CHAPTER - I

"People who regard themselves as highly efficacious act, think, and feel differently from those who perceive themselves as inefficacious. They produce their own future, rather than simply foretell it" - Albert Bandura

INTRODUCTION

Tension and Stress have become a part and parcel of today’s life. The 21st century has been branded as the age of ‘stress and anxiety’. Stressful circumstances are encountered everyday and at every stage of human development. From the very trauma of birth itself, right through adolescence, the young meet unavoidable sources of stress. From weaning and toilet training as babies to the process of formal education and living social skills, stress is encountered in varying dynes. Daily academic environment and many academic tasks pose serious threats for students personal well being. Some amount of academic stress is essential in mobilizing the potentialities of the individuals to work more efficiently. But increased amount for a prolonged period will have deleterious effects on the psycho-physical health and academic achievement of the students. The common symptoms include diminished pleasure in learning, addiction to drugs or alcohol, smoking, irritability, fatigue, depression, insomnia and physical problems ranging from migraine and back pain to ulcers. A general survey of related literature shows adaptation of various resources or strategies by students in an effort to cope with the academic stress at work. Some of them may be adequate and other causing further stress and pushing the student into a vicious circle of academic stress and maladaptive behaviour.

Every child is born with certain natural and inherited endowments. These endowments are modified and sublimated for making the individual child a useful member of society. Adolescence is the most important period of human life. A major part of a country’s population ranges between the ages 13-21 years. The country’s success in various fields of life depends on the proper guidance of adolescents. Every teacher and parent must know about the nature and changes emerging in transition period from childhood to adulthood. They must also know the various problems fraught with developmental characteristics to deal effectively with
problems of adolescents. It is also necessary for them to be familiar with casual factor of the problems of adolescents. So that proper individual, educational and vocational guidance may be provided for adequate adjustment in the society.

Today’s children are in enigma. Their growth and development are modulated, moderated and determined, disillusioned, disturbed and damped. They are in a real predicament. If these external forces are in tune with their in-built skills and aspirations their growth becomes natural and exciting otherwise it can cause havocs. In a developing country like India, we cannot afford to waste out precious resources, in the name of academic stress. Something needs to be done to save the students from its oppressive grip so as to enable them to function in a congenial environment and deliver the best of their potentialities.

Students in senior secondary school are in their second decade of life which is marked by the onset of puberty. According to Stanley Hall, it is a period that is characterized by “storm and stress”. Clearly, there is reason to be concerned about the well-being of early adolescents. Educators often underestimate the importance of developing student’s abilities to adapt and get along with people; however, students learning abilities depend on their experience of their ability to adapt and cope with people (Elias, 2001).

There is the necessity to consider the idiosyncratic nature of diverse learners when capable; learners do not perform up to their potential, despite positive environmental conditions. Performance of students in school is a major concern though many believe that students with great intellectual potential will often succeed at a higher level than will students with lower ability, it is not always the case, because cognitive potential does not always translate into attained success. Just as there are intellectually gifted who do not perform well, there exists many lower ability students who perform at above average on grade expectation. Many variables interact to produce this phenomenon; self-efficacy is one of them. Merely, possessing knowledge and skills does not mean that one will use them effectively under difficult condition (Bandura, 1986). Only those who are more self efficacious about being able to effectively manage and cope with these circumstances are expected to have probability of succeeding even if others have the same inherent ability or skill level.
The concept of self-efficacy is the focal point of Bandura's social cognitive theory. According to this theory individuals can have control over their thoughts, feelings and actions and behave accordingly. Bandura (1986) states that “people will be more inclined to take on a task they believe they can succeed in. People generally avoid tasks where their self-efficacy is low but will engage in task where their self-efficacy is high”. A strong sense of academic self-efficacy enhances students' academic accomplishment, quality of functioning and personal well-being (Adeyemo, 2001; Pajares, 1996). Bandura (1997) stated that a sense of self-efficacy is an important predictor of the accomplishment of further competences and successes.

There are numerous studies documenting significant relation between self-efficacy beliefs and achievement in academic settings (Bandura, 1997). Students who are high in academic self-efficacy are more persistent, determined, and have high academic achievement (Bandura, 1986; Schunk, 1981; Zimmerman, 1989). Realizing the present day need in the area of education, where focus is upon mobilizing and directing the inner potentialities of students to cope with difficulties and achieve better, the present study is undertaken.

1.1 STRESS

*Stress lies within us. It arises as a result of our reactions to worldly events. Once we stop reacting, we will no longer get stressed. – Lord Buddha*

Stress is an agitated physiological state in which the electrical transmission of information along neurons is heightened to the point that the nervous system may collapse or there is decline in bodily functions. In general, it is the term applied to the pressures people often experience in day to day life. Imbalance between environmental demands and personal capabilities to handle these demands leads to stress. For some individuals ‘stress’ refers only to a crises or calamity while others perceive the day-to-day life problems and mild irritations as ‘stresses’. The situations causing stress and the experience of stress itself are highly subjective. Stress is a contributing factor in causing numerous emotional and behavioural difficulties including depression, anxiety, temper tantrums, suicide attempts, child
abuse, physical assault, destructive expression of anger, feelings of bitterness and resentment, irritability, impatience and stuttering.

Stress is an interesting word. Most of the people have no difficulty saying when they are under stress and attributing all problems to stress. Stress is a concept that has been linked to various aspects and operations. For some it is stimulus, sometimes more, sometimes less complex, for others it is an inferred inner state and for still others it is an observable response to stimulus or situation. Thus, the role of the term is confusing and hence requires a clear definition. But Educationalists and Psychologists have considerable difficulty in defining stress and have tended to avoid the concept, as it is too global. Stress combines the external stimulus, the life events and the host of individual responses to the stimulus, such as anxiety or depression.

Research evidence suggests that cumulative life stress increases risk for emotional and behavioural problems, such as negative views of the self, problematic interpersonal relationships and stressful life experience. These developmental costs of emotional distress then put students at risk for further symptoms and lifetime difficulties.

Stress is an inevitable part of our life. It serves a useful purpose in life by stimulating effort, inventiveness and high standards but when it increases beyond optimum level it adversely affects the coping mechanisms and hampers growth. Selye (1976) stated that stress is the non-specific response to any demand. Any condition that places special demand upon a person tends to cause stress. Stress, according to Spielberger (1982) is the external force that acts on. Stress is an internal state which can be caused by physical demands on an individual, the body or by environmental and social situations which are evaluated as potentially harmful, uncontrollable or exceeding our resources for coping.

McGrath (1976) prefers to define stress in terms of a set of conditions as having stress in it. Stress involves an interaction of person with environmental demands from the person. When these demands are not fulfilled, individual faces disequilibrium. New demands are imposed by rapid change in the education system; these, in turn, cause stress.
1.1.1 TYPES OF STRESS

There are three types of stress eustress, neustress and distress (Seaward, 1999).

1. Eustress is good stress and arises on any situation or circumstance that a person finds motivating and inspiring.

2. Neustress describes sensory stimuli that have no consequential effect. It is considered neither good nor bad.

3. Distress is considered bad and often simply means stress. There are two kinds of distress—acute stress is that which is quite intense and appears quietly and chronic stress, or that which may not appear quite, not intense, yet seems to linger for a longer period of time.

Our bodies are under stress even when we are sleeping. There are demands on our heart to keep beating, on our brain to produce dreams and on our other systems of the body to keep us in a balanced state. If a person feels no stress for a coming situation he may not be motivated to work. On the other hand, if an individual comes under too much of stress, it may cause confusion, disturbed thinking, distorted perception and other such symptoms that would result in poor performance. We not only feel negative stress but an intensely pleasant occasion may also be stressful. Science has documented that some level of stress can be inspiring and even healthy (Seyle, 1956); however, chronic stress among students has been consistently linked with negative outcomes, (Compas, Thurn, Grant McMahon, & Gipson, 2004; Kaplan, Liu, & Kaplan, 2005)

1.1.2 TYPES OF STRESSORS

A stressor is any environment that creates a state of tension or threat and requires change or adaptation, situations, circumstances, or any stimulus that is perceived to be a threat is referred to as a stressor. Stressors are divided into three categories as under-

1. Biological influences are external influences, including sunlight, gravity and electromagnetic fields that affect our biological rhythms. These biological changes are influenced by natural phenomena. Having jet lag is an example as result of airplane travel through several time zones.

2. Psycho intrapersonal influences are the perception of stimuli that we create through our mental processes. Psycho intrapersonal influences create the
greater percentage of stressors. These types of stressors involve thoughts, values, beliefs, attitudes and perceptions that we use to defend our identity or ego.

3. Social influences are related to stress as they affect major life changes. Social causes of stress include financial trouble, technology advances, violations of human rights, etc.

Stress is a necessary and inescapable concomitant of daily living—necessary because without some stress one would be listless and indifferent creature, and inescapable because it relates to any external event, be it enjoyable or anxiety producing. “A person's reaction towards stress depends on whether an event is appraised as a challenge or a threat. Challenging stimulus can lead to positive outcomes such as motivation and improved task performance while threatening ones or distress can result in anxiety, depression, social dysfunction and even suicidal intention” (Lazarus & Folkman, 1984).

As stress is a personal response to certain circumstances, the same set of stressors can be viewed differently (Pestonjee, 1999) depending upon-

- The nature and the magnitude of strategy.
- The importance of the stressor to an individual.
- The perception of the threat element as a component of the stressor.
- The personal and social support available to the individual.
- The involvement and willingness on the part of the individual to do something about the state of stress.

1.1.3 SOURCES OF STRESS

Pestonjee (1999) has divided the sources of stress into two systems by the social perspective-

- Primary System such as family and religion as well as religious and linguistic groups.
- Secondary System such as schools, colleges, technical institutes, neighbors and work organization.
Stress occurs when there is substantive imbalance between environment and demand and response capability of organism. The term “stress” in physical science means, “A force/ pressure exerted upon a person who resists the force/ pressure in his effort to maintain his original state and in the process suffers from some degree of discomfort”. The term stress has come into wide use in behavior study only within the past two decades. But in this relatively short time it has all but preempted a field previously shared by a number of other concepts like anxiety, frustration, conflicts etc. As people from all walks of life cope with the hustle and bustle of life, schools children are not spared with the academic stress either. Stress response is composed of diverse combination of reaction on several levels including the physiological, behavioral, emotional and cognitive changes.

1.1.4 ACADEMIC STRESS

Academic stress refers to the feeling that students experience when the demands of education and school system exceed their ability to cope. It is an internal state of an individual evaluated as potentially harmful, uncontrollable or exceeding one’s resources for coping stress caused partially or fully by school and academic factors such as examinations, competitions, teaching process, teachers’ behaviour, classroom condition and general academic and co-curricular activities. Stress up to some extent is even useful for physical well being as many students realize their full potential only when under considerable tension. However, excessive and unremitting stress leads to maladaptive behavior. Exam Anxiety, Success versus Failure, Personality and Competition etc. are some major academic stressors. As studies above suggested that academic self efficacy moderates the effect of academic stress.

Academic stress is the adjustive demand caused by academic factors placed on the organism. “It is a mental distress with respect to some anticipated frustration associated with academic failure, anticipation of such failure or even an awareness of the possibility of such failure” (Gupta and Khan, 1987). The influence of environmental factors such as home, school, peers etc. on individual development is evident. Stress has been a long researched issue in academic circles but this topic needs more attention (Agolla, 2009).
Academic stress is inevitable in any educational institution. In optimal limits it mobilizes the potentialities of the students to perform more effectively. However, increasing amounts of academic stress for prolonged periods may create overwhelming frustration and anxiety in the students which may in turn adversely affect their morale, academic achievement, mental health, study habits and adjustment styles. A large number of studies on the problem point out the existence of academic stress in the students. The source of academic stress may vary from institution to institution and individual to individual. Excessive academic stress may lead to a burnout, which is characterized by emotional exhaustion, feeling of low accomplishment and depersonalization of students.

1.1.5 ACADEMIC STRESS AND ADOLESCENTS

Adolescence is a confusing time in a child’s life. Most people experience some level of stress from day-to-day. However, adolescents are confronted with new kinds of stress stemming from relationships with parents, romantic partners, or friends or dissatisfaction with body image, for example KrenkeSeiffge, Aunola, & Nurmi (2009) stated that one source of stress is school. Not only are academic challenges and responsibilities placed on the adolescents, but students are likely beginning to formulate life goals. For example, students may be thinking about career paths and what must be accomplished now and in the near future to reach their end goals.

Along with academic stress, adolescents must deal with social pressures and peer pressure. The words “popularity” and “cliques” are frequently associated with this time in life. Being accepted into desired social circles and keeping up with the “popular kids” is of high priority for many adolescents with many going to great lengths to be accepted. This can lead to poor decision-making and hurt feelings (e.g., teasing others).

An additional source of stress stems from outside jobs. Many adolescents, especially older adolescents, seek outside employment to earn extra money to be able to afford luxuries such as, cell phones, clothes and shoes, video games, and other technology. Other sources of stress are not limited to but may include pressure from parents to do well in school, unique family circumstances, or illness.
The effects of stress in a student’s life can have serious impacts on their ability to perform, progress, or succeed in school. Needham, Crosnoe, and Muller (2004) reported that emotional stress predicted future class failure and other school problems. In addition, adolescents have reported that school is the number one cause of stress in their lives (Chandra & Batada, 2006; LaRue & Herrman, 2008).

Adolescence is a period of growing independence and self-definition, during which a person begins to form an adult identity. Forming this identity involves developing feminine or masculine identities, achieving autonomy from parents and greater identification with peers. This is the period where the students have to make many important decisions about their education and career, which is going to affect their later life. Psychologists believed this to be a period of stress and storm. However, recent studies have proved that this period need not be a period of stress and storm, if proper guidance is given to the students. This study will help us to gain insight on the Academic stress experienced by adolescents. So we will be able to direct our students in the right direction.

The term, ‘adolescence’ comes from the Latin origin ‘adolescere’ which means to grow into maturity. In this sense, adolescence is a process rather than a period, a process of achieving the desirable growth, attitudes, beliefs and methods for effective participation in society as the emerging adult. Adolescence marks intensive changes among the adolescent girls – physically, psychologically, physiologically and sociologically. Society, particularly Indian society, enforces them to act in a particular manner through code of conduct.

Adolescent period is the most crucial period of individual’s development, which begins at 12-13 years with the onset of puberty and ends at 19-20 years with the assumptions of adult responsibilities. It is characterized by the changes in physiological, psychological and sociological aspects of individuals. Hall (1904) views adolescence as a period of storm and stress marked by vacillating and contradictory emotions.

According to (Gilmore et. al., 1966) lack of experience, egocentrism and curiosity to experiment with new and sometimes risky social roles in order to establish unique identity, place adolescents in high risks for developing certain emotional and social problems.
It is very difficult to point out the exact range of the adolescence period in terms of chronological years. In India children attain puberty earlier than the western countries due to favourable climatic and cultural factors. So, the period of adolescence starts early in India.

The socio-economic status, personal factors, school and community environment will show some affect on their growth and development. Consequently, in an effort to cope up with these changes, they develop problems. The optimum development of a girl and a boy at the stage depends upon successful accomplishment of the developmental tasks during infancy and childhood. At the same time, society lays down a code of conduct in the form of rules and regulations to be followed by them at this age. The adjustment problems of the individual play a decisive role in his total development. Such problems often have their roots at home and school.

According to (Anantharaman and Parthasarathy, 1991), the social, behavioural and learning problems of pupils manifest themselves in Indian schools. The primary task of the school is to assist children and adolescents by providing experiences, guidance, instruction and discipline in learning facts and developing skills, attitudes and habits essential for them to function effectively as members of the society in which they live. Children spend a sizable portion of their time in school and it influences their total personality affecting the values they ascribe to themselves, their relation to others, and their potential for work, productivity and ability for adoption.

1.1.6 ACADEMIC STRESSORS

Adolescents spend a major part of their life in schools. Daily academic demands posed by school environment play a central role to their stress concerns. Transition from elementary to middle schools and middle to high can be stressful to young adults (Arnold, 1990). Students are under constant pressure to perform from their parents, teachers and society at large. They have to prove themselves better than their peers (Hains & Szyjakowski, 1990). Wilburn & Smith (2005) found that “academically successful students experience greater amounts of stress than do their less successful peers because more successful students feel more pressure to maintain their level of performance” (p. 35). Academic stressors include the
student's perception of the extensive knowledge base required and the perception of an inadequate time to develop it (Carveth et al., 1996).

Although most of the researches highlights the negative instances of stress but positive experiences also cause stress (Santrock, 1990). Selye (1983) described this type of stress as “eustress”. Examples include being leader of a team, school transition, making the honor roll, stage performances, or participating in state level competitions. Although all of these situations are viewed as positive life events but significant level of stress can also be caused by them. (Santrock, 1990).

Thus, stress is a condition stream on ones emotions, thought processes and physical conditions. When it is excessive, it can pretend once ability to cope with environment. Stress is the general term applied to the pressures. Stress is many-faceted process that occurs in all response to event that disrupts or threatens to disrupt our physical or psychological functioning. Though stress is not an unknown or a rare phenomenon to students, academic stress is a relatively new area of empirical research while a large number of studies on student burnout have been initially directed towards educational institutions, government and private. Only recently academic stress in the students especially of the Intermediate course (+2) attracted the attention of the educationalists and psychologists, as early adolescence is one of the critical transitional periods.

1.2 SELF-EFFICACY

“Self efficacy is the belief in one’s capabilities to organize and execute the sources of action required to manage prospective situations.” (Bandura, 1986)

(Bandura, 1977) first introduced the construct of self efficacy almost three decades ago which is an important construct in his social cognitive theory. The theory holds that self-referent thought mediates between knowledge and action, and consequently individuals evaluate their own experiences and thought processes through self-reflection. The process of self-reflection includes a focus on our beliefs about self, which in turn includes an evaluation of the extent to which we exercise control over our self. It is an evaluation of our control over our beliefs, values, attitudes, environment and behavior (Bandura, 1977, 1997). The focus on self in the sense of personal agency can be regarded as perceived self-efficacy (Bandura 1977, 1997).
In social cognitive theory (Bandura, 1986), people are seen as self-organizing, proactive and self-regulating, rather than as passively reacting organisms influenced by environmental factors or driven by hidden inner desires. In addition, it explains that an individual’s functioning and activities are the outcome of a dynamic interaction of three important factors. These are: (i) A person’s behaviour; (ii) Personal factors (e.g., thoughts, beliefs, etc.); and (iii) Environmental conditions. These three factors together exert mutual influences on one another. Bandura calls this reciprocal interaction as *reciprocal determinism* and according to him, it is triadic in form. Self-regulation concerns how students regulate aspects of their thinking, motivation and behaviour during learning (Pintrich & Zusho, 2002). Self-regulated learners set goals for their learning and regulate and control their cognition and motivation and adopt strategies to achieve their learning goals. The best conditions for promoting internal motivation and perception of self-efficacy, and for encouraging students to employ self regulatory strategies, are created when individuals’ perceived controllability is enhanced (Bandura & Wood, 1989) and when they are granted large opportunities to participate in decision-making in class (Ames, 1992; Zimmerman, 1995). In social cognitive theory, perceived self-efficacy functions as an essential factor in self-regulatory mechanisms (Bandura & Wood, 1989).

**Self-Efficacy Beliefs**

The construct of self-efficacy is defined as an individual’s perceived capability in performing necessary tasks to achieve goals (Bandura, 1997).

*“Whatever other factors serve as guides and motivators, they are rooted in the core belief that one has the power to produce desired effects by one’s actions, otherwise one has little incentive to act or to persevere in the face of difficulties”.*(Bandura, 2002)

In social cognitive theory, perceived self-efficacy functions as an essential factor in self-regulatory mechanisms (Bandura & Wood, 1989). Self-efficacy is defined as “the belief in one’s capabilities to organize and execute courses of action required to produce desired attainments” (Bandura, 1977, 1982, 1986, 1997). It is the judgments people make regarding their capabilities to organize and execute courses of action that are needed to achieve the selected performance. Beliefs about
the contingency between behaviour and expected outcome and these expectations affect the individual’s choices of activities, effort and maintenance of behaviour.

“People’s levels of motivation, affective states, and actions are based more on what they believe than on what is objectively the case.” -- Bandura

Judgments of self-efficacy are generally measured along three basic scales: magnitude, strength, and generality.

- **Self-efficacy magnitude** measures the difficulty level (e.g. easy, moderate, and hard) an individual feels is required to perform a certain task (Van der Bijl & Shortridge-Baggett, 2002). How difficult is my class work? Are the quizzes easy or hard?

- **Self-efficacy strength** refers to the amount of conviction an individual has about performing successfully at diverse levels of difficulty (Van der Bijl & Shortridge-Baggett, 2002). How confident am I that I can excel at my work tasks? How sure am I that I can climb the ladder of success?

- **Generality of self-efficacy** refers to the "degree to which the expectation is generalized across situations (Lunenburg, 2011)

Efficacy beliefs vary between individuals and will actually fluctuate within an individual for different tasks (Bandura, 1997). In many activities, self-efficacy contributes to self-esteem (Bandura, 1986). Self-efficacy beliefs affect how people approach new challenges and will contribute to performance since these beliefs influence thought processes, motivation, and behavior (Bandura, 1997). Self-efficacy is not static and can change over time resulting from periodic reassessments of how adequate one’s performance has been (Bandura, 1986). For example, in a college population, chemistry lab self-efficacy increased over the course of a school year whereas biology self-efficacy decreased over the same duration (Smist, 1993).
1.2.1 TYPES OF SELF-EFFICACY IN ADOLESCENTS

A weak sense of Self-Efficacy

- Avoid challenging tasks
- Believe that difficult tasks and situations are beyond their capabilities
- Focus on personal feelings and negative outcomes
- Quickly lose confidence in personal abilities (Bandura, 1994)

A strong sense of Self-Efficacy

- Views challenging problems as tasks to be mastered
- Develop deeper interest in the activities in which they participate
- Form a stronger sense of commitment to their interests and activities
- Recover quickly from setbacks and disappointments

Self-Efficacy begins to form in early childhood as children deal with a variety of experiences, tasks and situations. However, a growth of self-efficacy does not end during adolescence but continues to evolve throughout life as people acquire new skills, experiences, and understanding. Shunk (1983) found that grade school children with stronger academic self-efficacy beliefs were also likely to set more difficult learning goals than those with weaker self-efficacy beliefs. Furthermore, self-efficacy beliefs were significantly associated with performance and persistence, in some cases, regardless of school grade level or cognitive ability (Bouffard-Bouchard et al., 1991).

The Interaction of Self-Efficacy with the Environment

According to Bandura (1997), two levels of efficacy (low and high) interact with two types of environment (responsive and unresponsive) to produce the following four predictive variables:

1. Success (H, R) - A person with a high level of self-efficacy in a responsive environment will be successful. Their positive attitude toward their abilities coupled with environmental change promotes success and improves long-term motivation.

2. Depression (L, R) - A person with a low level of self-efficacy in a responsive environment may fall into a depressed state. They know the environment will change but their lack of belief in their own abilities stops them from trying and succeeding.
3. Apathy and helplessness (L, UR) - A person with low self-efficacy and an unresponsive environment will feel helpless and decide that all efforts are pointless thus causing them to be completely inactive.

4. Effort intensification or change of course (H, UR) - A person with high self-efficacy in an unresponsive environment will either increase their efforts toward change or decide they need to change their goals.

1.2.2 SOURCES OF SELF-EFFICACY

Bandura (1995, 1997) mentions four sources that may develop and alter self-efficacy beliefs:

- **Mastery Experiences** - The most influential of these factors is enactive mastery experience, which refers to individuals’ experiences with success or failure in past situations. Information gathered from these experiences is then internalized. Past successes raise self-efficacy and repeated failures lower it, which indicates to individuals their levels of capability (Bandura, 1986, 1997). "Mastery experiences are the most influential source of efficacy information because they provide the most authentic evidence of whether one can muster whatever it takes to succeed. Success builds a robust belief in one's personal efficacy. Failures undermine it, especially if failures occur before a sense of efficacy is firmly established." (Bandura, 1997)

- **Vicarious Experiences** - In a vicarious experience, individuals compare themselves to peers whom they perceive are similar in ability and intelligence to themselves. Watching peers succeed raises observer self-efficacy and seeing them fail lowers it. Exposure to multiple successful role models helps increase self-efficacy in observers (Bandura, 1986, 1997).

- **Social Persuasion** - Verbal persuasion tries to convince individuals, who may doubt their capabilities, that they possess the skills needed for success at a given task. In education, verbal persuasion delivered by teachers often takes the form of verbal feedback, evaluation, and encouragement. Persuasion must be realistic, sincere, and from a credible source; otherwise it can negatively affect student self-efficacy beliefs (Bandura, 1986, 1997).
Physiological and Emotional States - Physiological state implies that failure, or some degree of performance impairment, can result if a person fearing failure is in a hyperactive state (Bandura, 1986, 1997). A physiologically hyperactive state includes symptoms experienced during “fight and flight” responses of the autonomic nervous system, such as increases in heart rate, breathing rate, and sweating. Emotional state refers to the mood one is in when performing, such as feeling anxious. Depending on the mood, emotional state can either positively or negatively affect interpretation of an event’s outcome (Bandura, 1986, 1997). Physiological states such as anxiety, stress, arousal, fatigue, and mood states also provide information about efficacy beliefs. Because individuals have the capability to alter their own thinking, self efficacy beliefs, in turn, also powerfully influence the physiological states themselves. Although this source is the least influential of the four, it is important to note that if one is more at ease with the task at hand they will feel more capable and have higher beliefs of self-efficacy.
These four sources of self efficacy beliefs directly impact several behavioral outcomes. The three primary behavioral outcomes influenced by self-efficacy beliefs are: 1) approach versus avoidance, 2) performance, and 3) persistence (Bandura, 1977, 1997). An individual with high self-efficacy for a particular behavior is more likely to approach, better perform, and persist at that behavior. On the other hand, an individual with low self-efficacy for a specific behavior is less likely to approach, perform well and/or persist at that behavior. Self efficacy beliefs affect human beings in diverse ways:

1. **Choice Behaviour**

   People tend to avoid engaging in a task where their efficacy is low and generally undertake those tasks where their efficacy is high. Hence, accurate self efficacy appraisals are important. The consequences are aversive for high efficacy /low skill (irreparable harm) and restrictive (no growth) for low efficacy/high skill.

2. **Persistence & Effort Expenditure**

   The stronger is the perceived self efficacy, the more vigorous and persistent are people in their efforts. Self doubt hinders the use of previously established skills. In other words, high self efficacy can be a double-edged sword, because individuals with high self efficacy may feel little need to invest much preparatory effort. It is when one is applying skills that high efficacy intensifies and sustains the effort needed to realize a difficult performance, which is hard to attain if one is doubt-ridden.

3. **Thought Patterns and Emotional Reactions**

   Individuals with low self efficacy tend to believe that things are tougher than they really are. This creates stress and narrow vision of how best to go about the problem. On the contrast, persons who have a strong sense of efficacy deploy their attention and effort to the demands of the situation and are spurred by obstacles to greater effort. Perceived self efficacy also shapes causal thinking.

4. **Humans as Producers Rather Than Simply Foreteller of Behaviour**

   Research shows that people, who regard themselves as highly efficacious act, think and feel differently from those who perceive themselves as ineffectual. They produce their own future, rather than simply foretell it.

   “They are able who think they are able.” Virgil
1.2.3 ACADEMIC SELF-EFFICACY

Bandura (1982b, 1997) places great emphasis on self-efficacy as a specific rather than a general concept. In this view, self-efficacy represents a dynamic, multifaceted belief system that operates selectively across different activity domains and under different situational demands. For example, an individual with higher social self-efficacy is said to have greater confidence in his or her ability to interact with others socially. In the academic context, students’ beliefs about their abilities to achieve academic tasks successfully, i.e. their academic self-efficacy beliefs are strong predictors of their ability to successfully carry out those tasks (Bandura, 1997; Skaalvik & Skaalvik, 2008). It is a multidimensional construct that varies according to the domain of demands (Zimmerman, 2000), and therefore it must be evaluated at a level that is specific to the outcome domain (Bandura, 1986; Pajares, 1996).

Therefore, the self-efficacy which is pertinent in academic setting is academic self-efficacy, an individual’s self-evaluation of his/her capability and/or chances for success in the academic settings (Robbins et al., 2004), which is the focus of the current study. Different researchers have documented that students who have higher level of self-efficacy beliefs tend to have better feelings; conduct and optimistic thinking; can encourage themselves to act accordingly; persist for achievement and preserve longer when they face difficult situation unless and until they get solution; believe that failure is a temporary condition which they can handle; and use all possible means to handle troubles and maintain their course of actions; are not threatened and challenged by complex assignments and tasks rather they consider them as an chance for learning and mastery (Bandura, 1977, 1994; Pajares, 2002; Schunk, 1995). On the other side, low efficacious students may not interested to perform a task, feel frightened when they face difficult situations and try to escape them; they are less inclined to attain the set goals and may try to escape from cognitive tasks. These researchers have documented that self-efficacy beliefs affect task choice, goal-orientation, effort, determination, flexibility, and achievement.

(Chemers, Hu, and Garcia, 2001), defined Academic self-efficacy as “the ability and confidence of a student to master academic subjects and to make greater
use of effective cognitive strategies in learning, manage their time and learning environments more effectively and monitor and regulate their own effort”.

“Academic self-efficacy refers to an individual’s belief (conviction) that they can successfully achieve at a designated level on an academic task or attain a specific academic goal” (Bandura, 1997; Eccles & Wigfield, 2002; Elias & Loomis, 2002; Linnenbrink & Pintrich, 2003; Schunk & Pajares, 2002).

Academic self-efficacy is grounded in self-efficacy theory (Bandura, 1977). According to self-efficacy theory, self-efficacy is an “individual’s confidence in their ability to organize and execute a given course of action to solve a problem or accomplish a task” (Eccles & Wigfield, 2002, p. 110).

1.2.4 ACADEMIC SELF-EFFICACY AMONG ADOLESCENTS

To succeed in school, adolescents develop diverse self-regulatory skills, such as goal setting, self-monitoring, time management, and self-evaluation. Homework assignments must be transformed into personal goals; study time needs to be allocated prudently; and completion of the goals needs to be self-monitored closely. Adolescents also must learn powerful strategies to enhance various forms of learning, such as note taking, help-seeking, storing and recalling information, reading, writing, and test preparation (Zimmerman, Bonner, & Kovach, 1996). Strategies are also beneficial in assisting them to manage out-of-school extracurricular activities, such as music or sports (Cleary & Zimmerman, 2001).

Unfortunately, adolescents are often poor at setting goals and anticipating the consequences of various courses of action. As a result, they fail to employ effective task-specific strategies such as preparing for tests. Effective strategies can be learned through observation of successful models and from personal experiences with success and failure. Self-regulated students cope with failure in a sequence of cyclical self-processes without experiencing a loss of self-efficacy and this resilient sense of self-efficacy can sustain their efforts to learn in a self-directed way. This belief in one's self-regulative capability to attain goals is the core of a resolute sense of personal agency.
1.2.5 ACADEMIC STRESS AND ACADEMIC SELF EFFICACY

Self-efficacy and stress are closely related concepts. Self-efficacy has been linked frequently with stress in students and is defined by (Bandura, 1986) as “a belief in one's capability or skill to attain a particular goal or execute a particular behavior”. Bandura proposed that self-efficacy can explain, not only the choice or level at which an activity is pursued, but as well, the likelihood of successful completion of the activity. Self-efficacy is found to be negatively correlated to stress (Hackett, Betz, Casas, & Rocha-Singh, 1992; Newby-Fraser & Schlebusch, 1997), suggested that students having strong sense of efficacy have less stress.

In Lazarus’ cognitive model of stress (Lazarus and Folkman, 1984), personal beliefs such as self-efficacy are crucial in evaluating demands from the environment. Each external demand is evaluated as a “threat” or a “challenge,” and persons with high self-efficacy beliefs are more likely to evaluate the demands as a challenge (Chemers, Hu, and Garcia, 2001; Lazarus and Folkman, 1984; Pintrich and De Groot, 1990). That is, the extent to which a person feels confident about his or her competence to handle a given situation affects whether a given task is perceived as stressful or threatening, rather than as a challenge. When a task is appraised as a challenge, one is more likely to select an effective coping strategy and to persist at managing the task. Self-efficacy thus affects the perception of external demands and mediates the relation between external stressors and psychological stress (Bandura, 1995). Using a path analytic model, (Chemers, Hu, and Garcia, 2001) found that the effect of academic self-efficacy on stress was completely mediated by evaluations of demands as threat or challenge.

Thus cognitive theory posits a strong negative relationship between self-efficacy and perceived stress, and empirical findings offer support for the theory. In a number of studies, self-efficacy and stress among college students have been consistently shown to have moderate to strong negative correlations (Gigliotti and Huff, 1995; Hackett et al., 1992; Solberg and Villarreal, 1997; Torres and Solberg, 2001). Hackett et al., (1992) identified both perceived stress and academic self-efficacy as predictors of cumulative grade-point average (GPA) for traditional students enrolled in engineering schools. Good grades were associated with low perceived stress and high self-efficacy. Therefore, academic Stress among
adolescents and their perceived self-efficacy beliefs are studied in relation to their study habits, personality and academic achievement.

1.3 STUDY HABITS

Learning is highly complex process in education. Different psychologists have tried to explain this in their own ways. The Oxford English Dictionary (2007) defines “Learning” as knowledge got by study; to get knowledge by study. Longman Dictionary of Contemporary English (2004) Defines “Learning” as knowledge gained through reading and study. On the other side “Habit” is defined as something that you do regularly or usually, often without thinking about it because you have done it so many times before”.

Above definitions suggests that learning is the end point of study. In other words we can say that, learning involves the development of proper study habits and skills. Habits are not innate abilities like intelligence, but they are generally formulated, acquired, cultivated and fixed by repeated efforts. “Poor habits of study not only retard school progress but develop frustration, destroy initiative and confidence and make prominent the feeling of worthlessness towards himself and the subject of study whereas effective methods ensure success, happiness and sense of accomplishment” (Smith, Sammuel and Field, 1948).

Study habits are habitual way of exercising and practicing the abilities for learning. These are techniques, which a student employs to go about his or her studies, which are consistent and have become stereotyped as a result of long application or practice. Study habit includes students’ habit of concentration, notes taking, time budgeting and study methods (Smith, 1961). Taking notes is essential for learning and remembering thing properly. Notes should be prepared form books because every time it is not possible to go through the books we have read. Lack of good study habits among the students may be a possible and pertinent reason for their failure. (Smith 1961) further describes that what a student learns depends upon his learning methods, the goal he sets, the time he spends, the degree to which he becomes actively involved in his work, the breath of the framework within which he tries to learn and the extent to which he applies what he learns. The ambitious and intelligent student is more likely to develop effectively study method.
According to dictionary of Education (2007), “Study habit indicates settled tendency of practice and thought to acquire knowledge and information from the book.” Study habit is auto nominally, learned behaviour pattern that enable the student to acquire how to study., A good study habit has actually developed a behaviour pattern which enables him to sit down and began working on his assignment with a minimum fuss and maximum concentration.

According to Crow and Crow (Educational Psychology, 2008) “Study habit can be interpreted as a planned programme of subject matter mastery”. For acquiring subject matter mastery it is essential:

1. To acquire knowledge and habits which will be useful in meeting new situation interpreting ideas, making judgments and creating new ideas and in general enrichment of life.

2. To acquire perfect skills.

3. To develop attitudes.

It has been usually observed that different students plan their study at home in their own way. They also devote time to the study of different subjects according to the need. Owing to the individual differences in learning, some learns study alone while some study listening radios, few study at night other study in morning. This study reveals that study habits of individual play a major role in learning.

Palsane and Sharma (1989) has defined study habits in an operational manner as, the study habits means budgeting time, physical conditions for study, heath, reading ability, notes taking factor in learning motivation, memory and taking examination preparing for examination, use of examination results.

Websters Dictionary (2004) defines ‘Study’ as ‘to apply the mind in acquiring knowledge’ and ‘Habit’ as ‘a tendency toward an action or condition, which by repetition has become spontaneous.’ Study habits mean the habits that an individual might have formed with respect to his learning activities.

On the basis of various definitions many sub dimensions have evolved of Study habits. Therefore Study habits can be defined in terms of sub dimensions like: Reading habits, Learning technique, Memory, Time schedule, Physical conditions for study, Examination, Evaluation etc.
The term study habits refer to various methods and practices adopted by the students in their studies. People want to succeed academically for which they may have everything, a good school, university, good facilities for studying, but without preparation, they can never get success. Poor study habits is one of the major and most persistent problem among the students. Pupils need good study habits to trigger success. Creating good study habits is essential for success in school. “Study is the total of all the habits, determine progress and enforce practices that the individual uses in order to learn. Study is hard work; no easy substitute is available” (Armstrong, 1956).

“Study habits and strategies refers to activities carried out by a learner during the learning process for the purpose of improving learning”. International Encyclopedia of Education (1994). This definition has three components, concerning the ‘what, when and why’ of study habits and strategies respectively. First, study habits and strategies are behaviors that the learner produces. Second, they occur at the time of learning. Third, they are intended as adds to learning (Mayer 1987, Weinstein and Mayer 1986). As Mace (1968) points out very rightly, “study is self-directed education”, but this does not mean that the student should be left entirely to his own devices in his search for knowledge. According to Bassey (1970), “we must be prepared to ‘teach’ students how to study effectively and not just tell them how to set about it”. For achieving good study habits, one should go through the process of study. The process includes how to use time and where to study. Time is the most valuable resource a student has. It is also one of the most wasted of resources. For guiding the students, a schedule should be developed in a way, which assigns the available time in the most productive manner. Following the schedule can be tough, but one should not waste valuable time. Avoiding study is the easiest thing in school days. Students can study anywhere as some places are better for study such as libraries, study lounges or private rooms. Place of study should be distraction free. A good physical environment should be a part of study habits. There is definitely a great need for help in the process of studying. When students have had no special instruction in the process, they seldom get more than half of what they read (Morgan and Deese, 1957).
Thus habit is an automotive learned behaviour pattern that enables an individual to handle specific types of environmental situations easily. The student who has acquired good study habits has developed a behaviour pattern, which enables him/her to sit down and begin working on his or her assignment with a minimum concentration. Habit permits him to attend to routine patterns connected with sitting down to work without having to give them much thought. (Tussing, 1962)

Study habit may be defined as the complex of reading behaviour of a person, resulting from the varying degree of interaction, of a number of variable factors, when he seeks graphic records for acquiring information or knowledge.

**1.3.1 FACTORS INFLUENCING STUDY HABITS**

There are many factors which affect study habits such as emotional, environmental, biological, social and psychological.

1. **Emotional factors:** Motivation, responsibility, and persistence are those emotional factors which may influence study. Bad study habits can be transformed into productive habits through identification and modification. After knowing the current levels of these emotional factors, one can work to reshape it positively and can not only improve studying potential but change the outlook towards challenging courses.

2. **Environmental factors:** *Sound, temperature, lighting, and physical arrangement* are those environmental factors which can have a significant impact on the ability to study. Creating Ideal Study Environment is important. Choosing environment for purposes of study is equally as important as utilizing study skills to help accelerate learning potential. Study environment should be setup by taking time; it will assist immeasurably to develop Smart Study Habits. For creating an ideal study environment, one must focus on some environmental characteristics that will help in promoting relaxation, motivation, inspiration and personal growth.

   - Firstly, the stimuli which include stress must be removed from the environment. These stimuli could be physical objects, sounds, smells and anything else that distracts or can be a cause of feeling stress and uneasiness.
Study environment must be so attractive which make the senses pleased. Pastel blues and greens are proved to be most ideal colors that promote prolonged learning by many studies. These colors are very relaxing and soothing and help to inspire and potentially reduce built up levels of stress.

The air, water and light are important and critical components to the human species. Good quality ventilation or oxygen is required to inhale. If students sit around in a stuffy environment; it will simply lead them to a stuffy and foggy brain. Opening a window (even just a little bit) will go a long way towards improving thinking. Effective learning has another critical component i.e. light. Essentially, everybody is looking for natural light that comes from the sun. If this light is not available, a light box can replace it. Dark and murky environment will lead to accelerate the feelings of tiredness, procrastination and laziness. Lastly, one should avoid choking body with caffeine or alcoholic drinks during studies. One should have a fresh jug of pure filtered water that is of room temperature on the table or desk at all times. Water is essential to counter dehydration of the brain.

Environment should be organized in such a way so as to boost effectiveness, efficiency and productivity. An organized environment simply makes learning more easy. Disorganization means that one must spend valuable time searching for things that have been misplaced or thrown away accidentally. This is pretty much the essence of procrastination, a deadly trap that sneaks up on students when they least expect it.

Sometimes, there are not so many things to add to the study environment that make the biggest difference. It is rather what a student removes from his environment that determines how successfully his study session unfolds. Environment should essentially be a Distraction Free Zone, which can be done after removing absolutely all people, noise, and visual movement distractions.

Environment must be comfortable. For this purpose, pupils can create comfort in 3 distinct ways. Firstly, the room temperature of study environment must be comfortable and on the slightly cool side. The second advice to achieving comfort has to do with the clothes the student wears
while studying. Ideally clothes should be loose, soft and smooth to touch. Finally, desk and seat should be as comfortable as possible which let students study for extended periods of time without too much trouble.

3. **Sociological factors**: there are many sociological factors that positively affect the ability to study effectively. Different students may prefer to study alone or in pairs, or in teams with adults or any combination thereof.

4. **Physiological factors**: Studying style is influenced by physical factors that involve senses: auditory (ears), visual (eyes), tactile (touch), kinaesthetic (motion), gustatory (taste), and olfactory (smell), the first three being more predominant. Students who can see, study best through watching a process or reading materials and many researches revealed that most learning occurs here. Next is the auditory channel, in which students study best by listening in class, discussing information in groups, and reciting study notes. Tactile students study best using manipulating objects or flash cards, working problems or re-typing notes. Kinaesthetic students study best demonstrating movement in their work, exercising while reading, or walking while reciting their notes. Olfactory students involve their nose to distinguish specific elements. And finally, gustatory students study best by tasting the item under investigation. These latter two factors account for only a minor part of overall learning.

Study is a complex operation, and educators tend to regard study habits and attitudes as important variables in helping to determine academic success or failure. Efficient learning depends upon the development of efficient study habits and skills (Jammuar, 1973). It means study habits are related to scholastic achievement. According to Thomson (1976) for better academic achievement good study habits is essential. A number of studies have shown that those with better study habit score do well in examination than their counterparts. Verma and Kumar (1999) found that study habits were positively related to achievement in tenth grade examination in Delhi. Good study habits are positively related to achievement (Patel, 1996). Oza (1995) noted that a positive learning orientation and effective learning strategies facilitated academic achievement. Beidal’s (1999) study showed
that the use of study skills strategy decreased anxiety and improved the academic achievement. Brown and Holtzman (1956) point out that for good academic success, good study habits and attitudes are important. Rasul (1968) and Shafiq (1978) found that habits have positive relationship with learning, which results in better achievement. Therefore, it can be concluded that study habits play a pivotal role in determining pupils’ academic achievement.

1.3.2 STUDY HABITS - A LONG TERM PROCESS

Education is not received, but achieved and so are study habits. Good study habits are to be achieved by an individual in his academic period for a bright future. Developing good study habits insure a good chance for school success. The least objective used by many experimentalists and educationist to study human development is one’s study habits, which decide the totality of learning.

According to the first social-learning Theorist John.B.Watson (1913) “Well learned associations between external stimuli and observable responses, called habits are the building blocks of human development. It is the study responses which represent the stable aspects of one’s attitude in learning” (P. 54). Learning is a fundamental developmental process. Human learning is an active process rather than a passive process. Habituation and observational learning, for example, require subjects to actively attend to the environment and to retain what they have experienced to show any evidence of learning. Moreover, human studying is often a cognitive process rather than a non-cognitive, reactive one in which responses are “stamped in” or “stamped out” by their reinforcing or punishing consequences. According to these responses, they themselves achieve certain study habits.

According to Griggs (1991), “Students who discover and understand their personal learning styles can often do apply such information with great success and enthusiasm.” (P.124) Thus attending to good study habits can be an ongoing consideration and aid in attacking new or difficult learning situations and the processing of information.

According to Elaine Elliott and Carol Dweck (1998) “Children pursue either of two goals in achievement situations”:
1. Performance goals in which they seek to display their competencies (or avoid looking incompetent), and
2. Learning goals, in which they seek to increase their abilities or master new tasks. “Both these goals are monitored by their study habits” (P.482).

Learning how to study is really a long-term process. As one goes on studying, one finds more techniques and methods that offer new information leading one on an interesting and successful direction. So, learning how to study or to develop good study habits is a lifelong process, and one should be ready to modify one’s method of study according to the need of the time.

The study habits of a learner denote the ability to schedule his time, the plan of his study, the reading style, the habit of concentration, note making, mental review and the judicious application of various methods of survey, such as whole and part method, issued and distributed learning. Reddy (2003) found that study habits and academic achievement of students are positively and significantly related.

1.3.3 NEED AND IMPORTANCE OF STUDY HABITS

Need for study creates study habits. Study implies investigation for the mastery of facts, ideas or procedures that are known or only partially known to the individual. Any application of energy directed towards the learning of new material, the solution of a problem, the discovery of new relationship or similar purposeful activity can be considered to be study. Since study requires energy, it is often regarded by pupils as distasteful. The teachers function is to help learners to find in which their study may become as pleasant and as successful as possible. Many learners need continued guidance; other can develop for themselves good study procedures that will achieve desired results on every school level.

The individual learner gradually develops certain study habits to comprehend the concepts of the subject. The present day student is haphazard and desultory in his habit of study as he select the way of least resistance and resorts to cheap market notes to get through the examination neglecting other means/media of acquiring knowledge. The structure of the subject/content too requires proper study habits on the part of students. Due to lack of appropriate study habit qualitative achievement/performance of students is not witnessed in the results of examination conducted by board of education. There is a need to develop proper study habits
because it helps the new type of learning. In spite of the growing role of learning aids, study habits, continue to be the important method of acquiring information. Developing good study habits and skills is an asset. Seeking assistance for developing study skills help in becoming good students. Researchers have identified the good study habits and poor study habits.

(Even and Smith, 1970) pointed out that it is important to develop good ‘Study Habits’ for successful adjustment in college. Successful college students differ from unsuccessful students in study habits. According to them, good study habits includes, class participation, study time, use of text books and recitation.

(Kohli, 1977) pointed out that in the academic field study habits are particularly theoretical and practical importance. Healthy study habits help the individual to surpass the limits circumscribed by his intelligence, bringing him to the category of a overachiever. Unhealthy study habits become a hurdle in the way of achievements of the individual and do not let him make the best use of his potentialities dragging him down to poor performance in the academic domain and thus making him an under achiever. Hence study habits are of immense importance in the acquisition of a satisfactory level of achievement.

1.3.4 TECHNIQUE FOR DEVELOPING EFFECTIVE STUDY HABITS

The task of learning is not related to the teacher alone but it also requires many things on the part of the learners, like his ability to schedule his time, the plan of the study, concentration, note taking, mental review, mass and part learning etc. and therefore, “Study is self-directed education” but this does not mean that the student should be left entirely to his own devices in his search for knowledge. According to Secondary Education Commission (1952-53):

“The underachievers need some form of special help or remedial education and guidance to overcome their difficulties and achieve up to the maximum of their potential. To plan remedial education and guidance programme for underachievers we need to know about the factors related to and their possible contribution towards underachievement.”

There are many different types of effective studying techniques. The technique suitable for one is not suitable for others. It is important to find study habits that work well for an individual and provide the results that one expect.
One popular study technique is called the SQ3R method. The “S” and “Q” stand for “survey” and “question”, and the “3R” stands for “read, “recite”, and “review.” This method is taught in many introductory Psychology courses and is a good way to prepare for tests in almost any course.

**Step-1: Survey**

Before plunging into the reading itself, the topic headings in the chapter should be glanced over, so that a general overview of the material is got.

**Step-2: Question**

On looking at the heading of the first section, it can be converted into a question. Asking questions relevant to the chapter gets one actively involved in reading and helps to identify the main ideas.

**Step-3: Read**

Only the specific section that one has decided to tackle should be read. Reading is to be with an eye toward answering the questions, which have been just formulated.

**Step-4: Recite**

The key question could be answered, reciting the answer out loud in one’s own words. Until the first section is fully digested with all the main ideas, the next section should not be moved on to.

**Step-5: Review**

After reading the entire chapter, it is necessary to refresh one’s memory by going back over the key points, for the retention of the main ideas. The SQ3R method does not have to be applied rigidly. One can be flexible in the use of the SQ3R technique realizing the nature of the topic, degree of task-orientation and so on. So, study habits should be acquired gradually, with practice.

Study Habit is one of the major factors effecting academic achievement of the students. Psychologists and educationists believe that good study habits are the gateway of knowledge and wisdom. It is one of the effective means of systematic development of knowledge, language and personality of the individual. There are many factors like concentration, motivation, keen observation, adjustment in school, networking etc. which influence the proper development of study habits. Rao (1965) is of the opinion that a well formed study habit furnishes its own source of
motivation. In fact a good study habit gives the learner a chance to study more. More study gives better learning performance in schools that again motivates the learner to study more which in turn results in improvement in the performance level. Thus, Study Habits not only help in promotion of better academic work but also influences students’ morale and sense of satisfaction.

Study habit of the students is the one and probably a very important predictor of high achievement. (Gordan and Darline, 1998) found that the students having good study habits possessed good achievement. Efficient learning depends upon the development of efficient study-habits and skills (Jamuar, 1961). According to Tuli (1981), (Kaur & Lekhi, 1995) for academic achievement good study habits are essential. The most significant factor contributing to underachievement is poor study habit (Panchalingappa, 1995; Dhaliwal, (1971); Jain, (1967); Jha, (1970); Vanarase, (1970); Kapoor, (1987) and Singh, 1984).

1.3.5 STUDY HABITS AND ACADEMIC STRESS

In the context of school, academic stress means a pervasive sense of urgency to learn all the things which are related to or prescribed by the school (Shah, 1988). Academic stress is the product of a combination of academic demands that exceed the adaptive resources available to an individual. (Batnagar, 2007) observed that there exists a significant negative correlation between study habits and academic stress. (Sharma, 2007) in a study on achievement of rural girls found that poor study habits were highly associated with higher stress. (Aruna, 2008) from a study concluded that stress of X class students had significant influence on their study habits. But, there was no significant difference between the study habits of boys and girls and their level of stress. (Singh, 2011) explored the relationship of anxiety and achievement in relation to their study habits. The results indicated that those students who have average anxiety level showed better study habits than the students who have high and low anxiety levels. Poor study Habits such as poor time management is responsible for academic related stress in most of the students (Macan, Shahani, Dipboye, & Phillips, 1990), preparing for exams (Baldwin, Wilkinson, & Barkley, 2000), and curriculum (Robotham, 2008), which may in turn lead to poor academic achievement.
1.3.6 STUDY HABITS AND ACADEMIC SELF EFFICACY

Success is not just about hard work - it is also about one’s attitude towards studies and belief in their ability to succeed. Of course, there is effort involved, but the effort is not quite as difficult when one believe one can achieve one’s goals. Believing in you is the first step in maintaining your commitment and effort. Thinking positively increases your confidence, makes studying easier, and increases your chances of success. Believe in yourself, and your ability to achieve your goals. No-one is forcing you to work. You are working to achieve your goals.

Your attitude and approach very often determine how you deal with problems and difficulties. It matters, for example, whether you look at setbacks and obstacles as problems or challenges. Of course there will always be genuine setbacks and problems and indeed, crises in life, but, in the general run of events, your ways of coping (your coping mechanisms) will either strengthen your resolve to achieve your goals (the “fight” syndrome), or set off your “flight” tendencies (the “flight” syndrome).

1.4 PERSONALITY

Personality is considered a very important category of individual differences since the individual is often judged depending on her/his personality. According to (Wright & Taylor, 1970), “Personality refers to those relatively stable and enduring aspects of the individual which distinguish him from other people, and at the same time, form the basis of our predictions concerning his future behavior”. Another definition that captures much of what psychologists mean by personality is Child’s (1968) description of personality characteristics as more or less stable, internal factors that make one person’s behavior consistent from one time to another, and also from one situation to another and different from the behavior and reaction other people would manifest in comparable situations. Therefore, it is expected that any given individual will behave in a reasonably consistent manner on different occasions.

Personality is an explicit construct which is invoked to explain behavioural consistency within a person and behavioural distinctiveness between persons (Webster, 2002). Personality is the inner experience that is reflected in the characteristics of individual’s mind (Thomas, 1985). The key goal of the individual
is to understand the needs and conflicts residing in his own unconscious behaviour and to integrate this understanding into conscious behaviour.

Personality is a dynamic organization within the individual of those psycho-physical systems that determine his unique adjustment to the environment (Allport, 1948). It is continuously changing due to interaction with environment as it involves the integration of physical, intellectual, emotional, social and character make up of an individual, which is expressed in terms of behaviour, attitude, conduct, movements, temperaments and traits. “It is the sum total of all the biological innate dispositions, impulses, tendencies, appetites and instincts of an individual and the dispositions and tendencies acquired by experience” (Prince, 1989). In this way, the term personality signifies something deeper than mere appearance or conduct, it involves behaviour activities, movements and everything else concerning the individual inward and outward behaviour. It helps to differentiate people or the stability in a person's behaviour across different situations as personality deals with individual’s behaviour.

Thus the unique quality of behaviour of an individual constitutes shape to his personality that is feelings, values, reactions, prejudices, attitudes, perception etc. which act as the basis of one's behaviour. “It is more or less stable an enduring organization of a person’s character, temperament, intellect and physique, which determine his unique adjustment to the environment” (Eysenck, 1971). Thus the personality of an individual plays a very important role in the process of decision making and adjustment. Success in life depends more often on qualities of character, personality and temperamental traits of an individual than on intellectual attainment, general intelligence or even specific abilities (Garcha, 2005).

"Personality refers to individuals' characteristic patterns of thought, emotion, and behavior, together with the psychological mechanisms -- hidden or not -- behind those patterns. This definition means that among their colleagues in other subfields of psychology, those psychologists who study personality have a unique mandate: to explain whole persons." (Funder, 1997).

"Although no single definition is acceptable to all personality theorists, we can say that personality is a pattern of relatively permanent traits and unique characteristics that give both consistency and individuality to a person's behavior."
1.4.1 COMPONENTS OF PERSONALITY

So what exactly makes up a personality? As described in the definitions above, you would expect that traits and patterns of thought and emotion make up an important part. Some of the other fundamental characteristics of personality include:

- **Consistency** - There is generally a recognizable order and regularity to behaviors. Essentially, people act in the same ways or similar ways in a variety of situations.

- **Psychological and physiological** - Personality is a psychological construct, but research suggests that it is also influenced by biological processes and needs.

- **It impacts behaviors and actions** - Personality does not just influence how we move and respond in our environment; it also *causes* us to act in certain ways.

- **Multiple expressions** - Personality is displayed in more than just behavior. It can also be seen in our thoughts, feelings, close relationships and other social interactions.

The different conditions of infancy, childhood, adolescence, youth and old age play an important role in modifying the personality from time to time. In different stages of development of personality, different changes are visible in particular traits of the individual. In some stages changes are faster and more comprehensive and in other stages the change is comparatively less. The period of 6-18 years is particularly a significant phase of life for building wholesome personality of an individual as a growing organism. It includes pubertal phase which further leads to various developmental changes in an individual’s personality (Feist and Feist, 2009).

1.4.2 THEORIES OF PERSONALITY

There are a number of different theories about how personality develops. Different schools of thought in psychology influence many of these theories. Some of these major perspectives on personality include:

- **Type theories** are the early perspectives on personality. These theories suggested that there are a limited number of "personality types" which are related to biological influences.
- **Trait theories** viewed personality as the result of internal characteristics that are genetically based.
- **Psychodynamic theories** of personality are heavily influenced by the work of Sigmund Freud, and emphasize the influence of the unconscious on personality. Psychodynamic theories include Sigmund Freud’s psychosexual stage theory and Erik Erikson’s stages of psychosocial development.
- **Behavioral theories** suggest that personality is a result of interaction between the individual and the environment. Behavioral theorists study observable and measurable behaviors, rejecting theories that take internal thoughts and feelings into account. Behavioral theorists include B. F. Skinner and John B. Watson.
- **Humanist** theories emphasize the importance of free will and individual experience in the development of personality. Humanist theorists include Carl Rogers and Abraham Maslow.

### 1.4.3 Approaches of Personality

Personality is a highly complex field of psychological enquiry open to many different interpretations, since it is assumed to reflect the very essence of individual’s personal manner of living. During the scientific era of psychology, personality has been defined as aesthetic, pyknic, athletic, dysplastic type (Kretschmer, 1925); normal, hysteroid, cycloid, schizoid and epileptoid types (Roasanoff, 1927); cerebrotonic, somatotonel and viscerotonic types (Sheldon, 1942), in term of psychological traits or telenomic trends (Allport, 1937; Cattell, 1971), in terms of consistent complex of self regarding attitude or ego structures (Sherif et al., 1947; Lucky, 1956; Combs et al., 1959), in terms of dynamic complex of psychological needs, motor perceptual systems and characteristics models of conflict resolution (Lewin, 1936; Murray, 1953; Freud, 1973).

While explaining about personality, (Freud, 1938) emphasized the structure of human mind by dividing it into three layers as conscious, subconscious and unconscious. According to Freud, the ideas, thoughts and images that one is aware of any moment of our mental life are said to lie within the upper layer of our mind i.e. conscious mind. Just beneath the conscious layer, lies the subconscious mind. So in the middle layer, there lie all experiences or knowledge which have been gained
or learned by an individual through various types of experiences or training. Below
the subconscious mind lies the unconscious, the most important part of our mind. It
contains all the repressed wishes, desires, feeling, drives and motives many of which
may relate to sex and aggression. Freud further invented three more constituents of
personality as Id, ego and super ego. If there is balance between Id and super ego,
then there will be a balanced personality and if there is no proper balance between Id
and super ego then there will be maladjusted personality. He believed that
personality development is the organization and expression of basic sexual energy
(libido) which comes through oral, anal, phallic, latency and genital stage. (Dollard
et al., 1950) describe the development of personality in context of reflexes and
innate hierarchies of responses and a set of primary drives for strengthening habits
which are formed by stimulus response connection through learning.

Jung (1959) developed the concept of collective unconsciousness in terms of
four basic mental functions (processes) as sensing, intuition, thinking and feeling
which involves an individual’s orientation towards self and the environment through
the use of perception and judgment. Jung believe that in order to make individuals
function well, they must have a way to perceive a stimulus i.e. perception through
sensing or intuition and to make an adequate response to that perception (i.e. making
a decision or judgment through thinking or feeling) whereas (Maslow, 1970)
believes that the personality of human being depend upon the style of striving
towards the ultimate goal of self realization, the goal to seek self realization can
usually come through knowledge, the appreciation of beauty, playfulness, self-
sufficiency, insight into the truth or other constructive and creative expression.
(Rogers, 1997) stressed the importance of an organism and self for determining the
process of his growth, development and appropriate adjustment to the environment.
The organism is an individual’s entire frame of reference i.e. experiences both
conscious and unconscious whereas the concept of self differs from person to person
as they are based purely on one’s own personal experiences.

1.4.4 PERSONALITY TRAITS

According to the Diagnostic and Statistical Manual of the American
Psychiatric Association, personality traits are prominent aspects that are exhibited in
a wide range of personal and social contexts. (Woodworth, 1965) defines a
personality trait as some particular quality of behaviour such as cheerfulness, self reliance which characterizes the individuals in a wide range of his activities and is fairly consistent over a period of time.

Personality traits are developed as a result of interaction between heredity and environment. They never exist in two persons in exactly the same way because of the unique heterogeneous organization of personality. (Tuples et al., 1961) noted that personality of the child is directly influenced by different experiences and various attitudes of the parents' personalities. Whether the child will be of strong will, jolly, of constructive attitude or irritable, melancholy or insipid, all depends on the experience gained before his school going age. (Sternberg, 1997) found that responses shown by the infants after their birth are a result of environment and not of heredity.

According to each stage of development, there are certain traits which are admired and others condemned. A thing that is admired during childhood may be disliked during adolescence. (Duncan, 1997) has described the desired personality traits for children as to participate in healthy physical activities; good health, sufficient strength and regular sleep; respecting one’s companions; avoiding unnecessary criticism and respecting feelings of others; having natural relations with the persons of opposite sex; continuing to take part in co-operative activities. Whereas (Richardson, 1980) emphasized the traits of personality as the ability to understand others correctly and to appreciate their work; gave proper importance to the feelings of others; be careful about the facilities of others; show good manners; normal emotional maturity; adjust oneself according to changed circumstances.

(Murray, 1953) has conceived personality as consisting of an integrated aggregate of ‘needs’ and perceptual ‘presses’. Needs are defined as what the subject requires to reduce striving behaviour. A press or an object or person is defined as what it can do ‘to’ or ‘for’ an individual’s personality i.e. the power it has to affect the well being of an individual. Needs and presses are functionally related. The behaviour resolution of a particular complex of need press is called a ‘thema’ in Murray’s theory. A thema is the dynamic structure of an event i.e. the general nature of the environment and the individual response. According to this theory, an
individual can infer the general nature of one’s needs and perceived presses by analyzing a large variety of his thematic tendencies.

(Allport, 1948) supported the biophysical concept of personality organization and believes that traits are dynamic and flexible dispositions resulting at least in part, from the integration of specific habits, expressing characteristic modes of adaptation of one's surroundings. He distinguishes three types of traits namely cardinal traits which are so dominating in one’s personal disposition that they colour every aspect of one’s behaviour and attributes; central traits are the few characteristic tendencies which can be ordinarily used to describe a person as honest, kind, submissive; secondary traits appear in small range of situations and are not considered strong enough to be regarded as integral part of one’s personality.

(Allport, 1948) also emphasized another important concept of discrete and discontinuous nature of the development of personality. The past cannot decide the functions of the present; only those aspects of the past which are relevant to the present or for planning the future are thus recollected and utilized by the individual in his behaviour manifestation.

(Cattell, 1962) defined trait as structure of the personality inferred from behaviour in different situations. He distinguishes four types of traits as common traits which are widely distributed in general population like honesty, aggression, cooperation; unique traits which are unique to a person; surface traits that are recognized by manifestation of behaviour like curiosity, dependability, tactfulness; source traits are the underlying structures or sources that determine behaviour such as dominance, emotionality etc.

(Eysenck, 1971) conceptualises personality in term of three orthogonal higher order factors viz. introversion-extroversion, neuroticism (emotional instability-emotional stability) and psychoticism. These three basic dimensions refer to definite personality types i.e. introvert- extrovert, neurotic and psychotic. However, the term ‘type’ as applied by Eysenck stands clearly for a dimension along a scale with the low end and a high end for putting people at various points between the two extremes. While the high end on the first dimension specifies introversion-extroversion that includes highly extrovert recognized as sociable, outgoing, impulsive, optimistic and jolly people and the lower end typifies the highly extrovert
recognized as quiet, introspective, reserved, reflective, disciplined and well ordered people. The second dimension involves emotional instability (at lower end) who are moody, touchy, anxious or restless and emotional stability at higher end include those who are stable, calm, carefree, cool tempered and dependable. The people high on psychotocism dimension tend to be solitary, insensitive, egocentric, impersonal, impulsive and opposed to accepted social norms while those scoring low are more empathic, less adventurous and bold. The model is a hierarchical one with specific responses at the bottom and definite personality type at the top.

(McCrae et al., 2003) put forward big five personality factors such as neuroticism (emotional stability), extraversion (introversion), openness to experience (closeness to experiences), agreeableness (disagreeableness), and conscientiousness (lack of conscientiousness). Each super trait is measured by 6 facets (or subordinate traits). For neuroticism are anxiety, anger, hostility, depression, self-consciousness, impulsiveness and vulnerability; for extroversion are warmth, gregariousness, assertiveness, activity, excitement-seeking and positive emotion; for openness to experience are fantasy, aesthetics, feelings, actions, ideas and values; for agreeableness are trust, straightforwardness, altruism, compliance, modesty and tender mindedness; for conscientiousness are competence, order, dutifulness, achievement striving, self discipline and deliberation.

1.4.5 PERSONALITY vs. TRAITS AND CHARACTER

"Having closed in on a sense of what personality is, it may be helpful to compare the concept to others with related meanings. Two concepts that quickly come to mind are 'temperament' and 'character.' In everyday language these terms are sometimes used more or less interchangeably with 'personality,' and historically they have often been used in contexts where, in more recent times, 'personality' would be employed. Within psychology, however, they have somewhat distinct meanings. Temperament usually refers to those aspects of psychological individuality that are present at birth or at least very early on in child development, are related to emotional expression, and are presumed to have a biological basis... Character, on the other hand, usually refers to those personal attributes that are relevant to moral conduct, self-mastery, will-power, and integrity." (Haslam, 2007).
1.4.6 PERSONALITY AND ACADEMIC STRESS

Resilience and vulnerability to stressors as well as intensity of stress response are greatly dependable on age, gender, intelligence, and numerous characteristics of personality. Individuals differ dramatically in their response to a problem or a stressor. Some people are born with a temperament that predisposes them to higher or lower levels of tolerance to stress. Cognitive reaction to a situation plays a role in determining the stress associated with a situation. This reaction is characterized by the appraisal of the nature, importance and implications of the event, and by the ability to effectively manage or cope with the event.

Psycho-social stress forms an inseparable part of life, and up to a degree may be essential for adequate personality development. (Leith, 1972) studied the relationship between personality and two conditions of stress. The investigator found that stress tended to induce higher scores at all age levels than relaxed conditions. The interaction between treatments, introversion and anxiety has been verified in the two analyses so far carried out. Introverts and anxious subjects have been held to be more susceptible to arousal than extroverts and non-anxious. However, if these stresses become severe they may affect the psychic equilibrium and produce maladaptive patterns of behaviour. Stress has altered the way as to how human being led their emotional lives. (Vollrath, 2000) showed that students with more adaptive personalities such as high extraversion and conscientiousness were less affected by daily stress. Personalities that are more negative are traditionally associated with greater distress, while more outgoing and positive personalities generally experience positive psychological health (Duggan, Sham, Lee, Minne, & Murray, 1995; Magnus, Diener, Fujita, & Payot, 1993; Suls, Green, & Hillis, 1998; Vollrath & Torgersen, 2000). (Dandapani, 2004) expressed the present time as the age of anxiety. Knowledge-explosion, competitions, insecurity, increasing pressures, demands of modernization lead to stress. Everyone combat these stressful events according to his/her personality. (Austin et al., 2010) explored the associations among emotional intelligence, coping, personality and examination related stress in Canadian undergraduate students. Stress was measured at the start of the semester and again in the pre-examination period. Higher levels of stress were associated with
lower scores on components of emotional intelligence and higher scores on emotion-focused coping and neuroticism.

1.4.7 PERSONALITY AND ACADEMIC SELF EFFICACY

Personality does not determine behavior; behavior arises in a context, such as work. According to (Berens et al., 2001), “personalities reflect the requirements of the contexts as well as our innate tendencies and how we have adapted to these contexts over time”. In other words, an individual’s behavior is determined by the requirements of the situation. "Efficacy beliefs do not share the major properties ascribed to personality traits" (Bandura, 1997). While self-efficacy is not considered a personality trait, it is considered a situation-specific construct. This is context dependent and functions as, a “cognitive mediator of action” (Bandura, 1982). "Self-efficacy is a related but subtly different personality characteristic. Self assessments of ability contribute to self-efficacy but so does the individual's personality" (Griffin, et al., 2010). For example, a student may have a high self-efficacy for performing a task, but due to a personality trait such as shyness has low self-efficacy for training a weak student to do the same task. According to the self-efficacy theory, the student would exert more effort on performing the task them self than on training a weak student on how to perform the task. Bandura (1977) upholds that efficacy beliefs can be changed and that, “psychological procedures, whatever their form, serve as a means of creating and strengthening expectations of personal efficacy”. An efficacy expectation is defined by Bandura (1977) as, “the conviction that one can successfully execute the behavior required to produce the outcomes.”

In conceiving personality as a complex system (Caprara & Cervone, 2000), one may view at traits and at self-efficacy beliefs as both crucial to account for academic achievement, as for many other performances, although they address different structures and processes and operate at different levels and at different distance from academic performance. Whereas traits are relatively unconditional behavioural tendencies that attest to individual’s potentials in broads domain of functioning (McCrae & Costa, 1999), self-efficacy beliefs are knowledge structures that attest to the unique properties of human beings to self-reflect and learn from experience (Bandura, 1997).
1.5 ACADEMIC ACHIEVEMENT

Achievements in the educational situation has frequently been referred as scholastic achievement which signifies various aspects of learning as ‘Ability to learn’, “Scholastic aptitude” “Measures of motivation” “Level of aspiration” and “Creative capacity”

Dictionary of Education (2003) defines “Academic achievement means the knowledge attained or skills developed in school subjects, usually determined by test score or by marks assigned by teacher or both.”

In the common terminology, academic achievement refers to the level of attainment in various subjects as indicated by marks or grade points. It may be the attained ability to perform on school subjects. Thus academic achievement refers to marks or grade obtained in subject taught in school after an examination be it written or oral. These marks or grades have been considered the criterion of academic achievement. Academic achievement also means the attained level of students functioning, in school task such as Language, Mathematics, Science etc. as shown by school marks.

Academic Achievement is related to the acquisition of principles and generalizations and the capacity to perform efficiently. Assessment of academic performance has been largely confined to the evaluation in terms of information, knowledge and understanding, certain manipulations of objects, symbols and ideas. Academic achievement is employed as a customary criterion to measure the level of knowledge, understanding and acquisition of skill. Yet, in spite of this one is still far from reaching an understanding of the actual process of academic achievement. With the result, current level of understanding the complexities of school achievement, especially at high school stage, falls far short of what is desirable. In the literal sense, achievement is something that is achieved successfully with the efforts and skills. This is applicable to every spheres of life, individual, institutional, society and the like.

According to Good (1975) “Achievement means accomplishment or proficiency of performance in a given skill or body of knowledge.”

The word “School Achievement” is generally applied to the academic status of the child in different subject as a whole. But we can not limit the school
achievement to adjust the academic achievement. Academic achievement is a part of school achievement which includes the achievement of the student in all fields. Academic achievement is a aspect of behavioral an important aspect to students who are engaged in the process of education and since it depends on its degree of effectiveness for maximum performance.

According to the Random House Dictionary of English Language (Edited by Flexner, 1993) “Academic achievement has been defined as something accomplished by an individual in all school subjects”

Chamber 20th Century Dictionary (by Thomas, 1903) defines achievements as successful accomplishment of a task or attainment of a desired goal. This variable emphasizes mastery of intellectual, athletic, mechanical artistic skills as well as competence in specialized crafts.

An important index of academic achievement of a student is his school performance which labels him a high or low performer. All school gives their students marks or grades and these are sources of information about the student. They let the pupil knowledge how well he is doing in comparison with others in his class.

Achievement of an individual depends on intellectual abilities like intelligence, aptitude, imagination, memory, study habit, perceptual power and attention, emotional tendencies of the children, physical fitness, environmental factors like home where he lives, the racial nature and religious background of his family. The social economic and educational status of his parents his neighborhood moral qualities of his associates, the books, magazine he reads, the movies or television that he watches etc. physical facilities qualified and competent teachers, curriculum and equipment comprehensive and continuous evaluation, the effective management and teaching learning strategies are the major determinants of quality of academic achievement by improving the quality of each one of these elements, we can hope to bring about significant improvement in the overall all quality of achievement.

Teacher has always endeavored to measure the achievement of their pupils towards desired education goals and objectives. The realization of the objectives is the touchstone for any system. If the achievement corresponds to the objectives, the
system has justified its existence. Achievement test in educational system are
designed to assess the educational objectives. Such assessment reveals how far the
objectives specified have been achieved in this situation, when the focus is on the
achievement of objectives and teacher’s main concern is with the average student to
increase the academic achievement of student. The reason behind this is more and
more competition in every sphere of life. Parents desire that their children climbs the
ladder of performance to as high a level as possible. This desire for a high level of
achievements required a lot of pressure on students, teachers and school and in
general on the educational system itself. In fact it appears that whole system of
educational revolves round the academic achievement of student. As academic
achievement is the scale of status of school, so a lot of time and efforts of the
educational institutions are used for helping student to achieve better in scholastic
endeavors. Therefore, in school great emphasis is laid on achievement, right from
beginning of formal education.

Since the 1960’s students academic performance is being assessed on a
regular basis in developed countries. In India, however assessment of learning
achievements has only recently begun. Learning can be measured along important
dimensions related to the curriculum, either through classroom assessments,
examinations, assignments etc. or through standardized achievement tests. Though
the goal of all educational programmed of every country is envisaged as maximizing
the achievement of students, experience reveals that students do not attain the same
level of success. With due recognition to individual differences in ability, interest
and aptitude, it is evident that all children are not capable of reaching the same
educational standard although all of them are quite capable of being improved upon.
Consequently, attention is being increasingly focused by educators upon the causes
that underlie variations in achievement. So, it is necessary to take a programmed of
quality improvement. In order to chalk out any meaningful programme of quality
improvement, we shall have to first identify determinants of qualities of academic
achievement.

Heads of institution, curriculum planners, educational planner, administrator,
teacher and who are involved in the helpings of students to achieve better would like
to have knowledge of the extent of the influence, these correlates exert on
achievement. Further, a synoptic view of the researches done would be of utmost importance to the educational researcher to enable him to explore greater depth in this, rather important area of academic achievement which in turn help in increasing the success of the adolescent students.

Many researcher has been conducted the study on the variable - academic achievement during last ten decades and has explored many relationship of academic achievement with several factors.

No significant relationship was found between academic achievements of students with their parental relationship (Arora, 1988). It has been explored that personality factor significantly influenced the academic achievement and further it has been established that academic achievement is significantly and positively correlated with intelligence. And the similar study deny any relationship exist in between academic achievement and self concept (Dixit, 1989). Convent schools were found to be better than Saraswati Vidaya Mandir in the development of economic values and they were also better than government and private school in the development of knowledge, economic and aesthetic values (Pandey, 1989). Deb et al. (1990) in their study found that home environment of the students and planning of schedule was significantly related to their academic achievement. They indicate significant relationship between study habits with academic achievement and also found that students habits and interests also influenced their academic achievements. Devi (1990) revealed that girls had a significantly higher academic achievement than boys and showed a positive correlation in academic achievements with intelligence. Pradhan (1991) depict that the schools organization climate did not affect the academic achievement of students. No significant correlation was also draw out between academic achievement with social, democratic aesthetic, economic, family prestige and health values (Chand, 1992). Harikrishan (1992) explored that girls obtained a higher mean in achievement than boys. Further he revealed that socioeconomic status was significantly related to academic achievement, there achievement motivation was not. Marsh & Kleitman (2005) have found small to moderate negative effect of work on achievement measures such as grades and test scores.
Foremost responsibility of teachers has always been to measure the results of their teaching efforts in so far as they are reflected by the progress and mastery of the subject matter by the students. This accomplishment in the school work is called achievement. The argument of measuring achievement of the students especially in recent times has much importance particularly when the world is becoming too much competitive. Quality of performance has become an important and major factor not only for students, teachers and parents but for the personal progress of every individual. This desire for attaining high level of achievement puts a lot of pressure on teachers, students, parents and school, including the educational system as a whole. Giving too much importance to academic achievement of students has raised many questions before the Educationists, Psychologists, Curriculum framers and Researchers. They want to know the factors which are responsible for the enhancement of students' academic achievement in different subjects. An effort to understand the factors underlying the success or failure of students in different subjects does not simply amount to an academic exercise but has practical bearing in the sense that it makes possible the proper utilization of our human and material resources. Such factors when identified will have practical and theoretical implications for developing curriculum and designing educational programs to suit the needs of students with varied backgrounds.

1.5.1 FACTORS AFFECTING ACADEMIC ACHIEVEMENT

(i) **Individual factors:** These factors are related to the individual himself. The main among these factors are:

   a) **Cognitive** like intelligence, learning ability, cognitive styles, creativity etc.

   b) **Non Cognitive** like attitude towards self and others, perceptions of school, interests, motivation, level of aspiration, study habits, personality, self efficacy, attitude towards education etc.

(ii) **Environmental Factors:** These are related to the environment of the individual. These include socio-economic status; family traits and company i.e. value system, educational system, system of evaluation, teachers’ efficiency, training and methods of teaching, school environment and home environment, peer groups etc. All these factors account for the academic success or failure.
Some Prominent Role of Academic Achievement

- **Ability for Success:** Achievement of an individual depends on intellectual abilities like intelligence, aptitude, imagination, memory, study habit, perceptual power and attention. Therefore student having higher academic achievement performance do better in their life and it also leads to success in every path of the life.

- **To Secure Job:** Better academic achievement of a student shows their higher performance in their field. As the job analysis shows that job required only well able student and best qualities of that student in their respective jobs. Therefore student must be able to do that job which can be only possible when he has higher academic achievement.

- **To Determine Personality:** Personality is influenced by various factors which includes motivations, anxiety, self concept etc. which in turn depends indirectly on academic achievement of a student. If a student possesses higher achievement in their subjects, they feel excitement and always remain motivated. They always try to better more and more in their life which is also the factor of personality.

- **Social Position:** Student having good performance in their academic achievement always remains famous in society. They always maintain their position in the society.

1.5.2 ACADEMIC ACHIEVEMENT AND ACADEMIC STRESS

Stress has become an important topic in academic circles. Academic achievement influences young people’s future opportunities in terms of later educational and occupational attainment. Widey and Liechtenstein (1987) conducted a study and revealed that academic tasks that students were unable to handle caused the next to most severe symptoms of stress. Anice James and Marice (2004) investigated the influence of academic stress on the achievement of the XI standard students and found a significant difference between boys and girls. Girls performed better than boys in their level of achievement and lowered in the level of academic stress. Mohammad and Philip (2004) observed that girls academic stress was higher than the boys academic stress. Kumar (2008) investigated in a study on the sources of academic stress and their influence on the scholastic achievement and concluded
that the overall achievement is positively and significantly associated with the level of academic stress. Moly Kuruvilla (2008) studied the influence of certain psychosociological variables on the influence of the academic stress, overall adjustment and scholastic achievement of college students and found that – (i) there is a significant positive correlation between the gender and the academic stress; boys had higher level stress compared to the girls (ii) Science students suffered with higher level of stress compared to the Arts and Commerce students. (iii) Academic Stress is significantly influencing the level of the scholastic achievement. Felsten & Wilcox (1992) found a significant negative correlation between the stress levels of college students and their academic performance. Though most of the research findings support the negative relationship between stress and academic achievement, few researches conclude against them. Bankston & Zhou (2000) reported a significant positive relationship between stress and academic performance of college students. An optimal level of stress can enhance learning ability (Kaplan & Sadock, 2000).

1.5.3 ACADEMIC ACHIEVEMENT AND ACADEMIC SELF EFFICACY

It is widely accepted that students’ academic success is influenced primarily by their cognitive abilities. That is, students with great intellectual potential will often succeed at a higher level than will students with lower ability. However, given that the correlation between IQ and achievement is typically only in the moderate range, it seems reasonable to suggest that cognitive potential does not always translate into attained success. Just as there are intellectually gifted individuals who do not perform well, there exist many lower ability students who perform at or above age or grade expectations. Although it is clear that many variables interact to produce this phenomenon, we will consider the role that self-efficacy perceptions play in determining how well individuals perform academically.

Various studies have demonstrated that students who have high levels of academic self-efficacy beliefs have good feelings, behaviours, and positive thinking; can motivate themselves for actions and act accordingly; strive for achievement; persist longer when they encounter difficulties and until they get the solution; believe that failure is a temporal problem which they can manage; and attempt and use all possible ways to handle troubles and maintain their course of actions; are not
frightened and challenged by difficult assignments and tasks rather they consider them as an opportunity for learning and mastery (Bandura, 1977, 1994; Pajares, 2002; Schunk, 1991, 1995). Consequently, these characteristics enable them to be successful in their academic achievement. On the contrary, those students who have low self-efficacy beliefs may not be interested to perform a task, they feel threatened when they face complex situations and attempt to avoid them; they are less devoted to achieve the set goals and may try to escape from cognitively oriented goals and tasks; and they immediately attribute their failure to lack of ability to persist in the face of adversities (Bandura, 1977, 1994; Pajares, 2002; Schunk, 1991, 1995).

Research in academic settings verifies that perceived self-efficacy beliefs contribute independently to intellectual performance (Bandura, 1997). In research with children, (Collins, 1982), selected children who judged themselves to be of high and low self-efficacy at each of three levels of mathematical ability. These children were then given mathematical problems to solve. Children who had stronger self-efficacy beliefs were quicker to discard faulty strategies, solved more problems, chose to rework problems they missed, and did so more accurately than children of equal ability who doubted their self-efficacy.

1.6 SIGNIFICANCE OF THE PROBLEM

The country’s success in various fields of life depends on the proper guidance of adolescents. Every teacher and parent must know about the nature and changes emerging in transition period from childhood to adulthood. They must also know the various problems fraught with developmental characteristics to deal effectively with problems of adolescents. It is also necessary for them to be familiar with casual factor of the problems of adolescents. So that proper individual, educational and vocational guidance may be provided for adequate adjustment in the society.

The psychologists and educationists have been focusing their research proposals in the area of stress. New demands are imposed by rapid change in the education system; these, in turn, cause stress. Previous studies have suggested that the degree of stress experienced by students is affected by characteristics of education, teachers and the students themselves.
Some amount of academic stress is essential in mobilizing the potentialities of the individuals to work more efficiently. But increased amount for a prolonged period will have deleterious effects on the physical and mental health and academic achievement of the students. The common symptoms include diminished pleasure in learning, addiction to drugs or alcohol, smoking, irritability, fatigue, depression, insomnia and physical problems ranging from migraine and back pain to ulcers. A general survey of related literature shows adaptation of various resources or strategies by students in an effort to cope with the academic stress at work. Some of them may be adequate and other causing further stress and pushing the student into a vicious circle of academic stress and maladaptive behaviour. Teachers can understand that stress has a positive impact on a students’ academic achievement and stress does not always correlate academic achievement negatively. Parents can be made aware of the fact that few related areas of stress are essential for the better performance of their children. Parents can get to know the level of stress of their children and treat them accordingly. The management of the problem of academic stress requires a study of all dimensions and implications in detail and the plan strategies for prevention of the problem initially at the school level and further manages at the individual level or in a group setting. We need to have school psychologists to handle usual psychological and academic problems in the school. As a preventive measure, the student must undergo stress management programmes especially during the vulnerable periods. They should be made dynamic, having better stress tolerance, problem solving abilities, proper self-evaluation and goal setting. High quality education is essential in developing human potential and maintaining mental health is also equally important.

Forecasting performance of the school or college students is a problem of obvious importance in education. Educationists, researchers and guidance workers always look for an instrument useful in predicting academic achievement, such an instrument is helpful in identifying the students who, if provided with necessary guidance, can be developed to the maximum heights. The aim of education goes beyond the development of academic competence. Schools have the added responsibility of preparing self-assured and fully functioning individuals capable of pursuing their hopes and ambition. One of the most subtle issues that have
provoked heated worldwide debates in the educational and instructional arena today is the way to enhance achievement outcomes of school students. Researchers, scholars, and stakeholders in the education industry seem to be resolute in their efforts at determining the best approach/strategy that can enhance student achievement outcomes. In this perspective, the focus of instruction has changed from curriculum delivery to fostering sophisticated self- efficacious learners ready to take responsibility for their own learning in endlessly changing societies. This would prepare highly efficacious students who act, think, and feel differently, not only able to meet the constraints of their learning but also challenges of life.

If the educational endeavors are to succeed in deriving optimal benefit from the input, the capabilities of pupils need to grow constantly unhampered through the encounter of the individual with his environment. Adolescents who have emotional and social problems cannot fit into normal situations. If one is not able to fit into normal situations, he/she cannot achieve at the expected level. The main aim of schooling gets spoiled. They become a problem to themselves as well as to the home, school and community. So understanding of academic problems and adjustment problems of adolescents is needed to help them to solve their problems. It is under this background, an attempt has been made to study the academic stress and self-efficacy in relation to their study habits, personality and academic achievement among adolescents. The expected findings of this study would be of great relevance to parents, teachers and administrators who are concerned with the performance of their children in school.

Self-efficacy researches have made noteworthy contributions to the understanding of self-regulatory practices and academic motivation, but the connection from theory and findings to practice has been slow. Classroom teachers and policy makers may well be impressed by the force of research findings arguing that self-efficacy beliefs are important determinants of performance and mediators of other variables, but they are apt to be more interested in useful educational implications, sensible intervention strategies, and practical ways to alter self-efficacy beliefs when they are inaccurate and debilitating to children (or teachers, or administrators). Assessing student’s self-efficacy can provide teachers with important insights. To help struggling learners with low self-efficacy, and get them
to invest sufficient effort and persist on challenging tasks, teachers must systematically develop high self-efficacy within these students. They can help strengthen the self-efficacy of struggling learners by:

- Linking new work to recent successes
- Reinforcing effort and persistence
- Stressing peer modeling
- Teaching struggling learners to make facilitative attributions
- Helping struggling learners identify or create personally important goals

There is currently a dearth of information on the components of academic self-efficacy, the ability to measure and describe potential deficits in these areas could aid teachers, counselors, and administrators to more appropriately intervene to improve academic self-efficacy beliefs in Indian students.

Related literature provides a coherent framework linking Self-efficacy and Stress and and even smaller number of studies have addressed the academic stress and self-efficacy in Indian context. Academic stress and self-efficacy beliefs are key constructs that effects study habits, personality and academic achievement of students. The present study is an attempt in this direction. Hence, it has been felt that a study of academic stress and self-efficacy beliefs among a sample of adolescents would be worthwhile in our efforts to ensure an education of high quality to our young generation. The study is novel in the area and this study will be helpful in determining the stress level understanding self-efficacy beliefs of the adolescents.
1.7 STATEMENT OF THE PROBLEM

“A STUDY OF ACADEMIC STRESS AND SELF-EFFICACY IN RELATION TO STUDY HABITS, PERSONALITY AND ACADEMIC ACHIEVEMENT OF ADOLESCENTS.”

1.8 VARIABLES INVOLVED IN THE STUDY

DEPENDENT VARIABLES

- Academic Stress
- Academic Self-efficacy

INDEPENDENT VARIABLES

- Study Habits
- Personality
- Academic Achievement

1.9 OPERATIONAL DEFINITIONS OF THE TERMS USED

1.9.1 ACADEMIC STRESS

Academic Stress is mental distress with respect to some anticipated frustration associated with academic failure or an awareness of possibility of such failure.

1.9.2 ACADEMIC SELF-EFFICACY

Academic Self-efficacy is a person’s beliefs or conviction that they can successfully achieve at a designated level on an academic task or attain a specific academic goal.

1.9.3 STUDY HABITS

Study Habits pertain to the study techniques in relation to attitude towards teachers, school and home environment, attitude towards education, mental conflicts, concentration, home assignment, self confidence and examination.

1.9.3.1 GOOD STUDY HABITS: Students getting scores above Q₃ or P₇₅ are considered to have Good Study Habits

1.9.3.2 BAD STUDY HABITS: Students getting scores below Q₁ or P₂₅ are considered to have Bad Study Habits

1.9.4 PERSONALITY
Personality is more or less stable and enduring organization of person’s character, temperament, intellect and physique, which determines his unique adjustment to his environment. Personality can be classified into two types on the pattern of his behavior tendencies.

1.9.4.1 INTROVERT: Adolescents whose scores are below -15 are considered as introverts.

1.9.4.2 EXTROVERT: Adolescents whose scores are above +15 are considered as extroverts.

1.9.5 ACADEMIC ACHIEVEMENT

Academic achievement refers to the achievement of skill and knowledge of a student in an academic session generally in terms of Marks or Grade. In the present study, final examination scores of 10th Class CBSE Examination have been taken as indicator of Academic achievement.

1.9.5.1 HIGH-ACHIEVERS: Scores above Q3 or P75 of the sample scores are considered as high-achievers.

1.9.5.2 LOW-ACHIEVERS: Scores below Q1 or P25 of the sample scores are considered as low-achievers.

1.9.6 ADOLESCENT

Chronologically, adolescence comes roughly in between the years from 13 to early 19. The onset of adolescence may vary from culture to culture depending upon the socio-economic conditions of the country. Students between age group 13 – 16 are considered appropriate for the present study.

1.10 OBJECTIVES OF THE STUDY

1.10.1. OBJECTIVES RELATED TO ACADEMIC STRESS

O1. To find out the relationship between Academic Stress and Study Habits of Adolescents.

O2. To find out the relationship between Academic Stress and Study Habits of male Adolescents.

O3. To find out the relationship between Academic Stress and Study Habits of female Adolescents.

O4. To find out the relationship between Academic Stress and Good Study Habits of Adolescents.
O5. To find out the relationship between Academic Stress and Bad Study Habits of Adolescents.
O6. To find out the relationship between Academic Stress and Personality of Adolescents.
O7. To find out the relationship between Academic Stress and Personality of male Adolescents.
O8. To find out the relationship between Academic Stress and Personality of female Adolescents.
O9. To find out the relationship between Academic Stress and Extrovert Personality of Adolescents.
O10. To find out the relationship between Academic Stress and Introvert Personality of Adolescents.
O11. To find out the relationship between Academic Stress and Academic Achievement of Adolescents.
O12. To find out the relationship between Academic Stress and Academic Achievement of male Adolescents.
O13. To find out the relationship between Academic Stress and Academic Achievement of female Adolescents.
O14. To find out the relationship between Academic Stress and High Academic Achievement of Adolescents.
O15. To find out the relationship between Academic Stress and Low Academic Achievement of Adolescents.
O16. To find out the difference between male and female Adolescents on Academic Stress.
O17. To find out the difference between Good and Bad Study Habits of male Adolescents on Academic Stress.
O18. To find out the difference between Good and Bad Study Habits of female Adolescents on Academic Stress.
O19. To find out the difference between Good and Bad Study Habits of Adolescents on Academic Stress.
O20. To find out the difference between Extrovert and Introvert male Adolescents on Academic Stress.
O21. To find out the difference between Extrovert and Introvert female Adolescents on Academic Stress.

O22. To find out the difference between Extrovert and Introvert Adolescents on Academic Stress.

O23. To find out the difference between High Achiever and Low Achiever male Adolescents on Academic Stress.

O24. To find out the difference between High Achiever and Low Achiever female Adolescents on Academic Stress.

O25. To find out the difference between High Achiever and Low Achiever Adolescents on Academic Stress.

1.10.2 OBJECTIVES RELATED TO ACADEMIC SELF-EFFICACY

O26. To find out the relationship between Academic Self-efficacy and Study Habits of Adolescents.

O27. To find out the relationship between Academic Self-efficacy and Study Habits of male Adolescents.

O28. To find out the relationship between Academic Self-efficacy and Study Habits of female Adolescents.

O29. To find out the relationship between Academic Self-efficacy and Good Study Habits of Adolescents.

O30. To find out the relationship between Academic Self-efficacy and Bad Study Habits of Adolescents.

O31. To find out the relationship between Academic Self-efficacy and Personality of Adolescents.

O32. To find out the relationship between Academic Self-efficacy and Personality of male Adolescents.

O33. To find out the relationship between Academic Self-efficacy and Personality of female Adolescents.

O34. To find out the relationship between Academic Self-efficacy and Extrovert Personality of Adolescents.

O35. To find out the relationship between Academic Self-efficacy and Introvert Personality of Adolescents.
O36. To find out the relationship between Academic Self-efficacy and Academic Achievement of Adolescents.

O37. To find out the relationship between Academic Self-efficacy and Academic Achievement of male Adolescents.

O38. To find out the relationship between Academic Self-efficacy and Academic Achievement of female Adolescents.

O39. To find out the relationship between Academic Self-efficacy and High Academic Achievement of Adolescents.

O40. To find out the relationship between Academic Self-efficacy and Low Academic Achievement of Adolescents.

O41. To find out the difference between male and female Adolescents on Academic Self-efficacy.

O42. To find out the difference between Good and Bad Study Habits of male Adolescents on Academic Self-efficacy.

O43. To find out the difference between Good and Bad Study Habits of female Adolescents on Academic Self-efficacy.

O44. To find out the difference between Good and Bad Study Habits of Adolescents on Academic Self-efficacy.

O45. To find out the difference between Extrovert and Introvert male Adolescents on Academic Self-efficacy.

O46. To find out the difference between Extrovert and Introvert female Adolescents on Academic Self-efficacy.

O47. To find out the difference between Extrovert and Introvert Adolescents on Academic Self-efficacy.

O48. To find out the difference between High Achiever and Low Achiever male Adolescents on Academic Self-efficacy.

O49. To find out the difference between High Achiever and Low Achiever female Adolescents on Academic Self-efficacy.

O50. To find out the difference between High Achiever and Low Achiever Adolescents on Academic Self-efficacy.
1.11 HYPOTHESES OF THE STUDY

1.11.1 HYPOTHESES RELATED TO ACADEMIC STRESS

H₁. There is no significant relationship between Academic Stress and Study Habits of Adolescents.

H₂. There is no significant relationship between Academic Stress and Study Habits of male Adolescents.

H₃. There is no significant relationship between Academic Stress and Study Habits of female Adolescents.

H₄. There is no significant relationship between Academic Stress and Good Study Habits of Adolescents.

H₅. There is no significant relationship between Academic Stress and Bad Study Habits of Adolescents.

H₆. There is no significant relationship between Academic Stress and Personality of Adolescents.

H₇. There is no significant relationship between Academic Stress and Personality of male Adolescents.

H₈. There is no significant relationship between Academic Stress and Personality of female Adolescents.

H₉. There is no significant relationship between Academic Stress and Extrovert Personality of Adolescents.

H₁₀. There is no significant relationship between Academic Stress and Introvert Personality of Adolescents.

H₁₁. There is no significant relationship between Academic Stress and Academic Achievement of Adolescents.

H₁₂. There is no significant relationship between Academic Stress and Academic Achievement of male Adolescents.

H₁₃. There is no significant relationship between Academic Stress and Academic Achievement of female Adolescents.

H₁₄. There is no significant relationship between Academic Stress and High Academic Achievement of Adolescents.

H₁₅. There is no significant relationship between Academic Stress and Low Academic Achievement of Adolescents.
H16. There is no significant difference between male and female Adolescents on Academic Stress.
H17. There is no significant difference between Good and Bad Study Habits of male Adolescents on Academic Stress.
H18. There is no significant difference between Good and Bad Study Habits of female Adolescents on Academic Stress.
H19. There is no significant difference between Good and Bad Study Habits of Adolescents on Academic Stress.
H20. There is no significant difference between Extrovert and Introvert male Adolescents on Academic Stress.
H21. There is no significant difference between Extrovert and Introvert female Adolescents on Academic Stress.
H22. There is no significant difference between Extrovert and Introvert Adolescents on Academic Stress.
H23. There is no significant difference between High Achiever and Low Achiever male Adolescents on Academic Stress.
H24. There is no significant difference between High Achiever and Low Achiever female Adolescents on Academic Stress.
H25. There is no significant difference between High Achiever and Low Achiever Adolescents on Academic Stress.

1.11.2 HYPOTHESES RELATED TO ACADEMIC SELF-EFFICACY
H26. There is no significant relationship between Academic Self-efficacy and Study Habits of Adolescents.
H27. There is no significant relationship between Academic Self-efficacy and Study Habits of male Adolescents.
H28. There is no significant relationship between Academic Self-efficacy and Study Habits of female Adolescents.
H29. There is no significant relationship between Academic Self-efficacy and Good Study Habits of Adolescents.
H30. There is no significant relationship between Academic Self-efficacy and Bad Study Habits of Adolescents.
H31. There is no significant relationship between Academic Self-efficacy and Personality of Adolescents.
H32. There is no significant relationship between Academic Self-efficacy and Personality of male Adolescents.
H33. There is no significant relationship between Academic Self-efficacy and Personality of female Adolescents.
H34. There is no significant relationship between Academic Self-efficacy and Extrovert Personality of Adolescents.
H35. There is no significant relationship between Academic Self-efficacy and Introvert Personality of Adolescents.
H36. There is no significant relationship between Academic Self-efficacy and Academic Achievement of Adolescents.
H37. There is no significant relationship between Academic Self-efficacy and Academic Achievement of male Adolescents.
H38. There is no significant relationship between Academic Self-efficacy and Academic Achievement of female Adolescents.
H39. There is no significant relationship between Academic Self-efficacy and High Academic Achievement of Adolescents.
H40. There is no significant relationship between Academic Self-efficacy and Low Academic Achievement of Adolescents.
H41. There is no significant difference between male and female Adolescents on Academic Self-efficacy.
H42. There is no significant difference between Good and Bad Study Habits of male Adolescents on Academic Self-efficacy.
H43. There is no significant difference between Good and Bad Study Habits of female Adolescents on Academic Self-efficacy.
H44. There is no significant difference between good and Bad Study Habits of Adolescents on Academic Self-efficacy.
H45. There is no significant difference between Extrovert and Introvert male Adolescents on Academic Self-efficacy.
H46. There is no significant difference between Extrovert and Introvert female Adolescents on Academic Self-efficacy.
H₄₇. There is no significant difference between Extrovert and Introvert Adolescents on Academic Self-efficacy.

H₄₈. There is no significant difference between High Achiever and Low Achiever male Adolescents on Academic Self-efficacy.

H₄₉. There is no significant difference between High Achiever and Low Achiever female Adolescents on Academic Self-efficacy.

H₅₀. There is no significant difference between High Achiever and Low Achiever Adolescents on Academic Self-efficacy.

1.12 DELIMITATIONS OF THE STUDY

➢ In the present study Self-efficacy has been delimited to Academic Self-efficacy as dependent variables.

➢ The study has been delimited to CBSE affiliated 10 senior secondary school adolescent students of Haryana i.e. grade 11th, age group 13-16 years.

➢ The study has been delimited to 400 adolescents (200 male +200 female) of five districts from five zones namely- Ambala, Gurgaon, Hisar, Mohindergarh and Rohtak of Haryana State.

1.13 LIMITATIONS OF THE STUDY

➢ The study has been limited to sample size 09-224 while testing the significance of difference on t-test due to nature of Study Habits and types of Personality.

➢ All the CBSE schools were privately affiliated.

➢ Only Urban Schools were taken for the study.