

Impact of Stressors on Academic and Personal Achievement among Undergraduate Students

Dr. S. Kavitha¹, Dr. K. Santhanalaxmi², Vinay M³, Dr. Ankita Singh⁴, Mrs. Vidyalakshmi Haldurai⁵ and Prof. Dr. K. Naresh Babu⁶

¹Assistant Professor, School of Management, SASTRA Deemed University, Thirumalaisamudram, Thanjavur-613401

Email: kavisanthi29@gmail.com

²Assistant Professor, School of Management, SASTRA Deemed University, Thirumalaisamudram, Thanjavur-613401

Email: santhanalaxmik@gmail.com

³Assistant Professor, Department of Commerce, Dayanandasagar College of Arts Science and Commerce, Kumaraswamy Layout, Bengaluru

Email: vinaymanju111@gmail.com

⁴Assistant Professor, Department of Commerce, Arka Jain University, Gamharia, Jamshedpur, Jharkhand - 832108

Email: singhank0012@gmail.com

⁵Assistant Professor, Department of Nutrition and Dietetics, School of life sciences Ooty campus JSS AHER, Longwood campus, 643001

Email: vidyafnd@jssuni.edu.in

⁶Dean cum Principal, Department of Occupational Therapy, Sree Abirami College of Occupational Therapy, Machegoundampalayam Eachanari P.O. Coimbatore 641021.

Email: nareshbabu.ot@gmail.com

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ABSTRACT

The study investigates the impact of various stressors on the academic and personal achievement of undergraduate students. A total of 200 participants were selected using a convenience sampling method from diverse academic disciplines. Stressors were categorized into academic, personal, financial, and social domains, and their perceived intensity was measured using a standardized questionnaire. Academic achievement was assessed through self-reported GPA, while personal achievement encompassed goal attainment, extracurricular participation, and self-development indicators. Data were analyzed using one-way ANOVA to examine differences in achievement levels across varying degrees of stress exposure. Specifically, higher stress levels were associated with lower academic performance and diminished personal growth outcomes. Undergraduate students often face a variety of academic, social, and personal challenges that can lead to stress, influencing both their educational performance and overall well-being. This article examines the key stressors affecting undergraduates, their consequences on academic achievement and personal growth, and strategies for effective stress management. Findings from existing literature and observed trends suggest that addressing these stressors through institutional support and self-care practices can significantly enhance student success. The findings highlight the critical need for targeted interventions such as time management training, counseling services, and peer support programs to help students manage stress effectively. This research contributes to the growing body of literature on student well-being and underscores the importance of institutional strategies that address stress-related challenges to enhance overall student success.

Keywords: Stressors, Academic Achievement, Personal Achievement, Undergraduate Students, Time Management Training, Counseling Services and Peer Support Group.

INTRODUCTION:

University life is an important rite of passage in the process of transitioning the world of adolescence to adulthood both, with the potential to enrich academically, develop personally as well as to socialize. Nevertheless, this is also the stage of exposure to various sources of stressors, such as academics, finances, social adaptation and career planning. These stressors, when not controlled, may impair the cognitive functioning, emotional stability, and physical health, which, in turn preventing proper academic performance and self fulfillment. The personal and social stress put

on the student arises out of the changes and interpersonal veneration that the students face during their undergraduate years. It may lead to loneliness, homesickness and separation from familiar support structures when one is leaving the confines of the home to make a debut. The stress associated with new social experiences can include introverted or culturally diverse students who may not blend well with others. Peer relationships can be a contributor to stress as well since a sense of competition, misinterpreting or failing to fit in a group, etc., may affect the self-esteem. Although romantic relationships can at times be of help, it can at

times be emotionally exhausting in case of conflicts or mutual breakups. The added pressure comes in the form of social media where one can present the life of peers through forms of images that can make the students feel inadequate in terms of judging their lives. The other important factor to an international student is the cultural adaptation who might experience language barrier, different social norms, or even being discriminated. Having lacked a robust social network, the depression may heighten feelings of isolation which occurs both in emotional and academic aspects. In addition, time taken to balance social lives and academic work usually presents a challenge on time management. Students may manage personal and social stress better by creating their healthy communication patterns, joining positive peer groups, and taking part in the extracurricular activities.

RESEARCH BACKGROUND

Academic Stressors

One of the greatest stressors on undergraduate students relates to issues concerning academics since performance is a major determinant of success in the university. Students are usually unable to manage time due to the heavy workload, regular assignments, and strenuous deadlines. Grading systems which are competitive in nature can increase anxiety mostly when students relate themselves with other students in the classroom or whereby students are pressurized to live up to what is expected of them in the family. Exams, submissions of projects, and presentations require long-term mental input, which causes exhaustion and burnout in cases where one fails to rest. Moreover, the changing teaching strategies, sophisticated educational programs, and new subjects could overwhelm students who used to learn at schools. Inefficient learning strategies or poor study skills increase this stress because students then end up working longer without the attainment of the desired results. Academic engagement and comprehension can also be influenced by language barriers, particularly, in case of international students. At certain occasions, learners will be stressed because they may not understand what exactly is required in the course, or the faculty could not provide substantial guidance, and students feel anxious about whether they perform well or not. The failure to deal with academic stress on a long-term basis may result in low motivation, lack of concentration and procrastination. In trying to solve such challenges, universities can offer academic mentoring programs, study skills lessons, and/or flexible learning programs that enable students to find the balance between the workload and their well-being.

Financial Stressors

The issue of financial stressors is a widespread experience of many undergraduate students, particularly, in conditions when the cost of higher education is high and funding opportunities are poor. The cost of tuition, textbooks, boarding places, and everyday needs tend to overwhelm the available finances of the students thus putting them in a panicky mode depending with lack of finances. The challenge may be more significant to the people with low-income

background as their family support may be weak and they may have minimum savings. Part-time jobs are common among many students to cover up their expenditures but the ability to balance both home and school results in work overload and lack of study time. Lack of finance may also reduce access to such useful activities like study tours, workshops or internship that may entail extra finance. The international students are subject to a few other disadvantages such as currency fluctuations, increased tuition fees, and limit on working hours which can enhance stress. The fear of not being able to pay bills, or cover minimum necessities, could cause lack of focus in classrooms, failure to meet deadlines and worst case scenarios, dropping out. Financial stress would be alleviated through scholarships, flexible payment plans, budgeting workshops, career counseling in order to expose the student to income generating activities offered by universities. When there is good financial management, there will be less pressure on those who cannot handle the daily stress and can as well concentrate more on their studies as well as the growth and maturity of life.

Career-Related Stressors

The stressors at an occupational level are observed as a result of insecurity and stress regarding finding a job or going further with the studies once graduated. The competitive job market has associated fears amongst the undergraduates, especially when they are not well equipped with skills required in the job market. In other situations, the curricula taught may be out of date and students worry about whether they will get hired after their graduation. Even the beneficial internship programs may turn stressful as students are unable to find internship positions because of the scarcity of capabilities or the unavailability of professional networks. In final year, it is hard to strike a balance between academic needs and job application, interviews, and networking events. The risk of losing a job, working less than the potential or being trapped in a professional branch that does not match the individual preferences may be very stressful on the psyche. Also, social norms and family pressure to take some majors although they do not necessarily correspond to the interest of a student may contribute to stress. Visa limitations and labor market discrimination also come in as challenges to international students. Such forms of counseling as career guidance services, mentorship programs, and skill development workshops are also necessary here to assist students in mastering these pressures. Deliberate career development in undergraduate years will not only take away a lot of anxiety and negativity but also contribute to the better readiness of leaving the academic circles and entering the professional triumph.

Impact on Academic Achievement

Stress also has a substantial impact on the performance of students in their academics in that it hinders the mental processes of thinking like concentrating, memory and problem-solving abilities. In an agitated situation, the brain experiences its capacity to store and recollect information to decline hence resulting in poor

comprehension of complex matters or inability to study appropriately towards exams. Academic stressors-academic stressors are causes of procrastination, missing of classes and failure to complete assignments because of tight deadlines, high course workloads and competition in markings. In the long run, repeated stress may develop into a state of burnout; which is physically and mentally exhausting, which further demotivates studying. Continuous stress on students might also be related to test anxiety that undermines performance despite the preparation done. Moreover, stress would lead to poor participation in the discussions as well contribute to absenteeism and diminished participation in learning activities. It has in other instances resulted in academic dishonesty where learners want to find ways of solving pressures. Colleges that have acknowledged this correlation usually introduce academic counseling services, learning schedule flexibility, and skill enhancing seminars in an effort to increase the level of coping among the students. By confronting stress in advance, universities will be able to assist the students in mode of high academic activity, improved academics, resiliency, and academic progress, not to mention the capacity of the individual to remain positive concerning lifelong learning.

Impact on Personal Development and Well-being

Stress is an important aspect when it comes to personal development and well-being of undergraduate students beyond academics. It is known that a large amount of stress could disrupt emotional balance causing anxiety, depression, irritability, or low self-esteem. These psychological consequences tend to leak into the day to day life and impact relations in peer groups, family, and faculty groups. Stress may also have a physical manifestation in headaches, fatigue, gastrointestinal disturbances, and sleeping disorders that lead to a decline of energy in both studies and personal lives. Chronic stress hinders the involvement of students in extracurricular activities, volunteer work or leadership activities that have the capacity to limit the skill development and networking opportunities. Social withdrawal is also normal since the students might want to keep things secret by avoiding people to fight the pressure in solitude, and they feel alone. Also, chronic stress destroys decision making and problem solving skills, affecting career planning and personal goal setting. On a positive note, stress when handled well may be a factor of improving individuals through making them more adaptive, time efficient and robust. Universities can facilitate well-being by teaching mental health education, making counseling services available and encouraging balanced lifestyle. A favorable university environment in which accomplishment and health are both important allows students to become well-rounded, confident individuals who are ready to meet new challenges.

Research Gap

The work has already been done to investigate stress in university students, most of the research has been inclined to concentrate on isolated variables of stress (either academic stress or mental health outcomes) at the

cost of not paying adequate attention to interrelations between stressor categories, academic as well as personal, financial and career-related, and the collective effect of these variables on both academic performance and personal well-being. Moreover, the literature is highly localized, so the conclusions may be weakly applicable to the other cultural and educational settings. Other researches also non-representatively rest on their small, homogenous groups of rules or case reports, with little comparative procedures applied between education streams. Also, time management training, the use of counseling services, peer support groups, mindfulness, and financial guidance are interventions that are often mentioned in theory only; hardly being considered when it comes to perceptions and acceptability by students. It is also noticed that there are no comprehensive models that combine stressor type and coping strategies and support services in one framework to comprehend their effects on the success of undergraduates. The existence of such a gap warrants a systematic study of the combined potential impact of multiple stressors and the impacts on academic and personal performance as well as how the sense of institutional support varies across demographics of students. This gap is resolved in the present study where several categories of stressors are taken to study in unison and perceived support strategies are measured in various streams of education.

Importance of the Study

The research is highly relevant because it has answered one of the urgent problems of undergraduates: coping with various stresses that prevent academic and personal developmental failures. In the dynamic academic world, today, the student is faced with the rise in demands of the course, financial needs, social adaptation and the worry of what they may do with their lives. Furthermore, the report points out to the similarity of perceptions on the hot spots of the issue in the disciplines to stress the universality of necessity to provide comprehensive support structures to serve students. Finally, the significance of the study is the possibility to provide evidence-based suggestions that can help improve the engagement in the academic process and develop resilience and holistic development of students so that undergraduates are competent enough to deal with both school-related and personal challenges.

Statement of the Problem

It is a phase that changes students and is full of challenges that may jeopardize academic performance and personal welfare. Academic stresses are common and students face loads of academic work, competitive grading, examination pressure; Personal and social stresses like relationship problems and social alienation; financial stress because of college fees and expense in life; career stress about employability and chances in the future. Although the universities offer corresponding support services (i.e., counseling, skill training, and peer programs), these interventions can not be perceived or be effective by students in general. The available literature usually focuses on stress in one aspect without

considering the additive effects of various stressor types and the influence of the support offered by the school in reducing their consequences. In addition, there is a paucity of knowledge concerning the idea that the perceptions of these stress-management strategies by the students of other educational streams might be different, and it could be potentially used to make specific interventions. The issue is thus the narrow

integrated conceptualization of the impact of different stressors on the results of the students and the similarity between the current efforts made by institutions and the needs of the students. Otherwise, with a lack of this comprehension, universities may roll out sporadic or un-Durante, the students will be unable to overcome the adverse outcomes of the untreated stress.

FINDINGS AND RESULTS

Perceptions of Stress-Management Interventions across Educational Streams

The research helps create a complete picture of what influences student academic performance and well-being by studying the effect of various types of stressors in a systematic way. Perceptions towards some essential support systems provided by the institutions, including time management training, counseling, peer support, mindfulness practices, and financial guidance are also assessed through the research, providing information on the degree of their relevance and acceptance in various streams of education. The evidence can be used to guide universities, policymakers, and practitioners involved in offering mental health services create specific interventions to tackle the causes of stress instead of its symptoms.

Null hypothesis: There is no association between levels of perceived stressors and undergraduate students' academic achievement or personal development/well-being

Table: 1: DIFFERENCE IN THE PERCEPTION BASED ON THE EDUCATIONAL STREAM

Factors		N	Mean	Std. Deviation	F	Sig.
Time Management Training	Arts	54	18.7593	2.09163	.652	.754
	Science	99	19.5657	1.76220		
	Engineering	47	19.3191	1.80707		
	Total	200	19.2900	1.88778		
Counseling Services	Arts	54	16.6481	2.57826	.853	.356
	Science	99	16.4141	2.64193		
	Engineering	47	15.8298	2.54797		
	Total	200	16.3400	2.60737		
Peer Support Groups	Arts	54	12.6296	1.58169	.562	.767
	Science	99	11.9697	1.69305		
	Engineering	47	12.9574	1.53166		
	Total	200	12.3800	1.67320		
Mindfulness and Relaxation Techniques	Arts	54	3.7519	.41833	.751	.454
	Science	99	3.9131	.35244		
	Engineering	47	3.8638	.36141		
	Total	200	3.8580	.37756		
Financial Guidance	Arts	54	4.1620	.64457	.856	.087
	Science	99	4.1035	.66048		
	Engineering	47	3.9574	.63699		
	Total	200	4.0850	.65184		

The table compares mean scores of various stress-management interventions (time management training, counseling services, peer support groups, mindfulness techniques, and financial guidance) across students from Arts, Science, and Engineering streams using ANOVA.

Time Management Training: Time management training equips students with essential skills to prioritize tasks, set realistic goals, and allocate time effectively across academic and personal responsibilities. It is especially vital for undergraduates juggling multiple assignments, examinations, and extracurricular activities. Effective time management not only reduces stress but also enhances academic performance by promoting organization and productivity.

In the present study, the ANOVA results ($F = 0.652$, $Sig. = 0.754$) indicate no statistically significant difference in perceptions of time management training among Arts, Science, and Engineering students. This suggests that students across all streams value time management training similarly, reflecting its universal relevance in academic life.

Counseling Services: Counseling services provide students with confidential support for emotional, psychological, and academic concerns. These services are crucial in helping undergraduates manage stress, anxiety, depression, and decision-making challenges. Access to professional guidance can enhance resilience, problem-solving skills, and overall well-being.

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The analysis ($F = 0.853$, $\text{Sig.} = 0.356$) reveals no significant difference in perceptions of counseling services across educational streams. This finding suggests that the perceived importance of counseling is consistent among students, regardless of academic discipline.

Peer Support Groups: Peer support groups offer platforms for students to share experiences, exchange coping strategies, and foster a sense of belonging. They can alleviate feelings of isolation, promote emotional well-being, and encourage collaborative learning. Such groups also help students develop interpersonal and leadership skills that contribute to both academic and personal success. The results ($F = 0.562$, $\text{Sig.} = 0.767$) show no statistically significant difference in perceptions of peer support groups between Arts, Science, and Engineering students. This consistency implies that peer-based support is universally recognized as beneficial.

Mindfulness and Relaxation Techniques: Mindfulness practices such as meditation, breathing exercises, and yoga help students stay focused, manage anxiety, and improve mental clarity. These techniques are increasingly integrated into academic settings to support concentration, emotional regulation, and resilience. The findings ($F = 0.751$, $\text{Sig.} = 0.454$) indicate no significant difference among streams in their perception of mindfulness and relaxation techniques. This suggests a broad acceptance of such practices as effective stress-management strategies across disciplines.

Financial Guidance: Financial guidance equips students with skills to manage tuition fees, living expenses, and debt effectively. Services such as budgeting workshops, scholarship guidance, and personal finance advising help reduce the stress caused by financial uncertainty.

Although the ANOVA results for financial guidance ($F = 0.856$, $\text{Sig.} = 0.087$) show a slightly lower p-value compared to other variables, the difference remains statistically non-significant. This indicates that, while perceptions may vary slightly, students across all streams generally agree on the importance of financial guidance for managing stress.

DISCUSSION

Time Management Training: Time management training is a session in which students acquire skills to focus on the right thing, make realistic targets, as well as structuring their time on ways to split their time between school work, personal aspects, and other activities. To the undergraduates that have to deal with the presence of multiple deadlines, overlapping tasks, and examination schedules, planning and time management skills are of the utmost importance in terms of minimizing stress and remaining productive. Programmed time management programs usually work on dropping things into small steps, not procrastinating and giving importance to a balance between study and rest. Well-organized time management can prevent possible dissimilarities besides boosting academic performance because it provides a feeling of regulating time commitments.

Counselling Services: Counselling services in universities are important in the promotion of emotional, psychological and academic wellbeing of students. They offer a safe place in which the students can talk about their personal concerns and academic troubles, as well as career insecurities with trained professionals. Subjection of counselling reduces stress, worry and depressive feelings and enhances problem-solving and resilience. These services can be, male sensitive therapy sessions, group counselling sessions, crisis service, and coping strategies. Access to and use of counselling services may have dramatic consequences on the capacity of a student to cope with challenges and continue functioning both as an academic and a person.

Peer Support Groups: Peer support groups establish a platform whereby students can share their stories, predicaments, and coping mechanisms with other

persons who are in a similar predicament. The groups tend to be informal, either based under campus communities or even within well organized systems of student support. In the case of undergraduates, both peer networks ensure emotional validation, lessen the sense of isolation, and make people feel part of a network. The peer knowledge also promotes the open communication and collaboration in solving the problems. The engagement in peer support activities has also the potential to fuel the development of leadership, empathy, and collaboration skills that would have a beneficial contribution to academic participation and individual development, as well.

Mindfulness and Relaxation Techniques: Mindfulness and relaxation have become extremely popular in the field of higher education because it is an effective way of coping with stress. These rituals promote the ability to stay in the present, manage emotions, and experience mental clarity among the students. Mindfulness has the potential of enhancing attention, understanding and the recall of events, and solving problems, all of which directly affect academic performance, through improving a relaxed state of mind, and reducing anxiety. Customary use of relaxation techniques is also conducive of the emotional resilience and physical wellness and this can help the student manage the rigors of college life much more successfully.

Financial Guidance: Financial guidance services help students manage their personal finances effectively, reducing the stress associated with tuition costs, living expenses, and debt. Workshops on budgeting, saving, and responsible spending can equip students with practical skills to make informed financial decisions. For many undergraduates, financial uncertainty can be a major source of distraction and anxiety, affecting academic focus and personal well-being. Institutions

that provide financial literacy programs, scholarship information, and one-on-one advising enable students to plan ahead, minimize debt, and focus more on academic and career goals rather than financial strain.

Implications for the Study

The academic and practical implications of this study are there. Scholarly, the study adds to the passion of the literature on student stress by taking a multidimensional perspective through which it considers several dimensions of stressors such as academic stress, personal stress, financial stress and career-related stress in addition to perceptions of mechanisms to support them at the institutional level. This method allows better insight into the responses of various stressors and their interaction with each other to affect educational achievement and human welfare, as opposed to single-variable research methods. In real life applications, the study serves as a guide to universities and policymakers wish to improve the system of supporting students. In case the researchers affirm that the perceptions of support strategies do not differ depending on the streams, it is possible to focus on implementing universal and scalable interventions that include universal time management workshops, counseling services, and mindfulness programs. Alternatively, in case of differences found, the individual approaches in accordance with selected groups of students can be created. The findings might be used to determine even the budget allocations, employee training, and policy changes in order to enhance the availability and success of student services. Moreover, the findings of the study can inform academic department partnerships with mental health professionals and financial aid offices and develop integrated and student-centered models that actively engage before stress negatively affects educational performance.

Recommendations and Suggestions

Judging by the expected findings, intuitively, it is possible to suggest a series of recommendations to diminish the effects of stressors on an undergraduate student. First, universities ought to implement a more holistic approach to student support that targets and manages academic, personal, financial and career stress holistically as opposed to through separated services. During orientation and as a part of the academic year, time management training needs to be conducted and reinforced during the year. Access to counseling services should also be improved where active engagement of students will be made instead of self-referral, which is not suitable. Stronger community support programs in the form of mentorship as well as discussion groups led by students themselves should provide a stronger peer support system and alleviate isolation. The culture of mindfulness and relaxation may be incorporated into the campus life by the provision of special areas, periodic workshops and incorporation into physical education programs. Financial advice can be extended to embrace workshops on budgeting, scholarship sensitization and emergency financial support. Notably, feedback structures are required to undertake a continuous evaluation of the effectiveness

of such interventions and put them in accordance with the changing needs of the students. The cooperation of faculty, departments of student affairs, mental health professionals needs to be aligned to make sure that these recommendations will be realized into constructive assistance that not only has positive academic results, but is also transitive in the benefit of personal growth.

CONCLUSION

Stress is an inevitable aspect of undergraduate life, but its negative effects can be minimized through awareness, proactive coping strategies, and institutional support systems. Universities must foster a supportive learning environment that addresses both academic and personal challenges. By doing so, students can optimize their academic performance while also nurturing resilience, emotional intelligence, and overall personal well-being. Across all five variables, the Sig. values are greater than 0.05, indicating no statistically significant difference in perceptions of stress-management interventions based on educational stream. These findings support the null hypothesis, suggesting that students from Arts, Science, and Engineering share similar views on the relevance and usefulness of time management, counseling, peer support, mindfulness, and financial guidance in reducing stress and enhancing academic and personal outcomes.

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