CHAPTER VII

SUMMARY AND CONCLUSIONS

We are living in an age in which violence, frustration, terrorism, immorality, self-centredness, egoism are rampant everywhere. This situation has arisen due to crisis of moral values.

Realising the magnitude of the problem of crisis of moral values, The New Education Policy Document says, "Thoughtful people in all walks of life are greatly disturbed by a progressive erosion of moral values and the resultant pollution of public life." In this way, weakening of moral values in the youngsters leads to social and moral conflicts. Taking a clue from the reports of commissions and committees which have stressed the need for value-oriented education and also in view of the erosion of moral values in our country, the investigator felt motivated to explore the judgemental aspect of morality among the senior secondary students. As moral judgements are not made in a vacuum and although moral judgement is a cognitive process but moral judgement grows in association with the members of the society and situational element is a vital factor in each such judgement, therefore, the present study was, undertaken to identify the personal and educational environmental
factors which go with the moral judgement of senior secondary students.

For Freud (1933), the acquisition of morality meant the installation within the child's personality of an agency, the Super-ego. This agency issues moral imperative of a "thou shalt" and "thou shalt not" variety. The child derives his super ego from his parents by a process which Freud called "identification". Morality has been defined as a set of cultural rules of social action internalized by the individual. Internalization means the purpose to behave in terms of social or cultural rules from within and not from outside. This means that the control by others is replaced by self control. Internalization of moral action can be studied in three ways i.e. observation of behaviour, emotions and judgement. It is the cognitive theory which emphasizes the judgemental aspect. Cognitive theorists view moral judgement as an active, dynamic and constructive process leading to a state where the individual is able to act according to moral principles which he either accepts because he understands them and agrees with them or which he has worked out for himself.

Moral judgement is the capacity to distinguish between right and wrong based on moral reasons. It is the evaluation of actions, motives and character of people. It involves a cognitive capacity to define situations in terms of rights and duties and requires the knowledge of standards and the ability
to assess the situations, where these standards are applied. It is the evaluation of actions, motives and character of people (Colengalo, 1977). According to Piaget (1932) moral judgement requires role taking; it is a process of restructuring of modes of role taking. This implies that moral judgement seems to be accomplished through cognitive structuring and restructuring of the perceived social environment. It is a dynamic process which takes place only in association with others e.g. friends, home, parents, teachers and school climate etc.

OBJECTIVES OF THE STUDY:

The present study entitled, "Personal and Educational Environmental Factors as Correlates of Moral Judgement Among Urban and Rural Senior Secondary Students" was intended with the following objectives:

1.(a) To see the relationship of students' personal variables such as intelligence, diet, sex, age, impact of TV with moral judgement among urban and rural senior secondary students.

(b) To compare the degree of relationship of variables related to students and their moral judgement of urban and rural senior secondary students.

2.(a) To see the relationship of home variables such as death or divorce of parents, moral attitude of
parents, socio-economic status, love-oriented techniques of discipline, parental warmth and affection, parents' education with moral judgement among urban and rural senior secondary students.

(b) To compare the degree of relationship of home variables and moral judgement of urban and rural senior secondary students.

3. (a) To see the relationship of teacher variable such as moral attitude of the teacher with moral judgement among urban and rural senior secondary students.

(b) To compare the degree of relationship of teacher variable and moral judgement among urban and rural senior secondary students.

4. (a) To see the relationship of structural and process variables of school such as school/college, urban/rural, private/government, school characteristics, school climate, moral education with moral judgement among urban and rural senior secondary students.

(b) To compare the degree of relationship of structural and process variables of school and moral judgement among urban and rural senior secondary students.

5. To examine and compare factorial structure underlying personal variables of students, home variables, teacher variable and variables related to school (structure and process variables) and moral judgement.
among urban and rural senior secondary students.

6. (a) To examine the conjoint effect of significant personal, home, teacher and school variables on moral judgement among urban and rural senior secondary students.

(b) To compare the predictive efficiency of personal, home, teacher and school variables towards moral judgement among urban and rural senior secondary students.

7. To study the urban rural differences as regards to the ability of the moral judgement of the senior secondary students.

HYPOTHESES:

The study was advanced within the framework of the following hypotheses:

Hypotheses Related to Students' Personal Variables:

1. (a) There is significant relationship between the intelligence and moral judgement of the urban senior secondary students.

(b) There is significant relationship between the intelligence and moral judgement of the rural senior secondary students.
The relationship of intelligence and moral judgement of the urban and rural senior secondary students differs.

2. (a) Significant differences exist in the moral judgement of the urban students who take vegetarian diet and those who take non-vegetarian diet.

(b) Significant differences exist in the moral judgement of the rural students who take vegetarian diet and those who take non-vegetarian diet.

3. (a) There is significant difference on the moral judgement scores of urban boys and girls.

(b) There is significant difference on the moral judgement scores of rural boys and girls.

4. (a) There is significant difference on the moral judgement scores of urban students having age below 16 years and above 16 years.

(b) There is significant difference on the moral judgement scores of rural students having age below 16 years and above 16 years.

5. (a) There is significant difference on the moral judgement scores of urban ITV viewers and non-viewers.

(b) There is significant difference on the moral judgement scores of rural TV viewers and non-viewers.
Hypotheses Related to Home Variables:

6(a) There is significant relationship between the family relationship and moral judgement of the urban senior secondary students.

(b) There is significant relationship between the family relationship and moral judgement of the rural/secondary students.

(c) The relationship of the family relationship and moral judgement of the urban and rural senior secondary students differs.

7(a) There is significant relationship between the socio-economic status and moral judgement of the urban senior secondary students.

(b) There is significant relationship between the socio-economic status and moral judgement of the rural senior secondary students.

(c) The relationship of the socio-economic status and moral judgement of the urban and rural senior secondary students differs.

8(a) There is significant relationship between the moral attitude of the father and moral judgement of the urban senior secondary students.

(b) There is significant relationship between the moral attitude of the mother and moral judgement of the urban senior secondary students.
(c) There is significant relationship between the moral attitude of the father and moral judgement of the rural senior secondary students.

(d) There is significant relationship between the moral attitude of the mother and moral judgement of the rural senior secondary students.

(e) The relationship of the moral attitude of the father and moral judgement of the urban and rural senior secondary students differs.

(f) The relationship of the moral attitude of the mother and moral judgement of the urban and rural senior secondary students differs.

9(a) There is significant difference in the moral judgement scores of the urban students having illiterate (or education upto primary level) parents and those having literate parents.

(b) There is significant difference in the moral judgement scores of the rural students having illiterate (or education upto primary level) parents and those having literate parents.

10(a) Urban students with parents and students without parents (either both or mother/father) differ significantly in their moral judgement.
(b) Rural students with parents and students without parents (either both or mother/father) differ significantly in their moral judgement.

11(a) Significant differences exist in the moral judgement of the urban students having liberal discipline and those having strict discipline at their homes.

(b) Significant differences exist in the moral judgement of the rural students having liberal discipline and those having strict discipline at their homes.

Hypothesis Related to Teacher:

12(a) There is significant relationship between the moral attitude of teachers and moral judgement of the urban senior secondary students.

(b) There is significant relationship between the moral attitude of teachers and moral judgement of the rural senior secondary students.

(c) The relationship of the moral attitude of teachers and moral judgement of the urban and rural senior secondary students differs.

Hypotheses Related to School/College Structural And Process Variables:

13(a) There is significant relationship between the school/college characteristics and moral judgement of the urban senior secondary students.
There is significant relationship between the school/college characteristics and moral judgement of the rural senior secondary students.

The relationship of school/college characteristics and moral judgement of the urban and rural senior secondary students differs.

There is significant relationship between the institutional climate and moral judgement of the urban senior secondary students.

There is significant relationship between the institutional climate and moral judgement of the rural senior secondary students.

The relationship of institutional climate and moral judgement of the urban and rural senior secondary students differs.

Urban students studying in schools and urban students studying in colleges differ significantly in their level of moral judgement.

Rural students studying in schools and rural students studying in colleges differ significantly in their level of moral judgement.

Urban students studying in private institutions (school/college) and urban students studying in government institutions (school/college) differ significantly in their level of moral judgement.
(b) Rural students studying in private institutions (school/college) and rural students studying in government institutions (school/college) differ significantly in their level of moral judgement.

17(a) There is significant difference in the moral judgement scores of urban students getting moral education in their institutions and those belonging to institutions having no independent period of moral education.

(b) There is significant difference in the moral judgement scores of rural students getting moral education in their institutions and those belonging to institutions having no independent period of moral education.

18. Urban/Rural differences exist in the moral judgement of senior secondary students.

19(a) Students' personal variables and variables related to home, teacher, school/college cluster together in group factors with the moral judgement of urban senior secondary students.

(b) Students' personal variables and variables related to home, teacher, school/college cluster together in group factors with the moral judgement of rural senior secondary students.
3.18

(c) The factorial structure underlying the students' personal variables, variables related to home, teacher, school/college differs among the urban and rural senior secondary students.

20(a) Students' personal variable i.e. intelligence is a significant predictor of the moral judgement of urban senior secondary students.

(a') Students' personal variable i.e. intelligence is a significant predictor of the moral judgement of rural senior secondary students.

(b) Variables related to home i.e. measures of family relationship are significant predictors of the moral judgement of urban senior secondary students.

(b') Variables related to home i.e. measures of family relationship are significant predictors of the moral judgement of rural senior secondary students.

(c) Moral attitude of parents is a significant predictor of moral judgement of urban senior secondary students.

(c') Moral attitude of parents is a significant predictor of moral judgement of rural senior secondary students.

(d) Moral attitude of teacher is a significant predictor of the moral judgement of urban senior secondary students.
(d') Moral attitude of teacher is a significant predictor of the moral judgement of rural senior secondary students.

(e) Measures of school characteristics index are significant predictors of moral judgement of urban senior secondary students.

(e') Measures of school characteristics index are significant predictors of rural senior secondary students.

(f) Measures of school organizational climate description questionnaire are significant predictors of moral judgement of urban senior secondary students.

(f') Measures of school organizational climate description questionnaire are significant predictors of moral judgement of rural senior secondary students.

(g) Students' personal variable/s, variables related to home, teacher and school/college conjointly contribute greater variance towards the moral judgement of urban senior secondary students as compared to their individual contribution.

(g') Students' personal variable/s, variables related to home, teacher and school/college conjointly contribute greater variance towards the moral judgement of rural senior secondary students as compared to their individual contribution.
NEED OF THE STUDY:

Today the whole world is suffering from the lethal disease of moral anaemia. A man sacrifices everything and joins the mad rat race of materialism. The fact that crisis of values as seen among school and college students as also among teachers and parents and as in other walks of life is a highly dangerous development. Therefore, the need of the hour is to re-orient the process of education by including moral education in the curriculum. According to Secondary Education Commission report (1952-53), "whole purpose of the education is not fulfilled unless certain definite moral principles are inculcated in the minds of the youth of country". In the words of Kothari Education Commission (1964-66), "in the life of the majority of Indians, morality is the great motivating force for the formation of character and inculcation of ethical values. Ability of moral judgement among students have a significance in Indian society to-day, when young students are passing through a crisis of character."

An important aim of our education is formation of character. The feeling of equality, welfare, love for humanity, good manners, honesty, truthfulness, co-operation and tolerance must be inculcated among students. Therefore, it becomes the responsibility of home and school to prepare
moral maturity. So that tomorrow they can become responsible citizens of India.

Need of the present study was also felt because National System of Education envisages a common educational structure. The 10×2+3 structure has now been accepted in all parts of the country. This will cut across subject areas and will be designed to promote values such as India's common cultural heritage, egalitarianism, democracy and secularism, morality, equality of sexes, protection of environment, removal of social barriers, observance of small family norm, inculcation of scientific temper, understanding of diverse cultural and social systems of the people living in different parts of the country. Therefore, when all the subjects up to senior secondary stage directly or indirectly give emphasis to morality, then to evaluate the ability of the moral judgement of the students at senior secondary stage will throw some light regarding the usefulness of this system in the inculcation of moral values among students.

Further as life in the coming decades is likely to bring new tensions together with unprecedented opportunities. The coming generation should have to be imbued with a strong commitment to human values, morality, social justice and ability of moral judgement specially when they are
adolescent and studying at senior secondary stage.

Moreover, there are rural-urban disparities in our country. The rural areas, with poor infrastructure and social services, do not get the benefit of trained and educated youth, good educational environment at home and school. The present study will be helpful in examining the urban-rural differences in the moral judgement among senior secondary students.

Another reason for conducting the present study is that not much work of this nature has been done in India. There is paucity of literature in this field. The studies are few and scattered.

Lastly, findings of the present study are expected to be useful for the teachers, students, educators, planners, curriculum designers, counsellors, parents and for the moral health of the nation. They will also be benefitted because then they will be able to bring desirable changes in the home and school/college environment and will minimize or eliminate those educational environmental factors in the home and school which hinder the moral judgement of the students. In other words, the results of this study may tell which factors related to students and educational environment are favourable for the moral judgement among senior secondary students.
DESIGN

The present study was completed in two phases. Firstly, preparation and standardization of Moral Judgement Test and preparation of Student Information Proforma was completed.

In the second phase of the study bivariate and multivariate design was employed in order to study the relationship of each of the personal, home, teacher and school variables with moral judgement of students. In addition, factor analysis was used to study the factorial structure underlying the various types of variables taken in the present study. t-test was also used for locating the differences in the different sub-groups of urban and rural senior secondary students.

SAMPLE

Keeping in view the design of the study, different sets of samples were taken. For the standardization of the Moral Judgement Test, the preliminary try out of the Moral Judgement Test was conducted over a sample of eight senior secondary students. Four boys and equal number of girls were randomly drawn from four institutions.

For conducting final try out of the Moral Judgement Test, a sample of 250 senior secondary students was drawn.
from ten institutions including those institutions already taken for the first try out. The description of sample for standardization of MJT had been given in Chapter IV.

The second phase of the proposed study favoured for the selection of sample on the basis of multi-staged randomization of clusters. The classroom was taken as unit of sampling. A total sample of 416 senior secondary boys and girls students comprising urban (N=245) and rural (N=171) population was taken on the basis of multi-staged stratified randomization technique but the responses of 41 students (urban, N=20 and rural, N=21) were deleted due to their incomplete responses on one or the other test. Thus final sample comprised of 375 students (urban, N=225 and rural, N=150).

Since it was not possible to cover the entire geographical area of Punjab, it was decided to randomly select four districts of Punjab State namely, Ferozepur, Faridkot, Bhatinda and Patiala.

For the wider applicability of results, urban and rural schools and colleges, private schools, government schools, private colleges, government colleges both co-educational as well as for boys and girls were included in the sample. The selection of schools and colleges from each district was done at random.

The data of parents, for the test on moral dilemmas, formed another distinct unit of the sample. The parents of
375 students involved in the final study were conducted personally at home.

100 teachers were requested to fill up Teacher Information Proforma, The Test of Moral Dilemmas and School Organizational Climate Description Questionnaire, only those teachers who were taking senior secondary classes and whose students were taken in the final sample were contacted in their schools and colleges.

TOOLS

The effort was made to select appropriate standardized tests. The selection of tools was guided by (i) their suitability to the sample and (ii) their meeting with the vigorous standards of reliability and validity as psychometric instruments. Following tools were used for data collection:

1. Family Relation Inventory (FRI) (By Sherry and Sinha, 1963) to measure the parental attitude towards children as perceived by children themselves.


4. School Organisational Climate Description Questionnaire (SOCDQ) (By Kaur, 1974).
5. Test of Moral Dilemmas (By Bhargava, 1986) for parents and teachers.

6. Teachers' Information Proforma (By Bhargava, 1986).

7. Moral Judgement Test. (This test was prepared and standardized by the investigator herself, the description of which had been given in Chapter IV).

8. Students' Information Proforma (prepared by the investigator herself. The description of the proforma had been given in Chapter IV).


**Developing Moral Judgement Test:**

Since a standardized moral judgement test relevant to the present age group and study was not available, therefore, it was felt by the investigator to develop Moral Judgement Test in order to evaluate the ability of moral judgement among students of senior secondary stage. The preliminary draft of the Moral Judgement Test comprised of 76 items corresponding to 40 values. The test was divided into six parts namely incomplete sentences, analogies, discrimination, definition, moral reasoning and best moral answer. Preliminary try out of the test was conducted on a sample of 8 students of senior secondary class drawn from four institutions. Four items were dropped and the remaining 72 items were arranged keeping in mind their difficulty level and the nature of the content. For final try out of the test, MJT was administered
to 250 students drawn from 10 institutions. Item difficulty and Item discrimination were used for analyzing the items. Selection of the items for the final form of MJT was guided by the criteria that it discriminated between upper and lower 27% cases and had item difficulty values exceeding the minimum proportion indicating knowledge beyond chance success. Lastly, 45 items, selected after the final try out had to be placed in order of difficulty within each part. Thus the Moral Judgement Test in its final form consisted of 45 items divided into six parts i.e. Part I, II, III, IV, V and VI consisted of 9, 6, 11, 9, 5, 5 items respectively. The test was prepared in Hindi and had all multiple choice items. Time limit for completing the MJT was fixed to be 35 minutes including instructions to the students. Scoring of items was done on 'All or None' basis.

Reliability of the MJT was worked out with the help of test-retest method of reliability which was established over a sample of 80 students (boys = 47, girls = 33; urban = 43, rural = 37). The second administration of the test was given after 12 days. The coefficient of correlation between two test scores was found to be .84 which was fairly high and testifies the soundness of the MJT.

COLLECTION OF DATA AND SCORING

The data was collected from the students involved in the study, parents of the students who were involved in the study and the teachers of the schools/colleges from
where the sample was taken.

All tests were group tests, so all tests were administered on small groups of 10 to 30 students at a time in their respective class rooms. For ensuring the co-operation of the students, a good testing rapport was established in their respective schools before the actual administration of tests.

For the collection of data on parents, they were contacted personally at their homes for responses on test of moral dilemmas. It took about four months to cover the sample of 800 parents (400 mothers and 400 fathers). In the first meeting a rapport was established with the parents and their co-operation was sought to fulfil the purpose of the test as also the time convenient to them was fixed. In the second meeting, the parents, both mother and father were given the test of moral dilemmas.

Parents who could not read or write, were made to respond by reading out to them each and every item and then asking their response towards that particular situation. The investigator herself recorded the responses in these cases.

The investigator met regularly the subject teachers during school/college hours in their free periods and recess and Teacher Information Proforma, Test of Moral Dilemmas, School Organizational Climate Description Questionnaire were given to them for obtaining their responses. Before the actual administration of these tests, rapport was established
with the teachers to seek their cooperation. It took about three months to collect the data from teachers of each school/college of each district.

Response sheets of SES Scale, Moral Judgement Test, FRI, SCI, SOCDQ, Test of Moral Dilemmas were scored by hand by consulting their respective manuals, while the scoring of Students' Information Proforma and Teachers' Information Proforma was done on one or none basis. After the scoring, the data was tabulated and transferred onto the cards for computerization.

STATISTICAL TECHNIQUES

Following statistical techniques were used:

1. The approach of upper-lower index for item analysis was used.

2. Descriptive statistics like, measures of central tendency, measures of skewness and kurtosis and SD were worked out for ascertaining the nature of distribution based on the measures of various variables.

3. Pearson's Product Moment Correlation was used for finding out the correlation between personal, home, teacher and school/college variables with moral judgement.

4. Factor analysis (Hottelling's Axes Method of Factor analysis and varimax rotation of factors by Kaiser's) technique was employed to study the factor structure underlying the variables of personal, home, teacher
and school/college and moral judgement.

5. Regression equations were set up, by stepping up one variable at a time to know the percentage contribution to the criterion variance by each variable and prediction of maximum possible (R) by the combination of these variables.

6. t-test was used for locating differences in the different sub-groups of urban and rural senior secondary students.

CONCLUSIONS:

On the basis of analysis of data and discussion of results, the following conclusions may be enumerated:

(A) Relationship of Moral Judgement with Personal Variables:

The variable of intelligence and moral judgement of senior secondary students are closely related with each other in urban sample (r = 0.667) as well as in rural sample (r = 0.654). Therefore, the hypothesis No. 1(a) that there is significant relationship between the intelligence and moral judgement of the urban senior secondary students; 1(b) that there is significant relationship between the intelligence and moral judgement of the rural senior secondary students and 1(c) that the relationship of intelligence and moral judgement of the
urban and rural senior secondary students differs are accepted.

(3) Relationship of Moral Judgement with Educational Environmental Variables:

(1) Parental acceptance is significantly and positively correlated with moral judgement of senior secondary students in rural sample \( (r = .305 \text{ for FRI-MA} \text{ and } r = .344 \text{ for FRI-FA}) \), while this variable has no relationship with moral judgement in urban sample \( (r = .048 \text{ for FRI-MA} \text{ and } r = .050 \text{ for FRI-FA}) \).

(2) Parental centredness correlates positively and significantly with moral judgement in rural sample \( (r = .386 \text{ for FRI-MC} \text{ and } r = .271 \text{ for FRI-FC}) \). On the other hand, it is negatively and significantly related to moral judgement in urban sample \( (r = -.280 \text{ for FRI-MC} \text{ and } r = -.199 \text{ for FRI-FC}) \).

(3) Parental avoidance is inversely but significantly related to moral judgement in urban \( (r = -.143 \text{ for FRI-MA} \text{ and } r = -.147 \text{ for FRI-FA}) \) as well as in rural sample \( (r = -.159 \text{ for FRI-MA} \text{ and } r = -.231 \text{ for FRI-FA}) \).

Therefore, in the light of these results, hypothesis 6(a) that there is significant relationship between the family relationship and moral judgement of the urban senior secondary students, 6(b) that there is significant relationship between the family relationship and moral judgement of the rural senior secondary students, 6(c) that the relationship of family relationship and moral judgement
of the urban and rural senior secondary students differs are accepted.

(4) Socio-economic status is found to be insignificantly correlated with the moral judgement in both the samples (r for urban sample = .044 and r for rural sample = .050). Therefore, the hypothesis 7 (a) that there is significant relationship between the socio-economic status and moral judgement of the urban senior secondary students, 7(b) that there is significant relationship between the socio-economic status and moral judgement of the rural senior secondary students, 7(c) that the relationship of socio-economic status and moral judgement of the urban and rural senior secondary students differs are rejected.

(5) Moral attitude of the parents is highly correlated with the moral judgement of the rural senior secondary students (r for mother moral dilemma = .512 and r for father moral dilemma = .586) but mother and father moral dilemma has no relationship with the moral judgement in urban sample (r = .050 and .061 respectively) and thus the hypotheses 8 (a) that there is significant relationship between the moral attitude of the father and moral judgement of the urban senior secondary students, 8(b) that there is significant relationship between the moral attitude of the mother and moral judgement of the urban senior secondary students are rejected, whereas hypotheses 8(c) that there is significant relationship
between the moral attitude of the father and moral judgement of the rural senior secondary students, 8(d) that there is significant relationship between the moral attitude of the mother and moral judgement of the rural senior secondary students, 8(e) that the relationship of the moral attitude of the father and moral judgement of the urban and rural senior secondary differs, 8(f) that the relationship of the moral attitude of the mother and moral judgement of the urban and rural senior secondary students differs are accepted.

(6) Moral attitude of the teacher is not related with the ability of the moral judgement of the students in any sample (r = .301 for urban sample and r = .070 for rural sample). Therefore, the hypothesis 12 (a) that there is significant relationship between the moral attitude of teachers and moral judgement of the urban senior secondary students, 12(b) that there is significant relationship between the moral attitude of teachers and moral judgement of the rural senior secondary students, 11(c) that the relationship of the moral attitude of teachers and moral judgement of the urban and rural senior secondary students differs are rejected.

(7) Three measures of school characteristics have significant correlation with the moral judgement of the students in case of rural sample (r's between moral judgement and \(SCI_1\) (text books and evaluation), \(SCI_4\) (Co-curricular activities),
SCI_total are .217, .177 and .150 respectively, while in case of urban sample, only two sub-measures i.e. SCI_III (school rules) and SCI_V (school traditions) correlate significantly (r = .129 and r = .128 respectively). Hence, the hypothesis 13(a) that there is significant relationship between the school/college characteristics and moral judgement of the urban senior secondary students, 13(b) that there is significant relationship between the school/college characteristics and moral judgement of the rural senior secondary students, 13(c) that the relationship of school/college characteristics and moral judgement of the urban and rural senior secondary students differs are accepted.

(8) The sub-measures of institutional organisation climate — disengagement, production, thrust, consideration, open climate and the variable of moral judgement are inversely but insignificantly correlated with each other in both the samples.

Hindrance, intimacy and SOCDQ (teacher's relations with other teachers, students, parents, community, service and working conditions of teachers, esprit, security of service, leadership, placement) and moral judgement are negatively but insignificantly related in urban sample.

The measures — organisation and aloofness have positive but very less association with the moral judgemental ability of the students in urban as well as rural sample.
Thus the hypothesis 14(a) that there is significant relationship between the institutional climate and moral judgement of the urban senior secondary students, 14(b) that there is significant relationship between the institutional climate and moral judgement of the rural senior secondary students, 14(c) that the relationship of institutional climate and moral judgement of the urban and rural senior secondary students differs are rejected.

(C) Factor Structure/s of Moral Judgement and Personal and Educational Environmental Variables:

(1) It is revealed that 70.45% of total factor variance has been explained by the criterion variable of moral judgement of which 3.17%, 21.71% and 40.57% is explained by Original Factors I, III and V respectively. Also contribution of personal variable i.e. intelligence in Original Factors I, III and V has been 63.28% of which 9.85% is explained in Factor III and 53.43% in Factor V whereas the percentage of total factor variance in Original Factor I in case of personal variable is zero. The total factor variance explained by home variables is 93.91% of which 22.32%, 58.09% and 18.00% is explained by Original Factors I, III and V respectively. Similarly, the total factor variance as explained by school variables is 80.36% whereas 27.46% and 52.90% is explained only by Factor I and III respectively.
It is also revealed that highest percentage of variance in Original Factor I is shared by school variables (27.46%) followed by home variables (22.82%) and criterion variable of moral judgement (8.17%). Personal variable of intelligence does not share any percentage of variance in Original Factor-I. Therefore, in Original Factor-I, Variable of moral judgement, home variables and school variables share common elements and there is more nearness between the moral judgement and school variables than the moral judgement and home variables. In case of Original Factor-III, highest percentage of variance is shared by home variables (53.09%) which is to be followed by school variables (52.90%), moral judgement (21.71%) and personal variable of intelligence (9.35%). Thus all the four variables share common elements and there is greater nearness between moral judgement and home variables and also between moral judgement and school variables than between moral judgement and personal variable of intelligence.

Similarly, it is observed that highest percentage of variance in Factor-V is shared by personal variable of intelligence (53.43%) followed by moral judgement (40.57%) and home variables (18.00%). In Original Factor V, therefore, leaving the school variables, all the three variables i.e. moral judgement, intelligence and home variables share common elements and there is greater closeness between moral judgement and personal variable of intelligence.
In case of Varimax Factor, the total percentage of variance explained in all the three Factors i.e. Factor I, III and V by the variable of moral judgement, personal variable, home variables and school variables is 95.55%, 81.36%, 72.37% and 29.33% respectively. In Varimax Factor I, only the school variables have the sharing of 29.33% and moral judgement contributes 3.06% variance. In Varimax Factor III, the highest contribution is only by home variables (72.37%) which has sharing with moral judgement (8.64%). Varimax Factor V has also shown to be having highest variance explained by personal variable of intelligence with 31.36% variance while the criterion variable of moral judgement explains 78.85% variance.

The personal variable, home variables and school variables share common variance with the criterion variable of moral judgement but are independent of each other in case of Factor I, III and V in terms of Original as well as Varimax Factor structure.

In the light of above findings, the hypothesis 19(a)
that students' personal variables and variables related to home, teacher and school/college cluster together in group factors with moral judgement of urban senior secondary students stands tenable.

(2) It is, further noticed that in case of rural sample, 68.67%, 59.10%, 73.33% and 83.70% of total factor variance has been explained by the criterion measure of moral judgement, personal variable of intelligence, home variables and school variables respectively. Like urban sample, in case of rural sample too, the highest percentage of variance in Factor I is shared by school (63.53%) and home variables (47.14%). In Original Factor I, although all the variables share common elements but school variables in comparison to home variables and personal variable have greater association with the criterion measure of moral judgement.

In Original Factor III, however, there is close relationship between moral judgement and intelligence than between moral judgement and home variables and moral judgement and school variables. The results also lead to the findings that although personal variable, home variables and school
variables constellate with the criterion variable of moral judgment, yet they are independent of each other.

In case of Varimax Factor, in rural sample, 21.83% of total factor variance has been explained by moral judgement, 8.46% by independent variable of intelligence, 56.17% of total factor variance by home variables and 73.53% by school variables. Like Original Factor I, in case of Varimax Factor I also, the highest percentage of variance in Varimax Factor I is shown by school variables. In Factor III, however, there is closer proximity between moral judgement and home variables. These results also lead to the conclusion that although personal factor of intelligence, home variables and school variables constellate with the criterion variable of moral judgement, yet these variables are independent of each other.

Thus, the hypothesis 19(b) that students' personal variables and variables related to home, teacher and school/college cluster together in group factors with moral judgement of rural senior secondary students also stands tenable.

(3) On the basis of the results obtained through factor analysis and rotation of factors in respect of both urban and rural samples, in all it is seen that:
(i) Three Original Factors (Factor I, III and V) and three Varimax Factors (Factor I, III and V) in respect of urban sample and two Original Factors (Factor I and III) and two Varimax Factors (Factor I and III) in respect of rural sample are identified wherein measure of moral judgement of the students share common variance with personal variable, home variables and school variables.

(ii) The personal variable of intelligence shares significant loadings with the criterion variable of moral judgement in Original Factor III and V and Varimax Factor V in case of urban sample as well as in Original Factor I and III and Varimax Factor III in case of rural sample.

(iii) Both the variables of home and school environment reveal factorial constellation with the criterion measure of moral judgement in urban as well as rural sample.

(iv) Home and school variables show a structural unification with the criterion variable of moral judgement and thus may be conceived as belonging to the same domain in both the samples except in case of Varimax Factor III in urban sample and Varimax Factor III in rural sample. It means although home and school environmental variables belonging to the same domain, yet they are factorially distinguishable from each other.
(v) Although the number of relevant factors identified for urban and rural samples are nearly comparable yet pattern of constellation of various measures of personal, home and school variables with the criterion measure of moral judgement is different in case of urban and rural sample.

(vi) Criterion measure of moral judgement shares the maximum variance (on relevant Factors in factor analysis) with school variables, home variables and personal variable in descending order of magnitude in respect of both the samples except in case of Varimax Factor Structure in urban sample where moral judgement shares maximum variance with personal variable of intelligence, home variables and school variables in descending order of magnitude.

(vii) Personal variable of intelligence constellates itself with the criterion measure of moral judgement in Original Factor III and V and Varimax Factor V in case of urban sample and Original Factor I and III and Varimax Factor III in case of rural sample.

(viii) All the measures of school characteristics constellate themselves with the criterion measure of moral judgement in Original Factor I, III and Varimax Factor I in case of urban sample and in Original and Varimax Factor I in rural sample.

(ix) All the measures of family relationship are grouped with
the criterion measure of moral judgement in Original Factor I and III and Varimax Factor III in the urban sample, but in case of rural sample, only four measures are grouped together with moral judgement in Original Factor I and two measures in Original Factor III.

(x) Mother moral dilemma and father moral dilemma constellate themselves with moral judgement only in Original and Varimax Factor III in rural sample and not in urban sample.

(xi) "General Factor of Environment" sharing common variance with the criterion measure of moral judgement appears in both the samples (Original Factor I in urban as well as rural sample).

(xii) "Group Factor of School Characteristics" sharing common variance with the moral judgement appears in both the samples (Varimax Factor I in urban as well as rural sample).

(xiii) "Group Factor of Home Environment" sharing common variance with the moral judgement appears in both the samples (Original and Varimax Factor III in urban sample and Varimax Factor III in rural sample).

(xiv) In original and Varimax Factor V in case of urban sample and Original Factor III in case of rural sample 'Cognitive Factor' appears with the common variance with the
criterion variable of moral judgement.

Therefore, the hypothesis 19(c) that the factorial structure underlying the students' personal variables; variables related to home, teacher and school/college differs among the urban and rural senior secondary students is accepted.

(D) Predictive Efficiency of Personal and Educational Environmental Factors in Predicting Moral Judgement:

On the basis of the results of regression equations, following observations are made:

1. Intelligence is a good predictor of moral judgement of both urban as well as rural senior secondary students.

2. Most of the measures of family relationship inventory emerge as good predictors of moral judgement in both the urban and rural sample e.g. the common measures of FRI (Family Relationship Inventory) which emerge as predictors in both the samples are FRI-MC(family relationship-mother centredness), FRI-FC(family relationship - father centredness), FRI-MAγ (family relationship - mother avoidance) and FRI-FAy (family relationship - father avoidance and FRI_Total).

3. Two measures of family relationship inventory i.e. FRI-MA (family relationship - mother acceptance), FRI-FA (family relationship - father acceptance) emerge as good
predictors of moral judgement of rural senior secondary students whereas these two measures - FRI-MA and FRI-FA are found to be weak predictors in predicting the moral judgement of urban senior secondary students.

4. Only two measures of school characteristics index i.e. SCI_{III} (school rules) and SCI_{v} (school traditions) are good predictors of moral judgement in urban sample.

5. Only two measures of school characteristics index i.e. SCI_{i} (text books and evaluation) and SCI_{iv} (co-curricular activities) as well as SCI_{total} (school characteristics total) are found to be good predictors of moral judgement in case of only in rural sample.

6. One measure of school characteristics index i.e. SCI_{ii} (teaching methods) is neither a good predictor of moral judgement in urban sample nor in rural sample.

7. Variable of mother moral dilemma comes out to be a good predictor of moral judgement of rural senior secondary students whereas this variable is a weak predictor in predicting the moral judgement of urban senior secondary students.

8. Variable of father moral dilemma is significantly influencing the moral judgement of rural senior secondary students but in case of urban students, this variable proves to be a weak predictor.
9. Teacher moral dilemma has no effect on the moral judgement of urban as well as rural senior secondary students. Hence, it is a weak predictor of moral judgement in both the samples.

10. All the measures of school organizational climate description questionnaire i.e. SOCDQ₁ (disengagement), SOCDQ₂ (hindrance), SOCDQ₃ (organisation), SOCDQ₄ (intimacy), SOCDQ₅ (aloofness), SOCDQ₆ (production), SOCDQ₇ (thrust), SOCDQ₈ (Consideration), SOCDQ₉ (teachers' relations with other teachers, students, parents and community, esprit, security of service, service and working conditions, leadership, placement) are also weak predictors of moral judgement in both the urban as well as rural sample as they fail to influence significantly the moral judgement of urban and rural senior secondary students.

11. Open school climate measure also proves to be a weak predictor of moral judgement in both the urban and rural sample.

In the light of these findings the hypotheses 20(a) that students' personal variable i.e. intelligence is a significant predictor of the moral judgement of urban senior secondary students, 20 (a′) that students' personal variable i.e. intelligence is a significant predictor of the moral judgement of rural senior secondary students;
20(b) that variables related to home i.e. measures of family relationship are significant predictors of the moral judgement of urban senior secondary students, 20(b') that variables related to home i.e. measures of family relationship are significant predictors of the moral judgement of rural senior secondary students; 20(c) that moral attitude of parents is a significant predictor of moral judgement of urban senior secondary students, 20(c') that moral attitude of parents is a significant predictor of moral judgement of rural senior secondary students; 20(e) that measures of school characteristics index are significant predictors of moral judgement of urban senior secondary students, 20(e') that measures of school characteristics index are significant predictors of rural senior secondary students; 20(g) that students' personal variable/s, variables related to home, teacher and school/college conjointly contribute greater variance towards the moral judgement of urban senior secondary students as compared to their individual contribution and 20(g') that students' personal variable/s, variables related to home, teacher and school/college conjointly contribute greater variance towards the moral judgement of rural senior secondary students as compared to their individual contribution, all, are, accepted. Hypotheses 20(d) that moral attitude of teacher is a significant predictor of the moral judgement of urban senior secondary students, 20(d') that moral attitude of teacher is a significant predictor
of the moral judgement of rural senior secondary students, 20(f) that measures of school organizational climate description questionnaire are significant predictors of moral judgement of urban senior secondary students and 20(f') that measures of school organizational climate description questionnaire are significant predictors of moral judgement of rural senior secondary students are untenable.

(E) Moral Judgement and Discrete Variables (t-ratios):

From the results of the effect of personal and educational environmental variables on the moral judgement of urban and rural senior secondary students, the following inferences can be drawn:

(1) Vegetarian and non-vegetarian diet appears to be a significant factor in causing differences in the moral judgement of the students in urban as well as rural sample. According to the results of this study, the ability of moral judgement of those students who take vegetarian diet is certainly better than those students who take non-vegetarian diet irrespective of the fact whether students belong to urban setting or rural setting. Hence, the hypothesis 2(a) that significant differences exist in the moral judgement of the urban students who take vegetarian diet and those who take non-vegetarian diet, 2(b) that significant differences exist in the moral judgement of the rural students who take vegetarian diet and those who take non-vegetarian diet are accepted.
(2) Urban students do equally well on the moral judgemental task and thus urban students have nearly equal ability of moral judgement irrespective of their sex differences. Therefore, the hypothesis 3(a) that there is significant difference on the moral judgement scores of urban boys and girls is rejected.

(3) Girls perform better on moral judgemental task as compared to the boys in the rural sample. Therefore, the hypothesis 3(b) that there is significant difference on the moral judgement scores of rural boys and girls is accepted.

(4) Age of the students does not effect in any way the moral judgement in both the samples. Hence, the hypothesis 4(a) that there is significant difference on the moral judgement scores of urban students having age below 16 years and above 16 years, 4(b) that there is significant difference on the moral judgement scores of rural students having age below 16 years and above 16 years are not accepted.

(5) Viewing of TV by the students in urban as well as in rural setting has no impact on the moral judgement of the students. Therefore, the hypothesis 5(a) that there is significant difference on the moral judgement scores of urban TV viewers and non-viewers, 5(b) that there is significant difference on the moral judgement scores of rural TV viewers and non-viewers are rejected.
Education of the parents is a strong factor in enhancing the ability of the moral judgement of the students in both the samples. Hence, the hypothesis 9(a) that there is significant difference in the moral judgement scores of urban students having illiterate (or education upto primary level) parents and those having literate parents 9(b) that there is significant difference in the moral judgement scores of the rural students having illiterate (or education upto primary level) parents and those having literate parents are accepted.

Death or divorce of the parents proves to be a damaging factor for the growth of the moral judgement of urban as well as rural sample. Therefore, the hypothesis 10(a) that urban students with parents and students without parents (either both or mother/father) differ significantly in their moral judgement, 10(b) that rural students with parents and students without parents (either both or mother/father) differ significantly in their moral judgement are accepted.

Strict or liberal discipline at home does not affect the growth of moral judgement of urban and rural students. Hence the hypothesis 11(a) that significant differences exist in the moral judgement of the urban students having liberal discipline and those having strict
discipline at their homes, 11(b) that significant differences exist in the moral judgement of the rural students having liberal discipline and those having strict discipline at their homes are not accepted.

(9) School/college differences do not come in the way in fostering the moral judgement among urban students. These differences were not discovered in rural setting due to the absence of rural colleges. Therefore, the hypothesis 15(a) that urban students studying in schools and urban students studying in colleges differ significantly in their level of moral judgement is rejected and 15(b) that rural students studying in schools and rural students studying in colleges differ significantly in their level of moral judgement could not be tested due to the absence of rural colleges.

(10) Urban students studying in private and government institutions have equal level of moral judgement. Therefore, the hypothesis 16(a) that urban students studying in private institutions (school/college) and urban students studying in government institutions (school/college) differ significantly in their level of moral judgement is not accepted. However, hypothesis 16(b) that rural students studying in private institutions (school/college) and rural students studying in government institutions (school/college) differ significantly in their level of moral judgement could not be tested due to
the absence of private institutions in rural setting.

(11) Moral education given in morning assembly or as an independent period positively affects the growth of moral judgement of urban students but this factor fails to have its influence on the rural students in their growth of moral judgement. Hence, the hypothesis 17(a) that there is significant difference in the moral judgement scores of urban students getting moral education in their institutions and those belonging to institutions having no independent period of moral education is accepted and 17 (b) that there is significant difference in the moral judgement scores of rural students getting moral education in their institutions and those belonging to institutions having no independent period of moral education is not accepted.

(12) Urban students are better in moral judgemental ability as compared to the rural students. Hence, the hypothesis 13 that urban/rural differences exist in the moral judgement of senior secondary students is accepted.

SUGGESTIONS FOR FURTHER RESEARCH:

1) The study may be conducted by taking the moral judgement of different exceptional children such as gifted, backward, physically handicapped, mentally retarded, delinquent and problem children.
2) The study may be conducted by taking large or different number of personal and educational environmental variables as correlates of moral judgement among urban and rural senior secondary students.

3) The studies on moral judgement of elementary, secondary or college students may be taken up.

4) Instead of taking personal and educational environmental variables, other important variables such as social factors, motivational factors, personality of the students, cultural factors or some other non-psychological factors may be explored in relation to moral judgement of the students.

5) Replicative studies involving larger and different population, as also follow up studies may be undertaken to establish the validity of findings of the present study.