The present day's human life is occupied by numerous worries and anxieties. On the other hand, our life has become test-oriented—particularly an educated person is faced with one or the other type of test or examination at one or the other point in time. The evaluative pressure leads some persons to become much pre-occupied with the possibilities of failure and also concerned about possible negative reactions of the evaluators. However, every one is not equally worried and anxiety-ridden—some are more fearful of the failures, some others are less, and some others even least concerned with the possible failures. As a student of psychology we are concerned with understanding the dynamics of anxiety in testing situations. A score of psychological factors are suspected to determine the extent of test-anxiety in a person. Manifest anxiety itself has been found to be positively correlated with test-anxiety. Internal-external locus of control belief, emotional stability-unstability, level of aspiration, intelligence level, level of academic achievement, etc. are some of the factors which may be affecting the nature and degree of test-anxiety in a person.
The present study makes an humble attempt in the direction of arriving at some conclusive evidence to show the exact effects of some psychological factors on test-anxiety. The study has been divided into two parts. In part I effect of personality-related factors like manifest anxiety, locus of control and emotional maturity on test-anxiety has been studied employing a 2 (low and high manifest anxiety) X 2 (low and high internality) X 2 (stable and unstable emotional maturity) experimental design using 20 subjects in each cell. A similar attempt has been made in part II of the study wherein effect of ability-related factors such as intelligence, level of aspiration and academic achievement on test-anxiety has been empirically investigated by using a 2 (low and high level of aspiration) X 2 (low and high intelligence) X 2 (low and high academic achievement) design and testing 20 subjects in each cell.

Chapter One is devoted to clarifying various concepts as well as reviewing relevant studies. Problems and hypotheses of the present study are elaborated in Chapter Two whereas Chapter Three describes the methodology adopted (including the sample, tools, design and the detailed procedure). In the next two chapters— Four and Five—results of study I and II are presented and discussed in light of our hypotheses as well as the previous
findings. A chapter on Summary has been added in the end so as to present a coherent view of the present work.

It is hoped that the findings of the present research will provide sufficient insight to the students, teachers and academicians in particular and the society in general to understand the phenomenon of test-anxiety and its determinants. It is expected that with this understanding of the phenomenon they will be better equipped to detect students with test-taking anxiety to test situations, and to develop new ways to evaluate students.

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