SOCIO-ECONOMIC FACTORS INFLUENCING LIFE SKILL MANAGEMENT OF THE TOP SCORERS

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Introduction

Education should be a three-fold process of imparting knowledge, developing skills, inculcating proper attitudes and values towards life and society. It must enable the individual to develop the activity and skill to earn and carry on reasonable standard of living. It must create potential to enrich the personality, intelligence, inner-self, morale, and physique of the individual.1 Commerce education is no exception to this. The economic wellbeing and productive capability of any country are based on the functions of its human intellectual and professional competencies. Qualified and skilled human capital leads to the overall development of the society by providing an edge in the global economy and thus the current economic challenges and globalization are forcing employers to seek competent human resource.2

To gain success in life one needs to have life skills. Toppers most of cases lack these skills as to become a topper they need to study hard and long hours and in this process they are not able to develop these skills.3 But to face the competition the life skills to be included in the commerce curriculum so that the students can improve their social skills, thinking skills and emotional skills. It trains the students’ community in blending well with the society. Skill is a key lever of sustainable development. Life skills have a major impact on each individual’s life chances. It transforms lives, generates prosperity and promotes social inclusion. Without the right life skills, people are kept at the margins of society, progress does not translate into economic growth, and enterprises and countries can’t compete in today’s globally connected and increasingly complex world throughout life. It encourages the development of a core set of skills across cultures and settings. Life skills also promote the development of the “ideal” person, who displays respect for human life and moral issues, an appreciation of family and community values and has an informed respect for cultural heritage.4 Once mastered, life skills help a person in every aspect of life. Life skills include psychosocial competencies and interpersonal skills that help people make informed decisions, solve problems, think critically and creatively, communicate effectively, build healthy relationships, empathize with others, cope with stress and managing emotions in a healthy and productive manner.5 It is therefore, the responsibility of higher educational institutions to effectively prepare graduates for entering into the workplace.

Socio-economic factors play a crucial role in developing the life skill of individual and communities to which they belong, and to the world at large. Even though, all individuals in the society have equitable opportunities to access the effective life skill management, it varies men to women.6 Age influences the development of life skills.7 A life skill for urban men was different from men living in rural areas.8

Studies conducted so far indicated that the socio-economic factors influence the life skills. Some of the studies confirm this aspect are, Mavis E. Hetherington (2002)9, Hamidreza Roohafza et al (2009)10, Tiina Eskola (2010)11, Rand D. Congeret al (2010)12, Anna Kagesten (2016)13, Ratana Somrongthong (2017)14. In this context, this chapter analyze the influence of socio-economic factors such as gender, age, educational qualification, designation, monthly income, working experience, marital status, type of family, and commuting distance details on the levels of life skill management of the top scorers are analyzed.

**Statement of the Problem**

Basically our educational approaches give importance to develop skills like reading, writing and arithmetic. The subject matter or themes of such traditional educational system helps to develop language and arithmetic skills. But today changes and challenges of fast growing society demands more contextual approach in education to meet actual use in real life situations.15 The nature of the commerce education is very much applied. The pace of globalization, liberalization and privatization has tremendously influenced the various dimensions of Commerce education too. But, most of the learned scholars opined that Commerce courses were not able to meet the different types of challenges posed by Industry and Business in the LPG era. The commerce education was not practical-oriented and did not lead to develop skills and qualities of young generation to face the work situation.16

Employer needs commerce toppers having specialized skill who can significantly contribute to the growth of their business. On priority basis, Government of India presently emphasizes the need of skilled commerce graduates for the development of the economy.17 The employer and government emphasize sufficient and efficient skilled toppers to transform the country to a status of developed nation.

In this context, it is essential to study whether the students who have completed their Post-Graduation in colleges under Tamil Nadu State Government Universities and secured first ten ranks have effective life skill management or not. Because Life Skills are the set of abilities that let one to form good relationships with others in everyday life and at work as well as these skills help to reduce unwanted stress on an individual. The people with effective life skills are more likely to respond to situations appropriately and in a socially accepted manner. Life skills determine an individual’s response to any situation. Hence, the present research work is undertaken to study the influence of the socio-economic factors on life skill management of the top scorers. This research work aims to make an in-depth study by addressing the following researchissues:

* Are the top scorers having effective life skill management?
* What are all the personal factors influencing the life skill management of the top scorers?

**Objectives of the Study**

* To measure the life skill management of top scorers.
* To find the relationship between personal factors and life skill management of top scorers.
* To suggest the measures for enhancing life skill management of top scorers.

**Hypothesis of the Study**

* Life skill management of top scorers is not influenced by personal factors.

**Research Methodology**

Both primary and secondary data were used for the study. The primary data were collected with the help of structured questionnaire by adopting cluster sampling technique from 305 top scorers of Tamil Nadu State Government Universities who secured first ten university ranks in Post-Graduation - M.Com. for the academic year 2003-2008 (2003-04, 2004-05, 2005-06, 2006-07, 2007-08). The primary data were collected through e-mail, mail and over the phone. The secondary data were collected from the Controller of Examinations of Tamil Nadu State Government Universities.

**Analytical Tools**

* + The descriptive statistical tools like arithmetic mean, standard deviation are used to describe the data along with simple percentage analysis.
	+ Structural Equation Modeling (SEM) technique is used to analyze the impact of the Life Skill Management of the top scorers by gauging different parameters such as creative thinking, critical thinking, coping with emotion, coping with stress, effective communication, empathy, decision making, interpersonal relationship, problem solving, self-awareness.
	+ The chi-square test ($x^{2}$) is applied to test the association between the levels of life skill management and socio-economic factors of the top scorers.15

**Measurement of Life Skill Management**

 The attitudes of respondents towards life skill management were collected through Likert five-point scale, Strongly Agree (SA), Agree (A), Neutral (N), Disagree (DA) and Strongly Disagree (SDA). The responses were converted into scores by giving 5 points for strongly agree, 4 for agree, 3 for neutral, 2 for disagree and 1 for strongly disagree for positive statement and vice versa. Forty statements related to the life skill management are given to the respondents to obtain their opinion on life skill management. The statements and the number of respondents who have strongly agreed, agreed, neutral opinion, disagreed and strongly disagreed the statements are given in the Table 1.

**TABLE 1**

**Opinion of the Top Scorers on Life Skill Management**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Statements** | **SA** | **A** | **N** | **DA** | **SDA** | **Total Score** |
| **Creative Thinking** |
| There are many ways and uses for the same thing, it leads to think creatively. | 277(90.82) | 26(8.52) | 2(0.66) | 0(0.00) | 0(0.00) | 1495 |
| Acceptance and freedom of expression facilitates innovative ideas. | 279(91.15) | 26(8.85) | 0(0.00) | 0(0.00) | 0(0.00) | 1499 |
| Sense of humor facilitates creative thinking. | 268(86.56) | 34(12.46) | 1(0.33) | 2(0.66) | 0(0.00) | 1483 |
| Involving in event management enhances creative thinking. | 266(87.21) | 33(10.82) | 4(1.31) | 2(0.66) | 0(0.00) | 1478 |
| **Critical Thinking** |
| I take time daily for visualizing and emotionalizing the achievements of goals to think critically. | 120(39.34) | 20(6.56) | 113(37.05) | 4(1.31) | 48(15.74) | 1075 |
| Critical thinking is essential for proper understanding about an issue and the successful life of everyone. | 70(22.95) | 63(20.66) | 112(36.72) | 33(10.82) | 27(8.85) | 1031 |
| Through critical thinking, it is possible to have proper understanding of a person. | 128(41.97) | 60(19.67) | 41(13.44) | 57(18.68) | 19(6.23) | 1136 |
| Choosing a career requires critical thinking. | 82(26.88) | 44(14.43) | 117(38.36) | 3(0.98) | 59(19.34) | 1002 |
| **Coping with Emotion** |
| Being aware of our emotions and appropriately responding to them are the best way to cope with emotion. | 236(77.38) | 67(21.97) | 2(0.66) | 0(0.00) | 00.00 | 1454 |
| Proper control over emotions can lead to better interpersonal relationship.  | 274(89.84) | 28(9.18) | 3(0.98) | 0(0.00) | 0(0.00) | 1491 |
| To cope with emotions, always in balanced state of mind after being delighted or dejected. | 273(89.51) | 27(8.85) | 2(0.66) | 1(0.33) | 2(0.66) | 1483 |
| While losing control over emotions “take a break”. | 230(75.41) | 22(7.21) | 3(0.98) | 30(9.84) | 20(6.56) | 1327 |
| **Coping with Stress** |
| Accepting things that we cannot change in life is very essential to cope with stress. | 96(31.48) | 30(9.84) | 88(28.85) | 53(17.38) | 38(12.46) | 1008 |
| Planning of time and prioritizing the same is very important to cope up with stress. | 94(30.82) | 49(16.06) | 45(14.75) | 19(6.23) | 98(32.13) | 947 |
| Activities like listening to music, meditation and yoga brings relaxation and reduces stress.  | 170(55.74) | 40(13.11) | 5(1.64) | 49(16.07) | 41(13.44) | 1164 |
| To cope with stress, be optimistic, accepting things that we cannot change & always seek for the good in every situation. | 137(44.92) | 57(18.69) | 21(6.89) | 40(13.11) | 50(16.39) | 1106 |
| **Decision Making** |
| Best decision requires intelligence, experience and insight to the problem. | 205(67.21) | 64(20.98) | 6(1.97) | 30(9.84) | 0(0.00) | 1359 |
| Cause & effect relationship plays vital role in decision making. | 181(59.34) | 59(19.34) | 42(13.77) | 1(0.33) | 22(7.21) | 1291 |
| Experience gained through failure helps to take better decision.  | 193(63.28) | 77(25.25) | 5(1.64) | 0(0.00) | 30(9.84) | 1318 |
| Analyzing several alternatives before taking decision helps to achieve the goal. | 202(66.23) | 28(9.18) | 54(17.70) | 21(6.89) | 0(0.00) | 1326 |
| **Effective Communication** |
| Thinking, planning, filtering, remembering and pause and pitch control are universally acknowledged principles of communication. | 86(28.20) | 51(16.72) | 24(7.87) | 132(43.28) | 12(3.93) | 982 |
| Effective communication gives proper attention to the ABCs (Attractiveness, Brevity and Clarity). | 130(42.62) | 52(17.05) | 15(4.92) | 1(0.33) | 107(35.08) | 1012 |
| Express opinions clearly without any hesitation and listen to other’s talk patiently for effective understanding. | 146(47.87) | 40(13.11) | 2(0.66) | 2(0.66) | 115(37.70) | 1015 |
| Speak towards the listeners’ intelligence and background. | 178(58.36) | 74(24.26) | 3(0.98) | 2(0.66) | 48(15.74) | 1247 |
| **Empathy** |
| Believe that the good or bad is made by us and not by others. | 121(39.67) | 65(21.31) | 75(24.59) | 44(14.43) | 0(0.00) | 1178 |
| I wholeheartedly appreciate other’s good work and accept their suggestions. | 60(19.67) | 66(21.64) | 82(26.89) | 71(23.28) | 26(8.52) | 978 |
| At times of need, accept or offer help accordingly. | 91(29.84) | 63(20.66) | 21(6.89) | 30(9.84) | 100(33.11) | 930 |
| I express as well as receive love and affection. | 80(26.23) | 156(51.15) | 6(1.97) | 2(0.66) | 61(20.00) | 1107 |
| **Interpersonal Relationship** |
| “Trust” is an important factor for effective relationship. | 198(64.92) | 54(17.70) | 42(13.77) | 3(0.98) | 8(2.62) | 1346 |
| Helpful nature and respecting others build interpersonal relationship. | 95(31.15) | 56(18.36) | 96 (31.48) | 32(10.49) | 26(8.52) | 1077 |
| Healthy relationship and politeness enhance happiness of ours and people around us.  | 136(44.59) | 34(11.15) | 55(18.03) | 37(12.13) | 43(41.10) | 1098 |
| Jealousy and exploring tendencies erode interpersonal relationship. | 183(60.00) | 21(6.89) | 6(1.97) | 50(16.39) | 45(15.75) | 1162 |
| **Problem Solving** |
| Problem solving skill develops through ‘trial and error’ method. | 218(71.48) | 26(8.52) | 1(0.33) | 48(15.74) | 12(3.93) | 1305 |
| Experience in life enhances our problem solving capacity. | 150(49.18) | 35(11.48) | 36(11.80) | 13(4.26) | 71(23.28) | 1095 |
| Hope for every issue in life there should be a solution. | 127(41.64) | 70(22.95) | 5(1.64) | 80(26.23) | 23(7.54) | 1113 |
| Be neutral to solve the problem among people. | 182(59.67) | 35(11.48) | 3(0.98) | 16(5.25) | 69(22.62) | 1160 |
| **Self-Awareness** |
| Know thyself is the result of self-portrait. | 275(90.16) | 27(8.85) | 2(0.66) | 0(0.00) | 1(0.33) | 1490 |
| Life skill management is based on self-discovery, so know SWOT. | 293(96.07) | 9(2.95) | 2(0.66) | 0(0.00) | 1(0.33) | 1508 |
| Self-discovery helps to realize and improve the full potential. | 271(88.85) | 28(9.18) | 5(1.64) | 1(0.33) | 0(0.00) | 1484 |
| Self-assessment is the secret for lovable life and successful life skill management. | 275(90.16) | 27(8.85) | 1(0.33) | 2(0.66) | 0(0.00) | 1490 |

**Source: Primary Data**

(Figures in Parentheses are Percentages)

The Table 1 shows that in creative thinking, the top scorers given higher score to the statement “Acceptance and freedom of expression facilitates innovative ideas. The result is in line with Miriam Clifford’s (2012) words. He states that the environment must be a place where people feel safe to share novel ideas and it must have flexibility, which ultimately promote creativity18. Through critical thinking, it is possible to have proper understanding of a person is given higher score in critical thinking.

Proper control over emotions can lead to better interpersonal relationship is given higher score in coping with emotion. Because if we reacting immediately to emotional triggers it can be a huge mistake. Before refuting the trigger with emotional argument if one take a break it doesn’t affect their interpersonal relationship19. “Doing activities that brings relaxation like listening to music, meditation and yoga” is given higher score in coping with stress. The possible reason for this may be those techniques helps to enhance inner peace, quite the mind, slow down breathing and stay in the present moment20. In decision making skill more than 60% top scorers strongly agreed that best decision requires intelligence, experience and insight into the problems. 58.36% top scorers strongly agreed that speak towards the listeners’ intelligence and background is very essential for effective communication. In empathy top scorers believes that good or bad is made by their own and not by others so highest score is given to that. In interpersonal relationship top scorers given higher score to the statement “Trust is an important factor for effective relationship”. Because, “Trust takes years to build, seconds to break, and forever to repair” – Unknown. Problem solving skill develops through trial and error method is given higher score by the top scorers. Because as quoted by Antony Robbins, “Every problem is a gift – without problems we would not grow”. In self-awareness highest score is given to the statement, “Life skill management is based on self-discovery, so know SWOT”. Because, a SWOT matrix is a framework for analyzing strengths and weaknesses as well as the opportunities and threats that one face. This helps to focus on strengths, minimize weaknesses, and take the greatest possible advantage of available opportunities.

**TABLE 2**

**Life Skill Management of Top Scorers**

|  |  |  |
| --- | --- | --- |
| **Components of Life Skills** | **Weighted Average Score (in %)** | **Rank** |
| Creative Thinking | 97.64 | II |
| Critical Thinking | 69.57 | VIII |
| Coping with Emotion | 94.36 | III |
| Coping with Stress | 69.24 | IX |
| Decision Making  | 86.82 | IV |
| Effective Communication | 69.77 | VII |
| Empathy | 68.27 | X |
| Interpersonal Relationship | 76.79 | V |
| Problem Solving | 76.35 | VI |
| **Self – Awareness** | **97.90** | **I** |

 **Source: Primary Data**

 The Table 2 indicates that self-awareness has more weighted average score than other components. The possible reason for this may be, the top scorers are aware of self-awareness is a first step for setting goals and achieving success. Creative thinking is a key which opens doors to a whole new realm of opportunities and it gets second highest score which is followed by coping with emotion, decision making, interpersonal relationship, problem solving, effective communication, critical thinking and coping with stress. Empathy gets lowest weighted average score. It shows that the top scorers should develop their ability to place themself in another's position. The result further reveals that, weighted average score of all core life skills are more than 60%. It shows that the top scorers have best life skill management. Amos test is used to scrutinize whether the same

 result is observed or not and it is given below.

**Table 3**

|  |
| --- |
| **Model Summary – Life Skill Management and its Components**  |
| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | F | Sig. |
| 1 | 0.99a | 0.99 | 0.982 | .01 | 46.55 | .000b |
| a. Predictors: (Constant), Self-Awareness, Coping with Emotion, Decision Making, Empathy, Problem Solving, Critical Thinking, Interpersonal Relationship, Coping with Stress, Effective Communication, Creative Thinking |

 The Table 3 exhibits the strength of relationship between life skill management and its components. The prediction model is statistically significant with F = 46.55. *p* < 0.001. Further, it accounts for 99% of the variance of life skill management (R2 = 0.990, Adjusted R2 = 0.982).

**Table 4**

| **Standardized Estimates for Relationship between Life Skill Management and Components of Life Skills** |
| --- |
| **Dependent Variable** |  | **Independent Variables** | **Standardized Estimate (β)** | **S.E.** | **Sig.****(*P*-value)** | **Result (Hypothesis supported/not supported)** |
| Life Skill Management |  | Creative Thinking | 0.97\*\*\* | .007 |  .000 | Supported |
| Life Skill Management |  | Critical Thinking | 0.70\*\*\* | .053 | .013 | Supported |
| Life Skill Management |  | Coping with Emotion | 0.94\*\*\* | .019 | .000 | Supported |
| Life Skill Management |  | Coping with Stress | 0.69\*\*\*  | .035 | .024 | Supported |
| Life Skill Management |  | Decision Making | 0.87\*\*\* | .030 | .001 | Supported |
| Life Skill Management |  | Effective Communication | 0.68\*\*\* | .046 | .019 | Supported |
| Life Skill Management |  | Empathy | 0.70\*\*\*  | .041 | .028 | Supported |
| Life Skill Management |  | Interpersonal Relationship | 0.76\*\*\* | .038 | .016 | Supported |
| Life Skill Management |  | Problem Solving | 0.77\*\*\* | .022 | .014 | Supported |
| Life Skill Management |  | Self-Awareness | 0.98\*\*\* | .000 | .000 | Supported |

\*\*\*Significant at 0.05 level

 The Standardized regression estimates of components of life skills as predictors are shown in the Table 4. Self-Awareness (β = 0.98, *p* *=* 0.000) is found to exert the strongest relationship on life skill management followed by creative thinking (β = 0.97, *p* *=* 0.007) and coping with emotion (β = 0.94, *p* *=* 0.019). Inspection of path weights suggests that all components of life skills are significant predictors of life skill management at *p* < 0.05. Hence the hypothesis Ha, which postulates that components of life skills are positively influence the levels of life skill management among the top scorers. From the Figure 1 it can be observed that the values of structural coefficients in the path diagram are analogous to standardized β coefficients through multiple regressions and projected through the Table 4.

**Figure 1**

**Components of Life Skill Management**



The respondents are classified into three categories that is those who have high level life skill management, medium level life skill management, and low level life skill management. This classification is done on the basis of the mean (x̅) and standard deviation (σ) of the total life skill management score of 305 respondents. The computed value of x̅ and σ are 19.18 and 11.44 respectively. Hence, the respondents who have scored above 30.62 (x̅ + σ) are treated as high level life skill management category and those who have scored below 7.74 (x̅ - σ) are considered as low level life skill management category. The top scorers who have scored between 7.74 and 30.62 (x̅ + σ and x̅ - σ) are taken as medium level life skill management category.

**Gender and Levels of Life Skill Management**

The choices and preferences of male and female are differ. Males are expected to be independent, assertive, and competitive; females are expected to be more passive, sensitive, and supportive14. The gender differences may influence the levels of life skill management. Hence, the gender of the sample respondents and their levels of life skill management are analyzed and the result is given in the Table 5.

**TABLE 5**

**Gender and Levels of Life Skill Management**

|  |  |  |
| --- | --- | --- |
| **Gender** | **Levels of Life Skill Management** | **Total** |
| High | Medium | Low |
| Male | 9(17.31) | 23(44.23) | 20(38.46) | 52(100) |
| Female | 59(23.32) | 175(69.17) | 19(7.51) | 253(100) |
| **Total** | 68 | 198 | 39 | **305** |

 **Source: Primary Data**

 (Figures in Parentheses are Percentages)

The Table 5 shows that, the percentage of the female top scorers is higher in the high level as well as medium level life skill management category (23.32% & 69.17%) than the male top scorers (17.31% & 44.23%). Besides the percentage of the female top scorers is lower (7.51%) in the low level life skill management category when compared to their counterparts (38.46%). The result clearly indicates that, the female top scorers have more life skill management than the male top scorers. With a view to test the significance of the relationship between gender and the life skill management, Chi-square test is applied.

 **Ho:** There is no significant difference between the life skill management and gender of the top scorers.

 **H1:** There is a significant difference between the life skill management and gender of the top scorers.

 The calculated Chi-square value of 37.15 is more than the table value of 5.99 for 2 degrees of freedom at 5% level of significance. Hence the result does not support the null hypothesis. It is inferred that the level of life skill management is influenced by gender.

**Age and Levels of Life Skill Management**

The main components of life skills are communication, inter-personal skills, decision making, critical thinking, coping and self-management skills. These skills develop when the individual matures, according to age. With the passage of time, the different component of life skill grows21. Hence, the age of the respondents is identified as one of the important factor to determine the life skill management. The Table 6 shows the levels of life skill management of different age group of top scorers.

**TABLE 6**

**Age and Levels of Life Skill Management**

|  |  |  |
| --- | --- | --- |
| **Age** | **Levels of Life Skill Management** | **Total** |
| High | Medium | Low |
| 31 – 34 Years | 45(29.80) | 100(66.23) | 6(3.97) | 151 |
| 35 – 38 Years | 23(14.94) | 98(63.64) | 33(21.43) | 154 |
| **Total** | 68 | 198 | 39 | **305** |

 **Source: Primary Data**

 (Figures in Parentheses are Percentages)

It is clear from the Table 6 that, the respondents comes under “31 – 34 Years” age group are more (29.80%) in high level life skill management category than the respondents who comes under “35 – 38 Years” age group (14.94%). The same trend is observed in the medium level life skill management category also (66.23% & 63.64%). But in the low level life skill management category contrast result is observed between these two categories (3.97% & 21.43%).

The result shows that the respondents come under “31 – 34 Years” age group have better level life skill management than their counterparts. The result is in contrast with the findings of Mahipatsinh *et al*.16 Their result shows that there is significant difference in skills development, when age of students is increases. To examine the significant relationship between age and life skill management Chi-square test is applied.

**Ho:** There is no significant relationship between the life skill management and age of the top scorers.

**H1:** There is a significant relationship between the life skill management and age of the top scorers.

The calculated Chi-square value 25.80 is greater than the table value 5.99 for 2 degrees of freedom at 5% level of significance. Based on the above result the alternative hypothesis related to age is accepted. It is inferred from the alternative hypothesis that the level of life skill management is influenced by age.

**Marital Status and Levels of Life Skill Management**

Marriage is a social contract between a man and a woman, which has existed since ancient time. A man and a woman are united by the society in the special form of dependence for the purpose of founding and maintaining a family. It makes men and women responsible to maintain the expected standard of living of the family. Maintaining the standard of living of the family is closely related to their life skills.

Marital status affects life skill management because married people may have more responsibility, stress and commitment to their family. They are tempted to give priority to their home rather than skills22. The Table 7 shows the level of life skill management of married and unmarried respondents.

**TABLE 7**

**Marital Status and Levels of Life Skill Management**

|  |  |  |
| --- | --- | --- |
| **Marital Status** | **Levels of Life Skill Management** | **Total** |
| High | Medium | Low |
| Married | 58(23.29) | 166(66.67) | 25(10.04) | 249(100) |
| Unmarried | 10(17.86) | 32(57.14) | 14(25.00) | 56(100) |
|  **Total** | 68 | 198 | 39 | **305** |

 **Source: Primary Data**

 (Figures in Parentheses are Percentages)

 The Table 7 shows that out of 305 respondents, 249 respondents (81.64%) are married and 56 respondents (18.36%) are not yet married. In high level life skill management category married respondents are more (23.29%) than the unmarried respondents (17.86%). Likewise in the medium level life skill management category also married respondents (66.67%) are more than the unmarried respondents (57.14%). But in low level life skill management category contrast result is observed between these two categories (10.04% & 25.00%)).

It can be inferred that married top scorers have better life skill management than the unmarried top scorers. The possible reason for this phenomenon may be they think twice before taking decisions, have more responsibilities and commitment towards their family.

To find whether there exists a significant relationship between marital status and life skill management, Chi-square test is applied.

**Ho:** Life Skill Management is not influenced by marital status of the Top Scorers.

 **H1:** Life Skill Management is influenced by marital status of the Top Scorers.

The calculated value of Chi-square 9.25 is more than the table value (5.99) for 2 d.f. at 5% significance level. Hence, the null hypothesis is rejected. The alternative hypothesis that the level of life skill management is influenced by the marital status is established.

**Family Type and Levels of Life Skill Management**

Each and every individual in this society has to face conflict, competition and stress in every walk of life. Small families have over expectation from their kids. There is undue comparison with other children due to lack of art of parenting. All this affects the child’s mind. It results in number of problems such as fear of failure, suicides, aggressiveness, inferiority or superiority complexes, loneliness, criminal attitude anxieties and other emotions.23 Hence, it is essential to study the respondents’ family type and their level of life skill management are correlated or not. The result is given in the Table 8.

**TABLE 8**

**Family Type and Levels of Life Skill Management**

|  |  |  |
| --- | --- | --- |
| **Family Type** | **Levels of Life Skill Management** | **Total** |
| High | Medium | Low |
| Joint | 7(12.50) | 33(58.93) | 16(28.57) | 56(100) |
| Nuclear | 61(24.50) | 165(66.27) | 23(9.24) | 249(100) |
| **Total** | 68 | 198 | 39 | **305** |

 **Source: Primary Data**

 (Figures in Parentheses are Percentages)

The Table 8 shows that 56 (18.36%) respondents are from joint family and 249 (81.64%) respondents are from nuclear family. In the high level life skill management category the percentage is higher for the respondents who are from nuclear family (24.50%) than the respondents from joint family (12.50%). In medium level life skill management category also the respondents from nuclear family are more (66.27%) than their counterparts (58.93%). In low level life skill management category the percentage is lower (9.24%) for the respondents from nuclear family when compared to the respondents from joint family (28.57%).

It is inferred that the top scorers from nuclear family have good life skill management when compared to the respondents from joint family. To find out the significant relationship between family type and life skill management, Chi-square test is applied.

**Ho:** There is no significant difference between the life skill management and type of family.

 **H1:** There is a significant difference between the life skill management and type of family.

The calculated Chi-square value of 16.70 is more than the table value of 5.99 for 2 degrees of freedom at 5% level of significance. Hence, significant relationship exists between family type and level of life skill management. So, level of life skill management is influenced by family type.

**Educational Qualification and Levels of Life Skill Management**

**Swami Vivekananda** quoted that, “Education as the manifestation of the divine perfection already in man”. Every education system, thus, has a duty to support the development of life skills among its students in order to enable them function effectively in the society26 and education must train the students to manage their life skills. Hence, an attempt is made to test whether educational qualification influences the levels of life skill management top scorers or not and the result is given in the Table 11.

**TABLE 11**

**Educational Qualification and Levels of Life Skill Management**

|  |  |  |
| --- | --- | --- |
| **Educational Qualification** | **Levels of Life Skill Management** | **Total** |
| High | Medium | Low |
| Post-Graduation | 22(11.49) | 58(64.37) | 7(24.14) | 87(100) |
| Research and Additional Qualification | 46(26.61) | 140(65.14) | 32(8.26) | 218(100) |
| **TOTAL** | 68 | 198 | 39 | **305** |

 **Source: Primary Data**

 (Figures in Parentheses are Percentages)

It is evident from the Table 11 that the top scorers with Research and Additional qualification have high level life skill management (26.61%) than the top scorers with PG qualification (11.49%). In medium level life skill management category the percentage is more or less similar for both categories (65.14 & 64.37%). The top scorers with PG qualification are more (24.14%) in low level life skill management category when compared to top scorers with Research and Additional qualification (8.26%).

The result clearly indicates that the level of life skill management is higher for the top scorers with PG qualification. In order to test the association Chi-square test is applied.

**Ho:** There is no significant difference between the life skill management and educational qualification of the top scorers.

**H1:** There is a significant difference between the life skill management and educational qualification of the top scorers.

The calculated Chi-square value of 18.64 is more than the table value of 5.99 for 2 degrees of freedom at 5% level of significance. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. It is inferred that the level of life skill management is influenced by educational qualification.

**Designation and Levels of Life Skill Management**

Person’s designation determines personality, responsibilities and problem solving ability. The standard of life is also depends on individual’s occupation and the income derives from it.27 Designation requires various life skills like creative thinking skill, decision making skill, communication skill, interpersonal relationship skill and problem solving skill. Therefore, designation of the respondents has been identified as a main factor which influences the levels of life skill management. The Table 12 shows the levels of life skill management of the top scorers with different occupation.

 **TABLE 12**

**Designation and Levels of Life Skill Management**

|  |  |  |
| --- | --- | --- |
| **Designation** | **Levels of Life Skill Management** | **Total** |
| High | Medium | Low |
| Employee | 50(10.00) | 110(63.75) | 7(26.25) | 167(100) |
| Entrepreneur | 10(17.24) | 37(63.79) | 11(18.97) | 58(100) |
| Professional | 8(29.94) | 51(65.87) | 21(4.19) | 80(100) |
| **Total** | 68 | 198 | 39 | 305 |

 **Source: Primary Data**

 (Figures in Parentheses are Percentages)

It is inferred from the Table 12 that, the professionals have high level life skill management (29.94%) than entrepreneurs (17.24%) and employees (10.00%). In medium level life skill management category slight difference is observed between professionals (65.87%), entrepreneurs (63.79%) and employees (63.75%).

In low level life skill management category employees (26.25%) are more than entrepreneurs (18.97%) and professionals (4.19%). The result indicates that the professionals have the best life skill management and the entrepreneurs have better life skill management than the employees. The result is not surprising because professionals have standard education and training. So they can take better decisions, have effective communication skill, problem solving skill and good interpersonal skill. In order to test the relationship between life skill management and designation Chi-square test is applied.

**Ho:** Life Skill Management is not influenced by designation of the top scorers.

 **H1:** Life Skill Management is influenced by designation of the top scorers.

The calculated Chi-square value of 179.71 is more than the table value of 9.49 for 4 degrees of freedom at 5% level of significance. Hence, the null hypothesis is rejected and the alternative hypothesis is accepted. It is inferred that the level of life skill management is influenced by designation.

**Monthly Income and Levels of Life Skill Management**

Income of a person plays an important role in shaping the economic conditions of an individual.28 Income generated by the individual helps to lead a better standard of living. Because, the needs and wants are fulfilled through their income. The income affects happiness positively.29 In this context an attempt is made to know whether income of the top scorers influence their level of life skill management or not. For this purpose, monthly income of the top scorers has been classified into three groups viz., up to Rs.25,000, Rs.25,001- Rs.50,000, and more than Rs.50,000 and the result is given in the Table 13.

**TABLE 13**

**Monthly Income and Levels of Life Skill Management**

|  |  |  |
| --- | --- | --- |
| **Monthly Income** | **Levels of Life Skill Management** | **Total** |
| High | Medium | Low |
| Up to Rs.25,000 | 10(18.18) | 34(61.82) | 11(20.00) | 55(100) |
| Rs.25,001- Rs.50,000 | 17(20.99) | 53(65.43) | 11(13.58) | 81(100) |
| More than Rs.50,000 | 41(24.26) | 111(65.68) | 17(10.06) | 169(100) |
| **Total** | 68 | 198 | 39 | **305** |

 **Source: Primary Data**

 (Figures in Parentheses are Percentages)

The Table 13 and Figure 10 show that 55 (18.03%) respondents earn up to Rs.25,000 per month. 81 (26.56%) respondents earns Rs.25,000 to Rs.50,000 per month and 169 (55.41%) respondents’ monthly income is more than Rs.50,000.

In high level life skill management category, the respondents who earn more than Rs.50,000 (24.26%) are more than other categories. In medium level life skill management category also the same trend is observed.

In low level life skill management the percentage is higher for the respondents whose monthly income is up to Rs.25,000 p.m. (20.00%). It is interesting to note that when income of the top scorers increases their life skill management also increases (24.26%, 20.99%, and 18.18%) and when income of the top scorers decreases their life skill management also decreases (10.06%, 13.58%, and 20.00%). In order to test the significance of the relationship between monthly income and levels of life skill management Chi-square test is applied.

**Ho:** There is no significant difference between Life Skill Management and Monthly Income of the Top Scorers.

 **H1:** There is a significant difference between the Life Skill Management and Monthly Income of the Top Scorers.

The calculated value of Chi-square is 59.41. This is greater than the table value of 9.49 for 4 degrees of freedom at 5% level of significance. Based on the above result the alternative hypothesis to the monthly income is accepted. It is inferred that the level of life skill management is influenced by monthly income.

**Working Experience and Levels of Life Skill Management**

Experience is a great teacher, which imparts knowledge about the working environment. It enables the workers to deal with their superiors, colleagues and sub-ordinates expertly and diplomatically. Such experiences imbibe more skills and impart adequate knowledge about the job or will lead monotony.30 The working experience of the top scorers who have been chosen for the present study ranges from one year to fourteen years. The sample respondents are grouped into three experience groups based on the years of experience and their levels of life skill management are given in the Table 14.

**TABLE 14**

**Working Experience and Levels of Life Skill Management**

|  |  |  |
| --- | --- | --- |
| **Working Experience** | **Levels of Life Skill Management** | **Total** |
| High | Medium | Low |
| Up to 5 Years | 9(17.65) | 30(58.82) | 12(23.53) | 51(100) |
| 5 - 10 Years | 52(24.41) | 142(66.67) | 19(8.92) | 213(100) |
| 11 - 14 Years | 7(17.07) | 26(63.41) | 8(19.51) | 41(100) |
| **Total** | 68 | 198 | 39 | **305** |

 **Source: Primary Data**

 (Figures in Parentheses are Percentages)

It is inferred from the Table 14 that 51 (16.72%) top scorers have “up to 5 Years” working experience. 213 (69.84%) top scorers have “5 – 10 Years” working experience and 41 (13.44%) top scorers have “11 - 14 Years” working experience.

In the high level life skill management category the respondents who have “5 – 10 years” work experience have higher percentage (24.41%) than other experience groups (17.65% and 17.07%). In medium level life skill management also the respondents who have 5 – 10 years working experience have higher percentage (66.67%) than others (63.41% and 58.82%). In the low level life skill management category less percentage (8.92%) of the top scorers are in the experience group of “5 – 10 years” category, which is less compared to other experience groups (19.51% and 23.53%).

The result indicates that the respondents with “5 years to 10 years” experience have better life skill management than others. In order to test the significant relationship between life skill management and working experience Chi-square test is applied.

**Ho:** Life Skill Management is not influenced by Working Experience of the Top Scorers.

 **H1:** Life Skill Management is influenced by Working Experience of the Top Scorers.

The calculated Chi-square value 10.37 is greater than the Chi-square table value 9.49 for 4 degrees of freedom at 5% level of significance. Therefore, there is a significant relationship exists between working experience and life skill management and life skill management is influenced by working experience

**Commuting Distance and Levels of Life Skill Management**

People must travel between residential and working place. If the work place is far away from their residence, they have to rush to work because their travelling time increases, and they may suffer physical and mental tiredness.32 So they can’t spend enough time with their family ultimately, it increases their stress level. This may affect the level of life skill management negatively. So the relationship between the levels of life skill management and commuting distance of the top scorers has been analyzed and the result is tabulated as follows.

**TABLE 16**

**Commuting Distance and Levels of Life Skill Management**

|  |  |  |
| --- | --- | --- |
| **Commuting Distance** | **Levels of Life Skill Management** | **Total** |
| High | Medium | Low |
| Up to 20 KM | 48(24.12) | 142(71.36) | 9(4.52) | 199(100) |
|  21 KM - 40 KM | 12(17.14) | 46(65.71) | 12(17.14) | 70(100) |
| Above 40 KM | 8(22.22) | 10(27.78) | 18(50.00) | 36(100) |
| **Total** | 68 | 198 | 39 | **305** |

 **Source: Primary Data**

(Figures in Parentheses are Percentages)

It is clear from the Table 16 and Figure 13 that 199 (65.25%) respondents have “up to 20 KM” commuting distance, 70 respondents (22.95%) have “21 KM - 40 KM” distance and 36 respondents (11.80%) have “above 40 KM” commuting distance.

Further, the analysis shows that the respondents whose commuting distance is up to 20 KM (24.12%) have high level life skill management when compared with “21 KM – 40 KM” category (17.14%) and “above 40 KM” category (22.22%).

In medium level life skill management category also the same trend is observed. In low level life skill management category the respondents whose commuting distance is “up to 20 KM” are less (4.52%) than other two categories (17.14% & 50.00%). This indicates that when the commuting distance of the respondents increases their level of life skill management decreases.

It is inferred that the respondents whose commuting distance is “up to 20 KM” have the best life skill management. The possible reason for this phenomenon may be they can reach their work place as well as home at prompt time. It induces them to dispose their responsibility in a relaxed manner than the other categories. Transportation problem and lack of time take a toll on the life skill management when commuting distance increases. To find out the relationship between life skill management and commuting distance of the respondents’ Chi-square test is applied.

**Ho:** Life Skill Management is not influenced by the commuting distance.

 **H1:** Life Skill Management is influenced by the commuting distance.

The calculated value of Chi-square 60.71 is greater than the table value of 9.49 for 4 degrees of freedom at 5% level of significance. Thus, the null hypothesis is rejected. It is proved that the level of life skill management is influenced by commuting distance of the respondents.

**Findings of the study**

* The study revealed that the female top scorers had high level life skill management and the Chi-square value showed that the level of life skill management was influenced by gender.
* The top scorer who belongs to the age group of 31-34 Years had high level of life skill management. The calculated Chi-square value showed that the level of life skill management was influenced by age.
* The analysis revealed that married top scorers had high level life skill management. The Chi-square value proved that the level of life skill management was influenced by marital status.
* The respondents from nuclear family had better life skill management than their counterparts. The Chi-square test evidenced that the level of life skill management was influenced by family type.
* The top scorers with Post PG qualification had more life skill management. The Chi-square test revealed that the level of life skill management was significantly associated with the educational qualification.
* The study revealed that when compared to employees and entrepreneurs, professionals had better life skill management. The Chi-square value confirmed that there was an association between designation and life skill management.
* The result indicated that the top scorers whose monthly income was more than Rs.50,000 had high level life skill management. The Chi-square value exposed that the level of life skill management was significantly associated with monthly income.
* The result indicated that the respondents who gathered “5 - 10 years” working experience had better life skill management. The Chi-square value proved that the level of life skill management was influenced by working experience.
* Life skill management was declined with the increase in the commuting distance of the respondents. The Chi-square test showed that the level of life skill management was influenced by commuting distance.

**SUGGESTIONS**

* The top scorers should develop their empathetic skill. “Empathy is about standing in someone else's shoes, feeling with his or her heart, seeing with his or her eyes. Not only is empathy hard to outsource and automate, but it makes the world a better place” - Daniel H. Pink. So development of empathetic skill is also suggested to the top scorers.
* Marital Status of the top scorers also influences the life skill management. “We learned a number of skills in our first year of marriage” - Suzoko Knott. So, getting married at the right time is also suggested to the top scorers.
* The top scorers may pursue higher education like CA, CMA, CS, and Ph.D. to enhance their life skill management.
* Employment of the top scorers influences their life skill management. The top scorers should develop their life skills to become a job provider in lieu of job seeker. Hence, the employees should enter into Start-Up India, Stand-Up India and Skill India to entity them as a professional or entrepreneur. The top scorers should follow the quote of Dr. A.P.J. Abdul Kalam, “The youth need to be enabled to become job generators from job seekers”.

**Conclusion**

This study provided comprehensive information about the life skill management of the top scorers belongs to the realm of post-graduation commerce in Tamil Nadu. Amos test and percentage analysis reveals that the top scorers have self-awareness. The factors such as gender, age, educational qualification, designation, monthly income, working experience, marital status, type of family and commuting distance of the top scorers influence the levels of life skill management but the trend of the levels of life skill management varies within and in between the group in a differential manner among the factors. The Chi-square test revealed that, the life skill management is influenced by personal factors. In general, the top scorers have the best life skill management. If the suggestions given by the researcher are adopted by the top scorers, they can fine-tune them as a successful personality and significantly contribute to the social change cum economic development in India. Besides, it ultimately enables them to perform taking advantage of their potentials and become prepared to encounter future needs and changes.

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[[1]](#endnote-1)

1. This Research Paper is based on the Third Chapter of my Ph.D Thesis [↑](#endnote-ref-1)