

Research Paper

## Stress Due to Salary Delays: Understanding the Current Perceived Stress Pattern Among Assistant Professors of Babasaheb Bhimrao Ambedkar Bihar University, Muzaffarpur

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### ABSTRACT

Salary delay can create financial uncertainty and psychological strain, particularly among university teachers whose professional and family responsibilities depend on regular income. The present study aimed to assess the level of perceived stress and examine differences in perceived stress among Assistant Professors of Babasaheb Bhimrao Ambedkar Bihar University during a three-month salary delay. A cross-sectional study was conducted among 124 Assistant Professors, comprising 80 males and 44 females, during May-June 2026. Data were collected through online and offline surveys using a questionnaire containing socio-demographic information and the 10-item Perceived Stress Scale (PSS-10). The Hindi adaptation of the PSS-10 demonstrated good internal consistency (Cronbach's  $\alpha = 0.879$ ) along with satisfactory validity. Findings showed that 62.9% of participants experienced moderate stress, 29.0% experienced high stress, and 8.1% experienced low stress, indicating that 91.9% experienced moderate to high perceived stress. Gender was not significantly associated with perceived stress, whereas significant associations were observed between perceived stress and social group, spouse employment status, and number of dependants. The findings indicate substantial perceived stress among Assistant Professors during salary delays and highlight the importance of timely salary disbursement, effective financial management, and faculty-supportive measures to promote psychological well-being.

**Keywords:** *Salary Delay, Perceived Stress, PSS-10, Exploratory Factor Analysis, Validity, Reliability*

Stress is an inevitable part of life that occurs when perceived demands exceed an individual's coping resources. It is an important public health and occupational concern because it can affect psychological well-being, work performance, and quality of life. Understanding of stress has developed through different theoretical perspectives. Cannon (1932) explained stress through the fight-or-flight response, while Selye (1956) described it as a process of physiological adaptation through the General Adaptation Syndrome. Later, Lazarus and Folkman (1984) emphasized the role of cognitive appraisal and coping ability, while Cohen et al. (1983) introduced the concept of perceived stress as an individual's perception of situations as unpredictable, uncontrollable, and overwhelming.

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## **Stress Due to Salary Delays: Understanding the Current Perceived Stress Pattern Among Assistant Professors of Babasaheb Bhimrao Ambedkar Bihar University, Muzaffarpur**

Workplace conditions can further intensify stress through excessive workload, job insecurity, and financial insecurity. In higher education, faculty members manage teaching, research, and administrative responsibilities alongside personal and family obligations that often depend on regular income. Delayed salary payments, arising from factors such as poor fiscal management and weak revenue systems, can therefore create financial uncertainty and adversely affect psychological well-being and work functioning (Magodhini et al., 2025; Sun et al., 2022).

This concern is particularly relevant in Bihar, where the Times of India (2026) reported prolonged salary delays among assistant professors in several public universities. Such uncertainty may disrupt financial planning and increase psychological strain (Basu et al., 2024; Nikhil, 2024). Therefore, the present study examines the levels of perceived stress and determine differences in perceived stress levels among assistant professors at Babasaheb Bhimrao Ambedkar Bihar University, Muzaffarpur, in the context of a three-month delay in salary payments, with the aim of contributing evidence for faculty well-being and timely salary disbursement.

### **REVIEW OF LITERATURE**

Salary serves not only as economic compensation but also as a basis for financial stability and psychological well-being. Delayed or irregular salary payments can therefore extend beyond financial hardship, contributing to absenteeism and poor health (Magodhini et al., 2025), while income uncertainty can adversely affect psychological well-being (Sun et al., 2022; de Miquel et al., 2022). Prolonged payment delays have been associated with lower job satisfaction, weakened organizational commitment, and reduced performance (Lasisi et al., 2004; Adea et al., 2024; Zhang et al., 2025), increase emotional stress and undermine productivity (Nkhata et al., 2025), while also affecting family well-being (Masi et al., 2026). The issue is particularly relevant in higher education, where faculty members are expected to maintain academic responsibilities despite financial uncertainty. In several public universities in Bihar, faculty have reportedly continued teaching despite remaining unpaid for extended periods (ToI, 2026). Such uncertainty can disrupt financial planning and increase psychological strain (Basu et al., 2024), with feelings of unpredictability and reduced control further intensifying stress (Nikhil, 2024).

Research on perceived stress further indicates that workload, low income, and unfavourable working conditions contribute to higher stress levels (Agarwal, 2022; Weerasinghe, 2024; Margaret et al., 2018). Financial anxiety may impair productivity (Sultana et al., 2024), while elevated stress among university employees is associated with anxiety and depression (Adeleke et al., 2025). Thus, delays in salary payments may undermine employees' financial security, resulting in financial stress that can further contribute to psychological distress and adversely affect their mental well-being.

The Perceived Stress Scale (PSS), developed by Cohen et al. (1983), particularly its 10-item version (PSS-10), is widely used to assess perceived stress and has demonstrated strong psychometric properties across populations (Wongpakaran & Wongpakaran, 2010; Smith et al., 2014; Huang et al., 2020; Mozumder, 2022). In the Indian context, relatively few studies have employed the Hindi adaptation of the PSS-10 (Jaiswal et al., 2021; Janghel & Shrivastava, 2018), both of which demonstrated good reliability among Indian samples.

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Overall, the literature indicates that financial insecurity can adversely affect psychological well-being and occupational functioning. However, perceived stress among faculty members experiencing recurring salary delays remains insufficiently examined, particularly among assistant professors in Indian public universities.

This gap is especially relevant in the context of Babasaheb Bhimrao Ambedkar Bihar University, Muzaffarpur, where faculty members face annual salary delays of three to four months following the close of the financial year. For young assistant professors in the early stages of their careers, with limited savings and professional, family, and financial responsibilities, such uncertainty may become a significant source of stress. Therefore, the present study is academically important in addressing the intersection of financial stress, occupational mental health, and public higher education in India, while its findings may also inform institutional and policy-level interventions to support faculty well-being.

### ***Objectives***

Previous research highlights the adverse effects of salary delays on employees' motivation, morale, efficiency, and productivity, while evidence on their psychological impact among university faculty in Bihar remains limited. Accordingly, the study focuses on perceived psychological stress among young faculty members of Babasaheb Bhimrao Ambedkar Bihar University, Muzaffarpur (BRABU) in relation to delayed salary payments. The broad objectives are:

1. To measure the level of perceived stress among assistant professors of BRABU using the Perceived Stress Scale (PSS-10).
2. To examine the association between salary delays and perceived stress among assistant professors.
3. To analyze the socio-economic factors influencing perceived stress levels among young assistant professors.

### ***Hypothesis***

- Null Hypothesis ( $H_0$ ): There will be no significant association between delayed salary payments and perceived stress among assistant professors of BRABU.
- Alternative Hypothesis ( $H_1$ ): Delayed salary payments will be significantly associated with higher levels of perceived stress among assistant professors of BRABU.

## **MATERIALS AND METHODS**

### ***Study Design***

The study population comprised 559 young Assistant Professors of Babasaheb Bhimrao Ambedkar Bihar University, Muzaffarpur posted across 41 constituent colleges in six districts of Bihar. A cross-sectional study was conducted using online and offline surveys during May-June, 2026. The questionnaire included informed consent, socio-demographic and socio-economic information, and the 10-item Perceived Stress Scale (PSS-10), which assessed perceived stress during the period of salary delay.

### ***Participants and Procedures***

As the objective of the study is to estimate the prevalence of perceived stress among assistant professors at Babasaheb Bhimrao Ambedkar Bihar University, Muzaffarpur the required sample size was calculated using the sample size estimation formula recommended by Daniel (1999) and Naing et al. (2006). The final sample comprised 124 assistant

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professors, including 80 male and 44 female respondents. Data were collected using both online and offline survey methods.

### Variables

- **Independent Variable:** Levels of perceived stress.
- **Dependent Variables:** Gender, social group, place of work, working spouse and number of dependants.

### Tools

Data were collected using a questionnaire survey with the 10-item Perceived Stress Scale (PSS-10) developed by Cohen et al. (1983). The scale comprises 10 items rated on a 5-point Likert scale (0–4), with positive items reverse-coded; total scores range from 0–40, with higher scores indicating greater perceived stress.

### Hindi Version of the PSS-10

Although the study population could understand the English version of the PSS-10, it was translated and linguistically adapted into Hindi to minimize misunderstanding and ensure cultural appropriateness. Following the translation and adaptation approaches suggested by Kristjansson et al. (2003) and Grover et al. (2005), the process involved three steps: (1) translation of the original PSS-10 into Hindi by the authors; (2) review and refinement by two Assistant Professors each from the Departments of Hindi, English, and Psychology; and (3) pretesting of the finalized Hindi version among 20 adults who were not part of the main sample to assess its clarity, comprehensibility, and linguistic accuracy.

### Data Analysis

The statistical analysis was performed with Statistical Package for Social Sciences (SPSS) version 16 and MS EXCEL.

## RESULTS AND DISCUSSION

### *Accuracy and Consistency of Hindi adaptation of PSS-10*

Validity and reliability assess the accuracy and consistency of research instruments (Bolarinwa, 2015). Reliability is assessed using Cronbach's alpha ( $\alpha$ ), developed by Cronbach (1951), which measures the internal consistency of a scale. The acceptable values of  $\alpha$  range from 0.70 to 0.95 (Bland and Altman, 1997; Tavakol et al., 2011). The Hindi version of the PSS-10 demonstrated good internal consistency, with a Cronbach's alpha of 0.879 (Table 1).

**Table 1: Reliability Statistics of Hindi adaptation PSS-10**

| Cronbach's Alpha | Cronbach's Alpha Based on Standardized Items | Number of Items |
|------------------|----------------------------------------------|-----------------|
| 0.879            | 0.882                                        | 10              |

Reliability refers to the ability of a questionnaire to produce consistent result under similar conditions. According to Cooper and Schindler (2006) reliability is a prerequisite for validity because a measure cannot be valid unless it is reliable, although reliability alone does not guarantee validity. Therefore, respondents should provide consistent responses to the same or equivalent items under comparable conditions (Wong et al., 2012).

Validity can be assessed through convergent and discriminant validity. The convergent validity indicates a strong relationship with measures of similar constructs, whereas

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discriminant validity indicates a weak or no relationship with different constructs (Sireci & Sukin, 2013). Thus, a valid measure should correlate strongly with related constructs and weakly with unrelated ones.

**Table 2 Karl Pearson's Correlation**

| Item        | 1       | 2       | 3       | 4       | 5       | 6       | 7       | 8       | 9       | 10      | Total Score |
|-------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------------|
| 1           | 1       |         |         |         |         |         |         |         |         |         |             |
| 2           | 0.650** | 1       |         |         |         |         |         |         |         |         |             |
| 3           | 0.725** | 0.689** | 1       |         |         |         |         |         |         |         |             |
| 4           | 0.373** | 0.570** | 0.444** | 1       |         |         |         |         |         |         |             |
| 5           | 0.259*  | 0.347** | 0.391** | 0.494** | 1       |         |         |         |         |         |             |
| 6           | 0.505** | 0.523** | 0.464** | 0.249   | 0.223   | 1       |         |         |         |         |             |
| 7           | 0.297*  | 0.319*  | 0.372** | 0.384** | 0.441** | 0.190   | 1       |         |         |         |             |
| 8           | 0.182   | 0.185   | 0.200   | 0.086   | 0.407** | 0.117   | 0.457** | 1       |         |         |             |
| 9           | 0.545** | 0.574** | 0.548** | 0.498** | 0.449** | 0.371** | 0.505** | 0.391** | 1       |         |             |
| 10          | 0.606** | 0.701** | 0.723** | 0.521** | 0.471** | 0.511** | 0.324*  | 0.275*  | 0.658** | 1       |             |
| Total Score | 0.722** | 0.789** | 0.788** | 0.669** | 0.664** | 0.584** | 0.628** | 0.487** | 0.798** | 0.827** | 1           |

\* $p < 0.05$ , \*\* $p < 0.01$ ,

The common statistical method used to demonstrate convergent and discriminant validity is exploratory factor analysis (EFA). It aggregates a given set of items to a smaller set of factors based on their correlation structure commonly using principal components analysis (PCA). Factors with an eigenvalue greater than 1.0 are generally retained, followed by orthogonal or oblique rotation, depending on whether the underlying constructs are expected to be uncorrelated or correlated respectively. For adequate convergent validity, items belonging to a common construct should exhibit factor loadings of 0.60 or higher on a single factor (called same-factor loadings), while for discriminant validity, these items should have factor loadings of 0.30 or less on all other factors (called cross-factor loadings).

The construct validity of the Hindi adaptation of the PSS-10 scale was assessed through inter-item correlation analysis by using Karl Pearson's correlation coefficient. The findings revealed significant correlations among most of the items, suggesting that the items are measuring a common underlying construct. Thus, the observed correlation pattern provides evidence supporting the validity of the Hindi version of the PSS-10 scale (Table 2).

Subsequently, Exploratory Factor Analysis (EFA) was conducted to assess the convergent and discriminant validity of the scale by reducing the data into a smaller number of underlying factors based on the correlation patterns among the items. For this, Principal Components Analysis (PCA) was used to identify the underlying factors.

### **Factor Analysis of PSS-10 Items**

Before performing Exploratory Factor Analysis (EFA), two preliminary tests—Kaiser-Meyer-Olkin (KMO) Measure and Bartlett's Test of Sphericity—were conducted to assess the suitability of the data for factor analysis. In the present study, the KMO value was 0.860 (Table 3), indicating a very good level of sampling adequacy.

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**Table 3 KMO and Bartlett's Test**

|                                                        |                    |              |
|--------------------------------------------------------|--------------------|--------------|
| <b>Kaiser-Meyer-Olkin Measure of Sampling Adequacy</b> |                    | <b>0.860</b> |
| Bartlett's Test of Sphericity                          | Approx. Chi-Square | 297.836      |
|                                                        | Df                 | 45           |
|                                                        | Sig.               | .000         |

Furthermore, Bartlett's Test of Sphericity was statistically significant ( $\chi^2 = 297.836$ ,  $df = 45$ ,  $p < 0.001$ ), indicating that the variables are sufficiently correlated to proceed with factor analysis.

**Table 4 Pattern Matrix<sup>a</sup>**

|                                                                                                         | <b>Component</b> |          |
|---------------------------------------------------------------------------------------------------------|------------------|----------|
|                                                                                                         | <b>1</b>         | <b>2</b> |
| Item-2                                                                                                  | 0.866            |          |
| Item-1                                                                                                  | 0.855            |          |
| Item-3                                                                                                  | 0.836            |          |
| Item-10                                                                                                 | 0.795            |          |
| Item-6                                                                                                  | 0.754            |          |
| Item-9                                                                                                  | 0.534            |          |
| Item-8                                                                                                  |                  | 0.832    |
| Item-7                                                                                                  |                  | 0.763    |
| Item-5                                                                                                  |                  | 0.688    |
| Item-4                                                                                                  |                  | 0.577    |
| Extraction Method: Principal Component Analysis.<br>Rotation Method: Oblimin with Kaiser Normalization. |                  |          |
| a. Rotation converged in 5 iterations.                                                                  |                  |          |

The EFA has been conducted on the 10 items of the PSS-10 to examine a single-factor structure, using an Eigenvalue of 1.00 and a loading threshold of 0.534. The results indicated that only six items loaded onto a single factor. Therefore, factor analysis using the principal component analysis (PCA) method was performed on all 10 items of the PSS-10, with an eigenvalue of 1.00 and Oblimin with Kaiser normalization, to extract two factors. The results revealed a two-factor structure. The pattern matrix showed high item loadings, ranging from 0.866 to 0.534 for the first factor and from 0.832 to 0.577 for the second factor (Table 4).

The first factor comprised six items (1, 2, 3, 6, 9, and 10) and explained 49.914% of the variance, while the second factor comprised four items (4, 5, 7, and 8) and explained 13.840% of the variance. Together, the two factors accounted for a total of 63.753% of the variance. The first factor has been named as Uncontrollable Perceived Stress (UPS), and the second factor has been named as Controllable Perceived Stress (CPS). The details of which are given in Table 5.

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**Table 5 Total Variance Explained**

| Component                                        | Initial Eigenvalues |               |              |
|--------------------------------------------------|---------------------|---------------|--------------|
|                                                  | Total               | % of Variance | Cumulative % |
| 1                                                | 4.991               | 49.914        | 49.914       |
| 2                                                | 1.384               | 13.840        | 63.753       |
| 3                                                | 0.868               | 8.677         | 72.431       |
| 4                                                | 0.610               | 6.105         | 78.535       |
| 5                                                | 0.549               | 5.495         | 84.030       |
| 6                                                | 0.457               | 4.574         | 88.604       |
| 7                                                | 0.380               | 3.801         | 92.405       |
| 8                                                | 0.322               | 3.220         | 95.625       |
| 9                                                | 0.247               | 2.468         | 98.093       |
| 10                                               | 0.191               | 1.907         | 100.000      |
| Extraction Method: Principal Component Analysis. |                     |               |              |

Convergent validity assesses whether constructs that are theoretically expected to be related are indeed related. It is typically demonstrated when items load strongly on their intended factor, with average factor loadings generally exceeding 0.70. This indicates that the items share a high proportion of common variance and effectively measure the same underlying construct.

Discriminant validity (or divergent validity) assesses whether constructs that are theoretically expected to be unrelated are, in fact, distinct. It is established when there is low correlation between different constructs. A commonly used criterion is that the Average Variance Extracted (AVE) for each construct should be greater than the squared correlation between constructs, indicating that each construct shares more variance with its own measures than with other constructs.

Table 6 presents the values of Average Factor Loading, Average Variance Extracted (AVE), and the Squared Correlation between components. The Average Factor Loading exceeds the recommended threshold of 0.70, thereby establishing convergent validity.

**Table 6 Average Factor Loading, Average Variance Extracted, Squared Correlation of Components**

| Component                         | 1     | 2     |
|-----------------------------------|-------|-------|
| Average Factor Loading            | 0.773 | 0.715 |
| Average Variance Extracted        | 0.611 | 0.520 |
| Squared Correlation of Components | 0.148 | 0.148 |

Furthermore, the AVE values are higher than the squared correlations between constructs, indicating that each construct shares more variance with its own indicators than with other constructs. This confirms the presence of discriminant validity as well. Overall, the Hindi adaptation of the PSS-10 demonstrated satisfactory validity and reliability for assessing perceived stress.

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**Level of Perceived Stress among Faculty Members**

***Socio-demographic Characteristics of the Sample***

The socio-demographic characteristics of the sample (table-7) indicate that 64.5% respondents were male while 35.5% were female. Regarding social group OBC/EBC respondents constituted the largest proportion (50%), followed the general category (38.71%), while SC/ST category accounted for 11.29%.

Most respondents (72.58%) had non-working spouses, whereas 27.42% respondents had working spouses. This suggests that nearly three-fourths belonged to single-earner households.

In terms of dependants the majority of respondents (69.35%) reported having four or more, while 17.74% had three dependants. Only 6.45% each had one or two dependants, indicating that smaller family sizes were comparatively less common.

With respect to the place of work, the majority of respondents (85.48%) were placed in Constituent Colleges, while 14.52% respondents posted in University Departments.

***Table 7 Socio-demographic characteristics of Samples (n = 124)***

|                                 | <b><i>Numbers</i></b> | <b><i>Percentage</i></b> |
|---------------------------------|-----------------------|--------------------------|
| <b><i>Gender</i></b>            |                       |                          |
| Female                          | 44                    | 35.5                     |
| Male                            | 80                    | 64.5                     |
| <b><i>Social Groups</i></b>     |                       |                          |
| Others                          | 48                    | 38.71                    |
| SC/ST                           | 14                    | 11.29                    |
| OBC/EBC                         | 62                    | 50                       |
| Total                           | 124                   | 100                      |
| <b><i>Working Spouse</i></b>    |                       |                          |
| Non-working                     | 90                    | 72.58                    |
| Working                         | 34                    | 27.42                    |
| <b><i>No. of Dependants</i></b> |                       |                          |
| 1                               | 8                     | 6.45                     |
| 2                               | 8                     | 6.45                     |
| 3                               | 22                    | 17.74                    |
| 4 or more                       | 86                    | 69.35                    |
| <b><i>Place of Work</i></b>     |                       |                          |
| Constituent Colleges            | 106                   | 85.48                    |
| University Departments          | 18                    | 14.52                    |

On the Perceived Stress Scale (Table-8), the majority of respondents (62.9%, n=78) reported moderate stress, followed by 29.0% (n=36) with high stress and only 8.1% (n=10) with low stress, suggesting that relatively few participants experienced minimal perceived stress.

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**Table 8 Perceived Stress Score**

|                           | <b>Frequency</b> | <b>Percent</b> |
|---------------------------|------------------|----------------|
| Low Perceived Stress      | 10               | 8.1            |
| Moderate Perceived Stress | 78               | 62.9           |
| High Perceived Stress     | 36               | 29.0           |
| Total                     | 124              | 100            |

Overall, 91.9% of the respondents experienced moderate to high perceived stress, with moderate perceived stress being the predominant category. This distribution highlights that perceived stress is common among the study participants and underscores the need for appropriate policy intervention and well-being interventions.

***Gender and the Level of Perceived Stress***

The distribution of perceived stress by gender is presented in Table 9. Moderate perceived stress was the most prevalent category overall, reported by 78 participants, followed by high perceived stress (36) and low perceived stress (10). Moderate perceived stress was more prominent among females, whereas high perceived stress was more frequently reported by males.

**Table 9 Gender and PSS Score**

|        |        | <b>Low</b> | <b>Moderate</b> | <b>High</b> | <b>Total</b> |
|--------|--------|------------|-----------------|-------------|--------------|
| Gender | Female | 2          | 34              | 8           | 44           |
|        | Male   | 8          | 44              | 28          | 80           |
| Total  |        | 10         | 78              | 36          | 124          |

However, the chi-square test showed that the association between gender and perceived stress level was not statistically significant, indicating no significant difference in perceived stress by gender.

***Social Group and the Level of Perceived Stress***

The distribution of perceived stress across social groups is presented in Table 10. Moderate perceived stress was predominant among the Others and OBC/EBC groups, while high perceived stress was most common among SC/ST participants.

**Tab: 10 Social Group and PSS Score**

|              |         | <b>Low</b> | <b>Moderate</b> | <b>High</b> | <b>Total</b> |
|--------------|---------|------------|-----------------|-------------|--------------|
| Social Group | Others  | 2          | 34              | 12          | 48           |
|              | SC/ST   | 0          | 4               | 10          | 14           |
|              | OBC/EBC | 8          | 40              | 14          | 62           |
| Total        |         | 10         | 78              | 36          | 124          |

Overall, moderate stress was the most prevalent category (68), followed by high perceived stress (36) and low perceived stress (10). The association between social group and perceived stress level was statistically significant, indicating significant differences in perceived stress across social groups.

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## *Job Status of Spouse and the Level of Perceived Stress*

As dual-income households generally have greater financial stability, participants with a working spouse may experience reduced financial strain, which could influence their perceived stress levels. Therefore, an analysis was conducted to examine the distribution of perceived stress levels according to whether the participant's spouse was working. The table-11 shows the distribution of perceived stress levels according to whether the participant's spouse was working.

**Table 11 Job Status of Spouse and the Level of Perceived Stress**

|                      |             | Low | Moderate | High | Total |
|----------------------|-------------|-----|----------|------|-------|
| Job Status of Spouse | Not Working | 6   | 52       | 32   | 90    |
|                      | Working     | 4   | 26       | 4    | 34    |
| Total                |             | 10  | 78       | 36   | 124   |

Among participants without a working spouse (90), 6 had low, 52 had moderate, and 32 had high perceived stress, with moderate perceived stress being the most common level. Among those with a working spouse (34), 4 had low, 26 had moderate, and 4 had high perceived stress. Overall, moderate perceived stress was the most frequently reported perceived stress level in both groups. However, participant without a working spouse had a greater number of individuals reporting high perceived stress compared with those with a working spouse.

The Chi-square test showed a statistically significant association between working spouse status and perceived stress level, indicating that perceived stress levels differ significantly between the two groups (Table 11).

## *Number of Dependants and the Level of Perceived Stress*

As financial responsibilities may increase with a greater number of dependants, it is important to examine their relationship with perceived stress. Therefore, the distribution of perceived stress levels according to the number of dependants was examined among the 124 participants (Table 12).

**Table 12 Number of Dependant and PSS Score Crosstabulation**

|                   |           | Low | Moderate | High | Total |
|-------------------|-----------|-----|----------|------|-------|
| No. of Dependants | 1         | 2   | 6        | 0    | 8     |
|                   | 2         | 0   | 6        | 2    | 8     |
|                   | 3         | 2   | 18       | 2    | 22    |
|                   | 4 or more | 6   | 48       | 32   | 86    |
| Total             |           | 10  | 78       | 36   | 124   |

Participants with one dependant (n=8), mostly reported low-to-moderate perceived stress, while none reported high perceived stress. A similar pattern emerged for those with two dependants (n=8), where moderate perceived stress was common (n=6) and 2 had high perceived stress. No participant reported low perceived stress. With three dependants (n=22), moderate perceived stress remained predominant (18), while only 2 participants reported low perceived stress and 2 reported high perceived stress. Participants with four or more dependants (n=78), also recorded the highest number of high perceived stress cases (32), alongside a (48) reported moderate perceived stress.

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A Chi-Square test of independence showed that there was statistically significant association between the number of dependants and perceived stress. This suggests that variations in perceived stress levels were significantly influenced by the number of dependants among the participants.

### ***What this Study Adds***

Very few studies have examined the Hindi adaptation of the PSS-10, particularly among university teachers. The present study demonstrates that the Hindi adaptation of the PSS-10, represented as a bifactor model with satisfactory reliability and validity, is an appropriate tool for assessing perceived stress levels among university teachers in Bihar.

The findings of this study strengthen the existing literature on perceived stress assessment and support the applicability of the Hindi PSS-10 in an academic setting.

### ***Implications for Policy and Practice***

This study validates the use of the Hindi version of the PSS-10 as a reliable instrument for assessing perceived stress levels among assistant professors of BRABU. It provides a practical tool for universities to evaluate perceived stress levels and identify individuals who may be at risk of experiencing high perceived stress.

The findings highlight delayed salary as an important stressor experienced by assistant professors. Government authorities and university administrators can utilize this information to develop targeted policies and interventions aimed at reducing financial and occupational stress among affected individuals and groups.

The study contributes to increasing awareness regarding the impact of delayed salary on assistant professors' psychological well-being and emphasizes the need for timely administrative and policy-level measures to address this concern.

## **CONCLUSION**

The study concludes that delayed salary payments are an important source of perceived stress among Assistant Professors of Babasaheb Bhimrao Ambedkar Bihar University. Among 124 respondents, 91.9% experienced moderate to high levels of stress, indicating substantial psychological strain during salary delays. Significant associations were observed between perceived stress and social group, spouse employment status, and number of dependants, whereas gender showed no significant association. The Hindi adaptation of the PSS-10 demonstrated satisfactory reliability and validity, confirming its suitability for assessing perceived stress among assistant professors. The findings emphasize the need for timely salary disbursement, effective financial management, and faculty-supportive policies to promote psychological well-being and a healthier academic environment.

### ***Limitations***

The present study has certain limitations. The study was conducted at a single university and included only Assistant Professors; therefore, the findings may not be generalizable to Associate Professors and Professors. Data were collected through self-reported responses, which may be influenced by individual perceptions and response bias. Finally, the study did not include a comparison group of faculty members without salary delays. Future studies including faculty from different universities and academic positions may provide a broader understanding of the psychological impact of delayed salary payments.

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***Conflict of Interest***

The author(s) declared no conflict of interest.

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