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## ACADEMIC STRESS, HOME STRESS AND FINANCIAL STRESS AMONG ADOLESCENTS STUDING IN SCIENCE AND HUMANITIES STREAM

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### **Abstract:**

*The research paper is aimed to compare the level of academic stress, home stress and financial stress between male and female adolescents of science and humanities stream. The study reveals that female experienced high academic stress and home stress as compared to males whereas males experience high financial stress as compared to females. Academic stress, home stress and financial stress of Science stream students is more as compared to Humanities stream students.*

**Keywords:** Academic stress, Home stress, Financial stress, adolescents, science stream, humanities stream, government schools

### **Introduction:-**

Adolescence is a time of rapid biological change, personal development, social interactions, social expectations, and peer influence. Some of these effects include a sudden drop in grades, depression, general fatigue, insomnia, mood swings, temper tantrums and aggression. Not only does stress and anxiety affect the human body physically, it also can harm a person's emotional well-being as well. Stress and anxiety levels affect the students academically and change the way the person thinks and acts during school or time spent in studying. During the teen years, a lot of biological, physical, mental and emotional changes are happening, as well as the change in responsibility and role. In order to

stabilize these changes, the students are always confronted with problems and change will create stress and tension to them. If it is not deal in the early stages, the student may experience mental problems.

Selye (1974) argued that in humans stress is always present to some degree- indeed, that humans are never without stress- and that some level of stress is actually desirable. He went so far as to claim that the absence of stress in people is called death. Stress, if it is severe or continuing, is not generally pleasant and it be dangerous for the person. But stress is not made up of only unpleasant experiences or emotion. According to Selyes and others, an excess of pleasant

circumstances can also be stressful. Such a situation may be hard to imagine. Stress may be defined as mental and/ or physical strain resulting from adjective demands or challenges, Selye (1974)

### **Stressors –**

This is a response to things around us that cause stress, such as noise, crowding, and pressure from work or family. Identifying these environment stresses and learning to avoid them or deal with them will help lower the stress level. It can be caused by working too much or too hard at job(s), school, or home. It can also be caused by not knowing how to manage your time well or how to take time out for rest and relaxation.

Generally, disease, physical trauma, physical disorders, malnutrition, dehydration, lack of sleep, physical pain, foul air in a stuff room, foul air in a polluted environment, physical discomfort from crowding, threats to life and limb posed by fire. Water, drugs are a few examples of the types of physical stressors to which people may be exposed. There are many potential sources of psychological stress, Psychological stress may be categorized broadly in terms of change, conflict, frustration, and pressure. Stressors may come from a very wide variety of sources and range in magnitude from relatively inconsequential to potent enough to cause one to faint, become sick, and even die.

### **NEED AND IMPORTANCE OF STUDY**

Although past researches have been on the stress phenomena, the finding of

these researches are hoped to be able to assist directly or indirectly in managing students who are dealing with stress. Academic stresses, home stress as well as financial stress among the students have been the topic of interest for many years. When the stress is perceived negatively or become excessive, it can affect both health and academic performance. Literature related to academic stress, family stress, and financial stress is conflicting.

Information about the stress that is experienced by students may help the more authorized group like parents, school and society in giving guidance to students on handling the stress that exist in them.

### **STATEMENT OF THE PROBLEM**

Academic stress, home stress and financial stress among adolescents studying in Science and Humanities stream

### **OBJECTIVES OF THE STUDY**

1. To compare the level of academic stress between male and female adolescents
2. To compare the level of family stress between male and female adolescents
3. To compare the level of Financial stress between male and female adolescents
4. To Compare the level of academic stress in science and humanities stream students

5. To Compare the level of home stress in science and humanities stream students
6. To Compare the level of Financial stress in science and humanities stream students

## OPERATIONAL DEFINITIONS

**Academic stress:** - Academic stress is often the result of being overly concerned about classes and grades. Failing in doing homework and in examination is the main cause of anxiety and academic stress ( Bisht, 1987)

**Home Stress :-** According to Bisht (1987) home stress mean that the adolescents is under stress due to poor home environment, presence of step mother and step father, quarrel in the family, poor financial condition or lack of facilities.

**Financial Stress:** - Financial stress may be defined as the inability to meet ones financial obligations, but also can include psychological or emotional effects ( Northerm et al ,2010).

According to Bisht (1987) financial stress mean that adolescents is under stress due to poor financial condition and lack of facilities.

**Adolescent:** - This is a period in which the students are going through the transitional phase, which is an intermediate of childhood and adulthood. During this period, a lot of biological, physical, mental and emotional change is happening as well as the change in

responsibility and role. Students having age 15-18 years are termed as adolescent.

**Science Stream:-** Science involves the systematic study and investigation of all natural phenomenon and occurrence by employing various methods such as observation, experimental etc. students interested in numbers and reasoning should opt for science stream.

**Humanities:-**The Humanities as a subject is an academic discipline which deals with the study of the human condition utilizing methodology that are usually analytical, critical or speculative, students that are interested in creative and social environment should opt for humanities.

## DELIMITATIONS OF THE STUDY

1. The study was delimited to 300 students of 10+2 class from six schools of Fazilka district (Punjab).
2. The study was delimited to students of science and humanities stream studying in government schools

## Review of Related studies

The pioneering work of Dobson`s (1980) study showed that 60% of the students in the sixth grade reported that preparing for an examination was causing them a lot of stress.

**Bhist (1980)** studies the effect of school-climate and need for academic achievement

on the academic stress of students and found that these did not affect academic stress independently, but their interaction was statistically significant among the four components of academic stress frustration, conflict, pressure and anxiety.

**Zulkifli (1988)** found that adolescents always face problems in adjusting. Teenagers especially those who are students always face learning problems, career management and also problems in solving personal and social matters.

**Morris (1990)** stated that high school students always face academic stress in school and they compete each other to get better grades.

While **Muhammad shah (1993)** found that there is a significant difference between the stress experienced by male and female students and the research by **Mohd Jafri (1991)** shows that female students experience more stress when faced with problems compared to the male students.

**Gadzella and Baloglu (2001)** found that female students experience stress during changes in their life.

**Fariza (2005)** who conducted a research on the stress among high school students found that this age group has to deal with the academic world. Therefore there exists demand and hope for themselves, their parents, teachers and the society to see them succeed.

**Duhom (2015)** in her study on 150 students of 10+1 class found significant

difference in the academic stress as well as learning stress of students belonging to science and commerce stream.

## HYPOTHESES

- 1 There exists no significant difference in academic stress level of male and female adolescents.
- 2 There exists no significant difference in home stress level of male and female adolescents.
- 3 There exists no significant difference in financial stress level of male and female adolescents.
- 4 There exists no significant difference in academic stress level of students of science and humanities stream.
- 5 There exists no significant difference in home stress level of students of science and humanities stream.
- 6 There exists no significant difference in financial stress level of students of science and humanities stream.

## METHOD

In the present study, investigator used the descriptive survey method to study academic stress, home stress and financial stress among the students.

## SAMPLE

All the students in class 10+2 class different government sr. sec schools of district Fazilka (Punjab) formed the population for the present study. By the method of randomization, six government sr. sec schools were selected. A sample of 300 students of 10+2 class (150 from science stream, and 150 from humanities stream was selected from six schools for the data collection.

### TOOLS

Following tools were used in the present study:-

- 1 Academic Stress Scale by Bisht (1996).
- 2 Home Stress Scale by Bisht (1996).
- 3 Financial Stress Scale by Bisht (1996).

### DATA COLLECTION

Before the data collection permission of principal of the school was taken. Data

### ANALYSIS AND INTERPRETATION OF RESULTS

#### Difference in academic stress, home stress and financial stress between male and female adolescents

Table 1

Values of mean, SD and t-ratios to find difference between male & female adolescents on academic, home and financial stress

	Group	N	Mean	SD	SED	Df	t-value
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were collected from six government Sen. Sec.Schools.

Before the data collection students were informed about the purpose of the research. They were told that result will be kept confidential. There will be used for research purpose. Tests were distributed to students and for each test instructions were read out. Answer sheet were collected and they were scored for analysis purpose.

### STATISTICAL TECHNIQUES

Following statistical techniques were used to analyze the data:-

1. Descriptive statistical such as mean, standard deviation.
2. t-ratios werecalculated to study the difference between science and humanities stream students on the variables of academic stress, home stress and financial stress.

Academic Stress	Male	150	154.19	8.12	1.00	298	5.02**
	Female	150	159.21	9.19			
Home Stress	Male	150	149.35	9.18	1.13	298	4.46**
	Female	150	156.39	9.78			
Financial Stress	Male	150	148.75	7.67	0.84	298	2.99**
	Female	150	146.09	7.02			

As per the results of table 1, there is significant difference in the academic stress between male and female as t-ratios ( $t=5.02$ ) is significant at .01 level. Females experienced high academic stress (mean=159.21) as compared to males (mean=154.19). Significant difference also exist between males and female on home stress due to significant t-value ( $t=4.46$ ). Females experienced high home stress

(mean= 156.39) as compared to males (mean=149.35). Similarly there exist significant difference in the financial stress of males and females as t-ratio is significant at .01 level. Males experience high financial stress (mean=148.75) as compared to females (mean=146.09) This hypothesis 1,2,3 are rejected.

#### **Difference between Academic Stress of Science and Humanities stream students**

**Table 2**

**Value of mean, SD and t-ratio to find difference in the Academic stress of Science and Humanities Stream students**

	Group	N	Mean	S.D	SED	Df	t-ratio
Academic Stress	Humanities	150	152.17	8.56	1.06	298	8.54**
	Science	150	161.23	9.89			

As per the result of Table 2 there is significance difference between the Academic stress of Science and Humanities stream students as t-value ( $t=8.54$ ) is more than the table value at 0.01 level. Therefore hypothesis 4 was not accepted. After comparing mean scores, it is found that academic stress of Science stream students is more (mean=161.23) as compared to Humanities stream students (mean 152.17)

**Difference Between Home Stress of Science and Humanities streamstudents.**

**Table 3**

**Value of Mean, SD and t-ratio to find difference in the Home Stress of Science and Humanities Stream students**

	Group	N	Mean	S.D	SED	Df	t-ratio
Home Stress	Humanities	150	148.61	9.02	1.14	298	5.71**
	Science	150	155.13	10.80			

As per the result of Table 3 there is significance difference between the home stress of Science and Humanities stream students as t-value ( $t=5.71$ ) is more than the table value at 0.01 level. Therefore

hypothesis 5 was not accepted Science students are having higher stress (mean=155.13) as compared to humanities students (mean=148.61).

**Difference between Financial Stress of Science and Humanities stream, students**

**Table 4**

**Value of Mean, SD and t-ratio to find difference in the Financial Stress of Science and Humanities Stream students**

	Group	N	Mean	S.D	SED	Df	t-ratio
	Humanities	150	145.91	6.73			

Financial Stress	Science	150	149.14	7.94	0.84	298	4.08**
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As per the result of Table 4 there is significance difference between the Financial stress of Science and Humanities stream students as t-value ( $t=4.08$ ) is more than the table value at 0.01 level. Therefore hypothesis 6 was not accepted. Financial stress among Science students is more (mean= 149.14) as compared to humanities students.

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