### RELATIONSHIP BETWEEN ACADEMIC STRESS, ACADEMIC RESILIENCE AND PSYCHOLOGICAL WELL-BEING AMONG UNIVERSITY STUDENTS



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July, 2023

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A Research Thesis submitted to the

#### DEPARTMENT OF PSYCHOLOGY

in partial fulfillment of the requirements for the degree of

#### BACHELOR OF SCIENCE IN PSYCHOLOGY

Faculty of Management and Social Sciences

Capital University of Science & Technology,

Islamabad

July, 2023

#### CERTIFICATE OF APPROVAL

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It is declared that this is an original piece of my own work, except where otherwise acknowledged in text and references. This work has not been submitted in any form for another degree or diploma at any university or other institution for tertiary education and shall not be submitted by me in future for obtaining any degree from this or any other University or Institution.

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#### **ACKNOWLEDGMENT**

I would like to express my sincere gratitude to Ms. Mehreen Aftab, my supervisor, for her invaluable guidance, support, and encouragement throughout the process of writing this thesis, her expertise in this field have been invaluable and I am deeply grateful for her suggestions.

I would also like to thank my supervisor for her valuable feedback on the draft of thesis.

I would also like to extend my gratitude to our HOD Dr. Shabahat Haqqani and the rest of the staff at CUST to support and encouragement. I am also thankful to my friend Hadiqa Iftikhar, Sawaira khan and my senior Samreen for helping throughout the thesis and the four-year journey for support and friendship.

Finally, I would like to express my deep appreciation to my family, especially Naheed Kausar my mother and Ijaz Ahmed my father, for unwavering love and support throughout my studies. Without my parent's encouragement and understanding, this accomplishment would not have been possible. Thank you all.

#### **Abstract**

The present study investigated the relationship between academic resilience, academic stress and psychological wellbeing among university students. A study was based on cross-sectional research design. Participants comprised of university students (N=300) belonging from different universities of Islamabad and Rawalpindi, Both boys (n=150, 50%) and girls (n=150, 50%) participated in the study. Data was collected using convenient sampling. Three Self-report measures including Academic stress scale (Kim, 1970), Academic resilience scale (Cassidy, 2016) and Ryff's Psychological well-being scale (Ryff, 1989) were used for data collection. Data was analyzed through a statistical package for social science. Spearman's correlation was applied to establish the relationship among variables. The finding revealed that academic stress negatively but non-significant correlated to academic resilience(r=-.004), whereas significant negatively correlated to ppsychological wellbeing (r=-.156\*\*). Academic resilience significant positively correlated to psychological well-being of the students (r=.177\*\*). The study is an important addition in the existing body of knowledge on the role to help student's in understanding of improving resilience in academic setting, particularly in learner who face high level of stress and not able to cope with it.

*Keywords:* Academic stress, academic resilience, psychological wellbeing, University students, Health

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#### Chapter 1

#### Introduction

In today's world, universities are a crucial aspect of individual growth (Abubakar U. et al., 2021). It is a place where youth candidates come with their new spirit and ideas to strengthen their solicitation, confidence, and future. And it allows students to go through different stages of challenges to improve their coping skills and prepare them for practical and future life. In addition, the future of the whole society depends on the students, but young youth at this point are exhibit to many challenging environments in an institute, where students lead to experience a high levels of stress that impact their normal life and develop low resilience in them (Wasson et al., 2016).

University life often looks like a positive event, but study-related demands and challenges are sometimes stressful for students. In universities, stress is perceived as either a good or bad experience that has an impact on students' lives and may impair their psychological well-being. This is because academic work has never occurred in the absence of stressful activities (Agolla & Ongori, 2009). For instance, research has found that 53.2% of university students in Pakistan suffered from stress (Syed et al., 2018). Psychological well-being is regarded as an important

aspect of mental health when students experience stress due to academic challenges that severely influence their mental and physical health. Struggling to maintain academic grades and academic success is one of the major stressors and it is important because it's associated with better job opportunities. Hence to manage stress positively, students' resilience is necessary, academic resilience plays an important factor in a university student's life. According to Wang and Guan (2020), a learner with academic resilience can overcome an academic uphill struggle by motivating themselves and using problem-solving skills. A study by Stoffel and Cain (2018) also found a significant relationship between academic resilience and psychological well-being in university students.

#### **Academic stress**

According to Lal (2014), academic stress is described as demands related to academics and it refers to an unpleasant situation for students in several of form stressors like exams related stress, maintaining a balance between healthy and academic life, competition with classmates, trying to fulfill the academic expectation of instructors and parents, also their academic expectations. Academic stress also refers to the physical, emotional, and psychological response to academic pressures and demands experienced by students in an academic setting (Denovan et al.,

2016). Many studies have discussed the prevalence and implications of academic stress in students of the university. In one study it is evaluated that approximately 10-30% of university students lead to academic stress during their academic setting (Johnson S. 1979). Another study by Li et al., (2018) found that nearly 70% of university students reported experiencing academic stress. Additionally, in the Pakistan context stress- related events such as dropouts and other psychological problems are becoming common (Syed et al., 2018).

It involves not only exam stresses but there are other additional elements such as anxiety of falling behind in work, interpersonal relationships with peers or teachers, and competition with other classmates. Other than these academic stressors other factors also include like social, environmental, and personal factors (Agolla E.J &Ongori H. 2009). When people have damaged connection with others, and with their social settings, they experience social stress. It mainly consists of disagreement with peers, parents, and siblings which can result in behavioral as well as emotional problems for the student. Environmental issues include that found in student's environmental settings, for instance, disturbance, less space in the home to study, noises, and climate, all of which can cause distress in students. Another stressor can be personal stressor can occur from the achievement, success as well as fear of failure.

It can include traumas such as injury or illness, personal loss, and self-examination which can destroy the peace of mind of students and effects relationships with peers or teachers as well. Gupta and Khan (1987) found that academic stress is mainly caused by the frustration associated with academic failures. Awino and Agolla concluded (2008) states that stressors in institutions can also includes overcrowded lectures room, semester criteria, insufficient assets to complete the academic task, the burden of pressure to do good in the exam or task, and the time schedules make the academic environment very hectic for students.

However, Universities student are at high risk of stressors during the time of their studies which as result increased their level of stress. For instance, greater academic pressure and restricted social and private time might contribute to the normal stress of life. Many students face the stresses of achieving academic goals with success and are expected to be competitive throughout the learning process to perform well in class, which adds more demands and burdens toward them and possibly this can lead to stress. However, more than achieving success most students also deals with financial issues, social interaction, and loneliness. (Bhattcharjee, 2016). These all factors can be various reasons for student stress in university.

Moreover, stress is very common to some degree, but unless students overcome these stressors, they are likely to experience academic stress (Cole N. et al., 2015), which can reduce motivation, hamper academic achievement, and increase the dropout rate (Pascoe et al., 2020). And if academic stress persists, it can decrease students' ability to participate, contribute to education, and increase their destructive behavior (Klonsky & Hoe, 2003) leading to more psychological problems and affecting their psychological well-being in the future. In a study concluded that academic stress are associated with fear of failure and negative evaluation of the future (Deb et al., 2015). Previous literature reported that university students are experience high levels of stress than non-students (Arsandaux et al., 2002).

#### **Academic resilience**

According to (Martin, 2013) academic resilience refer to a capacity in the academic setting to manage academic stress and academic demand challenges in academic activities. (Wang & Gordon, 2012; Khodaei A. et al., 2021) refer it is the potential of the individual to deal effectively with backlog, pressure, or stress in an educational setting. Mallick and Kaur, (2016) also defined the capacity of learner to overcome academics adversity is known as academic resilience. The

negative consequences of educational pressure on student's academic performance and academic well-being can be reduced due to academic resilience (Connor & Noyes, 2018). It is also confirmed by Mihir &Simranji (2016) despite the problems, that is linked with academic achievement in order to meet challenges experience by university students, in result it reflects student strength to deal with academic stressors, overcome difficulties in academics, and to coping with academic stressors to maintain a consistently good academic performance. Academic resilience is important in all students' life because it allows students to overcome academic related issues, and demands challenges facing while the learning process to leading achievement in academic success. Moreover, academic resilience preserves the student from academic stresses to carry on with studies and attain a higher level of success, and the student's pleasure with studies (Adel- Al-Minshawi, 2016).

According to Cassidy (2016), this trait is an opportunity to increase educational achievement while facing difficulties in academics and it enables individuals to respond to Adaptive-Help (i.e., cognitively, effectively, behaviorally) to academic challenges. It makes it easier for students to cope with academic pressure and respond effectively to

academic stress. Student satisfaction is also influenced by academic resilience. Cassidy (2016) adds up the significant of individual positive acceptance of change, a high level of self-control, commitment control, challenges, and future orientation and he proposed three elements, namely perseverance, reflecting and adaptive help- seeking, negative effect, and emotional response as a component of academic resilience. Perseverance is a type of individual cognitive response in overcoming adversity associated with a student not giving up on any tasks, sticking to the plans and goals to achieve success, and seeing adversity of academic demands as an opportunity to face challenges and master them better, Reflecting and adaptive help-seeking refers to a trait in which a student changes learning style, seek support and encouragement, Negative effect and emotional response refers to the trait as a form of the individual's emotional response in overcoming adversity, which involves avoiding negative emotional responses, helplessness and acceptance of negative circumstances (Cassidy, 2016).

Atia (2016) explained the characteristics of academically resilient individuals. High academic resilience students are more likely to be content with their academic hurdles (Meneghel et al., 2019). A student who has a high level of resilience participates more enthusiastically in

class, achieves better grades, and experiences less academic fatigue. Hence, this suggests that students with high resilience were more satisfied with their academic life than low resilience students (Hwang & Shin, 2018). So, academic resilience is an important variable in academic achievement because it enhances student performance. Rojas (2015) emphasizes that few researches have concentrated on the concept of academic resilience and enhancing the quality of teaching provided to students who are prone to failing and dropping out.

#### Psychological wellbeing

Psychological well-being is described by Huppert (2009) as the state of feeling and doing well. Sisodia & Choudhary (2012) propose that psychological well-being is linked to a person's overall health to cope with demands. It is seen as a result of living a satisfying life and is essential for university students to adjust successfully (Diaz D et al., 2006). Psychological well-being is not only when an individual feels good all the time but it also involves negative emotions. It can be in the form of frustration, failure, or sadness that is common in life (Stamp et al., 2015), to managing negative emotions in individual lives to achieve long-term psychological well-being (Huppert, 2009). Moreover, a person with higher psychological well-being will lead a happy and satisfying life

with personal as well as professional (Panahi, 2016). However, Psychological well-being is an integral part of everyone's life, especially among university students in shaping their academic and personal experiences.

Psychological well-being is a significant indicator of positive psychology, mainly focusing on two factors subjective well-being and eudemonic well-being. Subjective well-being includes happiness, positive affect, and life satisfaction (Diener E, 1989) whereas; eudemonic well-being proposed by Ryff, (1989) includes Environmental mastery, Personal growth, Purpose in life, Self-acceptance, Autonomy, and Positive relationships with others. These are six main factors that make up positive functioning. According to Ryff (1989), environmental mastery relates to a person's value of the environment indicates how well they can manage their environment and pursue an appropriate situation encounter demand, Personal growth is a person's feeling of ongoing progress, it is connected to self-realization (Jones, 1986). Personal development is viewed as an important function in university as students need to sharpen skills that can help them to exceed academic requirements while working to grow personally, forming strong relationships, learn how to deal with difficulties to effectively meet academic demands. Research has already shown that high levels of psychological well-being can improve life satisfaction, encourage creative thinking, and leads to better learning performance (Seligmen et al., 2009), Purpose in life refers to a person's ability to set goals and be motivated in life. (Skarbek et al., 2005), Self-acceptance relates to how people feel proud of themselves (Davis K. & Sandler, 2001). Individual's desire and ability to make their own decisions is what is meant by autonomy (Ryff, 2008), while friendly and good interaction with others is more important than pleasing someone and referring a positive relationship with others. (Corrigan & Phelan, 2004). It is essential in university students, as according to Udhayakumar and Illango (2018), psychological well-being is related to people feeling like they have meaningful control over their lives and activities under stressful conditions.

University students are perceived to experience academic stressors and possibly affect their psychological well-being. In this study university students selected who were as a respondent due to various reasons. One reason can be university students' higher education students are more prone to psychological well-being. For instance, the increasing course in the learning process and new things added to that learning

process year after year can lead the student to competition with other students (Hamdan M. et al., 2009). If this situation is not managed well, it will put pressure on students and can lead to poor psychological wellbeing among students at university. However, Students with low scores psychological well-being were found to be more likely to engage in negative activities than those who have high scores in psychological well-being (Bewick et al., 2010). Stallman (2010), states that university life is the most challenging period in the life of students, and they suffer more from psychological well-being issues. A previous study suggests that university students' poor psychological well-being is a critical problem (Roslan et al., 2017). Poor psychological well-being is related to academic stress, sleep disturbances, financial issues, competency pressures, and other issues students have to deal with (Ali et al., 2013). Prolonged exposure to stress can lead to burnout and impaired resilience in students (Aburn et al., 2016).

# Relationship between academic stress, academic resilience, and psychological wellbeing

This study highlights the significance of establishing a link between academic stress, academic resilience, and psychological wellbeing among university students. However, numerous studies have highlighted the increasing prevalence of academic stress issues among university students (Ibrahim et al, 2019). Studies have linked high levels of academic stress during university years to an increased risk of lower academic resilience and psychological well-being later in life (Sivertsen et al., 2018). According to the previous research it is clear that these three variables indicated a strong relationship with each other, psychological well-being and academic stress were negative associated while academic resilience and psychological wellbeing were positively correlated (Shi M et al., 2015). Since academic stress can negatively impact both physical and psychological well-being. University students indicated that educational stress is a key dominator between all health issues affecting their learning performance because academic stress harmfully impacts both physical and psychological health. Students who have dissatisfied with their studies and have less ability to cope with their academic life experiences have a high level of stress which affects psychological well-being. Additionally, academic stress influence negatively to psychological well-being (Dwyer & Cummings, 2001). Research suggests that poor psychological well-being is a critical issue among university students (Roslan, et al. 2017).

However, Psychological well-being and academic resilience are both terms used in positive psychology. Different Studies found that academic resilience and psychological wellbeing have a positive relationship. In one study it was found that academic resilience and psychological well-being are significantly correlated to each other. Panchal et al. (2016). Student, who has difficulty managing, has less ability to cope with their academic life experiences had a high level of stress (Dwyer, 2012). There have been several studies that have tried to correlate academic resilience with academic stress and psychological well-being. However, some previous study has shown academic resilience can reduce the damaging consequences of stress on psychological well-being. In previous research academic resilience has been positively associated with psychological well-being (Masten et al., 2018).

#### Literature review

A non-experimental study in China among nursing students revealed the result that one measure of psychological wellbeing, life satisfaction was shown to be negatively connected with stress and positively linked with academic resilience (Shi M. et at., 2015).

The study conducted with Malaysian candidates to examine how academic stress and psychological well-being associated with each other. The finding showed a negative and significant relationship between stress and psychological well-being among students (Malik et al., 2020).

Houpy (2017) studied a medical student at University of Chicago and discovered that during their clinical years, these students deal with variety of pressures. The finding showed that academic resilience of medical students was lower than of the general population sample. According to the study by Magyar and Lo (2014), reported that students undergoing stress might have bad effects on the mental health, academic resilience, can moderate, the unfavorable consequences of stress and promotes adaptation, and can enhance psychological health.

A study by Bataineh (2013) examined the measured the academic pressures that university students face. The finding revealed among the factors contributing to stress are excessive academic overload, less study time due to the immense course content to covered, highexpectations of close-ones and poor motivation level. Stress is mostly caused by the fear of failing. There was no significant variance found among the students from different specialization.

A study conducted among university students in Shanghai University to examine the connection between academic stress, coping mechanisms and psychological wellbeing. Findings of this study revealed a negative correlation between psychological wellbeing and academic stress (Chen et al., 2009).

Another study investigated the link between undergraduate Melbourne, Australia student's psychological wellbeing and academic resilience. The results showed that academic resilience is an antecedent of psychological wellbeing of students (Turner et al., 2017).

Smit and Yang in (2017) were examined the three concepts of academic resilience, psychological well-being, and academic stress among nursing students in their study. Data analysis showed that all three-concept had significant relationships. The researchers discovered that academic resilience predicted psychological well-being and helped students overcome a challenging situation.

A study was conducted by the Afnan O Al-Zain in (2021) revealed that psychological wellbeing negatively and significant related to academic stress, whereas academic resilience positively associated with psychological well-being. Another cross-sectional study was done

on pre-nursing students which result found a significant negative relationship between academic stress and scores on academic resilience.

A study conducted by Duncan-William B. (2015) on academic stress, academic performance and psychological well-being of senior high school at Ghana. The findings revealed a negative relationship between academic stress and psychological wellbeing. Also result showed gender differences in the psychological wellbeing of the students.

A previous study conducted research to investigate gender differences in academic stress among university students. The result showed that compared to males, females experience higher level of academic stress (Kiani et al., 2017).

A study was done to investigate the relationship among loneliness, academic stress and psychological wellbeing. According to the findings, there is a strong link between academic stress, psychological well-being and it is concluded that loneliness and academic stress were inversely correlated with psychological wellbeing (Munir et al., 2015).

Another previous study was done to investigate the relationship between academic stress, academic resilience and psychological wellbeing among university students in Iran. Findings showed a significant inversely relationship between academic stress and psychological wellbeing, as well as a positive relationship between academic resilience and psychological wellbeing (Hoda Alizadeh et al., 2018).

One more study by Wu, L. & Yao (2015) has done to explore the relationship between academic resilience, achievement and psychological-wellbeing among university in Hong Kong. The results proved that there is a significant positive correlation between academic resilience, achievement and psychological well-being, this indicating that academic resilience and achievement are important predictors of psychological well-being in university students and this study also found a positive relationship between academic resilience and psychological wellbeing. This suggests that students with higher academic resilience were more likely to have better psychological wellbeing.

Mehmood & Hanif, (2020) conducted a study to explore the relationship between mindfulness, academic resilience and psychological wellbeing among university students in Spain. The authors found that academic resilience mediated both variables. Another research showed the significant positive relationship between academic resilience and psychological wellbeing among university students.

The study explored by the Attia (2011) in Zagazig University to identify the relationship between academic resilience and self-esteem. The sample consisted of both male and female students. The finding revealed that there are significant differences between males and females in academic resilience in which females score high level of academic resilience compared to males.

Another study by Karaman (2019) explored the factors predictive of academic stress among students with the 300 students in the study. Results indicated that female had scores higher in academic stress than male students.

A study was conducted research to investigate the level of academic stress among male and female in United States showed that female students experience larger level of academic stress in comparison to males (Anbumalar et al., 2017).

A previous study was aimed to explore the relationship between academic stress and psychological well-being in university students. The results showed that a significant negative relationship of academic stress with psychological well-being which means that academic stress

increases; psychological well-being of a learner decreases (Shah et al., 2019).

Past studies showed that there was a significant relationship between academic stress and psychological wellbeing among undergraduate students (He et al., 2018). Also, people with high psychological well-being experience less stress (Sugiura et al., 2005).

Another systematic review came out with similar results of higher psychological wellbeing resulting in lower academic level of stress while higher stress usually associated with low level of psychological well-being (Li &Hisson 2020). According to the one research which predicted that students who may have introduced with complex topics and subjects of their courses during first and second years which can causes fear among students which can negatively affect student's psychological well-being (Liu et al., 2019).

According to the study by Dayal and Kaur (2018) in which 200 participants were involved from various academic disciplines and finding indicate there is no significant correlation between academic stress and academic resilience among undergraduate students. This study also found that students reported varying academic stress and academic resilience

there was no significant association between two this factor. The finding suggests that student who experience high levels of academic stress in their academic may not necessarily lack of academic resilience.

One study conducted by Park and Adler (2003) investigated the relationship between academic stress and academic resilience among university students. The findings has showed that there was a positive relation and non-significant relationship between these two variables which means these two factors may be somewhat independent from each other and can coexist in university. Another similar study by Li and Shannahoff-Khalsa in (2018) found the same results there was not significantly related to academic stress among graduate students.

Furthermore, another study by Chen and Kee (2015) investigated the relationship between academic stress, and academic resilience in nursing students. The finding revealed a positive relationship with academic stress and academic resilience. A finding suggesting that more a student experience academic stress the more resilient they became in managing their academic challenges.

Another study done by McLaughlin & Huber in (2017) conducted research on Chinese medical students in which the researchers did not find

a significant relationship between academic stress and academic resilience. However social support and coping strategies among students help them to promote academic resilience.

Study had conducted in Iranian university students examine the role of academic resilience in predicting psychological wellbeing. The study found that academic resilience was positively associated with psychological wellbeing such that higher levels of academic resilience led to lower negative academic stress and increase psychological wellbeing (Ahmadi &Heydari, 2020).

A study conducted in the University of Karachi with undergraduate university students to examine the predictor relationship of psychological well-being and academic resilience. Findings indicated that psychological well-being was positive predictor of academic Secondly; the study also differentiates the functioning of male and female university students on the construct of psychological well-being and academic resilience. It was found that females score higher in psychological well-being and academic resilience (Amreen & Malik 2021).

A previous study conducted in the University of Gujrat to explore the relationship of academic stress and psychological well-being among university students the findings of the study indicated negative relationship of academic stress with psychological well-being (Alina & Akram, 2018).

A study conducted with university students to examine the relationship between academic stress and academic resilience. The findings of the study revealed a negative correlation between academic stress and academic resilience, indicating that higher levels of academic stress was associated with lower level of academic resilience among the university students. (Ahmed et al. 2019).

#### **Theoretical framework**

Lazarus and Folkman (1984) proposed the transactional model of stress which highlights the person-environment interaction and claimed that a stress response is highly influenced by individual appraisal processes. When someone assesses a situation negatively, they feel anxious or threatened. This is known as primary appraisal, and their capacity to manage negative emotional reactions in the situation is known as secondary appraisal (Lazarus and Folk, 1984). This model provides a framework for analysis of how people cope with stressful situations, and it suggested that people can manage stress by modifying the way of stressor is perceived.

The current study proposed a theoretical framework by using Lazarus and Folkman's model (1984), within the transactional model; academic stressors are appraised by students in terms of their potential harm or threat. The appraisal process influences the level of stress experienced. The way students appraise academic stressors can impact their academic resilience and psychological well-being (e.g. largely perceiving stress) can lead to higher stress levels in academics and reduced academic resilience, and psychological well-being. Different factors such as excessive assignments (Fairbrother & Warn, 2003), financial difficulties, interaction with others and personal goals (Wilks 2008), might lead to the development of academic stress in university students. The transaction model highlights the role of coping processes in dealing with stressors. Academic resilience involves the effective use of coping strategies to manage academic stress students who have adaptive coping strategies (e.g., seeking social support, positive reframing) are more likely to handle academic stressors effectively (Lazarus & Folkman, 1984) and improve psychological well-being. The interaction between stress and resilience is essential to psychological well-being. Psychological well-being can influence the appraisal of academic stressors. When individuals have better psychological well-being, they may experience reduced academic stress and perceive academic

challenges as more manageable, leading to increase academic resilience. Moreover, higher levels of academic resilience can help to reduce academic stress and increased psychological well-being. According to the studies, this model demonstrates a statistically significant association between resilience, stress, and well-being (Yobas et al., 2014; Ríos-Risquez et al., 2016). Finding from this study reported that academic stress among university students is having an impact on their psychological well-being, but that academic resilience is a protective measure. Transaction model focuses on how stress affects student behavior and performance and how stress can be overcome (Lazarus & Folkman, 1984). Therefore, the current study goal is to explore the connection between academic resilience with academic stress, and psychological well-being.

#### Rationale

The future of a country depends on the resilient potential and psychological well-being of the university population. The university youth of today become the leader of progress tomorrow. Pakistani universities are often known for their demanding academic program and high expectations for students which can contribute to higher stress levels among students. Since stress has a negative outcome on learning

capacity and psychological well-being in university students (Elias et al., 2011). It is important to pay attention to the psychological well-being and resilience of students in a university to ensure their future well-being as well as resilience to succeed academically. Since stress has a negative outcome on learning capacity and psychological wellbeing in university students. (Elias et al., 2011).

In this regard, the current study aimed to examine the relationship between academic stress, academic resilience, and psychological wellbeing among university students. The current study will contribute to raising faculty and other policymaker's knowledge of how educational system may make students experience academic stress, which may decrease academic resilience as well as psychological well-being. The importance of the current study is in acknowledging that factor other than exams, projects, and assignments, such as gender, can play an important part in the academic success of the students especially in the context of Pakistan.

The present study will help the faculty like teachers, and policymakers to find the reasons for academic stress which leads to poor academic resilience and psychological well-being. In order to reduce academic stress and promote academic resilience and psychological well-

being, the educational system may establish a stress management programs or provide counseling to the students. This may help the students reach higher academic achievement.

In conclusion, academic stress can have negative effects on students' psychological well-being and academic performance. However, students who exhibit academic resilience are better able to overcome academic stress and able to maintain psychological well-being among them.

# **Objectives**

- To find out the relationship between academic resilience, academic stress and psychological wellbeing among university students.
- 2. To explore the effect of gender differences on academic stress, academic resilience and psychological well-being.

# **Hypotheses**

- Academic stress is significantly correlated with academic resilience among university students.
- Academic stress is significantly correlated with psychological wellbeing among university students.

- 3. Academic resilience is significantly correlated with psychological well-being among university students.
- 4. There is a significant gender difference on academic stress, academic resilience and psychological wellbeing among university students.

# Chapter 2

## Methodology

# Research design

The correlation research design was used to find out the relationship between academic stress, academic resilience, and psychological well-being among university students.

# **Population and sample**

In the present study, a sample of university students (N=300) were collected from the universities of Islamabad and Rawalpindi. G- Power was used to calculate the sample size. Both males and females were included in this study.

## Sampling technique

In the present study a convenient sampling was utilized to collect the data from the participants.

# Inclusion criteria

Both males and females were a part of this study.

In the present study, all students of different programs/departments were included.

#### Exclusion criteria

Those individuals who were not a part of the study had some kind of physical or psychological illness.

#### **Ethical consideration**

Permission for research purposes was taken from the head of the department of Capital University of Science and Technology from where the data was collected. Participants were making confident that their data will be kept confidential. It was assured that there will be no harm, psychological or physical. Participants were not forced to take part in the study rather voluntary participation was assured and they were free to quit the study at any time. After written consent was obtained, participants were asked to complete the questionnaire, which took about 10-15 minutes.

## **Instruments**

#### Academic stress scale

The Academic stress scale which was originally developed by (Kim, 1970). The scale is used to measure academic stress among adults. The scale consisted of 40 items and 5 subscales on the Likert scale ranging from 0=No and 5= extreme. The items are classified into five areas containing 8 items in each: Personal Inadequacy, Fear of Failure,

Interpersonal difficulties with teachers, Teacher-pupil relationship / Teaching methods, inadequate study facilities. The higher score in academic stress means a higher level of stress. The academic stress scale has Cronbach's reliability of .82 (Rajendran & Kaliappan, 1990).

A study conducted to investigate the gender differences in peer pressure, academic stress and goal adjustment in day scholars and hostelite students in the Garrison University at Lahore in Pakistan. A sample included in this study was 300 students. Academic stress scale by Rajendran and Kaliappan (1990) was utilized to measure the data. The Cronbach's alpha of academic stress scale in this study was found .94 respectively.

#### Academic resilience scale

The academic resilience scale was developed by Cassidy (2016) to measure students' academic resilience the academic resilience scale provides a measure of academic resilience based on students' specific adaptive cognitive-affective and behavioral responses to academic adversity. The scale consisted of 30 items and three subscales: Perseverance (14 items), Reflecting and adaptive help-seeking (9 items), Negative affect, and emotional response (7 items). The higher score

means higher academic resilience in students. Cronbach's alpha of the scale was .90 (Cassidy, 2016).

Maleeha and Naseem (2023) conducted a study to examine the academic resilience and student engagement between public and private high education institutions in the University of Rawalpindi in Pakistan. The sample included in the study was an undergraduate student of social sciences. An academic resilience scale (ARS-30) was used to measure the data. The Cronbach's alpha for ARS-30 in this study was found 0.7 respectively.

## Psychological wellbeing scale

The psychological well-being scale was developed by Ryff (1989). The psychological well-being scale consisted of 18 items and 6 subscales: Autonomy, Environmental mastery, Self-acceptance, Purpose in life, Personal growth, and positive relation with others. Each subdomain is comprised of three items designed on a 7-point Likert scale ranging from 1=strongly agree to 6= strongly disagree. Higher scores mean a higher level of psychological wellbeing. The reliability alpha coefficient of this scale is 0.60(Li, 2014).

## **Procedure**

The present study was conducted in the universities of Islamabad and Rawalpindi and adopted a cross-sectional design with convenience sampling. An approval letter was obtained from the thesis committee of the university Capital University of Science and Technology before conducting the research. Three measures were used to collect the data: The academic stress scale (Rajendran & Kaliappan (1990) and Rao (2012). Academic resilience scale (Cassidy, 2016) and Ryff's Psychological well-being Scale (Ryff, 1989) in the present study with proper permission taken from the authors before conducting the study on participants. The purpose of the study was explained before the distribution of questionnaires. Informed consent measures were distributed among students and were informed that the study would take15-20 minutes to complete. Participants were assured that the data would be used for research purposes only.

# Chapter 3

## **Results**

The current study was aimed to explore the relationship between academic stress, academic resilience and psychological wellbeing among university students. Data analysis was carried out using SPSS-21.Initially the demographic characteristics of the sample were identified through frequencies and percentages. Alpha reliability and descriptive of the scales were calculated. Spearmen's correlation was computed to examine the relationships between variables. Mann-Whitney U test was applied to examine the demographic differences in the study.

Table 1  $Demographic\ characteristic\ of\ the\ Sample\ (N=300)$ 

Characteristics	N	%
Gender		
Male	150	50.0
Female	150	50.0
University		
Public	164	54.7
Private	136	45.3
Qualification		
Graduation	259	86.3
Masters	38	12.7
Year of study		
First	52	17.3
Second	122	40.7
Third	95	31.7
Final	31	10.3
Degree program		
Management sciences	111	37.0

35

Engineering	42	14.0
Computer Sciences	47	15.7
Social sciences	100	33.3
Family structure		
Nuclear	217	72.3
Joint	83	27.7
Job status		
Yes	36	12.0
No	264	88.0
Socio-economic status		
Socio-economic status 25-30k	44	14.7
	44 89	14.7 29.7
25-30k		
25-30k 30-90k	89	29.7
25-30k 30-90k 1-2 lac	89 106	29.7 35.3
25-30k 30-90k 1-2 lac 2-4 lac	89 106 35	29.7 35.3 11.7
25-30k 30-90k 1-2 lac 2-4 lac Above 4 lac	89 106 35	29.7 35.3 11.7

Note: f=Frequency, %= Percentage

Table 1 showed the demographic characteristics of the sample. The sample of university student consisted of (N=150, 50%) males and (N=150, 50%) females respondents. And the respondents included from both public and private universities, with a greater representation from public universities (n=164, 54.7%). Graduation students were higher in number (n=259, 86.3%) and majority of students were from second year of study (n= 122, 40.7%). Higher number of students were from management sciences (n=111, 37.0%) and social sciences (n=100, 33.3%). Majority of students belonged to the nuclear family system (n=217, 72.3%).Most of the students were unemployed (n= 264, 88.0%). Majority of students were from 1-21ac socioeconomic status (n=106, 35.3%).Majority of students belonged to Home (n=207, 69.0%).

**Table 2**Psychometric properties of scales (N=300)

Range										
Scales	N	A	M	SD	Potent.	Actual	- Skew	Kurt	K-S	P
ASS	40	.86	111.7	17.6	40-200	43-168	641	2.81	.13	.00
PA	8	.72	22.7	4.39	8-40	8-36	103	.270	.06	.70
FF	8	.57	21.7	4.26	8-40	8-33	.002	.728	.09	.00
ID	8	.62	21.7	4.29	8-40	8-36	244	1.51	.11	.00
TP	8	.50	22.7	4.88	8-40	8-39	.199	3.85	.11	.00
IS	8	.54	22.7	4.38	8-40	8-37	703	2.25	.14	.00
ARS	30	.70	112.0	8.03	30-150	93-139	.941	.999	.06	.00
PER	14	.53	51.3	4.13	14-70	42-66	.616	.753	.11	.00
RAH	9	.63	35.1	3.70	9-45	25-45	.532	.450	.12	.00
NAE	7	.50	25.5	2.75	7-35	20-33	.258	22	.12	.00
PW	18	.50	80.8	7.55	18-126	56-101	.185	.758	.14	.01

Note: ASS= Academic stress scale, PA=Personal inadequacy, FF=Fear of failure, ID=Interpersonal difficulties with teachers, TP= Teacher-pupil relationship, IAS= Inadequate study facilities, ARS= Academic resilience scale, PER= Perseverance, RH= Reflecting and Adaptive help seeking, NAE= Negative affect and emotional response, PW= Psychological well-being scale.

Table 2 shows the psychometric properties like alpha reliability, means, standard deviation, range(actual and potential), Skewness, Kurtosis, Kolmogorov-Smirnov (K-S) and p value for all scales and subscale used in the present study It can be seen that Cronbach's alpha reliability of Academic Stress Scale was .86 (SD=17.6) which indicate high internal consistency, While Alpha reliability of its subscales Personal Adequacy was .72(SD=4.39), Fear of failure was .57(SD=4.26), Interpersonal difficulties with teachers was .62(SD=4.29), Teacher-pupil relationship was .50(SD=4.88) and Inadequate study facilities was .54(SD=4.38). It can be seen Cronbach's alpha reliability for Academic resilience Scale was.70 (SD=8.03) which indicated good internal consistency, While Alpha reliability of its subscales Perseverance was .53(SD=4.13), Reflecting and Adaptive help-seeking was .63(SD=3.70), Negative affect and emotional response was .50(SD=2.75) and the Cronbach's alpha reliability for psychological wellbeing was .50(SD=7.55) which indicated acceptable internal consistency respectively. The Kolmogorov-Smirnov test for normality was statistically significant for all three variables ASS, ARS and PWBS scales (p>.001) indicating that the scores on these scales were non-normal distribution.

Figure 3.1

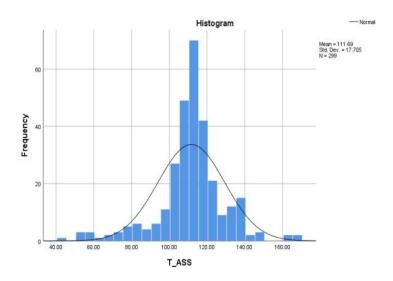


Figure 3.2

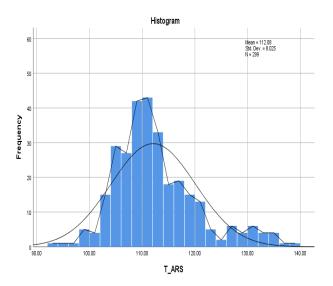
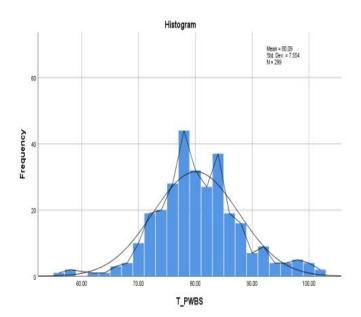


Figure 3.3



**Table 3**Spearmen's Correlation for all study variables for the total sample (N=300)

	Var.	1	2	3	4	5	6	7	8	9	10	11
1	ASS	-										
2	PI	.67**	-									
3	FF	.73**	.44**	-								
4	ID	.74**	.39**	.48**	-							
5	TP	.69**	.33**	.44**	.50**	-						
6	ISF	.69**	.33**	.38**	.51**	.45**	-					
7	ARS	.004	004	01	.02	005	017	-				
8	PER	02	.04	007	.05	12*	.01	.75**	-			
9	RH	07	08	12	01	03	03	.71*	.33*	-		
10	NAE	.12*	.11	.12*	.04	.03	.06	.60**	.23**	.22**	-	
11	PW	15*	01	11*	112	-	13*	.17**	.13*	.19*	.05	-
						.20**						

Note: ASS= Academic stress scale, PA=Personal inadequacy, FF=Fear of failure, ID=Interpersonal difficulties with teachers, TP= Teacher-pupil relationship, IAS= Inadequate study facilities, ARS= Academic resilience scale, PER= Perseverance, RH= Reflecting and Adaptive help seeking, NAE= Negative affect and emotional response, PW= Psychological wellbeing scale.

Table 3 describes the relationship between academic stress, academic resilience and psychological well-being among sample of the study. The finding showed a non-significant relationship between academic stress and academic resilience(r=.004, p=<.05) and its subscale perseverance. While, academic stress has a significant negative relationship with a negative effect and emotional response (subscale of academic resilience). Academic stress has a negative relationship with reflective and adoptive help seeking (subscale of academic resilience). Results suggested that academic stress has a significant negative relationship with psychological wellbeing (r=-.156\*\*, p=<.001). It means that academic stress increase and psychological wellbeing of the students decrease. While academic resilience relationship between personal inadequacy, fear of failure, teacher-principal relationship, and inadequate study facilities (subscales of academic stress) has been negative. While, academic resilience has a positive relationship with interpersonal difficulties with teachers (subscale of academic stress). Meanwhile, academic resilience has a significant positive relationship with psychological wellbeing of the students (r=.177, p=<.001). These findings rejected the hypothesis 1: Academic stress is significantly correlated with academic resilience among university students. The findings, however, support hypothesis 2: Academic stress is significantly correlated with psychological wellbeing among university students and hypothesis 3: Academic resilience is significantly correlated with psychological wellbeing among

university students. It means that increasing academic resilience in students also increases their psychological well-being

Table 4

Difference of academic stress scale academic resilience scale and psychological well-being scale score in males and females (N=300)

	Male		Female				
	M	Md	M	Md	$\overline{}$ $U$	R	P
ASS	147.7	112	153.2	113	10844.00	03	.589
ARS	124	109	176.9	113	7288.00	30	.000
PWBS	136.4	78	163.6	81	9145.00	15	.007

Note: ASS=Academic stress scale, ARS=Academic resilience scale, PWBS= Psychological well-being scale, M=Mean, Md= Median, U=Mann-Whitney, r=correlation coefficient, p<0.05

Table 4 indicates to evaluate the difference between males and females for academic stress, academic resilience and psychological wellbeing, was tested using Mann-Whitney U Test. The result revealed that Academic stress was higher in Female students (n=150, M=153) than Male students (n=150, M=147.7), U=10844, r=-.03. The value of r indicates that the effect size is small which proved that female student shows more academic stress compared to male students. Academic resilience scores is significantly higher in females (n=150,

M= 176.9) as compared to males (n=150, M=124), U=7288, p<.001, r=-.30. The effect size is very medium which shows females show more academic resilience in academic as compared to males. Also, Psychological wellbeing scale scores is higher in females(n=150,M=163.6) as compared to males(n=150, M=136.4), U=9145, r=-.15. The effect size is small which proved female students have more psychological wellbeing as compared to male students.

Table 5

Difference of academic stress scale academic resilience scale and psychological wellbeing scale score in home and hostel (N=300)

	Hostel		Home				
	M	Md	M	Md	U	R	P
ASS	132.5	105.4	157.5	114.2	7898	13	.025
ARS	173.5	114.7	139.5	110.9	7240	18	.002
PWBS	158.4	80.6	145.5	79.8	8529	06	.239

Note: ASS=Academic stress scale, ARS=Academic resilience scale, PWBS= Psychological wellbeing scale, M=Mean, Md= Median, U=Mann-Whitney, r=correlation coefficient, p<0.05

Table 5 indicates to evaluate the differences between students living in home and hostel. The findings reveals that hostel students scores higher in academic stress (n=150, M=132.5), U=7898, r=-.13. The value of r indicates that

the effect size is small which proved hostel student has high level of academic stress as compared to home (n=150, M=157.5). Academic resilience is higher among hostel students (n=150, M=173.5) compared to home students (n=150, M=139.5), U=7240, r=-.18. The value of r indicates that the effect size is small which proved that hostel student have higher academic resilience compared to home students. Also, there is higher score of psychological well-being among hostel student (n=150, M=158.4) compared to home (n=150, M=145.5), U=8529, r=-.06. The value of r indicates that the effect is large which proved that hostel student have higher psychological well-being compared to home student (n=150, M=145.5) but the above tables shows there is no significant differences among all three variables between living in home and living hostel.

# Chapter 4

#### **Discussion**

The main objective of the current study was to explore the relationship between Academic stress, Academic resilience and psychological well-being among university students. A correlation study was conducted to test the relationship between academic stress, academic resilience and psychological wellbeing among university students. The total sample was 300 participants of university students belonging to public and private universities in Islamabad, Rawalpindi. The significant of this study was to understand academic stress, academic resilience and psychological well-being important role in university students and how these three variables are correlated to each other in educational settings.

In the present study academic stress was measured by the Academic stress scale (ASS), originally developed by Kim (1970), this scale measures the academic stress. It consisted of 40 items and 5 subscales including Personal Inadequacy, Fear of Failure, Interpersonal difficulties with teachers, Teacher-pupil relationship, Inadequate study facilities According to the current study the reliability of Academic stress scale (ASS) stands at 0.86 (Table 2). The second measure used was the Academic resilience scale (ARS-30) which was designed to measure academic resilience based on student's specific adaptive cognitive-

affective and behavioral responses to academic adversity. It was developed by Cassidy in 2016. It consisted of 30 items and 3 subscales including perseverance, Reflecting and adaptive help-seeking, Negative affect and emotional responses. The current study shows the reliability of 0.70 (Table 2). The third measure which used in the present study was Ryff's Psychological wellbeing scale. It is a short version of psychological wellbeing which was originally developed by Ryff in 1989. This scale consists of 18 items and 6 subscales including Autonomy, Environmental mastery, Self-acceptance, Purpose in life, Personal growth, and Positive relationship with others. Its reliability stands at 0.50 according to the current study (Table 2). According to the Dierendonck(2004) the item reliabilities for almost the items are probably too low to allow for reliable estimation of construct scores, which suggests that shortening this version of the PWB may not be practically possible.

Regarding the hypothesis testing the hypothesis no. 1 was rejected i.e., there is a significant relationship between academic stress and academic resilience among university students. Result of the present study revealed that there is non-significant relationship between the Academic stress and Academic resilience. This finding can be supported by the previous literature. Some previous literatures have examined the non-significant relationship of academic stress and academic resilience. A study investigated the relationship between academic stress and

academic resilience among 245 Spanish university students. The study found that there was no significant relationship between these two variables indicating that students who experienced high levels of stress did not necessarily have low academic resilience (Suria et al., 2018). This findings also supported by other study by Lee &huang (2017) examined the relationship between academic stress and academic resilience among Taiwanese students.

The result of this study revealed that there was a non-significant relationship between academic stress and academic resilience. Another reason explained by Martin & Marsh H. W. (2008) that the measurement of academic stress and academic resilience can also affect the finding results. Some studies may use self-report measures that are subject to response distortions. Therefore, the validity and reliability used can affect the correlations observed between academic stress and academic resilience. In the present study it found that there is no significant relationship between academic stress and academic resilience total scale. For this finding supports there could be one reason that this may be due to the differences in the measurement techniques. It is possible that the non-significant and positive relationship between these two variables with less number of sample size in research study. (Barkoukis et al., 2015; Connor & Davidson, 2003).But there is a significant correlation of academic stress with some of subscales of academic resilience (negative affect and emotion affect).

The second hypothesis was to find out relationship between academic stress and psychological well-being which reveal the result that relationship between both variables are significantly negative (Table 3). Similarly, a same result was found in a study by Chen (2009) in China found that university stress (academic difficulty, personal difficulty, negative life event, and overall stress) were negatively related to psychological wellbeing among undergraduate students. Another study supported this hypothesis by the Chang (2006) found that greater academic stress associated with low psychological well-being among student. As academic stress increases, overall adjustment in academia decreases which results students more affected to psychological problems (Wintre &Yaffe, 2000).

The third hypothesis was to find out the relationship between academic resilience and psychological well-being. The present study indicates that there is a significant positive relationship between academic resilience and psychological wellbeing among university students. Similar results are in support of this finding by the previous literature. A study indicated a positive correlation between academic resilience and psychological well-being which means academic resilience increases; psychological-wellbeing also increases (Hu, T. et al., 2015). Another study by Abolghasemi (2010) conducted a research in china including

medical students revealed that Academic resilience positively correlated with psychological well-being.

The hypothesis no. 4 was to find out that there are significant differences between male and female students on academic stress. According to the current study, female score higher in academic stress as compared to the male students. The present study findings confirmed by the previous literature as well which suggested that female students have reported higher academic stress i.e., female students feel more academic stressors like class workloads or lower grades than their male classmates (Acharya et al., 2018). Further investigation also confirmed the present result that female university students reported higher level of academic stress compared to the male students (Brougham et al., 2009). Another study done by the Akhtar in (2011) found that females are more thought oriented and as such that they experience more level of stress as compared males are action oriented in dealing with challenging situations regarding academic demands they feel low stressors. One more study confirmed this result that there exists a significant gender differences between male and female students (Calagus, 2011). According to the current study, finding indicates that female students score higher on academic resilience as compared to male students. This result is also supported by the previous research which stated that female student has higher academic resilience as compared to male students (Somchit & Sriyapon, 2004).

Another previous study by Lees (2009) indicated that academic resilience is significantly higher among female than male in academic resilience. Another previous study done by Sawar (2008) focused on the gender differences of female and male students in academic resilience. This study result showed that there was a significant gender differences among males and females in academic resilience and female reported higher score in academic resilience. The present study find the result that there is a gender differences in psychological well-being in the Mann-Whitney U test the mean score of female is higher as compared to male. Previous literature also supports this result, A study by Ather in (2015) found that female scores higher on psychological well-being than males students. Another similar result revealed that female postgraduate students reported higher psychological wellbeing (Panahiet al., 2013). A study by Waghmare (2017) in India reported that female student had better psychological wellbeing than male students. Similarly another study found the same result that female had scores higher in Psychological well-being compared to the male (Tangmunkongvorakul et al., 2019).

The finding between home students and hostel students revealed the findings that home student experiencing higher level of academic stress compared to hostel students. The current study findings are also supported by the previous literature. In a study by McEvoy and Mahoney in (2012), indicated that home

students reported higher level of academic stress than hostels students due to various factors such as family responsibilities, financial pressures, time management and traffic issues adding to their stressors among educational system. The present study also examines the differences between academic resilience and psychological well-being among hostel and home students. The result of above table 5 indicates that hostel students reported higher score on both of these variables. This finding supported the previous literature review. However, in a study by Khan and Jahanzeb (2018) found that hostel student's had higher levels of academic resilience and psychological well-being compared to home student's. This study finding suggests that this may be due to factors like due to social support in hostel students. Similarly, another previous study found the same results and this study suggest that hostel student's may have higher level of motivation experienced by hostel students due to living in a more academic environment (Tariq et al., 2020).

#### **Conclusion**

According to recent research academic stress was associated with lower academic resilience and psychological wellbeing among university students and academic resilience was associated positive with psychological wellbeing and as a protective factor among university students. However, in the present study the result showed that female scores higher in all three variables (ASS,

ARS, and PWBS). All the hypotheses in the current study were accepted by the current data except hypothesis no.1 which concluded that there is a positive relationship between academic stress and academic resilience.

#### Limitation

For current study data was gathered from the students studying in Islamabad and Rawalpindi universities. In the future, researchers are required to expand their areas and collect information data from other cities of Pakistan as well. This research was cross-sectional in nature. We need to do longitudinal research to assure claim the cause-and-effect relationship between academic stress, academic resilience, and psychological wellbeing among university students. The other limitation of this study was relatively small sample size and for this reason, it cannot be generalization in a population. Larger sample size should used by the future research. All the data was gathered through questionnaires, which can be prone to response bias. A multi-method approach should be expected to be used in a future study.

## **Implication**

The primary goal of the current study was to assess the relationship between academic stress, academic resilience, and psychological wellbeing among university students. The findings of the research can be used by psychologists to create intervention programs, such as counseling programs, and to conduct a seminar with students to improve their psychological well-being and academic resilience, reduce academic stress and teach them effective coping strategies for dealing with stress during academic challenges. The findings can be beneficial for student counselors as well. They will develop positive interpersonal and intrapersonal skills in students so that student becomes more productive and live a better life. Further, the research can help teachers as well. Seminars with teachers can be developed in which they can learn about academic stress and how it decreases student academic resilience and psychological well-being. Additionally, they can benefit by adding such teaching skills that might help students grow professionally.

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#### Appendix A

#### **Consent form**

I am student of Capital university of Science and Technology, Islamabad. I am doing my BS psychology from that institute. The present research is necessary for the partial fulfillment of BS degree. As a part of my degree requirement, I am conducting research on a Role of academic resilience on Academic stress and psychological well-being among university students.

I assure you that the information given by you will be treated strictly confidential and will be used only for academic and research purpose. Your help, support and honest participation will be highly appreciated.

If you agree to fill the questionnaire, please provide your comment through enduring the signature in the prescribed space. I am greatly thankful for your valuable time and highly appreciated to your cooperation in sharing the valuable information.

Signature of the participant

# Appendix B

# Demographic Form 1 Gender

1.	Gender		
	Male	Female	
2.	University		
	Public	Private	
3.	Qualification		
	Graduation	Masters	
4.	Year of study		
Fir	rst		
Se	cond		
Th	ird		
Fir	nal		
5.	Degree program		
	Management sciences	Engineering	Computer sciences
	Social Sciences		
6.	Family structure	Nuclear	Joint

# Appendix C

The level of stress you feel for each item can be indicated by marking a √ ma	k in
the bracket given against each statement	

If you feel No stress= NS
Slightly stress= SS
Moderate stress= MS
High stress= HS

Extreme Stress= ES

S.No	Statement	NS	SS	MS	HS	ES
1.	Teachers make too many extra demands on students.	( )	( )	( )	( )	( )
2.	Poor interest in some subjects.	( )	( )	( )	( )	( )
3.	Progress reports to parents	( )	( )	( )	( )	( )
4.	The teacher is not humors 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/college authorities.	( )	( )	( )	( )	( )
11.	Teachers give more punishment in the class.	( )	( )	( )	( )	( )
12.	Worry about results after examinations.	( )	( )	( )	( )	( )
13.	Hesitate to ask the teacher for detailed explanation.	( )	( )	( )	( )	( )
14.	Biased attitude of the teacher.	( )	( )	( )	( )	( )
15.	Inadequate space or room for study at home.	( )	( )	( )	( )	( )
16.	Not knowing how to prepare for the examinations.	( )	( )	( )	( )	( )
17.	Lack of assertiveness (confidence) in the class.	( )	( )	( )	( )	( )
18.	Lack of opportunity to meet teachers.	( )	( )	( )	( )	( )
19.	Teacher 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 assignment in time.	( )	( )	( )	( )	( )
23.	Lack of communication between teachers and students.	( )	( )	( )	( )	( )
24.	Monotonous (boring or tedious) 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 matter.	( )	( )	( )	( )	( )
35.	Incomplete and confusing study material.	( )	( )	( )	( )	( )
36.	Eleventh hour preparation for the examinations.	( )	( )	( )	( )	( )
37.	Importance of the subject matter.	( )	( )	( )	( )	( )
38.	Difficulty in adjusting with opposite gender.	( )	( )	( )	( )	( )
39.	Inadequate subject knowledge of the teacher.	( )	( )	( )	( )	( )
40.	Inadequate lab and library facilities.	( )	( )	( )	( )	( )

## Appendix D

Below are 5 statements with which you may agree or disagree. Using the 1-5 scale below, indicate your agreement with each statement.

- 1= Very likely
- 2= Likely
- 3= Neutral
- 4=Unlikely
- 5=Very unlikely

S.	Statement	Very Likely	Likely	Neutral	Unlikely	Very Unlikely
No						
1.	I would not accept the tutors' feedback					
2.	I would use the feedback to improve my work					
3.	I would just give up					
4.	I would use the situation to motivate myself					
5.	I would change my career Plans					
6.	I would probably get annoyed					
7.	I would begin to think my chances of success at university were poor					
8.	I would see the situation as a challenge					

9.	I would do my best to stop thinking negative			
	thoughts			
10.	I would see the situation as temporary			
11.	I would work harder			
12.	I would probably get depressed			
13.	I would try to think of new solutions			
14.	I would be very disappointed			
15.	I would blame the tutor			
16	I would keep trying			
17	I would not change my long-term goals and ambitions			
18	I would use my past successes to help motivate myself			
19	I would begin to think my chances of getting the job I want were poor			
20	I would start to monitor and evaluate my achievements and effort			
21	I would seek help from my tutors			
22	I would give myself encouragement			
23	I would stop myself from panicking			
24	I would try different ways to study			

25	I would set my own goals for achievement			
26	I would seek encouragement from my family and friends			
27	I would try to think more about my strengths and weaknesses to help me work better			
28	I would feel like everything was ruined and was going wrong			
29	I would start to self- impose rewards and punishments depending on my performance			
30	I would look forward to showing that I can improve my grades			

### Appendix E

Below are the statements, read them carefully according to your point of view

1=Most agree

2=somewhat agree

3=A bit agree

4= neither agree nor disagree

5=slightly disagree

6=somewhat disagree

7=Too much disagree

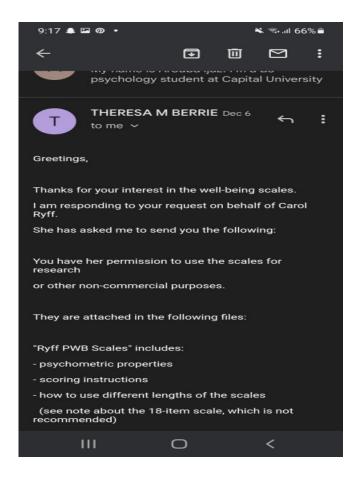
S No.	Statement	Most agree	A bit agree	Neither agree nor disagree	Slightly disagree	Somewhat disagree	Too much disagree
1.	I like most parts of my personality						
2.	When I look at the story of my life, I am happy with how things are resolved so far.						
3.	Some people live unpurposefully, but I am not one of them						
4.	The necessities of everyday life often bother me.						
5.	In many ways I am disappointed with my success in life.						
6.	Maintaining a close relationship has been difficult						

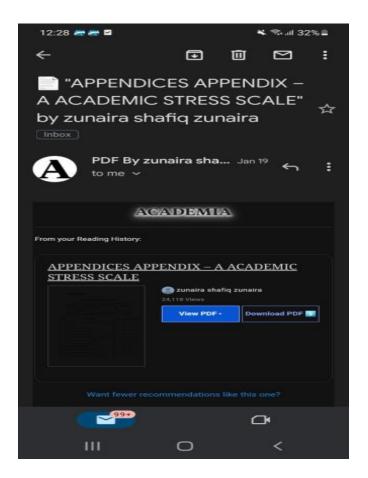
	and frustrating for me				
7.	I live one day at a time and don't really think about the future				
8.	Usually, I feel that I am responsible for the circumstances in which I live.				
9.	I handle my daily responsibilities well				
10.	I sometimes feel like I have done everything I had to do in life.				
11.	To me, life has been a constant process of learning, transforming and evolving.				
12.	I think it important to have experience that challenges my thinking about myself and the world.				
13.	People will describe me as a giver and will be willing to give their time to others				
14.	I quit trying to improve or change my life a long time ago.				
15.	I am impressed by people with strong opinions				
16.	I have experienced a very active and trusting relationship with others.				

1.5	I trust my opinion, even if they				
17.	are different from other				
	people's ideas.				
	I test myself according to my				
18.	own thinking, not in				
	accordance with the values				
	and opinions of others				

#### Appendix F

#### **Permission for scales from Author**







#### Appendix G



#### Capital University of Science and Technology Islamabad

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Ref. CUST/IBD/PSY/Thesis-353 February 10, 2023

#### TO WHOM IT MAY CONCERN

Capital University of Science and Technology (CUST) is a federally chartered university. The university is authorized by the Federal Government to award degrees at Bachelor's, Master's and Doctorate level for a wide variety of programs.

Ms. Arouba Ijaz, registration number BSP193048 is a bona fide student in BS Psychology program at this University from Fall 2019 till date. In partial fulfillment of the degree, she is conducting research on "Relationship between academic resilience, academic stress and psychological wellbeing among university students". In this continuation, the student is required to collect data from your institute.

Considering the forgoing, kindly allow the student to collect the requisite data from your institute. Your cooperation in this regard will be highly appreciated.

Please feel free to contact undersigned, if you have any query in this regard.

Best Wishes,

Dr. Sabahat Haqqani Head, Department of Psychology Ph No. 111-555-666 Ext: 178

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# Appendix H

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