Predictive Efficiency Of Self Efficacy On Academic Resilience Of Secondary School Students

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ABSTRACT

Self-Efficacy refers to an individual's confidence in their ability to complete a task or achieve a goal. The concept was originally developed by Albert Bandura. Someone with high levels of Self-Efficacy for a given task will be resilient and persistent in the face of setbacks, while someone with low levels of Self-Efficacy for that task may disengage or avoid the situation. Academic Resilience refers to the ability of students or researchers to make the effort to succeed despite adverse circumstances by changing existing behaviours or developing new ones, such as discipline, practice, or planning. The focus of the present study is to assess the Self Efficacy of students and how this psychological variable exert influence on the Academic Resilience of the secondary students. Necessary data were collected from 200 Secondary School Students from two districts of Kerala viz; Pathanamthitta and Kollam .From the findings it has been concluded that Self Efficacy has significant effect in predicting the Academic Resilience of Secondary School Students.

KEY WORDS: Academic Resilience, Self-efficacy, Predictive efficiency.

INTRODUCTION

Self-efficacy refers to the set of beliefs we hold about our ability to complete a particular task. Today, psychologists contend that our sense of Self Efficacy can influence whether we actually succeed at a task or not. It has an important effect on the amount of effort individuals apply to a given task. For example, a student who has a lower level of self-efficacy for Maths might avoid signing up for challenging Maths classes. Self-Efficacy was indicated as an important motivation behaviour by human behaviour research in recent decades. It has been shown that higher levels of Self Efficacy leads to better performance in some academic tasks (Bandura, 1997).

Albert Bandura devised the term 'Self Efficacy' in his Social Cognitive Theory. It is a major component in Social Cognitive Theory. According to Bandura (1995) self-efficacy is the belief in one's capabilities to organize and execute the courses of action required to manage prospective situations. In other words, self-efficacy is a belief of a person in his or her abilities to succeed in a particular task or situation. Bandura (1994) described these beliefs as determinants of how people think, behave, and feel. In other words, persons with strong efficacy beliefs are more confident in their capacity to execute behaviour. Beliefs about self-efficacy have a significant impact on our goals and accomplishments by influencing personal choice, motivation, and our patterns and emotional reactions. Perceived self-efficacy also affects how successfully goals are accomplished by influencing the level of effort and persistence a person will demonstrate in the face of obstacles.

The history of self-efficacy begins within Bandura's (1977) social learning theory that was renamed social cognitive theory in 1986. According to theory and research (Bandura, 1995), self-efficacy makes a difference in how people feel, think, behave, and motivate themselves. In terms of feeling, a low sense of self- efficacy is associated with stress, depression, anxiety, and helplessness. Such individuals also have low self-esteem and become pessimistic about their accomplishments and personal development. In terms of thinking, a strong sense of efficacy

facilitates cognitive processes and performance in a variety of settings, including quality of decision-making and academic achievement.

Perceived self-efficacy concerns people's beliefs in their capabilities to mobilize the motivation, cognitive resources, and courses of action needed to exercise control over events in their lives (Wood and Bandura, 1989). A person needs both skill and self efficacy to successfully perform a particular task (Bandura, 1982, 1986; Wood and Bandura, 1989). They have found that any individual's self-efficacy plays a major role in how he directs or approaches his goals, tasks, and challenges. For example, a person with strong sense of self efficacy view problems as challenging tasks, form a strong sense of commitment, more confident, self-motivated and recover quickly from setback and disappointments. On the other hand, people with low sense of self efficacy, avoid challenging tasks and easily lose confidence.

In a general sense, resilience has been defined as the process of, capacity for, or outcome of successful adaptation despite challenging or threatening circumstances (Howard & Johnson, 2000).The term resilience stems from Latin 'resiliens' and was originally used to refer to the pliant or elastic quality of a substance (Joseph, 1994).The American Heritage Dictionary defined resilience as "the ability to recover quickly from illness, change, or misfortune". In the academic context, it is defined as students' ability to deal effectively with academic setbacks, stress, and study pressure.

Academic Resilience refers to the ability of students or researchers to make the effort to succeed despite adverse circumstances by changing existing behaviours or developing new ones, such as discipline, practice, or planning. Resilience among humans can be explained using the metaphor of the human immune system, which is the human body's inbuilt mechanism to deal with adverse physical circumstances. Our immunity is strengthened when we follow a wholesome diet and maintain a healthy lifestyle. Similarly, academic resilience, by making conscious efforts to practice writing and strengthen students' skills in expressing ideas and views. Academic resilience contextualizes the construct of resilience and reflects an increased likelihood

of educational or academic success despite adversity (Martin & Marsh, 2008).

Resilience is a psychological construct observed in some individuals that accounts for success despite adversity. Resilience reflects the ability to bounce back, to beat the odds and is considered an asset in human characteristic terms. Academic resilience contextualizes the resilience construct and reflects an increased likelihood of educational success despite adversity. Academic Resilience is the ability to overcome the difficulties encountered in achieving personal, professional or academic goals (Hijón, 2017). Resilience is universally considered a strength or asset, a desirable and advantageous quality, characteristic or process that is likely to impact positively on aspects of an individual's performance, achievement, health and wellbeing (Bartley et al., 2010).

NEED AND SIGNIFICANCE OF THE STUDY

Academic Resilience is the ability of the students to achieve good educational outcomes in spite of a difficult situation. Since, school is a place where students spend most of their time, school authorities should help students to develop Academic Resilience by providing safe learning environment and supports. Education, school, learning environment and school performance are associated with resilience in several ways. Martin & Marsh (2006) examined the psychological and educational correlates of academic resilience. They found that five factors predict academic resilience: self-efficacy, control, planning, low anxiety and persistence. Kadivar (2003) demonstrated that there is a significant association between self-efficacy beliefs and academic achievement. Deirech et al (2009) found that Self Efficacy has both direct and indirect influence on cognitive and metacognitive strategies through affecting goals, ascendency and homework value. In general, research has shown that self-efficacy beliefs exert a great influence on student's motivation and their academic achievement.

In the views of Klassen et al. (2008) Self efficacy is decision making abilities for fulfilling the piece of work successfully. It is an important factor in educational field. Self-efficacy is the major sign of performance in academics. In particular, self-efficacy has been positively related to higher levels of achievement and learning as well as wide

variety of adaptive academic outcomes such as higher levels of effort and increased persistence on difficult tasks in both experimental and correlation studies involving students from a variety of age groups (Pintrich and Schunk, 2002).

Today, students have to face many academic pressures and stress in school like underachievement, poor performance, completing assignments on time, competition, tough class load etc. Even in these most difficult circumstances, there are some children who not only survive, but actually thrive. It is really important to understand that why some students succeed in schools while peers from similar social and economic backgrounds do not. The review of literature reveals that there is a scarcity of researches in the area of Academic Resilience, Metacognition and Self Efficacy among Secondary School Students.

The study on psychological predictors of resilience and fostering resilience among adolescents (Sharma, Bhawna,.2015) found out resilience is significantly correlated to social problem solving, Self- Efficacy, adjustment, optimism, perceived stress and academic achievement in adolescents. The study titled "Metacognitive skills of secondary school students in relation to their locus of control, Self Efficacy and academic achievement" (Gupta, Sushma,.2018).The study found out that there exist a significant relationship between knowledge of cognitive process and self-efficacy of secondary school students, and also there exist a significant relationship between dimensions of metacognitive skills and academic achievement of secondary school students. Hernandez, Auroralenon et.al (2019) conducted a study on "Stress, Self-efficacy, Academic achievement and resilience in emerging adults". The study revealed that there is a direct relationship between the variables. Better academic self-efficacy was accompanied by higher academic achievement and resilience. So there will be a possibility to connect Academic Resilience with these two psychological factors. Resilience is multi-dimensional in nature and encompasses various domains such as academic, social and emotional resilience.The present study address resilience in the school context, that is Academic Resilience, which is a key facet of education.

Kolo et al. (2017) investigated the levels of students' academic self-efficacy beliefs and relationship between academic self-efficacy with students' academic performance among final year students' in one of Nigerian Colleges of education. Study results revealed the positive and significant relationship between academic self-efficacy beliefs with students' academic performance .They recommended that students' should be exposing to the kind of self-efficacy intervention program in order for the students to be having a kind of confidence to feel that, they can really perform well and deal with all academic related task positively, which in turn improve academic achievement of students' positively.

Valle et al. (2009) revealed that self-efficacy beliefs, controlling learning, and test anxiety have direct causal effect on students' cognitive and metacognitive strategies on their way to gain academic achievement. Students enjoying high self-efficacy seek merit and ascendency. They make use of elaboration and organization strategies in a deep and elaborate manner and this may be the reason why they enjoy challenging issues and prefer difficult tasks.

Zulkosky (2009) studied that the self-efficacy beliefs influence how people think, feel, motivate themselves, and act. Self-efficacy was concerned about the perception or judgment of being able to accomplish a specific goal and cannot be sensed globally. He found that in order to gain a sense of self-efficacy, a person can complete a skill successfully, observe someone else doing a task successfully, acquire positive feedback about completing a task, or rely on physiological cues.

Tella et al. (2008) investigated self-efficacy and locus of control as predictor of academic achievement among junior secondary school students. Study indicated that significant relationship exists between self-efficacy, locus of control and academic achievement. The study also revealed that self-efficacy and locus of control predict well students' academic achievement.

Zimmerman (2000) discussed that self-efficacy has emerged as a highly effective predictor of students'

motivation and learning during the past two decades. As a performance-based measure of perceived capability, self-efficacy differs conceptually and psychometrically from related motivational constructs, such as outcome expectations, self-concept, or locus of control. Self-efficacy beliefs have been found to be sensitive to subtle changes in students' performance context, to interact with self-regulated learning processes, and to mediate students' academic achievement

The focus of the present study is to assess the Self Efficacy of students and how this psychological variable exert influence on the Academic Resilience of the secondary students. This is an area that has not been sufficiently explored. It has been seen that school students face many problems related to their academic performance, achievement goals and peer pressure. Today's world is a highly competitive world. Academic attainment of the students will help to meet the challenges of the modern global world. In this competitive world, students have to face lots of difficulties in getting academic success .They can only be successful if they will overcome all these challenging situations or difficulties in their life. The tremendous importance of Academic Resilience in relation to Self-Efficacy inspired the investigator to attempt and take up the present study.

OBJECTIVES OF THE STUDY
The objectives of the study were:

1.To find out the level of Self-efficacy and Academic Resilience among secondary school students.

2.To compare Self-efficacy and Academic Resilience among secondary school students based on
a.   Gender
b.   Locale
3.To find out the extent of relationship among Self-efficacy and Academic Resilience among secondary school students.
4.To establish an equation predicting Academic Resilience on the basis of Self-efficacy.

HYPOTHESES
The hypotheses formulated for the study were:

1.The level of Self efficacy among Secondary School Students is moderate.
2.The level of Academic Resilience among Secondary School Students is moderate.
3.There exists significant difference between Secondary School boys and girls in their Academic Resilience.
4.There exists significant difference between Secondary School boys and girls in their Self efficacy.
5.There exists significant difference between urban and rural Secondary School Students in their Academic Resilience.
6.There exists significant difference between urban and rural Secondary School Students in their Self efficacy.
7.There exists significant relationship between Self efficacy and Academic Resilience among Secondary School Students.
8.Self-efficacy has significant effect in predicting the Academic Resilience of Secondary School students.

METHOD USED FOR THE STUDY
The study was conducted through normative survey method of research. The normative survey method is the most popular and most widely used method in educational research. The normative survey method was found to be suitable for analysing the objectives by collecting the required data from the specified population. Normative survey method studies, describe and interpret what exists at present in the form of conditions or relations, practices, processes, trends, effects, attitudes, beliefs etc.
The investigator has constructed and administered a standardized tool to find out the Academic Resilience and administered another standardized tool to find out Self Efficacy of Secondary School Students and it needs a large number of sample. Hence the investigator adopted the normative survey method.

SAMPLE SELECTED FOR THE STUDY

The sample for the present study was confined in to two districts of Kerala. For conducting this study, the investigator selected a sample of 200 secondary school students using stratified sampling technique from 4 schools of Pathanamthitta and Kollam districts. Size of the sample was decided in terms of the subsample to be obtained within the sample. It is a method or devise which ensures representativeness in

selecting a sample from the population composed of subgroup or strata of different sizes, so that the representative sample contains individuals drawn from the category of gender ie, male and female and also from the category of locale of school ie,urban and rural.

TOOLS USED

In the present study the following tools were used.

1. Academic Resilience Scale (Chitra and Aiswarya,2021)
2. Self-Efficacy Scale (Singh and Narain, 2005)

DATA COLLECTION PROCEDURE

After fixing the sample and tool, convenient format of the tool was prepared in the Google platform. Google form was used for data collection procedure. A schedule for data collection was prepared by the investigator. Data collection was during the month January 11th to 30th, 2021. The data collection has the following phases.

Phase 1: Seeking Permission from the institution for the collection of data

The investigator visited the institution and met the head of institution personally, from where the investigator seeks permission to administer the tool among the Secondary School Students on a suitable day.

Phase 2: Administering the tool

The investigator used Online Platform for administering the tool on students by sharing the link. A uniform procedure was followed in administration of the tool. Before administering the tool the investigator gave instruction about the importance of the study, data collection, and confidentiality of the data and procedure of responding to each statement in the tool. The responses were automatically recorded.

Phase 3: Scoring

The investigator sorted the responses, discarding the indefinite responses. The responses were scored according to the scoring key.

Phase 4: Analysis of the data

The 200 responses scored were considered for the analysis process. The raw data were tabulated, analysed and interpreted.

STATISTICAL TECHNIQUES USED

The following statistical techniques were employed for analysis of data and interpretation of results.
Percentage Analysis
Test of significance of difference between two Means (Independent sample t-test)
Pearson Product Moment Coefficient of Correlation Analysis
Regression Analysis

ANALYSIS AND DISCUSSION

The details of analysis done is described below.

PRELIMINARY ANALYSIS

Preliminary analysis of Academic Resilience and Self Efficacy of Secondary School students for the total sample was done using Mean, Standard Deviation, Skewness and Kurtosis .

Table 1 Descriptive statistics of Academic Resilience and   Self Efficacy for Total Sample (N=200)

Variables	Mean	Standard Deviation	Skewness	Kurtosis
Academic Resilience	41.72	9.4108	0.276	-0.641
Self Efficacy	52.345	12.9096	0.363	-0.343

Result and Discussion

Table 1 shows that the Mean and Standard deviation of the variable Academic Resilience for total sample is found to be 41.72and 9.4108respectively.The value of Skewness and Kurtosis are 0.276 and -0.641 respectively. It shows that the scores are positively skewed and the value of Kurtosis is less than the index of Kurtosis for normal distribution 0.263, therefore the distribution of Academic Resilience is Leptokurtic.

The Mean and Standard deviation of the variable Self Efficacy for total sample is found to be 52.34 and 12.9096 respectively. The value of Skewness and Kurtosis are 0.363 and -0.343 respectively. It shows that the scores are positively skewed the value of Kurtosis is less than the index of Kurtosis for normal distribution 0.263, therefore the distribution of Self Efficacy is Leptokurtic.

Percentage analysis of Academic resilience and Self efficacy of Secondary School Students

Percentage Analysis was done to find out the level of Academic Resilience and Self efficacy among Secondary School Students. The number and percentage of the scores on Academic Resilience and for the total Self efficacy sample was worked out to estimate the level of Academic Resilience and Self efficacy.

Percentage analysis of Academic Resilience for the total sample at Secondary School Level

The percentage analysis of Academic Resilience among Secondary School Students for the total sample is found by using the formula $M \pm \sigma$.

Table 2 Level of Academic Resilience for Total sample (N=200)

Level	High	Average	Low
No. of Students	31	126	43
Percentage	15.50%	63%	21.50%

Result and Discussion

The mean and standard deviation of Academic Resilience among Secondary School Students for the total sample is found to be 41.72 and 9.41. The value of $M + \sigma$ is 51.13 and the value of $M-\sigma$ is 32.13. The frequency of the scores above and equal to 51 is 31, 15.5% of students are having high level of Academic Resilience.

The frequency of the scores below and equal to 32 is 43, 21.5% of students are having low level of Academic Resilience .The frequency of the scores in between the value 51 and 32 is 126, 63% of students are having average level of Academic Resilience . This show that the level of Academic Resilience among Secondary School Students is moderate.
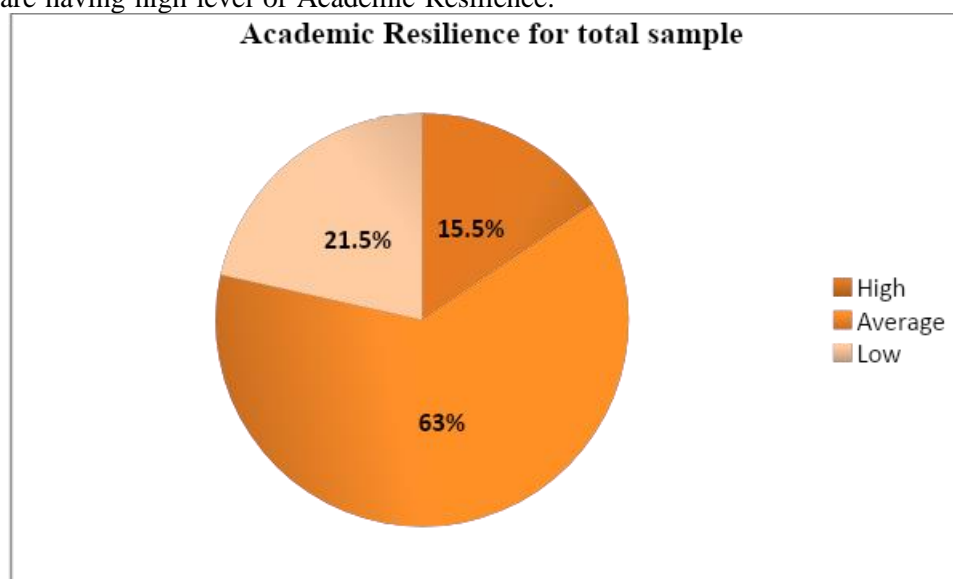

Fig 1 Pie diagram of Academic Resilience for total sample

Percentage analysis of Self efficacy for the total sample at Secondary School Level

The percentage analysis of Self efficacy among Secondary School Students for the total sample is found by using the formula M ± σ.

Table 3 Level of Self Efficacy for Total sample (N=200)

Level	High	Average	Low
No. of Students	29	137	34
Percentage	14.50%	68.50%	17%

Result and Discussion

The mean and standard deviation of Self Efficacy among Secondary School Students for the total sample is found to be 52.34 and 12.90. The value of M + σ is 65.27 and the value of M-σ is 39.44. The frequency of the scores above and equal to 65 is 29, 14.5% of students are having high level of Self Efficacy. The frequency of the scores below and equal to 39 is 34, 17% of students are having low level of Self Efficacy .The frequency of the scores in between the value 65 and 39 is 137, 68.5% of students are having average level of Self Efficacy . This show that the level of Self Efficacy among Secondary School Students is moderate.
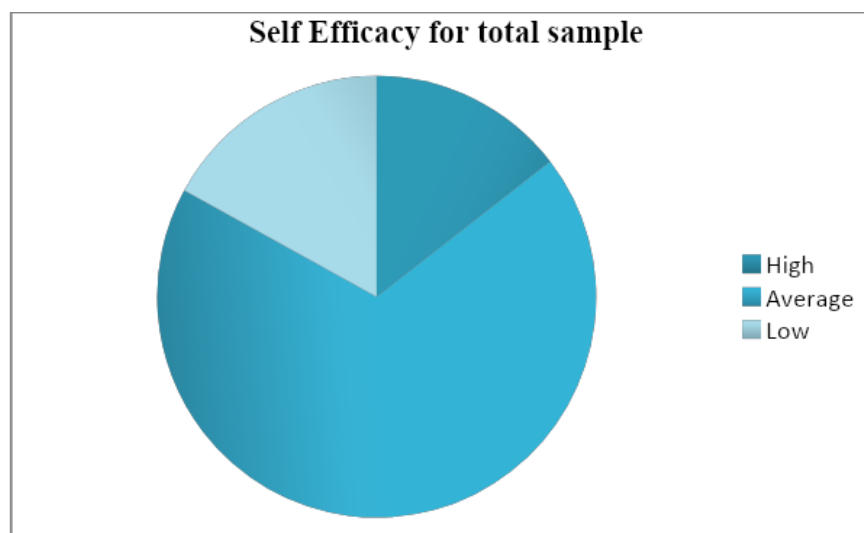

Fig 2 Pie diagram of Self Efficacy for total sample

COMPARISON OF MEAN SCORES

For finding out whether there exists any significant difference in the mean scores of Academic Resilience and Self Efficacy between boys and girls and between urban and rural students, the critical ratio was calculated.

The critical ratio of Academic Resilience between boys and girls was calculated using the mean and standard deviation. The mean scores of boys and girls found to be 45.36 and 38.08 respectively. The standard deviation of boys and girls based on academic resilience are found to be 9.2894 and 8.0599 respectively.

Comparison of mean scores of Academic Resilience between Boys and Girls in Secondary Schools

Table 4 Data and Result of the test of significance of difference between means of Academic Resilience for Secondary School Boys and Girls

	Gender of Students	N	Mean	Std. Deviation	t	Level of Significance
Academic Resilience	Boys	100	45.36	9.2894		
	Girls	100	38.08	8.05998	5.919	0.01

Result and Discussion

From the table value, the calculated t-value is found to be 5.919 which is greater than the value 2.58 at 0.01 level. That means it is significant at 0.01 level .It indicates that there exists significant difference between Secondary School level boys and girls in their Academic Resilience. The higher mean of Boys indicates that they are more academically resilient than Girls.

Comparison of mean scores of Self Efficacy between Boys and Girls in Secondary Schools

The critical ratio of Self Efficacy between boys and girls was calculated using the mean and standard deviation. The mean scores of boys and girls found to be 57.49 and 47.20 respectively. The standard deviation of boys and girls based on Self Efficacy are found to be 12.9626 and 10.6534 respectively.

Table 5 Data and Result of the test of significance of difference between means of Self Efficacy for Secondary School Boys and Girls

	Gender of Students	N	Mean	Std. Deviation	t	Level of significance
Self-Efficacy	Boys	100	57.49	12.9626		
	Girls	100	47.2	10.6534	6.133	0.01

Result and Discussion

From the table value, the calculated t-value is found to be 6.133 which is greater than the value 2.58 at 0.01 level. That means it is significant at 0.01 level. It indicates that there exists significant difference between Secondary School level boys and girls in their Self Efficacy. The higher mean of Boys indicates that they have better Self Efficacy than Girls.

Comparison of mean scores of Academic Resilience between Urban and Rural

Secondary School Students

The critical ratio of Academic Resilience between urban and rural students was calculated using the mean and standard deviation. The mean scores of urban and rural students found to be 46.73 and 36.71 respectively. The standard deviation of urban and rural students based on academic resilience are found to be 8.1499 and 7.8035 respectively.

Table 6 Data and Result of the test of significance of difference between means of Academic Resilience for Urban and Rural Secondary School Students

	Locale	N	Mean	Std. Deviation	t	Level of Significance
Academic Resilience	Urban	100	46.73	8.1499		
	Rural	100	36.71	7.8035	8.88	0.01

Result and Discussion

From the table value, the calculated t-value is found to be 8.88 which is greater than the value 2.58 at 0.01 level. That means it is significant at 0.01 level .It indicates that there exists significant difference between urban and rural Secondary School Students in their Academic Resilience. The higher mean of urban students indicates that they are more academically resilient than rural students.

Comparison of mean scores of Self Efficacy between Urban and Rural Secondary School Students

The critical ratio of Self Efficacy between urban and rural students was calculated using the mean and standard deviation. The mean scores of urban and rural students found to be 59.30 and 45.39 respectively. The standard deviation of urban and rural students based on Self Efficacy are found to be 11.5141 and 10.2325 respectively.

Table 7 Data and Result of the test of significance of difference between means of Self Efficacy for Urban and Rural Secondary School Students

	Locale	N	Mean	Std. Deviation	t	Level of Significance
Self-Efficacy	Urban	100	59.3	11.5141		
	Rural	100	45.39	10.2325	9.03	0.01

Result and Discussion

From the table value, the calculated t-value is found to be 9.03 which is greater than the value 2.58 at 0.01 level. That means it is significant at 0.01 level .It indicates that there exists significant difference between urban and rural Secondary School Students in their Self Efficacy. The higher mean of urban students indicates that they have better Self Efficacy than Rural students.

CORRELATION ANALYSIS

Relationship between Academic Resilience and Self efficacy among Secondary School Students

To find the relationship between Academic Resilience and Self efficacy, the details of Pearson Correlation Coefficient 'r' and the level of Significance for total sample is given in the following table.

Table 8 Coefficient of Correlation between Academic Resilience and Self Efficacy for total sample

		Self-efficacy
Academic Resilience	Pearson Correlation (r)	0.931**
	Significance Level	0.01
	N	200

Result and Discussion

Relationship between Academic Resilience and Self Efficacy among Secondary School Students was calculated using Karl Pearson's Product Moment method. The coefficient of correlation between Academic Resilience and Self Efficacy for total sample is 0.931. The value of coefficient of correlation "r" denotes positive and high relationship. Hence the correlation between Academic Resilience and Self Efficacy is significant at 0.01 level. That there exist significant relationship between Academic Resilience and Self Efficacy.

REGRESSION ANALYSIS

Regression analysis is a set of statistical process for estimating the relationship between a dependent variable and one or more independent variables.

Regression equation for predicting Academic Resilience from Self Efficacy of the Total Sample

R, R^2, Adjusted R^2, Standard error are given in the following table,

Table 9 Value of R, R^2, Adjusted R^2, Standard Error for Regression Analysis for Predicting Academic Resilience from Self Efficacy

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.931[a]	0.866	0.865	3.45296

From the Table, the value of adjusted R^2 is 0.865 which implies 86.5% is the variance of the scores of Academic Resilience can be predicted from the scores of Self Efficacy.

Table 10 ANOVA for Regression Analysis for Predicting Academic Resilience from Self Efficacy

Model		Sum of Squares	Df	Mean Square	F	Level of Significance
1	Regression	15263.574	1	15263.574	1280.183	0.01
	Residual	2360.746	198	11.923		
	Total	17624.320	199			

From the table, F is found to be 1280.183 with (2,198) degrees of freedom. The F value is found to be significant at 0.01 level. That is the regression model is significant. The regression equation is judged significantly predictive of Academic Resilience.

Table 11 Result of Test of Significance of Regression Coefficient for Predicting the Regression Equation from Self Efficacy

Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	6.209	1.022		6.075	0.010
	Self-Efficacy	0.678	0.019	0.931	35.780	0.010

From the table 4.17 the row labelled Constant provides the estimated value of b_0 equal to 6.209. This value of b_0 is the intercept which represent the predicted value of Y (Academic Resilience) for a student with zero value of X (Self Efficacy).

The row can be written as,

Y = 6.209 + 0.678 X

The Regression Equation is obtained as

Academic Resilience = 6.209 + 0.678 × Self Efficacy

For one unit increase in Self Efficacy, model predicts that Academic Resilience will increased by (6.209 + 0.678 X) units, holding all other variable constant.

From the table 26, β value is 0.931.The equation predict standardized z score of Academic Resilience from standardized scores of Self Efficacy as follows.

$Z_y' = \beta Z_x$ $Z_y' = 0.931 Z_x$

Where,

Z_y' is the predicted Z score of Academic Resilience

Z_x is the Z score of Self Efficacy

SUMMARY AND FINDINGS

Findings of the study are summarized below.

- The level of Academic Resilience among Secondary School Students is found to be moderate.
- The level of Self efficacy among Secondary School Students is found to be moderate.
- The critical ratio obtained for the Academic Resilience of boys and girls is found to be 5.919, P < 0.01, which is significant at 0.01 level. There exist significant difference in the mean scores of Academic Resilience between boys and girls at secondary school level.
- The critical ratio obtained for the Self Efficacy of boys and girls is found to be 6.133, P < 0.01, which is significant at 0.01 level. There exist significant difference in the mean scores of Self Efficacy between boys and girls at secondary school level.
- The critical ratio obtained for Academic Resilience among urban and rural Secondary School Students is found to be 8.88, P < 0.01. There exist significant difference between urban and rural Secondary School Students in their Academic Resilience.
- The critical ratio obtained for Self Efficacy among urban and rural Secondary School Students is found to be 9.03, P < 0.01. There exist significant difference between urban and rural Secondary School Students in their Self Efficacy.
- When correlation analysis was conducted to find out the relationship between Academic Resilience and Self efficacy among Secondary School Students, it was found that there exist positive and high relationship between the variables (r = 0.925).
- When regression analysis was conducted to establish an equation predicting Academic Resilience on the basis of Self efficacy , it was found that
    Y = 6.209 + 0.678X   **[Y= Academic Resilience, X= Self Efficacy]**

CONCLUSION
It can be concluded from the study that the level of Academic Resilience and Self efficacy of Secondary School Students is moderate. Significant and positive correlation between the variables Academic Resilience and Self efficacy; indicates that there exists relationship between these variables. The study results also revealed that Self efficacy has significant effect in predicting the Academic Resilience of Secondary School Students. The linear prediction equation of Academic Resilience on the basis of Self efficacy has greater potential in predicting Secondary School Students' Academic Resilience.

EDUCATIONAL IMPLICATIONS
The present study helped the investigator to suggest the following remediations that further improve Academic Resilience and Self efficacy of Secondary School Students.

- School counsellors need to understand that academic resilience is instrumental for a child's success.
- School counsellors can consult teachers, staff, administrators to identify and implement school based programs or policies designed to enhance Academic Resilience and Self-Efficacy.
- Parenting practices like supervising school work or activities, to recognize the qualities of the children, to provide resources, opportunities or services in home to promote resilient abilities in the students need to be focused.
- Resilient abilities of the students in particular situations must be assessed by using academic resilience scale.

- Teachers can help the students to believe on their abilities. Teachers should take steps to teach different types of skills needed to overcome or tackle difficult situations in student's life.
- Teachers and educationalists try to create awareness among parents about the importance of Academic Resilience and Self-Efficacy to promote resilient abilities in their child to withstand even in adverse conditions. .
- Remedial programmes for the low level Academic Resilience and Self-Efficacy of Secondary School Students should be provided in a systematic manner.
- Using the prediction technique, teachers, policy makers and other responsible authorities can predict students' Academic Resilience with respect to Self-Efficacy.
- Provide a direction to the students how they can overcome the new challenges in the learning environment and build a confidence in their learning.

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