CRUCIAL FACTORS AFFECTING STRESS: A STUDY AMONG UNDERGRADUATES IN PAKISTAN

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ABSTRACT

Stress is normally unavoidable part of everyone's life living in this world. It portrays a negative notion that can have an impact on one's mental and physical well-being. The core intention of this study was to detect the most influencing factors of stress affecting undergraduates. The four factors that had taken under consideration were Family stress, Emotional stress, Financial Stress and Social Stress. To accomplish this research stress inventory has developed using scientific methods. Respondents were undergraduate students of university with different demographics. Results has presented graphically, descriptively and inferentially using SPSS and Excel. Pearson's chi-square and correlation has applied to verify the relationship between stress factors and demographics. Results show that living persuasively under strict rules and regulations can be a family stressor. Unavailability of best choices and paramount match to live with as a partner can be an emotional stress. Less income students find difficulty to spend money on buying and enjoying which is a predictor of financial stress. Pressurized life and squat admiration from people has lied under Social stress. Other verdicts are also deemed according to Pakistani cultural context.

Keywords: Social stress, Emotional stress, Financial stress, Family stress.

INTRODUCTION

Stress is an unavoidable part of life everybody meet with stress in his/ her life; it can take a toll on students' physical health, mental health, and academic success and even on every part of life unless they discover to cope with it appropriately. College students experience stress connected to changes in lifestyle, increased workload, new tasks, interpersonal relationships and a lot of other things. Tremendous levels of stress can hinder work efficacy and lead to meager academic performance

and at the same time it affects one's overall happiness. College students who have experienced stressful life events also reported worse health outcomes and reduced quality of life most of the time. Alteration of students' environment from school surroundings to university surroundings could cause a mental, educational and social shock to them, since this didactic system has vast differences. The students have to countenance new methods of training, new atmosphere, new scholastic requirements, new kind of relations between students and faculties and even new relations among students themselves. In Jordan, the majority of schools are unisex so student's co-education will have new sorts of relations with the opposite sex. Attributable to these transforms, students can potentially get know-how of different kinds of stress that can influence their psychological and social health and their educational accomplishment and success.

Stress is one of the major facets of our contemporary life, resulted from the swift changes and modernity in human beings, so this period is called the age of stress. Students undergo from many stresses like educational stress resulted from testing and exams, home works and additional school necessities which may go beyond their abilities. Mothers have their own stress resulted from child schooling, workers, leaders, and whole society have diverse form of stress, sometimes the same person undergoes from different kinds of stress at one moment (Hussien and Hussien, 2006). Hancock and Szalma (2008) noted that two common themes exemplify modern stress theory. First, psychological meaningfulness (the most important factor); the attendance of a mechanism through which persons evaluates events in terms of their meaning richness to the mental or physical happiness. Second, individuals control their inner states and assign these mechanisms to reimburse for perturbations persuaded by exterior events, including task demands etc.

As any psychological thought in this field, stress has diverse descriptions. Ibrahim (1998) defined "stress as a severe emotional response resulted from internal or external change". According to Greenberg and Baron (2000) stress is personal, physiological and emotional reactions against stimulus. Hussien and Hussien (2006) defined it as the state by which the individual undergoes from substantial and mental hyper tension resulted from aspects that can't be gripped and exceeds human aptitude to deal with. Stressors submit to the factors or stimulators that can be source of intellectual or physical pressure. A number of scientists classify these stressors in relation to their intensity, regularity or duration of the stress (Hussien and Hussien, 2006). Weightman (1999) categorizes stressors into three major categories: 1) Sudden trauma, 2) chronic stressors and 3) daily irritation. Keeping in mind this ideology there are three chief trends in revising stress. First, stress is a stimulus that threats the individual life, so stress is a self-governing variable invented from the person's interior surroundings that is within the body of the person. Second, stress is retort to the exterior situations, so stress is treated as a dependent variable which affects physiological, emotional and cognitive body functioning of individual in all ways. Third trend is the transactional approach which is a blend of the two earlier trends independent and dependent variable. (Hussien and Hussien, 2006).

REVIEW OF LITERATURE

Many researchers studied the stress experienced by students and the demographic factors affecting it. The study of Hamaideh (2011) intended to recognize stress and responses to stress among university students and inspect the correlations between student stressors and study variables. The results showed that the uppermost group of stressors experienced by students was self imposed stressors followed by strain over their brains. Cognitive responses were found to be the greatest responses to stressors experienced.

Chen *et al.* (2012) conducted a study to explain the association between college stress, coping approach and psychological happiness. They got data from (342) students in six different universities. The study has verified that psychological happiness has a negative association with college stress and a positive coping approach. In addition, they found that the male students accounted elevated level of stress, inferior mental well-being, and having fewer proclivities towards using positive coping strategies as compared to female students. Moreover, Tajularipin *et al.* (2009) examined that (29%) of the students experienced intermediate stress, and there is a major difference in the level of stress accredited to gender, and between students in rural and urban secondary schools, the consequences also designated that there are a lot of factors control students' stress such as parenting method and their actions, and parents education background and line of work.

Another study by (Chen *et al.*, 2012) has demonstrated that mental well-being has a negative association with college stress and positive coping strategies have considerable buffering effects on psychological healthiness problems. Male students reported higher level of stress, worse psychological well-being, and having less inclination towards using positive coping approaches. Students of Science background scored higher in every day personal aggravation. Students from private colleges reported peak level of educational hassle while second-year students had the top level of stress and lowest intensity of psychological well-being compared to students studying in other years of the university.

Whereas (Britz and Pappas, 2010), research on stress assessed the sources and outlets of stress among a group of 124 college freshmen at James Madison University. Results revealed that a high degree and frequency of stress exists among the participants, with over 50 percent of students reporting high levels of stress. The major causes of stress were found to be academic workload social pressures and time management. High stress levels among participants associated with many unhealthy behaviors, including compromised quality of diet and decreased quantity of sleep.
Laurence *et al.* (2009) conducted a survey of (453) graduate students, (25%) reported elevated depressive symptoms in their student life, the study indicated the exams, fear of falling, shortage in clinical time, decrease in self-esteem and prompt reduction in time spent in leisure activity have been associated with higher stress levels.

Research Statement

The research aimed to figure out the factors affecting the level of stress and how it can affect academic performance of students either in positively or negatively ways. The type of research being conducted is descriptive as well as inferential.

Research Objectives

Here are objectives which research wants to achieve through this study as mentioned:

1. To find out the most critical stress factors among undergraduate university students.

2. To discover the association between demographics and stress factors.

3. To corroborate the correlation between demographics and stress factors.

RESEARCH METHOD

Research Design

For the research design, quantitative survey method is implemented.

Research Strategy

To test the hypotheses that constructed for the research topic, data and information were collected by using survey forms 'stress inventory' in which information was gathered from a sample population of students in different University. The questionnaire were structured with 52 questions which include section A (demographic Information), section B(family stress), section C(emotional stress), section D (financial stress), section E(social support stress).This questions were also being tested on 300 respondents.

Variables and Measures

The participants were required to complete a set of questionnaire. It was consisted of several sections like demographic information, social stress, family stress, financial stress and emotional stress. Categorical questions were used in the demographic section. Ordinal scale was used to measure demographics and Likert scale for other research questions.

Sample

In this research, the simple random sampling technique was executed as methodology for this research paper. Data was gathered from a survey of the population of student's different University. The participants of filling in the questionnaire were from various backgrounds such as different gender, income level, education group and age.

Empirical Results

The results of this research have evaluated by using descriptive and inferential statistical techniques. Moreover, graphical presentation of some imperative results has also comprehended to delineate a lucid vision.

Reliability Analysis

Reliability analysis has tested by using Cronbach's Alpha to verify the precise and upright results out of scale.

Table-1. Reliability Analysis

Reliability Statistics	
Cronbach's Alpha Based on Standardized Items	N of Items
0.807225093	48

Above table (table no. 1) showed reliability analysis using Cronbach's Alpha. Reliability has tested for 48 items on scale. The results showed the value of 0.81 which was above adequate benchmark value of 0.50. Consequently, scale can be considered as reliable and data obtained from this scale can be trustworthy.

Graphical Presentation

Before moving to descriptive and inferential analysis of study, there is graphical presentation of some research question for lucid scrutiny of study.

Chart-1. Feeling Sadness most of the Time
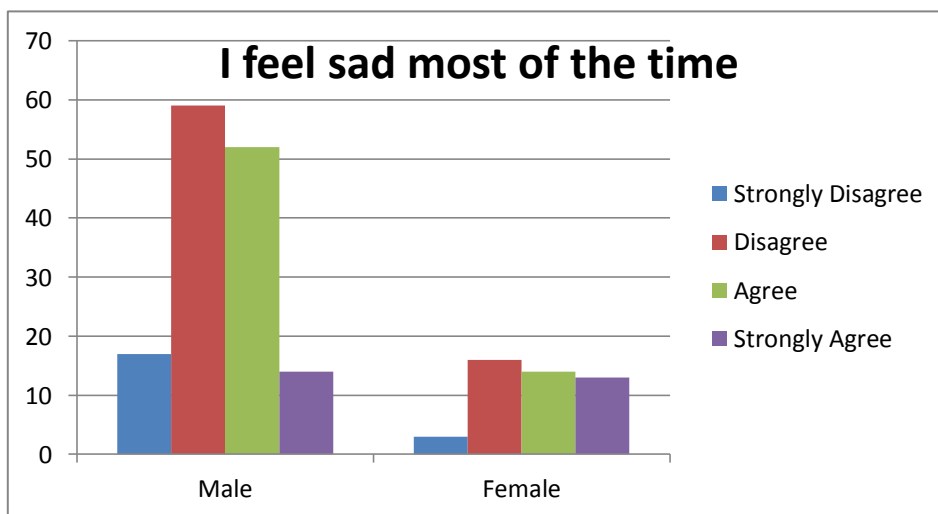
The chart above showed that the highest bar demonstrates disagree point of view, it means highest proportion of both male and female do not feel sad most of the time. However, there was minimal difference between agree and disagree so final decision for this argument cannot be made. However, as compared with females, males have higher proportion of strongly disagree views about feeling grief most of the time so it can be said that females feel more disturbance or stress as compared to males.
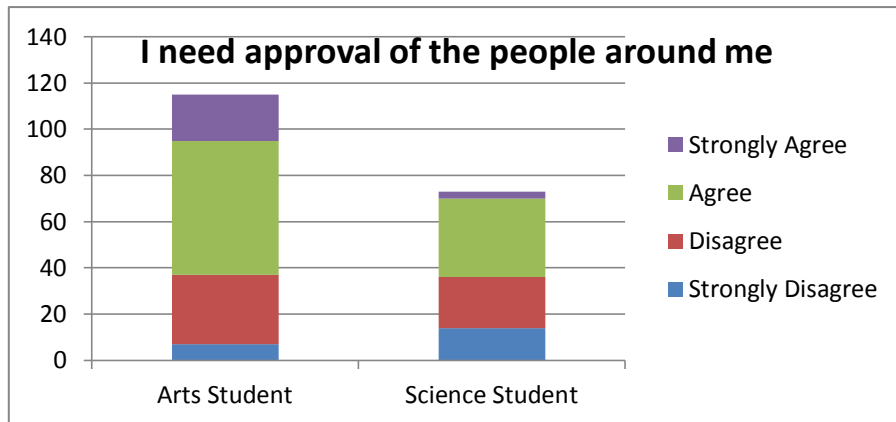
Chart-2. Need of People's Approval

Chart no. 2 stacked bar chart of one the research question of this study. Actually there were two educational groups from which data had been collected, Arts and Science group. Both groups agreed that they need people's approval around them. However, Arts students were more intense and acute about this view.

Descriptive Analysis

Descriptive analysis has done for all of four factors, i.e. Family Stress, Emotional Stress, Financial Stress and Social Stress. Frequencies and their percentage were defined in the tables to make a clearer view of findings.

Table-2. Descriptive for Family Stress

	Strongly Disagree		Disagree		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%
I have so many problems at my home	52	27.7	73	38.8	46	24.5	17	9	188	100
My family has stubborn rules and regulations	25	13.3	82	43.6	69	36.7	12	6.38	188	100
My parents are principle followers	7	3.72	33	17.6	108	57.4	40	21.3	188	100
I am forced to live according to rules and regulations	26	13.8	59	31.4	81	43.1	22	11.7	188	100
My dear relations support me in all circumstances	17	9.04	17	9.04	86	45.7	68	36.2	188	100
My parents have hope from me	9	4.79	4	2.13	46	24.5	129	68.6	188	100
My parents have done so many things for me	10	5.32	3	1.6	56	29.8	119	63.3	188	100
My parents understand me	13	6.91	15	7.98	80	42.6	80	42.6	188	100
I have so many	15	7.98	37	19.7	82	43.6	54	28.7	188	100

responsibilities of my home										
I have to make my life better than my elders	8	4.26	7	3.72	54	28.7	119	63.3	188	100

The foremost factor for this research was family stress. This factor further includes 10 variables in the form of statements that were all about family stress among students. First question was about problems at home. Mostly students disagreed about this fact. This showed mostly students didn't have many problems at home. Only a few number of students agreed about this issue. Most of the families don't have stubborn rules and regulations as mostly respondents disagreed about this question. However, respondents who agreed upon this matter were not too low. Nevertheless, both of above questions cannot be main reason of family stress. Mostly parents are principle followers as in Pakistan majority of population are Muslims and most of them strictly following their religion. Mainstream of respondents agreed that they have to live forcefully according to rules and regulations. Dear relations of most of respondents support them in all circumstances. In Pakistani culture, relations mean a lot so these results can be factual. Majority of students strongly agreed that their parents have hope for them and they have done so many things for them. Moreover, parents also understand their children as notified by students. Respondents also agreed that they have so many responsibilities at home. Furthermore, every student wants to live a better life than their elders.

Table-3. Descriptive for Emotional Stress

	Strongly Disagree		Disagree		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%
When I get bad grade I feel too bad	12	6.38	6	3.19	56	29.8	114	60.6	188	100
My future is important to me	5	2.66	8	4.26	38	20.2	137	72.9	188	100
I feel sad most of the time	20	10.6	75	39.9	66	35.1	27	14.4	188	100
I feel in trouble most of the time	21	11.2	64	34	74	39.4	29	15.4	188	100
My thinking is different from others	15	7.98	20	10.6	93	49.5	60	31.9	188	100
I am not satisfied with my relations	59	31.4	74	39.4	36	19.1	19	10.1	188	100
People don't show good attitude to me	38	20.2	74	39.4	47	25	29	15.4	188	100
My close relations support me a lot	3	1.6	20	10.6	75	39.9	90	47.9	188	100
I feel my partner (gf, bf, or other such relation) is loyal with me in very instance	19	10.1	29	15.4	70	37.2	70	37.2	188	100

My most important relation this time for me is my partnership	29	15.4	59	31.4	60	31.9	40	21.3	188	100
I have to find a most suitable partner for me at this point of my life	28	14.9	16	8.51	62	33	82	43.6	188	100
I want a good positive healthy life with my partner	5	2.66	10	5.32	55	29.3	118	62.8	188	100

Second factor to consider under stress is emotional stress. First question was about bad feeling after getting bad grades. Most of students responded with strongly agree about this question. Future is vital for almost all students. That's why respondents were positive in this attitude. Many students disagreed about being sad most of the time. However, the students who agreed about this issue are not too low. Therefore, final conclusion about this query cannot be made. 39% students feel in trouble most of the time and 34% disagreed. As there was just a minimal difference in these two views so sticking to one option wouldn't be a good decision. The majority of students agreed that they think differently from others. Furthermore, students responded that they were satisfied with their relations. Moreover, students believed that people show good attitude toward them. As discussed prior, in Pakistani culture relationships support each other from dawn to death. That's the reason students responded optimistically about support of their close relations.

Table-4. Descriptive for Financial Stress

	Strongly Disagree		Disagree		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%
I depend on my parents for money	10	5.32	17	9.04	57	30.3	104	55.3	188	100
I don't like begging in front of my parents for money	31	16.5	34	18.1	83	44.1	40	21.3	188	100
My parents make my every need fulfilled	4	2.13	13	6.91	68	36.2	103	54.8	188	100
My parents make my every wish fulfilled	7	3.72	19	10.1	72	38.3	90	47.9	188	100
I have to achieve height in near future	7	3.72	11	5.85	65	34.6	105	55.9	188	100
My parents now can't support me financially	75	39.9	57	30.3	36	19.1	20	10.6	188	100
I have to be rich in future	9	4.79	19	10.1	90	47.9	70	37.2	188	100
I sometime feel difficulty in paying fee of the university	28	14.9	53	28.2	65	34.6	42	22.3	188	100
I can't spend money on buying good like others	34	18.1	63	33.5	57	30.3	34	18.1	188	100
I go out with friends every week	41	21.8	59	31.4	58	30.9	30	16	188	100

I feel difficulty in arranging money for the sake of enjoyment	34	18.1	72	38.3	56	29.8	26	13.8	188	100

Here the third factor for stress, i.e. Financial Stress. Respondents agreed that they depend on their parents to meet their financial demands. The results for hesitating about begging for money in front of parents cannot be finalized as there was variation between students' respond. However, there was cosmic positive respond about fulfilling of needs and wants by parents. Almost every student wants to achieve height in his or her near future. That's why respond showed a highly positive response in this query. Parents also support their children financially as discussed above that in Pakistani culture relationships matter a lot. Therefore, parents believe that it's their obligation to support their children both financially and emotionally.

Table-5. Descriptive for Social Stress

	Strongly Disagree		Disagree		Agree		Strongly Agree		Total	
	F	%	F	%	F	%	F	%	F	%
I need approval of the people around me	21	11.2	52	27.7	92	48.9	23	12.2	188	100
People admire me and my every deed	9	4.79	37	19.7	98	52.1	44	23.4	188	100
My dress is perceived to be best among my friends	6	3.19	40	21.3	104	55.3	38	20.2	188	100
I have to choose something good for better future	8	4.26	8	4.26	70	37.2	102	54.3	188	100
Boys/ girls life is difficult	22	11.7	48	25.5	68	36.2	50	26.6	188	100
Co-education should be promoted	18	9.57	20	10.6	84	44.7	66	35.1	188	100
My life is pressurized because I have to go ahead	11	5.85	44	23.4	91	48.4	42	22.3	188	100
I am important element of my parent's life	8	4.26	10	5.32	57	30.3	113	60.1	188	100
My parents make me feel liked	4	2.13	12	6.38	76	40.4	96	51.1	188	100
I always feel my parents need me	5	2.66	9	4.79	62	33	112	59.6	188	100
Wherever I go I gain fame and love from people	7	3.72	15	7.98	93	49.5	73	38.8	188	100

Last factor to identify stress among undergraduates is Social Stress. A high percentage of students agreed that they need approval of the people around them. They also agreed that people admire them in their every deed. Good percentage of people said that their dress perceived to be best among their friends. Moreover, almost every student has to choose something good for their better future. Students articulated that the life of boys and girls are difficult. Students were also in the favor of promoting co-education as there is always more competition between opposite genders. Undergraduates agreed that their life was pressurized as they had to move ahead. Children are

always important element of parent's life and they feel their children liked. That's why table no. 5 shows more than 90 percent positive response. Parents always need their children. Additionally, concurred that wherever they go they got fame and love.

Inferential Analysis

To verify the research inferentially, Pearson's Chi-Square and Correlation has analyzed. Following are the tables show demographics association with other research variables. However, to make the study concise, only significant p-values has taken under consideration.

Table-6. Demographics Association with Family Stress

Demographics	Family Stress Variables	Chi-Square	Correlation
Age	I am forced to live according to rules and regulations	0.00	-0.18
	My dear relations support me in all circumstances	0.03	0.17
Gender	My parents have done so many things for me	0.02	0.15
Education Group	My parents have done so many things for me	0.01	0.11
Monthly Income	I have so many problems at my home	0.00	-0.33

Table showed that age has association with living forcefully according to rules and regulations. It also showed negative value correlation which means increase in age level can decrease the intensity of living vehemently according to rules. Moreover, age is also associated with support from dear relations. It showed positive value of correlation. Therefore, it can be said that with the increase in age level, support from dear relation increase. Gender has relation with "My parents have done so many things for me. It also has positive value of correlation. Same variable is associated and positively correlated with Education group. Additionally, Monthly income has connection with excess problems at home. It showed negative fraction of correlation, which means with the increase in Monthly income, overload problems at home can be decreased.

Table-7. Demographics Association with Emotional Stress

Demographics	Emotional Stress Variables	Chi-Square	Correlation
Gender	I feel sad most of the time	0.02	0.18

Table no. 7 showed the association of demographics with Family Stress. Significant values (less than 0.05) has not found in any variable among age, education group and monthly income. Only Gender has association with a single variable i.e. feeling sad most of the time. Moreover, correlation was also positive.

Table-8. Demographics Association with Financial Stress

Demographics	Emotional Stress Variables	Chi-Square	Correlation
Age	My parents make my every wish fulfilled	0.02	0.16
Gender	My parents make my every wish fulfilled	0.02	0.05
	I go out with friends every week	0.00	-0.23
Monthly Income	My parents now can't support me financially	0.00	-0.32
	I sometime feel difficulty in paying fee of the university	0.00	-0.32
	I can't spend money on buying good like others	0.00	-0.64
	I feel difficulty in arranging money for the sake of enjoyment	0.00	-0.60

The demographics relationship with Financial Stress showed in the table above. Age and Gender has association with fulfilling wishes of students by their children. Both demographics showed positive correlation with this variable. As this variable was positively correlated with age so it can be said that increasing age can increase the fulfillment of wishes by parents. Gender was also dependent on going out with friends every week. It showed negative correlation. In Pakistani cultures, mostly girls do not get permission by parents to be with friends every week. However, boys have freedom to do so. Monthly income has association with financial support by parents, feeling difficulty in paying fee of the university, spending money on buying things and feeling difficulty in arranging money for the sake of enjoyment. Furthermore, these variables were also negatively correlated with monthly income. With the increase in monthly income, parents can be more supportive in financing their children, students can feel ease in paying university fee, they can spend money on buying things and they can become effortless in arranging money for the sake of their enjoyment.

Table-9. Demographics Association with Social Stress

Demographics	Emotional Stress Variables	Chi-Square	Correlation
Age	My parents make me feel liked	0.02	0.16
Education Group	I need approval of the people round me	0.00	-0.25
	Co-education should be promoted	0.00	0.04
Monthly Income	I need approval of the people round me	0.00	-0.30
	Boys/ girls life is difficult	0.04	-0.19
	My life is pressurized because I have to go ahead	0.04	-0.21
	Wherever I go I gain fame and love from people	0.00	0.15

Chi-Square and correlation has also applied for social stress variables to verify their association with demographics. It was originated that age has association with feeling liked by parents and it also has positive correlation value. It can be said that with addition to age level parents make their children feel more liked. Education group was dependent on need of people's approval. However, it

was negatively correlated. Education group has also some relation with promotion of co-education with positive correlation.

Monthly income was negatively correlated with need of people's around. This means increasing income reduce the need of people's approval. Moreover, as emergent income can also make the life of boys and girls less difficult. Furthermore, escalating income level can also diminish the pressurized life. Lastly, it can also be alleged that students with greater income get more fame and love from people as it was positively correlated with monthly income. However, this can be ravenousness of wealth.

DISCUSSION

Stress usually describes a depressing concept that can have an effect on one's mental and physical well-being, but it is undecided what precisely defines stress and whether or not stress is a reason, an effect, or the process linking the two. With organisms as complex as humans, stress can take on completely concrete or abstract meanings with extremely subjective qualities, satisfying definitions of both cause and effect in ways that can be both tangible and intangible. To explore the phenomenon of stress present study was conducted and for this purpose stress inventory was developed using scientific procedures. Its reliability was also established. The results show the value of 0.81 which is above adequate benchmark value of 0.50. It also has sound criterion validity.

The research was conducted to know which kind of stress is more prevalent. The foremost factor for this research was family stress. In the light of results, it can be said that as parents are principle followers and students have to live compellingly according to rules and regulations so this can be sometimes a stress for students. Mostly students want to live independently and they don't want to follow strict rules developed by parents. Moreover, students also have a bag of responsibilities on their back. Therefore, fulfilling responsibilities can also be a piece of family stress. Second factor to mull over was emotional stress. Results showed that teenagers mostly want a loyal relationship or partner who cares for them. That's why their partnership for them were most important relations. Moreover, most of students always searched for most suitable partner who understands them with a bundle of love. Every student wan a positive, healthy, contented and satisfactory life with their partner. Finding of best matching partner can be stressing.

The third factor for stress, i.e. Financial Stress was also explored. Respondents agreed that they depend on their parents to meet their financial demands. Financial Stress was not so much influencing and persuading factor for undergraduate students as parents support them and meet their needs and wants. However, as almost every student wants to achieve height and to be rich in his or her future so they endeavor to make it possible. More or less every in university is studying, just because of getting higher designation in their upcoming years. If unluckily, they'll not get what they expect in life (sky-scraping position and immense wealth) then it can be an indication of

financial stress. Last factor to identify stress among undergraduates was Social Stress. A high percentage of students agreed that they need approval of the people around them. Students articulated that the life of boys and girls are difficult. Students were also in the favor of promoting co-education as there was always more competition between opposite genders. Undergraduates agreed that their life was pressurized as they had to move ahead. Children were always important element of parent's life and they feel their children liked. Students need approval and admiration by people around them so each time they do not get the same as they expect, it can be a reason of social stress. Wherever a person stands in present situation it because of his or her past choices. A regret of choosing wrong way can be also a cause of social stress. Moreover, as students consider their life difficult because of pressurized verve to move forward then social stress exists.

To verify the research inferentially, Pearson's Chi-Square and Correlation was also conducted. The results showed that age has association with living forcefully according to rules and regulations. It also showed negative value of correlation which means increase in age level can decrease the intensity of living vehemently according to rules. Moreover, age was also associated with support from dear relations. It showed positive value of correlation. Therefore, it can be said that with the increase in age level, support from dear relation also increases. Moreover, Monthly income has connection with excess problems at home. It showed negative fraction of correlation, which means with the increase in Monthly income, overload problems at home can be decreased. Similarly relationship between demographic and Financial Stress was also explored. Age and Gender has association with fulfilling wishes of students by their children. Both demographics showed positive correlation with this variable. As this variable was positively correlated with age so it can be said that increasing age can increase the fulfillment of wishes by parents. Gender was also dependent on going out with friends every week. It showed negative correlation. In Pakistani cultures, mostly girls do not get permission by parents to be with friends every week. However, boys have freedom to do so. Monthly income has association with financial support by parents, feeling difficulty in paying fee of the university, spending money on buying things and feeling difficulty in arranging money for the sake of enjoyment. Furthermore, these variables were also negatively correlated with monthly income. With the increase in monthly income, parents can be more supportive in financing their children, students can feel ease in paying university fee, they can spend money on buying things and they can become effortless in arranging money for the sake of their enjoyment.

Chi-Square and correlation has also applied for social stress variables to verify their association with demographics. It was originated that age has association with feeling liked by parents and it also has positive correlation value. It can be said that with addition to age level parents make their children feel more liked. Education group was dependent on need of people's approval. However, it was negatively correlated. Education group has also some relation with promotion of co-education with positive correlation. Monthly income was negatively correlated with need of people's around. This means increasing income reduce the need of people's approval. Moreover, as emergent income can also make the life of boys and girls less difficult. Furthermore, escalating income level

can also diminish the pressurized life. Lastly, it can also be alleged that students with greater income get more fame and love from people as it is positively correlated with monthly income. However, this can be ravenousness of wealth.

Limitations and Suggestions

The present study has some limitations as follows;

- Data has been collected only from Lahore. Data collected was limited to one city so it's not generalize-able. It is recommended for future studies other cities should be included to take a broader view.
- Sample of the study was not so vast to represent the large population. Therefore, larger sample should be taken into account.
- Only four kinds of stresses have been taken into account. Some extra stressors should be taken into consideration for a more bona fide study.

CONCLUSION

Stress normally portrays a negative notion that can have an impact on one's mental and physical well-being. However, this study was to verify the stress factors that affect undergraduate students. Numerous literatures have reviewed to support this research. Sticking to the four stress factors (Family, Emotional, Financial and Social Stress) the results showed that it can be said that students have to live compellingly according to rules and regulations so this can be sometimes a family stress for students. Moreover, fulfilling the over burden responsibly also lies in this stress factor. Furthermore, finding best choices and paramount match to live with as a partner can be an emotional stress.

Financial stress is less influencing factor for university students as their relations support them. However, every student wants to get climax in his or her life so they struggle to get it. If they don't get what they expect with life then this can be a predictor of financial stress. Moreover, less income students find difficulty to spend money on buying and enjoying. In addition, admiration and love from people is demand of almost every student so whenever they don't get it, they feel social stress. Pressurized life can also be an indication of this factor. The university students experienced a moderate social, academic and physical stress level. Financial stress is lowest in all.

RECOMMENDATIONS

It is recommended that university decision makers have to provide students with a psychological, social and academic counseling and guidance in order to decrease the students stress for their better performance and learning. So they can achieve better and have a good mental health in future. University should involve students with different activities to reduce the gaps between them;

also university management have to provide students with a suitable teaching and learning methods in order to decrease their academic stress.

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