and industrial and post-industrial societies having relatively greater economic security. An individual’s or household’s economic security is strongly dependent not only on own savings and assets, but also on the depth and breadth of the social safety net that can cushion volatility in household income. Welfare state spending varies widely across country, and is not strictly determined by the level of per capita income, i.e., the stage of economic development. That said, religiosity is plausibly intensified under conditions of economic insecurity, whatever the stage of development.

Further In line with the present result K.Srinivasan and Raka Sharan (2005) revealed in his study that there exists a positive relationship between socio economic status and religiosity. A majority of respondents belonged to the middle SES Category. Among the middle SES Category members a majority of the respondents are placed into highly religious group. It is the same in the High SES Category. From
Table 3 it is clear that the religiosity is increasing with the socio-economic status. The statistical analysis also confirms it (contingency coefficient = 0.34). Table 3 suggests that the respondents who belonged to high SES categories are highly religious and low SES respondents are less religious. It shows that the religiosity increase with SES. It is interesting to suggest that some meaningful relationship have been observed among the socio economic status of respondents and the various forms of ritualistic practices of the respondents.

The present result get also indirect support from the study of Ali, Mehvash (2006) who assessed the impact of level of acculturation, ethnic identity, level of religiosity, and various individual difference variables (age, gender, generational status in the United States, years in the United States, and socio-economic status) on the subjective well-being of Pakistani Muslims living in the United States. The relationship among the above stated variables was also assessed. A total of 300 participants from different families, who are fluent in English and above the age of 18, were included in the study. Participants were recruited from religious organizations, educational institutes, cultural organizations, and cultural events from Los Angeles, Detroit, and Seattle areas. Participants were asked to complete the Index of Religiosity, Brief Religiosity Scale, Phinney's Multigroup Ethnic Identity Measure, Suinn-Lew Asian Self-Identity Acculturation Scale, the Satisfaction with Life Scale, and a
demographic questionnaire. In addition to descriptive statistics, correlations, and forward multiple regression analysis were used with life satisfaction as the dependent variable and acculturation, ethnic identity, religiosity, age, gender socio-economic status, generational status, non-religious social activity, and years in the United States as the independent variables. Significant positive correlations were found between subjective well-being and religiosity, ethnic identity, and non-religious social activity and between generational status and acculturation. Ethnic identity and acculturation were negatively correlated. Multiple regression analyses revealed that the best predictor of subjective well-being for the Pakistani Muslim population in America is religiosity (as measured by the Brief Religiosity Scale) followed by ethnic identity and socio-economic status.

As far as present result is concerned the alternative hypothesis considered in the present investigation regarding effect of socio economic status on students’ religiosity was proven true as students belong to high and low socio economic status were found significantly differ on their criteria of religiosity. Thus it was accepted in the present research.
4.3.3 Religiosity and Interaction Effect of Independent Variable

_Hypothesis i)_

“Religious will be interacting with socio economic status in order to determine religiosity criteria of female students”.

**Table 4.15**

F value for interaction effect between independent variable on Religiosity

<table>
<thead>
<tr>
<th>Measure Criteria</th>
<th>Interaction of Independent Variable</th>
<th>F-Value</th>
<th>Significance Level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Religiosity</td>
<td>Religious * SES</td>
<td>6.03</td>
<td>.05</td>
</tr>
</tbody>
</table>

A glance at above result table, where interaction effect of considered independent variable is shown, illustrates that interaction effect of religious and socio economic status of female students were found significant on students’ religiosity criteria at .05 level of confidence.

Traditionally religiosity has been conceptualized as a unidimensional construct with church attendance and denomination being the primary measure (Bergan, 2001). Though this unitary measure may be simple at the cost of validity and remains a frequently used measure within the literature (Schwartz & Huismans, 1995), many researchers argued that frequent use does not make such a unidimensional assessment an acceptable research practice. As Bergan (2001) very aptly pointed out, the reliance on religious
attendance as a sole measure of religiosity may be insufficient and lead to incorrect conclusions. In fact, the unidimensional view of the nature of religiosity gives rise to one major concern that relates to the difficulty in equating greater attendance of worship in congregation and increased religious commitment. A person may attend prayers in congregation for several reasons, for example, to avoid social isolation, to please their colleagues, or it can be a form of prestigious action to dominate over others. Thus we cannot say that those who are high in religious practice are high in religiosity because this practice could be a routine action more than devotional.

Some people are more religious than others, some very religious and some not at all? Predictors of religiousness include contextual and situational factors such as religious socialization (mainly through family; Hood, Hill, & Gorsuch, 2009), negative life events (Paloutzian, Richardson, & Rambo, 1999; Steib, Keller, Csőff, & Silver, 2009) and positive self-transcendent experiences (Saroglou, Buxant, & Tilquin, 2008). However, individual differences, either alone or in interaction with situational factors, may also play a role in inter-individual variability in religiousness. Vassilis Saroglou(2010).

**Overall on the basis of obtained result the considered alternative hypothesis has been proven as interaction effect of religious and socio economic status of girls college students were found to be significant in order to influents their religiosity behaviour.**

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