CHAPTER – ONE
INTRODUCTION

1.0.0 INTRODUCTION

After independence, the pattern of the higher secondary education in India was influenced by the recommendations of University Education Commission (1948), which regarded Higher Secondary Education as very important because it was the foundation of university education. Secondary education commission (1953) made valuable suggestions for the improvement and re-organization of secondary education and recommended the diversification of courses to meet varying aptitudes, interests and talents of the learners. The different states of India, therefore, introduced diversified courses at the secondary stage of education.

The education commission (1966) recommended introduction of uniform structure of school and college education throughout the country. It also pointed out that secondary education is a complete unit by itself and that at the end of this stage the student should be in a position to, if he wishes, take up some useful vocation.

Prior to the implementation of 10+2+3 scheme of school and college education, diversification of courses started from class IX that is approximately at the age of 14. The students at the age are not mature enough to take such an important decision. Moreover, their talents and aptitudes are not likely to have crystallized fully at this age to enable them to take a judicious decision in this regard. In this regard, Kulshrestha (1956) stated that the enlarged curriculum might create confusion in the mind of an immature child studying in class VIII, who is still young. Regarding the scheme of diversification of courses, education commission (1966) stated that one of the major weaknesses in the scheme is that specialization of studies begins too early....... The students should be admitted to commerce stream that possess the cognitive, affective and other characteristics necessary for success at this stage.

Students who wish to choose commerce as subject stream they should involve themselves completely and constantly and also have interest in subjects like Economics, Accountancy, Finance, Book-keeping, Secretarial practice, Business Mathematics, Commerce etc.
Commerce as a subject and as a matter of fact has been gaining fast gaining importance as a career choice in India. It is a division of trade or production which deals with the exchange of goods and services from producer to the consumer. Commerce functions as the central mechanism which drives capitalism and certain other economic systems. Commerce involves trade and aids to trade which help in the exchange of goods and services.

Commerce stream has a sea of options and opportunities for those who want to make their career and achieve their goals in life. Students have an intellectual look towards the outside world. This career is full of hard challenges and practical facts. It provides numerous career options in life of students. Most of the students opt this stream because they all want to put their step forward in business and follow its strategies. At present commerce is becoming very relevant and popular among all the students that are the major reason, due to which various countries are bringing up excellent career related opportunities to this stream.

1.1.0 COMMERCE EDUCATION

The goal of higher secondary education enables to support high quality learning as preparing individual students to prefer programs that suit their skills, aptitude and interests. The higher secondary curriculum is the combination with a broader assortment of learning options (Science, Commerce and Humanities streams) outside traditional classroom instruction will permit students to better customize their high school education and improve their prospects for success in school and daily life.

The commerce education program will build a strong foundation for those who wish to move on further study and training in specialized areas such as management, international business, marketing, accounting, information and communication technology or entrepreneurship. It will also provide practical skills for those who wish to move directly to the workplace. Engaging in the world of business involves studying individuals, communities and organizations; assessing their needs and problems and generating solutions. Business studies and accounting draw upon facts, concepts and process derived from inter connection of other disciplines like marketing and communication; accounting and mathematics; entrepreneurial studies and technology; international business and world studies; management and studies of society and human nature.
Studies of commerce provide students with a new realistic perspective for varied disciplines including mathematics, science and technology, language and social sciences. It helps students to recognize the relevance of these subjects as they are applied in the world of business. Commerce education in not merely considered as an academic discipline rather than a vocational discipline i.e. commerce education mainly focuses to attain two major goals as:

- Education about business which deals with theoretical dimensions of business aspects.
- Education for business which deals with practical dimensions of business including power of decision making, skill of problem solving, systematic analyzing better communication skills, critical and creative thinking skills and the like.

This equips them to develop their academic excellence and vocational competence. The unique dimensionality of the praxis of commerce education is depicted in the following diagram:

![Praxis of Commerce Education Diagram](image)

**Figure 1. Praxis of Commerce Education**

Commerce discipline enable students with meeting needs, taking challenges, solving problems and creating products and services that help to enrich the quality of life. Business
studies and accountancy clearly demonstrate how a diversity of areas of study can be pooled in prolific activity that affects the lives of millions of people. Courses in this discipline provide knowledge and skills that can help students make a successful transition of higher education, training programs, and the professional field. The present higher secondary commerce curriculum provides openings to prepare students to apply their knowledge and skills to real-world challenges, experiences and opportunities to lead better prospects in their lives. These experiences reinforce theoretical learning and at the same time provide authentic contexts in which students can apply what they have learned. This unique discipline provides pathways to specific apprenticeship and workplace destinations that grant students with valuable information and connections to explore potential work and business opportunities.

The fundamental purpose of a good commerce curriculum provides students with the knowledge, skills and attitudes necessary to achieve success in daily life. These goals can be achieved in a concrete and practical context through real-world learning activities that combine the activities that combine the acquisition and application of knowledge and skills.

### 1.1.1 COMMERCE AND THE MODERN WORLD

The modern civilization is a commercial civilization and thus the wonderful achievements of commerce have glorified the modern world. A citizen of modern world sees the countless manifestation of commerce all around him. Commerce has shrunk the world and totally changed the human outlook. In fact, commerce now has an all-pervading influence on every sphere of human activity.

In recent times, there has been rapid evolution of knowledge in the world of commerce. The use of this commercial achievement in promoting the well being of mankind in the field of industry, communication, transport, engineering, agriculture, medicine etc. has made commerce more important than ever before. Every advancement in commerce depends on our understanding of nature but nothing can be comparable to the commercial revolution in its impact on man’s development and outlook.

### 1.1.2 IMPORTANCE OF COMMERCE

Commerce, as a teaching subject, possesses various values such as intellectual values, utilitarian values, cultural values, moral values, and aesthetic values. Considering the subject from this point of view, commerce is the most inexhaustible storehouse of knowledge. It opens
new horizons of knowledge everyday and is continuously adding to the cultural heritage of making the ever increasing new knowledge, new explorations and new ideas. Along with the acquisition of expanding knowledge, it makes man aware of the vastness of the unknowable in the universe. Commerce develops insights into the expanding universe of knowledge and mysteries of creation and existence, which have always attracted the attention of man since the dawn of civilization. Besides satisfying the intellectual curiosity of man and providing materials and media for intellectual exercise, Commerce has disciplinary effect on the minds of man. Since commerce covers the widest range of knowledge, the learner wonders at the intricacies and mysteries of the universe, the known and the unknown. These tend to create a broader outlook in the mind of the learner.

Further, Commerce is universal in character; which has no barrier of any kind and is international in outlook. The commercial revolution began in USA, where modern commerce was born but its home is now the whole world and the people all over the world enjoy the fruits of commercial discoveries in one counter. Commerce is not concerned with caste, creed or color nor recognizes territorial barriers. Such a pattern inherent in commerce will have an impact on the minds of the learners and is expected to develop broad mindedness in them.

Everything or every happening around us demands some knowledge of simple business facts or principles. Without the elementary knowledge and information of business, we will be at a loss in the society. Commerce is now an everyday subject for everybody; its knowledge must no longer be confined to the classes but must reach the masses. The achievement and the benefits of commerce touch all sectors and all levels of the modern society. The modern man has applied commerce have been profitably used for making life comfortable and raising the standard of living. The recent advances in the field of industry and business makes the wide application of the achievements of commerce in agriculture, industry, medicine, transport and communication as well as their uses in domestic life. Commerce has opened a number avenue for pursuing different vocations. A student of commerce can study M.B.A., M.C.A. and taxation or any similar subject and make his career in that profession. In fact, if we refer to “preparation of the individual for the future” as one of the aim of education, then commerce, as a subject is rightly serving this purpose.

Commerce has made a tremendous impact on the cultural life of the present day society, which is a product of commerce. The thinking, feeling and actions of a modern man are
practically guided by the effects of commerce. The study of commerce brings behavioural change in the learner and enriches his character and personality. Commerce gives opportunity for creative thinking and constructive imagination. Further, commerce is a subject where ideas can be experimented upon and verified. The learner develops the habits of searching for the truth (profit). These qualities affect the pattern of behavior of the learner. The significant aspect of commerce is that whatever the student learns has immediate application in the world around him and this is educationally very sound.

1.1.3 NATURE AND SCOPE OF COMMERCE STREAM

The Commerce stream after completion of class 10 is quite a popular one in India, as most students feel that the stream offers them a wide arena of career options to pursue after class 12, that would bring them both success as well as financial security easily.

Commerce as a stream of education can be defined as a study of trade and business activities such as the exchange of goods and services from producer to final consumer. The main subjects that are taught in the commerce stream in class 11 and 12 include Economics, Accountancy and Business Studies.

ECONOMICS

Some of the reasons for studying Economics are given below:

- Economics is a social science that deals with the study of the production, distribution, and consumption of goods and services.

- Economics has two broad branches – micro-economics, where the unit of analysis is the individual agent, such as a household or firm, and macro-economics, where the unit of analysis is an economy as a whole.

- Studying economics enables us to learn more about how the world works as it helps in gaining knowledge about the impact that decisions have on firms, industries and nations, the impact of international trade, both good and bad, the effects government policies have on the economy and on employment.

- Economic reasoning and theories have been increasingly applied in the recent era to not only the study of economies but also social situations where there is no monetary consideration, such as politics, law, psychology, history, religion, marriage and family life, and other social interactions.
BUSINESS STUDIES

Business studies are an important subject for commerce students. Here are some of the reasons why one should study Business Studies:

- Business Studies is a subject that deals with the operation and organization of modern business enterprises. The subject covers each feature of a business firm, such as how a firm will be affected in different business situation.
- The main areas of study in the subject include business organizations, their various features, structure and functioning, marketing, operations management, human resource management, etc.
- Studying Business allows a student to observe and analyze the behavior and tactics of different firms.
- The subject of Business Studies involves more than just mastering the art of doing business. The subject brings students abreast with the corporate culture and prepares them for their professional life.
- Business activities are something that effect the daily lives of all people in a society. It also influences creation of employment, incomes, opportunities for personal enterprise, standards of living of all individuals. Studying business allows a student to understand how business activities influence the society and the economy directly and indirectly.

ACCOUNTANCY

Accountancy is an integral part of Commerce Stream. It’s scope and reasons for studying accountancy are elaborated below:

- Accountancy is a branch of mathematical science that is concerned with the financial information about a business entity to users such as shareholder and managers.
- The financial communication that is studied under the subject is generally in the form of financial statements that show in the terms of money the economic resources under the control of the management.
- Studying accountancy enables a student to learn and discover the various causes of successes and failures of different business enterprises.
- The principles of accountancy are applied to business enterprises in three divisions of practical art, named accounting, bookkeeping and auditing.
A student studying accountancy will learn the art of recording, classifying and summarizing in a significant manner and in terms of money, transactions and events which are financial in character to any extent and the interpretation of the results of these transactions and events.

The institutions of learning especially the school are principle means of socialization to develop children into useful citizens so that they fit into adult roles and also different occupational roles. It is only students who are the ones who can be molded to occupy strategic position in society and thereby determine the destiny of society. Hence, scholastic achievement occupies a very important place in education as well as in the learning process. High achievement in schools creates self-esteem and self-confidence in the child. Grade placement whether in a slow or fast section promotion and marks are the criteria by which children assess their academic achievement.

Society and parent’s emphasize effective education because it forms the main basis for admission to professional courses and for career development. Thus the academic achievement that has the highest prestige in the eyes of the members of the groups with which the child is identified has the greatest influence on the personality development.

The term personality comes from the Latin word ‘persona’ meaning mask (Harlock, 1978). Allport (1937) defines personality depends on the psychological development of a person. It includes a person’s nature, character, intelligence, interest, attitude, aptitude, expectations, ideals etc.

Some earlier studies have shown that the best academic achievement predictors are intelligence aptitudinal factors (Vernon, 1950, 1957; Bredie, 1955; Lavin, 1965; Rosengarten, 1965). It was, in the past, but now some fundamental new theories have been introduced. The Multiple Intelligence Theory (Gardner, 1983) and The Emotional Theory (Mayer and Salovey, 1990, Goleman, 1995). Then we can say that success depends on several intelligence and on the control of emotions. IQ alone is no more the measure for success, emotional intelligence; social intelligence and luck also play a big role in a person’s success (Goleman, 1995). Emotional intelligence is considered now a day’s vital for success. It’s affects the student achievement then it is imperative for schools to integrate it in their curricula, hence raising the level of student success.

The concept of ‘Emotional Intelligence’ was first described as a form of social intelligence ‘that involves the ability to monitor one’s own and others’ feelings and emotions, to
discriminate among them and to use this information to guide one’s thinking and actions’ (Salovey and Mayer, 1990). Salovey and Mayer recognized the connection between to underlying components of personality, cognition, and emotion. This relatively narrow definition of EI, as the ability to understand how others’ emotions, was widened by Goleman to include such competencies as optimism, conscientiousness, motivation, empathy and social competence (Goleman, 1995, 1998b).

Study habits have also been associated with academic achievement. Study habits or strategies according to them such as paying attention in class, being on time, taking good notes, completing homework in a timely manner, and reading the study material before a lecture. Although not every learning strategy or study habit produces useful results in terms of academic achievement, it would be expected that students who possess good study habits in general are better performers than are those students with poor study habits (Nonis and Hedson, 2010).

Study habits one learning tendencies that enable students to work privately. Azikiwe (1998) describes the study habit as “the adopted way and manner a student plans his private readings, after classroom learning so as to attain mastery of the subject.” According to her “good study habits are good assets to learners because they assist students to attain mastery in areas of specialization and consequent excellent performance, while opposite constitute constraints to learning and achievement leading to failure.

The study was designed to know the Personality, Study Habits and Emotional Intelligence as Predictor of Academic Achievement in Commerce.

1.2.0 PERSONALITY

‘Personality is that pattern of characteristic thoughts, feelings and behaviors that distinguishes one person from another and that persists over time and situation.’ (Phares, 1991). It is the sum of biologically based and learnt behaviour which forms the person’s unique responses to environmental stimuli (Ryckman, 1982).

The concept of personality must be hypothetically understood (Ryckman, 1982). No clear neurological ground can be found for it, although attempts have been made to describe the basis of personality in terms of neurophysiology (Rowe, 1989) or cortical dopamine activity (Pickering & Gray, 2001).
The personality structure is fairly stable and predictable throughout different situations and time (Phares, 1991). There are personality traits of different depth and significance. The innermost layer is the basis, while the outermost layer is situation – bound and influenced by, for example, tiredness. A tired person might accordingly behave in a way that is not like his/her true self (Cattell, 1950). Dependent on the situation, personality traits may be more or less visible and personality may also develop over time (Phares, 1991). The changes which reflect events and feeling during the lifespan only affect the surface and not the core character. Profound changes in personality are usually consequences of major life changes or deliberate effort (Costa & McCrae, 1980).

1.2.1 PERSONALITY TRAITS

Throughout the centuries, personality has been described and measured by a range of theories and models. Some theories (such as those of Freud, 1996 and Jung, 1986) seek to explain the dynamics of personality as a whole. One of the basic concepts of Freud’s theories is the notion of different levels of consciousness. We are aware of the phenomena on the conscious level, able to reach the phenomena on the preconscious level but unaware of the issues on the unconscious level. Our personality and reactions are influenced by all these three levels. Jung extended the unconscious concept to include the collective unconscious and the study of archetypes. We inherit in our brains the collective unconscious, which is a latent memory base of our ancestors. Archetypes are themes which have been part of human life throughout all time and cultures. The persona, anima and animus and the self are some of the archetypes described by Jung. The persona represents the mask and the different roles we play in our lives. Each man has a feminine side, anima, while each woman has a male side, animus. The self is depicted as our true potential and aim of self-actualization. All these aspects influence our behaviour and form the basis of our character.

Besides the psychodynamic theories of personality there are the descriptive ones. The dispositional personality perspective depicts personality as made up by physiologically based traits, which guide behaviour. Traits can be described as tendencies to behave and react in a specific way (Phares, 1991). Personality states, on the other hand, are the results of the combination of traits and situations. Persons with high emotional instability are, for instance,
more likely than calm and stable persons to feel anxiety in a threatening evaluation situation. Traits can thus be described as dispositions to states (Humphreys & Revelle, 1984).

Traits theory has in recent years become more and more popular. The base of personality in this tradition is related to genetics and neurological processes. Research based on studies of twins raised apart has shown that 50% of the central personality traits can be related to genes. Experiences in childhood are another ground for the formation of personality. As experiences are self-selected to a large degree, they can also be guided by genetic disposition. Although genetics seem to influence personality, neither genetic disposition nor environmental influences are deterministic. The individual is unique in his/her character and part of a complex system which makes it impossible to predict reactions with certainty (Bouchard, 1997).

After 50 years of personality research there is a common agreement in the field that there are five basic dimensions that can be used to describe differences in cognitive, affective and social behaviour. This is the base for the five-factor model of personality (Revelle & Loftus, 1992). The five dimensions are usually described in the following order of decreasing robustness based on previous personality scales: neuroticism, extraversion, openness to experience, agreeableness and conscientiousness (Costa & McCrae, 1992). The dimensions are stable across a lifespan and seem to have a physiological base (Revelle & Loftus, 1992).

The five-factor model discussion evolved from an analysis of the terms which are used to describe personality. The lexical hypothesis states that there is enough information in natural language to describe differences in personality, as natural basic characteristics are reflected into language (Goldberg, 1990). Besides the lexical analysis, additional support for the five-factor model was found in the analysis of personality questionnaires. Almost all of the personality tests existing today measure one or more of the five factors (McCrae & John, 1992). The five dimensions are depicted in table 1.

### 1.2.2 PERSONALITY AND ACADEMIC ACHIEVEMENT

Education is unique investment and academic achievement is a vital aspect of it. In this world of industrialization and globalization, education has become highly commercial and academic excellence has gained through tough competitions (Woolfolk, 2001). The educational status of an individual is highly depicted through the academic achievement. Academic achievement of students has been a great concern to educationist since time immemorial. Now a
day, this trend has been intensively felt by the academicians, parents and students (Anzi, 2005). Strikingly, academic achievement has become a detrimental index in determining a child’s future.

Going higher up in the social status of means of academic achievement is universally accepted and the most important determinant of a person’s adult status is his career (Eshel & Kohani, 2003). Academic achievement individual learns to utilize his energies with the given innate potentials and particular patterns of socializing pressure. Considering the fact that both innate potentials and environmental factors play equally important roles in academic achievement, it is imperative to look into the interplay of both these factors. Innate potentials in terms of academic achievement are exhibited mainly through the intellectual functions, and of course there is a positive correlation between intellectual functions and academic achievement (Best & Khan, 1999).

Personality traits play important roles in academic achievement. Johnson (1997) reported a study where they examined the relationship between personality traits and academic achievement in gifted students. Results showed that there significant correlation between ten personality traits and academic achievement. According to Panda and Samal (1995) comparative study of personality and academic achievement of adolescent daughters of working and non-working mothers, it was found that working mothers daughters were more extroverted, independent, aggressive and confident.

Personality traits influence academic achievement for instance; conscientiousness has a consistently positive association with high school GPA (Conard, 2006; Noftle and Robins, 2007). Both openness and agreeableness are positively related to academic performance (Lounsberg et al., 2003; Farsides and Woodfield, 2003), and neuroticism is associated with impaired academic performance (Furnham & Mitchell, 1991; Heaven et al., 2002). Noftle and Robins (2007) also reported that conscientiousness is the strongest predictor of academic performance, and the other four traits have weak or mixed relationship with GPA. Although these findings confirm the significance of personality traits, there remains a need to examine other individual level factors such as students’ motivation.

There are several personality traits that have been shown to relate to academic performance. Openness to Experience (also known as intellect) has been associated with academic success in school (Shuerger & Kuma, 1987) and university, both at an undergraduate
(Dc Frueft & Merniedle, 1996) and postgraduate (Hirschberg & Itkin, 1978) level. Some have argued that his association can be explained in terms of typical rather than maximal performance (Goff & Ackerman, 1992; Hofstee, 2001). Since openness has also been shown to be highly correlated with typical intellectual engagement (Goff & Ackerman, 1992). A trait that refers to one’s typical efforts to in test in intellectual activities. However both openness to experience and typical intellectual engagement have not always demonstrated predictive validity with regard to academic achievement (Goff & Ackerman, 1992; Wolfe & Johnson, 1995; Busato et al., 2000; Chamorro-premuzic and Furnham).

The more traditional orthogonal trait variables of extraversion and neuroticism have also been associated with academic performance after nearly 40 years of investigation (Child, 1964). Early studies have attributed the relationship extraversion and academic performance to introverts’ greater ability to consolidate learning (Entwistle & Entwistle, 1970). Recent studies (Notably Sanchez – Marin, Rejano – Infante and Rodriguez – Troyano, 2001) have also suggested that extraverts under perform in academic settings because of their distractibility, sociability and impulsiveness.

The negative relation between academic achievement and neuroticism (Chamorro-premuzic and Furnham, Submitted; Furnham and Medhurst, 1995) has usually been explained in terms of stress and anxiety under test (i.e. examination) conditions (Zeidner & Matthews, 2000), although such traits my affect academic performance in a more general way, i.e. not just through exam performance (Chamorro – Premuzic & Furnham, Submitted; Halamandaris and Power, 1999).

Furthermore, earlier research suggested a possible ambiguity in the relation between neuroticism (Particularly anxiety) and academic achievement. Specifically, Eysenck and Eysenck (1985) have suggested that the motivational effect of anxiety may be greater in highly intelligent students because they encounter little difficulty in their studying. In this sense neuroticism is a positive predictor in bright participants but a negative predictor in less talented participant perhaps the personality factor more consistently associated with academic performance is conscientiousness (Costa & McCrae, 1992; De Raad & Schouwenbarg, 1996; Blickle, 1996; Busato et al., 2000). Studies have replicated this association in school (Wolfe & Johnson, 1995) as well as undergraduate (Chamarro – Premuzic & Furnham, Submitted; Goff & Ackerman, 1992) and postgraduate (Hirschberg & Etkin, 1978) education. Some authors have
argued that conscientiousness may affect academic performance beyond (and even compensate for poor) intellectual ability (See e.g. Furnham, Chamorro – Premuzic & Moutafi, submitted). This would explain why females usually obtain higher grades albeit scoring lower on IQ tests than males (Kling, 2001).

Although research seems to be approaching a consensus on the identification of the personality factors that may account for a significant proportion of variance in academic performance, such identification has focused on super – traits (e.g. neuroticism and extraversion) rather than primary traits (e.g. anxiety, activity and dutifulness). However, an examination of the primary traits would provide important information about the specific non-cognitive variable that may affect an individual’s academic performance, as people with identical super factor scores may have very different primary trait factor scores. Identification of the specific personality traits associated with academic performance would therefore reduce speculative interpretations about the predictive nature of super-traits, that is which aspects of neuroticism, extraversion, openness and conscientiousness are actually related to academic performance.

Further, it is important to examine whether the use of primary traits may improve the prediction of academic performance by super traits. As Hough (1992) noted, it is still necessary to clarify whether broad personality dimensions (such as conscientiousness) are to be preferred to more specific and narrow dimensions (such as achievement straining). The question brings up the well known debate on band with fidelity, i.e. whether specific or general personality characteristics have more predictive validity with regard to human performance (Barrick & Mount, 1994; Ones & Viswesvaran, 1996 ). Although recent reviews on this subject seem to suggest that broad traits are better predictors of performance than primary traits, it has also been argued that examining specific personality traits has important exploratory advantages for the understanding of the processes underlying the relation between personality and performance (Ones and Viswesvaran, 1996). Furthermore, since most of the bandwidth – fidelity debate has focused on job performance (with very few published papers, notably De Fruyt & Mervielde, (1996) reporting correlations between academic performance and personality at the primary trait level), it would be interesting to compare general and specific personality traits in relation to academic performance.
1.3.0 STUDY HABITS

Research on the correlation between study habit and students academic achievement has for long received attention from scholars and educational agencies. For instance, the national assessment of Educational Progress (NAEP) in 1994 conducted a study to find out the relationship between study habits and academic performance of students. Onwuegbuzie (2001) conducted a series of studied to find out the relationship between academic success and study habit and reported positive relationship between the two variables.

However, studies of school achievement indicate that most students are under achievers (Dizney, 2003, Okegbile, 2007 and Adetunji and oladeji, 2007). A major reason for students under-developed potentialities may be in their lack of learning strategies. Emily and Betty (2004) posit that it is not on infrequent occurrence that students who spent inordinate amounts of time memorizing study materials, are still barely getting by … To them, the student’s personal, emotion and social development may suffer from the pressures created by the use of relatively inefficient learning strategies.

Good (1998) define the term study habits as “the student’s way of study whether systematic, efficient or inefficient etc.” Going by this definition it literally means that good study habit produces positive academic performance while inefficient study habit leads to academic failure.

There are so many factors influencing the ability of student to cultivate effective and efficient study habit. Ozmet (2005) emphasized the importance of environmental influence as a major factor in the development of students studying habit. In the same Vein, Adetanji and Oladeji (2007) submit that the environment of most children is not conductive for studying; it is in the light of this that made. Some parents to prayer their children to go to boarding school for proper discipline and to inculcate better reading habit.

According to Hussain (2006) secondary school students in public school often come from economically poor and average income families. These families face various problems causing emotional disturbance among their children. They have poor academic performance. This singular factor has caused serious damage to the achievement status to secondary school students.

Good (1973) define the term study habits as “the student’s way of study whether systematic, efficient or inefficient etc.” Good study habit is perceived to be the determinants of
the academic performance. That is why efforts are made to develop and improve study habits in students. This study indicates a positive correlation between study habit and academic achievement.

Ansari (1980) found that study habits and study attitudes are both significant variables which determine the academic performance of the students. Russell and Petrie (1992) have cited a research study indicate a positive correlation between study attitude, study habit and academic achievement.

1.3.1 STUDY HABITS AND ACADEMIC ACHIEVEMENT

The study habits of the students play a vital role in reflecting the standard of education and the student’s individual achievements. Sarenson (1991) while outlining the good basic study habits stated that one must study with the primary intention of understanding. This requires one not to be hurry in getting through, instead sustained concentration in necessary. According to Crow and Crow (1992) the effective habits of study include plan/place a definite time table and taking brief of well organized notes.

The study habits of the students could play pivotal role in learning process reflected in the academic achievement of students. Rasul (1968) and Shofiq (1978) concluded that the habits have positive relationship with the learning which results in better achievements.

The students may fail to maintain higher level of achievements due to a particular study habit. It is therefore, desirable that the students should be motivated toward such habits of study by which they may score good grades with better understanding of the subject matter. According to Kundu and Tutoo (1993) it has also been found that recitation method of study is better for immediate retention.

Morgan (1956) stated that almost every student feels at one time or another that he should improve his study habits. So it is the responsibility of teachers concerned to play their role by inflicting effective study habits among the students because left to self training cannot be taken granted in any way.

A study by Nagaraju (2004) found that students in secondary schools in India usually do not devote sufficient time to their studies and seldom have proper study habits. Underachievers have many non-productive study habits (Gibson, n.d.) students study habits seem to show differences in how they learn and how serious they are about learning (Young, 1998).
Landsberger (2005) gave a list of keys to academic success: they are; taking responsibility, putting things in proper order, discovering one’s key productivity periods and places, prioritizing productivity periods and places for the most difficult study challenges, considering oneself in a win-win situation, consulting with the teacher and continuously challenge oneself.

A good student must draw up a time table for study. This timetable should ideally indicate day, time and subjects to be studied. Such timetables are positively beneficial because they enable a learner to organize his study effectively. This takes a load off the learners, shoulders enabling concentration on only one task at a time (Rowntree, 1983).

Race (1986) advice students to do a bit of studying whenever they can he believes that a number of short bursts of activity tend to work better than a few long ones. It is better for students to study in the morning while their concentration is at peak and students should study their toughest subjects when they feel at their ease.

Seebach (2006) suggests a study break (not a relaxation break) after every 15 to 20 minutes in which to recall what has been studied. Sometime spent on rest and relaxation may actually save time in the long-run (Labine, 1999). Breaks are an important part of study and students should show them on the time table. It is difficult for most people to work for more than three hours without a break and if a learner persists in doing this, he is likely to find himself involved in ineffective cramming sessions (Freeman, 1982).

The making and organization of a study plan is a major factor in accelerating the academic progress of students. Lalitha (2000) describes that studying is essentially hard work and concludes that students who are not prepared to make appropriate efforts are wasting their time.

Time management skills are essential for successful students. A key to academic survival and success in the classroom is efficient use of time outside the classroom (Battles, 1999). Time management is a skill few people master, but it is one that most people need (Treucer, 2006). Developing time management skills is a journey that needs practice and guidance (Landsberger, 2006).

Note taking is an important dimension of study habits. Students who use proper study habits containing note taking and studying that notes, can preserve knowledge for longer time (Eliot et al., 2002). Oguz (1999) found a significant difference between the students who
received note-taking training, taking notes at lessons and reviewing the notes and students who attending lessons without receiving note taking training. Studies point out that effective note taking increases students’ success at lessons (Bretzing et al, 1987; Austin, Lee and Carr, 2003) However many of the students prefer to take the notes of their friends (Wolff, 2001).

Sirohi (2004) concluded that 98.7% of the underachievers tend to possess unfavorable attitude towards the teacher and 100% have poor study habits. Student’s performance in school is a topic of great concern to teachers, parents and researchers. It puts a lot of pressure on students, teachers schools and the educational system in general (Padma, 2007). Achievement outcomes have been regarded as a function of two characteristics, ‘skill and will” and these must be considered separately because possessing the will alone may not ensure success if the skill is lacking (McCombs and Marzano, 1990). This is a reminder to the teaching profession that skills in study habits might need to be taught just as subject matter need to be taught.

1.4.0 EMOTIONAL INTELLIGENCE

New research in the 90s confirmed that there is an emotional brain: a place called the limbic system where our emotions originate. It is separated from the rational brain but the two are connected and develop together. This means that our power to reason and our feelings are intended to be used together. Because of the brain’s design, all information goes into our emotional center first and then to our thinking center. Emotions come before thought and behaviour. What scientist discovered is that we need our emotions; our feelings fire up the motor in us that drives energy and creativity.

So it’s become important to understand what we’re feeling, what others are feeling, how to manage relationships with others. This is the core of emotional intelligence: a term used to describe the complex ability to regulate our impulses, empathize with others and be resilient in the face of difficulties. Therefore, emotional intelligence is a product of the amount of communication between the rational and emotional center of the brain.

Since the publication of the bestselling book emotional intelligence by Danial Goleman (1995), the topic of emotional intelligence has witnessed unparalleled interest. Programs seeking to increase emotional intelligence have been implemented in numerous settings, and courses on developing one’s emotional intelligence have been introduced in universities and even in elementary schools throughout in United States. But what exactly is emotional intelligence? As
is the case with all constructs (i.e. intelligence or personality), several schools of thought exist which aim to most accurately describe and measure the notion of emotional intelligence. At the most general level, emotional intelligence (E.I.) refers to the ability to recognize and regulate emotions in ourselves and others (Goleman, 2001). Emotional intelligence is a master aptitude, a capacity that profoundly affects all other abilities, either facilitating or interfering with them (Daniel Goleman, 2001).

Peter Salovey and John Mayer, who originally used the term emotional intelligence in published writing, initially defined emotional intelligence as: A form of intelligence that involves the ability to monitor one’s own and others’ feelings and emotions, to discriminate among them and to use this information to guide one’s thinking and actions (Salovey and Mayer, 1990).

Later, these authors revised their definition of emotional intelligence the current characterization now being the most widely accepted. Emotional intelligence is thus defined as: The ability to perceive emotion, integrate emotion to facilitate thought, understand emotions and to regulate emotions to promote personal growth (Mayer and Salovey, 1997).

Salovey and Mayer (1990) were the first to propose a theory of EI in the academic literature. In their most recent model, they define EI as the ability to:

- Perceive and express emotion
- Use emotion to facilitate thought
- Understand and reason with emotion
- Regulate emotion in the self and others.

These researchers conceptualize EI is a mental ability that pertains to individual’s capacity to process and reason with and about emotional information. Mayer and Salovey’s model is districts from other mixed models which define and measure EI as a set of self perceived skills, competencies, and personality traits, including optimism and self esteem (Goleman, 1995; Bar-on, 1997, 2006; Mayer, Salovey and Caruso, 2000; Boyatizis, 2006) see also for a thorough discussion on different models of EI.

Daniel Goleman (1995) emotional intelligence describes the ability, capacity, skill or self-perceived ability to identify, access and manage the emotions of one’s self of others and of groups, people who possess a high degree of emotional intelligence know themselves very well and are also able to sense the emotions of others.
1.4.1 EMOTIONAL INTELLIGENCE AND ACADEMIC ACHIEVEMENT

In the beginning, psychologists focused on cognitive constructs like memory and problem solving in their first attempt to write on intelligence. This did not last when researchers begun to challenge this orientation and recognized that there are other non-cognitive aspects of intelligence. For instance, Robert Thorndike wrote about social intelligence in 1937 and as early as 1943, David Wechsler proposed that the non intelligence abilities are essential for predicting ability to succeed in life. Imbrosciano and Berlach (2003) have remarked that success may be viewed in three main domains. A good student is often referred to as being intelligent or well behaved or academically successful. Arising from this are the question : are there any connection between these domain? Is there a strong connection, between intelligence and academic achievement? Do students with high intelligence behave better? These and many more questions underscore the important place intelligence has been found to play in academic success.

Goleman (1995) gave a short of answer when he asserted that success depends on several intelligences and on the control of emotion. Specifically, he stressed that intelligence (IQ) alone is no more the measure of success. According to him intelligent account for only 20% of the total success, and the rest goes for emotional and social intelligences. Abisamra (2000) then queried that if this is found to be so, why the teachers don’t begin to teach its components (i.e. emotional intelligence) to students at school? He then concluded that if emotional intelligence affects student achievement, then it is imperative for schools to integrate it in their curricula and thereby raising the level of students’ success.

According to Salovey and Mayer (1990) emotional intelligence is being able to monitor one’s own and other’s feeling and emotions, to discriminate among them, and to use this to guide one’s thinking and actions. Again, Salovey and Mayer (1993) wrote that an emotionally intelligent person is skilled in four areas : identifying, using understanding, and regulating emotions. Similarly, Goleman also stressed that emotional intelligence consists of five components : knowing one’s emotions (self awareness), managing them, motivation self, recognizing emotions in others (empathy) and handling relationships.

In recent times therefore, social scientists and educational psychologists are beginning to uncover the relationship of emotional intelligence to other phenomenon. These are : leadership (Ashfort and Humphrey, 1995); group performance (Williams and Sternberg, 1988); academic achievement (Abisamra, 2000); and policing (Aremu, 2005). The foregoing attest to the
significance of emotional intelligence to all constructs / school achievement inclusive). As a matter of fact, emotional intelligence (EI) has recently attracted a lot of interest in the academic literature.

Specifically, Finnegan (1998) argued that school should help students learn the abilities underlying the emotional intelligence. This he believes could lead to achievement from formal education years of the child. In a recent studies conducted by Parker, Summerfeldt, Hogan and Majeski (2001, 2002) they discovered that various emotional and social competencies were strong predictors of academic success.

Similarly, Parker, et al. (2003) found emotional intelligence to be significant predictors of academic success. In the same Vein, Low and Nelson (2004) reported that emotional intelligence skills are key factors in the academic achievement and test performance of high school and college students respectively. Likewise, Abisamra (2000) reported that there is a positive relationship between emotional intelligence and academic achievement. He therefore canvassed for inclusion of emotional intelligence in the schools’ curricula.

Petrides, Frederickson and Furnham in cotton and Wikelund (2005) argued that any investigation of the potential effects of emotional intelligence on academic achievement must be pursued in a specific context. In essence, the importance of emotional intelligence on academic achievement has been found to be very significant.

Two areas that have shown some potential benefit from using EI concepts are related to at risk populations and transition to college, however, in both of these areas, the research is limited. For example, Petrides, Frederickson nad Furnham (2004) found that individuals who have below average intelligence, tend to benefit academically, if they have higher scores on measures of emotional intelligence (however, no benefit was observed for individuals with above average intelligence). Additionally, some research suggests that successful transition from high school to college is related to higher scores on measures of emotional intelligence.

A study by Schutte et al. (1998) found that score on a self report measure of emotional intelligence completed at the beginning of the academic year significantly predicted grade point average at the end of the year. In a study by Rozell, Pettijohn and Parker (2002) there was a small, but significant relationship between academic success, as measured by grade point average, and three out of the five factors within the utilized emotional intelligence scale utilizing the Goleman (1995, 1998) scale.
In a study conducted by Rode, et al. (2007) it was predicted that emotional intelligence was related to academic performance for two reasons. First, academic performance involves a great deal of ambiguity (Astin, 1993) which has been shown to cause felt stress (Jex, 1998). Students are required to manage numerous assignments, adapt to the differing teaching styles and expectations of instructors, work independently toward objectives, and manage conflicting academic and non academic schedules. In addition, some aspects of academic work may be considered highly stressful such as taking exams (Rode, et al., 2007).

Second the majority of academic work is self directed, requiring high levels of self management (Rode, et al., 2007) understanding the causes and effects of various emotions is an important element of emotional intelligence.

O’Connor and Little (2003) assessed the relationship between emotional intelligence and academic achievement as measured by grade point average, in college students, using both self report and ability based measures of emotional intelligence was not a strong predictor of academic achievement regardless of the type of instruments used to measure it.

Bastian, Burns and Mettelbeck (2005) examined the relationships between emotional intelligence and a number of life skills (academic achievement, life satisfaction, anxiety, problem solving and coping ability). The participants consisted of 246 predominantly first year tertiary students from a university is Australia. Participants completed three measures assessing emotional intelligence that were widely used and suitable for an Australian sample: Trait Meta Mood Scale, Accessing Emotions Scale, and the Mayer, Salovey and Caruso Emotional Intelligence Test, correlations between emotional intelligence and academic achievement were not statistically significant.

However, research in the area of emotional intelligence and academic success is in its infancy and should be regard with caution. The implementation of emotional intelligence programs to increase the likelihood of academic success is premature. Researchers’ first need to develop a better understanding of what emotional intelligence is, how to measure it and how it is related to academic success before attempting to use EI to improve academic success.

1.5.0 PURPOSE OF THE STUDY

Commerce education is a part of liberal education. But besides satisfying the usual needs for its inclusion as a subject in the curriculums- such as intellectual cultural, moral, aesthetic,
utilitarian as well as vocational values commerce learning provides training in commercial outlook and also help to develop a commercial attitude of mind in the learner. The qualities imbibed by the learner through learning commerce are valuable for a citizen living in the society. Commerce is now a compulsory subject in every system of school education right from the elementary stage. In the past commerce has to struggle long and hard for its rightful place in the school curriculum. There was a time when commerce was considered an inferior subject to study and the meritorious students were supposed to study science, classics engineering and mathematical subjects. New ideas or inventions in commerce were not immediately accepted in the society and looked upon with suspicion.

The study explored Higher Secondary Student’s personality, study habits and emotional intelligence with gender and locale on academic achievement in commerce. Students with insight about their individual personality and emotional levels tend to seek educational environments that will enhance their study habits. Increasing the educators’ awareness of students' individual differences could yield several benefits. First, educators could use this information to adjust the studying environment to meet students' individual needs including addressing any emotional problems that may be antecedents of schools attrition rates. Moreover, educators could learn better about students' levels of cognitive engagement (area of personality) to facilitate their persevering through difficult work. In addition, educators could improve the quality of school academic instruction, such as the implementation of a cooperative instructional environment. The Commerce achievement test developed by the researcher will be beneficial for Higher Secondary Students of C.G. Board in Commerce stream. The inferences of the study will help the educators and administrator to improve the syllabus of Commerce.

Hence, the purpose of this study was to investigate the Personality, Study Habits and Emotional Intelligence as the predictor of achievement of commerce students.

1.6.0 STATEMENT OF THE PROBLEM

The problem of the study has been pin pointedly and stated as –

A Study of Personality, Study Habits and Emotional Intelligence As Predictors of Achievement in Commerce.
1.7.0 SCOPE AND SIGNIFICANCE OF THE STUDY

Education may be liberal or it may be special. Now a days there are three faculties in higher education namely arts, commerce and science. Young people, now a days, are generally guided by lucrative aims. Their main desire is to earn money and become rich. Business education offers good prospects for the ambitious person. Many of them join commerce colleges or take admission in commerce with the aim of getting good jobs.

Commerce has always been the backbone of the entire system of economy of any country or any business. After the completion of 12th in commerce subjects there are number of career options because of the practical facts it has full of hard challenges. Students are attracted in this field because of its unpredictability. A part of commerce is so calculative like accounts and the second is quite unpredictable i.e. finance. Commerce comes into action from business and goes back into it. Candidates interested in business also look forward to pursue courses in commerce to gain a step ahead knowledge. Due to globalization there is no count of the business that is taking place in countries and abroad and therefore commerce is becoming very relevant and popular among students now-a-days.

Commerce is at the moment a promising subject as a whole. In the present day world, almost every human activity is related with economy, whether in the shape of trade and industry or commerce and banking. Any concern which has transaction of money, a commerce graduate has his footing there.

Toffler (1981) suggests that in the later stages of the twentieth century we are witnessing the emergence of a third great wave of change. The first wave took us from the dawn of civilization to the renaissance and was characterized by social patterns based on agricultural economics. In the second wave we saw these social and economic patterns change as industrialization created new structures. Now we see the decline in industry and manufacturing. We witness the beginning of the third great wave of change that is more complex and characterized by communication revolutions, rapid political change, ecological disasters and technological developments.

This research enables and assessment of the potential importance of commerce in offering a tool to develop for Higher Secondary Students to enable them to be successful in the educational environment. It contributes to the current knowledge by providing additional research in the area of commerce and in particular personality, study habits and emotional
intelligence and how education in this area may develop. It considers the importance of increasing the awareness of personality, study habits and emotional intelligence and suggests way that these variables can be used to assist learning outcomes for commerce students. Additionally consideration is given to the knowledge which may be used by educators in order to be able to develop the personality, study habits and emotional intelligence of their students.

Individual’s efforts for academic attainments are always under the influence of these psycho-social components. We may call these components as motivational factors for academic achievements. The success and failure in the life of an individual to a certain extent depends on his success and failure in academic attainments. The momentum to academic accomplishments which in from to life accomplishments related to the motivational circumstance, the motivational components the individual interacts. The higher secondary school students have a dream about their future. The molding of their dream into vision and the vision into reality is possible only through education, for realizing their vision into reality help and support from parents, teachers and the general public is necessary, As the investigator is a teacher educator he is more concerned about the involvement of teachers, parents and learner in the academic well-being of the learner of the higher secondary level.

In this context the investigator who is specialized in commerce decided to conducted a study on the personality. Emotional intelligence and study habits as a predictors of achievement in commerce of higher secondary school student.

1.8.0 OBJECTIVES

1. To develop and validate the achievement test in commerce for class-XI.
2. To find out the relationship between personality and academic achievement among commerce students.
3. To find out the relationship between study habits and academic achievement among commerce students.
4. To find out the relationship between emotional intelligence and academic achievement among commerce students.
5. To examine the relative effect of personality (all ten personality trait separately), Sex and locale on the academic achievement in commerce.
6. To examine the relative effect of study habits (all nine aspect separately), Sex and locale on the academic achievement in Commerce.

7. To examine the relative effect of emotional intelligence (all four areas Separately), Sex and locale on the academic achievement in Commerce.

8. To Predict the efficiency of independent Variables personality, Study habits and emotional intelligence in achievement in Commerce Student.

1.9.0 HYPOTHESES

With a view to probe into the problem of this study scientifically, suitable hypothesis have been formulated. In the present study, academic achievement has been taken as a dependent variable whereas personality, study habits and emotional intelligence have been treated as an independent variable.

PART-A CORRELATIONAL STUDY

\[ H_{01.1} \] No significant relationship will be observed between scores on academic achievement in commerce and differential personality characteristics in a group of selected students.

\[ H_{01.2} \] No Significant relationship will be observed between scores on academic achievement in commerce and personality of student of XI grade.

\[ H_{01.3} \] No Significant relationship will be observed between aspects of study habits of class XI students with their scores on academic achievement in commerce.

\[ H_{01.4} \] No significant relationship will be observed in study habit of class XI students with their scores on achievement in commerce.

\[ H_{01.5} \] No significant relationship will be observed between area of emotional intelligence and academic achievement in commerce in a group of selected students.

\[ H_{01.6} \] No Significant relationship will be observed between scores on emotional intelligence and achievement in commerce of students of class XI.

PART – B DIFFERENTIAL STUDY

\[ H_{D0.2.1} \] Mean scores on achievement in commerce will not differ significantly on the basis of high, average and low personality characteristics of class XI students.
No significant difference will be observed in class XI students academic achievement in commerce with good, average and poor level of study habits.

No significant difference will be observed in academic achievement in commerce between subject with high average and low level of emotional intelligence.

**PART-C TWO - FACTOR INTERACTIONAL STUDY**

**H I \_0 \_3.1** Personality and sex, alone and its interaction with each other, will not affect class XI Student achievement in commerce.

**H I \_0 \_3.2** Personality and locale, alone and its interaction with each other, will not affect achievement in commerce in a group of selected students.

**H I \_0 \_3.3** Study Habits and sex, alone and its interaction with each other, will not affect academic achievement in commerce in a group of selected students.

**H I \_0 \_3.4** Study habits and locale, alone and its interaction with each other, will not affect academic achievement in commerce in a group of selected students.

**H I \_0 \_3.5** Emotional Intelligence and Sex, alone and its interaction with each other, will not affect academic achievement in commerce in a group of selected students.

**H I \_0 \_3.6** Emotional Intelligence and locale, alone and its interaction with each other, will not affect academic achievement in commerce in a group of selected students.

**PART - D THREE - FACTOR INTERACTIONAL STUDY**

**H I \_0 \_4.1** Personality, sex and locale, alone and its interaction with each other, will not affect the scores on academic achievement in commerce in a group of selected students of class XI.

**H I \_0 \_4.2** Study habit, sex and locale, alone and its interaction with each other, will not affect the scores on academic achievement in commerce in a group of selected students of class XI.

**H I \_0 \_4.3** Emotional Intelligence, sex and locale alone and its interaction with each other, will not affect the scores on academic achievement in commerce in a group of selected students of class XI.

**PART - E REGRESSION HYPOTHESIS**

**H R \_0 \_5.1** Combined effect of personality, study habits and emotional intelligence of students in predicting the percentage variance of achievement of students in commerce would be
same as compared to separate variance in case of male and female students as well as rural-urban students.

1.10.0 OPERATIONAL DEFINITIONS

1.10.1 PERSONALITY

In the present study, personality has been operationally defined on the total score attained by a student on a measure of differential personality scale consisting a ten major dimensions, e.g. decisiveness, responsibility emotional stability, masculinity, friendliness, hetero sexuality, ego-strength, curiosity dominance and self-concept. Since we concerned with the personality of the student, the total score obtained on the Singh’s Differential Personality Inventory (SDPI) developed by Arun Kumar Singh and Ashish Kumar Singh.

1.10.2 STUDY HABITS

Study habits is operationally defined as the total scores obtained by the individual on the study habits inventory (SHI) by Prof. M. Mukhopadhyaya and Prof. D.N. Sansanwal. It is a five point rating scale. It measures nine aspects of study habits, those are comprehension, concentration, task orientation, study sets, interaction, drilling, supports, recording and language.

1.10.3 EMOTIONAL INTELLIGENCE

Emotional Intelligence is operationally defined as the total scores obtained by the individual on the mangle. Emotional intelligence inventory (MEIT) Dr. S.K. Mangal and Mrs. Shubhra Mangal. It measures emotional intelligence through 100 item of four area as intra personal awareness, inter personal awareness, intra personal management and interpersonal management.

1.10.4 COMMERCE ACHIEVEMENT

In the present study commerce achievement has been operationally defined on the total scores obtained by a student on a commerce achievement test consisting a 75 items of three subjects, e.g. book-keeping or accountancy, applied economics and commercial geography and business studies. It is a objective type questionnaire. The test items are in the form of questions.

1.11.0 DELIMITATION

The present study has been delimited by the following considerations:

1. It is the study of personality, study habits and emotional intelligence.
2. The study is concentrated to the students studying in class XI. Both boys and girls would be taken for the study.

3. The study would be conducted in Durg district only.

4. Students with age group 16.5 to 17.5 studying in class XI will be taken to measure their achievement of commerce.

5. Both Government and private school were taken for the present study.