Test anxiety and distress occupy pivotal positions in students' lives today, because of over emphasis on academic achievement in the modern educational system. The need for high performance in examinations has defeated the very purpose of education. The SSC examination has come to be an exhaustive exercise that makes the students learn by rote rather than comprehension. There are a few who feel completely trapped in their situation and indulge in self-destructive acts like suicide. The present research study attempted at understanding the likely role of personality correlates namely, academic self-concept, self-efficacy and locus of control in alleviating the different dimensions of stress encountered by students of standard X. It revealed a significant relationship between stress and the mentioned variables and could have important implications in helping students of standard X come to terms with their invaluable self-worth in effectively coping with the evil of the present century-stress.

KEYWORDS: Stress, Self-Concept, Self-Efficacy

INTRODUCTION

Stress has emerged as an ego threatening condition in all domains and more so in the academic domain. Besides, the feeling of insecurity, the fear of evaluation and criticism coupled with other fears classified as psychic stress is unavoidable during adolescence and confound the problem further (Byrne 2000). The 'one-shot' S.S.C examination in our country creates vicious tension in students as the focus is on memory instead of thinking capability. Its importance is exaggerated by the belief that it has the capability of determining the entire lives of children. It's like the “last chance saloon” leaving no second choice. The system has become inhumanly rigid, within which the achievement of learning-oriented goals remains a distant reality. While in some situations anxiety may have a facilitating effect on task performance, in numerous academic situations test-anxiety is known to have negative effects on students' cognitive functioning, psychological well being and performance. A point in time has dawned when the educational authorities, parents, teachers and students have come to a unanimous agreement that the distress of board examinations is acute and intense and the system lacks relevance to real life (Vinayak et al., 2005). We need to do away
with the belief that 'one size fits all' and replace it with the noble thought that there is strength in diversity. Academicians say a drill and kill approach to curricula has stolen the joy of learning from the system of education. While reforms in the examination system are the need of the hour, it is imperative that it would take time for their implementation. Thus it follows that in addition to providing various facilities such as stress management programs to the students of standard X to cope with the stress they encounter, there is a pressing need to help them enrich their own self-worth, transforming them from victims to masters of their own stress.

**Review of Related Literature**

Of all life-stages adolescence is arguably the one most marked by rapid and potentially tumultuous transition, including biological, social, and psychological changes as well as shifting self-concepts (Byrne, Davenport & Mazanov, 2007).

A review of prior research shows that Academic Self-Concept has been the most focused affective construct in educational research (Plucker & Stocking, 2001). Self-Concept has been considered increasingly important to the well being of adolescents and young adults, as during adolescence it tends to become increasingly abstract and differentiated (Harter, 1986). An understanding of the academic self-concept is thus considered necessary for comprehending a variety of school related constructs and school achievement (Hoge, & Renezulli, 1993). A lower academic self-concept can adversely impact an adolescent's behaviour. Some researchers have noted the importance of reducing stress by helping youth develop positive perceptions of the self in order to avoid catastrophic socio-emotional outcomes such as suicidal behaviour (Bartle, Rosen, & Stith, 2002). This understanding generates the research hypothesis of an inverse relationship between stress and academic self-concept.

Since self-esteem results in judgmental thoughts and distressing feelings about oneself, it's easy to understand how low self-esteem can lead to more serious problems. Research has found that it is often a factor in the development of problems like depression (Pelkonen et al, 2008). Low self-esteem can be particularly damaging during adolescence. One study found that it was associated with aggression, antisocial behaviour, and delinquency (Donnellan et al, 2005). Another study found that low-self esteem during adolescence was related to an increased likelihood of later problems in adulthood, including depression, anxiety, poorer physical health, increased tobacco use, increased criminal behaviour, and greater employment difficulties (Trzesniewski et al, 2006). There are many issues that contribute to how people think of themselves and their abilities, including social, economic,
cultural, and biological factors. For example, one study found that children in families who communicated in positive ways had higher levels of self-esteem (Birndorf et al, 2005). The same study found that boys were more likely to report higher levels of self-esteem than girls.

Review of relevant literature also revealed that an efficacious outlook is expected to produce personal accomplishments, reduces stress and lowers vulnerability to depression (Bandura 1994). Unless people believe that they can produce results by their actions, they have little incentive to act. Bandura found that people with high self-efficacy tend to have greater cognitive resourcefulness, strategic flexibility and effectiveness in managing their environment and hence set motivating goals for themselves. They expect their efforts to produce favourable results, view obstacles as surmountable, and actively figure out ways to overcome problems. It has been suggested that self-efficacy may operate as a cognitive mechanism through which the individual reacts to stress with feelings of controllability. This understanding generates the research hypothesis of an inverse relationship between stress and self-efficacy. A research study conducted by Sassaroli (2005) revealed a bi-dimensional perspective of self-esteem. The first dimension is called self-liking and is based on social feedback and social acceptance. This dimension is predominately affective and subjective in nature. The second dimension is called self-competence and is based on the personal evaluation of one's own performance. This dimension is more cognitive and objective (Sassaroli & Ruggiero, 2005). Studies have also shown that students with high self-esteem are less stressed than those with low self-esteem. Self-esteem would therefore appear to have an important influence on students' stress levels. Conclusions also suggest that enhancing students' ability to cope with stress can be done by enhancing a students' self-esteem (Abouserie, 1994).

Locus of Control is considered to be another important aspect of personality in the management of stress (Pintrich & Schunk, 1996). Internal locus protects against submission to authority and makes one more resistant to others influence while conversely, an individual with an external locus of control believes the outcome was determined by outside forces and that his/her behaviour is guided by fate, luck, or other external circumstances. People with an external locus of control are generally more apt to be stressed and suffer from depression, as they are more aware of work situations and life strains (Presson & Benassi, 1996). This leads to the research hypothesis of a negative relationship between locus of control and stress. Various studies have looked at the relationship between education and locus of control. Specifically, more education leads to increases in internal locus of control (Slagsvold & Sorenson, 2008). Students who receive better grades typically
possess an internal locus of control, according to Bernstein, Kovenklioglu and Greenhaus, “high scoring students identify effort and ability as causes of their success, whereas those performing poorly are more likely to cite test difficulty and bad luck as causes” (as cited in Kirkpatrick, Stant & Downes, 2008). Students with internal locus of control are more likely to process information with “deep or strategic learning approaches” according to Cassidy and Eachus (as cited in Grimes, Millea & Woodruff, 2004).

Thus a detailed comparative study of researches revealed the likely role of the selected personality correlates in alleviating stress encountered by students, thereby implying that enhancing the self-worth of adolescents could form the basis of stress management programmes.

**RATIONALE OF THE STUDY**

‘Stress’ has become the watchword of the present century. A large population of children and youth are dying each day and the casualty graph is known to reach a peak during examination time. Several researchers have reported that adolescents experience stress more intensely than other age groups. Academic stress and examination anxiety have been cited as causal factors. Studies have shown that parents and children today measure success in terms of material gains. Early in life, children learn that doing well in examinations will ultimately lead them to the dream job and high income which can buy them every happiness in life.

Resultantly, self-worth is known to get wrapped around academic performance with parents too latching on self-esteem to their children’s academic and consequent professional success. This is a heavy load for a child to carry. Studies have revealed that examination stress routinely causes poor academic performance. Significant negative relationships have been known to exist between test anxiety and the level of self-concept. Research suggests that low self-esteem, poor self-image and increased anxiety levels are warning signs which help to identify these “crisis” children at an early stage. Building value systems and appropriate goal setting are known to be of prime importance for preventing suicides in children.

Research investigations done in the advanced western countries have revealed a number of covariates of stress in the psychological domain such as academic self-concept, self-esteem and adjustment. The possible buffering effect of several mediating factors such as social support, locus of control, perceived family environment and exposure to positive life events has been examined by many researchers.

Academic self-concept has been shown to be positively correlated with
school achievement as well as motivation for education, success in educational endeavours, academic interest and feelings of satisfaction with academic experience thus making it a motivational factor in it-self. On the other hand, a negative self-concept has been observed to predispose adolescents to depression and other psychiatric difficulty thereby suggesting the possibility that positive self-concept could enhance one's ability to cope effectively with stress.

A high sense of self-efficacy is known to be linked with greater persistence and resilience resulting in more effective self-regulatory strategies at differing levels of ability, enhanced memory performance and the use of better learning strategies as well. It is interesting to note that a high positive correlation has been observed between self-efficacy and self-esteem. However, the likely impact of high self-efficacy in alleviating stress faced by youth remains an area unexplored.

Studies have proved that an internal locus of control leads to greater self-efficacy in students, as they believe in their innate potential to control their successes or failures through their own efforts and actions. A low self-efficacy has been found to be associated with an external locus of control and studies have also suggested that high self-efficacy coupled with an internal locus of control leads to a greater use of study skills in students resulting in successful academic outcomes. In terms of locus of control, a review of literature indicated that little is known about the development of this dimension of personality in Indian children.

Thus, in light of the literature reviewed and keeping in focus the lacunae that remain unexplored in the field of stress in students of standard X, the researcher felt a strong sense of personal conviction to undertake the present study.

**Objectives of the Study**

The broad aim of the research was to study the relationship of academic self-concept, self-efficacy and locus of control with the different dimensions of stress in students of standard X.

The specific objective of the study was:

To ascertain the relationship of Achievement Stress, Examination Stress and Social Stress in students with their:

a. Academic Self-Concept
b. Self-Efficacy
c. Locus of Control in case of total number of students.
HYPOTHESIS OF THE STUDY

The following null hypothesis was formulated for the study:
There is no significant relationship of Achievement Stress, Examination Stress and Social Stress in students with their:
   a. Academic Self-Concept
   b. Self-Efficacy
   c. Locus of Control in case of total number of students.

METHODOLOGY OF THE STUDY

The present investigation was a descriptive research of the co-relational type as it aims to study stress in students of standard X in relation to their academic self-concept, self-efficacy and locus of control.

SAMPLE

A three-stage sampling technique was employed for the purpose of this study. Probability sampling procedures were used at the first three stages. The bases of stratification were geographical location, type of management and gender-wise student composition of the schools. The fourth stage of the sampling involved the selection of students from these schools using incidental sampling procedures.

A 3.5% sample was taken for the purpose of the present study. The sample size was arrived at through the use of power analysis.

The school sample consisted of 20 secondary schools of Greater Mumbai with English as the medium of instruction and affiliated to the S.S.C. Board. The sample comprised of 3 schools from South Mumbai, 8 schools from Central Mumbai and 9 schools from North Mumbai. Of these 10 were private-aided and 10 were private-unaided schools. Of them 6 were girls' schools, 6 were boys' schools and 8 were co-educational schools.

TOOLS USED

The researcher prepared the tools used in the present study. Face and content validity were ascertained by getting the tools validated by nine subject experts from the field of Education and Psychology. Item discrimination index was also calculated by carrying out a pre-pilot study. Internal consistency reliability and test-retest reliability were calculated by conducting the pilot study.

1. Stress Rating Scale: This is a Likert type four point rating scale which measures three dimensions of stress namely, achievement stress, examination stress and social stress. In all, the inventory contains 47 items, 24 negatively
worded items and 23 positively worded items. The responses to the items had to be given by the students on the basis of all the factors that were likely to act as sources of stress as well as the stressful experiences they encountered both in school and in their personal life, depending on the context of the item. The items were so worded that they would serve to measure students' description of the nature and extent to which they encountered different stressful experiences. The reliability coefficient obtained for internal consistency of the Stress Scale was 0.92. The coefficient of stability obtained for test-retest reliability of the scale was 0.83.

2. Academic Self-Concept Scale: This is a semantic differential rating scale which measures 26 dimensions of behaviour which on comparison with internal and external frames of reference provides a clear estimate of the students' self perceptions of their activity, evaluation and potency in the academic domain. The tool comprises of a list of pairs of adjectives describing different qualities pertaining to schoolwork. The two words in each pair are opposites of the quality in question with seven points in between. Students were expected to circle that point which best indicated their opinion of how much of that particular quality they thought they possessed. The reliability coefficient obtained for internal consistency of the Academic Self-Concept Scale was 0.97. The coefficient of stability obtained for test-retest reliability of the scale was 0.88.

3. Self-Efficacy Rating Scale: It comprised of a four point Likert type scale, which included nine dimensions of self-efficacy, namely, perseverance strategies, cognitive strategies, resource management strategies, self-regulated learning, ability to meet parental expectations, self-assertiveness, social self-efficacy, academic self-efficacy and enlisting parental support. The scale included 25 negatively worded items and 26 positively worded items. The responses to the items had to be given by the students on the basis of how efficacious they felt in handling different experiences and how successfully they could accomplish varied tasks. The items were so worded that they would serve to measure students' description of the confidence with which they could cope with different experiences and tasks and not their evaluation of the same. The reliability coefficient obtained for internal consistency of the Self-Efficacy Scale was 0.89. The coefficient of stability obtained for test-retest reliability of the scale was 0.77.

4. Locus of Control Scale: The tool comprised of 23 pairs of statements specifically pertaining to the generalized expectations of students, concerning where control over subsequent events in their lives resides. In keeping with Rotter's locus of control scale, the two dimensions of locus of control selected for the present study were internal locus of control and external locus of control. The responses to the items had to be given by the students on the basis
of their beliefs about whether the outcomes of their actions are contingent on what they do (internal control orientation) or on events outside their personal control (external control orientation). Some items were in the context of their studies, while others pertained to their personal life. The scale values are so assigned to each item that a higher score is more indicative of an internal locus of control, while a lower score suggests an external locus of control. The reliability coefficient obtained for internal consistency of the Locus of Control Scale was 0.84. The coefficient of stability obtained for test-retest reliability of the scale was 0.80.

**DATA COLLECTION**

Having completed the preparation of the tools the researcher administered them to the students. After collection of data, the responses of the students were quantified by assigning scale values to the items and the scores were systematically organized to facilitate ease of tabulation. The tabulated data was then analysed using descriptive and inferential analysis. Descriptive analysis dealt with the magnitude of the variables included in the study to show the extent of achievement stress, examination stress, social stress, academic self-concept, self-efficacy and locus of control of total number of students (TNS), boys and girls. Inferential analysis was carried out using Pearson's coefficient of correlation.

**RESULTS**

Table 1 shows magnitude of the Achievement Stress (AS), Examination Stress (ES), Social Stress (SS), Academic Self-Concept (ASC), Self-Efficacy (SE) and Locus of Control (LOC) of the total number of students, boys and girls.

**Table 1**

**Magnitude of the Variables of the Study**

<table>
<thead>
<tr>
<th>Variable</th>
<th>Group</th>
<th>Mean</th>
<th>% Mean</th>
<th>Magnitude</th>
</tr>
</thead>
<tbody>
<tr>
<td>AS</td>
<td>TNS</td>
<td>39.45</td>
<td>48.85</td>
<td>Moderate</td>
</tr>
<tr>
<td></td>
<td>Boys</td>
<td>38.82</td>
<td>47.54</td>
<td>Moderate</td>
</tr>
<tr>
<td></td>
<td>Girls</td>
<td>40.17</td>
<td>50.35</td>
<td>Moderate</td>
</tr>
<tr>
<td>ES</td>
<td>TNS</td>
<td>45.09</td>
<td>50.17</td>
<td>Moderate</td>
</tr>
<tr>
<td></td>
<td>Boys</td>
<td>43.57</td>
<td>47.35</td>
<td>Moderate</td>
</tr>
<tr>
<td></td>
<td>Girls</td>
<td>46.84</td>
<td>53.41</td>
<td>Moderate</td>
</tr>
<tr>
<td>SS</td>
<td>TNS</td>
<td>29.67</td>
<td>42.74</td>
<td>Moderate</td>
</tr>
<tr>
<td></td>
<td>Boys</td>
<td>29.17</td>
<td>41.46</td>
<td>Moderate</td>
</tr>
<tr>
<td></td>
<td>Girls</td>
<td>30.25</td>
<td>44.23</td>
<td>Moderate</td>
</tr>
</tbody>
</table>
The findings in Table 1 indicate that the magnitude of AS, ES and SS is moderate in the case of TNS, boys and girls, while the magnitude of ASC, SE and LOC is substantial in each case.

**TESTING THE NULL HYPOTHESIS**

The null hypothesis states that there is no significant relationship of Achievement Stress (AS), Examination Stress (ES) and Social Stress (SS) with (i) Academic Self-Concept (ASC) (ii) Self-Efficacy (SE) and (iii) Locus of Control (LOC) in total number of students.

a) **Correlation between ASC, SE, LOC and AS in total number of students.**

Table 2 shows the significance of 'r' between ASC, SE, LOC and AS in case of the total number of students.

**Table 2**

<table>
<thead>
<tr>
<th>Variable</th>
<th>No. of Students</th>
<th>df</th>
<th>'r'</th>
<th>Level of Significance</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASC</td>
<td>1092</td>
<td>1090</td>
<td>-0.43</td>
<td>0.01</td>
<td>19.03 %</td>
</tr>
<tr>
<td>SE</td>
<td>1092</td>
<td>1090</td>
<td>-0.53</td>
<td>0.01</td>
<td>28.67 %</td>
</tr>
<tr>
<td>LOC</td>
<td>1092</td>
<td>1090</td>
<td>-0.43</td>
<td>0.01</td>
<td>18.81 %</td>
</tr>
</tbody>
</table>

The relationship of ASC, SE and LOC with AS is negative, moderate in magnitude and significant at the 0.01 level implying that higher the academic self-concept, self-efficacy or locus of control of students, lower is likely to be the achievement stress perceived by them. The high achievement stress in students today can be attributed to a number of likely reasons. The pressures on students of today seem far more intense than those placed on previous
generations. By high school, the pressure intensifies. Students start to specialize in one activity even to the exclusion of other pursuits. The school day continues well into the night with structured study time and drills. The pressure can be relentless, even from well-intentioned parents. For the most part, they simply want the best for their children who, they fear, will be left by the wayside by other high achievers. When grades are emphasized to the point where information is merely a means of achieving those grades, an element of competition is added to the academic environment.

Too often this competition does not produce better students or increased learning; but rather, school degenerates into “more of a prison, a place of punishment and confinement rather than a place of promise and possibility” (Hooks, 2002). This competitive environment has created “a platform for opportunistic concerns rather than a place to learn”, failing to invigorate students to understand information. This could result in personal injury in students who are unable to settle for a low grade. Training for college scholarships—or professional contracts—begins early. Professional instructions, summer camps, weekly practices and game schedules consume many hours and nearly all free time. Even "play-time" is often structured and enriched with just the right mix of appropriate playmates and educational activities. Summer vacations have become a thing of the past. The pace of the day and the year allows little time simply “to be a child”. The accumulation of "credentials" simply continues to intensify as the stakes increase. Often these students complain that they missed out on their youth entirely, never living in the present and often pursuing some vague future goal. Some experience their own high expectations for achievement as a relentless pressure to excel. Constant striving to live up to self-expectations or those of others, to be first or the best, or both can be very stressful. With every new course, new teacher, or new school, questions arise about achievement and performance, since every new situation carries with it the frightening risk of being mediocre. Stress occurs even when everything is going well. Youngsters get tired from their constant efforts and may secretly fear that next time they will not be as successful. Many students accept responsibility for a variety of activities such as leadership in school activities, clubs, or sports and part-time jobs, which is physically and emotionally draining and thus stressful.

Stress clouds thinking, reduces concentration and impairs decision making. It leads to forgetfulness and a loss of ability to focus keenly on a task. It makes students overly sensitive to criticism. Under these conditions, they do not perform as well and are more upset by their failures. Research has shown that stress makes a significant contribution to poor school performance of adolescents (Dubois & Felner, 1992). Findings of previous studies in the area of stress research have shown that achievement stress, academic stress, social
stress, institutional stress, financial stress, vocational stress as well as total mental stress were negatively and significantly correlated with academic achievement of adolescents where 'r' values ranged from -0.26 to -0.55, p<.01. It means greater was the stress encountered by the students poorer was their performance (Malik & Balda, 2006). Such negative relationship between academic achievement and psychological stress was also reported by other researchers (Ford, 1993; Alatorre & Los Reyer, 1999).

College admission—the chance to position oneself for "success" through the acquisition of the "right" college degree looms large for increasing numbers of students. More than ever, students (and their parents) seek to emulate those who win the "top prizes" and the accompanying disproportionate rewards. Students are pushed along by teachers and by outside tutors. Education today has become a rat race and this has resulted in unhealthy competition. As a result students possess a lower ASC, SE and are more external in their LOC, which in turn has led to them being more vulnerable to achievement stress.

**b) Correlation between ASC, SE, LOC and ES in total number of students.**

Table 3 shows the significance of 'r' between ASC, SE, LOC and ES in case of the total number of students.

<table>
<thead>
<tr>
<th>Variable</th>
<th>No. of Students</th>
<th>df</th>
<th>'r'</th>
<th>Level of Significance</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASC</td>
<td>1092</td>
<td>1090</td>
<td>-0.43</td>
<td>0.01</td>
<td>18.78 %</td>
</tr>
<tr>
<td>SE</td>
<td>1092</td>
<td>1090</td>
<td>-0.48</td>
<td>0.01</td>
<td>23.89 %</td>
</tr>
<tr>
<td>LOC</td>
<td>1092</td>
<td>1090</td>
<td>-0.45</td>
<td>0.01</td>
<td>20.48%</td>
</tr>
</tbody>
</table>

The relationship of ASC, SE and LOC with ES is negative, moderate in magnitude and significant at the 0.01 level implying that higher the academic self-concept, self-efficacy or locus of control of students, lower is likely to be the examination stress perceived by them.

The high examination stress in students today can be advocated to a number of likely reasons. Public examinations in India have played and continue to play a dominant role in determining the functional content and method of instruction. The fear of failure sends panic waves through students. The very nature and aim of tests cause undue anxiety. The need for high performance and achievement in the examinations has displaced the needs to assimilate knowledge and learn with understanding (Singhal, 2004). Examinations create psychological pressure, tension and fear about expected
success in the minds of students. Students experience difficulty in comprehension and analysis of the material they go through and are likely to make the most unusual and unexpected kind of mistakes. They are often nervous finding it difficult to retain in their memory what they read. The mounting pressure of parental aspirations on their wards to perform (or perish) in a highly competitive social space seems to render this age group vulnerable to various psychological emotions (Banerjee & Biswas, 2010). Adolescents in schools are found to be particularly risk-prone under examination stress than young adults and other age groups because of the corresponding age and transition related changes in their life. Examination stress has been known to have a negative effect on students’ cognitive functioning, psychological well being and performance. Students who possess a lower academic self-concept, self-efficacy and external locus of control are more vulnerable to examination stress as they lack the much needed confidence in themselves and their abilities to control their own lives and achieve success at the examinations. Academic self-concept may also play an important role, providing the self-knowledge upon which self-referent processing is based (as in Zeidner & Mathews' model 2005). Research has supported this prediction, finding that both academic self-concept and perceived test competence are negatively related to test anxiety (Putwain et al., 2008). Studies have also confirmed that exam-related coping varies as a function of students' beliefs about the nature of academic ability and their perceptions of control when approaching examinations, showing that both academic self-concept and locus of control could have a buffering effect on examination stress (Doron, Stephan, Boiche & Le Scanff, 2009).

c) Correlation between ASC, SE, LOC and SS in total number of students.
Table 4 shows the significance of 'r' between ASC, SE, LOC and SS in case of the total number of students.

<table>
<thead>
<tr>
<th>Variable</th>
<th>No. of Students</th>
<th>df</th>
<th>'r'</th>
<th>Level of Significance</th>
<th>Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASC</td>
<td>1092</td>
<td>1090</td>
<td>-0.35</td>
<td>0.01</td>
<td>12.79 %</td>
</tr>
<tr>
<td>SE</td>
<td>1092</td>
<td>1090</td>
<td>-0.44</td>
<td>0.01</td>
<td>19.93 %</td>
</tr>
<tr>
<td>LOC</td>
<td>1092</td>
<td>1090</td>
<td>-0.43</td>
<td>0.01</td>
<td>18.74 %</td>
</tr>
</tbody>
</table>

The relationship of ASC, SE and LOC with SS is negative, moderate in magnitude and significant at the 0.01 level implying that higher the academic self-concept, self-efficacy or locus of control of students, lower is likely to be
the social stress perceived by them. The high social stress in students today can be attributed to a number of likely reasons. During adolescence, peers play a large part in a young person's life and typically replace family as the centre of a teen's social and leisure activities. Peer relationships can also be a focus of considerable anxiety. Depression sets in because they possess inadequate skills for finding a group or not being selected by one. Teenagers try to become less dependent on parents and more independent. Their peer group becomes the focus of self-worth. Teenagers who do not feel accepted may experience loneliness and a sense of alienation. In addition to peer pressure adolescents also encounter social stress due to their age related identity crisis. Due to a higher level of social stress, students possess a lower academic self-concept as they compare their own performances to that of those who do better than them academically. This results in the development of a complex. A lower academic self-concept in turn results in lower self-efficacy as students do not have confidence in their abilities to succeed at different tasks. Their locus of control too tends to become more external as they now attribute their success to luck, chance and powerful others.

**CONCLUSION**

The findings of the present study suggest that enhancing the self-worth of students of standard X through techniques such as self-enhancement, self-talk, internal dialogue, self-motivation, modelling and visualisation could help them deal with stress effectively transforming them from victims to masters of their own stress. Further, knowledge of the factors resulting in examination distress enables parents and teachers to become better aware of their primary responsibility to avoid subjecting these students to undue academic stress and achievement pressure. The findings of this study are likely to help parents realize what type of a home environment is conducive to alleviate stress in children of standard X. They could learn to be more supportive and lessen children's burdens so as to help them overcome their mental stress.

Having underlined stress and its correlates in the students of standard X, psychiatrists and self help organizations could better equip themselves to take up stress management among the school going children in an attempt to ease or release stress and suggest constructive stress coping strategies. School-based counselling services could be better organized so as to equip teachers with adequate knowledge and skills in an attempt to enable them to tackle the stress faced by youth effectively. Stress Management programmes could be developed in schools and specific strategies used to reduce pressure such as establishing special emergency hotlines in major cities during
examination times to help distressed children. Researchers and school practitioners should be motivated to look into students' self-beliefs about their academic capabilities, considering the fact that they are important components of motivation, self-regulation, and academic achievement. This in turn would make a powerful contribution to educational practice, policy, and theory.

Schools could also work to identify their students' inaccurate self-beliefs. Researchers could acquaint schools with ways to identify these inaccurate judgments or unrealistic self-perceptions held by students and aid in designing and implementing appropriate interventions to alter them. School and teaching practices that foster both competence and the necessary accompanying confidence could be identified. Since the aim of education must transcend the development of academic competence, schools would become aware of their added responsibility of preparing self-assured and fully functioning individuals capable of pursuing their hopes and their ambitions. Since students who develop a strong sense of self-belief will be well equipped to educate themselves when they have to rely on their own initiative, teachers will become better aware of their role in aiding their students by helping them to develop the habit of excellence in scholarship while at the same time nurturing the self-beliefs necessary to maintain that excellence throughout their lives.

The present study also presents implications for those working in educational institutions. It is often a goal of educators to help reduce students' stress and its negative effects on their lives. This study suggests that addressing the achievement tendencies of students might facilitate this goal. Future stress management programs, for example, might want to focus on increasing the academic self-esteem level of individuals, as a method of helping them to better achieve in their academic careers.

This investigation brings into focus, locus of control in the students of standard X, thus enabling them to better understand what factors they attribute their successes or failures to. This realization will in turn lead them to become aware of the importance of an internal locus of control, thus teaching them to accept responsibility for their actions and behaviour rather than blaming their failure on external factors over which they exert no control.

This research investigation establishes the fact that if students come to terms with their own self-worth it would teach them not to hide behind a mask of self-doubt or insecurity but instead, learn to take criticism in their stride, not get overwhelmed by feelings and never over react to stressful situations.
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