Summary
CHAPTER – VI
SUMMARY

INTRODUCTION

Risk concerns the deviation of one or more results of one or more future events from their expected value. Technically, the value of those results may be positive or negative. However, general usage tends to focus only on potential harm that may arise from a future event, which may accrue either from incurring a cost ("downside risk") or by failing to attain some benefit ("upside risk").

When we meet successful people, we may be tempted to envy them for their great luck. Of course, their success has nothing to do with luck at all. That’s why Virgil, the greatest of the Roman Poets, wrote 2,000 years ago, Fortune sides with him who dares. It’s a clever way of saying good fortune doesn’t come to us; we go to it by taking risks. Life is all about taking risks. And we willingly take chances every day. Whether you drive, take public transportation, or walk to work, you are risking getting into an accident. Every time you go to sleep, you risk not waking up! But you go ahead and do it anyway.

What separates achievers from ordinary folks is their willingness to take optional as well as necessary risks. For example, let’s assume I have an okay job. I enjoy it and earn enough to get by. I’m not rich, but comfortable. Suddenly I receive a new job offer. The job comes with much more responsibility and a significant increase in salary. What shall I do? If I join the new company, how do I know I will like my boss and co-workers? What if I can’t handle the responsibilities? What if I’m found incompetent and fired? What if after losing my new job, I can’t find another one? Should I risk my present security? Some people would say no. No, it isn’t worth losing your security. If you take the new job, lose it, can’t find another one, and can’t pay your mortgage, you’ll lose your house. And then, your wife will probably divorce you.
So, risk means dangerous element or factor where an individual is put willingly or unwillingly in the situation. It has been regarded as a “situation in which parameters of the distribution of future events are fully known and mathematical expectation can be computed”.

Risk is intimately limited with almost all activities of an individual and to the process of individualism and identity among adolescents and youths. The nature of risk varies with situation ranging from risk for physical survival, material gain and achievement to obsess for ethical risk. The Dictionary meaning of risk is “exposure to chance of injury or loss, a hazard or dangerous chance”.

According to the Business Dictionary, the risk is, “Probability or threat of a damage, injury, liability, loss, or other negative occurrence, caused by external or internal vulnerabilities, and which may be neutralized through pre-mediated action.” The basic common assumptions as provided by Rapport and Wallsten (1962) are:

(a) Risk is property of risky operations which effect choices among them,
(b) Options can be ordered with respect to their risk taking, and
(c) The risk and option are related to the variance of its outcomes in addition to its variance, the other properties of an option have been suggested to partly represent its risk namely the probabilities of the optional components, the maximum loss or regret, the range of outcomes or some combinations of these parameters.

In Encyclopaedia of Psychology (1984), there are two conceptual specifications of this sort of action. One emerging from Social Psychology and other from Psychology of Decision Theory.

1) Risk taking behaviour occurs when the risk taker recognizes that something at stake, where a stake exists only if both the positive and negative outcomes are possible and if the risk taker recognizes that something is or will be at stake and if the risk taker takes action which by nature and context marks the stake irreversible and in one normal course of event will lead to some outcomes.
2) Risk taking entails choosing among options which are associated with outcomes that will be beneficial or harmful, but for any option the occurrence of one or other of its set of outcomes, is uncertain. A gamble is an archetypal case of investment, provided the returns are not guaranteed.

The risk taking ability is very important in every walk of human life because there would have not been any triumph in success if there had been no hazard of failure. The risk taking ability of an individual is largely influenced by his personality characteristics.

Adolescence period is, generally, considered as a ‘fine’ of risk taking. The major causes of death and disability among adolescents are motor vehicle injuries, other accidental injuries, suicide, homicide, conflict with parents etc.

FAMILY VALUES

The human species may be the most powerful specie in the earth but it is also true that human species is also the weakest specie. A human child does not learn to even walk for one year. If the child of the man is allowed to survive of its own, it just cannot survive. The support of family is must for the growth of every human child. It is for this reason that human species over the year has invented the concept of family that lives like one unit and supports a new born child till it becomes strong enough to support itself.

The concept of family has given rise to the family value where a family is considered to be the basic unit of the society instead of the individual. The family has right and power to control the other member of the family. In a family system, the members of the family divide their work in a way that all members perform complementary functions rather than performing same functions. For example, father earns the livelihood and protects the family being the strongest member of the family. The mother takes care of the family by cooking food, cleaning house and rearing children. The children on their part get these benefits free of cost from their parents but they have the family obligation to provide the same benefits to their children. Thus the family ensures the continuity of the value and tradition of the family.
In the family system, the interest of each member of the family is protected through an unwritten law as love and trust alone govern the management of a family. The parents do not seek any personal benefit when they give something to their children. The children too recognize the contributions made by the parents in building their lives and they not only pass on the same benefits to their own children but also take care of their parents when they grow old.

So, family is a system of relationship existing between parents and children. The family is the oldest and the most important of all the institution that man has devised to regulate and integrate his behaviour as he strives to satisfy his basic needs. A family provides food, shelter, clothes, love, affection, habits, environment and many other things. It is the very first thing to influence the making of an individual.

Davis (1951) said that family is a group of persons whose relations to one another are based upon consanguinity and who are, therefore, kin to each other.

Machover (1959) defined family as a group defined by a sex relationship sufficiently precise and enduring to provide the recreation and upbringing of children.

Family has been defined in the Oxford Dictionary (1974) as:

- The body of persons who live in one house or under one head, including parents, children and servants etc.
- The ground consisting of parents and their children whether living together or not.
- A person’s children reared collectively and those descended or claiming decency from a common ancestry.

Chandler, Fowler and Lubeck (1988) were of the view that family is a miniature social organization, including at least two generations and is characteristically formed upon the blood bond.

The family is basically a unit in which parents and children live together. Its key position rests on its multiple functions in relation to overall development of
its members, their protection and overall well-being. Therefore, it would emerge that not only the social and physical well-being of the individual is taken care of by the family, but also the psychological well-being as well.

The term value does not have a simple unitary meaning like dancing or playing, which refer to particular type of activity. From etymological point of view, value signifies that quality of an individual or thing which makes that individual or thing important, respectable and useful. This quality may be internal or external or both. Anything which is useful to a person becomes valuable to him. Anything or everything which is good, useful, important, significant and valuable from educational point of view and has a bearing on education is “Educational Value”. Physical, educational, economic, spiritual, ethical, aesthetic, truth, beauty, goodness, democratic, values are important values.

The things which satisfy a family become the family values. In the family a person learns the reconsideration of own judgment. The family develops the open mindedness, curiosity, honesty, free from false beliefs, faith in cause and effect relationship and being critical in observation. These things form a set pattern later give rise to values. Thus becomes family values.

PARENTAL ENCOURAGEMENT

Parental encouragement is the backbone of individual’s life. The stronger the backbone, the healthier will be our generation. Parental Encouragement means the care, concern, approval and guidance shown by the father and mother. Parental Encouragement is one of the aspects of parent’s treatment patterns. It may be in the form of approval or it may be in the form of asking the child to modify his behaviour.

Parental Encouragement is of great significance in developing psychological as well as academic behaviour of a child. Parents should act as a living model. If parents adopt practical way of life and do the things themselves, then, the children will immediately act upon. If father does not get bribe or bring any extra money above his salary, then, naturally it will have a positive effect on
his son or daughter. In other words, the sincerity, hard work, dedication and devotion of parents will imbibe good spirit in their children.

Parents' guidance in shaping our future is very important. 97 percent of a group holding climate change jobs (a top-tier profession in terms of salaries) attributes their success to the proper guidance of their fathers and mothers. A lot depends on the parents as to what children will become in their future. Educated parents will always encourage their children to study and become successful individuals but perhaps the parents, who are not educated, will not show such interest for their children. Effective parents encourage their children to broaden their experiences by participating in school clubs, sports and other activities. They recognise that part-time work and social activities can be an effective way to expose their children to the real world. These personal experiences frequently motivate students to do better in schools and can help them identify a potential direction.

Rossei (1965) found that “When father and mother approve or appreciate any activity related to education or evoke any hurdle felt by the student in this process or grudge him the right and wrong- This entire spectrum of activity comes within the purview of parental encouragement”.

Dinkinmeyer (1967) was of the view that “The family is major environmental influence and remains so throughout the life. It is the most pervasive of all influences.”

Cattle (1968) declared that “Good parents produce good students. This means parents play a key role in providing guidance to inspire the children to do fruitful activities related to education.”

Sharma (1988) referred the parental encouragement to the treatment originating from parents towards the child with a view to enhance the possibilities of future occurrences of good behaviour.
STATEMENT OF THE PROBLEM

The problem under investigation is stated as under:

"RISK TAKING BEHAVIOUR AMONG ADOLESCENTS IN RELATION TO FAMILY VALUES AND PARENTAL ENCOURAGEMENT"

OPERATIONAL DEFINITIONS OF TERMS USED

Risk Taking Behaviour

Risk taking behaviour is the action taken in a situation in which parameters of future events are fully known.

Family Values

It is the set pattern of a certain family.

Parental Encouragement

Support from biological creators (Parents).

Behaviour

Way of conduct (extrinsic and intrinsic)

Adolescent

Period from 12 years to 18 years.(Period between childhood and manhood/womanhood).

OBJECTIVES OF THE STUDY

1. To study the risk taking behaviour, family values and parental encouragement of adolescents.
2. To find out the difference in the risk taking behaviour of male and female adolescents.
3. To find out the difference in the risk taking behaviour of rural and urban adolescents.
4. To find out the difference in the family values of male and female adolescents.

5. To find out the difference in the family values of rural and urban adolescents.

6. To find out the difference in the parental encouragement of male and female adolescents.

7. To find out the difference in the parental encouragement of rural and urban adolescents.

8. To study the relationship of risk taking behaviour with family values of adolescents.

9. To study the relationship of risk taking behaviour with parental encouragement of adolescents.

10. To find out predictors of risk taking behaviour among adolescents in independent variables of family values and parental encouragement.

HYPOTHESES

I. There will be no significant difference in the mean scores of risk taking behaviour of male and female adolescents.

II. There will be no significant difference in the mean scores of risk taking behaviour of rural and urban adolescents.

III. There will be no significant difference in the mean scores of family values of male and female adolescents.

IV. There will be no significant difference in the mean scores of family values of rural and urban adolescents.

V. There will be no significant difference in the mean scores of parental encouragement of male and female adolescents.

VI. There will be no significant difference in the mean scores of parental encouragement of rural and urban adolescents.
VII. There will be no significant relationship between risk taking behaviour and family values of adolescents.

VIII. There will be no significant relationship between risk taking behaviour and parental encouragement of adolescents.

IX. Independent variables such as family values and parental encouragement will differentially predict risk taking behaviour among adolescents.

DELIMITATIONS OF THE STUDY

The present study was delimited with respect to following aspects.

1. The present study was delimited to 600 adolescents of Jalandhar, Hoshiarpur, Kapurthala and Ludhiana districts of Punjab State.

2. A restricted sample of 300 rural and 300 urban adolescents was taken up studying in schools of Jalandhar, Hoshiarpur, Kapurthala and Ludhiana districts of Punjab State.

3. The study was delimited to 300 male and 300 female adolescents studying in schools of Jalandhar, Hoshiarpur, Kapurthala and Ludhiana districts of Punjab State.

DESIGN OF THE STUDY

The present study was a descriptive survey, which was conducted on adolescents of Jalandhar, Hoshiarpur, Kapurthala and Ludhiana districts. The study will be equally balanced between male and female adolescents studying in rural and urban institutes of Punjab. The study was conducted in different phases.

In the first phase, the investigator has classified the sample into urban and rural categories. These categories were further divided into male and female groups. In the second phase, regression analysis were employed in the study, the investigator measured the psychological factors of adolescents, i.e., family values and parental encouragement. In the present study, the techniques of correlation in order to find out the nature and the extent of relationship of family values, parental encouragement with risk taking behaviour. Product moment correlation and
regression equations were worked out. The t-ratios were worked out to find out the difference among levels of risk taking behaviour. Later on, multistage analysis of these correlates with risk taking behaviour was done.

TOOLS USED

The following tools were used to collect the data:

2. A Questionnaire on Family Values is prepared by the investigator.

PROCEDURE OF THE DATA COLLECTION:

Prior of the administration of the Risk Taking Questionnaire, Family Values Questionnaire and Parental Encouragement scale in different schools, the investigator sought the permission and cooperation of the heads of these institutions and teachers. Then, the purpose of test was clarified to the teachers and rapport was established with them. All the students of senior secondary schools under study were assured that the information would be kept strictly confidential and it was used only for the research purpose. After seeking their consent, different tests were administered on them. The tests were administered to students of senior secondary schools in one sitting. All the three Questionnaires were given to them simultaneously.

STATISTICAL TREATMENT

- Descriptive statistics, namely, Mean, Median, Mode, SD, SE_D, Skewness, Kurtosis and t-ratios were worked out.
- Bi-variant correlation between criterion variables of risk taking behaviour and other predictor variables under study were calculated.
- Multiple correlations and multiple regressions were computed for predicting family values and parental encouragement among adolescents.
- Graphic representations were made wherever necessary.
CONCLUSIONS

1. 29% of adolescents depict high, 42% average and 29% of adolescents show low level of risk taking behaviour.

2. Levels of risk taking behaviour among male adolescents vary from 31% to 37%. 31% male adolescents depict low level, 37% average level while 32% depict high level of risk taking behaviour. Among female adolescents the level of risk taking behaviour ranges from 23% to 47%. 26% female adolescents depict high level, 47% average level and 23% depict low level of risk taking behaviour.

3. Male adolescents show higher percentage of risk taking behaviour as compared to female adolescents on high and low level of risk taking behaviour. Female adolescents have higher percentage at average level of risk taking behaviour as compared to male adolescents.

4. 35% of rural adolescents show high, 37% average and 28% low level of risk taking behaviour. 23% among urban adolescents show high, 48% average and 29% low level of risk taking behaviour.

5. Rural adolescents show higher percentage of risk taking behaviour as compared to urban adolescents at high and low levels of risk taking behaviour. Urban adolescents have higher percentage of risk taking behaviour as compared to rural adolescents on average level of risk taking behaviour.

6. 22% of adolescents depict high, 40% average and 28% low level of family values.

7. Levels of family values among male adolescents vary from 28% to 42%. 30% male adolescents depict low level, 28% average level while 42% depict high level of family values. Among female adolescents the level of family values ranges from 16% to 46%. 16% female adolescents depict high level, 38% average and 46% depict low level of family values.
8. Female adolescents have higher percentage of family values when compared with male adolescents on low level of family values. Male adolescents show higher percentage of family values on comparison with female adolescents on high and average level of family values.

9. 29% of rural adolescents show high, 40% average and 31% low level of family values. 15% among urban adolescents show high, 40% average and 45% low level of family values.

10. Rural adolescents show higher percentage of family values as compared to urban adolescents on high level of family values. Urban adolescents have higher percentage of family values as compared to rural adolescents at low level of family values. While at average level of family values, both rural and urban adolescents have same percentage.

11. 27% of adolescents depict high, 43% average and 30% low level of parental encouragement.

12. Levels of parental encouragement among male adolescents vary from 25% to 38%. 25% of male adolescents depict high level, 37% low, while 38% depict average level of parental encouragement. Among female adolescents the level of parental encouragement ranges from 23% to 48%. 23% female adolescents depict low level, 29% high and 48% depict average level of parental encouragement.

13. Female adolescents have higher percentage of parental encouragement as compared to male adolescents at high and average level of parental encouragement. Male adolescents have higher percentage of parental encouragement as compared to female adolescents at low level of parental encouragement.

14. 28% of rural adolescents show high, 44% average and again 28% low level of parental encouragement. 27% among urban adolescents show high, 42% average and 31% low level of parental encouragement.

15. Rural adolescents show higher percentage of parental encouragement at high and average level of parental encouragement as compare to urban adolescents. Urban adolescents have higher percentage of parental
encouragement as compared to rural adolescents at low level of parental encouragement.

16. Male and female adolescents do not differ significantly on the variable of risk taking behaviour.

17. Rural and urban adolescents differ significantly on the variable of risk taking behaviour.

18. Male and female adolescents do not differ significantly on the variable of family values.

19. Rural and urban adolescents do not differ significantly on the variable of family values.

20. Male and female adolescents differ significantly on the variable of parental encouragement.

21. Rural and urban adolescents do not differ significantly on the variable of parental encouragement.

22. There exists positive and no significant relationship between risk taking behaviour and family values of adolescents.

23. There exists positive and no significant relationship between risk taking behaviour and family values of male adolescents.

24. There exists positive and no significant relationship between risk taking behaviour and family values of female adolescents.

25. There exists positive and no significant relationship between risk taking behaviour and family values of urban male adolescents.

26. There exists positive and no significant relationship between risk taking behaviour and family values of urban female adolescents.

27. There exists positive and no significant relationship between risk taking behaviour and family values of rural male adolescents.

28. There exists significant positive relationship between risk taking behaviour and family values of rural female adolescents.
29. There exists positive and no significant relationship between risk taking behaviour and family values of rural adolescents.

30. There exists positive and no significant relationship between risk taking behaviour and family values of urban adolescents.

31. There exists positive and significant relationship between risk taking behaviour and parental encouragement of adolescents.

32. There exists positive and no significant relationship between risk taking behaviour and parental encouragement of male adolescents.

33. There exists positive and no significant relationship between risk taking behaviour and parental encouragement of female adolescents.

34. There exists positive and no significant relationship between risk taking behaviour and parental encouragement of urban male adolescents.

35. There exists significant positive relationship between risk taking behaviour and parental encouragement of urban female adolescents.

36. There exists positive and no significant relationship between risk taking behaviour and parental encouragement of rural male adolescents.

37. There exists positive and no significant relationship between risk taking behaviour and parental encouragement of rural female adolescents.

38. There exists positive and no significant relationship between risk taking behaviour and parental encouragement of rural adolescents.

39. There exists positive and no significant relationship between risk taking behaviour and parental encouragement of urban adolescents.

40. It is found that both independent variables, i.e., family values and parental encouragement are causal factors in the variance of risk taking behaviour among adolescents.

41. It is concluded that both independent variables, i.e., family values and parental encouragement are causal factors in the variance of risk taking behaviour among male adolescents. It is approximately 2.53 percent.
42. It was found that both independent variables, i.e., family values and parental encouragement are causal factors in the variance of risk taking behaviour among female adolescents. It is approximately 3.46 percent.

43. It is found from the results of analysis that risk taking behaviour among rural adolescents is significantly contributed by family values and parental encouragement. It was approximately 2.90 percent.

44. It is found from the results of analysis that risk taking behaviour among urban adolescents is significantly contributed by family values and parental encouragement. It is approximately 2.87 percent.

EDUCATIONAL IMPLICATIONS

This study aimed to highlight the relationship of risk taking behaviour of adolescents with the values they get from their families and the encouragement they get from their parents. It became clear from the results that both, the family values and parental encouragement have a great role in shaping the behaviour of the adolescents. Adolescence, as we know, is the time of ‘stress and strain’, parents and families have to be extra cautious in tackling young adolescents. Risk taking behaviour has life long impact on the any individual. If this depends on parents and family values, we can mould the young ones the way we desire. Parents should know when and how the encouragement is to be given to their young adolescents so that it guides their way through the difficult and slippery ‘roads’ of the time ahead to reach a safe and successful platform. The study will act as an eye-opener for the parents and families to know what sort of values are to be given to their children and where to stop their support so that their unnecessary encouragement does not spoil the child. It will help the educationists and teachers to better understand the behaviour of adolescents with whom they are concerned, and guide them in a better way.

SUGGESTIONS FOR FURTHER RESEARCH

The present study was delimited with respect to sample studied, tools and techniques applied, and the statistical operations carried out. These limitations point to the necessity of conducting a series of research projects in the area of research covered by the study.
1. In the present study, some of the social factors that influence risk taking behaviour of adolescents were investigated. Further research can be carried out to study other correlates of risk taking behaviour.

2. Risk taking behaviour of adolescents was studied. Similar research can be carried out on adults and children.

3. The present research was conducted on sample of 600 adolescents. In order to make more valid generalizations, it can be replicated on larger sample.

4. The present study was done in rural and urban areas of Jalandhar, Kapurthala, Hoshiarpur and Ludhiana districts of Punjab. Similar studies can be carried out to the other districts of Punjab.