CHAPTER - V
FINDINGS, CONCLUSION, EDUCATIONAL IMPLICATIONS AND SUGGESTIONS

5.1 INTRODUCTION

After processing the data, obtaining and interpreting the results in previous chapter, the findings can be generalized to the extent of representatives of the sample and methodology employed in the study. Keeping the major findings in view, the educational implications of the study have been worked out. But these findings and implications do not fit in all the concern of the study. As such some suggestions have been given for the further research. This chapter is, therefore, devoted to focusing on findings and conclusions of the study as well as implications and suggestions for further research. The main findings in general and conclusions drawn on the basis of results and discussions indicate a wide range of implications and their potential for further research.

5.2 MAJOR FINDINGS

The major findings of the present study are:

1. A significant difference in academic achievement of male and female secondary school students was found. Female students were found to have more academic achievement than their counterpart male students.

2. A significant difference was found in self efficacy of male and female secondary school students. Female secondary school students were found to be more self-efficacious than their counterpart male secondary school students.

3. It was found that there is a significant difference in adjustment of male and female secondary school students. Female secondary school found to have more adjustment than their counterpart male secondary school students.
4. A significant difference was found between male and female secondary school students. Female secondary school students were found to have better locus of control than their counterpart male secondary school students.

5. A significant and positive relationship was found between academic achievement and self-efficacy of secondary school students. It can be interpreted that higher the self efficacy, higher the academic achievement of secondary school students.

6. A significant and positive relationship was found between academic achievement and self-efficacy of male secondary school students. It can be interpreted that higher the self efficacy, higher the academic achievement of male secondary school students.

7. A significant and positive relationship was found between academic achievement and self-efficacy of female secondary school students. It can be interpreted that higher the self efficacy, higher the academic achievement of female secondary school students.

8. A significant and positive relationship was found between academic achievement and adjustment of secondary school students. It can be interpreted that higher the adjustment, higher the academic achievement of secondary school students.

9. A significant and positive relationship was found between academic achievement and adjustment of male secondary school students. It can be interpreted that higher the adjustment, higher the academic achievement of male secondary school students.

10. A significant and positive relationship was found between academic achievement and adjustment of female secondary school students. It can be interpreted that higher the adjustment, higher the academic achievement of female secondary school students.

11. A significant and positive relationship was found between academic achievement and locus of control of secondary school students. It can be interpreted that higher the locus of control, higher the academic achievement of secondary school students.
12. A significant and positive relationship was found between academic achievement and locus of control of male secondary school students. It can be interpreted that higher the locus of control, higher the academic achievement of male secondary school students.

13. A significant and positive relationship was found between academic achievement and locus of control of female secondary school students. It can be interpreted that higher the locus of control, higher the academic achievement of female secondary school students.

14. A significant and positive relationship was found between academic achievement and emotional adjustment of secondary school students. It can be interpreted that higher the emotional adjustment, higher the academic achievement of secondary school students.

15. A significant and positive relationship was found between academic achievement and social adjustment of secondary school students. It can be interpreted that higher the social adjustment, higher the academic achievement of secondary school students.

16. A significant and positive relationship was found between academic achievement and educational adjustment of secondary school students. It can be interpreted that higher the educational adjustment, higher the academic achievement of secondary school students.

17. A significant and positive relationship was found between academic achievement and power control of secondary school students. It can be interpreted that higher the power control, higher the academic achievement of secondary school students.

18. No significant relationship was found between academic achievement and chance control of secondary school students. It can be interpreted that chance control of secondary school students was not associated with increase or decrease in academic achievement and vice-versa.

19. A significant and positive relationship was found between academic achievement and individual control of secondary school students. It can be interpreted that higher the individual control, higher the academic achievement of secondary school students.
5.3 EDUCATIONAL IMPLICATIONS

1. Education programmes of secondary schools should be restructured in such a way that much emphasis should be given to develop self-efficacy of students.

2. School administrators, counsellors, psychologists and parents should work hard to develop and enhance students’ self-efficacy by providing all essential conditions and instruments for students’ success in schools and learning environment that is conducive and rich in high quality course curricula and offering challenges that can be met.

3. Teachers must avoid any unseasonable reproach of students that lead to decrease in their confident and lower their self-efficacy and instead try to make conditions for students to increase their self-efficacy by encouragement and emphasize on their strengths.

4. There is need for students to develop locus of control (internal) for them to be able to always attribute their success to their own efforts.

5. The results of this study have important implication for determination and personal effort in any desired expectation. The belief in one’s effort and determination contribute greatly to success. The effect of Locus of Control as a personality trait needs to be understood as a determinant variable in man potential and independent endeavour. There is need for parents to foster locus of control by having their children participate in activities which are meaningful and related to their lives and which they have control over the outcome.

6. System of evaluation and curriculum must be designed in a way that is based on mastery learning, all learners have the opportunities to achieve mastery levels and experience failure less and more success and lead to increase in their self-efficacy. As students generally show desire to learn more, it is important for teachers to know the origins of self-efficacy judgments because most of what teachers do or can do can have an influence on students’ self-efficacy.

7. Efforts should be made to find out effect of other variables like, parental involvement, health wellbeing, cognitive development, spiritual intelligence,
death anxiety, disruptive behavior; School Climate etc. on academic achievement.

8. Administrators and instructors should focus on developing interventions to instill a healthy sense of self-efficacy in students and teach them how to manage their time effectively.

9. The findings of the present study indicate that there exist significant differences between the secondary school students when compared on the basis of gender. Since difference is found to be significant regarding adjustment of secondary school students, there seems to be an urgent need to improve the situation. This calls for priority based action on the part of academicians, policy makers, parents and all the concerned stakeholders to devise measures to facilitate better adjustment skills among the secondary school students.

10. The findings of the present study imply that the better the achievement of a student in the school work the more he/she is able to use Locus of Control to enhance the performance.

11. The results of the present study indicate that female secondary school students were found better in academic achievement, self efficacy, adjustment and locus of control than their counterpart male secondary school students. So steps must be taken to improve the situation and more emphasis should be given on male secondary school students for their better results in terms of academic achievement, self efficacy, adjustment and locus of control.

5.4 SUGGESTIONS FOR FURTHER RESEARCH

Some topics suggested by the investigator are given below on which further research studies can be conducted:

1. Further researches may be undertaken with a large sample covering more districts of Haryana, so as to make generalization about Academic Achievement of Secondary School Students in relation to self-efficacy, Adjustments and Locus of Control.
2. An evaluative study can be undertaken to evaluate the effectiveness of self-efficacy, Adjustments and Locus of Control on the academic achievement of Secondary school students.

3. Research may be undertaken to study the Academic Achievement of private and government Secondary School Students in relation to self-efficacy, Adjustments and Locus of Control.

4. Research may be undertaken to study the Academic Achievement of urban and rural Secondary School Students in relation to self-efficacy, Adjustments and Locus of Control.

5. It may be worthwhile to extend the study Academic Achievement of University students in relation to self-efficacy, Adjustments and Locus of Control.

5.5 SUM UP

This Chapter is the final phase of research study, which includes main findings, conclusions, educational implications of the finding and suggestions for further research. The investigator has assessed great value for present investigations in terms of educational implication of the findings of the present study. This chapter included all outcomes of the research which may have great value for educational researcher, administrators and planners and every persons who want to contribute something goods for development of adolescents.
SUMMARY

One of the most important roles of educators is to develop in student’s knowledge and skills that would make them function effectively in the society. Thus, students’ academic performance is a major variable that interest both teachers and educational psychologists. Education has become highly competitive and commercial in most of the countries. It is on the basis of high academic performance that students get selected to good secondary schools, better courses of study and eventually better jobs. According to Mayuri & Devi (2003), “Academic achievement has become a yardstick of self-worth and success. The outcome of education determines the quality of life, progress and status of people living anywhere in the world”. While Gupta (1993) stated that “academic performance is a complex behavior. Research has consistently shown that academic achievement is not an outcome of any single factor; rather it is the result of the interplay of a large number of factors”. Many reasons have been advanced as the cause of high rates of failure, including bad study habits, low IQ, faulty teaching methods, erroneous examination systems, social and economic disparities etc.

ACADEMIC ACHIEVEMENT

Academic achievement is the core of the entire educational growth. It is regarded as an important goal of education. Academic achievement is the outcome of the instruction provided to the children in schools which is determined by the grades, or marks secured by the students in the examination. It generally indicates the learning outcomes of pupil which requires a series of planned and organized experiences. Academic achievement plays a very significant role in the attainment of the harmonious development of the child. The prediction of academic achievement has assumed enormous importance to its practical view. In our community, academic achievement is considered as a key criterion to judge one’s total capacities and potentialities. It forms the main basis of admission and promotion in a class. It is also important for obtaining a degree/diploma or getting a job.
Today, good academic achievement is becoming more and more pressing for the individual to have. Individual differences in abilities of achievements are reflected in the academic progress of the students even though all students are exposed to a similar educational facilities, environment, aspiration and even intelligence in the school environment. Each student may vary in respect of their academic achievements by showing different levels of competence. Such variations may be attributed to a host of factors innate as well as environmental. Further, an individual may also vary in achievement with passage of time. That is why we sometimes find students who do not maintain consistency in their academic achievement as they progress. Many a times we often find students who pass the examination, yet they fail to achieve as much as they can in terms of their abilities. This has drawn the attention of the researchers who have attempted to unravel the complex determinants of academic achievement. They have indicated that students’ academic achievement depends to a large extent on their adjustment. These adjustment patterns determine the quality and efficiency of academic striving. Thus, the study of academic achievement of students has assumed a lot of significance in this modern educational system as the efficiency and deficiency of a student is chiefly determined by the quality of his academic achievement.

The role of academic achievement in the educational system in particular and in the development of the nations in general is assuming greater proportion. So, there are innumerable numbers of studies that have been done in the field of academic achievement which either focused completely on academic achievement or focused on academic achievement in relation to other cognitive, personal and social factors. Most of these studies/researches have sought to determine factors that enhance students’ academic achievement. Therefore, promotion of academic achievement is one of the important aims of an educational system. In this rapidly changing world, with the growing advancement in science and technology academic achievement has become so vital that every parent today sets high goals to educate the child. Hence, the entire effort of education is towards improving the academic performance of the pupils. The problem of predicting high school success has probably received more public attention than any other single problem in education.
The importance of academic achievement has raised many significant questions for researchers such as “What factors promote achievement in students?” “How far the different factors contribute towards academic achievement?” Many factors have been hypothesized and researched upon. Researchers have come out with varied results, at times complementing each other, but at times contradicting each other. A complete and comprehensive picture of academic achievement still seems to elude the researchers. The search therefore continues. Educational researchers all over the world are still seeking a breakthrough in clarifying the phenomenon. It is specially so in countries like India, where the population growth has over shot the process of tapping in the natural resources and has out-stripped the expansion of facilities, consequently, heightening the competition for admission and promotion of the students to the next class. As a natural consequence, the intensity of increasing educational needs have not met with the needed facilities. This lag between educational requirement and the means to accomplish them has resulted in sharp decline in academic standards. The problems of deteriorating standards has forced the educationist to thoroughly probe the factors that effects the pupils’ academic achievement in schools at all levels and on that basis to suggest measures for improvement to the educational authorities. It is this particular aspect of these studies that compelled the present investigators to study some of the psycho-social variables namely personality, intelligence and socio-economic background in relation to academic achievement of high, average and low achievers so that the causes of poor academic performance may be treated out and be controlled suitably.

**SELF-EFFICACY**

Bandura (1986) defined, “self-efficacy as people's beliefs about their capabilities to produce designated levels of performance that exercise influence over events that affect their lives. It refers to a person's judgment of own capabilities to organize and execute courses of action required to attain designated type of performance has also been found to be a major contributor to an individual's academic achievement.” It includes following dimensions.
1. **Academic self-efficacy.**
2. **Social self-efficacy.**
3. **Emotional self-efficacy.**

Zimmerman (1995) defines academic self-efficacy “as personal judgements of one’s capabilities to organize and execute course of action to attain designated types of educational performance”. Bandura, Babaraneli, Caprara & Pastorelli (1996) stated that “academic self-efficacy promotes academic achievement directly and indirectly by increasing academic aspirations and prosocial behaviours.” Many other researchers (Chemers, Hu & Garcia, 2001; Robbins, Lauver, Le, Davis, Langley & Carlstrom, 2004; Green, Miller, Crowson, Duke & Akey, 2004; Sharm & Silbereisen, 2007) have reported “a direct positive relationship between academic self-efficacy and academic achievement.” Other studies (Lin, 1990; Jackson & Smith, 2001; Brown & Robinson Kurpius, 1997; Hill, 2003) have identified “academic self-efficacy as a predictor of American India students’ academic achievement and persistence in post-secondary academic activities”. In the study carried out by Dubow, and Tisak (1989) have reported that “academic self-efficacy correlated positively with academic outcomes in elementary and secondary school students”. Ahangi and Sharaf (2013) pointed out that, “nowadays students’ academic achievements are considered as a significant indicator for evaluating educational systems. Moreover, academic achievements are steadily considerable for teachers, students, theorists and cultural scholars. Academic achievement is commonly measured by examinations or continuous assessment but there is no general agreement on how it is best tested or which aspects are most important—procedural knowledge such as skills or declarative knowledge such as facts. Individual differences in academic performance have been linked to differences in intelligence and personality”.

Bandura (2001) Coutinho & Neuman (2008) reported that “The prediction of academic achievements is important in scientific and applicability aspect. Academic achievement is one of the acceptability factors in the class, also it is important to gain an occupation and promotion in it. Academic achievements is also important from another aspect, that is, due to the fact that each cultural system is continuously evaluated by experts in order to gain best conditions and results and to resolve shortages and obstacles through entire cultural and educational processes and gaining the optimum usage of inside data, and finally the outcome of cultural and educational systems are the students with some special ability's, academic achievements could be one of the most important and explicit indicators for investigating and evaluating cultural systems efficiency”.

Elliot & McGregor (1999) reported that “in the first attitude, familial environment's processes influence is considered in academic achievements and in the second attitude that is used in this study, students' specific processes such as self-discipline and self efficacy is discussed. Considering the motivation aspect including self-efficacy, internal value, and emotional response is one important issue in educational scheduling and academic achievement and the most important aspect of that is a relatively brand concept called self-efficacy. Self-efficacy points out belief and self-judgment of one's own ability's in doing a certain assignment.”

**Role of Self-Efficacy in Academic Motivation**

Self-efficacy beliefs have shown convergent validity in influencing such key indices of academic motivation as level of effort, choice of activities, emotional reactions and persistence. Bandura (1997) stated that “there is evidence that self-efficacious students participate more readily, work harder, persist longer, and have fewer adverse emotional reactions when they encounter difficulties than do those who doubt their capabilities”. In terms of choice of activities, self-efficacious students undertake difficult and challenging tasks more readily than do inefficacious students. Bandura and Schunk (1981) found that “students’ mathematical self-efficacy beliefs were predictive of their choice of engaging in subtraction problems rather than in a different type of task: The higher the children’s sense of efficacy, the greater their choice of the arithmetic activity”.
Zimmerman and Kitsantas (1997; 1999) also found “self-efficacy to be highly correlated with students’ rated intrinsic interest in a motoric learning task as well as in a writing revision task”. Furthermore, according to many researchers (Hackett & Betz, 1989; Lent, Brown, & Larkin, 1984) “measures of self-efficacy correlate significantly with students’ choice of majors in college, success in course work, and perseverance”.

**ADJUSTMENT**

Adjustment is a harmonious relationship with the environment in which most individual’s needs are satisfied in socially acceptable ways resulting from passive conformity to vigorous action (Veena et al., 2003). It is a condition or state of mind and behaviour in which one feels that one’s needs have been, or will be, gratified. The satisfaction of these needs, however, must lie within the framework and requirements of one’s culture and society. As long as this happens, the individual remains adjusted; failing this, he may drift towards maladjustment and mental illness. Adjustment is the adaptation to different areas as per the demands of the reality, which means the necessity for the organism to govern and would itself in response to the conditions and also to manipulate the surrounding conditions to meet the needs of survival. It includes the possibility of inconsistencies and conflicts which constitute some of the major problems of adjustment that individual has to face. A well adjusted individual can meet his needs with the resources available in his environment (Broota et al., 1992). Gates et al. (1970) pointed out that “how one adjusts to a particular situation depends upon one’s personal characteristics and the circumstances of the situation. It is a continual process in which a person varies his behaviour to produce a more harmonious relationship between himself and his environment.” In other words, both personal and environmental factors work side by side in adjustment.

**Areas of Adjustment**

**Home Adjustment**: As home is the basic unit of society, its importance in an individual life is fairly obvious. According to Stover (1974), a person’s home is his castle. The function of the family is to love, to nurture and to support its
members (Lystad, 1974). The well adjusted family is not one without problems, it is one which is able to deal successfully with its problems.

**Health Adjustment:** As health is the broadest aspect and essential for a well balanced personality, it depends to a large degree on energy, ideals and happiness. People in poor health are often difficult in surplus energy lacking in self control and pessimistically oriented towards life. Physical changes in adolescents have often been observed which produces stresses and strains and these stresses often disrupt the normal health adjustment of individuals (Bell, 1939).

**Social adjustment:** It is determined by how adequately the individual plays the social role that is expected from him and personal satisfaction he derives from playing this role (Hussain, 1998). It is needed at every age, and influenced by social maturity of the person. Maturity in social relationships mean establishment of good relations with family, neighbours, playmates, classmates, teachers and other members of the society. A socially mature person behaves in accordance with social norms, customs and traditions and possess social qualities as patience, kindness, sympathy, cooperation, courtesy, cheerfulness, respect for others’ opinion, self confidence and self control.

**Emotional adjustment:** This deals with how intensely you experience and express emotions both positive and negative. Experiencing emotions and sorting them out, experiencing joy, love, pleasure and sharing it with concerned person is healthy. Similarly allowing others to express their emotions, helping to sort them out (when their experiences are distressing) involves adjustment with emotional experiences. The emotional development of well adjusted individual depends upon maturation and learning (Wolf, 1992).

Joshi et al. (1964) in their research study “covering school and college students and gave 11 areas of an individual’s adjustment viz. health and physical development; finance, living conditions and employment; social and recreational activities; courtship, sex and marriage; social psychological relations; personal psychological relations; moral and religious; home and family; future-vocational and educational; adjustment to school and college work; curriculum and teaching.
Adequate adjustment is achieved by a person who has a healthy self concept” (Gupta, 2001).

In evaluating the adjustment of an individual one must consider all the habits and attitudes, which are used to satisfy an organism’s social and personal needs. Rajput (1985) asserts that poor achievers seem to have no desire to succeed at home, school and community and they are often in a state of tension and anxiety, which interferes with their learning. Children who make poor adjustment are victims of parental rejection, sibling rivalry, culture of parents, undue emphasis on achievement, over indulgence inconsistency, economic strain and poor health conditions (Rajamanickam et al., 1993). A well-adjusted person is one who have awareness of his own strengths and limitations, respecting himself and others, have adequate level of aspiration, satisfy his basic needs, absence of a critical or fault-finding attitude, flexibility in behaviour, capacity to deal with adverse circumstances, feel satisfied with surroundings, always plan, think and act pragmatically.

**LOCUS OF CONTROL**

According to Njus & Brockway (1999) “Locus of control is an individual’s belief regarding the causes of his or her experiences and the factors to which that person attributes success or failure.” “This can either be internal or external” (Rotter, 1966). Tella (2009) stated that “If a person has an internal locus of control, that person attributes success to his or her own effort and abilities. A person who expects to succeed will be more motivated and more likely to learn. This person will seek out information and is more likely to have good study habits and a positive academic attitude.” Thelma (1998) pointed out that “a person with an external locus of control on the other hand, will be less likely to make the effort to learn since he or she attributes his or her success to luck or fate. In relation to academic achievement, internal were more likely to believe that the achievement was related to their ability and failure related to a lack of effort.” He further explains that “on the other end of the continuum were the externals that were more likely to reject responsibility for failure.” “A locus of control orientation is a belief about whether the outcomes of our actions are contingent on what we do (internal
control orientation) or on events outside our personal control (external control orientation).” (Zimbardo, 1985) It is also important to note that locus of control is a continuum. No one has a 100% internal or external locus of control. Instead, majority of the people lie somewhere on the continuum between the two extremes.

Those with an internal locus of control:

- Are more likely to take responsibility for their actions;
- Tend to be less influenced by the opinions of other people;
- Often do better at tasks when they are allowed to work at their own pace;
- Usually have a strong sense of self efficacy;
- Tend to work hard to achieve the things they want;
- Feel confident in the face of challenges;
- Tend to be physically healthier;
- Report being happier and more independent; and
- Often achieve greater success in the workplace

Those with an external locus of control:

- Blame outside forces for their circumstances;
- Often credit luck or chance for any successes;
- Don’t believe that they can change their situation through their own efforts;
- Frequently feel hopeless or powerless in the face of difficult situations; and
- Are more prone to experiencing learned helplessness

Internal locus of control is often used synonymously with “self-determination” and “personal agency.” Research has suggested that men tend to have a higher internal locus of control than women and that locus of control tends to become more internal as people grow older. Experts have found that, in general, people with an internal locus of control tend to be better off.

However, it is also important to note that persons having internal locus of control do not always equal “good” and external locus of control do not always
equal “bad.” In some situations, an external locus of control can actually be a good thing, particularly if a person's level of competence in a particular area is not very strong.

For example, a person who is terrible at sports might feel depressed or anxious about their performance if they have a strong internal locus of control. If the person thinks, “I’m bad at sports and I don’t try hard enough,” they might feel stressed out in situations where they need to participate in athletics, such as during a physical education class. If this person takes an external focus during such activities (“The game is too hard!” or “The sun was in my eyes!”), they will probably feel more relaxed and less stressed.

ACADEMIC ACHIEVEMENT AND SELF-EFFICACY

Self-efficacy plays an important and major role in lives and future of students. The decrease and increase of self-efficacy will contribute a lot towards their achievement in life. Students with high or low level of self-efficacy will display different attitudes in learning. Study done by Abu-Tineh, Khasawneh, and Khalaileh (2011) have shown that “when students have low level of self-efficacy, they have the potential to commit discipline problems at school.” “The self-efficacy which is centred in the mind, works to control the attention of the human discipline” (Ashley & Rittmayer, 2003). These concepts were strongly supported by Sanders and Wooley (2005) they observed that “self-efficacy is the best predictor of discipline problems. Thus, self-efficacy has the potential to guide human actions and behaviours. Students, who have high level of self-efficacy, will have more awareness about their learning and they will not commit discipline problems.” From this statement, it could be understood that self-efficacy can be described as the key factor and cause of discipline problems. According to Bandura (1997), “One of the social characteristics of a learner is the belief he holds in his capability to accomplish a task or activity that affect his live. In other words, self–efficacy belief is very essential in guiding learner’s personnel and academic accomplishments. Self-efficacy belief as one of the learner’s emotional input behavior with which he enters the learning environment. Self-efficacy as people's beliefs about their capability to produce designated level of performance
that exercise influence over events that affect their lives.” Three critical issues related to individuals self-beliefs thus; “That students difficulties in basic academic skills are often directly related to their beliefs that they cannot read write, handle numbers, or think well- that they cannot learn- even when such things are not objectively true; That many students have difficulty in school not because they are incapable of performing successfully but because they are incapable of believing that they can perform successfully- they have learned to see themselves as incapable of handling academic work or to see in the work as irrelevant to their perceptual world; and that many if not most academic crises are crises of confidence”. Human accomplishment and well being is enhanced by a strong self efficacy. A person high assurance in his/her capability enable him/her view difficult tasks as challenges to be addressed rather than threats. This fosters intrinsic motivation of doing different activities despite of their nature. People with strong self-efficacy maintain strong commitment to the set challenging goals and incase of failure they are able to sustain their effort and their sense of efficacy is recovered. Failure is attributed by these students to lack of effort or deficit in knowledge and skills, which one can acquire easily. They belief they can exercise control over threatening situations and come up with solutions. All these outlooks produce different achievements to the satisfaction of the individual (Walker et al., 2004). To the matter of impact of student self-efficacy to student academic achievement, Bandura (1993) stated, “student belief (self-efficacy) to regulate their own learning and to master their academic activities can determine a student’s aspirations, level of motivation, and academic achievement.” The work of Schunk (193), “provides additional evidence. Schunk provides significant review of literature on this topic over several years of study, and his individual research on the impact of self-efficacy to student educational outcomes is noted. Therefore, it is important for the researcher to investigate students’ self-efficacy.”

ACADEMIC ACHIEVEMENT AND ADJUSTMENT

Adjustment is a key concern in all developmental stages, but is of great relevance during adolescent. Adapting to the changes within themselves and to the changed expectations of the society is a major developmental task of the adolescent stage. Their motivation levels, happiness, aspirations, emotional
wellbeing and subsequent achievements are linked to their adjustments with the ever changing external and internal environment. Dishion (1990); Feschbach & Feschbach (1987) and Green, Forehand, Beck & Vosk (1980) found “a positive relationship between adjustment and school attainment has long been known.” Krishnan (1977) stated that “good adjustments make the adolescents proud and self-satisfied, motivate them for future success, encourage them to be an independent thinking person and build their confidence and in turn improve the mental health. The environment created in the school as well as home either accelerates or retards the development of any pupil.”

According to Greenbaum (1974) “school plays a vital role in the development of an adolescent as they spend most part of their day attending school, engaging in extra curricular activities; and even at home engaged in scholastic work. School is an institution which contributes to the total educational and socialization process directed to the development of personality of an adolescent.”

Newman and Newman (1986) found that “school environment includes relationships among and between administration, teachers, parents, students and the community that influences over all development through the academic demands of formal curricula and through exposure to teachers who emphasize academic achievement, motivation to learn and self-improvement.” Juvonen & Wentzel (1996) pointed out that “there is increasing realisation among scholars that there are many aspects of interpersonal relationships that have the potential to influence academic motivation and scholastic attainment too.” These relationships can either facilitate or hamper the developmental trajectory of the student.

**ACADEMIC ACHIEVEMENT AND LOCUS OF CONTROL**

There has been much interest in the relationship of locus of control to education. Rotter (1966) stated that “one may predict a positive relationship between internal locus of control and school achievement. When a child believes that his rewards or punishments depend on his own efforts (internal control), it is most likely that he will strive to do those things that bring about rewards and minimize punishments.” Keith, Pottebaum, & Eberhrdt (1986) posited “the
relationship between locus of control and academic achievement is convoluted. Intuitively, students who attribute success to internal factors are likely to expect future successes; students who attribute failure to internal factors may expect future failure unless they consider themselves capable of and actively address those factors. Conversely, attributing success to external factors would make future successes unpredictable and deem the student powerless to address what they perceive to be uncontrollable factors.” Within the domain of education, internal locus of control has been found to be a positive predictor of academic achievement, while Eachus & Cassidy (1997a) stated that “external locus of control to be a negative predictor of academic achievement”

This point has been confirmed by several studies (McGhee & Crandall, 1968; Bartel, 1971; Linter, 1972; Messer, 1972). However, it has been shown that “there were more consistent effects for males than for females” (Crandall, Katkovsky, & Preston, 1972; Nowicki & Roundtree, 1971), “social desirability effects confounded relationship between achievement and locus of control for females” (Nowicki & Walker, 1973). Using the Intellectual Academic Responsibility (IAR) Questionnaire, McGhee and Crandall (1968) found that “the both internal responsibility for success (1+) and internal responsibility for failures (1<) predicted girls' grades and achievement test scores, while boys' scores were predicted consistently only by belief in their responsibility for failures (1-)”. Daum & Wiebe (2003) stated that “locus of control has been affiliated with academic performance and achievement in the professional realm, as well as health and psychological well-being. The authors describe internals as having a tendency to perform better on academic tasks than externals, and have more effective coping strategies which lead to better psychological adjustment. These enviable characteristics reduce the negative health effects associated with high stress. The type of locus of control has effects on reason of concerning a specific event of a person. When people are successful, they have internal locus of control and when they are failure, they have external locus of control.” Saricam & Duran (2012) stated that “academic locus of control is the same structure like locus of control and it shows the control of beliefs in terms of achievement and academic contexts (Daum & Wiebe, 2003; Auer, 1993; Trice, 1985).” Persons prefer to be internal
academic locus of control at the situations of being successful and prefer to be external academic locus of control during being failure. Daum and Wiebe (2003) found that “students in their first year in university have a high score in external academic locus of control regardless of their success or failure in their midterm-exams results.” Crandall & Katkovsky (1965) and Tella, Tella & Adeniyi (2009) found that “there is a significant correlation between locus of control and academic achievement”.

**RATIONALE OF THE STUDY**

The public debate now in educational sector is whether there is falling or decline in standard of education. This debate continues to ravage the minds of researchers and educational stakeholders because precise answer is yet to be sought but rather speculation of what might be responsible for this assertion or claim. Many factors had been adduced for this, if it is actually true. Among the factors, are classroom management, educational materials, qualified personnel, education/school phobia or fright, factors which recognized as physical variables.

Now-a-days academic achievements of students are measured as a key indicator for evaluating educational systems. Academic achievement is one of the suitability factors in the classroom, also it is too much essential to get an occupation and promotion in it. Academic achievement is also an important factor from another aspect, i.e., due to the fact that each cultural system is continuously evaluated by experts in order to gain best results and conditions and to resolve obstacles and shortages through entire educational and cultural processes and gaining the best possible usage of inside data and finally the outcome of educational and cultural systems are the students with some special abilities. Academic achievements is the one of the most explicit and important indicators for evaluating and investigating cultural systems efficiency.
Many research have shown that there is a significant and positive relationship between self-efficacy and academic achievements. These researches have shown that regardless of gender, age, disciplines, domains and countries, a student with higher sense of self-efficacy will attain better academic performance. For example Louis and Mistele (2011) reported that “although there were differences in level of self-efficacy by gender in young adolescents taking mathematics and science, self-efficacy is still found to be a good predictor of the achievement scores.”

It is an eminent reality that healthy adjustment is essential for normal growth in the life of an individual. Education guides person for healthy adjustment in a range of life situations of the present and future. This reason implies that adjustment and education are inter-linked and complementary to each other.

Locus of control and academic achievement have a meaningful and positive correlation between each other. “The locus of control in relationship with the culture and education and its’ dependent variants, could be studied and investigated as a main indicator in predicting students’ achievements, failures and academic drop. Persons who are identified by personality of internal locus of control, believe that some other factors such as luck or difficulty of the assignment causes achievement or failure (Slaven, 2003)”. Findly and Coper (1983) found that “locus control and academic achievement in a study and concluded that there is a meaningful and positive correlation between locus of control and academic achievement and the correlation’s amount for middle limit of directing of internal and external locus of control. They concluded that internal persons consider success (good grade) as a result of ability and attempt and persons with external control supply, consider gaining grade as matter of chance and fortune. Internal persons try more than external persons to achieve grade (achievement), internals also adopt themselves with the conditions more than externals”. In addition the study will found out the relationship between academic achievement & self-efficacy, academic achievement & adjustment and academic achievement & locus
of control and finally draw implications on the improvement of students performance.

STATEMENT OF THE PROBLEM

“ACADEMIC ACHIEVEMENT OF SECONDARY SCHOOL STUDENTS IN RELATION TO SELF EFFICACY, ADJUSTMENTS AND LOCUS OF CONTROL”

OPERATIONAL DEFINITIONS OF THE TERMS USED

Academic Achievement: “Academic achievement or academic performance is the outcome of education— the extent to which a student, teacher or institution has achieved their educational goals”.

Self Efficacy: “It is the power or capacity to produce desired effects. It is a belief that one has the capability to execute the course of actions required to manage perspective situation”, According to Bandura (1994), “Self efficacy is defined as belief about capabilities to show required levels of performance”.

Adjustment: “An individual’s adjustment is adequate, whole some or healthful to the extent that he has established harmonious relationships between and the conditions, situations and person who comprise his physical and social environment.”

Locus of Control: “Locus of control is a theory in personality psychology referring to the extent to which individuals believe that they can control events that affect them. A person's ‘locus’ is conceptualized as either internal or external meaning they believe that their decisions and life are controlled by environmental factors which they cannot influence.”

VARIABLES USED IN THE STUDY

Dependent Variable

- Academic Achievement
Independent Variables

- Self-Efficacy;
- Locus of control;
- Adjustments; and
- Gender (Girls/Boys)

OBJECTIVES OF THE STUDY

1. To study and compare the academic achievement of male and female secondary school students.
2. To study and compare self-efficacy of male and female secondary school students.
3. To study and compare the adjustment of male and female secondary school students.
4. To study and compare the locus of control of male and female secondary school students.
5. To see the relationship between academic achievement and self-efficacy of secondary school students
6. To see the relationship between academic achievement and self-efficacy of male secondary school students
7. To see the relationship between academic achievement and self-efficacy of female secondary school students
8. To see the relationship between academic achievement and adjustment of secondary school students
9. To see the relationship between academic achievement and adjustment of male secondary school students
10. To see the relationship between academic achievement and adjustment of female secondary school students
11. To see the relationship between academic achievement and locus of control of secondary school students
12. To see the relationship between academic achievement and locus of control of male secondary school students
13. To see the relationship between academic achievement and locus of control of female secondary school students
14. To see the relationship between academic achievement and emotional adjustment of secondary school students
15. To see the relationship between academic achievement and social adjustment of secondary school students.
16. To see the relationship between academic achievement and educational adjustment of secondary school students.
17. To see the relationship between academic achievement and powerful control of secondary school students.
18. To see the relationship between academic achievement and chance control of secondary school students.
19. To see the relationship between academic achievement and individual control of secondary school students.

HYPOTHESES OF THE STUDY

1. There is no significant difference in academic achievement of male and female secondary school students.
2. There is no significant difference in self-efficacy of male and female secondary school students.
3. There is no significant difference in adjustment of male and female secondary school students.
4. There is no significant difference in locus of control of male and female secondary school students.
5. There is no significant relationship between academic achievement and self-efficacy of secondary school students.

6. There is no significant relationship between academic achievement and self-efficacy of male secondary school students.

7. There is no significant relationship between academic achievement and self-efficacy of female secondary school students.

8. There is no significant relationship between academic achievement and adjustment of secondary school students.

9. There is no significant relationship between academic achievement and adjustment of male secondary school students.

10. There is no significant relationship between academic achievement and adjustment of female secondary school students.

11. There is no significant relationship between academic achievement and locus of control of secondary school students.

12. There is no significant relationship between academic achievement and locus of control of male secondary school students.

13. There is no significant relationship between academic achievement and locus of control of female secondary school students.

14. There is no significant relationship between academic achievement and emotional adjustment of secondary school students.

15. There is no significant relationship between academic achievement and social adjustment of secondary school students.

16. There is no significant relationship between academic achievement and educational adjustment of secondary school students.

17. There is no significant relationship between academic achievement and powerful control of secondary school students.

18. There is no significant relationship between academic achievement and chance control of secondary school students.
19. There is no significant relationship between academic achievement and individual control of secondary school students.

METHODOLOGY

There are several methods of conducting research. Choice is determined by the nature of the problem. The present study attempts to study the academic achievement of senior secondary school students in relation to their self-efficacy, adjustment and locus of control. It is obvious that this type of study cannot be studied in any artificial setting, nor it is desirable to do so. In the present study the descriptive method was found to be the most appropriate one as the academic achievement of students in relation to their self-efficacy, adjustment and locus of control as they exist in real life situation can be studied effectively.

POPULATION

All regular students of class XI of studying in senior secondary schools of Haryana constituted the population of the present study.

SAMPLE

Investigator collected the lists of senior secondary schools of Haryana affiliated to Haryana Board of School Education, Bhiwani and CBSE from the respective District Education offices of these districts. With the help of these lists the schools were selected randomly from each district. The 600 students studying in XIth class were selected randomly from four schools of each district, with due representation to each district.

<table>
<thead>
<tr>
<th>District</th>
<th>Number of Schools</th>
<th>Number of students</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rohtak</td>
<td>4</td>
<td>150</td>
</tr>
<tr>
<td>Bhiwani</td>
<td>4</td>
<td>150</td>
</tr>
<tr>
<td>Sonepat</td>
<td>4</td>
<td>150</td>
</tr>
<tr>
<td>Jhajjar</td>
<td>4</td>
<td>150</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>600</strong></td>
</tr>
</tbody>
</table>
Students of both the sexes were included in the sample. Each school was selected randomly by lottery system and all the students studying in these institutions were taken as a cluster without any bias of extraneous factors such as suitability of school, number of students and the distance from the residence of place of work etc. In this way random cluster sampling technique was used for the study.

TOOLS USED
1. Self-Efficacy Scale (2012) developed by Mathur and Bhatnagar;
2. Adjustment Inventory by Sinha and Singh (2007);
3. Locus of Control Inventory by Vohra (1992); and
4. Academic Achievements Scores have been taken from the $10^{th}$ class annual exam result.

COLLECTION OF THE DATA

After looking into the nature of study it was necessary to obtain the information of every item included in the questionnaire. The data was collected individually. The researcher went to the schools to contact the teachers for the selection of the students. He established proper rapport with them and then administered the questionnaires. The selection of students was done on random basis. Thus the investigator visited the schools and collected the data himself from each school selected for sample.

STATISTICAL TECHNIQUE USED

To arrive at conclusions, various statistical techniques were employed according to the design of the study. The data obtained were subjected to statistical techniques keeping in view the objectives and corresponding hypotheses of the study. Mean, Standard Deviation, ‘$t$’ test, and Pearson Product Moment Correlation were used to analyse the data by using SPSS-20 software.
DISCUSSION OF RESULTS

H₀₁ There is no significant difference in academic achievement of male and female secondary school students was rejected.

Results indicated that mean academic scores of female secondary school students was found to be higher than the mean academic scores of male secondary school students’. The ‘t’ value indicates that the mean academic achievement score of female secondary school students and mean academic achievement of male secondary school students differ significantly. These findings support the findings of Vijayalakshmi & Natesen (1992), Shah (1993), Deary et al. (2004), Bruni et al. (2006) and Asthana (2011) reported that girl students were found to have higher academic achievement than males, while Halawah (2006), Naderi et al. (2008), Sarsani and Ravi (2010) and Gupta (2014) found no significant difference in academic achievement in relation to gender.

H₀₂ There is no significant difference in self-efficacy of male and female secondary school students was rejected.

Mean self efficacy scores of female secondary school students were found to be higher than the mean self efficacy scores of male secondary school students. The results are in consonance with the findings of Kumar and Lal (2006), Carol, Joseph, Rachelle, Margaret and David (2010), Shkullaku (2013), who reported that female students have better self efficacy than male students and gender have a positive significance towards self-efficacy.

H₀₃ There is no significant difference in adjustment of male and female secondary school students was rejected.

Results indicated that mean adjustment scores of male secondary school students was found to be higher than the mean adjustment scores of female secondary school students. The lower score of female on adjustment show that they were better adjusted than male students. The results of the study was found consistent with the findings of Jaikumar and Muthumanickam (2010), Gupta and Gupta (2011) Basu (2012), Yellaiah (2012), and Rathore and Mishra.
(2015) they also found that female secondary school students have better adjustment than that of male secondary school students.

H04 There is no significant difference in locus of control of male and female secondary school students was rejected.

Mean locus of control scores of female secondary school students was found to be higher than the mean locus of control scores of male secondary school students’. The t-value indicates that the mean locus of control scores of male secondary school students and mean locus of control scores of female secondary school students differ significantly. In some studies (e.g., Cairns et al., 1990; Smith, Dugan & Trampenaars, 1997) higher internal locus of control in females has been reported. While some studies (Dag, 2002; Pintrich and De Groot 1990) reported no gender differences in locus of control.

H05 There is no significant relationship between academic achievement and self-efficacy of secondary school students was rejected.

The results revealed that coefficient of correlation between academic achievement and self-efficacy of secondary school students is positive and significant. It was interpreted that there is positive and significant relationship between academic achievement and self-efficacy of secondary school students. The study was also verified the findings of Schraw and Brook (1993), Latifian (2003), Kaprara, Fida, Vecchione, Dell Bove and Giovann (2008), Shkullaku (2013) and Tenaw (2013) who reported a significant and positive relationship between self efficacy and academic achievement.

H06 There is no significant relationship between academic achievement and self-efficacy of male secondary school students was rejected.

Coefficient of correlation between academic achievement of male secondary school students and their self-efficacy is highly positive and significant at 0.01 level. Thus, it can be interpreted that there is positive and significant relationship between academic achievement of male secondary school students and their self-efficacy. Our result is in support of Loo and Choy (2013), Saunders,
Davis, William & Williams (2004) and Shkullaku (2013) found that self-efficacy had positive effect on academic performance on male students.

H07 There is no significant relationship between academic achievement and self-efficacy of female secondary school students was rejected.

The results indicated that coefficient of correlation between academic achievement of female secondary school students and their self-efficacy is positive and significant at 0.01 level. The magnitude of ‘r’ indicates that there is moderate correlation between Self-efficacy and academic achievement of female secondary school students. The present finding is inconsonance with the findings of Kaprara, Fida, Vecchione, Dell Bove and Giovann (2008) and Shkullaku (2013) and Tenaw (2013) who also reported a significant positive relationship between academic achievement and self-efficacy of female students.

H08 There is no significant relationship between academic achievement and adjustment of secondary school students was accepted.

Coefficient of correlation between academic achievement of secondary school students and their adjustment is positive and significant at 0.01 level of significance. In other words, increase or decrease in adjustment scores of secondary school students were majorly associated with increase or decrease in academic achievement and vice-versa. The present result of the study is in consonance with the findings of Habibah Elias (2009), Sangeeta, and Nagpal (2012), Yellaiah (2012), Osa-Edoh and Iyamu (2012), Nasir (2013), Thakar (2014) and Othman, Yusoff, Hamzah, and Abdullah (2014), who found significant relationship between adjustment and academic achievement of students.

H09 There is no significant relationship between academic achievement and adjustment of male secondary school students was accepted.

Coefficient of correlation between academic achievement and adjustment of male secondary school students is positive and significant at 0.01 level of significance. In other words, increase or decrease in adjustment of male secondary
school students was deeply associated with increase or decrease in academic achievement and vice-versa.

**H₀₁₀** There is no significant relationship between academic achievement and adjustment of female secondary school students was accepted.

In the present study a positive and significant coefficient of correlation was found between academic achievement and adjustment of female secondary school students at 0.05 level. The magnitude of ‘r’ indicates that there is significant and positive correlation between adjustment and academic achievement of female secondary school students. In other words, increase or decrease in adjustment of female secondary school students was majorly associated with increase or decrease in academic achievement and vice-versa.

**H₀₁₁** There is no significant relationship between academic achievement and locus of control secondary school students was rejected.

The present study showed that there is significant and positive relationship between locus of control and academic achievement. This interpret that there is positive, significant relationship between academic achievement of senior secondary school students and their locus of control. The result of the present study is in consonance with the findings of Gupta (1987), Bhogayate Chandrakant (1989) Bazegar (2001), Anakwe (2003) and Knowles and Kerman (2007), Majzub, Bataineh, Ishak and Rehman (2012) who also found a significant and positive relationship between locus of control and academic achievement. Also Talla (2007) in a research conducted with pupils in Nigeria concluded that the locus of control is a good predictor for academic and social behavior.

**H₀₁₂** There is no significant relationship between academic achievement and locus of control of male secondary school students was rejected.

Coefficient of correlation between academic achievement of male secondary school students and their locus of control is positive and significant at 0.01 level of significance. This interpret that there is positive and significant relationship between academic achievement and locus of control of male senior
secondary school students. The reason may be that men have stronger feeling that they can control the events that affect them which results in better concentration for studies. The finding of the present research is supported by Shermen, Higgs and Williams (1997) and Zaidi and Mohsin (2013) reported that male students have more internal locus of control and female students have more external locus of control.

H_{013} There is no significant relationship between academic achievement and locus of control of female secondary school students was accepted.

It was found that coefficient of correlation between academic achievement of female secondary school students and their locus of control is positive and significant at 0.01 level of significance. This interpret that there is positive and significant and relationship between academic achievement and locus of control of female senior secondary school students. Anakwe (2003) and Knowles and Kerman (2007), also reported a strong relationship between academic achievement and locus of control among female students. The reason may be that females have less strong feeling than men that they can control the events that affect them which results in lack of concentration for studies.

H_{014} There is no significant relationship between academic achievement and emotional adjustment of secondary school students was accepted.

The results showed that coefficient of correlation between academic achievement and emotional adjustment of secondary school students is positive and significant at 0.01 level of significance. The magnitude of ‘r’ indicates that there is strong correlation between emotional adjustment and academic achievement of secondary school students. In other words, increase or decrease in emotional adjustment of secondary school students was deeply associated with increase or decrease in academic achievement and vice-versa. The reason may be that the students who have lower social, emotional and educational adjustment, face various interpersonal problems (Wiener, 2004) and the problems like losing motivation, frustration, anxiety and depression (Rivkin, et al., 2005 and Sideridis, 2006), these problem, in turn, result in causing failure in academic achievement of the students.
H015 There is no significant relationship between academic achievement and social adjustment of secondary school students was accepted.

It was found that coefficient of correlation between academic achievement and social adjustment of secondary school students is positive and significant at 0.01 level of significance. In other words, increase or decrease in social adjustment of secondary school students was deeply associated with increase or decrease in academic achievement and vice-versa. The outcome of this study is consistent with the findings of Wiener (2004), Sideridis (2006) and Yengimolki, Kalantarkousheh and Malekitabar (2015) who also found a positive and significant relationship between academic achievement and emotional adjustment.

H016 There is no significant relationship between academic achievement and educational adjustment of secondary school students.

Coefficient of correlation between academic achievement and educational adjustment of secondary school students is positive and significant at 0.01 level of significance. In other words, increase or decrease in educational adjustment of secondary school students was deeply associated with increase or decrease in academic achievement and vice-versa. This finding is contrary to the general expectation. This finding was supported by many findings (Nasir & Lin, 2012; Ray & Elliott, 2006; Rivkin, et al., 2005; Yarmohammadeain, et al., 2003) who also reported the strong and positive relationship of educational adjustment with academic achievement.

H017 There is no significant relationship between academic achievement and powerful control of secondary school students was accepted.

Coefficient of correlation between academic achievement and power control of secondary school students is positive and significant at 0.01 level of significance. In other words, increase or decrease in power control of secondary school students was deeply associated with increase or decrease in academic achievement and vice-versa. The reason may be that the powerful control is a concept that plays an vital role in development of human being. In a study, Umoh (1991) reported that an event as controllable when a person’s voluntary responses have an impact on the consequences of that event.
There is no significant relationship between academic achievement and chance control of secondary school students was accepted.

The results revealed that coefficient of correlation between academic achievement and chance control of secondary school students is not significant at any level of significance. In other words, increase or decrease in chance control of secondary school students was not associated with increase or decrease in academic achievement and vice-versa. As the name suggests that the chance control means that outcome is only due to chance factor. As the control over outcomes is due to chance factor so may be or may be not affect the outcome of the students.

There is no significant relationship between academic achievement and individual control of secondary school students was accepted.

Coefficient of correlation between academic achievement and individual control of secondary school students is positive and significant at 0.01 level of significance. In other words, increase or decrease in individual control of secondary school students was deeply associated with increase or decrease in academic achievement and vice-versa. Individual control means that one's outcomes are controlled by him/her. Possibly if one is able to control his/her feelings then this will influence his/her academic achievement also.

After processing the data, obtaining and interpreting the results in previous chapter, the findings can be generalized to the extent of representatives of the sample and methodology employed in the study. Keeping the major findings in view, the educational implications of the study have been worked out. But these findings and implications do not fit in all the concern of the study. As such some suggestions have been given for the further research. This chapter is, therefore, devoted to focusing on findings and conclusions of the study as well as implications and suggestions for further research. The main findings in general and conclusions drawn on the basis of results and discussions indicate a wide range of implications and their potential for further research.
MAJOR FINDINGS

1. It was found that there is a significant difference in academic achievement of male and female secondary school students. Female students were found to have more academic achievement than their counterpart male students.

2. It was found that there is a significant difference in self-efficacy of male and female secondary school students. Female secondary school students were found to be more self efficacious than their counterpart male secondary school students.

3. It was found that there is a significant difference in adjustment of male and female secondary school students. Female secondary school found to have more adjustment than their counterpart male secondary school students.

4. It was found that there is a significant difference in locus of control of male and female secondary school students. Female secondary school students were found to have more locus of control than their counterpart male secondary school students.

5. It was found that there is a significant relationship between academic achievement and self-efficacy of secondary school students. It can be interpreted that higher the self efficacy, higher the academic achievement of secondary school students.

6. It was found that there is a significant relationship between academic achievement and self-efficacy of male secondary school students. It can be interpreted that higher the self efficacy, higher the academic achievement of male secondary school students.

7. It was found that there is a significant relationship between academic achievement and self-efficacy of female secondary school students. It can be interpreted that higher the self efficacy, higher the academic achievement of female secondary school students.

8. It was found that there is a significant relationship between academic achievement and adjustment of secondary school students. It can be
interpreted that higher the adjustment, higher the academic achievement of secondary school students.

9. It was found that there is a significant relationship between academic achievement and adjustment of male secondary school students. It can be interpreted that higher the adjustment, higher the academic achievement of male secondary school students.

10. It was found that there is a significant relationship between academic achievement and adjustment of female secondary school students. It can be interpreted that higher the adjustment, higher the academic achievement of female secondary school students.

11. It was found that there is a significant relationship between academic achievement and locus of control of secondary school students. It can be interpreted that higher the locus of control, higher the academic achievement of secondary school students.

12. It was found that there is a significant relationship between academic achievement and locus of control of male secondary school students. It can be interpreted that higher the locus of control, higher the academic achievement of male secondary school students.

13. It was found that there is a significant relationship between academic achievement and locus of control of female secondary school students. It can be interpreted that higher the locus of control, higher the academic achievement of female secondary school students.

14. It was found that there is a significant relationship between academic achievement and emotional adjustment of secondary school students. It can be interpreted that higher the emotional adjustment, higher the academic achievement of secondary school students.

15. It was found that there is a significant relationship between academic achievement and social adjustment of secondary school students. It can be interpreted that higher the social adjustment, higher the academic achievement of secondary school students.
16. It was found that there is a significant relationship between academic achievement and educational adjustment of secondary school students. It can be interpreted that higher the educational adjustment, higher the academic achievement of secondary school students.

17. It was found that there is a significant relationship between academic achievement and power control of secondary school students. It can be interpreted that higher the power control, higher the academic achievement of secondary school students.

18. It was found that there is no significant relationship between academic achievement and chance control of secondary school students. It can be interpreted that chance control of secondary school students was not associated with increase or decrease in academic achievement and vice-versa.

19. It was found that there is a significant relationship between academic achievement and individual control of secondary school students. It can be interpreted that higher the individual control, higher the academic achievement of secondary school students.

**EDUCATIONAL IMPLICATIONS**

1. Education programmes of secondary schools should be restructured in such a way that much emphasis should be given to develop self-efficacy of students.

2. School administrators, counsellors, psychologists and parents should work hard to develop and enhance students’ self-efficacy by providing all essential conditions and instruments for students’ success in schools and learning environment that is conducive and rich in high quality course curricula and offering challenges that can be met.

3. Teachers must avoid any unseasonable reproach of students that lead to decrease in their confident and lower their self-efficacy and instead try to make conditions for students to increase their self-efficacy by encouragement and emphasize on their strengths.

4. There is need for students to develop locus of control (internal) for them to be able to always attribute their success to their own efforts.
5. The results of this study have important implication for determination and personal effort in any desired expectation. The belief in one’s effort and determination contribute greatly to success. The effect of Locus of Control as a personality trait needs to be understood as a determinant variable in man potential and independent endeavour. There is need for parents to foster locus of control by having their children participate in activities which are meaningful and related to their lives and which they have control over the outcome.

6. System of evaluation and curriculum must be designed in a way that is based on mastery learning, all learners have the opportunities to achieve mastery levels and experience failure less and more success and lead to increase in their self-efficacy. As students generally show desire to learn more, it is important for teachers to know the origins of self-efficacy judgments because most of what teachers do or can do can have an influence on students' self-efficacy.

7. Efforts should be made to find out effect of other variables like, parental involvement, health wellbeing, cognitive development, spiritual intelligence, death anxiety, disruptive behavior; School Climate etc. on academic achievement.

8. Administrators and instructors should focus on developing interventions to instill a healthy sense of self-efficacy in students and teach them how to manage their time effectively.

9. The findings of the present study indicate that there exist significant differences between the secondary school students when compared on the basis of gender. Since difference is found to be significant regarding adjustment of secondary school students, there seems to be an urgent need to improve the situation. This calls for priority based action on the part of academicians, policy makers, parents and all the concerned stakeholders to devise measures to facilitate better adjustment skills among the secondary school students.
10. The findings of the present study imply that the better the achievement of a student in the school work the more he/she is able to use Locus of Control to enhance the performance.

11. The results of the present study indicate that female secondary school students were found better in academic achievement, self efficacy, adjustment and locus of control than their counterpart male secondary school students. So steps must be taken to improve the situation and more emphasis should be given on male secondary school students for their better results in terms of academic achievement, self efficacy, adjustment and locus of control.

SUGGESTIONS FOR FURTHER RESEARCH

Some topics suggested by the investigator are given below on which further research studies can be conducted:

1. Further researches may be undertaken with a large sample covering more districts of Haryana, so as to make generalization about Academic Achievement of Secondary School Students in relation to self-efficacy, Adjustments and Locus of Control.

2. An evaluative study can be undertaken to evaluate the effectiveness of self-efficacy, Adjustments and Locus of Control on the academic achievement of Secondary school students.

3. Research may be undertaken to study the Academic Achievement of private and government Secondary School Students in relation to self-efficacy, Adjustments and Locus of Control.

4. Research may be undertaken to study the Academic Achievement of urban and rural Secondary School Students in relation to self-efficacy, Adjustments and Locus of Control.

5. It may be worthwhile to extend the study Academic Achievement of University students in relation to self-efficacy, Adjustments and Locus of Control.
DELIMITATIONS OF THE STUDY

Keeping in view the time available and limited resources, the present study was delimited to the following aspects:

1) The study was delimited to secondary students studying in 10th class only.
2) The sample was taken from a few districts of Haryana only.
3) Only academic achievement was taken as dependent variable in the present study.
4) The study was delimited to find out the effect of independent variables such as self-efficacy, adjustments and locus of control.