



A STUDY ON SOCIAL MATURITY OF VISUALLY IMPAIRED HIGH SCHOOL STUDENTS

T. SethuMadhavi Research Scholar, Dept. of Education, Sri
PadmavathiMahilaViswavidyalayam, Tirupati.

Dr. T.G. Amuthavalli, Associate Professor, Dept. of Education, Sri
PadmavathiMahilaViswavidyalayam, Tirupati.

Abstract

The study has aimed to investigate the social maturity of visually impaired High School students. The sample consisted of 400 visually impaired high school students, 200 boys and 200 girls from two government and two private schools for visually impaired were selected purposively. The data was analysed by the computation of mean, SD and t-test. The study revealed that the visually impaired high school students stand on above average level of social maturity. Boys are more mature than girls and government school students are more mature than private school students in their social maturity.

Key words: Emotional Maturity, social maturity, students

Introduction:

In assessing the growth and development of an individual one approach has been very useful. His behaviour at a particular age is studied and then compared with the behaviour of other individuals of the same age group. If his behaviour is more or less similar to the behaviour typical of his age group, he is said to have achieved maturity. If high school boys have tantrums or show lack of co-operation in group games we call them immature, but the same behaviour in a child of three may be described as mature because children at that age usually show these characteristics.

Meaning of Maturity:

Maturity is described as the criterion of good adjustment which helps the individual to live effectively in his group or it indicates that degree of good

adjustment. It is the final product of development.

Social Maturity:

Social Maturity means understanding the nature and causes of individual behaviour in social situations, understanding the wide range of conditions, that shape the social behaviour of individuals, their actions, feelings and thoughts with respect to other persons.

Social maturity means knowing what to do and striving for it by following role models to reach the desired level of acceptable social behaviour.



Social Maturity of the visually impaired Children
Helen Keller stated:

“Not blindness, but the attitude of seeing to the blind is the hardest burden to bear”.

Children learn how to walk upstairs by observing others – visually impaired children cannot do that. For most of us strongest learning, mode is visual. Children who are visually impaired have unique needs that sighted children don't. The tasks of socialization may be somewhat different for the blind child. Blindness may be a handicap in forming such relationships at certain ages. The blind child is handicapped in knowing whether and when he is accepted and acceptable. They have difficulties to develop their interpersonal skills because they have fewer friends, fewer opportunities to socialize and fewer occasions than the sighted children. Tuttle & Tuttle (2004) found that children who are visually impaired are often more socially immature and more egocentric than sighted children.

Review of related literature:

- 1) A study conducted by P. Gomathi (2004) on Emotional Maturity and Social Maturity of Visually Impaired students found that there was no significant difference between boys and girls in their social maturity.
- 2) Savitha (2010) investigated on “A Study of the Self-concept and Social Adjustment of the Visually Impaired”. The researcher tried to analyse the relation between self-concept of visually

impaired adolescents and studied the effect of school, home and society on the self-concept and social adjustment of visually impaired adolescents were taken as sample. The researcher found that most of the visually impaired had positive self-concept and were socially well adjusted.

- 3) TainaMaaritHurre, ErkkiJuhani, Komulainen and HilleviMarita conducted an investigation on social support and self esteem among adolescents with visual impairments in the year 1999. The social support and self-esteem of 115 adolescents who attended main stream Finish School, a control group of 67 sighted classmates of 66 visually impaired adolescents were assessed using a self-report questionnaire. The study found that the relationship with friends significantly contributed to the enhancement of self-esteem of adolescents with visual impairments.

- 4) Anantha Lakshmi Kumar (2001) in her study on social maturity, intelligence and self-acceptance of visually impaired and normal children found that all the visually impaired possessed average level of social maturity. It is also found that boys and girls did not differ significantly in their social maturity.

Statement of the problem:

A Study on the Social Maturity of Visually Impaired High School Students.



Objectives:

- 1) To study the level of social maturity of visually impaired high school students.
- 2) To find out the difference in social maturity of male and female.
- 3) To find out the difference between government and private school students in their social maturity.

Hypotheses:

- 1) There is no significant difference between boys and girls in their social maturity.
- 2) There is no significant difference between government and private school students in their social maturity.

Sample:

The study was conducted on a representative sample of 400 students comprising of 200 boys and 200 girls of class VIII to class X of two government and two private schools of Andhra Pradesh state.

Methodology:

The descriptive survey method of research was followed in the present study. 400 students were selected purposively from different schools of visually impaired in Andhra Pradesh state. Principals of the schools were contacted to seek their cooperation for collecting data. Before the administration of the tool, they were acquainted with the purpose of investigation. They were told that the results of the tools would be kept strictly confidential. The investigator

read out the questions and the respondents were asked to write down their responses in Braille script.

Research Tools:

Social maturity scale developed by Dr. NaliniRao was used to assess the social maturity. It has a total of 90 items.

Scoring:

The scale consisted of 90 items under 3 categories i.e. personal adequacy, interpersonal adequacy and social adequacy. Items in the scale are in question form demanding information for each in any of the four options i.e. strongly agree, agree, disagree and strongly disagree. Items are so stated that if answer is say strongly agree, a score of 4 is given, for agree 3, for disagree 2 and for strongly disagree a score of 1 is to be awarded for positively oriented items and the score is awarded in reverse order for the negatively oriented items. The higher the score on the scale, greater is the degree of social maturity.

Results and Discussion:

Descriptive analysis was done by computing Mean, Standard Deviation and t-test.

Table – 1 :Level of Social Maturity of Visually Impaired High School Students

N	Raw Score	Level of Social Maturity
400	235.43	Above average level maturity

From the table, it is found that the raw score of the sample is 235.43



which lies under the Z score of +0.52 indicating above average level of social maturity of the visually impaired high school students.

Table – 2 : Mean, SD and t-values of Social Maturity of male and female visually impaired high school students

Gender	N	Mean	SD	t-value
Boys	200	238.42	19.24	3.63 **
Girls	200	232.13	13.21	

**Significant at 0.01 level.

Table 2 shows that the mean value of boys is 238.42 and girls is 232.13. The calculated t-value is 3.63 which is greater than the table value. So it is significant at 0.01 level. Hence the null-hypothesis is rejected. Therefore it is conducted that there exists a significant difference between boys and girls in their social maturity. From the table it is noticed that the mean value of boys is higher than that of girls indicating the level of social maturity of boys is higher than the girls.

Table – 3: Mean, SD and ‘t’ value of Social Maturity of visually impaired high school students with respect to management variable

Group	N	Mean	SD	t-value
Government	200	232.86	18.41	4.61**
Private	200	243.32	18.95	

**Significant at 0.01 level.

Table 3 shows that the calculated t-value is 4.61 which is greater than the table value. So it is significant at 0.01 level. Hence the null hypothesis is rejected. Therefore it is concluded that

there is a significant difference between government and private school visually impaired students in their social maturity.

It is clear from the table that the mean value of government school students is 232.86 where as private school students is 234.32 indicating that the mean value of government school students is higher than that of private school students. Therefore the government school students have higher level of social maturity than the private high school students.

Conclusion:

On the basis of the above findings it can be concluded that there exists a significant difference between boys and girls and also between government and private school students in their social maturity. Much of the disability of visually impaired children is occasioned by restrictions, over protection, rejection, unrealistic expectations and the ignorance of the society. Thus the blind or visually impaired individual is further handicapped by being excused from the usual development, educational and vocational experiences. Parents and teachers play a great role in the development of social skills among the visually impaired students. This can lead to not only high levels of social competence and interaction but also high level of achievement.



References:

- 1) Tama Maantkuurce, ErkkiJuhaniKomulainen, and HilleviMarita (1999), A Study of Social Support and Selfesteem among Adolescents with Visual Impairments. Journal of Visual Impairment & Blindness, January 1999.
- 2) P. Gomathi(2004). A Study on Emotional Maturity and Social Maturity of Visually Impaired Students. An unpolished dissertation, International Human Resource Development Centre for the Disabled, Sri Ramakrishna Mission, Vidyalaya, Coimbatore.
- 3) Savitha (2010). A Study of the Self-concept and Social Adjustment of the visually impaired. SPACE – Scholar’s Project for Abstracts compilation in Education.CIF Researcher’s Initiative Abstracts of Dissertations Master of Education Release No.2013-02.
- 4) AnanthalakshmiKumari (2001) – Social maturity, Intelligence and Self-acceptance of Visually Impaired and Normal Children – An unpublished dissertation, SPMVV, Tirupati.



CUSTOMERS' OPINION ON CURRENT AND POTENTIAL USE OF INTERNET BANKING: A STUDY ON PUBLIC SECTOR BANKS WITH REFERENCE TO WEST GODAVARI DISTRICT

Dr.Subba Rao Ebicherla, Assistant Professor, Department of Management Studies,
Baba Institute of Technology and Sciences, P.M. Palem, Visakhapatnam, AP

Abstract:

The main objective of the paper is to know the views of customers on Internet Banking. The study concluded that there is no significant difference in the opinion on customer views on internet banking services, and the current and potential use of internet banking services with respect to Gender, religion, marital status and occupation. Whereas, a significant difference can be found at 0.01 level with regard to caste, age, educational qualification and income.

Key words: *Internet Banking, Customer Satisfaction, brick and mortar*

Introduction

Internet Banking is a term used to describe banking transactions that are performed via a secured Internet application. Internet Banking transactions include such things as paying bills, transferring funds, viewing account statements and paying down loans and mortgages. Although Internet Banking has been popular among young Internet-savvy people for many years, its popularity is expected to grow rapidly as Internet usage grows internationally and people discover the many advantages that it provides.

Technology has completely transformed the way we do banking today. Centralised banking system implementations have computerised all the banking processes, ATMs dispense cash to customers 24X7 and internet banking has enabled customers to

transact from the convenience of their homes. No long queues at the bank counters or multiple trips to the local branches and head offices. Transactions, bill payments, trading, investing, ordering cheque books, transferring funds, setting up FDs, etc., can now all be accomplished with a few mouse clicks in a matter of minutes.

The large, established "brick and mortar" banks introduced Internet Banking services in the mid-1990s. Most importantly, from the banks' perspective, internet banking offers the lowest cost per transaction by virtue of being the least expensive channel (as compared to the cost of serving a customer at physical branch). And it facilitates market penetration and growth in customer base without any geographical constraints or time based limitations.