CHAPTER – II

REVIEW OF LITERATURE

Stress can come in many forms: psychological, emotional, behavioral, cognitive or spiritual. Students encounter stress for a variety of reasons – academic, family issues, social situation, work and financial problems – are just some of the sources of stress. While students often cope successfully with the demands of college life, the pressures can become overwhelming and unmanageable.

An attempt is made here to review the literature on stress and its effect on the personality, self-esteem and academic achievement of personality, self-esteem and academic achievement of professional and non-professional college students.

Stress

A seminal influence on the entire area of stress research has been the work of eminent Canadian scientist Hans Selye (1950, 1970, 1976). He defines stress as the ‘non-specific response of the body to any demand’. A variety of dissimilar situations are capable of producing stress and hence no single one can in itself be pinpointed as the cause of the reaction as such. In all forms of life there are common pathways, which must mediate any attempt to adapt to conditions and sustain life.
Mason (1975a, 1975b) observed that physiologists like Selye have focused on physical and humoral stimuli that mediate stress reactions, whereas behavioural scientists have emphasized the role of psychosocial stimuli. He considers stress to be an intervening variable similar to "emotion" and "motivation" (Iujarus et al., 1970). However, a key point generally accepted by stress researchers is that stress, whether at work or elsewhere, is not an erogenous entity.

Millicent (1998) conducted a study to a certain "Interaction of humor and gender in moderating relationship among perceived stress, anxiety and physical symptoms. Students of introductory psychology (mean age 20 years) completed self-report scales, measuring perceived stress, humor and symptomology. When humor was low, a positive relationship existed between stress and anxiety, and no relationship existed when humor was high. No gender difference was found. Overall, the findings supported humor as a moderator of stress.

Schultz P, Wesley and Scarleman, Alan (1998) examined the relationship between "Personal need for structure, the Einstellung task and the effect of stress". The investigators examined the relationship between the personality variables of personal need for support and problem solving on the Einstellung water-jar task. The Einstellung task was administered under stressful and non-stressful condition to 172 undergraduates. Results showed that subjects higher in PNS (personal need for structure) were more likely to develop a mental set under stressful condition while no significant relationship was found between
PNS and stress development under non-stressful condition. These findings are consistent with recent research on the importance of contextual activation of personality.

According to Reed Lauson, Merry Lee (1996), the hypothesis that the ability to comfortably spend and use time alone is a buffer against effects of stress comparable to social support was tested. A 20-item instrument was developed to evaluate the capacity to be alone. (Winnicot, 1958) and was then administered by telephone survey to 500 US adults. Findings differed for two dimensions of the capacity to be alone. Reported comfort in living alone was found to be related to lower depression, fewer physical symptoms and greater satisfaction with life. Reported ability to use time alone to deal with stress was not related to well being. Neither dimension showed the expected interactions with stress and individuals with high stress. He reported high solitary coping exhibited greater vulnerability on one dimension of well being, suggesting that the coping style may reflect maladjustment.

Out of a variety of ecological stressors researchers have been mainly concerned with life stress or stressful events (B.S.Dohrenwend and B.P.Dohrenwend, 1974), examination stress assessed as stress anxiety (Spichbrger, Gonzalez, Taylor, Algaze and Anton, 1978) and organisational/occupational stress (Cooper and Payne, 1978, 1980; Parekk, 1981). In this study a life event is defined as stressful if it causes changes in and demands readjustment of an average person's normal routine. This definition of stress relied upon empirical
demonstrations (Holmes and Rahe, 1967; Homes and Masuda, 1974) that there is a general consensus about the degree to which life event occurrence involves change and requires readjustment.

Good, Deborah Anne (1996), in her study examines the relationship between symptoms of secondary traumatic stress in art therapists as well as other mental health professionals. To broaden the secondary traumatic stress results art therapists were studied because the definition of graphic images. Not only is the therapist dealing with images of the client's trauma, but the art therapist is often witness to the traumatic event through a visual art image.

In summary, it was concluded, therapists with post-traumatic stress disorder may be more susceptible to secondary traumatic stress when working with clients. It may be more stressful for the therapist too when working with clients. It may be more stressful for the therapist to work with clients who dissociate than with other clients, and ways of presenting stress syndrome from occurring may be increased with experience. The result of this research suggests that further investigation into the effect of secondary traumatic stress on the therapist is needed.

Srivastava (1981), concluded that those who cope more effectively with their stresses are people with more positive orientation to life in general, and employ a judicious mixture of coping and defense responses. According to Naidu (1983) the profile of high stress
tolerators indicates that they generally think positive about themselves and others believe in the existence of God and take life to be meaningful. They also engage themselves more in relevant task rather than defensive behaviours.

Choe, Kumi Kang (1996), A review of the literature outlines the origins of specific concepts, including the emergence of the concept of stress, coping mechanisms, relaxation techniques for coping and acculturative stress in the Asian population in America. This study was undertaken, as the current literature does not have any information on acculturative stress in Korean students adapting to life in an American university. Effective coping strategies found by each participant primarily were based on two factors: (1) availability of social support systems and (2) the student’s personality traits. The individual sense of control and commitment to his or her new situation can reduce the amount of acculturative stress. The study indicates a need for greater awareness, among university professors and helping professionals, of the stresses experienced by Korean born students at an American university.

Liv-Yu-Ling (1996), the purpose of this study was to explore the impact of college entrance examinations upon student's well-being based on the assumption that the Matriculation Examination (TME) for university level admission is a significant stressor among high school students in the Republic of China (ROC). Among the more important results, at Time One confident students selected more positive moods in
coping with examination stress, whereas in Time Two confident students reflected positive moods in the absence of distress in contrast to students with less confidence who experienced greater degree of distress with respect to social functioning. Results indicate that at Time One only friends and integration of school activities were significantly related to positive moods, whereas only students reflected a negative relationship to distressed mood. Family relationship did not exercise an important role at either stage.

Srivastava (1987), studied stress under competitive examinations on twenty postgraduate students of average age of Twenty-Four years. This study was conducted to investigate factors which caused the stressful situation. The results were as follows.

a) Stress causing factors were different for both the sexes.

b) Fear of failure in examinations was present in both the sexes.

R.G.Chattrajee, R. Bhattacharya and A.K.Bhattacharya (1999), An attempt is made to report this effect of failure induced stress on perception (cancellation of vowels) and conceptual (coding of meaningful words) tasks. 120 subjects of both sexes in the age range of 9 to 10 years with medium of instruction as English, Bengali and Hindi were selected as samples. The result showed that in the perceptual task stress increased performance significantly as compared to that of non-stressful states. But in conceptual task stress decreased the performance significantly. The nature of the task appeared to be a major factor in
considering the direction of stress effect on performance in perceptual task. The means of high anxiety were greater than low anxiety in the two sex groups for each of the medium of instruction.

Nikori, et al., (1967), studied hundred students of Arts and Science at Nagpur University. The study pointed out that:

c) students with low levels of anxiety and stress were more self-confident, independent and faced the situation more confidently, and

d) displayed behavioural patterns markedly differed from those students with high levels of anxiety and stress.

Kumarwasmi, et al., (1989), did a comparative study on 1st and 2nd year medical college students to see if they suffered from stress. They found that senior students suffered from greater stress.

Treadgold Richard (1999), The study explores the relationship between transcendent vocations, work to which one feels “called” and stress, depression and clarity of self-concept. Participants (N-127) completed a questionnaire containing four independent scales – the self-concept confusion scale (SCCS), the perceived stress scale (PSS), the constello comrey Depression scale (CCDS) and the engagement in Meaningful work scale (CMWS) along with two essay questions. In addition six of the participants three high (CMWS) and three low (CMWS) – were selected for post-questionnaire interviews. As predicted by individuation, self-actualization and flow theories being
engaged in meaningful work as a calling was correlated negatively with stress and depression and co-related positively with clarity of self-concept. Also clarity of self-concepts was correlated negatively with stress and depression, whereas stress and depression was co-related positively with each other.

On the basis of Herzlerg, Mausner and Synderman (1959) motive hygiene theory, it was hypothesized that intrinsic but not extrinsic work values should be inversely related to stress. Also investigated was the question of which work values provide the most relief from stress. Five work values explained 11 per cent of the variance in physical stress, nine work values explained 22 per cent of the variance in emotional stress and sex work values explained 26 per cent of the variance in mental stress. Four work values emerged as meaningful predictions of all three types of stress being esteemed by others, achieving through work, doing meaningful work and being able to use one's knowledge and abilities.

Oliver Naney (1996), The concept that physical exercise – a self-care behaviour is a vital component in health promotion and stress management was a basic tenet of this study. The focus of this investigation was to explore the relationship between physical exercise of stress by comparing the stress levels of Baccalaureate nursing students who participated in regular exercise (Group A) and those who did not (Group B).
Group B who did not exercise regularly had significantly higher stress scores in the domains of environmental stress (Domestic, vocational and health), mediation time pressure, emotional response (hostility) and total stress scores.

Based on these findings implications and recommendation were made for the integration of physical exercise in nursing education and practice of research.

**Personality**

Allport was among the leading figures in the movement to establish personality as a research category in American Psychology. Far from being a strictly scientific concern, Allport's project was deeply embedded in the cultural politics of the age. Of particular importance was the gradual erosion of the language of character and the self-sacrificing morally grounded self that supported Allport "psychology of personality", helped fuel this trend while simultaneously attempting to resist it. His experience illustrated the elasticity and moral ambiguity of the newly emerging category of personality.

**Rating of Perception Related to Phenomenological Theory**

Downey, Jerrold, I. (1973), assessed the extent to which people will agree with phenomenological contention that people are basically good, rational and seeking fulfillment or self-actualization. 94 undergraduates responded to four questions on a survey that included
questions about the basic nature of the people. 68 students completed the questionnaire again 3 weeks later. Students generally appeared to express a more negative view of other characteristics and personalities (e.g., goodness) than the position espoused by phenomenological theorists.

Experiments on memory have proved supporting Eysenk's theory. Several studies have indicated that extroverts are superior to introverts on verbal learning tasks, such as paired associates and digit span but they all involve short-term recall tests.

M.W. Eysenek (1973) took this research a step further, studying interactions between extroversion-introversion (taken as a measure of trait arousal) and Thayers Activation Deactivation Adjective Checklist in determining fluency in a word association task. As found in previous studies extroverts produced associates more fluently but there was a significant interaction between extroversion and activation: high activation was found to enhance performance for extroverts but reduce it for introverts. This again supports the idea that introverts tend towards over-arousal for their optimum performance of certain tasks while extroverts are inclined to be under-aroused. These experiments by M.W. Eysenck suggest that transient activation level affects memory via the same mechanism as the personality characteristic of introversion – the unifying concept being probably best described as arousal.
Introverts are superior on long-term memory performance persistence and application; we might expect them to show higher educational attainment than extroverts. Generally speaking this is found to be so, as introverts do better in school and obtain higher university grades. The advantage of introverts become progressively clear into the university years perhaps because there is less variation in intelligence, and personality differences are enhanced in importance as a result (Eysenck, 1974). In a large survey of factors relating to academic performance of students at Birmingham University in England, Wankowski (1973) found that introverts had obtained better grades in secondary school and were more likely to obtain a good class of degree at university. Wankowski also found that personality was related to choice of subject; introverts referred abstract theoretical subjects, while extroverts chose practical and people oriented areas of study. Personality was also linked with reasons for withdrawal from university. Students who withdrew for academic reasons, such as examination failure tended to be neurotic extroverts while those who withdrew for medical reasons tended to be neurotic introverts.

Leith (1974) studies the interaction between personality and methods of teaching in determining achievement on a genetics' course. Over 200 students who had no knowledge of the material to be learned were involved in the study. Two teaching methods were compared: (a) discovery learning which focused on individuality, personal interaction, flexibility and spontaneity, tolerance of uncertainty and
error making and (b) reception learning which emphasized obedience, regularity, formality and direct instruction. The results showed that extroverts benefited from the informal discovery learning while introverts learned better with formal reception approach.

In a study conducted by Shekelle, Scheenberger and Stanler (1976) it was found that there was a consistent tendency for type A's to have a higher educational and occupational status than type B's. Also after controlling for the socio-economic status men did not differ significantly on mean Type A scores from women. Moreover, both men and women aged 45-54 years had lower mean type A scores than men and women aged 25-44 years.

Snow (1978) suggested type A's displayed no difference in their ability to solve puzzles, but they did maintain significantly higher level of aspiration attainment discrepancy and goal discrepancy than type B's. The study also suggested that no only do type A's initially approach the task with comparatively higher aspiration but also that they do not learn from their early failures and neglect to modify their inordinately high goal setting behaviour on subsequent trials.

Type A personalities (contrasted with Type B) are described by Friedman and Rosenman (1974) as achievement oriented and ultra competitive. Type A behaviour has been linked to several dysfunctional conditions, including coronary disease (Cooper, Deter and Weiss, 1984). An association between type A behaviour and
occupational stress has been reported among sales personnel (Matteson, et al., 1984). Teachers and other human service personnel may be at particular risk for stress (Maslach and Jackson, 1981). In their study the relation between type A behaviour and self reported stress among male and female Zimbabwean teachers were examined. Zimbabwean teachers (N=222, 145 female and 77 male) from 38 secondary schools completed the Jenkins activity survey to measure behaviour type (Form c, Jenkins, Zyzanski and Rosenman, 1979) and the Teacher Stress Inventory (Fimian, 1988). Among men, type A scores were related to scores on the personal-professional Stressor, Professional Distress Psychological, Fatigue subscales and to total stress scores on the Teacher Stress Inventory. Among women, type A scores were very modestly related to scores on the personal-Professional Stressor subscale and were unrelated to the other subscales of the Teacher Stress Inventory. Thus a sizeable association between type A behaviour and reported stress was observed among men and a very modest relationship was observed among women.

Morel and Katkin (1982) found that female professionals and students had similar scores as males in similar positions. The results indicated that type A scores were significantly higher among women employed outside the house. The highest scores were observed for female professionals who scored significantly higher than did homemakers. Non-professional working women, part-time employers and students had type A scores intermediate between professionals and
homemakers. It was also indicated that education *per se* was unrelated to type A scores.

*Saklofske and Kelly (1995) examined the relationship between personality and coping strategies for stressful situations. 196 undergraduate students, among them 146 women and 50 men completed the Eysenck's personality questionnaire and coping inventory for stressful situation. Neurotism personality emotion focused coping accounted for 37 per cent of the variants in gender were not substantial predictors for other coping strategies.*

*Carducci, Bernardo J and Wong, Alan S (1998) conducted a study to investigate personality factors as determinates of financial risk taking in everyday money matters. Type A and type B subjects were asked to make a series of everyday financial decisions that varied in degree of risk. The results provide additional support for the influence of personality factors in everyday financial risk taking behaviour.*

*Hisako, Aoki Riho and Yoshida, Kumiko (1998) conducted a study on “Perception of traits : Implicit personality theory of self and others”. The authors tested the hypothesis that people perceive themselves as having more varied traits than do others, thus suggesting a multifaceted and adaptive perception of self. 155 undergraduates completed measurements of perception among self, a liked acquaintance. Results supported the idea that people believe they posses opposing pairs of traits. After reviewing classical and current
conceptions of trait (as measured by questionnaires), and motive [as measured by the Thematic Apperception Test (TAT) or other imaginative verbal behaviour], Winter David G., et al., (1998) suggest that these two concepts reflect two fundamentally different elements of personality-conceptually distinct and empirically unrelated. The authors propose that traits and motives interact in the prediction throughout the life course. The authors illustrate this interactive hypothesis in two longitudinal studies, focusing on the broad trait of extroversion and the two social motives of affiliation and power. In interaction with extroversion, both motives show predicted and replicated relations to independently measured life outcomes in the domains of relationship and careers. Extroversion facilitates uncomplicated motive expression, whereas introversion deflects social motives away from their characteristic goals and creates difficulties in goal attainment.

Self-esteem

A number of theorists have proposed that self-esteem is the outcome of a comparison between the perceived characteristics of the actual self and a self-evaluation standard or guide. William James (1980) suggested that self-esteem reflects the "ratio between our actualities and our potentialities". James also pointed out the same for all individuals. He noted that an outstanding knowledge of psychology was critical to his own sense of self-esteem; yet he recognized that this attribute is probably not a universal determinant.
Two assumptions are common to James (1980), Rosenberg’s (1979) and Cooper Smith (1967) models of self-esteem.

A) Self-esteem reflects the perceived discrepancy between the actual self and ideal self state.

B) Individuals differ in the importance they place on actual self attribute in the type of ideal self standard they hold.

Intuitively it would seem that, one’s clarity of self-concept also would be a potential contribution factor to one’s stress and depression. This is because clarity of self-concept is correlated positively to self-esteem (Campbell, Katz, Lavallee and Trapnell, 1991; Campbell, Trapnell, Katz and Lavallee, 1922) and self-esteem is correlated negatively to both stress and depression (Abel, 1996; Kreger, 1995; Wrong and Whitaker, 1994). It would also appear that intrinsic motivation is an important element of the development of a healthy self-concept.

Rosenberg (1968) found an inverse relationship between self-esteem and anxiety measures, a finding that indicates that a high level of anxiety was associated with low levels of self-esteem. A similar finding has been reported by Sunin and Hill (1968). They found that the relationship between self-esteem and anxiety proneness is marked and evasive.
Douvan and Hold (1971) noted that self-esteem may contribute directly to attainment. Positive self-concepts are likely to make individuals more anxious, that is, they will set relatively high levels of aspiration. Attainment may contribute both directly and indirectly to heightened self-esteem as it represents an important source of direct feedback.

Individuals with low self-esteem seem more likely to reflect on and be aware of their own thoughts and feelings. They have been found to obtain higher private self-consciousness scores on the self-consciousness scale (SCS; Feningstein, Scheier, and Buss, 1975; Turner, Scheier, Carver and Icker, 1978). Other researches had failed to find a relation between self-esteem and private self-consciousness (Greenwald, Bellezza and Banaji, 1988). Individuals with low self-esteem seem less certain of their sense of self (Baumgardner, 1990; Campbell, 1990). Indices of maladjustment that co-relate with self-esteem measures also seem associated with a poor sense of self. In their study 111 males and 151 females (mean age-24 years) of Concordia University undergraduates completed the self-esteem scale, the SCS private self-consciousness subscale and the Beck’s Depression Inventory. Lottery prizes were offered for completing the measures. As expected lower self-esteem was associated with greater self-reflectiveness. Separate analysis by gender revealed the same results.
According to (Bradley, 1978; Frankel and Synder, 1978; Synder, Higgins and Stucky, 1983; Synder, Smoller, Strenta and Frankel, 1981; Synder, Stephan and Rosenfield, 1978) individuals who are depressed and those with low self-esteem have been found to be attributionally evenheaded and to approach positive and negative life events with similar attributions (Tennen and Herzberger, 1987). In their study a three-way crossed factorial was used to examine the role of gender in the attributional and affective responses of subjects with high and low self-esteem after academic performance. The Coppersmith Self-Esteem Inventory, the Multiple Affect Adjective Checklist and a questionnaire designed to measure grade expectancy checklist and aspiration was given to 94 undergraduate students = 31 men and 63 women. The results failed to support the hypothesis that gender would mediate the interaction of initial level of self-esteem and outcome for attributional response. The findings of the study appear to be partially supportive that subjects high in self-esteem used an ego protective attributional response whereas those low in self-esteem were more evenheaded in their response.

Shikamal Keino (1978) demonstrated that high self-esteem subjects attributed failure to effort and subjects with low self-esteem attributed success to task and luck. Generally success was attributed to external factors and failures to internal factors.

A recent investigation has suggested that gender difference may be less pronounced (Langan-Fox, 1991) perhaps because of changing
societal attitudes towards the sexes. A recent American study found that appearance, intelligence and accomplishments contributed less to women's overall self-esteem than to men (Davis-Zinner, 1990). In their study by David Watkins and Jiayuan Yu, (1991) the Adult Sources of Self-Esteem Inventory (ASSEI, Elofson and Fleming, 1989) was used to explore gender differences in source and level of self-esteem of Chinese College students. The subjects were 189-education undergraduates - 99 males and 90 females - at a major University in central China. The subject's age was 20 years. The results of the study suggested that there was very little difference in the overall self-esteem of Chinese male and female University students.

Verma and Swain (1991) conducted a study to ascertain whether self-concept of adolescent students is a determining factor of their personality adjustment. The sample of the study comprised of 200 subjects - 100 males and the females. Their study attempts to investigate the differences in personality, adjustment of adolescent students possessing high average and low levels of self concept. The finding of the study revealed that variables in self-concept produce difference in personality adjustment of adolescent students.

According to Abel, 1996; Kreger, 1995; Wong and Whitaker 1994; self-esteem is co-related negatively to both stress and depression.

Watkins, David Akande, Adebowale, Fleming, James, Ismail Maznah (1988) examined "cultural dimensions, gender and the nature
of self-esteem inventory (A.C. Elovson and J.S. Fleming, 1989) ratings of the importance and satisfaction with 20 areas of the self were obtained from 3,604 first and second year social science undergraduates from fourteen countries. It was found that participants from ten collectivist cultures placed greater salience for their self-concept family values than did those for individualist cultures. However, this cultural difference was not found for "social relationships". The cultural differences with females valuing family values and social relationships more highly were found only for the individualistic countries. The findings indicate that there may be a strong cultural level interaction effect between gender and individualism.

David Watkins and Jaiyuan Yu (1990), this research examined possible gender differences in the source and level of self-esteem of 99 males and 90 female undergraduates from mainland China. There was little evidence of a gender difference in the level of overall self-esteem, but gender differences were evident in the subject's ratings of the importance of their self-concept and their self-satisfaction with lower order facets of the self, indicating the necessity for using multi-dimensional measures of the self and for preserving the self-concept distinction.

Abbas Tashakori et al., (1990), consider self-esteem to be an attitude towards self, with component self-beliefs that associate or dissociate self with a desired or undesired attitude. It was hypothesized that the structure of self-beliefs underlying self-esteem is
different across ethnic and gender boundaries. This hypothesis was tested by measuring the overall self-esteem and specific self-belief components in a rural southern town. In a series of regression analysis with ethnicity by gender groups, the self-esteem measure was predicted from indices representing specific self beliefs associating self with different attributes substantial differences were found between ethnicity by gender groups in the type of beliefs that best predicted self-esteem.

John M. Enger, D. Lunn Houerton and Charles Cobbs (1994), investigated the relationship between three factors; internal/external locus of control, self-esteem and parental verbal interaction for at risk male adolescents in the United States. 42 male students in grades 6, 7 and 8 who had been identified by their teachers as being at risk completed the locus of control scale for children (Nowicki and Strickland, 1973) the self-esteem inventory (Coopersmith, 1967) and the Verbal Interaction Questionnaire (Blake, 1991). A moderate positive relationship was found between self-esteem and parental verbal interaction which was consistent with a previous finding for white high school students. A moderate negative relationship was found between locus of control and self-esteem which differed from a previous finding of no significant relationship for Black elementary children. A weak yet significant negative relationship was found between locus of control and parental verbal interaction.
Lesley Demello, Tony Imms (1999), the aim of the study was to increase an understanding of the relationship between self-esteem, locus of control and coping styles and their relationship to school attitudes of adolescents. Such an understanding could prove useful in the development of more effective personal development courses for students. The 18 item self-esteem scale (Trivantham, 1992), (Nowicki and Strickland 1973) and the adolescent coping scale (Frydenberg and Ledwis, 1993) was completed by 146 male and female adolescent students ranging in age from 14 to 18 years. Those with high self-esteem and internal locus of control scores and coping styles were high users of the productive problem solving coping style and showed significantly more positive attitudes towards school and positive perceptions of their academic performance. There was no gender difference in the scores for tests of self-esteem, locus of control or coping styles.

Academic Achievement

Bell, Farilyn and Philen (1995), the correlational study was conducted to identify the relationship between perceived stress levels of life change events and academic achievement of non-traditional community college students. Major levels of stress was experienced by 56.7 per cent of participants in most recent time periods with over 57 per cent of participants in mild stress during the other three time periods. A larger percentage of females – Africans, Americans and students – less than thirty five years old perceived elevated or major
stress than did others in their respective groups. Stress experienced by these individuals could have an influence on their academic achievement.

S.N. Srivastava, J. Sing and Thakur, G.P., (1980). Several attempts have been made to find out a relationship between academic achievement and socio-economic status of the pupils. For example, Bennur, 1966; Chopra, 1960; Kakar, 1970; Bennur and Abraham, 1973; Ahuluwalia and Deo, 1975; Mathur and Hundal 1972, found socio-economic background and achievement to be positively related.

Sagar Sharma and Usha Rao (1983). To study the joint effects of self-esteem, test anxiety, and intelligence on academic achievements of tenth grade school students in Chandigarh city were administered the self-concept inventory. The major findings were:

1] Self-esteem is not significantly related to achievement or non-verbal index of intelligence.

2] Test anxiety has low but significant co-relation with either achievement or intelligence.

3] Highly positive co-relation exists between intelligence and achievements.

4] There is a significant intelligence into text anxiety interaction indicating that high test anxiety has significant deliberating effects on academic achievements at the high intelligence level only whereas at low level of intelligence both high and low test anxiety groups achieve less at comparable levels.
5] Intelligence into test anxiety interaction is not moderated by the levels of self-esteem.

Gomes, Conrado, 1993, the purpose of the study was to determine the influence of academic achievement and gender in the use and in the assessment of helpfulness of different types of coping with stress strategies by junior school students. Results of the study indicate a significant degree of association between lower academic achievement and both more frequent use of indirect-inactive types of coping strategies and also between lower achievement and high assessment of direct active coping strategies.

Findings regarding gender indicated only one significant difference in the use of types of coping strategies used by males and females; direct active strategies were used by a significantly larger number of females. No significant difference was found in the assessment of helpfulness of coping strategies made by males and females. The interaction of academic achievement by gender was not associated with any significant difference in the use nor in the assessment of any type of coping strategy.

Moorehead, Kimberly Anne (1996), the purpose of the study was to determine which of the several variables determinate between high, middle or low achieving black junior school students. The relationship between these variables and academic achievement of high, middle and low achieving black school students was also examined. When the variables were taken together 100 per cent accuracy was obtained for
academic group membership. High achievers exhibited higher self-concepts of ability, perceptions and support from family personnel and peers and displayed more robust motivational patterns than low achievers. The mid-range achievers while scoring mid-range to the high and low achievers scored suggests that range to the high and low achievers scored similarly to high achievers in perceived support from peers and similar to low achievers in perceived support from family. Low achievers consistently exhibited the lowest levels on perceived support from peers and academic self-concept. A relationship was found between achievement and all variables with the exception of global self-concept.

Thomas Angela (1993), the main purpose of this study was to investigate the relationship between students perceived coping resources, effectiveness, academic achievement and ability. This study also examined the relationship between specific coping resources and achievement as well as gender differences in specific coping resources. Results suggest that there is a positive correlation between perceived coping resources effectiveness and achievement and that this relationship exists when the effects of ability are controlled. There is a positive correlation between coping resources effectiveness and ability. The results indicated gender differences on behaviour control scale with girls having fewer behaviour problems than boys. As expected, ability and academic confidence were found to contribute significantly
to the prediction of achievement. The scale of family support and peer acceptance did not contribute significantly to the model.

Millington, Judy Buller (1984), stress and coping theories have led to the development of several coping inventories for reactions to stressful situations. Some of these methodological problems and those few that are specific to the stresses faced by regular students in academic settings deal only with failure or test anxiety. The coping for students questionnaire presented focuses on coping with academic stresses for students.

An analysis of academic achievement scores and coping scores of the students show that some coping strategies were better correlated with achievement. Strategies used by low stress individuals were contrasted with those used by high stress individuals. Those who scored in the higher coping group showed differences from those who scored in the lower coping group.