

Comparative analysis of the stress level among under graduation and post-graduation students

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ABSTRACT

This study focuses on understanding the level of stress among college students and analyzing the degree of difference among factors responsible for causing stress among Undergraduate (UG) and Post graduate (PG) students. The objectives of the study involves deciphering causes and factors responsible for initiating stress among students, and understanding the impact of stress on the academic performance. The research is descriptive and exploratory in nature. It involves purposive sampling as the target audience is predetermined. A sample of 152 respondents was collected for analysis. The study concluded with personal and academic stress being two major contributors of stress. There is difference between degree to which stress affects UG and PG students and it has a significant impact on the academic performance of the students. Stringent efforts by institutions and students need to be undertaken to overcome such situations.

Keywords: *Stress, Academics, Students, Factors, Mental Wellbeing, Personal Stress, Stress Management*

Stress refers to a tensed feeling or depressed situation which make changes to our mental, physical, emotional, behavioral wellbeing state. Stress can have both negative and positive impact on students (M.Prabhu & Mohan, 1949; Tomaszewski, 2013). Depending upon how good mental competence of a student is one can determine his ability to handle stressful situation (Oduwaiye, Yahaya, Amadi, & Tiamiyu, 2017). Stress can be due to number of reasons which may either be related to personal, social, professional, financial domains (Parveen Banu R., 2015; Dimitrov, 2017). This can have serious impact on social and mental wellbeing of student and deciphering the reasons for the same is of utmost importance (Joshi & Nagpal, 2018; M.Irfan, 2014). Stress not only impact academic performance but also personal lifestyle as it causes health issues either mental or physical and the inability to handle this stress leads to depression (Suresh Prabu, 2015; Zegeye, Mossie, Gebrie, & Markos, 2018). Therefore, the first objective of the researcher is to analyze the factors responsible for causing stress among the younger generation. When stress can't be channelized in a positive manner, its implications are generally observed in the lifestyle of the individual. While positive stress can bring out the best among student,

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Comparative analysis of the stress level among under graduation and post-graduation students

negative impacts of stress can hamper the intellect of the student and this can be witnessed in their academic performance (Essel & Owusu, 2017; Vasugi & Hassan, 2019). The stress level further increases due to inability of students to keep a balance between workload and personal life and this creates unnecessary harmful and negative situations in the life of students (Quinn, 2019). The reasons for the same can be varied but understanding and finding solution for the same is important so that their confidence is not affected and their energies are channelized in the most productive manner. The level of stress is not same for all students in college as students under graduation and students of post-graduation faces some different problems and their reasons of stress and level of stress also differs accordingly (Mazumdar, Gogoi, Buragohain, & Haloi, 2012). Since stress is major bottle neck for the current generation the researcher aims to understand the degree of association among the stress level of students and its impact on academic performance. People handle stress in different manner and according to different situation they are in. Stress may be due to unbalanced lifestyle of students as they are not able to handle pressure or workload with their daily routine activities (Bukhsh, Shahzad, & Nisa, 2011; Devi & Mohan, 2015). It is not necessary that people of same age and individual in similar situation will act in prescribed manner during stressful situations. Every person's ability to handle stressful situation is different, some succumb to it while others overcome it. The researcher wants to decipher the difference in the level of stress witnessed and handled by students pursuing education at different levels. Academics is affected by rules and regulation at institutions but its impact on the student well-being depends on the stringency in the application of the same. (Ogbogu Chibuzo Ezekiel, 2018). Apart from this, student teacher relationship effects the mind set of student and plays a crucial role in determining the extent of stress witnessed by students of different age groups. Every factor might not cause same level of stress to students studying in under graduate and post graduate level.

Abbreviation

UG- Undergraduate

Ho: Null hypothesis

PG- Post graduate

Ha: Alternative hypothesis

Understanding the bifurcation between two will help in better judgment of main causes of stress and would help in formulation policies catering to specific needs of students at various academic levels. A clear understanding of these three domains will help in narrowing the problems caused due to stress level and would provide a clearer view about the directions in which the work needs to be done so that one does not succumb to the pressure cause by stress rather can learn and evolve from it in order to ensure that inclusive growth takes place (Brough, 2015).

Objective of the study

1. To analyze the factors causing stress among under graduation and post-graduation students.
2. To examine the level of stress due to personal factors among under graduation and post-graduation students.
3. To identify the relationship among stress level of students and their academic performance.

REVIEW OF LITERATURE

“Darcy A. Keady (2011) in his study “Student stress: An analysis of stress levels associated with higher education in the social science” explains the similarity and difference of stress level among under and post graduate students. The paper also tries to determine various

Comparative analysis of the stress level among under graduation and post-graduation students

effect of stress on student life and how this stress is managed by the students. This research has undertaken primary sources of data and pilot study. “Correlation and reliability test have been done to find the difference of stress level among students. This study is able to find that there exists difference of stress level among the under and post graduate students and later are more stressed than former. It also says that all students are facing same level of stress and same problems in the same program.

“Cheng kai – Wen (2014) in his research “A study of stress sources among college students in Taiwan” presents various factors of stress either mental, emotional or physical. Reliability test and mean test have been used for analyzing the finding of research. The conclusion of the study is that there are various reasons of stress and they differ according to the situations a person is in various suggestions to cope up with all kinds of stress have also given in the study.

Radhika sethi (2018) in her paper “A study of placement stress of students pursuing professional courses” says that the workload and personal stress among the students cannot be avoided as these are the main factors impacting stress level among the students. Some factors of stress can be positively taken up and improve the performance whereas some lead to negative impact on performance. Sample responses have been collected among the students of Delhi/NCR to find the sources of stress. MS excel have been used to analyse the collected data and it is present in form of charts and percentile comparison. Various suggestions such as yoga, meditation and participation in physical activities will help in order to remove distress.

Sajjan Kumar (2005) in his research “Research based on level of stress among students in occupational therapy during their academic curriculum” presents the academics, course schedule and curriculum as the main source of stress among occupational therapy students. The study examines the differences of stress among the students of occupational therapy during their curriculums. The study has undertaken MBBS students as target population and used various tests to analyse the distress level among students. The study found that students in the initial years of college are more stressed out with syllabus and environment to cope up whereas in 2nd or 3rd year of study they have different reasons of stress i.e. the future job prospects.

Archana Kumari (2014) in the paper titled “Examination stress and anxiety: A study of college students” presents the stress factors among students from different streams. All students face almost same factors of stress i.e. examination, workload, and lack of concentration. The paper compares distress level among the students of different streams i.e. between social science, commerce and science. Primary data have been collected through random sampling technique and the result being analyzed through hypothesis testing. The paper correlates the stress among students with their academic concentration.

Ramachandiran, Malarvili Dhanapal, Saroja (2018) in their research “Academic stress among university students: A quantitative study of generation Y and Z’s perception” highlights common stressors among the students as academic, family, environment. The study also analyses the effects of stress on student academics and personal life, health and mental state. The paper uses quantitative method for analyses and data collected through primary source. The study used Anova test for analyzing the factors of study and its effects. The association between level of stress and its impacts have also been indicated in the study.

Comparative analysis of the stress level among under graduation and post-graduation students

Prangya paramita priyadarshani das and Rajkumar sahu (2012) in the study titled “Stress and depression among post graduate students” examined the impact of stress on student’s mental health and physical wellbeing. The paper establishes the relation of stress with student’s life and how gender determines the level of stress among the students. Random sampling design has been used to collect primary data and descriptive statistical used to present the data through charts. The data analyzed through anova testing between groups of males and females and found the level of stress among both male and female.

Zaid Bataineh, Marwan (2013) in his paper titled “Academic stress among under graduation students: the case of educational faculty at king Saud University” emphasizes on the academic stress of workload among the students. The paper describes the relationship among the factors of distress causing fall in academic performance. The paper has undertaken primary sources of data and analyzed this relationship using correlation method. Reliability tests and mean variations have been done to analyse the effects of stress on student’s personal life and academic performance.

RESEARCH METHODOLOGY

The present paper involves qualitative and quantitative measures. Qualitative measures help in obtaining a better analysis of the objectives stated. The quantitative measures have been used to derive statistical inference which can comprehend the data collected.

Research design

The study involves both explanatory research design and descriptive methodology. Descriptive research is characterized by surveys and fact findings. The main purpose of this kind of research design is to explain the behavior and characteristics of the population selected for analysis and provide reasons for its prevalence at the present. Three key purpose of descriptive study is to define, explain and validate the research findings. The study involves descriptive research design as it determines the factors of stress among the students and how this stress level impact the performance of students. Explanatory research provides a detailed explanation of the area of study under research. It has been used to examine the sources of stress among both under and post graduate students.

Sampling method

Since predetermined objective have to be analyzed purposive sampling is the sampling method adopted by the researcher. The respondents have been chosen keeping in mind the criteria of the study since the study revolves around understanding the stress level among the graduate and postgraduate students. Students are the main respondent and any respondent who does not belong to this category will not be used for the research.

Data collection

The primary data collection method has been used to collect data through questionnaires which are circulated among the students as Google forms. “Students of under graduation and post-graduation from different streams and of different years are the target population for the current study.” Questionnaire used to collect data for study comprises of questions based on the objective of study. The first few questions of demographic profile helps to comparatively analyse the data among the respondents. Other set of questions are in lieu different objective of study.

The study has collected 152 responses of students from under and post-graduation of different years and different programs. The questionnaire was circulated in college and

Comparative analysis of the stress level among under graduation and post-graduation students

among peers groups. The data collected through this will help to analyse the level of stress and compare the stress factors and level among under and post graduates. The questionnaire has been divided into three sections catering to three different objective. The first section focuses on the main factors that give rise to stress among students. The second section tries to emphasize on factors that are a major reason towards personal stress. The last section tries to understand the association between the level of stress and academic performance. The questionnaire has been divided into three sections for better interpretation and to reduce confusions while evaluating the results obtained.

Data interpretation Tools

The data from questionnaire has been collected and has been sorted and coded in MS Excel. It is then imported to SPSS and analyzed. The study has used SPSS software for factor analysis since there is a certain level of relation between all the factors. It is believed that factor analysis will help to reduce the different factors and list down the core factors that are the sole reasons for high stress level among individuals. Primary factors can be analyzed through factor analysis and finding solutions for the same will help in overcoming problems caused by all the other factors. Likert scale has been used during the research to obtain the results in clearer manner. SPSS software has been used to compare mean and variance and interpret the data accordingly.

Theory and calculation

The research paper uses factor analysis in order to statistically find out the parameters of study from the all questions and divide the factors based on the objectives of the study. The main objective is to examine factors of stress among the students. The analysis in the study is based on factor analysis test as there is multicollinearity in the data, because of which regression cannot be applied. The paper have used maximum likelihood method as the data collected in study is divided into major themes and the analysis is based on more than two factors.

Table 1. Summary of KMO and Bartlett's Test values

Factor Analysis

| KMO and Bartlett's Test | | |
|---|--------------------|-------------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. | | .837 |
| Bartlett's Test of Sphericity | Approx. Chi-Square | 1402.913 |
| | df | 190 |
| | Sig. | .000 |

Footnote 1: KMO and Bartlett's test are necessary conditions for undertaking factor analysis. The necessary conditions have been satisfied for the data collected with $KMO > 0.6$ and p value $< \alpha$ value.

For factor analyses is to be used there are three conditions that have to be fulfilled this involves KMO and Bartlett's test, use of interval scale. Only on the fulfillment of these conditions factor analysis will be applicable in the study. Non fulfillment of the same will make factor analysis an inappropriate method for arriving at conclusions.

The scale used under the primary study to collect data should be interval or ratio scale and same has been used in the study.

Comparative analysis of the stress level among under graduation and post-graduation students

Secondly, the value of KMO generally ranges between 0 and 1. An analysis is said to be efficient if the KMO value is greater than 0.6. Any value less than 0.6 highlights inefficiency in Collection of data. This type of data is not adequate to arrive at appropriate results. Any value greater than 0.6 is considered to be appropriate for undertaking the study further. In this study the value of KMO is 0.837 shown in table 1.

We use Bartlett's test of sphericity to test whether variables are correlated or not. Factor analysis requires that variables need to be correlated with each other. Therefore, we formulate the following hypothesis.

Null hypothesis: the correlation matrix is insignificant.

Alternative hypothesis: the correlation matrix is significant.

In the table 1, the value of significance i.e. the p-value is 0.000 which is less than the alpha value of 0.05. Hence, we reject Ho. Since all the conditions are fulfilled, we will proceed with factor analysis.

Table 2. Summary of Total Variance Explained using maximum likelihood method – required for factor analysis.

| Factor | Total Variance Explained | | | | | | | | |
|--------|--------------------------|---------------|--------------|-------------------------------------|---------------|--------------|-----------------------------------|---------------|--------------|
| | Initial Eigenvalues | | | Extraction Sums of Squared Loadings | | | Rotation Sums of Squared Loadings | | |
| | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % | Total | % of Variance | Cumulative % |
| 1 | 6.244 | 31.220 | 31.220 | 5.719 | 28.595 | 28.595 | 3.716 | 18.581 | 18.581 |
| 2 | 3.032 | 15.162 | 46.382 | 2.568 | 12.839 | 41.434 | 3.049 | 15.243 | 33.823 |
| 3 | 1.530 | 7.650 | 54.033 | 1.129 | 5.643 | 47.077 | 2.253 | 11.264 | 45.087 |
| 4 | 1.434 | 7.171 | 61.204 | .936 | 4.679 | 51.755 | 1.334 | 6.668 | 51.755 |
| 5 | .971 | 4.857 | 66.061 | | | | | | |
| 6 | .835 | 4.174 | 70.235 | | | | | | |
| 7 | .777 | 3.887 | 74.122 | | | | | | |
| 8 | .749 | 3.745 | 77.866 | | | | | | |
| 9 | .605 | 3.025 | 80.892 | | | | | | |
| 10 | .548 | 2.740 | 83.631 | | | | | | |
| 11 | .519 | 2.594 | 86.226 | | | | | | |
| 12 | .459 | 2.297 | 88.523 | | | | | | |
| 13 | .413 | 2.066 | 90.589 | | | | | | |
| 14 | .352 | 1.759 | 92.348 | | | | | | |
| 15 | .315 | 1.577 | 93.925 | | | | | | |
| 16 | .280 | 1.402 | 95.327 | | | | | | |
| 17 | .268 | 1.342 | 96.669 | | | | | | |
| 18 | .257 | 1.283 | 97.952 | | | | | | |
| 19 | .229 | 1.145 | 99.097 | | | | | | |
| 20 | .181 | .903 | 100.000 | | | | | | |

Extraction Method: Maximum Likelihood.

Footnote 2: The first four factors have Eigen value > 1 and they are the basis for the core factor responsible for stress among students.

In the table 2, total variance explained we see - the Eigen values of factors and take number of factors for which Eigen value is greater than 1. So there are four parameters on which

Comparative analysis of the stress level among under graduation and post-graduation students

factors are based as only for them the values under rotation sums of squared loadings comes through factor analysis. Cumulatively these four factors depict 61.204% of the variance in the data which means that approximately 61% of stress situations among individual are caused by these four factors only.

Table 3: Rotated Factor Matrix- dividing all variables under four major head factors.

| Rotated Factor Matrix | | | | |
|---|--------|-------|-------|-------|
| | Factor | | | |
| | 1 | 2 | 3 | 4 |
| exams stress | .657 | .108 | .022 | -.005 |
| university rules stress | .589 | .123 | .395 | .019 |
| homework/notes preparation stress | .830 | -.023 | .134 | -.099 |
| stress of future career job | .085 | .242 | -.065 | .573 |
| stress to higher studies or clear competitive exams | .505 | .033 | -.028 | .245 |
| Syllabus not at par with the competitive examinations | .579 | .058 | .147 | .432 |
| syllabus is not job-oriented | .151 | .065 | .400 | .713 |
| Lack of cooperation from teachers | .698 | .055 | .247 | .216 |
| Dissatisfaction with marks | .642 | .101 | .245 | .008 |
| work load of assignments | .487 | .201 | .439 | .179 |
| attendance rule of 75% | .378 | .142 | .741 | .048 |
| Attending college programs/activities | .426 | .082 | .748 | .082 |
| Family problem | .167 | .705 | .149 | .002 |
| Financial difficulties | .130 | .744 | -.049 | -.099 |
| lack of contacts | .230 | .598 | .139 | .195 |
| lack of break or vacations | -.027 | .406 | .511 | .079 |
| lack of emotional support | .072 | .714 | .096 | .123 |
| health problems | -.027 | .578 | .028 | .085 |
| traveling a long distance | .104 | .452 | .305 | .162 |
| of self-expectations | -.229 | .503 | .247 | .226 |

Footnote 3: Classification of all variables under 4 major factor heads in Rotated Factor Matrix namely: academic stress, personal stress, individual stress (lack of time) and job stress.

Table 3 of rotated component matrix, we can see that four factors have emerged according to values corresponding to each statement. So now we have to name these factors in which statements correlated will fall under one factor as the method for factor analysis is maximum likelihood method. This step will be done using benchmark. This is relevant for this study as we need to group our statements into required themes. Then by looking at the statement in respective factor, we will name those factors and do further required analysis according to our objectives. To choose a benchmark value is a subjective decision where we ignore the negative sign of values. While dividing all the variables of study into four broad factors we need to avoid cross loading in the data set as one variable should not come under more than one factor.

The first factor contains all variables which are causing stress due to academic pressure and regulations such as examination stress, university stress, workload assignments stress, higher studies stress, competition stress, and marks stress. So the first factor is the academic stress.

Comparative analysis of the stress level among under graduation and post-graduation students

The second factor has all the variables causing stress due to individual reasons as family problems, lack of support from family, health issues, travelling problems and failing expectations. The second factor is personal stress.

The third factor has those variables which cause stress due to lack of personal time as students have issues because they won't find time for their personal fulfillment of personal needs. The reason behind this is universities compulsory attendance rule. Students are not able to spend time with family and friends or go on vacations so they can't relax.

The fourth factor involves variables of future related stress such as job stress.

Keeping objectives of the study in view all the factors framed using factor analysis are divided into two categories one is academic stress and other is personal stress. The first objective of the paper is to examine the sources of stress among the students and other objective is to determine personal causes of stress. So variables under factor one and fourth will be analyzed to examine the first objective of the study. And the variables under second and third factor will analyse the second objective of the study which is the personal causes of stress.

After getting all main factors of stress using factor analysis approach according to the study we need to analyse the causes of stress among UG and PG and if there is any difference in the stress level between the two.

The study uses independent T Test to analyse the difference in stress factors among graduate and post graduate students and to find out the degree of variation in level of stress among them.

RESULTS

Results of Objective 1 (to analyse the factors causing stress among UG and PG students). To analyze the objective one that is factors of stress among UG and PG we apply independent T test. This independent test is applied here as both groups are independent of each other as no one is influencing each other. According to the objective we analyze if there is any difference in stress level among students or not. If there is difference, then which group UG or PG is more prone to stress.

Comparative analysis of the stress level among under graduation and post-graduation students

Table 4: Independent Sample Test -Summary of significance mean value for all variable under factor 1 (academic stress).

Independent Samples Test

| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
|---|-----------------------------|---|------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| exams stress | Equal variances assumed | .649 | .422 | -1.551 | 150 | .123 | -.186 | .120 | -0.422 | .051 |
| | Equal variances not assumed | | | -1.547 | 143.226 | .124 | -.186 | .120 | -0.423 | .052 |
| university rules stress | Equal variances assumed | .355 | .552 | .118 | 150 | .906 | .017 | .145 | -0.269 | .303 |
| | Equal variances not assumed | | | .119 | 148.764 | .905 | .017 | .144 | -0.267 | .301 |
| homework/notes preparation stress | Equal variances assumed | .523 | .471 | -4.778 | 150 | .000 | -.652 | .137 | -0.922 | -.383 |
| | Equal variances not assumed | | | -4.848 | 149.869 | .000 | -.652 | .135 | -0.918 | -.386 |
| stress to higher studies or clear competitive exams | Equal variances assumed | 1.706 | .194 | -4.669 | 150 | .000 | -.571 | .122 | -0.813 | -.329 |
| | Equal variances not assumed | | | -4.563 | 126.979 | .000 | -.571 | .125 | -0.819 | -.323 |
| Syllabus not at par with the competitive examinations | Equal variances assumed | .030 | .862 | -3.229 | 150 | .002 | -.460 | .143 | -0.742 | -.179 |
| | Equal variances not assumed | | | -3.201 | 139.175 | .002 | -.460 | .144 | -0.745 | -.176 |
| Lack of cooperation from teachers | Equal variances assumed | 1.051 | .307 | -2.730 | 150 | .007 | -.411 | .150 | -0.708 | -.113 |
| | Equal variances not assumed | | | -2.730 | 144.947 | .007 | -.411 | .150 | -0.708 | -.113 |
| Dissatisfaction with marks | Equal variances assumed | 5.060 | .026 | -2.523 | 150 | .013 | -.355 | .141 | -0.633 | -.077 |
| | Equal variances not assumed | | | -2.497 | 137.878 | .014 | -.355 | .142 | -0.636 | -.074 |
| work load of assignments | Equal variances assumed | .123 | .726 | -.118 | 150 | .907 | -.016 | .138 | -0.289 | .257 |
| | Equal variances not assumed | | | -.117 | 142.456 | .907 | -.016 | .139 | -0.291 | .258 |

Footnote 4: Significance value are used as a criteria to see whether there is difference between factors causing stress among UG and PG students. If p value < alpha value there is difference in factors, if p value > alpha same factors responsible.

Comparative analysis of the stress level among under graduation and post-graduation students

Ho: There is a no significant difference in exam stress among UG and PG students.

Ha: There is a significant difference in exam stress among UG and PG students.

The variable exam stress under equal variances assumes the value of significance two tail p value 0.123 which is greater than alpha value 0.05 so this states that there is no difference among UG and PG stress level. Hence, we do not reject the null hypothesis.

Table 5: Group statistics- for comparison of mean values for each variable under factor 1 (academic stress)

| Group Statistics | | | | | |
|---|-----------------|----|------|----------------|-----------------|
| | degree | N | Mean | Std. Deviation | Std. Error Mean |
| exams stress | undergraduation | 83 | 1.84 | .724 | .079 |
| | postgraduation | 69 | 2.03 | .747 | .090 |
| university rules stress | undergraduation | 83 | 1.92 | .927 | .102 |
| | postgraduation | 69 | 1.90 | .843 | .101 |
| homework/notes preparation stress | undergraduation | 83 | 2.07 | .894 | .098 |
| | postgraduation | 69 | 2.72 | .765 | .092 |
| stress to higher studies or clear competitive exams | undergraduation | 83 | 1.39 | .659 | .072 |
| | postgraduation | 69 | 1.96 | .848 | .102 |
| Syllabus not at par with the competitive examinations | undergraduation | 83 | 1.63 | .837 | .092 |
| | postgraduation | 69 | 2.09 | .919 | .111 |
| Lack of cooperation from teachers | undergraduation | 83 | 1.95 | .923 | .101 |
| | postgraduation | 69 | 2.36 | .923 | .111 |
| Dissatisfaction with marks | undergraduation | 83 | 1.96 | .818 | .090 |
| | postgraduation | 69 | 2.32 | .915 | .110 |
| work load of assignments | undergraduation | 83 | 1.72 | .831 | .091 |
| | postgraduation | 69 | 1.74 | .869 | .105 |

Footnote 5: Comparison of mean values among UG and PG students gives a clearer depiction of factors responsible for causing stress among students at different educational levels. Having a mean value smaller is indication of higher stress experienced by that group. For e.g. the mean value in exam stress is less for UG as compared to PG students. This factor causes more stress among UG students. The same approach is used for all the other variables.

Hypothesis 2: university stress

Ho: There is no significant difference in university stress among UG and PG students.

Ha: There is a significant difference in university stress among UG and PG students.

The second variable under the factor 1 is university rules stress, the value of two tail significance p value is 0.906 which is greater than the alpha value 0.05 so it states that there is no difference among UG and PG stress level based on this variable. Hence we do not reject the null hypothesis.

Hypothesis 3: homework stress

Ho: There is no significant difference in homework stress among UG and PG students.

Ha: There is a significant difference in homework stress among UG and PG students.

Comparative analysis of the stress level among under graduation and post-graduation students

In the third variable homework or compilation of notes stress, the p value for this 0.000 which is less than the alpha value of 0.05 so it states that there is a difference in stress level among both the groups. Hence we reject the null hypothesis.

The group statistics table will analyse which group faces more level of stress with the help of mean value. Group with low mean value has more stress as in our likert scale (1 to 4 as 1 signifies highly stressful situation to 4 for no stress at all). The value of mean for undergraduate is 2.07 and for post graduate is 2.72 which says that undergraduates are facing more stress of homework and notes preparation than post graduate.

Note- For all the analysis where we reject the null hypothesis, the group statistics have been attached just below the respective analysis for inference.

Hypothesis 4: higher study stress

Ho: There is no significant difference in higher study stress among UG and PG students.

Ha: There is a significant difference in higher study stress among UG and PG students.

Stress of higher studies or to clear competitive exams is the fourth variable -for which the p value is 0.000 and this is less than the alpha value of 0.05 so there is a difference of stress level based on this variable. Here we reject the null hypothesis.

The mean value is 1.39 in UG and 1.96 for PG which tells that undergraduates are facing more stress as compared to post graduate.

Hypothesis 5: competitive exam stress

Ho: There is no significant difference in competitive stress among UG and PG students.

Ha: There is a significant difference in competitive stress among UG and PG students.

Fifth variable of stress is that syllabus is not according to competitive exams for which there is difference among both under and post graduate students as the value of significance is 0.02 which is less than alpha value of 0.05. Hence we reject the null hypothesis. Stress among undergraduate is more than post graduate for this variable as mean for UG is less as compared to PG. Hence UG students are facing more stress.

Hypothesis 6: lack of cooperation

Ho: There is no significant difference in stress due to lack of cooperation of teachers among UG and PG students.

Ha: There is a significant difference in stress due to lack of cooperation of teachers among UG and PG students.

Sixth variable of stress is lack of cooperation among the teachers, the p significant value for the variable is 0.007 which is less than alpha value 0.05. Hence we reject the null hypothesis hence there is a difference among UG and PG stress level.

The mean value of 1.95 for UG and 2.36 for PG says that stress is more in undergraduate students than post graduate students.

Hypothesis 7: dissatisfaction in marks

Ho: There is no significant difference in stress due to dissatisfaction in marks among UG and PG students.

Ha: There is a significant difference in stress due to dissatisfaction in marks among UG and PG students.

Another variable is dissatisfaction of marks, for which there is also a difference among both the groups as the significance value is less than alpha value i.e. $0.013 < 0.05$. Hence we reject the null hypothesis.

Comparative analysis of the stress level among under graduation and post-graduation students

The value of mean is less for UG i.e. 1.96 and 2.32 for PG so undergraduate is more stressed because of low marks than postgraduate.

Hypothesis 8: difference in assignment

Ho: There is no significant difference in assignment stress among UG and PG students.

Ha: There is a significant difference in assignment stress among UG and PG students.

Work load of assignments variables states that there is no difference among UG and PG stress level as the significance p- value is 0.907 which is greater than the alpha value of 0.05. Hence we reject the null hypothesis.

Analyzing objective 1 based on the factor 4 i.e. future stress

Table 6: Independent Sample Test -Summary of significance mean value for all variable under factor 4 (future related stress)

| Independent Samples Test | | | | | | | | | | |
|------------------------------|-----------------------------|---|------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| stress of future career job | Equal variances assumed | 2.422 | .122 | 3.064 | 150 | .003 | .387 | .126 | .137 | .636 |
| | Equal variances not assumed | | | 3.024 | 135.594 | .003 | .387 | .128 | .134 | .640 |
| syllabus is not job-oriented | Equal variances assumed | 2.444 | .120 | 1.352 | 150 | .178 | .200 | .148 | -.092 | .493 |
| | Equal variances not assumed | | | 1.334 | 135.727 | .184 | .200 | .150 | -.096 | .497 |

Footnote 6: Significance value are used as a criteria to see whether there is difference between factors causing stress among UG and PG students. If p value < alpha value, there is difference between the factors responsible for causing stress, p value > alpha- same factors are responsible for causing stress.

Hypothesis testing for all variables under factor 4 (Future job stress)

Hypothesis 9: future job stress

Ho: There is no significant difference in future job stress among UG and PG students.

Ha: There is a significant difference in future job stress among UG and PG students.

The first variable in table 6 i.e. stress of future career jobs has significance p-value less than alpha value i.e. $0.003 < 0.05$ so there is difference among UG and PG stress level for future career. Hence we reject the null hypothesis.

Comparative analysis of the stress level among under graduation and post-graduation students

Table 7: Group statistics- for comparison of mean values for each variable under factor 4 (future related stress)

| Group Statistics | | | | | |
|------------------------------|-----------------|----|------|----------------|-----------------|
| | degree | N | Mean | Std. Deviation | Std. Error Mean |
| stress of future career job | undergraduation | 83 | 1.88 | .722 | .079 |
| | postgraduation | 69 | 1.49 | .834 | .100 |
| syllabus is not job-oriented | undergraduation | 83 | 2.16 | .848 | .093 |
| | postgraduation | 69 | 1.96 | .977 | .118 |

Footnote 7: Comparison of mean values among UG and PG students gives a clearer depiction of factors responsible for causing stress among students at different educational levels. Having a mean value smaller is indication of higher stress experienced by the group under study. For e.g. the mean value of stress from future career job is less for PG as compared to UG students. This factor causes more stress among PG students. The same approach is used for all the other variables.

The mean value of future career stress for postgraduate is 1.49 and 1.88 for undergraduate. It states that post graduate students are more stressed out about their future jobs.

Hypothesis 10: syllabus not job oriented

Ho: There is no significant difference in stress due to syllabus not being job oriented among UG and PG students.

Ha: There is a significant difference in stress due to syllabus not being job oriented among UG and PG students.

Another variable of stress for students is that syllabus of the courses are not job oriented. The significance p-value 0.178 is greater than the alpha value 0.05 which states that there is no difference among UG and PG students in stress level for this variable. Hence we do not reject the null hypothesis.

Results of objective 2 (to examine the level of stress due to personal factors among UG and PG students)

This researcher tried to analyze the difference in stress level due to personal reasons among UG and PG students. Independent t test were used to find the level of stress among UG and PG students and the degree of difference between stress levels witnessed by two groups. The following variables were tested to analyze the second objective:

Hypotheses testing for all variables under factor 2

Hypothesis 11: personal problem.

Ho: There is no significant difference in stress due to personal problems among UG and PG students.

Ha: There is a significant difference in stress due to personal problems among UG and PG students.

Comparative analysis of the stress level among under graduation and post-graduation students

Table 8: Independent Sample Test -Summary of significance mean value for all variable under factor 2 (personal related stress)

| Independent Samples Test | | | | | | | | | | |
|---------------------------|-----------------------------|---|------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| Family problem | Equal variances assumed | 7.617 | .007 | 2.132 | 150 | .035 | .298 | .140 | .022 | .574 |
| | Equal variances not assumed | | | 2.081 | 125.861 | .039 | .298 | .143 | .015 | .581 |
| Financial difficulties | Equal variances assumed | 15.420 | .000 | 1.818 | 150 | .071 | .276 | .152 | -.024 | .577 |
| | Equal variances not assumed | | | 1.766 | 120.857 | .080 | .276 | .157 | -.033 | .586 |
| lack of contacts | Equal variances assumed | 7.458 | .007 | 1.068 | 150 | .287 | .148 | .139 | -.126 | .422 |
| | Equal variances not assumed | | | 1.047 | 129.552 | .297 | .148 | .141 | -.132 | .428 |
| lack of emotional support | Equal variances assumed | .216 | .643 | 2.020 | 150 | .045 | .279 | .138 | .006 | .552 |
| | Equal variances not assumed | | | 1.998 | 137.597 | .048 | .279 | .140 | .003 | .555 |
| health problems | Equal variances assumed | .006 | .938 | 5.571 | 150 | .000 | .677 | .122 | .437 | .918 |
| | Equal variances not assumed | | | 5.526 | 139.702 | .000 | .677 | .123 | .435 | .920 |
| traveling a long distance | Equal variances assumed | 6.112 | .015 | 1.724 | 150 | .087 | .267 | .155 | -.039 | .573 |
| | Equal variances not assumed | | | 1.678 | 122.769 | .096 | .267 | .159 | -.048 | .582 |
| of self-expectations | Equal variances assumed | .010 | .920 | 4.070 | 150 | .000 | .543 | .133 | .279 | .806 |
| | Equal variances not assumed | | | 4.032 | 138.740 | .000 | .543 | .135 | .276 | .809 |

Footnote 8: Significance value are used as a criteria to see whether there is difference between factors causing stress among UG and PG students. If p value < alpha value, there is difference between the factors responsible for causing stress, p value > alpha value same factors are responsible for causing stress.

Comparative analysis of the stress level among under graduation and post-graduation students

From independent T- test applied on personal variables of stress, it is analyzed that factor like family problems, lack of emotional support, health problems and self-expectations leads to difference in in stress level for both UG and PG students. As the significance p-value is less than alpha value for all such variables, null hypothesis for all these factors are rejected.

Table 9: Group statistics- for comparison of mean values for each variable under factor 2 (personal related stress)

| Group Statistics | | | | | |
|---------------------------|-----------------|----|------|----------------|-----------------|
| | degree | N | Mean | Std. Deviation | Std. Error Mean |
| Family problem | undergraduation | 83 | 2.60 | .748 | .082 |
| | postgraduation | 69 | 2.30 | .975 | .117 |
| Financial difficulties | undergraduation | 83 | 2.57 | .784 | .086 |
| | postgraduation | 69 | 2.29 | 1.086 | .131 |
| lack of contacts | undergraduation | 83 | 2.70 | .761 | .084 |
| | postgraduation | 69 | 2.55 | .948 | .114 |
| lack of emotional support | undergraduation | 83 | 2.48 | .802 | .088 |
| | postgraduation | 69 | 2.20 | .901 | .108 |
| health problems | undergraduation | 83 | 2.59 | .716 | .079 |
| | postgraduation | 69 | 1.91 | .781 | .094 |
| traveling a long distance | undergraduation | 83 | 2.40 | .811 | .089 |
| | postgraduation | 69 | 2.13 | 1.097 | .132 |
| of self-expectations | undergraduation | 83 | 2.40 | .780 | .086 |
| | postgraduation | 69 | 1.86 | .862 | .104 |

Footnote 9: Comparison of mean values among UG and PG students gives a clearer depiction of factors responsible for causing stress among students at different educational levels. Having a mean value smaller is indication of higher stress experienced by the group under study. For example: The mean value of family problem is less for PG as compared to UG students. This factor causes more stress among PG students. The same approach is used for all the other variables.

The mean value in group statistics table will find which group is facing more stress level due to personal reasons. As the mean values of Post graduate students for variables family problems, lack of emotional support, health problems, and self – expectations are less than the mean value of the same variables for the under graduates, so the level of stress is more in PG than UG for all the factors mentioned above. Thus, the result of second objective states that post graduate students are more stressful due to personal reasons as compared to the undergraduate students.

Analyzing objective 2 based on factor 3 i.e. lack of personal time stress.

Hypothesis testing for all variables under factor 3

Hypothesis 12: lack of private time stress

Ho: There is no significant difference between stress level due to lack of private time availability among UG and PG students.

Ha: There is significant difference between stress level due to lack of private time availability among UG and PG students.

Comparative analysis of the stress level among under graduation and post-graduation students

Table 10: Independent Sample Test -Summary of significance mean value for all variables under factor 2 (individual stress due to lack of time)

| Independent Samples Test | | | | | | | | | | |
|---------------------------------------|-----------------------------|---|------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| Attending college programs/activities | Equal variances assumed | .989 | .322 | .991 | 150 | .323 | .162 | .163 | -.161 | .485 |
| | Equal variances not assumed | | | .986 | 142.307 | .326 | .162 | .164 | -.163 | .486 |
| attendance rule of 75% | Equal variances assumed | .496 | .482 | -.555 | 150 | .579 | -.091 | .163 | -.414 | .232 |
| | Equal variances not assumed | | | -.551 | 139.708 | .583 | -.091 | .165 | -.417 | .235 |
| lack of break or vacations | Equal variances assumed | .005 | .941 | 3.235 | 150 | .001 | .450 | .139 | .175 | .726 |
| | Equal variances not assumed | | | 3.196 | 136.487 | .002 | .450 | .141 | .172 | .729 |

Footnote 10: Significance value are used as a criteria to see whether there is difference between factors causing stress among UG and PG students. If p value < alpha value, there is difference between the factors responsible for causing stress, p value > alpha value same factors are responsible for causing stress.

Due to strict regulations students face stress as they won't get their personal time. Both UG and PG students face same level stress in these variables as the p-value is greater than the alpha value for attendance rule of 75% and attending college programs. There is no difference in stress level for such factors, hence we do not reject the null hypothesis.

There is lack of break or vacations which causes stress to students, there is difference in stress level for this factor as the significance value 0.002 is less than alpha value 0.05. Hence we reject the null hypothesis.

Comparative analysis of the stress level among under graduation and post-graduation students

Table 11: Group statistics- for comparison of mean values for each variable under factor 3 (individual stress due to lack of time)

| Group Statistics | | | | | |
|---------------------------------------|-----------------|----|------|----------------|-----------------|
| | degree | N | Mean | Std. Deviation | Std. Error Mean |
| Attending college programs/activities | undergraduation | 83 | 1.99 | .981 | .108 |
| | postgraduation | 69 | 1.83 | 1.028 | .124 |
| attendance rule of 75% | undergraduation | 83 | 1.59 | .963 | .106 |
| | postgraduation | 69 | 1.68 | 1.050 | .126 |
| lack of break or vacations | undergraduation | 83 | 2.49 | .802 | .088 |
| | postgraduation | 69 | 2.04 | .915 | .110 |

Footnote 11: Comparison of mean values among UG and PG students gives a clearer depiction of factors responsible for causing stress among students at different educational levels. Having a mean value smaller is indication of higher stress experienced by the group under study. For e.g. the mean value for attending college programs is less for PG as compared to UG students. This factor causes more stress among PG students. The same approach is used for all the other variables.

The mean value of post graduates is 2.04 which is less than 2.49 for undergraduates, so the stress level among PG is more as compared to the UG students.

Results of Objective 3 (to identify the relationship among stress level of students and academic performance)

Sample t Test

To analyse the relation between stress level and academic performance the researcher has applied sample t test. The test will analyse the impact of stress on academics of students. There are six variables under this objective of study, which have been used to analyse the effect of stress on academic performance. So in order to know this relation between UG and PG students we need to check whether there is any impact of these factors on academic performance.

Formulation of hypothesis is required for the same.

Hypothesis 13: Effect of stress on academic performance

Ho: There is no statistical significance effect of stress on academic performance i.e. $\mu \geq 3$

Ha: There is a statistical significance effect of stress on academic performance i.e. $\mu < 3$

Table 12: One sample statistic T test – to examine the impact of stress on academic performance.

| One-Sample Statistics | | | | |
|--------------------------------------|-----|------|----------------|-----------------|
| | N | Mean | Std. Deviation | Std. Error Mean |
| Lack of concentration during lecture | 152 | 2.51 | .935 | .076 |
| Lack of concentration while study | 152 | 2.51 | .970 | .079 |
| Increases absenteeism | 152 | 2.97 | 1.082 | .088 |
| failure in exams | 152 | 2.84 | 1.151 | .093 |
| Reduction ability to work | 152 | 2.30 | .928 | .075 |
| Fall in academic grades | 152 | 2.35 | .930 | .075 |

Footnote 12: An analysis of factors affecting academic performance of the students. Factors with mean value < 3 is an indication of the same.

One sample statistics table shows descriptive statistics of the respondents. It also shows mean value compared to the test value. There are six stress factors and their respective mean

Comparative analysis of the stress level among under graduation and post-graduation students

of all the respondents. Here we can interpret that in all the factors, academic performance is being affected as the mean of respondents is less than 3 which is our test value. But to know this statistically, we will see from one sample test table.

Table: 13 One sample test – statistical method to see the impact of stress on academic performance

| One-Sample Test | | | | | | |
|--------------------------------------|----------------|-----|-----------------|-----------------|---|-------|
| | Test Value = 3 | | | | | |
| | t | df | Sig. (2-tailed) | Mean Difference | 95% Confidence Interval of the Difference | |
| | | | | | Lower | Upper |
| Lack of concentration during lecture | -6.420 | 151 | .000 | -.487 | -.64 | -.34 |
| Lack of concentration while study | -6.273 | 151 | .000 | -.493 | -.65 | -.34 |
| Increases absenteeism | -.375 | 151 | .708 | -.033 | -.21 | .14 |
| failure in exams | -1.691 | 151 | .093 | -.158 | -.34 | .03 |
| Reduction ability to work | -9.263 | 151 | .000 | -.697 | -.85 | -.55 |
| Fall in academic grades | -8.637 | 151 | .000 | -.651 | -.80 | -.50 |

Footnote 13: 2 tail test result implies if p value > alpha- null hypothesis is accepted (no effect of stress on academic performance) otherwise rejected.

The method of one sample test analyses the effect of stress on students' academic performance. Our Alternative hypothesis states that there is significant effect on academic performance which is stated as $H_a: \mu < 3$. Our test is one tail test. So p- value has been divided by two. Here we used μ value 3 as likert was a five point scale (1 - Strongly Agree, 5- Strongly Disagree). So respondents who have filled value less than 3, their academic performance has been affected by these stress factors more. According to the study, the factors such as lack of concentration during lecture and while study, failure in exams, reduction in ability to work and fall in academic grades all are affected by the stress level in students. This test proves that as the significance value for all these variables is less than the alpha value, we reject null hypothesis which means that there is correlation between stress level and academic performance.

The study says that increase in absenteeism is not due to stress factors as the significance value is greater than the alpha value. This variable is the only one that shows there is no relationship between stress and academic performance. Hence we accept null hypothesis for this variable. The rest of the variables show that stress has an impact on student's academic performance.

Interpreting the difference in impact of stress on academic performance of UG and PG students- Independent T Test

For third objective we also apply independent t test to examine whether there is difference in the level of impact on academics due to stress among under and post graduate students. The hypothesis have been formulated and results have been tabulated below

Hypothesis 14: impact of stress on their academic performance

Comparative analysis of the stress level among under graduation and post-graduation students

Ho: There is no statistical difference among UG and PG students in terms of impact of stress on their academic performance.

Ha: There is statistical difference among UG and PG students in terms impact of stress on their academic performance.

Table 14: Independent Sample Test -Summary of significance mean value for all variable under the objective 3 (To identify the relationship among stress level of students and their academic performance.)

| | | Independent Samples Test | | | | | | | | |
|--------------------------------------|-----------------------------|---|------|------------------------------|---------|-----------------|-----------------|-----------------------|---|------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | Lower | Upper | |
| Lack of concentration during lecture | Equal variances assumed | 1.247 | .266 | .942 | 150 | .348 | .144 | .152 | -.158 | .445 |
| | Equal variances not assumed | | | .945 | 146.811 | .346 | .144 | .152 | -.156 | .444 |
| Lack of concentration while study | Equal variances assumed | .838 | .361 | 2.204 | 150 | .029 | .344 | .156 | .036 | .652 |
| | Equal variances not assumed | | | 2.208 | 145.967 | .029 | .344 | .156 | .036 | .652 |
| Increases absenteeism | Equal variances assumed | .275 | .601 | -.792 | 150 | .429 | -.140 | .177 | -.489 | .209 |
| | Equal variances not assumed | | | -.782 | 135.188 | .436 | -.140 | .179 | -.494 | .214 |
| failure in exams | Equal variances assumed | .258 | .612 | .156 | 150 | .876 | .029 | .188 | -.343 | .401 |
| | Equal variances not assumed | | | .157 | 147.225 | .876 | .029 | .187 | -.341 | .400 |
| Reduction ability to work | Equal variances assumed | 4.766 | .031 | -.021 | 150 | .983 | -.003 | .152 | -.303 | .297 |
| | Equal variances not assumed | | | -.020 | 130.287 | .984 | -.003 | .155 | -.309 | .303 |
| Fall in academic | Equal variances | 16.133 | .000 | -1.218 | 150 | .225 | -.184 | .151 | -.483 | .115 |

Comparative analysis of the stress level among under graduation and post-graduation students

| Independent Samples Test | | | | | | | | | | |
|--------------------------|-----------------------------|---|------|------------------------------|---------|-----------------|-----------------|-----------------------|---|-------|
| | | Levene's Test for Equality of Variances | | t-test for Equality of Means | | | | | | |
| | | F | Sig. | t | df | Sig. (2-tailed) | Mean Difference | Std. Error Difference | 95% Confidence Interval of the Difference | |
| | | | | | | | | | Lower | Upper |
| grades | assumed | | | | | | | | | |
| | Equal variances not assumed | | | -1.180 | 118.612 | .240 | -.184 | .156 | -.493 | .125 |

Footnote 14: Significance value are used as a criteria to see whether there is difference in impact of stress on UG and PG students in terms of academic performance. If p value < alpha, there is difference between the impact of stress on the variables under study for both UG and PG students.

The difference in impact of stress level on academic performance of under and post graduate students is analyzed with the significance p-value. There is no difference as such, both groups UG and PG student are equally stressed out based on these variables and academic performance of both are equally impacted with stress. As the significance p-value for all these variables in the table is more than the alpha value, we do not reject the null hypothesis for these variables. Except the variable, lack of concentration in academics due to stress shows that there is difference in impact of stress on the academic performance of UG and PG. So for this variable we reject the null hypothesis.

Table 15: Group statistics- for comparison of mean values for each variable under objective 3

| Group Statistics | | | | | |
|--------------------------------------|-----------------|----|------|----------------|-----------------|
| | degree | N | Mean | Std. Deviation | Std. Error Mean |
| Lack of concentration during lecture | undergraduation | 83 | 2.58 | .952 | .104 |
| | postgraduation | 69 | 2.43 | .915 | .110 |
| Lack of concentration while study | undergraduation | 83 | 2.66 | .966 | .106 |
| | postgraduation | 69 | 2.32 | .947 | .114 |
| Increases absenteeism | undergraduation | 83 | 2.90 | 1.007 | .111 |
| | postgraduation | 69 | 3.04 | 1.169 | .141 |
| failure in exams | undergraduation | 83 | 2.86 | 1.180 | .130 |
| | postgraduation | 69 | 2.83 | 1.124 | .135 |
| Reduction ability to work | undergraduation | 83 | 2.30 | .837 | .092 |
| | postgraduation | 69 | 2.30 | 1.033 | .124 |
| Fall in academic grades | undergraduation | 83 | 2.27 | .766 | .084 |
| | postgraduation | 69 | 2.45 | 1.092 | .131 |

Footnote 15: Comparison of mean values among UG and PG students gives a clearer depiction of impact of stress on various variables that affect the academic performance. Having a mean value smaller is indication that the respective groups' academic performance is more affected by stress.

The mean of variable lack of concentration is less - 2.32 for PG and 2.66 for UG therefore PG student's academic performance are more affected with stress as compare to UG. The study have examined that there is relation among stress and academic performance of

Comparative analysis of the stress level among under graduation and post-graduation students

students by analyzing all factors under the third objective. Except one variable - lack of absenteeism which shows no. In the present study relation among both stress and academic performance of students.

DISCUSSION

Researcher have faced problems while collecting responses from the students. Students were hesitant in filling out the surveys. The data filled by the students is assumed to be unbiased, honest, and valid but there were some responses wherein same options were filled by the students in all questions. These invalid responses are deleted with help of standard deviation in order to do analysis based on genuine responses. All students participated in the research belong to different streams and different year of study.

CONCLUSION

Primary factors are the sole reason for initiation of problem, and they give rise to other variables that constitute the core factors. Identification of the core factors and development of solutions for the same will help in overcoming the problem at hand. Out of all the factors listed, it is believed that the core factors can be categorized under four major heads namely: Individual space, Future stress, Academic stress and Personal Stress. This can further be summed under Academic and Personal Stress as these two headers perfectly explain future job insecurities incurred and lack of appropriate private time availed by individuals respectively. It is necessary to cater time and energy in resolving these problems which are at the crux rather than wasting time in comprehending other reasons for causation of stress.

Further, it is comprehended that there is difference in the impact of stress levels on students of different age groups. Every person witnesses the same situations, but the ability to handle and deal with the situation varies from person to person and among different age groups. In some situations, the reasons causing stress are similar for graduate and post graduate students, but there are areas where the stress causing factors are completely different for graduate and post graduate students.

The objective of the research is to have comparative analysis of the mental distress level among graduate and post graduate students. The study formulates major factors of stress which are different for under and post graduate students and also differs among students from different streams (Ramteke & Ansari, 2016; **K.Reddy, K.R. Menon and A.Thattil, 2018**) . As undergraduate students initially face the problem of adjusting, cooperating with syllabus, college and teachers but with time the reasons of stress changes as they proceed further to next year (Dawit Yikealo, Werede Tareke, Ikali Karvinen, 2018; Manisha Parial, kumar Saha, 2019;W.Yumba, 2008). The main causes of stress among the undergraduate students are examination preparation, academic workload, university rules, which are similar to causes of mental stress among the master level students. Only difference is post graduate students faces high distress level because of their seniority level and responsibilities. The main stress among them is due to job career and lack of job-oriented curriculum structure. There are personal causes of stress also which are same among both groups of students that is family and financial, travelling long distances to and from college, lack of vacation or personal time due to workload and lack of self-satisfaction are other reasons cause stress.

High distress level among the students affect their academic grades and this stress causes mental and physical illness. Increase in the stress level causes depression, anxiety and change in mental state or behavior of students. It further affects the academic performance of the individual which further adds to the stress level. It works like a vicious cycle breaking

Comparative analysis of the stress level among under graduation and post-graduation students

out of which is nearly impossible until and unless people have a positive approach towards challenges and hardships faced during life. Stress level among both groups of students differs based on personal factor. There is similarity in 33.33% of the personal factors that are responsible in causing stress among UG and PG students. Personal issues continue to be a dominant factor behind initiation of stress among the students that needs to be comprehended at the earliest.

Understanding and accepting the bottlenecks is one thing, working towards overcoming them is another facet that needs to be focused upon. People have to be more vocal about the difficulties they are facing. Piling up of emotions and feelings does more harm. Stress management measures need to be fostered to depict the acceptance of people towards individual sufferings from such situations. Organizing seminars and workshops to keep individuals calm and composed and develop a positive approach towards life need to be initiated. Apart from this skill oriented programs should be inculcated among the students rather than imparting theoretical knowledge to ensure overall personality development.

Counselling sessions should be made use of to help people in opening up about insecurities and challenges faced in both personal and professional life to help individuals overcome their stress levels and develop a new outlook towards life. Stringent efforts need to be undertaken by both the institutional structures and students themselves to help eliminate this problem.

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