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

Abstract

Education enables the individual to develop their skills and to inculcate proper Attitudes and values. Socio-economic factors play a crucial role in developing their life skill. Even though, all individuals in the society have equal opportunities to access the effective life skill management, it varies according to gender, age, area of residence etc. To cope up with the present fast growing society the educational system must provide skills which they can actually use in real life. The commerce education is no exception to this as the pace of globalization, liberalization and privatization has tremendously influenced the various Dimensions of it. In this context, it is essential to check whether the commerce post-graduates Have effective life skill management or not. Hence, the present research work is undertaken to Study the influence of the socio-economic factors on life skill management of the top scorers. The primary data were obtained from 305 top scorers by adopting cluster sampling technique; And SEM and chi-square test were used for the analysis. The analysis reveals that majority of the top scorers have better life skill management and LSM is influenced by the socio-Economic factors. On the basis of findings of the study suggestions are made to the Respondents. 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 of the nation.

Keywords: Socio-Economic Factors, Life Skill Management, Top Scorers, Life Skill Management, Successful Personality.

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I. INTRODUCTION

Education enables the individual to develop the skill to have a reasonable standard of living by imparting knowledge, developing skills, and inculcating proper attitudes and values.[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. 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.[2] 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. 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.[3] Once mastered, life skills help a person in every sphere 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.[4]

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 according to gender, age, area of residence etc.[5,6,7]

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)[8], Hamidreza Roohafza et al (2009)[9], Tiina Eskola (2010)[10], Rand D. Conger et al (2010)[11], Anna Kagesten (2016)[12], Ratana Somrongthong (2017)[13]. 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.

II. STATEMENT OF THE PROBLEM

To cope up with the present fast growing society educational system must provide skills which they can actually use in real life situations. The commerce education is no exception to this as the pace of globalization, liberalization and privatization has tremendously influenced the various dimensions of it. 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.[14] In contrary, 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 check whether the commerce post-graduates have effective life skill management or not. 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 address the following research issues:

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

1. **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.

2. **Hypothesis of the Study:** Life skill management of top scorers is not influenced by personal factors.

3. **Research Methodology:** 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) through e-mail, mail and over the phone. The secondary data were collected from the Controller of Examinations of TNSGUs.

4. **Analytical Tools**
   - Arithmetic Mean, Standard Deviation, Percentage Analysis.
   - Structural Equation Modeling (SEM).
   - The chi-square test (x^2).

III. 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 scores 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)	0 0.00	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	198	54	42	3	8	1346

for effective relationship.	(64.92)	(17.70)	(13.77)	(0.98)	(2.62)	
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 creativity[14]. 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 relationship[15]. "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 moment[16]. 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.

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 (R^2 = 0.990, Adjusted R^2 = 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

Model Summary – Life Skill Management and its Components						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	F	Sig.
1	0.99[a]	0.99	0.982	.01	46.55	.000[b]

a. Predictors: (Constant), Self-Awareness, Coping with Emotion, Decision Making, Empathy, Problem Solving, Critical Thinking, Interpersonal Relationship, Coping with Stress, Effective Communication, Creative Thinking

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 ($\beta = 0.98$, $p = 0.000$) is found to exert the strongest relationship on life skill management followed by creative thinking ($\beta = 0.97$, $p = 0.007$) and coping with emotion ($\beta = 0.94$, $p = 0.019$). 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.
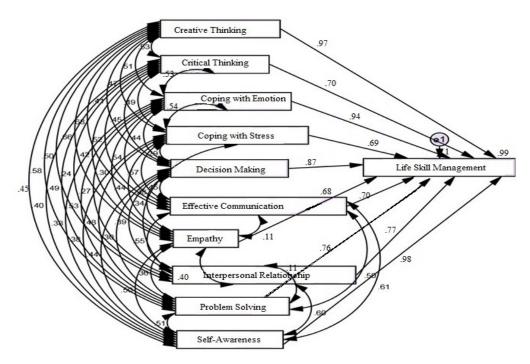

Figure 1: Components of Life Skill Management

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 ($\bar{x}$) and standard deviation (σ) of the total life skill management score of 305 respondents. The computed value of $\bar{x}$ and σ are 19.18 and 11.44 respectively. Hence, the respondents who have scored above 30.62 ($\bar{x} + \sigma$) are treated as high level life skill management category and those who have scored below 7.74 ($\bar{x} - \sigma$) are considered as low level life skill management category. The top scorers who have scored between 7.74 and 30.62 ($\bar{x} + \sigma$ and $\bar{x} - \sigma$) are taken as medium level life skill management category.

IV. 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 supportive[17]. 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.

- **H_o:** There is no significant difference between the life skill management and gender of the top scorers.
- **H_1:** 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.

V. 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 with the passage of time. 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.[19] 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.

- **H$_o$:** There is no significant relationship between the life skill management and age of the top scorers.
- **H$_1$:** 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.

VI. MARITAL STATUS AND LEVELS OF LIFE SKILL MANAGEMENT

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 skills[20]. 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.

- **H$_0$:** Life Skill Management is not influenced by marital status of the Top Scorers.
- **H$_1$:** 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.

VII. 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.[21] 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.

- **H$_0$:** There is no significant difference between the life skill management and type of family.
- **H$_1$:** 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.

VIII. EDUCATIONAL QUALIFICATION AND LEVELS OF LIFE SKILL MANAGEMENT

Swami Vivekananda quoted that, "Education as the manifestation of the divine perfection already in man". 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.

- **H$_0$:** There is no significant difference between the life skill management and educational qualification of the top scorers.
- **H$_1$:** 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.

IX. 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.[22] 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.

- **H₀:** 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.

X. MONTHLY INCOME AND LEVELS OF LIFE SKILL MANAGEMENT

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.[23] 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.

- **H_0:** There is no significant difference between Life Skill Management and Monthly Income of the Top Scorers.
- **H_1:** 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.

XI. 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.[24] 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.

- **H$_0$:** Life Skill Management is not influenced by Working Experience of the Top Scorers.
- **H$_1$:** 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

XII. 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.[25] 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 15: 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.

- **H$_0$:** Life Skill Management is not associated with commuting distance.
- **H$_1$:** Life Skill Management is associated with 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 associated with commuting distance of the respondents.

XIII. FINDINGS OF THE STUDY

1. The study revealed that the female top scorers, between the age group of 31-34 Years, married, belongs to nuclear family, Post PG qualification had high level life skill management.
2. The study revealed that when compared to employees and entrepreneurs, professionals had better life skill management.
3. The result indicated that the top scorers whose monthly income was more than Rs.50,000 had high level life skill management.

4. The result indicated that the respondents who gathered "5 - 10 years" working experience had better life skill management.
5. Life skill management was declined with the increase in the commuting distance of the respondents.
6. The Chi-square test showed that the level of life skill management was influenced by gender, age, marital status, family type, educational qualification, and designation, monthly income, working experience and commuting distance.

XIV. SUGGESTIONS

1. The top scorers should develop their empathetic skill. They should put themselves in someone else's shoes to make world a better place to live.
2. Marital Status of the top scorers also influences the life skill management. Getting married at the right time is also suggested to the top scorers as it helps to learn new skills.
3. The top scorers may pursue higher education like CA, CMA, CS, and Ph.D. to enhance their life skill management.
4. 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.

XV. 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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This Research Paper is based on the Third Chapter of my Ph.D Thesis