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Comparative Study

A Comparative Study of Psychological Capital and Academic Stress among Students

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ABSTRACT

Introduction: Psychological Capital is the concept under positive psychology which is defined as the development of an individual's positive psychological state (Seligman, 2008). Academic stress is a serious problem in students in the present time. Students face difficulty regarding syllabus, clarity of content, exam pattern and pressure to achieve their career related goals. **Objectives:** The present study investigated the psychological capital and Academic Stress among students on the basis of Gender and Area (Rural and Urban). **Methodology:** The sample comprised 100 students (17 to 24 years) selected through purposive sampling from different educational institutions of Uttar Pradesh. A Biographical information sheet was used to record information regarding demographic profile of students. A scale developed by Matos, F.R. & De Andrade, A.L. (2021) in a student context, was used to assess the psychological capital among students. The Academic Stress Scale, developed by Rajendran and Kaliappan, was used to measure psychological capital among students. **Results:** Findings revealed that there was no significant difference in Academic stress in male and female students. There was a significant difference in Psychological Capital and its dimensions on the basis of Gender There were no significant differences in Academic stress, PsyCap and its dimensions in rural and urban areas of students. **Conclusion:** For managing academic stress, parents should care for students' mental health and promote wellbeing and positive thinking, teachers should organize counselling sessions in educational institutions.

Keywords: *Psychological Capital, Academic Stress, Gender, Students, Areas*

In the present time, students face many problems related to their academic life and personal life. In academic settings, students frequently encounter numerous challenges such as examination stress, academic competition, performance, pressures, career uncertainty, and personal adjustment issues. These factors influence their physical health, mental health and social life. So, it is necessary to cultivate positive emotions, motivation, self-confidence, coping

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skills, and decision making ability in students. PsyCap helps students to develop confidence in their abilities, optimistic thinking, and find pathways to achieve academic goals and recover from failures. PsyCap represents an individual's positive state of self-confidence and sense of ability to achieve his aims. In the current scenario, it is necessary to emphasize the importance of psychological capital to deal with negative states. Therefore, the present study aims to examine the PsyCap and Academic Stress among students on the basis of gender and region. It is expected to contribute to knowing the importance of positive psychological aspects for male and female students who belong to rural and urban areas and how demographic factors influence student's mental health, coping mechanisms to deal with academic stress.

PsyCap is a positive aspect of human life. It focuses on a person's ability, optimistic thinking and realistic behaviour. Psychological capital can be defined as a complement of personal and organizational features that can be developed and directed. According to Luthans et al. (2007) Psychological Capital (PsyCap) is an individual's positive psychological state of development that is characterized by having confidence (self-efficacy), to take on and put in the necessary effort to succeed at challenging tasks, making a positive attribution (optimism) about succeeding now and in the future, preserving toward goals (hope) and bouncing back (resilience) when faced with problems and adversity. PsyCap is the person's motivational propensity that increases through positive psychological structures such as self- efficacy, optimism, hope and resilience.

Stress is the non- specific response of the body to any demand upon it. Non-specific means that each demand upon our body is in a sense unique and specific (Hans Selye, 1936). Academic Stress is defined as the response of the body to academic demands that exceed the adaptative capacities of students. Rao (1990) in his study reported that student's academic stress in higher education results in four common issues such as frustration, pressure, conflict and anxiety. There are four dimensions which are personal inadequacy, fear of failure, and interpersonal difficulties with teachers, teacher- pupil relationships and inadequate study facilities. Academic stress is one of the main causes of stress; anxiety and depression among university students. There are some effects of academic stress on students. Mental health strain, Physical health issues, cognitive impairment, social isolation, motivational decline problems occur in students.

REVIEW OF LITERATURE

Roy, J. (2025) conducted a study of psychological capital among the students of higher education of central university of South Bihar. This study revealed that no significant level of difference on PsyCap between male and female students and there was no significant level of difference on psychological capital with respect to their residential location i.e. rural and urban.

Yu, S. (2023) conducted a study to examine the relationship between learning burnout, professional commitment, and psychological capital in undergraduate clinical medical students. The results revealed that PsyCap significantly differed based on gender, years in the program, and student leadership.

Dogra, D. and Kang, T. K. (2022) conducted a study to examine the psychological capital among rural and urban adolescents in Ludhiana district of Punjab. The results showed a significant difference between locality and gender in psychological capital.

Goyal, K. (2024) conducted a study to investigate the impact of academic stress on psychological capital among youth. The result revealed that the academic performance scale used to measure academic stress had a negative correlation with resilience. Efficacy is positively correlated with hope, resilience, and optimism. Findings show a negative significant correlation between academic stress and psychological capital.

Bhuyan, S. and Deuri, S.P. (2020) conducted a study to examine the effect of urban cities on the mental health of youth in Assam. Psychological distress was found to be significantly higher among the rural and urban participants. There was no significant difference between male and female participants on psychological distress. The study found that demographic variables like rurality, urbanity, and ethnicity clubbed with socio- economic and social upheavals have been significantly playing a role in psychological distress of youth.

Mathew, S. (2017) conducted a study on academic stress and coping strategies between adolescents studying in selected rural and urban areas. The result showed that there was no significant association of academic stress scores and coping strategies scores of urban and rural adolescents and selected demographic variables.

METHODOLOGY

Objectives:

The objectives of the study are to compare the level of Psychological Capital and Academic Stress on the basis of Gender, Rural and Urban areas of students.

- O_1:-To study the level of Academic stress and PsyCap among students.
- O_2:- To study the various dimensions of PsyCap for students.
- O_3:- To see the difference between Academic Stress, PsyCap and its dimensions in students based on gender.
- O_4:- To see the difference between Academic Stress, PsyCap and its dimensions in students based on rural and urban areas.

Hypotheses

- H_{01}:- There will be no difference in the Academic stress score of students based on Gender.
- H_{02}:- There will be no difference in PsyCap score of students based on Gender.
- H_{03}:- There will be no difference in the dimensions of PsyCap score of students based on Gender.
- H_{04}:- There will be no difference in Academic stress level of students based on Rural and Urban areas.
- $H_{05:-}$ There will be no difference in Psychological Capital score of students based on Rural and Urban areas.
- H_{06}:- There will be no difference in the dimensions of the PsyCap score of students based on Rural and Urban areas.

Sample

In this study 100 students were selected as samples using a purposive sampling method. These students are preparing for competitive exams and studying in intermediate classes or passed out. The sample was divided into male and female students' groups and residential areas. Samples were collected from different coaching centers in Varanasi. Participants' age ranged between 17 to 24 years.

Demographic Variables

1. **Gender**- Male and Female
2. **Area**- Rural and Urban

Tools

- **Biographical Information Sheet:** It was developed by investigators to obtain demographic information about student's name, age, gender, and residential areas (rural and urban area).
- **Psychological Capital Scale:** Psychological Capital Scale developed by the researchers Matos, F.R., & De Andrade, A.L. (2021) in a student context. It was used for the current research. There are four factors in this scale- hope, self-efficacy, optimism, and resilience. Reliability of this scale is 0.67.
- **Academic Stress Scale**: developed by Kim (1970). Rajendran and Kaliappan (1990) and Rao (2012) adapted the scale to Indian circumstances in 1990. It has five dimensions: personal inadequacy, fear of failure, interpersonal difficulties with teachers, teacher-pupil relationships, and inadequate study facilities. It is a 40-item rating scale.

Statistical Analysis

For the data analysis, SPSS software (20.0 versions) was used to analyze descriptive statistics and t-test. This will provide mean and standard deviation of scores and difference between scores of students on the basis of gender and area.

Procedure

In this study, the data was collected from students who were preparing for competitive exams and studying in intermediate classes or passed out. Samples were collected from different coaching centers in Varanasi.

RESULTS

The purpose of this study was to examine the level of Academic Stress and Psychological Capital (PsyCap) and its various dimensions based on Gender and Area (Rural and Urban) of students.

Descriptive statistics (Total sample)

Table 1: Showing the descriptive statistics of Academic Stress, PsyCap and its dimensions (Total sample)

Variables	Mean(N=100)	SD
Academic Stress	**67.20**	**15.18**
Psychological Capital	**46**	**4.48**
Hope (D1)	**11.61**	**1.68**
Self Efficacy(D2)	**11.38**	**1.58**
Optimism(D3)	**12.28**	**1.24**
Resilience(D4)	**10.72**	**1.96**

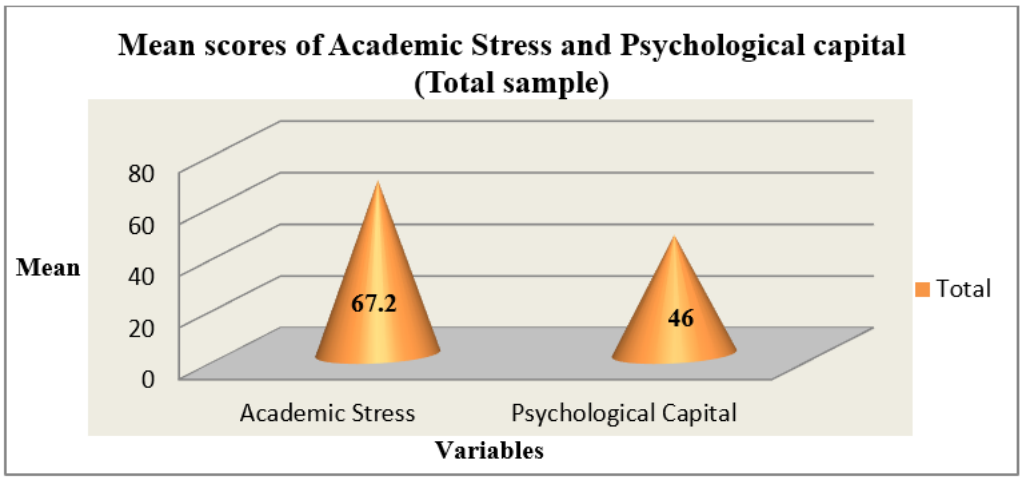

Figure 1: Showing the mean score of Academic Stress and Psychological Capital (PsyCap) (Total sample)

Table: 1 shows the descriptive statistics of studying variables for the total sample. It shows that the mean score for Academic stress is 67.20 (SD=15.18), as per the scoring manual 67.20 represents average level of academic stress in the total sample. The mean score of Psychological capital is 46 (SD= 4.46), as per the manual 46 represents above average level of Psychological capital. There are four dimensions of PsyCap in this scale. The mean score of Hope (D1) is 11.61 (SD=1.68), representing a high level of hope. The mean score of Self-efficacy (D2) is 11.38 (SD=1.58), indicating the high level of self-efficacy, the mean score of optimism (D3) is 12.28 (SD= 1.24), shows the high level of positive thinking. The mean score of resilience (D4) is 10.72 (SD=1.96), representing the high level of recovery capacity from adverse conditions among students.

Descriptive statistics based on Gender

Table 2: Showing Means (M) and Standard deviation (SD) for Academic Stress and Psychological Capital and its dimensions on the basis of Gender

	Males (N=50)		**Females(N=50)**	
Variables	**Mean**	**SD**	**Mean**	**SD**
Academic Stress	**68.00**	**12.54**	**66.40**	**17.51**
PsyCap	**48.74**	**3.45**	**43.26**	**3.64**
Hope (D1)	**12.76**	**1.06**	**10.46**	**1.38**
Self Efficacy(D2)	**11.92**	**1.71**	**10.84**	**1.23**
Optimism (D3)	**12.50**	**1.26**	**12.06**	**1.20**
Resilience (D4)	**11.42**	**2.01**	**10.02**	**1.64**

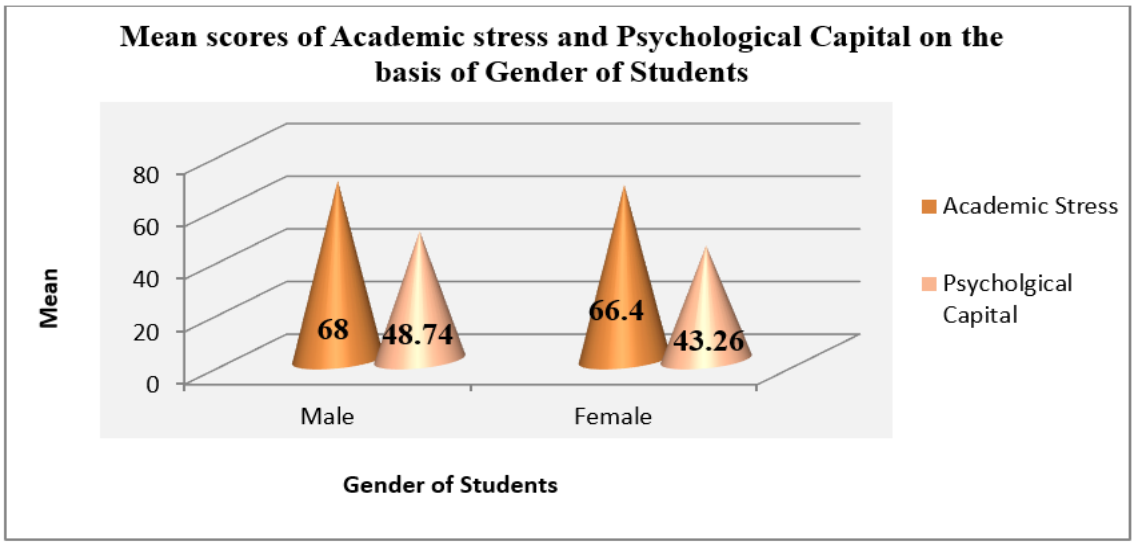

Figure 2: Showing the mean scores of Academic stress and PsyCap on the basis of Gender.

Descriptive Statistics based on Gender

Table: 2 shows the descriptive statistics of Academic stress, Psychological Capital, and its dimensions based on gender. The mean score of Academic stress for males is 68 (SD= 12.54) as per the manual 68 shows the average level of academic stress. The mean score of academic stress for females is 66.40 (SD=17.51), indicating the average level of stress. Mean scores show less difference between male and female student's academic stress scores. It means that male and female students face similar levels of stress, difficulty, anxiety, and pressure during the preparation for exams. Similarly, the mean score of PsyCap for males and females is respectively 48.74 (SD=3.45) indicates high level of PsyCap. Mean score of females is 43.26 (SD=3.64), shows above average level of PsyCap. It means that they have different levels of psychological positive aspects such as positive mental state, belief system, willpower, internal strength and coping ability.

Mean scores of various dimensions of PsyCap for male and female students are also mentioned in this table. The mean score of dimensions of Hope (D1) for males is 12.76 (SD=1.06), and for females is 10.46 (SD=1.38). Both of the mean scores represent a high level of hope in male and females. Mean difference indicates more positive energy and determination have male students in comparison to females.

The mean score of self-efficacy (D2) for male students is 11.92 (SD=1.71) and for females is 10.84 (SD= 1.23). Both of the mean scores represent a high level of self efficacy in male and females. Mean difference reveals that male students have positive belief in their ability in comparison to female students. They have more capacity, esteem, positive emotions and visualizations ability in comparison to female students.

The mean score of optimism (D3) for male students is 12.50 (SD=1.26) and for female students is 12.06 (SD=1.20). Both of the mean scores represent a high level of optimism in male and females. It can be said that male and female students have positive attitudes towards their goals and trust in their strategy and planning. They have motivation and productivity.

The mean score of resilience for male and female students is respectively 11.42 (SD=2.01) and 10.02 (SD= 1.64). It represents the high level of resilience ability in male and average level of resilience in females. It indicates that male students have more adapting capacity in

difficult situations and ability to rebound from adversity and failures in comparison to female students. Male students have a growth mindset, emotional wellbeing, and problem-solving skills, good physical and mental health, and readiness to face future challenges.

t- Table for Academic stress of Male and Female Students

Table 3: Showing the results of the Independent sample t-test in Academic stress of Male and Female Students

Variables	Gender	N	Mean	SD	t-value	Sig.
Academic Stress	**Male**	**50**	**68.00**	**12.54**	**0.525**	**0.601**
	Female	**50**	**66.40**	**17.51**		

Gender differences in Academic Stress

Table 3 shows the results of the t-test value in Academic stress of male and female students. It examines the difference between male and female students about Academic stress scores. t-Value shows that there is no significant difference between academic stresses based on gender ($t=0.525$, $p>0.001$). Thus, hypothesis (H_{01}) which states that there will be no difference between Academic Stress Scores based on gender is accepted. It means that they have faced similar level of distress regarding the competitive exam pattern, difficulties in the syllabus, practice questions, limitation of seats, and competition.

t- Table for Psychological Capital of Male and Female students

Table 4: Showing the results of the independent sample t- test in Psychological Capital (PsyCap) of Male and Female students

Variables	Gender	N	Mean	SD	t- value	Sig.
PsyCap	**Male**	**50**	**48.74**	**3.45**	**7.711****	**0.00**
	Female	**50**	**43.26**	**3.64**		

***t- value is significant at the 0.01level (2- tailed)*

Gender differences in PsyCap

Table 4 shows the t-test for examining the difference between male and female students about Psychological Capital (PsyCap). Results indicate a significant gender difference in Psychological Capital scores of male and female students ($t= 7.71$, $p<0.001$). Hence, hypothesis (H_{02}) which states that there will be no difference in the PsyCap score of students based on gender is rejected**.** It means that male participants have a positive PsyCap level. It means male students have more confidence, task control, positive attribution toward success goal planning, and emotional recovery ability in comparison to females.

t- Table for dimensions of PsyCap of Male and Female Students

Table 5: Showing the Independent t scores of dimensions of PsyCap on the basis of Gender

Variable Dimensions of PsyCap	Gender	Mean(N=50)	SD	t-value	Sig.
Hope D1	**M**	**12.76**	**1.06**	**9.31****	**0.00**
	F	**10.46**	**1.38**		
Self Efficacy D2	**M**	**11.92**	**1.71**	**3.61****	**0.00**
	F	**10.84**	**1.23**		
Optimism D3	**M**	**12.50**	**1.26**	**1.78**	**0.00**
	F	**12.06**	**1.20**		
Resilience D4	**M**	**11.42**	**2.01**	**3.80****	**0.00**
	F	**10.02**	**1.64**		

***t- value is significant at the 0.01level (2- tailed)*

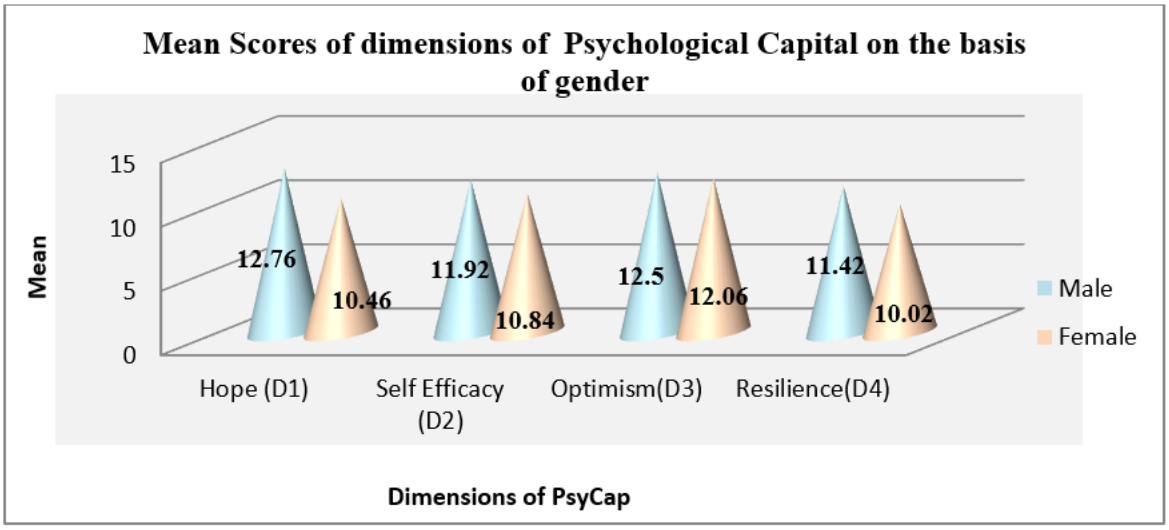

Figure 3: Showing the mean scores of Psychological Capital dimensions on the basis of gender.

Gender differences in dimensions of Psychological Capital

Table 5 shows the results of the t-test for various dimensions of PsyCap of male and female students. It examines the difference between male and female participants about various dimensions of PsyCap. t- Value for dimension Hope (D1) shows that there is a significant difference in the level of hope based on gender ($t=9.31$, $p<0.001$). It indicates that male aspirants have more positive drive and thinking to achieve goals in comparison to females.

For the second dimension, the t-value indicates a significant difference in Self-efficacy (D2) based on gender ($t=3.61$, $p<0.001$). It shows that males have a positive thinking and self motivation for challenges in daily life stress and planning pathways to accomplish their aims in comparison to female students.

For the third dimension, t- value indicates no significant difference in Optimism (D3) on the basis of gender ($t=1.78$, $p<0.001$). Both have greater persistence and motivation towards their future outcomes such as good performance and achieve career goals.

For the fourth dimension t- the value indicates a significant difference in Resilience (D4) based on gender ($t=3.80$, $p<0.001$). It can be said that males are more resilient than females. Males have more rebound capacity and strong determination to deal with problems.

Based on the result of the t-test of various dimensions of PsyCap, hypothesis (H_{03}) states that there will be no difference in the dimensions of PsyCap score of students based on gender is partially rejected.

Descriptive statistics on the basis of Rural and Urban areas of students

Table 6: Showing Means and Standard deviation (SD) for Academic Stress and Psychological Capital and its dimensions on the basis of Rural and Urban areas of students

	Rural(N=48)		Urban(N=52)	
Variables	**Mean**	**SD**	**Mean**	**SD**
Academic Stress	**67.44**	**16.50**	**66.98**	**14.00**
PsyCap	**45.75**	**5.26**	**46.23**	**3.64**
Hope(D1)	**11.40**	**1.94**	**11.81**	**1.40**
Self Efficacy(D2)	**11.35**	**1.48**	**11.40**	**1.68**
Optimism(D3)	**12.44**	**1.28**	**12.13**	**1.20**
Resilience(D4)	**10.40**	**2.11**	**11.02**	**1.77**

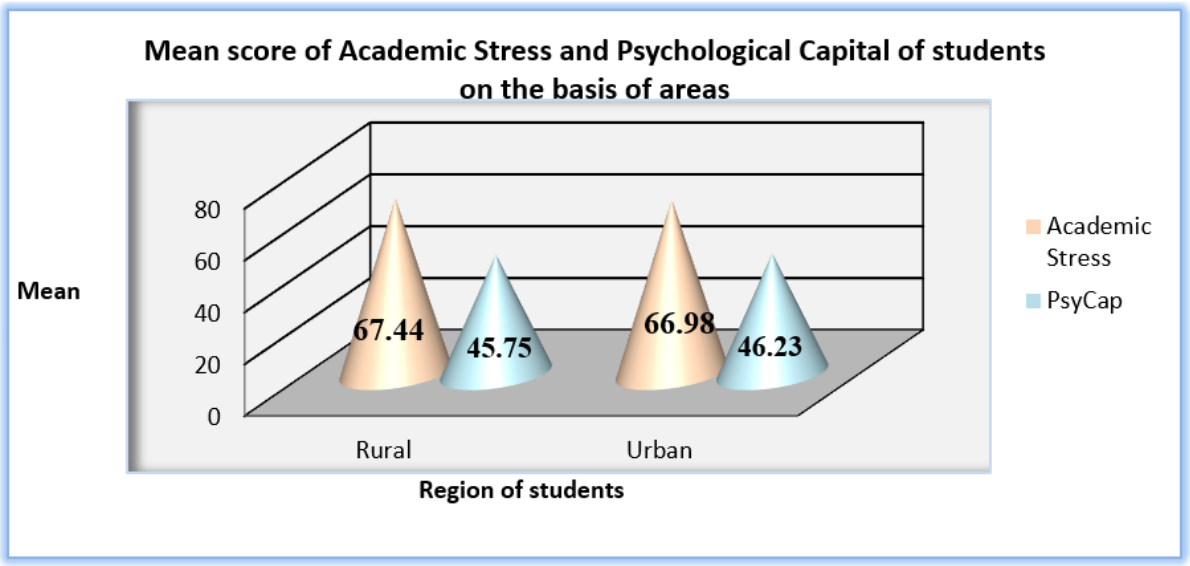

Figure 4 shows the mean score of Academic stress and PsyCap of students on the basis of Rural and Urban areas

Table 6 shows the descriptive statistics of Academic stress, Psychological capital and its dimension based on areas. The mean score of academic stress of rural students is 67.44 (SD = 16.50) and for urban students is 66.98 (SD =14.00). As per the manual mean scores represents the average level of academic stress in students of rural and urban areas. It shows less difference between rural and urban student's academic stress scores.

The mean score of PsyCap for rural students is 45.75 (SD= 5.26) and for urban students is 46.23 and (SD = 3.64). Mean scores indicate the high level of PsyCap in rural and urban areas. It shows less difference between rural and urban student's PsyCap score.

Mean scores of various dimensions of PsyCap for rural and urban students are also mentioned in this table. The mean score of dimension hope (D1) for rural students is 11.40 (SD =1.94) for urban students is 11.81 (SD = 1.40). Mean scores indicate a high level of hope in rural and urban areas of students. The mean score of dimension self-efficacy (D2) for rural students is 11.35 (SD=1.94 and for urban students is 11.40 (SD =1.68). Mean scores indicate a high level of self-efficacy in students of rural and urban areas. The mean score of dimension Optimism (D3) for rural students is 12.44(SD= 1.28) and for urban students is 12.13 (SD = 1.20). It shows the high level of optimism in students of rural and urban areas. The mean score of

dimension of resilience (D4) for rural students is 10.40 (SD = 2.11) and for urban students is 11.02(SD=1.77). It shows the high level of resilience in students of rural and urban areas. It can be said that urban and rural students have similar scores of all dimensions on the basis of areas. It means that rural and urban students have the same level of hope, self efficacy, optimism and resilience for dealing with daily hassles, difficulties and academic stress.

t- Table for Academic Stress on the basis of Rural and Urban areas of students

Table 7: Showing the Independent t test results of Academic stress of students on the basis of Rural and Urban area

Variables	Area	N	M	SD	t-value	Sig.
Academic Stress	**Rural**	**48**	**67.44**	**16.50**		
	Urban	**52**	**66.98**	**14.00**	**1.50**	**0.881**

t value is not significant at the 0.01and 0.05 level.

Difference in Academic stress level of Rural and Urban students

Table 7 shows the result of the t-test value of academic stress among rural and urban students. It examines the difference between rural and urban students about the academic stress scores. t value shows that there is no significant difference between academic stress based on region rural and urban t=1.50, p>0.001). Thus, hypothesis (H_{04}) which states that there will be no difference between academic stress scores based on rural and urban areas is accepted. It means that rural and urban students face similar types of difficulties regarding syllabus, study related materials, exam pattern and achievement related pressures.

t- Table of PsyCap on the basis of Rural and Urban areas of students

Table 8: Showing the results of Independent t test results of Psychological Capital of students on the basis of Rural and Urban areas

Variables	Area	N	M	SD	t	Sig
Psychological Capital	**Rural**	**48**	**45.75**	**5.26**		
	Urban	**52**	**46.23**	**3.64**	**0.534**	**0.595**

t- value is not significant at 0.01 and 0.05 level.

Difference in PsyCap of Rural and Urban students

Table 8 shows the result of the t test value in PsyCap score of rural and urban students. t-value shows that there is no difference between PsyCap based on area of residence t=0.534, (p>0.001). Thus, hypothesis (H_{05}) which states that there will be no difference between PsyCap score based on rural and urban areas is accepted. It can be said that rural and urban students have the same level of psychological wellbeing, optimistic behaviour, motivation, positive emotions, strong social connections, self-control, and capacity to adapt to a situation.

t- table of PsyCap dimensions on the basis of Rural and Urban areas of students

Table 9: Showing the results of Independent sample t- test in various dimensions of PsyCap of Rural and Urban Students

Variables	Areas	N	M	SD	t	Sig.
Hope(D1)	**Rural**	**48**	**11.40**	**1.94**	**1.22**	**0.224**
	Urban	**52**	**11.81**	**1.40**		
Self Efficacy(D2)	**Rural**	**48**	**11.35**	**1.48**	**0.156**	**0.876**
	Urban	**52**	**11.40**	**1.68**		
Optimism(D3)	**Rural**	**48**	**12.44**	**1.28**	**1.216**	**0.227**
	Urban	**52**	**12.13**	**1.20**		
Resilience(D4)	**Rural**	**48**	**10.40**	**2.11**	**1.602**	**0.112**
	Urban	**52**	**11.02**	**1.77**		

t- value is not significant at 0.01 and 0.05 level.

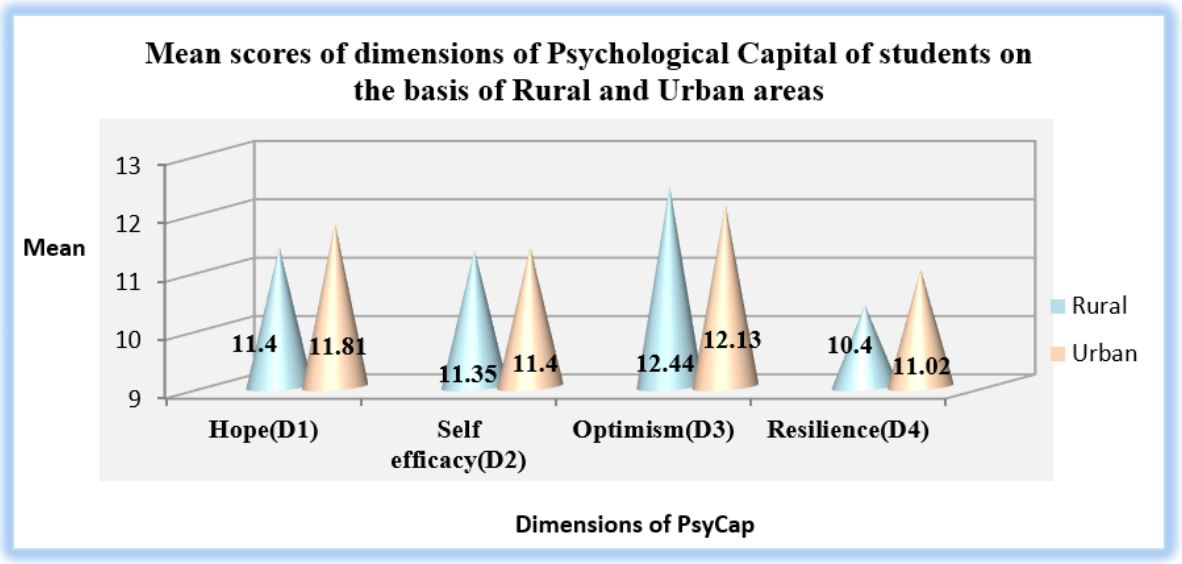

Figure 5: Showing the mean scores of various dimensions of PsyCap of students on the basis of Rural and Urban areas of students

Difference in scores of Psychological capital's dimensions of Rural and Urban students

Table 9 shows the result of the t test for various dimensions of PsyCap of rural and urban students.

For the first dimension, hope (D1) t value indicates that there is no significant difference in hope of rural and urban students (t=1.22, p>0.001). It means that rural and urban students have the same level of understanding of aim, goal directed energy, and planning to achieve the goal.

For the second dimension, self efficacy (D2) t-value shows that there is no significant difference in self efficacy of rural and urban students (t=0.156, p>0.001). It can be said that rural and urban students have similar levels of belief in their capacity to accomplish tasks effectively, overcome challenges and build up confidence.

For the third dimension, Optimism (D3) t value shows that there is no significant difference in optimism of rural and urban students ($t=1.216$, $p>0.001$). It represents that both types of students are optimistic regarding their work and goal. They actively direct their attention toward the positive aspect of life, nurturing an outlook characterized by hope and gratitude.

For the fourth dimension resilience, t value shows that there is no significant difference in rural and urban students ($t=1.602$, $p>0.001$). It shows that rural and urban students can adapt to both negative and positive situations similarly. They show Social skills, problem solving skills and a strong sense of commitment to work. Thus, Hypothesis (H_{06}) which states that there will be no difference in the dimensions of the PsyCap score of students based on Rural and Urban areas is accepted. It can be said that rural and urban students have a similar level of ability of positive thinking, capacity, optimistic view towards the future and adapting to adverse situation.

DISCUSSION

The study has explored the academic stress and psychological capital among students on the basis of gender and resident areas. Findings revealed that male and female students have similar levels of academic stress. Male and female students did not different significantly concerning academic stress. Male and female students deferred significantly on psychological capital and its dimensions. Males have greater hope, self efficacy, optimism and resilience in comparison to females. Rural and urban students have not significantly differed concerning academic stress, psychological capital and its dimensions such as hope, self efficacy, optimism and resilience. It means that Rural and Urban students face the same level of academic stress. Rural and Urban students have the same level of positive thinking, efficiency, motivation, confidence, optimistic view for making a career and establishing themselves in well maintained settings. Similar findings have been reported in previous researche, which indicates that there was no significant difference in academic stress scores and psychological scores of urban and rural students (Mathew, S. 2017 and Roy, J. 2025). There was a significant difference in psychological capital between male and female students (Dogra, D. and Kang, T. K. 2022). It indicates that the place/area does not make any impact on the level of stress and psychological capital.

CONCLUSION

In the current study, Results revealed that there was a significant difference in Psychological capital and its dimensions among male and female students. Male and female have similar levels of academic stress. Rural and Urban students have the same level of academic stress and level of Psychological capital.

Therefore, it can be said that academic stress is a most genuine problem among male and female students. For reducing academic stress, educational institutions should organize motivational programs, counseling sessions and promote well being tendency in students. So that they can solve their difficulties related to syllabus and competitive exam pattern and achieve their goals.

IMPLICATIONS

The study has the following implications-

- It will contribute to the repository of research in the field of positive psychology.
- It will help counselors to know the significance of psychological capital in handling academic stress among students.

- This study focuses on the difference among male and female students' problems related to exam preparation, pressure and failures in exam.

FUTURE SUGGESTIONS

The study focuses on gender and area, therefore it is suggested that future research should be conducted to study the role of other demographic variables such as family income, and socio-economic status of the students.

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Conflict of Interest

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