"A DESCRIPTIVE STUDY TO ASSESS THE ACADEMIC STRESS IN RELATION TO STUDY HABITS AMONG PU STUDENTS AT SELECTED PU COLLEGE, KOLAR."



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# PROJECT REPORT SUBMITTED TO,

Sri Devaraj Urs College of Nursing Tamaka, Kolar,
As a part of the Curriculum Requirement for The Degree of
Basic B Sc. (N)

# UNDER THE GUIDANCE OF,

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Head of The Department

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# **DECLARATION BY THE CANDIDATES**

We hereby declare that this project entitled "A DESCRIPTIVE STUDY TO ASSESS THE ACADEMIC STRESS IN RELATION TO STUDY HABITS AMONG PU STUDENTS AT SELECTED PU COLLEGE, KOLAR." is a bonafide and genuine research work carried out by the students of 4<sup>th</sup> year BSc (N) under the guidance of Prof. Punitha M, HOD, Dept. of Obstetrics and Gynaecology, Sri Devaraj Urs College of Nursing, Tamaka, Kolar- 563103.

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**CERTIFICATE BY THE GUIDE** 

This is to certify that the research project entitled, "A DESCRIPTIVE STUDY TO

ASSESS THE ACADEMIC STRESS IN RELATION TO STUDY HABITS

AMONG PU STUDENTS AT SELECTED PU COLLEGE, KOLAR." is a

bonafide research work done by Ms. Achangel Sebastian, Ms. Amrutha S, Ms. Anu

Johnson, Ms. Ayana Joseph, Ms. Husna N, Ms. Merin Lenin, Mr. Rakesh M P, Ms.

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TAMAKA, KOLAR

Place: Tamaka, Kolar

Date:

ENDORSEMENT BY THE HOD AND PRINCIPAL / HEAD OF
THE INSTITUTION

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This is to certify that the project entitled, "A DESCRIPTIVE STUDY TO ASSESS THE ACADEMIC STRESS IN RELATION TO STUDY HABITS AMONG PU STUDENTS AT SELECTED PU COLLEGE, KOLAR." is a bonafide project work done by Ms. Achangel Sebastian, Ms. Amrutha S, Ms. Anu Johnson, Ms. Ayana Joseph, Ms. Husna N, Ms. Merin Lenin, Mr. Rakesh M P, Ms. Sneha Rajmohanan, Ms. Theresa K Bijoy, Mrs. Asha Rani and Mr. Venkataravanappa under the guidance of, Prof. Punitha, HOD, OBG department, Sri Devaraj URS College Of Nursing, Tamaka, Kolar, in partial fulfillment of the requirement of conducting research in 4<sup>th</sup> year BSc Nursing.

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# COPY RIGHT DECLERATION BY THE CANDIDATE

We hereby declared that Sri Devaraj URS College of Nursing Tamaka, Kolar-563103 shall have the right to preserve, use and disseminate the project in print or electronic format for academic/research purpose.

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Place: Kolar.

# **ACKNOWLEDGEMENT**

"Gratitude looks to the Past and love to the Present;

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#### Fear, avarice, lust, and ambition look ahead."

#### C. S. Lewis

We praise our art with profound gratitude to **God almighty** showering his blessings on us by giving us the strength and wisdom for successful completion of the study.

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operated and participated in the study in giving information.

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and for their prayers.

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Place: Kolar.

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**ABSTRACT** 

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"A DESCRIPTIVE STUDY TO ASSESS THE ACADEMIC STRESS IN RELATION TO STUDY HABITS AMONG PU STUDENTS AT SELECTED PU COLLEGE, KOLAR."

#### **BACKGROUND**

Academic stress and study habits are crucial indicators of academic success. At the moment, faulty study habits press on the students into academic stress. The present study was conducted to identify the academic stress and study habits of PU students.

#### **OBJECTIVES**

The present study was undertaken with an objective to assess the academic stress using 'Scale for assessing academic stress' (SAAS), to assess the study habits using 'Palsane and Sharma study habits and inventory' (PSSHI), and to find out the co-relation between academic stress and study habits of PU Students.

# **METHODOLOGY**

A non- experimental descriptive research design was used in the present the study. Purposive sampling technique was used to select the sample. The data was collected by using Scale for assessing academic stress (SAAS)scale and Palsane and Sharma study habits and inventory (PSSHI) scale.

#### **RESULTS**

The findings of the study revealed that, the majority of students (83%) where between the age group of 17 to 18 years and 17% of them were between the age group greater than or equal to 17 years. Majority of (56%) the students were females and 44% of them

were males. Majority (54%) of the students were Science batch, 36% of them were

Commerce batch and 10% of them were Arts. Based on Academic Stress

majority of PU students (44%) have no stress, 27 % of PU students had Slight Stress,

22 % of PU students had Moderate Stress, 4 % of PU students had High Stress and 3 %

of PU students had Extreme Stress. Based on study habits 42% of PU students had

Desirable Study Habits, 44 % of PU students had Moderately Desirable Study Habits

and 14% of PU students had Undesirable Study Habits. The co-relation between

academic stress and study habits, the co-relation between academic stress and study

habits calculated, 'r' value is r = 0.973 (at p =0.01 level) which shows significant co-

relation between academic stress and study habits. The study concluded that even

though students are having no stress.

**CONCLUSION** 

The study concluded that even though students are having no stress.

**KEY WORDS** 

Academic Stress, Study Habits

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# **CHAPTER-1**

# **INTRODUCTION**

"The key to growth is the introduction of higher dimensions of consciousness into our awareness."

# -Lao Tzu

The age range for students at PU is 10 to 19. Students are going through a phase in their lives where they are subjected to different hormone imbalances that result in personality changes, academic stress, and a change in self-worth. Self-efficacy is a crucial personal quality that represents a person's confidence in their ability to plan and carryout actions to achieve particular goals and objectives. Students in secondary and postsecondary

education experience a number of ongoing pressures related to academic obligations. Students typically self-report experiencing ongoing stress related to their studies, including pressure to perform well academically and anxiety over receiving results, among other things.

The most crucial stage of a person's life is adolescence. The nature and changes that are coming with the transition from childhood to maturity must be understood by every teacher and parent. To effectively address the issue of adolescence, they must also be aware of the many problems with developmental features. They must also be aware of the incidental factors influencing adolescent difficulties. So that appropriate personal educational and career guidance can be offered for adequate societal transition. Children of today are perplexed. Their growth and development were moderated, dispersed, and damped; they were modulated, moderated, and determined. They are in serious situation. Their growth becomes naturally fascinating if these external pressures are combined with their innate abilities and goals, which can create havoc. We cannot afford to waste our limited resources in the name of academic stress in a developing nation like in India. In order to free the kids from its stifling hold, something must be done. In order to help individuals, fulfil their potential and function in a given environment.<sup>1</sup>

Those who have a high level of self- efficacy, on the other hand are more prone to rely on others. When confronted with a complex situation they must rely on themselves to find a solution, as well as be patient use more effort and persevered longer in order to overcome the obstacles. As a result self-efficacy appears to be one of the most crucial aspects in students academic performance students habits are the regular behavior or habitual activities that a person engages in order to probably study and

learn . students can use study habits to make to make their academics easier to comprehend and their learning experience more aid in the improvement of their academic learning and skills. some students may have unproductive and inefficient study habit resulting in learning difficulties and frustrated.<sup>2</sup>

# **NEED FOR THE STUDY**

Both academic stress and self-efficacy play a significant role in enabling students to perform better. The study habits and academic performance of students are negatively impacted by persistently high levels of academic stress. Academic stress affects a student's academic success in a favorable way and is not always linked to subpar academic performance. Parents can learn the significance of a few linked eustress-related areas for their kid's enhanced performance. Parents may discover how much stress their kids are under and how to handle it well.<sup>3</sup>

The development of human potential depends on high-quality education, as does maintaining mental health. Students' academic self-efficacy must continue to rise

unimpeded as a result of their engagement with their surroundings if educational efforts are to be successful in deriving the most value from input. Students with emotional and social problems find it difficult to perform in every day situation. A person won't be able to succeed at the desired level if they can't fit into the usual situations. Students become a problem for themselves their families, schools, and communities when the basic purpose of learning is neglected. A greater understanding of personality issues and how to address them is needed to support Introvert and Extrovert students in resolving their difficulties.

High-quality education is critical for the development of human potential, as is sustaining mental wellness. If educational endeavors are to be successful in obtaining maximum value from input, students' Academic self-efficacy must continue to increase unhindered as a result of their interactions with their environment. Students with emotional and social issues are unable to function in normal surroundings. If a person is unable to fit into typical conditions, he or she will not be able to succeed at the expected level. When the primary goal of learning is squandered, students become a problem for themselves, their families, schools, and communities. To assist Introvert and Extrovert pupils in solving their challenges, a better grasp of personality problems and how to adjust them is required.

# **CHAPTER-II**

# **OBJECTIVES**

This chapter deals with the statement of the problems, Objectives of the study, Operational definitions, Assumptions, Hypothesis and Conceptual frame work, which provides a frame of reference. The statement of the problem selected for the study is as follows:

# STATEMENT OF THE PROBLEM

A descriptive study to assess the academic stress and self-efficacy in relation to study habits among PU Students at selected PU college, Kolar.

# **OBJECTIVES OF THE STUDY**

- 1. To assess the academic stress using 'scale for assessing academic stress' (SAAS)
- 2. To assess the study habits using 'Palsane and Sharma study habits and inventory' (PSSHI)
- To find out the co-relation between academic stress and study habits of PU Students.

#### **OPERATIONAL DEFINITION**

#### **Academic stress**

In this study academic Stress refers to mental distress with respect to few anticipated frustrations associated with academic failure.

# **Self-efficacy**

In this study self-efficacy refers to a person's beliefs or conviction that they can successfully achieve at a designated level on an academic task.

# Study habits

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

# **ASSUMPTIONS**

1.PU Students Will Have Stress.

2.PU Students May Aware About Their Own Self-Efficacy

# **HYPOTHESIS**

H1: There will be a significant difference in level of self- efficacy with related to study habit.

H2: There will be significant correlation in academic stress with related to study habits.

# **CHAPTER-III**

# **REVIEW OF LITERATURE**

A written summary of the current state of knowledge regarding a research subject is known as a research literature review. This is a crucial element in the research process since it provides a thorough, in depth, systematic, and critical analysis of scholarly publication about a topic. The main objective is to build a solid knowledge base that will enable you to do research and other related tasks.

Textbooks, journals, papers, dissertations, and internet sources will be reviewed for literature for the current study which will be organized under the following headings; -

#### Studies related to

- 1. Research on Academic stress
- 2. Research on studying Habits

#### 1. Research on Academic stress

Sathiya & Malathi (2018), studied stress related to education among senior secondary students in Tamilnadu India. This study aims to know academic stress in relation to gender, in relation to type of institution, medium of instruction in relation to different streams they opt. For this 200 students were selected as a representative portion of population with a random technique. The research found that males are able to save themselves from academic stress means males are having low academic stress than females. Similarly rural students are reporting low academic stress than urban students. It was also found that science students face more stress than their counterparts. English medium schools experience more academic stress than Tamil medium students. And one more thing is revealed by this study that the students who are living in joint families are to some extend able to survive successfully with academic pressure in relation to students who are living with nuclear families.<sup>5</sup>

Snehalatha D. Ghatol (2017) conducted a study on the causes, signs, and coping mechanisms of academic stress in secondary school students. A review of the research revealed that disturbed family dynamics, peer pressure, an inability to handle studies, substance abuse, and a lack of competence are the main causes of adolescent stress. The desire for instant gratification among adolescents has put a lot of stress on them as well on their relationships with family and peers. The mean academic anxiety score of students from mixed households was somewhat higher than that of students from nuclear families, although this difference was not statistically significant.<sup>6</sup>

Akeela & Ashok (2018), studied academic stress among government and private secondary students and also compared academic stress between boys and girls, in order to achieve this, both government and private schools were consulted, and samples from both of these were obtained i.e. 144 students from each school was taken, which makes the total sample size 288 students having age range between 13 to 16 years. The researcher used the purposive sampling technique. Academic stress scale made by Rajendran and Kallappan in (1990) was adopted to assess academic stress. To find out the results, the researcher employed various statistical operations viz, descriptive statistics and t-test. Substantial differentiation in academic stress among public and aided school students has been observed; this may be because of a number of reasons. Another finding showed no difference in academic stress with regard to gender means boys and girls do not differ in academic stress. According to this study, both males and females are able to manage academic stress.

A Study was undertaken in 2016 by Maj. Indira Das and Lt. Col. Meena Chaco to determine the pressures experienced by Basic B. Sc. Nursing students. 150 samples from the first, second, third, and fourth years were used in this investigation. According to preliminary research, stress is a serious issue for Basic B.Sc. Nursing students. were academic and clinical pressure. Between students aged 17 to 20 and those aged 21 to 24, the mean stress score was 5.96. Between samples whose dads were employed by the defence service, there was an 8.57point difference in the mean stress score. It denotes that their perception of stress was higher.<sup>8</sup>

In their study on perceived stress and sources of stress among first year medical undergraduate students in private medical colleges, Anandhalakshmi T. Swaminathan et al. (2016) found that among the stress situations are the

demographic factors as well as other factors like the students' learning stage, the external environment and the Country situations.<sup>9</sup>

In a 2016 study on academic stress among students in government and private high schools, Dr. Smritikana Gosh Found that students in private high schools have higher levels of stress than students in government high schools. Additionally, there are more female students than male students.<sup>10</sup>

# 2. Research on Studying Habits

Mahwish Rabia and Naima Mubarak (2017) found that good study habits had a significant positive impact on the growth of knowledge and perceptual abilities. Study habits give insight into how much a person will learn, how far he wants to go, and how much money he wants to make. all of this can be influenced by one's lifelong study habits.<sup>17</sup>

A student's academic success depends on their study habits, according to a study by Reymark Lubo and Jhoselle Tus from 2020. It is a task that students regularly complete, such as taking notes, organizing study groups, and successfully completing learning objectives. Depending on how successfully it aids the children, it can be categorized as either effective or unsuccessful.<sup>18</sup>

Ammara Numan and Syeda Hasan, Journal of Research & Reflections in Education (JRRE) 11(1), 2017. The purpose of the current study was to find out how undergraduate student's study behaviours affected their test anxiety and academic performance. 180 undergraduate students (84 boys and 96 girls) were selected as part of a purposive sample from a public

university. Study habits significantly influence test anxiety and academic achievement, according to a multivariate analysis of variance. The results showed that students with good study habits have lower test anxiety and outperform those with bad study habits academically. Additionally, it was discovered that girls are more likely than boys to feel test anxiety. The results also showed that girls have better study habits. Girls have greater academic success than males. Test anxiety was adversely connected with academic accomplishment and study habits, and there was a clear positive relationship between study habits and academic achievement, according to correlation analysis. These results demonstrated the necessity for undergraduate students to develop better study habits in order to reduce test anxiety and raise their academic performance.<sup>19</sup>

GI Osa- Edoh and ANG Alutu, Current Research Journal of Social Sciences, 4(3), 228-234(2012). This study looked at the value of encouraging students to develop a study habit as a way to improve their academic performance. This study attempted to investigate the declining quality of education in Nigeria and its causes from the viewpoint of the educational stakeholders. In this regard, some theories were put up to determine the causes of the declining standard. However, the study revealed excellent academic performance. the fact that pupils do not know how to study and those who do succeed do not use good study techniques is another reason for the disparity in study habits.<sup>20</sup>

Shabbir Ahmad Rana, Pakistan Journal of social and Clinical Psychology 9, 21-26, 2011. The goal of the current study was to examine the study habits and academic performance of Pakistani British and White British pupils. 200 science 10<sup>th</sup> graders from four multiethnic schools in England, UK, made up the sample. Students' study habits and attitudes were evaluated using the Survey of Study Habits and Attitudes (Brown &

Holtzman, 1955), and their academic achievement was evaluated using their last year's grades. Statistical investigation showed that white British pupils had consider ably superior study habits than the, notwithstanding this.<sup>21</sup>

Zebun Nisa Khan, online submission 3(1), 145-150, 2016. The goal of the current study was to determine how socioeconomic status and gender differences affected the study habits of 100 students in class VII at Government Colleges in the Amroha District. Two psychological tests-the Socio-economic Status Scale(urban): by Dr. Kulshrestha and Rao's Study Habits Inventory – were used to measure the effects of two independent variables on the study habits of the aforementioned pupils. The results showed a considerable impact of individuals' gender on their study habits. Study habits were found to be unaffected by socio economic status. The interaction impact between socio economic level and gender was also significant.<sup>22</sup>

# CHAPTER - IV

# RESEARCH METHODOLOGY

Methodology of research organizes all the components of the study in a way that is most likely to lead to valis answer to the sub-problems that have been posed.

Methodology of the research indicates the general pattern of organizing the procedure for empirical study together with the method of obtaining valid and reliable data for problem under investigation. The present study aimed to assess the academic stress and study habits among PU students in selected PU college, Kolar.

# RESEARCH APPROACH

Research approach indicates the procedure for conducting the study. In the present study a descriptive survey approach was adopted.

#### RESEARCH DESIGN

A research design is an investigators overall plan for obtaining answers for the research questions. In the present study non experimental descriptive survey design is used to assess the academic stress and study habits among the PU students.

#### **SETTING OF THE STUDY:**

Setting is the location where a study is conducted. For the present study Sri Channe Gowda Mahesh PU college, Kolar is the setting. The study was conducted in 2<sup>nd</sup> PU students. there was total 100 students.

## **POPULATION:**

Population referred as the entire set of individuals or objects having some common characteristics selected for a research study. The population for the present study consisted of PU students who are present in the PU college.

#### **SAMPLE:**

Sample is a part or subset of population selected to participate in research study. In this present study consist of all the students in selected PU college, Kolar.

#### **SAMPLE SIZE:**

For the present study the sample size Consist of 100 PU students.

# **SAMPLING TECHNIQUE:**

Purposive sampling technique was used for the selection of the study participants.

#### **CRITERIA FOR SELECTION OF SAMPLES:**

# **Inclusion criteria:**

Those who are willing to participate in the study

> Students who are studying in science, arts & commerce groups.

#### **Exclusion criteria:**

> Students who are absent on the day of data collection.

➤ Those who are not willing to participate in the study.

#### **DATA COLLECTION TOOL:**

Tool − 1: Socio-demographic variables

Tool - 2: Scale for assessing academic stress (SAAS)

Tool – 3: Palsane and Sharma Study Habit Inventory (PSSHI)

#### **DESCRIPTION OF TOOL:**

# **TOOL 1: Socio-demographic variables**

Demographic data includes, Age, Gender, Branch (Science, Commerce, Arts), Family Literacy and Areas of residence.

# **TOOL 2: Scale for Assessing Academic Stress (SAAS)**

The Scale for Assessing Academic Stress (SAAS) was developed by Sinha, Sharma, and Nepal (2001) to measure academic stress in teenagers. A 40 item self-report questionnaire is meant to assess the presence or absence of all possible primary points of academic stress. The individual must choose one of five alternative answers based on the SAAS scale: Normal

Stress (NS), Slight Stress (SS), Moderate Stress (MS), High Stress (HS), and Extreme Stress (ES). Academic stress is measured using several aspects or criteria.

## **TOOL 3: Palsane and Sharma Study Habit Inventory (PSSHI)**

Palsane and Sharma (1989) developed and standardized a study habit assessment to examine adolescents' study habits. The measure consists of 45 items divided into eight categories: Time management, Concentration, Remembering, the studying in advance, Self-study after lecture, Listening and Taking notes, Taking test, Motivation. based on the 8 parameters it is categorized into 3 ranges Desirable, moderately desirable and undesirable.

#### ETHICAL CLEARANCE

Formal ethical clearance will be obtained from institution ethical committee Sri Devaraj Urs College of Nursing, to conduct the study.

#### **DATA COLLECTION PROCEDURE:**

**Preparatory phase:** The Sri Devaraj Urs College of Nursing's institutional ethics committee granted authorization, and each study subject provided written consent.

**Intervention phase:** Based on the inclusion criteria, through Purposive sampling technique, 100 PU students were approached and assessed for their academic stress followed by their study habits. Then researchers thanked PU students who participated in the study. The information gathered from 18-04-2023 to 24-04-2023.

#### PLAN FOR DATA ANALYSIS:

The data obtained from PU students was analysed using descriptive and standardized tool.

- Academic stress and study habits was analysed using frequency and percentage.
- Co-relation also analysed between academic stress and study habits.

# CHAPTER - V

# DATA ANALYSIS AND INTERPRETATION

Data analysis is the schematic organization of research data and testing of research hypothesis using that data.

This chapter deals with analysis and interpretation of data gathered from PU students through Scale for assessing academic stress (SAAS) and Palsane and Sharma Study Habit Inventory (PSSHI) Questionnaire and presented based on the objectives;

#### **OBJECTIVES**

- 1. To assess the academic stress using 'scale for assessing academic stress' (SAAS)
- 2. To assess the study habits using 'Palsane and Sharma study habits and inventory' (PSSHI)
- 3. To find out the co-relation between academic stress and study habits of PU Students.

The data collected were tabulated, organized and presented under the following sections;

- Section-I: Distribution of PU students According to their socio-demographic variables.
- 2. **Section-II:** Distribution of PU Students based on their academic stress.
- 3. **Section-III:** Distribution of PU Students based on their study habits.
- 4. **Section-IV:** Corelation between Academic stress of PU Students with Study habits.

# SECTION - I

# DISTRIBUTION OF PU STUDENTS ACCORDING TO THEIR SOCIO-DEMOGRAPHIC VARIABLES

This section deals with distribution of PU students according to their socio-demographic variable. All students were assessed for their socio-demographic variables, before assessing the academic stress and study habits and it is presented from table 1 to 4.

Table -1: Distribution of PU students based on age group

N = 100

SL. NO	AGE	Fr	%
1	≥17	17	17%
2	17- 18	83	83%

TOTAL	100	100

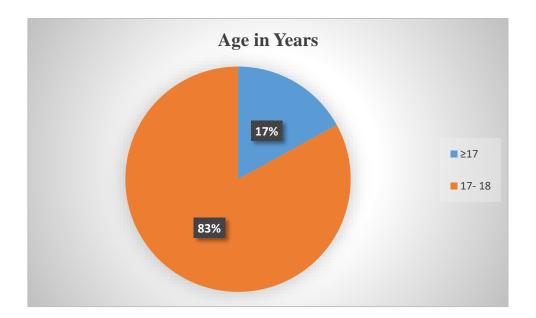


Fig-1: Showing distribution of PU students based on age group.

The above table and pie diagram shows that majority of students (83%) where between the age group of 17 to 18 years. 17% of them were between the age group greater than or equal to 17 years.

Table -2: Distribution of PU students based on their gender

N= 100

SL. NO	Gender	Fr	%
1	Male	44	44%
2	Female	56	56%
	Total	100	100%

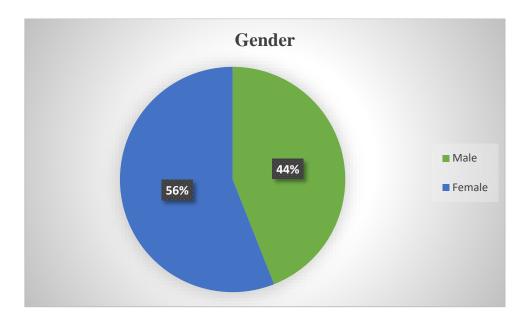


Figure-2: Showing distribution of PU students based on gender

The above table and pie diagram Show the majority of (56%) the students were females and 44% of them were males.

Table-3: Distribution of PU students based on their Branches (Science, Arts, Commerce)

N=100

SL.NO	Branches	fr	%
1	Science	54	54%
2	Commerce	36	36%
3	Arts	10	10%
	Total	100	100

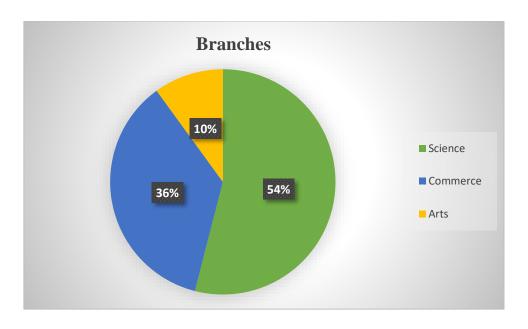


Figure-3: Showing distribution of PU students based on branches

The above table and pie diagram shows the majority (54%) of the students were Science batch, 36% of them were Commerce batch and 10% of them were Arts.

# **SECTION-II**

# DISTRIBUTION OF PU STUDENTS BASED ON THEIR ACADEMIC STRESS

This section deals with first objective that was **to assess the academic stress using 'scale for assessing academic stress'(SAAS).** The PU students were assessed for their academic stress and it is presented in table 4.

**Table-4: Distribution of PU students based on their academic stress** 

N = 100

SL.NO	PARTICULRS	FREQUENCY	PERCENTAGE (%)
1	NO STRESS (NS)	44	44 %
2	SLIGHT STRESS (SS)	27	27 %
3	MODERATE STRESS (MS)	22	22 %
4	HIGH STRESS (HS)	04	04 %
5	EXTREME STRESS (ES)	03	03 %

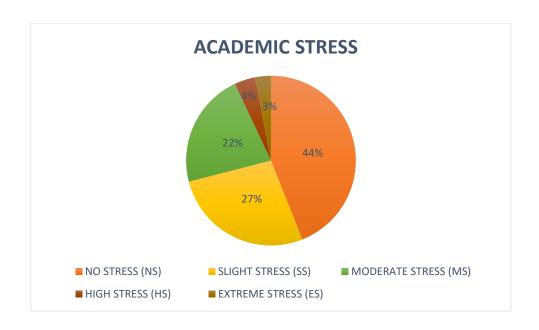


Fig-4: Showing Distribution of PU students based on their academic stress

The above table and Pie diagram shows that, 44 % of PU students had No Stress, 27 % of PU students had Slight Stress, 22 % of PU students had Moderate Stress, 4 % of PU students had High Stress and 3 % of PU students had Extreme Stress.

#### **SECTION-2**

## DISTRIBUTION OF PU STUDENTS BASED ON THEIR STUDY HABITS.

This section deals with the second objective of the study that was **to assess the study habits using 'Palsane and Sharma study habits and inventory' (PSSHI).** The PU students were assessed for their Study Habits and it is presented in table 5.

Table 5: Distribution of PU students based on their study habits

#### N=100

SL.NO	PARTICULRS	FREQUENCY	PERCENTAGE (%)
1	DESIRABLE	42	42%
2	MODERATELY DESIRABLE	44	44 %
3	UNDESIRABLE	14	14 %

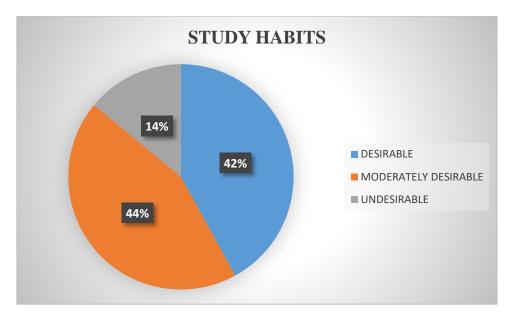


Fig-5: Showing Distribution of PU students based on their study habits

Table 2 shows hat, 42% of PU students had Desirable Study Habits, 44% of PU students had Moderately Desirable Study Habits and 14% of PU students had Undesirable Study Habits.

# SECTION-3 CORELATION BETWEEN ACADEMIC STRESS OF PU STUDENTS WITH STUDY HABITS.

This section deals with third objective of the study that was **to find out the co-relation between academic stress and study habits of PU Students.** 

Table 6: Corelation between academic stress of PU students with study habits.

#### **Correlations**

		AS	ST
	Pearson Correlation	1	.973**
	Sig. (1-tailed)		.001
AS	Sum of Squares and Cross-products	10428095.333	12011531.000
	Covariance	2085619.067	2402306.200
	N	6	6
	Pearson Correlation	.973**	1
	Sig. (1-tailed)	.001	
ST	Sum of Squares and Cross-products	12011531.000	14611322.000
	Covariance	2402306.200	2922264.400
	N	6	6

<sup>\*\*.</sup> Correlation is significant at the 0.01 level (1-tailed).

### **Nonparametric Correlations**

#### **Correlations**

			AS	ST
	A C	Correlation Coefficient	1.000	.928**
	AS	Sig. (1-tailed)		.004
Con a auma an la mh a		N	6	6
Spearman's rho	C/T	Correlation Coefficient	.928**	1.000
	ST	Sig. (1-tailed)	.004	•
		N	6	6

<sup>\*\*.</sup> Correlation is significant at the 0.01 level (1-tailed).

Table 7 shows that, the co-relation between Academic stress and study habit calculated.

'r' value is r = 0.973 (at p = 0.01level), which shows significant co-relation between academic stress and study habits.

#### **CHAPTER-VI**

#### **DISCUSSION**

Students are going through a phase in their lives where they are subjected to different hormone imbalances that result in personality changes, academic stress, and a change in self-worth. Self-efficacy is a crucial personal quality that represents a person's confidence in their ability to plan and carryout actions to achieve particular goals and objectives. Studies show that majority of PU students has stress. Hence the present study was intended to assess the academic stress and study habit of PU students. The data collected from 100 PU students was analyzed and presented in chapter V. The findings obtained were discussed as follows;

#### I. Distribution of PU students based on their academic stress.

With regards to the academic stress, 44 % of PU students had No Stress, 27 % of PU students had Slight Stress, 22 % of PU students had Moderate Stress, 4 % of PU students had High Stress and 3 % of PU students had Extreme Stress. This was supported by the study on the core of self- assessment and academic stress among EFL learners: the mediating role of coping styles.<sup>23</sup>

#### II. Distribution of PU students based on their study habits

With regards to study habits, 42% of PU students had Desirable Study Habits, 44 % of PU students had Moderately desirable Study Habits and 14% of PU students had Undesirable Study Habits. This was supported by the study on the study habits of undergraduate students at caff in Fiji national university.<sup>24</sup>

#### III. Corelation between academic stress of PU students with study habits.

With regards to co-relation between academic stress and study habits, calculated 'r' value is r=0.973 (at p=0.01 level) which shows significant co-relation between academic stress and study habits. This was supported by the study on the relationship between academic stress, study habits and academic achievement of undergraduate students of universities in Gomal university Journal of Research.<sup>25</sup>

#### **CHAPTER-VII**

#### **SUMMARY**

This chapter discusses on a brief summary of the study, limitation, Nursing implications and recommendation for future study.

The present study aimed to assess the academic stress and study habits among PU Students at selected PU college, Kolar.

#### The Objectives of the study

- 1. To assess the academic stress using 'scale for assessing academic stress' (SAAS)
- To assess the study habits using 'Palsane and Sharma study habits and inventory' (PSSHI)
- 3. To find out the co-relation between academic stress and study habits of PU Students.

#### The data collection was under the following phases;

**Preparatory phase:** The Sri Devaraj Urs College of Nursing's institutional ethics committee granted authorization, and each study subject provided written consent.

**Intervention phase:** Based on the inclusion criteria, through Purposive sampling technique, 100 PU students were approached and assessed for their academic stress followed by their study habits. Then researchers thanked PU students who participated in the study. The information gathered from 18-04-2023 to 24-04-2023.

#### MAJOR FINDINGS OF THE STUDY

#### Distribution of PU students based on their academic stress

With regards to the academic stress, 44 % of PU students had No Stress, 27 % of PU students had Slight Stress, 22 % of PU students had Moderate Stress, 4 % of PU students had High Stress and 3 % of PU students had Extreme Stress.

#### Distribution of PU students based on their study habits

With regards to study habits, 42% of PU students had Desirable Study Habits, 44% of PU students had Moderately Desirable Study Habits and 14% of PU students had Undesirable Study Habits.

#### Corelation between academic stress and study habits

With regards to corelation between academic stress and study habits, calculated 'r' value is  $r = 0.973 \ (at \ p = 0.01 \ level) \ which shows significant corelation between academic stress and study habits.$ 

#### NURSING IMPLICATION

The findings of the present study have several implications in nursing administration, nursing practice, nursing education and nursing research.

- The result of the study shows that the level of II PU students about academic stress, being in touch with daily lessons is a good idea.
- Try to be regular in attending and concentrating in lectures.
- Last minute studying should be avoided and remember that a regular seven hours of sleep is mandatory for the body to function well.

- One should identify the best time and place for studying and this varies with each individual.
- The students are aware of the exact topics that are going to come for the exams and previous year's question papers should give you an idea about the exam pattern.
- Taking regular short breaks while working helps one relax and concentrate for longer.
- One should always set 'realistic' goals in life and never let negative thoughts get into one's mind. On the day of the exams, one should remain calm and stop being nervous.

#### NURSING ADMINISTRATION

- Nursing administrators should involve in formulating policies that support to create health education program on academic stress among students.
- Encouragement of staffs for adaptation of appropriate preventive behaviour against academic stress among students.
- The nursing administration should encourage staff nurses to share or disseminated the findings of the present study through social media.

#### **NURSING PRACTICE**

• The study has shown that, even though students are having no stress.

#### NURSING EDUCATION

 Nursing students need to be equipped to conduct awareness programmes in schools and colleges on effects of academic stress in their study habits.

#### **NURSING RESEARCH**

- This study helped nurse researcher to develop insight on academic stress among PU students.
- Nurses should disseminate the findings of the present research study while
   presenting papers in national or international conference or publishing in journals.

#### LIMITATIONS:

- Purposive sampling was used for the study and the data is collected only from PU colleges of Kolar.
- The data included only the information from females and males of the age group of 17 18.
- Another setback of this study was the difficulty to examine all the elements of the variables 'Academic Stress' and 'Study Habits'.

#### **RECOMMENDATIONS:**

- A similar study can be conducted while using large samples.
- A similar study can be conducted in Nursing Students.

#### **CHAPTER-VIII**

#### **CONCLUSION**

To assess the academic stress and study habits among PU Students at selected PU college, Kolar. For the study non experimental descriptive survey research approach was used. Through Purposive sampling technique, 100 PU students were selected using inclusion criteria. The academic stress and study habits among PU Students was assessed using Scale for assessing academic stress (SAAS) and Palsane and Sharma Study Habit Inventory (PSSHI). The findings of the study revealed that, majority of students (44%) have no stress, 27% of PU students had Slight Stress, 22% of PU students had Moderate Stress, 4% of PU students had High Stress and 3% of PU students had Extreme Stress. Based on study habits 42% of PU students had Desirable Study Habits, 44% of PU students had Moderately desirable Study Habits and 14% of PU students had Undesirable Study Habits. The co-relation between academic stress and study habits, the co-relation between academic stress and study habits. The study concluded that even though students are having no stress.

#### CHAPTER- IX

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## ANNEXURE: 1 PERMISSION LETTER

#### LETTER REQUESTITION PERMISSION FOR CONDUCT RESEARCH STUDY

From, IV year B.Sc. Nursing 2nd group of Research SDUCON Tamaka, Kolar-563103

To, The Principal St. Francis DeSales pu College Kolar Through Research Guide

Subject: - Requesting permission for data collection from PU college students.

#### Respected Madam /Sir,

With respect to the above-mentioned subject, we the students of IV year B.Sc. nursing students of research group II Under the guidance by Prof. Punitha M, conducting a research study on the topic "A descriptive study to assess the academic stress and self -efficacy in relation to study habits among PU Students at selected PU colleges, Kolar." Would request you to permit us to collect the data from PU students of St. Francis DeSales pu College, Kolar from 20/02/23 to 28/02/23. kindly consider this request and grant us the permission to collect the data.

Thanking you,

#### Enclosure

- 1. Statement of problem
- 2. Tool used for data collection

#### Your's Sincerely

- 1. Miss. Achangel Sebastian delegel

1. Miss. Achangel Sebastian de 2. Miss. Amrutha S. Miss. Anu Johnson muchal 3. Miss. Anu Johnson muchal 4. Miss. Ayana Joseph Status 6. Miss. Husna N. Bl. 6. Miss. Merin Lenin Levin 6. Miss. Sneha Rajmohanan S. 9. Miss. Theresa K. Bijoy 16. Miss. Theresa K. Bijoy 16. Miss. Asha Rani 10. 11. Mr. Venkataravanappa 16. Miss. Sneha Rajmohanan S. 9. Miss. Theresa K. Bijoy 16. Miss. Asha Rani 10. 11. Mr. Venkataravanappa 16. Miss. Achangel Sebastian de 2. Miss. Anu Johnson muchal 4. Miss. Ayana Joseph Status 6. Miss. Ayana Joseph Status 6. Miss. Husna N. Bl. 6. Miss. Sneha Rajmohanan S. 9. Miss. Theresa K. Bijoy 16. Miss. Asha Rani 10. 11. Mr. Venkataravanappa 16. Miss. Apana Joseph Status 6. Miss. Anu Johnson muchal 4. Miss. Ayana Joseph Status 6. Miss. Ayana Joseph Status 6. Miss. Asha Rani 10. Miss.

**ANNEXURE: 2** 

#### LETTER FOR ETHICAL CLEARANCE



#### SRI DEVARAJ URS COLLEGE OF NURSING TAMAKA, KOLAR – 563 103. INSTITUTIONAL ETHICS COMMITTEE

Format No. IEC 01 Issue No. 02 Rev No. 01 Date 01-09-2018

## Ref.: No.SDUCON/IEC/51 /2022

Date:28/07/2022

This is to certify that the Institutional Ethics committee of Sri Devaraj Urs College of Nursing, Tamaka, Kolar has examined and unanimously the following projects of III Year Basic B.Sc Nursing and II year P.B.B.Sc, I Year M.Sc Nursing Students and Faculty projects for the academic year 2021-22

Number of projects B.Sc Nursing: 11 Number of projects M.Sc Nursing: 18 Number of Faculty Projects: 134

Sl. No		Guide	Investigators	Accepted/Not accepted	Remarks
1.	A descriptive study to assess the knowledge regarding assistive technology for children with learning disabilities among school teachers in selected schools at kolar.		Abigale Thomas Amrutha GN Ansu James Athulya CS Gayathri N Meghana V Rajeena Biju Sneha Benny Tessy Thomas Suresh (PBBSc) Arunamma (PBBSc)	Acrepted	for Rem find meeting minut for all project
2	"A Descriptive Study To Assess The Academic Stress And Self Efficacy In Relation To Study Habits Among		Miss. Achangel Sebastian Miss. Amrutha S		
	Adolescents In Selected Pu Colleges, Kolar."		Miss. Anu Johnson Miss. Ayana Joseph	Accepted	
			Miss. Husna N Miss. Merin Lenin		
			Mr. Rakesh M P Miss. Sneha Rajmohanan		

## ANNEXURE: 3

### **INFORMED CONSENT FORM**

Name of the Principal Investigators: Ms. Achangel Sebastian, Ms. Amrutha S, Ms. Anu Johnson, Ms. Ayana Joseph, Ms. Husna, N Ms. Merin Lenin, Mr. Rakesh M P, Ms. Sneha Rajmohanan, Ms. Theresa K Bijoy, Mrs. Asha Rani, Mr. Venkataravanappa

Name of the Guide: Mrs. Punitha M, HOD Department of OBG

Name Of the Organisation: Sri Devaraj Urs College of Nursing, Tamaka, Kolar

Title of the study: "A descriptive study to assess the academic stress and self -efficacy in relation to study habits among PU Students at selected PU colleges, Kolar."

If you agree to participate in the research study. We will collect information regarding self-efficacy, Academic stress, and study habits from you as a person responsible for you or both. We will collect relevant details.

You are invited to participate in the research study. You are being asked to participate in the study because you satisfy our eligibility criteria. The information given in the documents is meant to help you decide whether or not take part. Please be free to ask quarries. I give my consent to collect the information and also can be used for research. Test validation or education as long as my privacy maintained.

I have read the information or it has been read and explained to me in English language. I have understood the purpose of the study. The nature of information will be collected and disclosed during the study. I had the opportunity to ask questions and the same has been answered to my satisfaction. I understand that I remain free to withdraw from the study at any time and this will not change my future care. I the undersigned agree to participate in this study and authorised to collect personal information of presentation and publication.

Student's signature:

Person obtaining consent and his/her signature:

Principal investigators name and signature:

- 1. Achangel Sebastian
- 2. Amrutha S
- 3. Anu Johnson
- 4. Ayana Joseph
- 5. Husna N
- 6. Merin Lenin
- 7. Rakesh M P
- 8. Sneha Rajmohanan
- 9. Theresa K Bijoy
- 10. Asha Rani
- 11. Venkataravanappa

**ANNEXURE: 4** 

#### **PERSONAL DATA**

1. Name of the student:

2.Age :

3.Gender : Male / Female

4. Address :

5.Mobile No :

6. Branch : Science / Commerce / Humanities

7. Year of study : I PUC / II PUC

8. Father's occupation:

9. Mother's occupation:

10. Locality of living : Living in hostel / Living with family

#### **INSTRUCTIONS:** Dear Students

- 1.Please read the statements carefully and follow the instructions given.
- 2. Your answers will be kept confidential.
- 3.Do not leave any questions unanswered.
- 4. Tick the correct answer from the options.

## **ACADEMIC STRESS SCALE**

This scale consists of 40 items describing the stress in your PU college life from the various sources. The level of stress you feel for each item can be indicated by marking a '\sqrt' mark in the bracket given against each statement.

If you feel NO STRESS, put a ' $\checkmark$ ' mark in the 1<sup>st</sup> bracket (NS), SLIGHT STRESS in the 2<sup>nd</sup> (SS), MODERATE STRESS in the 3<sup>rd</sup> (MS), HIGH STRESS in the 4<sup>th</sup> (HS), and you feel EXTREME STRESS put a ' $\checkmark$ ' mark in the 5<sup>th</sup> bracket (ES).

SL.NO	STATEMENT	NS	SS	MS	HS	ES
1.	Teachers make too many extra					
	demands on students.					
2.	Poor interest in some subjects.					
3.	Progress report to parents.					
4.	The teacher is not humours towards us.					
5.	Lack of concentration during study hours.					
6.	Difficulty in remembering all that is studied.					
7.	Worrying about the examinations.					
8.	Lack of self-confidence.					
9.	The teachers do not listen to our ideas.					
10.	Conflict with friends/ collage authorities.					
11.	Teachers give more punishment in the class.					
12.	Worry about results after examination.					
13.	Hesitate to ask the teacher for detailed explanation.					
14.	Biased attitude of the teacher.					
15.	Inadequate space or room for the examination.					
16.	Not knowing how to prepare for the examination.					
17.	Lack of assertiveness (Confidence)in the class					
18.	Lack of opportunity to meet teachers.					
19.	Teachers shows socio-economic status on students.					
20.	Slow in getting along with the curriculum.					
21.	Exam papers are tough and not valued well.					

22.	Unable to complete the assignments in time.			
23.	Lack of communication between teachers and students.			
24.	Monotonous (boring) teaching style by the teacher.			
25.	Not enough discussion in the class.			
26.	Lack of mutual help among classmates.			
27.	Lack of fluency while speaking the language other than the mother tongue.			
28.	Difficulty in public speaking.			
29.	The teacher is fast and does not use blackboard legibly.			
30.	Teachers lacking interest in students.			
31.	Examination syllabus is too heavy in some subjects.			
32.	Feeling of inferiority.			
33.	Unable to discuss academic failures with parents.			
34.	Not able to grasp the subject matters.			
35.	Incomplete and confusing study materials.			
36.	Eleventh hour preparation for the examination.			
37.	Importance of subject matter			
38.	Difficulty in adjusting with opposite gender			
39.	Inadequate subject knowledge of the teacher			
40.	Inadequate lab and library facilities.			

## PALSANE AND SHARMA STUDY HABITS INVENTORY [PSSHI]

Please read the following statements, three alternatives are given for your answers (a)Always or after, (b) Sometimes, (c) Rarely or never.

SL.	PSSHI	Always or	Sometimes	Rarely or
NO	T . 1	After (A)	(B)	never (C)
1.	I study every day			
2.	I study at a particular time of the day.			
3.	I do my homework daily.			
4.	If I have to study for a longer time, I			
	take rest in between.	Ш		
5.	I have all the required book and other			
	relevant materials of study with me.			
6.	For the time of study, I get disturbed			
	by the surrounding at the time of the			
	study.			
7.	I develop automatic interest in the			
	subject as soon I studying it.			
8.	I realise the importance of the subjects			
	for my future career.			
9.	Other stray thoughts gradually flow in			
	as soon as I settle down for the study.			
10.	I read the main points before I read the			
	chapter.			
11.	I take down notes while reading.			
12.	I try to recall the matter after reading			
	it.			
13.	I continue my reading despite the			
	difficulties in understanding meaning			
	of some of the words.			
14.	I read very carefully in order in order			
	to understand every point.			
15.	I never read silently.			
16.	According to the importance and			
	difficulty of the subject matter, I			
	change and adjust speed of my			
	reading.			
17.	I study figures and graphs very			
10	carefully while reading.			
18.	During the class room teaching, I take			
10	down notes very sincerely.			
19.	At home, I compare my class notes			
20	with the notes from the text books.			
20.	I take help of anybody, if I do not			
21.	follow anything.			
<b>41.</b>	I study the subject matter at home			l ⊔
	thoroughly before it is taught in the class room.			
	Class IUUIII.			

22.	I read books whenever, I get free time whether at home or in the school\College.			
23.	I attend my classes regularly in time.			
24.	I frequently remain absent from class.			
25.	If a matter is to be learnt by heart, I			
	read and memorize it part by part.			
26.	I cram certain things without			
	understanding.			
27.	I revise the subject matter from time to			
20	time.			
28.	I study in the library regularly.			
29.	During examinations days also, I sleep			
30.	as usual in the night.			
30.	Before writing the answers to the questions in the examination. I read			
	very carefully the entire question			
	paper.			
31.	In the examination, I answer the	П		
	question in their serial order.			
32.	I divide the time according to the			
	matter to be answered in respect of the			_
	number of questions.			
33.	Before examination, I read my own			
24	notes carefully.			
34.	I prepare for the examinations from the guides\notes available in the market.			
35.	I draw an outline of answers of each			
55.	question, before writing answers to the		Ц	
	questions in the examination.			
36.	I feel tense at the beginning of the	П		
	examination.			]
37.	After the examination, I realise that I			
	have made some mistakes in the			
	answers I have written or I have			
20	forgotten some important points.			
38.	I carefully record my examinations results.			
39.	I single out my weak subjects on the			
37.	strength of my examination results.			
40.	I try to make up my deficiency in the			
	weak subjects to my best.			
41.	I get disappointed, if the examination			
	result is not favourable.	_		
42.	I have a tendency to compare my			
	marks with others after the results are			
43.	declared.			
43.	I think that I can improve fairly my study habits.			Ш
	staaj naons.	l l		1

44.	I get guidance about proper study habit from my teachers.		
45.	I will take advantage of a guidance programme in study habits is arranged.		

## **ANNEXURE: 5**

## **MASTER SHEET**

#### ACADEMIC STRESS SCALE

	_	_	_		_		_	_	_	_	_	_		_	_		_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_	_
no	1	2	3	4	5	6	7	8	9	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2	2	2	2	2	3	3	3	3	3	3	3	3	3	3	4
										0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0	1	2	3	4	5	6	7	8	9	0
1	Μ	S	Н	Ν	S	М	S	Ν	Ν	S	Ν	S	Ν	Ν	Ν	S	M	Н	Ε	Μ	Ν	S	Ν	Ν	Ν	Н	Ε	S	Ν	S	S	M	S	М	S	Ν	S	Н	S	Е
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
2	Ν	Ν	М	Ν	Ν	S	М	Ν	N	Ν	Ν	М	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	М	Ν	Ν	М	Ν	Ν	М	Ν	Ν	М	Н	Ν	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
3	Ν	Ν	М	Ν	Ν	S	Ν	Н	S	N	S	М	S	М		М	Ε	Н	S	Н	Ν	S	Μ	Ν	Ν	S	Ν	S	Ν	S	Ν	М	S	Ν	М	S	М	Н	Ν	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
4	N	N	М	N	N	S	S	N	N	N	N	М	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	S	N	N	N	N	N	E	N	S	N
l '	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	s
5	N	N	M	N	N	N	S	N	N	N	N	S	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	N	E	N	N
)	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
6	-		S	N					N	N		N			_			N	N							N			N	N	N	N		_		-				
О	N	N			N	N	N	N			N		N	N	N	N	N			N	N	N	N	N	N		Ν	N					N	N	N	N	N	N	N	N
_	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
7	M	N	N	N	S	M	N	N	S	N	N	Н	N	S	N	S	N	N	S	N	S	N	N	M		N	S	M	N	N	Ε	N	M		M	Ε	N	N	N	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
8	M	Ν	Ν	Ν	S	M	М	Ν	S	Ν	S	Н	Ν	S	Ν	S	N	N	S	Ν	S	Ν	Ν	M	Ν	Ν	S	M	Ν	N	M	Ν	M		M	Ν	N	S	Ν	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
9	M	Ν	Н	Ν	S	М	M	Ν	S	Ν	M	Ε	Ν	S	Ν	S	Ν	Ν	S	Ν	S	Ν	Ν	M	Ν	Ν	S	M	Ν	Ν	Ε	Ν	Ν	М	M	Ν	Ν	S	Ν	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
10	М	Ν	Н	Ν	S	S	Ν	Μ	S	S	Ν	М	S	Μ	S	S	Μ	Ν	S	Ν	S	S	Μ	S	S	S	Ν	Μ	S	Ν	Μ	Н	S	Ν	S	M	Ν	S	Ν	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
11	Ν	Μ	М	Ν	Ν	S	S	S	Ν	Ν	Ν	Ν	М	Μ	Μ	Ν	Ν	Ν	S	S	Ν	М	Μ	Ν	Ν	S	Ν	Μ	Μ	Н	Μ	Ε	Ν	Μ	Ν	Ν	Ν	Ν	Μ	Μ
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
																																						l l		

12	N /	_	N.I	NI	N.I		N /	N /	l -	11	11	N /	N 4	NI	NI	NI	NI	N /	N 4	_	_	_	11	N /	NI	NI	NI	NI	N.I	N.I	N.	c	NI	NI	NI	NI	N /	NI	NI	NI
12	M	S	N	N	N	S	M		E	Н	Н	M		N	N	N	N	M	M	S	S	S	Н	М	N	N	N	N	N	N	N	S	N	N	N	N	IVI	IN	N	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
13	N	S	Ν	N	N	М	M		M	Н	Н	N	N	N	N	Ν	M	M	M	M	М	M	M	Ν	Ε	Ε	Е	Н	Н	M	M	M	Ν	Ν	Ν	Ν	Ν	S	S	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
14	Ν	Ν	Ν	Ν	M	M	Н	Ν	Ν	Ν	Н	М	Ν	Ν	Ν	S	Ν	Ν	Ν	M	Ν	Ν	Ν	M	Ν	Ν	М	Ν	Ν	S	M	M	Ν	M	Н	Ν	Ν	Ν	Ν	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
15	Ν	Μ	Ν	Ν	M	S	Н	Ε	Н	М	Н	М	Ν	S	Ν	Н	Ν	М	Ε	Ν	S	Н	Ε	Ν	Ν	Н	S	Ν	Ε	Ν	Н	Ε	Ν	М	Н	Ν	Н	S	Н	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
16	Μ	Ν	Н	Τ	Μ	S	Μ	Н	S	Ζ	Ζ	Ζ	Η	Μ	Z	Ν	Н	Е	Μ	Ε	Μ	Ν	Μ	Μ	Μ	Μ	Ν	Μ	Μ	Μ	Μ	Μ	Μ	Μ	S	S	Μ	S	Μ	M
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
17	М	Μ	Н	Н	Μ	S	Μ	Μ	S	Ε	Ε	Ν	Μ	М	Ν	Μ	Н	Μ	Μ	Ε	Μ	Μ	Μ	Ν	Μ	Н	Ν	Μ	Μ	S	Μ	Μ	S	Ν	S	Μ	S	Ν	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
18	Ν	Ν	N	Ν	Μ	М	М	Ν	Ν	Ν	М	М	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Μ	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Μ	Ν	Ν	М	Ε	Ν	Ν	Ν	Ν	Ν	Ν	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
19	М	Ν	Ε	Н	Ν	М	Ε	Ν	N	Ν	М	М	Ν	N	Ν	М	N	Ν	Ν	Ν	Ν	Ν	Ν	Ν	М	Ν	Ν	М	Ν	Μ	М	Ε	Ν	Ν	Ν	Ν	Ν	Ν	Ν	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
20	Ε	Н	Н	М	М	Ε	М	М	S	Ε	Ε	Ν	М	М	Ν	Н	Н	М	Ε	М	Н	М	М	Ν	М	Н	Ν	Ν	М	Μ	М	М	S	Ν	S	М	S	Ν	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
21	М	М	Н	Н	М	М	М		S	Ε	Ε	S	М	М	Ν	М	Н	М	Ε	Ε	Н	М	М	Ν	М	Н	Ν	Ν	М	М	М	М	S	Ν	S	М	S	Ν	S	Μ
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
22	Ν	S	N	Ν	Ν	S	Н	М	N	Ν	Ν	Н	Ν	N	Ν	S	N	Ν	Ν	Ν	Ν	Ν	S	S	S	Ν	Ν	S	Ν	Ν	Ν	Ν	Ν	М	Ν	Ν	Ν	Ν	Ν	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
23	Ν	S	N	Ν	Ν	М	М		N	Ν	N	Н	Ν	N	Ν	S	N	Ν	Ν	N	Ν	Ν	N	Ν	Ν	Ν	Ν	Ν	Ν	Ν	М	Ν	Ν	М	Ν	Ν	Ν	Ν	Ν	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
24	N	N	N	Ν	S	Н	М		N	Ν	N	Н	N	N	Ν	S	N	Ν	N	N	Ν	Ν	N	S	Ν	Ν	N	N	Ν	Ν	М	Ν	Ν	S	Ν	N	Ν	N	Ν	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
25	N	S	M	N	N	S	М		N	N	N	Н	N	N	N	S	S	N	N	S	S	N	N	S	S	S	N	N	S	S	М	N	N	S	N	N	N	N	N	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
26	М	S	S	N	S	N	S	N	S	М	N	Н	N	S	S	N	S	N	N	N	N	N	N	S	N	S	N	S	N	N	M	N	N	S	N	N	S	S	N	N
20	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
27	N	S	S	N	S	N	S	N	N	LΛ	N	Н	S	S	S	N	N	S	N	N	N	N	N	S	S	S	N	М	N	N	M	N	N	S	N	N	N	S	N	N
21	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
	၁	3	<u> </u>	3	3	3	3	3	ာ	၁	ာ	J	3	<u> </u>	3	3	3	3	3	3	3	3	3	3	၁	3	၁	3	3	3	3	3	3	3	3	3	3	3	၁	3

20	N.	N.I	N 4	N.I	_	N 4	N.	N.I		N.I	N.	N 4	N 1	N.I	N.I	N.I	N.I.	N.I.	N.I	N.I	N.I	N.I	N.I	N.I	N.I.	N.I.	N 4	N.I	N.I	N.I	_	N 1	N.I	_	N.I	D 4	N.I	N.I	N.I	N.I
28	N	N	M	N	S	M	N	N	N	N	N	M	N	Ν	N	Ν	N	Ν	N	N	N	N	N	Ν	N	Ν	M	N	N	N	S	N	N	S	N	M	N	N	N	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
29	N	N	S	N	S	M	N	N	S	N	N	M	N	Ν	N	Ν	Ν	S	S	N	Ν	N	S	Ν	N	Ν	S	N	N	N	S	N	N	S	N	S	N	N	N	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
30	S	Ν	Ε	Ν	М	S	Ε	S	Ν	Ν	Ν	М	S	Ν	Ν	M	S	Ν	S	Н	S	Ν	S	Μ	Ν	Ν	Ν	Ν	M	Ν	Μ	Ν	S	Ν	S	Ν	S	M	Ν	M
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
31	Ν	Ν	S	Ν	S	М	S	Ν	М	Ν	М	Μ	S	Ν	Ν	Ν	Ν	S	Μ	Μ	S	Ν	S	Μ	Ν	Ν	Μ	S	Ν	Ν	S	Ν	Ν	Μ	Ν	S	Ν	Ν	Ν	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
32	М	S	М	М	М	Н	Н	Н	М	М	М	Ν	Ζ	S	Μ	Μ	М	Μ	Μ	Ζ	Ν	Τ	Н	Ζ	Ν	Μ	Ν	Μ	Τ	Ν	Μ	S	Ν	Μ	Μ	Н	Ζ	Μ	Н	Н
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
33	М	S	Μ	Μ	Μ	Н	Н	Н	М	S	М	Ε	Ν	Ν	S	Μ	М	Μ	Μ	S	Ν	Н	Н	Ν	Ν	Μ	Μ	Μ	Н	Ν	М	S	Ν	Μ	Μ	Н	Μ	S	Н	Μ
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
34	Ν	S	Ν	Ν	S	Ε	Н	Ν	Ν	Ν	Ε	Н	Ν	Ν	Ν	S	N	Ν	Ν	Ν	Ν	Ν	Ν	S	Ν	Ν	S	Ν	Ν	Ν	S	Ν	Ν	М	S	Ε	Ν	S	Ν	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
35	Ν	М	Ν	Ν	S	Н	М	Ν	N	Ν	S	М	Ν	Ν	Ν	S	N	Ν	Ν	S	Ν	Ν	Ν	S	Ν	Ν	Ν	Ν	Ν	Ν	S	S	Ν	Н	S	Ε	Ν	Ν	Ν	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
36	Ν	М	Ν	Ν	S	Н	М	N	N	N	S	Н	Ν	Ν	Ν	S	N	Ν	Ν	S	Ν	Ν	Ν	М	Ν	Ν	Ν	Ν	Ν	Ν	М	S	Ν	Н	S	Ν	Ν	S	N	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
37	Ν	S	М	N	Ν	N	М	Ν	N	N	S	S	N	Ν	N	S	N	Ν	N	N	Ν	N	N	М	Ν	Ν	Ν	М	Ν	N	М	S	Ν	М	S	Ν	Ν	S	N	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
38	S	S	Ν	Ν	Ν	М	М		Н	Ε	S	S	Ν	N	М	N	N	М	Ν	N	Н	Ε	М	М	М	Н	Ε	Ν	Ν	Ν	М	М	М	Ν	Ν	N	Ν	Ν	S	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
39	N	N	N	N	М	N	М	S	N	S	М		S	М	Н	Н	M	S	N	E	N	М	Н	N	М	S	N	М	E	N	N	М	S	S	N	М	М	S	N	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
40	N	N	М	N	N	N	М		N	N	N	М	N	S	М	N	N	N	N	N	N	N	N	S	N	N	N	N	N	N	М	N	N	М	N	Н	N	S	N	N
'	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
41	N	N	M	N	N	N	М		N	N	N	М	N	S	М	N	N	N	N	N	N	N	N	S	N	N	N	N	N	N	М	N	N	М	N	Н	N	S	N	N
7.	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
42	N	N	М	N	N	N	M		N	N	N	M	N	S	M	N	N	N	N	N	N	N	N	S	N	N	N	S	N	N	M	N	N	M	N	N	N	S	N	N
74	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
43	N	э М	N	э М	N	S	S	э М	N	N	N	Н	М	N	N	M		N	N	N	S	N	N	N	N	N	N	N	N	N	ν 1	N	N	N	N	N	N	N		N
43	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	N S	S
	၁	3	၁	3	3	3	3	3	3	3	၁	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	3	၁

44							_														_												_							
44	N	N	M	M	Ν	Ν	S	M	N	N	N	Н	M	N	N	N	Ν	N	N	N	S	N	N	Ν	Ν	Ν	N	N	N	N	N	N	S	Ν	Ν	N	N	N	N	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
45	N	M	N	M	Ν	S	S	M	N	N	N	Н	M	N	N	M	Ν	Ν	N	N	N	N	Ν	Ν	Ν	Ν	N	N	N	Ν	M	Ν	Ν	Ν	M	N	Ν	N	N	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
46	Ν	Ν	М	Ν	S	Μ	Ε	М	Ε	Ν	Ν	Ε	М	Ζ	Ν	Ζ	Ζ	Ν	Ζ	Μ	Μ	Н	S	Z	Ν	Z	Ν	Ν	Ζ	Ν	Μ	Ν	Z	Ζ	Ζ	Μ	Ν	Ν	Ν	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
47	Ν	S	М	Ν	Ν	S	Ν	Ν	М	Ν	Ν	Ε	М	S	Ν	Ζ	Ζ	Ν	Ζ	Μ	Μ	Ν	Ν	Ν	Ν	Ζ	Ν	Μ	Ζ	Ν	Μ	Ν	Ζ	Μ	S	Μ	Ν	Ν	Ν	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
48	Μ	S	Ν	Ε	Ε	S	Н	S	Ε	Ν	Ε	Ε	М	Ε	Ε	Ζ	Μ	Ε	Τ	Н	Ε	Ε	М	Μ	Ε	Z	Ν	Ν	Τ	Ε	Ε	Ν	Μ	S	Μ	Е	Ε	S	S	Н
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
49	Μ	S	Ν	Ε	Ε	S	Н	Ε	Ε	Ν	М	Ε	Ν	Е	Ε	Ζ	Μ	Ε	Е	S	Ε	Н	М	Μ	Ε	S	Ν	Ν	Τ	Ε	Ε	Ν	Μ	S	Η	Μ	Ε	S	Ν	Н
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
50	Ν	М	S	М	Μ	S	S	Ν	Ν	М	М	S	S	Τ	Ε	Ζ	Μ	Η	Е	S	S	Н	Ε	М	Μ	S	Ν	Ν	Ζ	Ν	Ζ	Μ	Μ	Ζ	S	Μ	М	Ν	Ν	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
51	Μ	Μ	Ν	Ν	Μ	Μ	S	S	S	Μ	Μ	Ι	Н	Ε	Н	Ε	Μ	Μ	Η	Ν	Ν	Ν	Μ	Μ	S	S	Ν	Ν	Ζ	Ν	Τ	Ε	Μ	Μ	Μ	Ζ	Ν	Ν	S	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
52	S	Ν	М	Ν	Ν	S	Μ	М	Ν	Μ	Ν	Ι	S	Ν	Ν	Μ	Z	S	S	Ν	Ν	Ν	Ν	Z	Ν	S	Ν	Ν	Ζ	Ν	S	Ν	Z	Z	S	Ζ	Ν	S	Ν	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
53	S	Ν	Ε	Ν	Μ	Ε	Ε	Н	Ν	Ν	М	Н	Ν	S	Ν	Μ	Н	Μ	S	S	Ε	Н	Ν	S	Ν	Ν	Ν	Ε	Ν	Ν	Μ	Ν	S	Μ	S	Μ	Ν	Ν	Ν	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
54	Ν	Ν	Ε	Ν	Ε	Μ	М	Ν	Н	Ν	М	М	Ν	Н	Ν	Ν	Н	Н	Ν	Ε	Ν	Ν	Μ	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ν	Ε	Ν	Ν	Ν	Ν	S	Ν	Ν	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
55	Μ	Ε	Ν	М	Ν	S	Ι	Ν	Н	Ν	Μ	Z	Н	Ν	Ν	S	Μ	S	Ν	Н	Μ	Ν	Μ	Е	Ν	Μ	Ν	Ν	Ζ	S	S	Ν	Z	S	Μ	S	Н	S	Ν	Н
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S		S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
																	S																							
56	М	Ε	Ν	М	Ν	S	Н	Ν	Ε	Н	М	Ν	S	Ν	Ν	S	М	Ν	Ν	Н	Μ	Ν	M	Ε	S	М	Ν	Ν	Ν	Ν	S	S	Ν	М	S	Ζ	S	Ν	S	М
	S	S	S	S	S	S	S		S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
								S																																
57	S	М	Н	N	S	M	Ν	Ν	Ν	S	N	S	Н	S	Ν	Μ	Ζ	Μ	S	Ε	Ν	S	Ν	Ν	Ζ	M	Ε	S	Ν	S	S	Μ	S	Ζ	М	Ζ	M	Ε	Ν	Μ
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
58	S	М	S	Ν	S	M	M	S	S	М	Ν	Ν	S	M	Μ	S	Ζ	S	Μ	S	S	S	М	Ν	Μ	S	S	Μ	Μ	S	S	Μ	Μ	Ζ	Ζ	S	М	М	S	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S

59	S	S	S	S	S	N	М	S	М	S	М	S	М	S	М	N	N	S	М	S	N	S	М	М	S	S	М	S	М	S	М	М	S	М	М	S	S	М	N	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
60	S	S	М	S	M	S	M		S	N	S	M	N	N	N	M	N	S	S	M	М	N	N	S	M	S	М	N	N	S	М	N	S	М	N	N	S	S	М	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
61	N	S	N	S	М	N	S	M	N	S	М		S	М	N	S	М	N	S	М	М	S	N	N	S	M	S	N	S	М	S	N	S	М	M	S	N	S	S	N
-	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
62	N	S	М	N	S	S	М		N	N	N	М	S	N	N	М	S	N	N	S	S	S	S	N	N	S	М	М	S	S	М	S	М	S	S	М	S	N	N	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
63	S	S	N	М	S	S	М	Ν	S	S	Ν	М	S	N	S	S	Ν	Ν	S	Ν	S	S	М	Ν	Ν	S	S	Μ	Ν	S	Ν	М	S	S	Ν	Ν	Ν	Ν	М	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
64	S	S	Ν	М	Ν	S	S	М	Ν	Ν	М	Ν	S	S	Ν	Ν	М	М	S	Μ	Ν	S	Ν	Ν	S	Ν	S	Ν	S	S	Ν	S	Ν	Ν	S	Ν	Ν	Ν	Ν	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
65	S	S	Н	Ν	S	М	Н	S	Ν	S	Ν	S	Н	S	М	S	М	S	Н	S	Ν	S	Н	Ν	М	Ν	S	Μ	Ν	М	S	Ν	S	Ν	Ν	S	М	Ν	S	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
66	М	S	S	Ν	S	S	Ν	М	S	M	М	S	Μ	Ν	S	Ν	S	Μ	S	Ν	S	Ν	S	М	M	Ν	S	S	Ν	S	Μ	Ν	М	Ν	S	S	Ν	М	S	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
67	М	S	М	Ν	М	Ν	S	M	S	M	S	Ν	M	N	S	Μ	Ν	Μ	S	Ν	S	M	S	Ν	M	Ν	S	S	Ν	S	Ν	М	Ν	S	Ν	S	М	Ν	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
68	М	S	Ν	М	Ζ	S	Μ	S	Ν	S	S	Ν	Ν	М	Μ	S	Μ	S	Μ	S	S	S	S	Ζ	М	S	Μ	S	S	Ν	Μ	S	Ν	S	Ζ	Μ	S	Μ	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
69	М	S	Ν	S	S	M	Ν	S	S	Ν	S	S	Ν	S	Ν	S	Μ	S	S	Μ	M	S	S	Ν	S	Ν	S	M	S	Ν	Ν	S	Ν	S	Ν	S	Ν	S	Μ	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
70	S	M	S	М	Ν	M	Ν	S	M	S	М	Ν	S	M	Ν	S	M	Ν	S	M	M	S	Ν	S	M	M	Ν	S	M	M	S	Ν	М	S	S	Ν	S	Ν	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
71	М	S	S	Ν	М	S	Ν	S	M	S	S	М	M	N	S	S	M	M	S	S	S	M	S	Ν	M	S	М	S	S	M	S	S	М	S	М	М	Ν	S	M	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
72	S	M	S	М	Ν	M	M	_	S	M	S	N	M	N	S	Ν	S	M	Ν	S	M	S	Ν	S	Ν	M	Ν	S	S	M	Ν	S	М	М	Ν	М	Ν	S	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
73	S	M		M	Н	M	Н	M	S	M	Н	Ε	S	M	M	Ε	S	Ε	S	M	S	M	S	S	M	M	M	M	M	M	Н	M	Ε	S	S	M	S	M	S	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
74	M	S	Н	M	Н	Н	Ε	M	S	M	Н	Ε	S	S	S	Н	M	S	S	S	Н	M	S	S	S	M	Н	M	S	S	Н	M	Ε	M	Н	E	M	S	S	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S

75	_	N 4	N 4	N 4		N 4			_			-	_	N 4	D 4	_	_	_	_	N 4	_	N 4			<b>.</b>	B 4	N 4	N 4	N 4	N 4		N 4	_	_	<u>_</u>	N 4	_	<b>.</b>	_	
75	S	M		M	Н	M		IV	S	M			S	M	M	E	S	E	S	M	S	M	S	S	M	M		M	IVI	IVI	Н	M	E	S	S	IVI	S	M	S	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	5	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
76	Ν	N	S	N	Ν	Ν	S	N	S	S	S	S	Ν	M	S	M	M	S	S	S	N	S	M	Н	M	S	M	M	М	S	М	S	M	Ν	S	S	S	S	S	M
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
77	Ν	S	S	S	М	S	N	N	Ν	Ν	S	Ν	S	S	S	Ν	Ν	S	Ν	S	Ν	S	М	S	S	S	S	S	Ν	Ν	Ν	S	Ν	S	Ν	S	Ν	Ν	S	M
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
78	Ν	Ν	S	Ν	S	M	S	M	Н	Ε	M	M	M	S	S	М	Ν	Ν	Ν	S	Ν	Ε	Н	S	М	S	S	S	S	M	Μ	S	M	Ν	S	Ν	S	Ν	M	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
79	Ζ	S	Ν	Μ	Z	Н	М	S	Μ	S	Μ	М	S	S	S	S	М	S	Μ	S	Ζ	S	Ν	S	Ν	S	Μ	S	Μ	Μ	Μ	S	Ν	S	S	Μ	S	Ν	S	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
80	Ν	S	Ν	Ν	Ν	S	Ν	S	Ν	S	М	S	S	Ν	S	Ν	S	Ν	М	S	Ν	S	М	S	S	S	М	S	Μ	S	Μ	S	S	S	Ν	Ν	Ν	S	S	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
81	Ν	S	Ν	Ν	S	Ν	S	S	S	Ν	S	Ν	S	М	S	М	S	S	М	Ν	Ν	S	Ν	S	S	Ν	Ν	S	Μ	S	S	М	S	Ν	S	S	S	Ν	S	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
82	Ν	Ν	S	Ν	Ν	Ν	S	Ν	S	S	S	S	Ν	М	S	М	М	S	S	S	Ν	S	М	Н	М	S	М	М	Μ	S	М	S	М	S	М	S	S	S	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
83	Ν	S	Ν	Ν	Ν	S	М	M	М	Н	N	S	S	S	Ν	Ν	S	Ν	Ν	Ν	Ν	S	S	N	S	Ν	S	Μ	Ν	S	Ν	Ν	S	М	М	М	М	М	S	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
84	Ν	S	S	Ν	S	N	М		S	Μ		S	S	М	S	S	Ν	S	Ν	Ν	Ν	Ν	S	N	S	Ν	S	М	S	S	Ν	Ν	S	S	М		М	S	S	Ν
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
85	Ν	S	N	N	Ν	S	N	M	_	Н	S	S	М	S	Ν	Ν	S	Ν	S	Ν	Ν	S	М	Н	S	Ν	S	Ν	S	М	S	S	М	S	S	S	М		S	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
86	Ν	N	S	N	S	М		l	S	S	S	S	Ν	S	М	Ν	S	Ν	S	М		S	М	N	S	Ν	М	S	S	М	S	М	М	М	М	S	S	Ν	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
87	Ν	S	S	Ν	М	Ν	N	S	S	S	М	1	Ν	Ν	Ν	S	S	М	S	М		S	S	S	Ν	S	Ν	S	М	М	S	S	М	S	S	М	S	Ν	S	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
88	N	S	N	М	S	N	S	S	N	S	N	N	S	N	S	S	N	N	S	N	N	S	М	S	М	S	М	S	М	S	М	S	М	S	М	S	М	N	N	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
89	N	S	S	N	M	N	S	S	N	S	S	N	M	N	N	М	S	N	N	S	N	S	M	S	S	N	N	N	S	S	N	S	N	М	М	S	M	N	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
90	S	N	S	М	N	S	N	N	S	S	N	S	M	S	N	S	N	S	N	S	N	S	М	N	S	N	S	S	S	N	N	S	M	N	S	N	М	N	S	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
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92	Ν	S	S	Ν	S	Μ	Μ	S	Ν	Ν	Ν	Μ	S	Ν	Ν	S	Ν	Ν	Ν	Ν	S	S	S	Ν	Ν	Ν	S	S	S	Ν	Ν	Ν	Ν	S	S	Ν	Ν	Ν	Ν	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
93	Ν	S	М	Ν	S	Μ	М	М	Ν	Ν	Ν	Μ	Ν	N	Ν	S	S	S	Ν	S	М	Ν	S	Ν	Ν	S	М	М	Ν	S	М	М	М	М	S	М	S	Ν	Ν	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
94	Ν	Ν	S	Ν	S	Ν	Ν	S	Ν	Ν	S	М	Ν	М	S	N	N	S	М	Ν	Ν	Ν	S	Ν	S	S	Ν	М	S	Ν	Ν	М	Ν	Ν	S	М	S	Ν	S	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
95	N	S	М	_	N	S	S	S	N	N	S	М	S	N	М		N	S	N	N	S	N	N	S	М	N	S	N	S	N	N	N	S	N	М	S	S	S	М	5
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97	S	S	М	S	S	Μ	М	S	Ν	Μ	Ν	Μ	S	N	Ν	М	М	Ν	Ν	Ν	Μ	S	Μ	Ν	S	М	Ν	S	М	Ν	S	М	Ν	S	Μ	Ζ	S	М	Ν	S
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
98	S	S	Ν	S	S	S	Ν	S	М	Ν	Ν	S	Ν	S	М	Ν	S	М	Ν	S	S	Ν	S	М	Ν	S	М	Ν	S	М	Ν	S	М	Ν	S	М	Ν	S	М	N
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
99	Ν	М	М	Ν	S	М	М	S	Ν	Ν	Ν	М	Ν	N	Ν	М	М	S	М	М	Ε	М	Ν	Ε	S	М	Ε	Ε	S	М	Н	М	Н	М	S	Ε	М	Ν	S	М
	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S	S
10	Ν	Ν	М	М	S	S	S	Ν	Ν	Ν	М	М	М	М	S	S	S	S	Н	Ν	N	N	N	Ν	Ν	S	S	М		Ν	Ν	N	Ν	Ν	Ν	Ν	Ν	Ν	Ν	N
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## **PHOTOGALLERY**

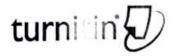












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#### DESCRIPTION OF ISSUE

" A descriptive endy to execu the analysis storm and self-officery in relation to south habon saving PU Students at selected PU colleges, Kolas \*

- 2. To enable which habits are the Palane and Shame South habits and

or closes trung the purposes sampling inclinique. The data was collected using the scale Le assessing producer various SAASI waip and the Polium and shares usely believe and servency (PSSIII) scale

- 1. Findings related to Distribution of PC students based on their a
- nations in hard to anothering states, 44 ft of PT stades in had No States, 27 ft of PT stades and No States, 27 ft of PT stades in had Marketer States, 4 ft of PT stades had high states and A ft of PT stades had high states and A ft of PT stades had high states.
- Findings refused to Distribution of PU students based on their self-officery in terms of unity bodies.
   Findings refused study bo

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