

Course: Educational Psychology (6402)

Level: ADE/B.Ed (4-Year)

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ASSIGNMENT No. 1

Q.1 Differentiate between experimental and correlational discipline?

Correlational Research: Seeking Relationships among Variables

In contrast to descriptive research, which is designed primarily to provide static pictures, **correlational research** involves the measurement of two or more relevant variables and an assessment of the relationship between or among those variables. For instance, the variables of height and weight are systematically related (correlated) because taller people generally weigh more than shorter people. In the same way, study time and memory errors are also related, because the more time a person is given to study a list of words, the fewer errors he or she will make. When there are two variables in the research design, one of them is called the *predictor variable* and the other the *outcome variable*.

One way of organizing the data from a correlational study with two variables is to graph the values of each of the measured variables using a *scatter plot*. a **scatter plot** is a visual image of the relationship between two variables. A point is plotted for each individual at the intersection of his or her scores for the two variables. When the association between the variables on the scatter plot can be easily approximated with a straight line.

When the straight line indicates that individuals who have above-average values for one variable also tend to have above-average values for the other variable, as in part, the relationship is said to be **positive linear**. Examples of positive linear relationships include those between height and weight, between education and income, and between age and mathematical abilities in children. In each case, people who score higher on one of the variables also tend to

score higher on the other variable. **Negative linear relationships**, occur when above-average values for one variable tend to be associated with below-average values for the other variable. Examples of negative linear relationships include those between the age of a child and the number of diapers the child uses, and between practice on and errors made on a learning task. In these cases, people who score higher on one of the variables tend to score lower on the other variable.

*Relationships between variables that cannot be described with a straight line are known as **nonlinear relationships**. The most common statistical measure of the strength of linear relationships among variables is the **Pearson correlation coefficient**, which is symbolized by the letter r . The value of the correlation coefficient ranges from $r = -1.00$ to $r = +1.00$. The direction of the linear relationship is indicated by the sign of the correlation coefficient. Positive values of r (such as $r = .54$ or $r = .67$) indicate that the relationship is positive linear (i.e., the pattern of the dots on the scatter plot runs from the lower left to the upper right), whereas negative values of r (such as $r = -.30$ or $r = -.72$) indicate negative linear relationships (i.e., the dots run from the upper left to the lower right). The strength of the linear relationship is indexed by the distance of the correlation coefficient from zero (its absolute value). For instance, $r = -.54$ is a stronger relationship than $r = .30$, and $r = .72$ is a stronger relationship than $r = -.57$. Because the Pearson correlation coefficient only measures linear relationships, variables that have curvilinear relationships are not well described by r , and the observed correlation will be close to zero.*

It is also possible to study relationships among more than two measures at the same time. A research design in which more than one predictor variable is used to predict a single outcome variable is analyzed through *multiple regression* (Aiken & West, 1991). **Multiple regression** is a statistical technique, based on correlation coefficients among variables, that allows predicting a single outcome variable from more than one predictor variable. For instance, Figure 3.10 shows a multiple regression analysis in which three predictor variables (Salary, job satisfaction, and years employed) are used to predict a single outcome (job performance). The use of multiple regression analysis shows an important advantage of correlational research designs — they can be used to make predictions about a person's likely score on an outcome variable (e.g., job performance) based on knowledge of other variables.

An important limitation of correlational research designs is that they cannot be used to draw conclusions about the causal relationships among the measured variables. Consider, for instance, a researcher who has hypothesized that viewing violent behaviour will cause increased aggressive play in children. He has collected, from a sample of Grade 4 children, a measure of how many violent television shows each child views during the week, as well as a measure of how aggressively each child plays on the school playground. From his collected data, the researcher discovers a positive correlation between the two measured variables.

Although this positive correlation appears to support the researcher's hypothesis, it cannot be taken to indicate that viewing violent television causes aggressive behaviour. Although the researcher is tempted to assume that viewing violent television causes aggressive play, there are other possibilities. One alternative possibility is that the causal direction is exactly opposite from what has been hypothesized. Perhaps children who have behaved aggressively at school develop residual excitement that leads them to want to watch violent television shows at home.

Although this possibility may seem less likely, there is no way to rule out the possibility of such reverse causation on the basis of this observed correlation. Still another possible explanation for the observed correlation is that it has been produced by the presence of a *common-causal variable* (also known as a *third variable*). A **common-causal variable** is a variable that is not part of the research hypothesis but that causes both the predictor and the outcome variable and thus produces the observed correlation between them. In our example, a potential common-causal variable is the discipline style of the children's parents. Parents who use a harsh and punitive discipline style may produce children who like to watch violent television and who also behave aggressively in comparison to children whose parents use less harsh discipline.

In this case, television viewing and aggressive play would be positively correlated (as indicated by the curved arrow between them), even though neither one caused the other but they were both caused by the discipline style of the parents (the straight arrows). When the predictor and outcome variables are both caused by a common-causal variable, the observed relationship between them is said to be *spurious*. A **spurious relationship** is a relationship between two variables in which a common-causal variable produces and "explains away" the relationship. If effects of the common-causal variable were taken away, or controlled for, the relationship

between the predictor and outcome variables would disappear. In the example, the relationship between aggression and television viewing might be spurious because by controlling for the effect of the parents' disciplining style, the relationship between television viewing and aggressive behaviour might go away.

Common-causal variables in correlational research designs can be thought of as mystery variables because, as they have not been measured, their presence and identity are usually unknown to the researcher. Since it is not possible to measure every variable that could cause both the predictor and outcome variables, the existence of an unknown common-causal variable is always a possibility. For this reason, we are left with the basic limitation of correlational research: correlation does not demonstrate causation. It is important that when you read about correlational research projects, you keep in mind the possibility of spurious relationships, and be sure to interpret the findings appropriately. Although correlational research is sometimes reported as demonstrating causality without any mention being made of the possibility of reverse causation or common-causal variables, informed consumers of research, like you, are aware of these interpretational problems.

In sum, correlational research designs have both strengths and limitations. One strength is that they can be used when experimental research is not possible because the predictor variables cannot be manipulated. Correlational designs also have the advantage of allowing the researcher to study behaviour as it occurs in everyday life. And we can also use correlational designs to make predictions — for instance, to predict from the scores on their battery of tests the success of job trainees during a training session. But we cannot use such correlational information to determine whether the training caused better job performance. For that, researchers rely on experiments.

Experimental Research: Understanding the Causes of Behaviour

The goal of experimental research design is to provide more definitive conclusions about the causal relationships among the variables in the research hypothesis than is available from correlational designs. In an experimental research design, the variables of interest are called the *independent variable* (or *variables*) and the *dependent variable*. The **independent**

variable in an experiment is *the causing variable that is created (manipulated) by the experimenter*. The **dependent variable** in an experiment is *a measured variable that is expected to be influenced by the experimental manipulation*. The research hypothesis suggests that the manipulated independent variable or variables will cause changes in the measured dependent variables. We can diagram the research hypothesis by using an arrow that points in one direction. This demonstrates the expected direction of causality.

Research design	Goal	Advantages	Disadvantages
Correlational	To assess the relationships between and among two or more variables	Allows testing of expected relationships between and among variables and the making of predictions. Can assess these relationships in everyday life events.	Cannot be used to draw inferences about the causal relationships between and among the variables.
Experimental	To assess the causal impact of one or more experimental manipulations on a dependent variable	Allows drawing of conclusions about the causal relationships among variables.	Cannot experimentally manipulate many important variables. May be expensive and time consuming.

Reference:

<https://openpress.usask.ca/introductiontopsychology/chapter/psychologists-use-descriptive-correlational-and-experimental-research-designs-to-understand-behavior/>

Q.2 Describe patterns of social behavior during different development stages.

Social behavior is behavior among two or more organisms within the same species, and encompasses any behavior in which one member affects the other. This is due to an interaction among those members. Social behavior can be seen as similar to an exchange of goods, with the expectation that when you give, you will receive the same. This behavior can be effected by both the qualities of the individual and the environmental (situational) factors. Therefore, social behavior arises as a result of an interaction between the two—the organism and its environment. This means that, in regards to humans, social behavior can be determined by both the individual characteristics of the person, and the situation they are in.

A major aspect of social behavior is communication, which is the basis for survival and reproduction. Social behavior is said to be determined by two different processes, that can either work together or oppose one another. The dual-systems model of reflective and impulsive determinants of social behavior came out of the realization that behavior cannot just be determined by one single factor. Instead, behavior can arise by those consciously behaving (where there is an awareness and intent), or by pure impulse. These factors that determine behavior can work in different situations and moments, and can even oppose one another. While at times one can behave with a specific goal in mind, other times they can behave without rational control, and driven by impulse instead.

There are also distinctions between different types of social behavior, such as mundane versus defensive social behavior. Mundane social behavior is a result of interactions in day-to-day life, and are behaviors learned as one is exposed to those different situations. On the other hand, defensive behavior arises out of impulse, when one is faced with conflicting desires

The development of social behavior

Social behavior constantly changes as one continues to grow and develop, reaching different stages of life. The development of behavior is deeply tied with the biological and cognitive changes one is experiencing at any given time. This creates general patterns of social behavior development in humans. Just as social behavior is influenced by both the situation and an individual's characteristics, the development of behavior is due to the combination of the two as well—the temperament of the child along with the settings they are exposed to.

Culture (parents and individuals that influence socialization in children) play a large role in the development of a child's social behavior, as the parents or caregivers are typically those who decide the settings and situations that the child is exposed to. These various settings the child is placed in (for example, the playground and classroom) form habits of interaction and behavior inasmuch as the child being exposed to certain settings more frequently than others. What takes particular precedence in the influence of the setting are the people that the child must interact with their age, sex, and at times culture.

Emotions also play a large role in the development of social behavior, as they are intertwined with the way an individual behaves. Through social interactions, emotion is understood through various verbal and nonverbal displays, and thus plays a large role in communication. Many of the processes that occur in the brain and underlay emotion often greatly correlate with the processes that are needed for social behavior as well. A major aspect of interaction is understanding how the other person thinks and feels, and being able to detect emotional states becomes necessary for individuals to effectively interact with one another and behave socially.

As the child continues to gain social information, their behavior develops accordingly. One must learn how to behave according to the interactions and people relevant to a certain setting, and therefore begin to intuitively know the appropriate form of social interaction depending on the situation. Therefore, behavior is constantly changing as required, and maturity brings this on. A child must learn to balance their own desires with those of the people they interact with, and this ability to correctly respond to contextual cues and understand the intentions and desires of another person improves with age. That being said, the individual characteristics of the child

(their temperament) is important to understanding how the individual learns social behaviors and cues given to them, and this learnability is not consistent across all children.

Patterns of development across the lifespan

When studying patterns of biological development across the human lifespan, there are certain patterns that are well-maintained across humans. These patterns can often correspond with social development, and biological changes lead to respective changes in interactions.

In **pre and post-natal infancy**, the behavior of the infant is correlated with that of the caregiver. In infancy, there is already a development of the awareness of a stranger, in which case the individual is able to identify and distinguish between people.

Come **childhood**, the individual begins to attend more to their peers, and communication begins to take a verbal form. One also begins to classify themselves on the basis of their gender and other qualities salient about themselves, like race and age.

When the child reaches **school age**, one typically becomes more aware of the structure of society in regards to gender, and how their own gender plays a role in this. They become more and more reliant on verbal forms of communication, and more likely to form groups and become aware of their own role within the group.

By **puberty**, general relations among same and opposite sex individuals are much more salient, and individuals begin to behave according to the norms of these situations. With increasing awareness of their sex and stereotypes that go along with it, the individual begins to choose how much they align with these stereotypes, and behaves either according to those stereotypes or not. This is also the time that individuals more often form sexual pairs.

Once the individual reaches **child rearing** age, one must begin to undergo changes within the own behavior in accordance to major life-changes of a developing family. The potential new child requires the parent to modify their behavior to accommodate a new member of the family.

Come **senescence** and **retirement**, behavior is more stable as the individual has often established their social circle (whatever it may be) and is more committed to their social structure.

Neural and biological correlates of social behavior

Neural correlates

With the advent of the field social cognitive neuroscience came interest in studying social behavior's correlates within the brain, to see what is happening beneath the surface as organisms act in a social manner. Although there is debate on which particular regions of the brain are responsible for social behavior, some have claimed that the paracingulate cortex is activated when one person is thinking about the motives or aims of another, a means of understanding the social world and behaving accordingly. The medial prefrontal lobe has also been seen to have activation during social cognition. Research has discovered through studies on rhesus monkeys that the amygdala, a region known for expressing fear, was activated specifically when the monkeys were faced with a social situation they had never been in before. This region of the brain was shown to be sensitive to the fear that comes with a novel social situation, inhibiting social interaction.

Another form of studying the brain regions that may be responsible for social behavior has been through looking at patients with brain injuries who have an impairment in social behavior. Lesions in the prefrontal cortex that occurred in adulthood can effect the functioning of social behavior. When these lesions or a dysfunction in the prefrontal cortex occur in infancy/early on in life, the development of proper moral and social behavior is effected and thus atypical.

Biological correlates

Along with neural correlates, research has investigated what happens within the body (and potentially modulates) social behavior. Vasopressin is a posterior pituitary hormone that is seen to potentially play a role in affiliation for young rats. Along with young rats, vasopressin has also been associated with paternal behavior in prairie voles. Efforts have been made to connect animal research to humans, and found that vasopressin *may* play a role in the social responses of males in human research.

Oxytocin has also been seen to be correlated with positive social behavior, and elevated levels have been shown to potentially help improve social behavior that may have been suppressed due to stress. Thus, targeting levels of oxytocin may play a role in interventions of disorders that deal with atypical social behavior.

Along with vasopressin, serotonin has also been inspected in relation to social behavior in humans. It was found to be associated with human feelings of social connection, and we see a drop in serotonin when one is socially isolated or has feelings of social isolation. Serotonin has also been associated with social confidence.

Affect and social behavior

Positive affect (emotion) has been seen to have a large impact on social behavior, particularly by inducing more helping behavior, cooperation, and sociability. Studies have shown that even subtly inducing positive affect within individuals caused greater social behavior and helping. This phenomenon, however, is not one-directional. Just as positive affect can influence social behavior, social behavior can have an influence on positive affect.

Electronic media and social behavior

Social behavior has typically been seen as a changing of behaviors relevant to the situation at hand, acting appropriately with the setting one is in. However, with the advent of electronic media, people began to find themselves in situations they may have not been exposed to in everyday life. Novel situations and information presented through electronic media has formed interactions that are completely new to people. While people typically behaved in line with their setting in face-to-face interaction, the lines have become blurred when it comes to electronic media. This has led to a cascade of results, as gender norms started to merge, and people were coming in contact with information they had never been exposed to through face-to-face interaction. A political leader could no longer tailor a speech to just one audience, for their speech would be translated and heard by anyone through the media. People can no longer play drastically different roles when put in different situations, because the situations overlap more as information is more readily available. Communication flows more quickly and fluidly through media, causing behavior to merge accordingly.

Media has also been shown to have an impact on promoting different types of social behavior, such as prosocial and aggressive behavior. For example, violence shown through the media has been seen to lead to more aggressive behavior in its viewers. Research has also been done investigating how media portraying positive social acts, prosocial behavior, could lead to more helping behavior in its viewers. The general learning model was established to study how

this process of translating media into behavior works, and why. This model suggests a link between positive media with prosocial behavior and violent media with aggressive behavior, and posits that this is mediated by the characteristics of the individual watching along with the situation they are in. This model also presents the notion that when one is exposed to the same type of media for long periods of time, this could even lead to changes within their personality traits, as they are forming different sets of knowledge and may be behaving accordingly.

In various studies looking specifically at how video games with prosocial content effect behavior, it was shown that exposure influenced subsequent helping behavior in the video-game player. The processes that underlay this effect point to prosocial thoughts being more readily available after playing a video game related to this, and thus the person playing the game is more likely to behave accordingly. These effects were not only found with video games, but also with music, as people listening to songs involving aggression and violence in the lyrics were more likely to act in an aggressive manner. Likewise, people listening to songs related to prosocial acts (relative to a song with neutral lyrics) were shown to express greater helping behaviors and more empathy afterwards. When these songs were played at restaurants, it even led to an increase in tips given (relative to those who heard neutral lyrics).

Aggressive and violent behavior

Aggression is an important social behavior that can have both negative consequences (in a social interaction) and adaptive consequences (adaptive in humans and other primates for survival). There are many differences in aggressive behavior, and a lot of these differences are sex-difference based.

Verbal, coverbal, and nonverbal social behavior

Verbal and coverbal behaviors

Although most animals can communicate nonverbally, humans have the ability to communicate with *both* verbal and nonverbal behavior. Verbal behavior is the content one's spoken word. Verbal and nonverbal behavior intersect in what is known as coverbal behavior, which is nonverbal behavior that contribute to the meaning of verbal speech (i.e. hand gestures used to emphasize the importance of what someone is saying). Although the spoken words convey

meaning in and of themselves, one cannot dismiss the coverbal behaviors that accompany the words, as they place great emphasis on the thought and importance contributing to the verbal speech. Therefore, the verbal behaviors and gestures that accompany it work together to make up a conversation. Although many have posited this idea that nonverbal behavior accompanying speech serves an important role in communication, it is important to note that not all researchers agree. However, in most literature on gestures, we see that unlike body language, gestures can accompany speech in ways that bring inner thoughts to life (often thoughts unable to be expressed verbally). Gestures (coverbal behaviors) and speech occur simultaneously, and develop along the same trajectory within children as well.

Nonverbal behaviors

Behaviors that include any change in facial expression or body movement constitute the meaning of nonverbal behavior. Communicative nonverbal behavior include facial and body expressions that are intentionally meant to convey a message to those who are meant to receive it. Nonverbal behavior can serve a specific purpose (i.e. to convey a message), or can be more of an impulse/reflex. Paul Ekman, an influential psychologist, investigated both verbal and nonverbal behavior (and their role in communication) a great deal, emphasizing how difficult it is to empirically test such behaviors. Nonverbal cues can serve the function of conveying a message, thought, or emotion both to the person viewing the behavior and the person sending these cues.

Disorders involving impairments in social behavior

A number of forms of mental disorder affect social behavior. Social anxiety disorder is a phobic disorder characterized by a fear of being judged by others, which manifests itself as a fear of people in general. Due to this pervasive fear of embarrassing oneself in front of others, it causes those affected to avoid interactions with other people. Attention deficit hyperactivity disorder is a neurodevelopmental disorder mainly identified by its symptoms of inattention, hyperactivity, and impulsivity. Hyperactivity-Impulsivity may lead to hampered social interactions, as one who displays these symptoms may be socially intrusive, unable to maintain personal space, and talk over others. The majority of children that display symptoms of ADHD also have problems with their social behavior. Autism Spectrum Disorder is a neurodevelopmental disorder that affects

the functioning of social interaction and communication. People who fall on the autism spectrum scale may have difficulties in understanding social cues and the emotional states of others

Learning disabilities are often defined as a specific deficit in *academic achievement*; however, research has shown that with a learning disability can come social skill deficits as well.

Reference:

https://en.wikipedia.org/wiki/Social_behavior#:~:text=Social%20behavior%20is%20behavior%20among,an%20interaction%20among%20those%20members.

Q.3 Discuss the drawbacks Kohlberg's Development Theory

Limitations of Kohlberg's theory of Moral Development

- One of the major limitations of this theory is its focus on reasoning rather than on actual behaviour.
- It is a common observation that children of various ages exhibit undesirable behaviour while copying from peers answer books on tallying answers (generally objective type of questions) during examinations while the invigilator is not around or he/she encourages those children who behaved honestly in every case, and discourages those very few who behaved dishonestly.
- It shows that children's moral reasoning and moral behaviour may be quite weak.
- Children may have learned to say certain things about moral decisions at various ages but what they do is different.
- Indian philosophers and educationalists also believe that values should be a part of an individual, his reasoning or decision-making, so that what he/she does (should be) is in harmony with his, (thoughts) values.

Androcentrism

A critique of Kohlberg's theory is that it emphasizes justice to the exclusion of other values and so may not adequately address the arguments of those who value other moral aspects of actions. Carol Gilligan, in her book *In a Different Voice*, has argued that Kohlberg's theory is excessively androcentric. Kohlberg's theory was initially based on empirical research using only male participants; Gilligan argued that it did not adequately describe the concerns of women. Kohlberg stated that women tend to get stuck at level 3, being primarily concerned with details of how to maintain relationships and promote the welfare of family and friends. Men are likely to move on to the abstract principles and thus have less concern with the particulars of who is involved. Consistent with this observation, Gilligan's theory of moral development does not value justice above other considerations. She developed an alternative theory of moral reasoning based on the ethics of caring. Critics such as Christina Hoff Sommers argued that Gilligan's research is ill-founded and that no evidence exists to support her conclusion.

Cross-cultural generalizability

Kohlberg's stages are not culturally neutral, as demonstrated by its use for several cultures (particularly in the case of the highest developmental stages). Although they progress through the stages in the same order, individuals in different cultures seem to do so at different rates. Kohlberg has responded by saying that although cultures inculcate different beliefs, his stages correspond to underlying modes of reasoning, rather than to beliefs. Most cultures do place some value of life, truth, and law, but to assert that these values are virtually universal requires more research. While there had been some research done to support Kohlberg's assumption of universality for his stages of moral development, there are still plenty of caveats and variations yet to be understood and researched. Regarding universality, stages 1, 2, and 3 of Kohlberg's theory can be seen as universal stages cross culturally, only until stages 4 and 5 does universality begin to be scrutinized. According to Snarey and Kelio, Kohlberg's theory of moral development is not represented in ideas like *Gemeinschaft* of the communitive feeling. While there had been criticism directed towards the cross-cultural universality of Kohlberg's theory, Carolyn Edwards argued that the dilemma interview method, the standard scoring system, and the cognitive-development theory are all valid and productive in teaching and understanding of moral reasoning across all cultures.

Inconsistency in moral judgments

Another criticism of Kohlberg's theory is that people frequently demonstrate significant inconsistency in their moral judgements. This often occurs in moral dilemmas involving drinking and driving and business situations where participants have been shown to reason at a subpar stage, typically using more self-interested reasoning (stage two) than authority and social order obedience reasoning (stage four). Kohlberg's theory is generally considered to be incompatible with inconsistencies in moral reasoning. Carpendale has argued that Kohlberg's theory should be modified to focus on the view that the process of moral reasoning involves integrating varying perspectives of a moral dilemma rather than simply fixating on applying rules. This view would allow for inconsistency in moral reasoning since individuals may be hampered by their inability to consider different perspectives. Krebs and Denton have also attempted to modify Kohlberg's theory to account for conflicting findings but eventually concluded that the theory cannot account for how most individuals make moral decisions in their everyday lives.

Reasoning vs. intuition

Other psychologists have questioned the assumption that moral action is primarily a result of formal reasoning. Social intuitionists such as Jonathan Haidt argue that individuals often make moral judgments without weighing concerns such as fairness, law, human rights or ethical values. Thus the arguments analyzed by Kohlberg and other rationalist psychologists could be considered *post hoc* rationalizations of intuitive decisions; moral reasoning may be less relevant to moral action than Kohlberg's theory suggests.

Apparent lack of postconventional reasoning in moral exemplars

In 1999, some of Kohlberg's measures were tested when Anne Colby and William Damon published a study in which the development was examined in the lives of moral exemplars that exhibited high levels of moral commitment in their everyday behavior. The researchers utilized the moral judgement interview (MJI) and two standard dilemmas to compare the 23 exemplars with a more ordinary group of people. The intention was to learn more about moral exemplars and to examine the strengths and weaknesses of the Kohlberg measure. They found that the MJI scores were not clustered at the high end of Kohlberg's scale, they ranged from stage 3 to stage 5. Half landed at the conventional level (stages 3, 3/4, and 4) and the other half landed at the

postconventional level (stages 4/5 and 5). Compared to the general population, the scores of the moral exemplars may be somewhat higher than those of groups not selected for outstanding moral behaviour. Researchers noted that the "moral judgement scores are clearly related to subjects' educational attainment in this study". Among the participants that had attained college education or above, there was no difference in moral judgement scores between genders. The study noted that although the exemplars' scores may have been higher than those of nonexemplars, it is also clear that one is not required to score at Kohlberg's highest stages in order to exhibit high degrees of moral commitment and exemplary behaviour. Apart from their scores, it was found that the 23 participating moral exemplars described three similar themes within all of their moral developments: certainty, positivity, and the unity of self and moral goals. The unity between self and moral goals was highlighted as the most important theme as it is what truly sets the exemplars apart from the 'ordinary' people. It was discovered that the moral exemplars see their morality as a part of their sense of identity and sense of self, not as a conscious choice or chore. Also, the moral exemplars showed a much broader range of moral concern than did the ordinary people and go beyond the normal acts of daily moral engagements. Rather than confirm the existence of a single highest stage, Larry Walker's cluster analysis of a wide variety of interview and survey variables for moral exemplars found three types: the "caring" or "communal" cluster was strongly relational and generative, the "deliberative" cluster had sophisticated epistemic and moral reasoning, and the "brave" or "ordinary" cluster was less distinguished by personality.

Reference:

<https://www.tetsuccesskey.com/2014/01/limitations-of-kohlbergs-theory-of.html>

https://en.wikipedia.org/wiki/Lawrence_Kohlberg%27s_stages_of_moral_development

Q.4 Explain the concept and nature of skill lending. What are the various phases of skill learning?

The economic environment and industry challenges facing community financial institutions mean that managing risk and driving growth are imperative for banks and credit unions, [industry experts say](#). As a result, credit risk management is vital, and credit analysts play a critical role in the success of their financial institutions' credit risk functions.

Loan review and credit risk Consultant Ancin Cooley recently led two Abrigo webinars, "[Best Practices for Credit Analysts at Banks](#)" and "[CU Best Practices for Credit Analysts](#)," and he says that a strong credit analyst is extremely valuable. A strong credit analyst is one who is not only proficient in the routine skills related to determining the creditworthiness of applicants and preparing reports for management review and regulatory reporting. It is someone who also possesses certain soft skills that allow them to serve an important control function in the financial institution. Their talent that goes beyond intellect plays an important role in managing credit risk.

Cooley likens bankers and those in loan production to the gas pedal on an automobile, and credit analysts to the brake. "You cannot go forward if you don't have the gas," Cooley said during the webinar with banks. "And you cannot drive earnings and interest income if you do not have loan officers that are out there beating the pavement, doing a good job and building relationships."

"At the same time, if you have strong loan officers without compensating controls in the form of strong and talented credit analysts, you will go off the road, you will run into something," said Cooley, a former OCC examiner who also provides strategic planning and risk appetite consulting through his firms, Synergy Bank Consulting and Synergy Credit Union Consulting. "There's value in both functions."

Credit analysts who are most beneficial to a bank or credit union have four core qualities that set them apart – both in their usefulness to the bank and in their own careers, Cooley said. These four traits are:

- Curiosity
- Perspective
- Introspection
- Emotional intelligence

- The stages of learning are phases that athletes experience as they progress through skills. As a coach, if you are aware of your athletes' level of readiness, you can help them advance more quickly.

Several models are used to describe these learning stages. The most popular are the Gentile 2-stage model and the Fitts and Posner 3-stage model. The Gentile model takes into account the learning environment, whereas the Fitts and Posner model does not.

- There is no definitive point at which an athlete transitions into any of the phases, but descriptions help coaches know about where athletes are and which level of activities they are able to accomplish.

The Mental Stage of Learning: Figuring Out the Skill

This phase, sometimes referred to as the *cognitive stage*, occurs when the beginning athlete is attempting to understand the basic task. Challenges include how to hold the racquet, how to place the feet, and where the boundaries are.

Beginners are not always aware of what they did wrong, nor do they know how to correct errors. They need basic, specific instruction and feedback during this phase.

The Associative Stage of Learning: Getting Better

At this stage the athlete understands the fundamentals of the skill and is in the process of refining the skill. They experience fewer errors and can detect some of them on their own. Performances are more consistent and learners begin to know what is relevant and what is not.

Here the athlete refines what is needed to accomplish the objective of the skill regardless of the situation. They also begin to learn how to diversify responses for open skills.

The Autonomous Stage of Learning: It's Second Nature

This is the last of the stages of learning. At this point the skill is well learned. The athlete performs the skill automatically without having to focus on execution. There are few errors and

athletes can detect and know how to correct them. They can concentrate more on other aspects of the game.

As athletes transition from learning the goal of the skill to perfecting it, coaches can diversify instruction and practice conditions.

For closed skills, practices should be structured to match the conditions of competition.

For open skills, the coach must systematically vary the conditions under which the skill is being learned and performed in preparation for competition.

<https://www.abrigo.com/blog/4-traits-of-a-strong-credit-analyst/>

<https://www.sports-training-adviser.com/stagesoflearning.html>

Q.5 What do you understand by S-R. Theory and how it can help in classroom teaching.

Stimulus Response Theory

Over the years, psychologists have posed many questions about the way that we make decisions. They have also attempted to answer those questions with theories and schools of thought that may be quite different than the theories that came before. Psychology is an ever-evolving science, but the lessons of the past are still considered important to learn.

Currently, positive psychology and cognitive psychology are the champions of the field. Psychologists attempt to study the mental processes that direct us toward specific decisions. These schools of thought came after concepts like behaviorism and psychoanalysis. When you think of behaviorism, you may think of Pavlov's dog. This experiment is one of the most famous experiments in the history of psychology. It is also some of the strongest evidence for theories that fall under the larger category of Stimulus Response (S-R) Theory. Stimulus Response Theories attempts to explain the ways that human beings behave. Although these theories, and behaviorism as a whole, are not the forefront of modern psychology, they still serve as an important lesson about why we believe the things we believe about decision-making, behavior, and human nature.

Let's go through the definitions of "stimulus" and "response," introduce the first psychologist to explain this relationship, and look at the theories that fall under the general category of S-R theory.

Stimulus Response Theory

How do we acquire knowledge? Behaviorists like Edward Thorndike believe that learning boils down to two things: stimulus, and response. In Pavlov's famous experiment, the "stimulus" was food, and the "response" was salivation.

Thorndike was one of the first psychologists to explain the Stimulus-Response Theory of Learning. He believed that all learning depended on the strength of the relationship between the stimulus and the response. If that relationship was strong, the response was likely to occur when the stimulus was presented. In order to elicit a specific response to a specific stimulus, you had to strengthen its relationship in one of a few ways. This is where Pavlov's experiment comes in. Before we dive into this example, let's look at three concepts that Thorndike developed while explaining the Stimulus-Response Theory of Learning: Law of Effect, Law of Exercise, and Law of Readiness.)

Law of Effect

Before Pavlov worked with dogs, Thorndike worked with cats.

He would place them in a box. Outside the box was a scrap of fish. As the cats looked for ways to get to the fish, they would try to escape the box. Escaping was as easy as pulling a lever.

When the cat pulled the lever, they were able to leave and enjoy the fish.

Thorndike observed the cats be placed in this box over and over again, under the same conditions. He saw that the time it took to pull the lever decreased as the cats associated the lever with the fish. This helped him develop the Law of Effect.

The Law of Effect states that if responses to stimuli produce a satisfying effect, they are likely to be repeated. If responses produce an unsatisfying effect, they are likely to be avoided. The cats enjoyed the scrap of fish that they could access by pulling the lever. If an angry dog replaced the scrap of fish, The Law of Effect states that those cats would not be pulling any levers.

We seek responses with positive effects, strengthening the relationship between a stimulus and the response.

Law of Exercise

The Law of Exercise is an element within Thorndike's work that he later modified. Initially, Thorndike believed that frequent connections of stimulus and response strengthened that connection. The more often a cat was given the opportunity to pull a lever and receive a fish, for example, the stronger that connection would be and the more likely they would pull the lever. But, as Thorndike continued his work, he realized that this was not necessarily true. If the response leads to an unsatisfying effect, or punishment, the connection between the stimulus and the response will not be strengthened. But Thorndike observed that the connection may not be weakened every time the subject gets "punished," either.

Law of Readiness

Being subject to continuous trials of pulling levers and escaping boxes sounds exhausting. If a cat, human, or any other creature is too tired to try something out, they might just take a cat nap and leave the response hanging. This idea fits into Thorndike's law of readiness.

The Law of Readiness states that the relationship between stimulus and response is strengthened based on the subject's readiness to learn. If the subject, be it a cat or a person, is not interested or ready to learn, they will not connect stimulus and response as strongly as someone who is eager and excited.

These three laws set the foundation for many other theories within behaviorism. Later behaviorists, including B.F. Skinner, Edwin Guthrie, and Ivan Pavlov, have proposed theories that relate to, or are inspired by, the work of Edward Thorndike.

Other Stimulus Response Theories

Contiguity Theory

One such theory includes Edwin Guthrie's Contiguity Theory. Like other Behaviorists, Guthrie believed that learning occurred when connections were made between a stimulus and a response. But his ideas went beyond exercise and readiness. The Contiguity Theory included the law of contiguity, which suggested that time played a factor in the strength between a stimulus and a response. If the response did not occur immediately after the stimulus, the subject would be less

likely to associate the stimulus with the response. If you get a stomachache in the evening, you might associate your body's response with what you ate in the morning, but you are much more likely to associate the response with what you ate for lunch or dinner. Time makes a difference.

Drive-Reduction Theory

Another theory that falls under the stimulus-response umbrella is Hull's Drive-Reduction Theory. Developed in the 40s and 50s by Clark Hull and later Kenneth Spence, this theory looked to "zoom out" on behaviorism and explain the drive behind all human behavior. A stimulus and response are still crucial to this drive.

Drive, Hull and Spence said, is a state that humans experience when they have a need to fulfill. If you are hungry, you are in a state of drive. If you are craving sex, comfort, or safety, you are in a state of drive. As humans, we want to reduce drive and return to a state of calm homeostasis. What do you do when you are hungry? You eat food and feel full. Drive-Reduction Theory states that when the effect of a response is a reduction in drive, a subject will more likely respond to that stimulus in the same way.

Classical Conditioning

We could not wrap up these theories without talking about Pavlov's dogs. Pavlov used stimulus-response theory to demonstrate how dogs (or humans) could learn through classical conditioning. This is a process in which a "neutral" stimulus becomes connected to a stimulus that already elicits a response. Once this connection is made, the previously neutral stimulus elicits a response.

Cognitive Psychology Has Become More Relevant

Stimulus response theories, to be blunt, can be quite simple. They are also deterministic in nature. No one wants to believe that their decisions are the result of any sort of conditioning. Additional factors, like your thought process or the experiences that have shaped you as a person, may also influence the decisions you make. Making a decision or performing a behavior often seems more complicated than just responding to the stimulus in front of you.

Although behaviorism and stimulus response theory were the focus of psychology for decades, they were subject to criticism from many experts in the field. Were all actions driven by the unconscious, or did the conscious mind do more than we were giving it credit for? Is human

behavior and decision-making more complex than just responding to a stimulus? As these questions were raised more and more frequently, schools of thought like humanism, positive psychology, and cognitive psychology were born.

These schools of thought are not immune to criticism, either. So completely replacing education on behaviorism with information on cognitive psychology is not necessarily the best approach. Although psychologists view behavior as more than just a stimulus and a response, we cannot forget the theories that built the foundation to what we know today.

Reference:

<https://practicalpie.com/stimulus-response-theory/>