

Mental Stress and Students' Academic Performance in Colleges of Education in Anambra State

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ABSTRACT

Students' academic success in higher education is influenced by several psychological, economic and environmental factors, among which mental stress has emerged as a critical determinant. Increasing academic demands, examination pressures, financial difficulties, and uncertainty about future employment have exposed many tertiary institution students to heightened psychological distress, which may negatively affect concentration, motivation, learning engagement and academic achievement. This study examined the relationship between mental stress and students' academic performance in Colleges of Education in Anambra State, Nigeria. Specifically, the study investigated the relationship between academic stress and academic performance as well as the relationship between financial stress and academic performance. A correlational research design was adopted for the study. The population consisted of students enrolled in Colleges of Education in Anambra State, from which 721 students were selected as respondents. Data were collected using a structured questionnaire, while students' academic performance was measured using academic achievement indicators. Data collected were analyzed using Pearson Product Moment Correlation to test the degree of relationship while p-value was used for decision making for the hypotheses. Findings revealed that students experienced high levels of academic stress (cluster mean = 3.26) and financial stress (cluster mean = 3.18). Correlation analysis showed a low negative but statistically significant relationship between academic stress and students' academic performance ($r = -0.160$, $p < 0.05$). Financial stress had a very weak positive and non-significant relationship with academic performance ($r = 0.043$, $p > 0.05$). The study concluded that academic stress is a more important correlate of students' academic performance. It was recommended that college administrators should strengthen counselling services, implement stress management programmes, improve student support systems and provide learning environments that promote students' psychological well-being which will improve students' academic experiences and performance in Colleges of Education.

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KEYWORDS: Mental stress, academic stress, financial stress, academic performance.

INTRODUCTION

Education remains a fundamental instrument for human development, social mobility and national transformation. Colleges of Education occupy a strategic position within Nigeria's educational system because they prepare teachers who are responsible for developing future generations. Consequently, the academic performance of students in these institutions has implications not only for individual career development but also for the quality of teaching and

learning within the wider educational system. However, despite increasing efforts aimed at improving educational quality, many students continue to experience academic difficulties arising from psychological, social and economic challenges.

Academic performance represents a major indicator of educational effectiveness and reflects students' ability to acquire knowledge, develop competencies

and successfully achieve learning objectives. Although academic achievement is often associated with cognitive ability, instructional quality and personal commitment, contemporary educational research has demonstrated that psychological and socioeconomic conditions significantly influence students' academic outcomes (OECD, 2021). Students' learning experiences are shaped by their emotional state, financial stability, social support systems and ability to cope with academic demands.

Mental stress has become an important concern within higher education institutions globally. University and college students experience multiple stressors including heavy academic workload, examinations, assignments, competition for academic success, inadequate preparation time and uncertainty regarding future employment opportunities. According to the World Health Organization (2022), psychological stress among young adults has increased significantly due to academic pressures, economic uncertainties and social challenges. Persistent stress may interfere with cognitive functioning, emotional regulation and behavioural adjustment, thereby affecting academic engagement and achievement.

Academic stress refers to the psychological and emotional strain experienced by students when academic demands exceed their perceived coping ability. Academic stress is the anxiety and stress that comes from schooling and education which impose extra academic workload upon students beyond their capacities and capabilities like over expectation of parents, teachers, inadequate study facilities at school or home, inadequate teaching methods and lack of supportive environment (Sonali, 2016). Academic stress has a negative impact on tertiary students' mental and physical health, as well as a variety of academic issues. While moderate levels of stress may encourage motivation and goal attainment, excessive stress can impair concentration, reduce learning efficiency and negatively affect academic performance. Recent studies have shown that students experiencing high academic stress often demonstrate reduced motivation, poor study habits, examination anxiety and lower academic achievement (Pascoe, Hetrick & Parker, 2020; Gobena, 2024).

Financial stress represents another significant psychological challenge affecting students' educational experiences. The increasing cost of tuition, accommodation, learning materials, transportation and digital resources has created economic pressure for many tertiary institution students. Financial difficulties may force students to combine academic responsibilities with employment

activities, resulting in reduced study time, fatigue and emotional distress. According to Organisation for Economic Co-operation and Development (2023), socioeconomic inequalities continue to influence educational outcomes because students from disadvantaged backgrounds often have limited access to resources necessary for academic success. Financial insecurity has been identified as a significant contributor to psychological distress and reduced academic engagement among tertiary institution students (Abdullah, Shah, & Idris, 2020; Adamu, 2022).

In Nigeria, tertiary institution students face unique financial challenges due to rising educational expenses, limited scholarship opportunities, unemployment among parents and inadequate institutional support systems. These challenges may contribute to psychological stress and reduced academic engagement. Students in Colleges of Education may be particularly vulnerable because many depend substantially on parental support while preparing for teaching careers in an economically challenging environment. Recent Nigerian studies have demonstrated that psychological stress significantly affects students' academic experiences. Omoponle and Dwarika (2023) reported that workload, school environment and classroom conditions significantly predicted academic stress among tertiary students in Southwestern Nigeria. Similarly, Adamu (2022) found that financial difficulties created significant stress among Nigerian university students and affected their educational participation.

However, despite increasing evidence regarding stress and academic outcomes, limited empirical attention has focused specifically on students in Colleges of Education in Anambra State. Most available studies have concentrated on universities, secondary schools or general tertiary institutions, leaving a gap in understanding how academic and financial stress influence teacher trainees. Since these students represent future educators who will shape Nigeria's educational system, understanding factors affecting their academic success is essential. Therefore, this study investigated the relationship between mental stress and students' academic performance in Colleges of Education in Anambra State, focusing specifically on academic stress and financial stress.

Statement of the Problem

Academic success among students in Colleges of Education is essential for producing competent teachers capable of contributing effectively to national development. However, concerns have continued to emerge regarding declining academic

engagement, poor examination outcomes, delayed completion of academic programmes and reduced motivation among tertiary institution students. Although several factors may contribute to these challenges, psychological and economic pressures experienced by students have received increasing attention. Students in Colleges of Education encounter numerous academic demands, including extensive coursework, teaching practice requirements, examinations, assignments and professional training responsibilities. When these demands exceed students' coping capacity, academic stress may develop (Pascoe, Hetrick, & Parker, 2020; Okechukwu et al., 2022; Gobena, 2024). Excessive academic stress can negatively influence students' concentration, memory, motivation and emotional stability, thereby reducing academic performance

Similarly, financial stress has become a growing challenge among Nigerian tertiary students. Many students experience difficulties meeting educational expenses due to inadequate parental income, unemployment, inflation and increasing costs of educational materials. Financial pressure may compel students to engage in income-generating activities, experience anxiety about school expenses or reduce their participation in academic activities (Abdullah, Shah, & Idris, 2020; Adamu, 2022; Usher, Golding, & Han, 2021). These challenges may create unequal learning experiences and contribute to variations in academic performance. Despite the importance of mental stress as a factor influencing educational outcomes, there remains insufficient empirical evidence concerning the relationship between academic stress, financial stress and students' academic performance in Colleges of Education in Anambra State. Existing studies have largely examined university students, leaving limited understanding of teacher trainees who experience unique academic and professional demands.

The absence of adequate evidence regarding how mental stress affects students' academic outcomes creates challenges for educational administrators, counsellors and policymakers in developing effective interventions. Without clear knowledge of the relationship between stress factors and academic performance, efforts aimed at improving students' achievement may not adequately address underlying psychological and socioeconomic challenges. Therefore, this study seeks to determine the relationship between mental stress and students' academic performance in Colleges of Education in Anambra State, specifically examining academic stress and financial stress as predictors of students' academic outcomes.

Purpose of the Study

The purpose of the study is to determine the mental stress and students' academic performance in colleges of education in Anambra State. Specifically, the study sought to:

1. Determine the academic stress and students' academic performance in colleges of education in Anambra State.
2. Examine the financial stress and students' academic performance in colleges of education in Anambra State.

Research Questions

The following research questions guided this study:

1. What is the extent of correlation between academic stress and students' academic performance in colleges of education in Anambra State?
2. What is the extent of correlation between financial stress and students' academic performance in colleges of education in Anambra State?

Hypotheses

The following null hypotheses were tested at 0.05 level of significance:

1. There would be no significant correlation between academic stress and students' academic performance in colleges of education in Anambra State.
2. There would be no significant correlation between financial stress and students' academic performance in colleges of education in Anambra State.

Methodology

The study adopted a correlational research design. This design was considered appropriate because the study examined the extent of relationship between mental stress variables (academic stress and financial stress) and students' academic performance without manipulating the variables. The study was conducted in Colleges of Education in Anambra State, Nigeria. Anambra State is located in the southeastern region of Nigeria and has several tertiary institutions responsible for preparing teachers for basic and secondary education sectors. The institutions accommodate students from diverse socioeconomic backgrounds, making them appropriate settings for investigating stress-related academic challenges.

The population of the study comprised 6,940 students made up of 3,100 students from Federal College of Education Technical Umunze and 3,840 students from NwaforOrizu College of Education during 2024/2025 academic session. The sample size for the study was determined using 10% of the total population, which is considered adequate for

correlational studies. Thus, 10% of 6,940 gave an initial sample size of 694 respondents. An initial 10% sample size of 694 respondents was increased by an additional 10% (69 respondents) to cater for possible attrition, non-response, and incomplete questionnaires. This brought the final sample size to 763 respondents, ensuring adequate representation and improving the reliability and validity of the data collected.

Data were collected using a structured questionnaire titled Mental Stress and Academic Performance Questionnaire (MSAPQ). The instrument consisted of sections measuring academic stress, financial stress, and students' academic performance indicators. The instrument was subjected to face and content validation by experts in Nursing and Mental Health, and Measurement and Evaluation. Reliability was established through a pilot test and Cronbach's alpha coefficient was calculated to determine internal consistency. The coefficient values obtained were 0.78 and 0.81 respectively. Ethical approval for the

study were obtained from the Ethical Committee of the Federal College of Education (Technical) Umunze and NwaforOrizu College of Education Nsugbe.

The researcher, with the help of four trained research assistants, administered 763 copies of the questionnaire during lecture-free periods. Participants were assured of confidentiality and anonymity. A data collection duration of two weeks was observed to ensure a high response rate. Out of the 763 copies of questionnaire distributed, thirty were incompletely filled and twelve were not returned, hence forty-two copies of the questionnaire were not utilized. Thus, 721 copies of the questionnaire represented 94.50% return rate were used for data analysis. Data collected were analyzed using Pearson Product Moment Correlation Coefficient (PPMC). The statistical test was used to determine the relationship between academic stress, financial stress and academic performance. The hypotheses were tested at a 0.05 level of significance.

Results

Research Question 1

What is the extent of correlation between academic stress and students' academic performance in colleges of education in Anambra State?

Table 1 Distribution of Respondents' Responses on Academic Stress

n = 721

S/N	Academic Stress Items	SA	A	D	SD	Mean	SD	Decision
1	I worry that I may not be able to understand the content of my courses.	264	445	9	3	3.35	0.53	Accept
2	I worry that my academic results are not as good as those of my classmates.	179	465	72	3	3.14	0.59	Accept
3	I fear failing one or more courses this academic session.	161	520	37	3	3.16	0.51	Accept
4	I experience anxiety during examinations.	191	424	105	1	3.12	0.63	Accept
5	The academic workload is excessive.	208	458	51	4	3.21	0.58	Accept
6	I feel that the quantity of assignments given to me is too much.	274	438	6	3	3.36	0.52	Accept
7	The unrealistic expectations of my parents increase my stress level.	219	476	24	2	3.26	0.53	Accept
8	Competition with my classmates for good grades is intense.	258	440	18	5	3.32	0.56	Accept
9	Stress affects my class attendance and participation.	238	440	39	4	3.26	0.58	Accept
10	I find it difficult to concentrate on my studies whenever I am under stress.	190	518	12	1	3.24	0.48	Accept
11	I worry that I may not be able to understand the content of my courses.	263	435	21	2	3.33	0.54	Accept
12	I worry that my academic results are not as good as those of my classmates.	245	459	15	2	3.31	0.52	Accept
	Cluster Mean					3.26		High Academic Stress

Table 1 presents the respondents' ratings on academic stress among students in Colleges of Education in Anambra State. The results reveal that all the twelve questionnaire items recorded mean scores ranging from 3.12 to 3.36, which are above the criterion mean of 2.50. This indicates that the respondents accepted all the statements describing academic stress experienced by students. Furthermore, the cluster mean of 3.26 indicates that students experienced a high level of academic stress in Colleges of Education in Anambra State. The standard deviation values ranged from 0.48 to 0.63, indicating that respondents' opinions were relatively homogeneous, with little variation in their responses.

Table 2 Pearson r on the Correlation between Academic Stress and Students' Academic Performance

Source of Variation	n	r	Remark
Academic Stress Students' Academic Performance	721	-0.160	Low negative correlation

Table 2 shows that the Pearson Product Moment Correlation coefficient between academic stress and students' academic performance was $r = -0.160$. This indicates a low negative relationship between academic stress and students' academic performance. The negative coefficient implies that as academic stress increases, students' academic performance tends to decrease slightly. Although the relationship is weak, it suggests that increased academic stress has an adverse influence on students' academic performance.

Research Question 2

What is the extent of correlation between financial stress and students' academic performance in colleges of education in Anambra State?

Table 3 Distribution of Respondents' Responses on Financial Stress n = 721

S/N	Financial Stress Items	SA	A	D	SD	Mean	SD	Decision
1	I am burdened by the cost of my education.	277	413	30	1	3.33	0.56	Accept
2	I worry about paying my tuition fees.	231	459	31	0	3.28	0.54	Accept
3	I worry about meeting my monthly expenses.	228	462	31	0	3.27	0.53	Accept
4	Financial challenges affect my concentration during studies.	213	422	85	1	3.17	0.62	Accept
5	I spend time working to earn money instead of studying.	195	425	98	3	3.13	0.64	Accept
6	Financial difficulties affect my class attendance.	198	411	111	1	3.12	0.64	Accept
7	I am unable to attend academic conferences or seminars because of financial constraints.	210	415	94	2	3.16	0.65	Accept
8	Financial problems make me feel stressed.	220	414	84	3	3.18	0.64	Accept
9	I worry about having enough money to complete my education.	211	428	79	3	3.17	0.62	Accept
10	I feel stressed whenever I think about my personal finances.	221	398	101	1	3.16	0.65	Accept
11	Financial difficulties affect my academic performance.	177	431	112	1	3.09	0.63	Accept
12	I do not have enough money to participate in most of the same academic and social activities as my classmates.	178	417	123	3	3.07	0.66	Accept
	Cluster Mean					3.18		High Financial Stress

Table 3 presents respondents' responses on financial stress among students. The findings show that all the twelve items recorded mean scores ranging from 3.07 to 3.33, which are above the criterion mean of 2.50, indicating acceptance of all the statements. The cluster mean of 3.18 shows that students experienced a high level of financial stress. The standard deviations ranged from 0.53 to 0.66, indicating a relatively high level of acceptance among respondents.

Table 4 Pearson r on the Correlation between Financial Stress and Students' Academic Performance

Source of Variation	n	r	Remark
Financial Stress Students' Academic Performance	721	0.043	Negligible positive

Table 4 indicates that the Pearson Product Moment Correlation coefficient between financial stress and students' academic performance was $r = 0.043$. This represents a negligible positive relationship between financial stress and students' academic performance. The correlation coefficient is very close to zero, indicating that financial stress has virtually no meaningful linear relationship with students' academic performance.

Hypotheses Testing

Hypothesis 1

There would be no significant correlation between academic stress and students' academic performance in colleges of education in Anambra State.

Table 5 Test of Significance of Pearson Correlation between Academic Stress and Students' Academic Performance

Source of Variation	n	r	p-value	Remark
Academic Stress Students' Academic Performance	721	-0.160	0.001	Sig

Table 5 shows that the Pearson Product Moment Correlation coefficient between academic stress and students' academic performance was $r = -0.160$, with a corresponding p-value of 0.001, which is less than the 0.05 level of significance. Therefore, the null hypothesis was rejected. This implies that there is a statistically significant relationship between academic stress and students' academic performance in Colleges of Education in Anambra State.

Hypothesis 2

There would be no significant correlation between financial stress and students' academic performance in colleges of education in Anambra State.

Table 6 Test of Significance of Pearson Correlation between Financial Stress and Students' Academic Performance

Source of Variation	n	r	p-value	Remark
Financial Stress Students' Academic Performance	721	0.043	0.245	Not Sig

Table 6 shows that the Pearson Product Moment Correlation coefficient between financial stress and students' academic performance was $r = 0.043$, with a corresponding p-value of 0.245, which is greater than the 0.05 level of significance. Therefore, the null hypothesis was not rejected. This implies that there is no statistically significant relationship between financial stress and students' academic performance.

Discussion

Academic Stress and Students' Academic Performance

The findings of the study revealed that students in Colleges of Education in Anambra State experienced a high level of academic stress, as indicated by the cluster mean of 3.26. Respondents accepted that they worried about understanding course contents, feared poor academic results, experienced examination anxiety, perceived excessive academic workload, and found it difficult to concentrate whenever they were under stress. These responses suggest that academic stress is a common experience among students in Colleges of Education. However, the Pearson Product Moment Correlation analysis showed a low negative relationship between academic stress and students' academic performance ($r = -0.160$). Although the

relationship was statistically significant ($p < 0.05$), its magnitude was weak. This implies that as academic stress increases, students' academic performance tends to decrease slightly, but academic stress alone accounts for only a small proportion of variations in students' academic performance.

The weak negative relationship may be explained by the fact that although students experience considerable academic pressure, many have developed effective coping mechanisms that enable them to maintain satisfactory academic performance. Students often adjust by improving their study habits, seeking assistance from lecturers and peers, organizing their study schedules, or relying on social and family support. Consequently, while stress remains prevalent, its direct influence on academic performance becomes limited. This finding agrees

with that of Omoponle and Dwarika (2023) who found that academic stress of first-year tertiary students is significantly correlated with the school environment, self-concept, workload and classroom size. In the same vein, Taj, Tabassum, and Bibi (2024) highlighted that family and educational stressors contributed significantly to students' declining performance. In the Nigerian context, similar studies (Omoniyi and Ogunsanmi, 2021; Jafaru and Afolabi, 2023) have reported that academic stress among undergraduates often leads to reduced motivation, absenteeism and eventual decline in performance. The implication is that institutions should integrate stress management programmes and counseling services to help students balance demands and maintain optimal performance.

This finding aligns with Lazarus and Folkman's (1984) stress appraisal theory, which argues that stress affects individuals differently depending on how they perceive stressful situations and the coping strategies they adopt. Students who employ effective coping strategies are less likely to experience serious declines in academic performance despite high stress levels. The finding also supports the work of Lawal (2020), who reported that academic stress contributes to reduced concentration, poor study habits, examination anxiety and memory difficulties among students, although the degree of influence varies across individuals. Similarly, several recent studies have reported that academic stress is associated with poorer academic outcomes, but the relationship is often weak because other factors such as motivation, resilience, learning environment and institutional support mediate its effects. Conversely, the finding differs from studies that reported strong negative relationships between academic stress and academic achievement, suggesting that differences in institutional environment, students' resilience, support systems and measurement approaches may account for the variations.

Financial Stress and Students' Academic Performance

The study further established that respondents experienced a high level of financial stress (cluster mean = 3.18). Students accepted that educational expenses, tuition fees, transportation, personal upkeep and inability to participate fully in academic activities placed considerable financial pressure on them. Despite these perceptions, Pearson correlation analysis showed a very low positive relationship between financial stress and academic performance ($r = 0.043$). Furthermore, the relationship was not statistically significant ($p = 0.245$). This indicates that financial stress did not significantly influence

students' academic performance in the Colleges of Education studied. This finding suggests that although students encounter financial challenges, these challenges may not necessarily translate into poor academic outcomes. Many students may receive financial assistance from parents, guardians, scholarships, religious organizations or part-time employment, thereby minimizing the effect of financial difficulties on their academic achievement. Additionally, some financially challenged students may become more determined to succeed academically because education represents an opportunity for upward social mobility.

The finding contrasts with recent Nigerian studies which reported that financial stress negatively affects students' concentration, mental health, attendance and academic achievement (Akporuovuo, 2025; Adamu, 2022). It also differs from international evidence indicating that financial hardship often contributes to poorer academic performance through increased anxiety and reduced learning opportunities (Abdullah, Shah and Idaris, 2020). Nevertheless, the present finding suggests that within Colleges of Education in Anambra State, financial stress alone is insufficient to explain differences in students' academic performance.

The present finding can also be interpreted within the framework of the Transactional Theory of Stress and Coping developed by Lazarus and Folkman. According to the theory, stressful events do not automatically produce negative outcomes. Rather, the effects of stress depend on individuals' cognitive appraisal of stressful situations and the coping resources available to them. Students who perceive financial difficulties as temporary challenges and possess adequate coping mechanisms are less likely to experience deterioration in their academic performance. Conversely, students who perceive financial stress as overwhelming may experience emotional distress that interferes with learning. The insignificant relationship observed in this study suggests that many students successfully cope with financial challenges without allowing them to substantially influence their academic achievement.

Conclusion

The study investigated the relationship between mental stress and students' academic performance in Colleges of Education in Anambra State. Specifically, it examined the relationships between academic stress, financial stress and students' academic performance. The findings revealed that students experienced high levels of academic and financial stress. Academic stress had a statistically significant negative relationship with academic performance,

indicating that increased academic stress was associated with poorer academic achievement. This highlights the detrimental effects of examination anxiety, excessive workload, fear of failure, and other academic pressures on students' learning outcomes. Although financial stress was also reported at a high level, its relationship with academic performance was weak and not statistically significant. The study concludes that psychological factors, particularly academic stress, exert a greater influence on students' academic performance than the financial stress. Consequently, improving students' academic achievement requires comprehensive interventions that emphasize stress management, counselling services, supportive learning environments and effective teaching practices to promote students' psychological well-being and academic success.

Recommendations

Based on the findings of the study, the following recommendations are made:

1. College management should establish and strengthen student counselling centres to provide regular psychological counselling, stress management programmes, and emotional support services aimed at reducing academic stress and improving students' academic performance.
2. Lecturers should adopt learner-centred instructional approaches and ensure that assignments, tests and examinations are well distributed throughout the semester to minimize excessive academic workload and examination anxiety among students.
3. College authorities should organize periodic seminars, workshops and orientation programmes on stress management, study skills, time management and academic resilience to equip students with effective coping strategies for academic challenges.
4. Government and educational stakeholders should improve financial support for students through scholarships, bursaries, grants and student loan schemes to reduce financial stress and enhance access to quality education.
5. Policymakers and educational administrators should develop student-centred policies that integrate mental health support and socioeconomic assistance into tertiary education programmes.

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