Introduction:
Education is the process by which people acquire knowledge, skills, habits, values and attitudes. Education involves both the teaching and learning, sometimes people learn by teaching themselves, in which psychology plays a vital role in education to helping the students in process of learning.

Achievement:
Tyler (1964) defines school achievement scores as the best predictive of future success of the students. An achievement is something you do or achieve at school, college or university - in class, in a laboratory, library or fieldwork. It does not include sport or music. In the present society, education is widely understood as an important factor for scientific, economic development and growth of a nation. The important of achievement in educational institution is a matter of great social concern.

Chaplin (1961) in the dictionary of psychology defined educational achievement as specified level of attainment or proficiency in academic work as evaluated by teachers by standardized tests or by combination of both.

Study habit:
The term “habit” used in a number of ways. It is used by some writers to cover all of the organized responses of an organism. With advances in comparative psychology, a strict limitation in the use of the term ‘habit’ has been brought about. ”Habit is used to refer only to these motor acquisitions which have been acquired by an organism during its lifetime.

Achievement and Study habit:
Academic achievement mainly depends up on the students’ study habit. Therefore, study habit has significant effects on academic achievement.

Statement of the problem:
The present study designed to find out the achievement in commerce, and study habit of higher secondary commerce students, and the relationship between the same. Thus, the problem is entitled as “Achievement in Commerce in relation to Study Habit”.

Objectives of the study:
The following are the objectives of the present study

1. To find out whether there is any significant difference among higher secondary commerce students’ achievement in commerce, and their study habits based on their gender, medium, management of school, locale of institution, type of school.

2. To find out whether there is any significant relationship between higher secondary commerce students’ achievement in commerce and their study habit.

Hypotheses of the study:
The following are the hypotheses formulated for the study;

1. There is no significant relationship between achievement in commerce and study habit of higher secondary commerce students.
2. There is no significant difference among higher secondary commerce students’ achievement in commerce, and their study habits based on their gender, medium, management of school, locale of institution, type of school.
3. There is no significant relationship between achievement in commerce and study habit of higher secondary commerce students.

Method and sample of the study:
Normative survey method used, and a sample of 801 higher secondary commerce students of Namakkal District was drawn by using random sampling technique for the study.

Tools used:
The following tools used for data collection;
1. Achievement Test in Commerce, developed by the investigator.
2. Study habit Inventory by Dr. B.V.Patel.

Both the above-mentioned tools have satisfactory indices of reliability and validity.

Statistical Technique used:
Mean, t-test, F-test and Pearson’s product moment correlation

Testing of hypotheses and results:
Table: 1 showing the mean, S.D differences and t-value of achievement in commerce

| Variables | N  | Mean  | S.D. | ‘t’ value | Significance at 0.05 level |
|-----------|----|-------|------|-----------|--------------------------|
| Gender    |    |       |      |           |                          |
| Boys      | 386| 29.90 | 7.59 | 0.26      | Not Significant           |
| Girls     | 415| 29.76 | 7.19 |           |                          |
| Medium    |    |       |      |           |                          |
| Tamil     | 700| 29.79 | 7.52 | 0.49      | Not Significant           |
| English   | 101| 30.12 | 6.33 |           |                          |
| Localitat of school |  |       |      |           |                          |
| Rural     | 536| 29.71 | 7.38 | 0.64      | Not Significant           |
| Urban     | 265| 30.07 | 7.39 |           |                          |
From Table 1, it is inferred that, there is no significant difference among higher secondary commerce students’ achievement in commerce based on their gender, medium, locale of institution.

Table 2 showing the differential analysis of achievement in commerce

| variables        | Groups      | Sum of squares | df | Mean Squares | 'F' value | Significance at 0.05 level |
|------------------|-------------|----------------|----|--------------|-----------|---------------------------|
| School Management| Between Groups | 1563.517       | 2  | 781.758      | 14.831    | Significant               |
|                  | Within Groups    | 42063.398     | 798 | 52.711       |           |                           |
|                  | Total           | 43626.916     | 800 |              |           |                           |
| School type      | Between Groups   | 354.913       | 2  | 177.456      | 3.272     | Not Significant            |
|                  | Within Groups    | 43272.002     | 798 | 54.225       |           |                           |
|                  | Total           | 43626.916     | 800 |              |           |                           |

From Table 2, it found that, there is and there is no significant difference among higher secondary commerce students’ achievement in commerce based on their school management and school type respectively.

Table 3 showing the mean, S.D differences and t-value of study habit

| Variables        | N   | Mean  | S.D.  | 't' value | Significance at 0.05 level |
|------------------|-----|-------|-------|-----------|---------------------------|
| Gender           |     |       |       |           |                           |
| Boys             | 386 | 135.09| 26.48 | 1.42      | Not Significant            |
| Girls            | 415 | 137.63| 23.659|           |                           |
| Medium           |     |       |       |           |                           |
| Tamil            | 700 | 135.58| 25.90 | 3.28      | Significant                |
| English          | 101 | 142.11| 17.42 |           |                           |
| Locality of school|    |       |       |           |                           |
| Rural            | 536 | 138.86| 22.96 | 3.71      | Significant                |
| Urban            | 265 | 131.44| 28.29 |           |                           |

From Table 3, it is inferred that, there is significant difference among higher secondary commerce students’ study habits except based on their locale of school.

Table 4 showing the differential analysis of study habit

| variables        | Groups      | Sum of squares | df | Mean Squares | 'F' value | Significance at 0.05 level |
|------------------|-------------|----------------|----|--------------|-----------|---------------------------|
| School Management| Between Groups | 27628.628     | 2  | 13814.314    | 23.182    | Significant               |
|                  | Within Groups   | 475525.238    | 798| 595.896      |           |                           |
|                  | Total           | 503153.867    | 800|              |           |                           |
| School type      | Between Groups   | 14454.762     | 2  | 7227.381     | 11.801    | Significant               |
|                  | Within Groups    | 488699.105    | 798| 612.404      |           |                           |
|                  | Total           | 503153.867    | 800|              |           |                           |

From Table 1, It found that, there is significant difference among higher secondary commerce students’ in their study habit based on their school management and school type.

Table 5 showing the correlation analysis

| Variable                  | r-value |
|---------------------------|---------|
| Achievement in Commerce and Study Habit | 0.71    |

From Table 5, It found that, there is significant positive high degree correlation between higher secondary commerce students’ achievement in commerce and their study habit

Major findings of the study:
There is no significant difference among higher secondary commerce students’ achievement in commerce except based on their school management and school type.

There is significant difference among higher secondary commerce students’ study habits except based on their locale of school.

There is significant positive high degree correlation between higher secondary commerce students’ achievement in commerce and their study habit

Conclusion:
The study indicated that the achievements in commerce and study habit of higher secondary commerce students correlated significantly with each other. Therefore, it is very clear that good study habit is the key factor for the academic achievement of students.