

Role of gender, socio-economic status and place of residence on academic stress and academic anxiety among students

Swarnika

Abstract

Background: Anxiety is one of the most common psychological disorders in school-aged children and adolescents worldwide. Academic stress is mental distress with respect to some anticipated frustration associated with academic failure or even unawareness to the possibility of such failure. Gender differences are observed amongst adolescents as far as academic anxiety is concerned. Low SES relates to a higher burden in different areas of everyday life and an exposure to stressful life situations.

Objective: To measure academic stress and academic anxiety among higher secondary students with gender, socio-economic status and place of residence.

Materials and Method: A sample of 120 students (N=120) from urban and rural of different schools of Patna. 60 were male and 60 were female students. Purposive sampling method was used to select the sample.

Measures: Academic Anxiety Scale for children (AASC) by Dr. A. K. Singh and Dr. A. Sen Gupta and Prof. D.N. Sriyastava and Stress scale (SS-LVNS) by Dr. Vijaya Lakshmi and Dr. Shruti Narain was administered.

Result and Conclusion: There was significant difference between academic stress of male and female students. Significant difference found between lower SES and higher SES students on academic stress. There is no significant difference between urban and rural students on academic stress. Statistically significant difference between male and female students on academic anxiety. Insignificant difference found between lower SES and higher SES on academic anxiety. Urban and rural students were statistically significant on academic anxiety. No significant positive correlation found between stress and anxiety.

Keywords: Academic stress, academic anxiety, higher secondary school student, gender, socio-economic status, place of residence.

Introduction

Academic stress is mental distress with respect to some anticipated frustration associated with academic failure or even unawareness to the possibility of such failure. Students have to face many academic burden/load, for example, school examination, answering questions in the class, showing progress in school subjects. Understanding what the teacher is teaching, competing with other class mates, fulfilling teachers and parents academic expectations (Lal,

2014). These demands may tax or exceed available resources of the students. As a consequence, they can be under stress, since the demand is related to achievement of an academic goal. So, academic related to the achievement of an academic goal. Academic Stress is an important factor accounting for variation in academic achievement. It also contributes to major mental health hazards, problems both physical and mental stress related diseases. Stress makes a significant contribution to the prediction of subsequent student performance and act as a negative predictor of academic performance of student. Anxiety is one of the most common psychological disorders in school-aged children and adolescents worldwide (Costello, Mustillo, Erkanli, Keeler & Angold, 2003). The prevalence rates range from 4.0% to 25.0%, with an average rate of 8.0% (Bernstein & Borchardt, 1991; Boy, Kostanski, Gullone, Ollendick & Shek, 2000). These figures could be underestimated since anxiety among a large number of children and adolescents goes undiagnosed owing to the internalized nature of its symptoms (Tomb & Hunter, 2004). Anxiety is associated with substantial negative effects on children's social, emotional and academic success (Essau, Conradt & Petermann, 2000). Specific effects include poor social and coping skills, often leading to avoidance of social interactions (Albano, Chorpita & Barlow, 2003; Weeks, Coplan & Kingsbury, 2009), loneliness, low self-esteem, perceptions of social rejection, and difficulty forming friendships (Bokhorst, Goossens & De Ruyter, 2001; Weeks et al., 2009). Importantly, school avoidance, decreased problem-solving abilities, and lower academic achievement have also been noted as consequences (Donovan & Spence, 2000; McLoone, Hudson & Rapee, 2006; Rapee, Kennedy, Ingram, Edwards & Sweeney, 2005). Anxiety is considered to be a universal phenomenon existing across cultures, although its contexts and manifestations are influenced by cultural beliefs and practices (Good & Kleinman, 1985; Guarnaccia, 1997).

Stress and anxiety are believed to be the part of the clinical picture of many different conditions and may result from or be associated with various medical conditions too. These epidemiological observations clearly reveal the vulnerability of today's population in general towards maladaptive behavior. This emphasized the need for primary interventions that can act as a buffer against this susceptibility to stress and anxiety. Adolescents have indicated a need for educational programs that teach identification, managing and dealing with stress in positive ways for their everyday lives, and school counselors may help promote or present such programs during classroom guidance.

In India, the main documented cause of anxiety among students is parents' high educational expectations and pressure for academic achievement (Deb, 2001). It is relevant to mention here that in one year alone in India, 2320

children, or more than six children per day, committed suicide because of failure in examinations (National Crime Records Bureau, Ministry of Home Affairs, Government of India, 2000). This shocking figure underlines the seriousness of this problem and its resounding social costs to communities. Previous research on the socio-demographic correlates of anxiety reveals well-established relationships with gender and socioeconomic status, but little evidence of consideration of school type. Gender effects for anxiety disorders and symptoms have been found in studies of students in English-speaking countries. Generally, more girls than boys develop anxiety disorders and symptoms. Adolescent girls report a greater number of worries, more separation anxiety, and higher levels of generalized anxiety (Campbell & Rapee, 1994; Costello, Egger & Angold, 2003; Poulton, Milne, Craske & Menzies, 2001; Weiss & Last, 2001). Socioeconomic status has been found to be both related and unrelated to anxiety. Broadly, social disadvantage is associated with increased stress (Goodman et al., 2005).

Education plays a major role in developing a set of skills for acquiring jobs, as well as for cultivating specific qualities that stratify people with higher and lower social-economic background. Inequities in wealth distribution, resource distribution, and quality of life are increasing in India and globally. Socio-economic background has a unique and distinct relationship with the progress and level of education among Indians. It may be surprising but the fact is that there is no agreed definition of SES because the construct SES necessarily entails political ideologies about existing and desired social structures. For the last three decades or so, some scholars have defined SES as equivalent to simple, measurable things such as annual income. Others think race or ethnicity should be included. Some believe health status should be part of an SES measure since SES and health are so highly correlated and clearly cause each other, while few assign SES to the labor force. In sum, the definition of SES revolves around the issue of quantifying social inequality. The SES of a child is most commonly determined by combining parents' educational level, occupational status, and income level (William H. J 2002).

According to American Psychological Association (APA), socioeconomic status is commonly conceptualized as the social standing or class of an individual or group, and it is often measured as a combination of education, income and occupation. Socioeconomic status (SES) is often measured as a combination of education, income, and occupation. It is commonly conceptualized as the social standing or class of an individual or group. When viewed through a social class lens, privilege, power, and control are emphasized.

In studies of adults, socioeconomic status has been found to impact both directly on rates of mental illness and indirectly via the influence of poverty and financial hardship on low and middle income groups (Hudson et al., 2009). While anxiety is known to affect both learning and performance (McDonald, 2001), no empirical research has explored the relationship between adolescent anxiety and school type, school choice, or mode of instruction.

According to the World Health Organization (WHO) reports, community-based studies revealed an overall prevalence rate for mental disorders around 20% in several national and cultural contexts (Bakshi et.al, 2017). An earlier study on Saudi secondary school boys indicated that 38.2% had depression, while 48.9% experienced anxiety and 35.5% suffered from stress (Al-Gelban, 2007) Another study was done on girls in Abha showed that depression was accounted as 41.5%, anxiety was 66.2% and 52.5% experienced stress (Al-Gelban, 2009).

Reddy (1989) conducted research to find out the adjustment and problem areas of many adolescents in the school and the results showed that most of the problems concentrated on academic anxiety followed by anxiety regarding their future. Verma and Gupta (1990) explored the causes of basic academic pressure burdening the school going adolescents. Results revealed that academic stress was caused due to examination system, burden of homework and attitudes of parents and teachers.

Academic stress refers to the unpleasant psychological situations that occur due to the educational expectations from parents, teachers, peers and family members, pressure of parents for academic achievement, present educational and examination system, burden of Home work etc. Academic stress is a mental distress with respect to some anticipated frustration associated with academic failure or even an awareness of possibility of such failure (Gupta and Khan, 1987). Academic Stress among students have long been researched on, and researchers have identified stressors as too many assignments, competitions with other students, failures and poor relationships with other students or lecturers. Academic problems have been reported to be most common source of stress for students. Stress in family like divorce, intrapersonal conflicts and maternal depression leads to stress in the adolescents which deteriorates functioning (Rex Forehand *et al*, 1991).

The causes of academic stress can be classified mainly into seven categories i.e. the stress due to teachers, stress due to exams and test, stress due to peer, stress due to parental and social, stress due to time management and infrastructure, and stress due to self inflicted factors. These can arise from different school based sources of stress, such as school work, discipline and classroom management procedure, extra-curricular activities, and public performance.

Gender differences are observed amongst adolescents as far as academic anxiety is concerned. Boys are said to have more academic anxiety as compared to girls. Traditionally it is the males who are supposed to be primary breadwinners and so boys are more concerned about doing well in academics to ensure better jobs. Also masculine self esteem is dependent on their ability to earn and provide for. Adolescent boys, who are establishing their identity and have reason to be worried about academics which is almost a ticket to their job aspirations, With reference to Indian culture Pramod (1996) concluded that boys manifest more future orientations than girls, therefore boys have more academic anxiety. Even a study conducted by Ojha (2005) revealed that 25% boys have extremely high anxiety whereas only 6.7% girls have high academic anxiety.

Socioeconomic inequalities are an important topic in politics, social sciences and public health research. Families with a low socioeconomic status (SES) are deprived in multiple ways and suffer from a higher number of stressors related to finances, social relations, employment situations and health complaints than those with a high SES (Senn, Walsh, Carey, 2014; Weyers, Dragano, Mobus, Beck, Stang, Mohlenkamp, et al. 2010). These socioeconomic inequalities affect not only parents' but also children's lives. For instance, children with low SES often have worse access to education and social participation than their peers with high SES (Engels et al. 2011). Moreover, children with low SES suffer more often from health problems than children with high SES (Vukojevic, Zovko, Talic, Tanovic, Resic, Vrdoljak, et al. 2017). Results from a time-series analysis of 34 countries from 2002 to 2010 showed that inequalities between socioeconomic groups increased in many domains of adolescent health; thereby, adolescents with a low SES are more affected by psychological and physical symptoms (Elgar, Pfortner, Moor, De Clercq, Stevens, Currie, 2015).

Children and adolescents with low SES are two to three times more likely to develop mental health problems than their peers with high SES (Najman, Hayatbakhsh, Clavarino, Bor, O'Callaghan, Williams, 2010). In numerous studies, indicators of low SES (commonly measured by the household income per capita, parental education and parental occupation status) were directly associated with increased mental health problems in children and adolescents (Najman, et al. 2010; Ravens-Sieberer, et al. 2008) Indicators of childhood SES differentiate in predicting the onset, persistence, and severity of mental disorders (McLaughlin, et al. 2011). Household income and parental education have a stronger impact on the mental health problems of children and adolescents than parental unemployment or low occupation status, which refers to a low position in the occupational hierarchy (Reiss, 2013). Furthermore, parents with a university degree are more likely to have children with higher positive psychological health than children of parents with no university degree (Padilla-Moledo, Ruiz, Castro-Pinero, 2016).

Additionally, low SES relates to a higher burden in different areas of everyday life and an exposure to stressful life situations. Studies concluded that negative life events and other stressors are clearly related to socioeconomic position (Lantz, House, Mero, Williams, 2005) and lower parental education and lower household income were associated with higher stress levels irrespective of adolescent's gender (Glasscock, Andersen, Labriola, Rasmussen, Hansen, 2013). In more detail, SES is associated with the frequency of stressful life events and stress responses (Baum, Garofalo, Yali, 1999). Furthermore, the exposure to negative life events and family stress partly explained the association between SES and the symptoms of mental health problems in a Swedish sample of adolescents (Boe, Serlachius, Sivertsen, Petrie, Hysing, 2018). This is in line with results of a longitudinal study by Koechlin and colleagues (2018) reporting that both childhood stressful life events and lower maternal education level significantly predicted adjustment problems in adolescence (Koechlin, Donado, Berde, Kossowsky, 2018). Similar findings were reported for the mediating role of life stressors on the relationship between SES and mental health status in young adults participating in a longitudinal US study (Businelle, Mills, Chartier, Kendzor, Reingle, Shuval, 2014). Altogether, it can be assumed that low SES is associated with more problems and stressful life situations of the family, which increases the risk of children's mental health problems. To date, studies investigating the combined effects of SES indicators and stressful life situations as well as their influence on mental health problems in children and adolescents are rare.

Literature review

Battle and Lewis (2002) conducted a study on “The Increasing Significance of Class: The Relative Effects of Race and Socioeconomic Status on Academic Achievement” and found that lower SES children have slower and lower academic achievement as compared to those students who belong to higher SES families. Eamon (2005) conducted a study on “Social-demographic, school, neighborhood and parenting influences on academic achievement of Latino young adolescents” and showed that low SES prevents access to resources and leads to additional stress and conflicts at home that affects student’s academic achievements. Barry (2006) supported the findings of Eamon’s study and reported that SES had greater impact on student’s test scores. Barry, J. (2006) conducted a study on “The effect of socio-economic status on academic achievement” and found that socioeconomic status had the greatest impact on test scores in relation to the other variables of his study. Finkelstein et.al (2007) conducted a study on “Socioeconomic Differences in Adolescent Stress: The Role of Psychological Resources” and found that adolescents from families with lower parent education are less optimistic than teens from more educated families. This pessimism may be a mechanism through which lower SES increases stress in adolescence. Khan et.al (2013) aimed “To Study the Relationship of Academic stress and Socio-economic status among ix Standard Students of Raipur city.” and found that there is positive but low relationship between Academic Stress and SES of English and Hindi medium students. The difference in the level of Academic Stress of English and Hindi medium students is found to be insignificant whereas the difference in level of Academic Stress of Boys and Girls of both English and Hindi medium schools is found to be significant. Khaliq et.al (2016) conducted a study on “Socioeconomic Status and Students’ Achievement Score at Secondary Level: A Correlational Study”. A sample of 320 male students for this study was taken through multistage cluster random sampling technique from the public secondary schools of the district Faisalabad. The result revealed that there is a moderate positive relationship found between parental income and students’ achievement score, parental educational level and students’ achievement score, and parental occupation and students’ achievement score. Reda (1994) examined the level of stress in relation to locus of control and self-esteem among 675 (202 males and 473 females) second year undergraduate students. The Academic Stress Questionnaire (ASQ) and Life Stress Questionnaire (LSQ) were used to assess student academic and life stress levels. Locus of control was assessed using the Multidimensional Multi-Attributional Scale of Causality (MMCS) and the Rosenberg Self Esteem Scale to assess student’s self-esteem. Results showed studying for exams as

the greatest stress causing factor among students with 77.6% of students in the moderate stress category and 10.4% in the serious stress category. Differences between male and female students were observed in both academic and life stress with female students reporting higher levels of stress than males. Regardless of gender a positive correlation was observed in locus of control and academic stress. Students with high self-esteem showed less stress as compared with students having low self-esteem. Bhosale (2014) “studied the Academic Stress and Gender Difference on 150 secondary school students in 10th standard. The purposive sampling method was used for the selection of the sample. It was found that there was a significant difference between boys and girls in terms of their academic frustration, academic pressure and academic anxiety level. Boys have high academic frustrated than girls and girls have high academic pressure & an anxiety level as compared to boys. So, gender difference is a vital key in point in academic frustration, academic pressure, and academic anxiety level. But, there is no significant difference between boys and girls on academic stress and academic conflict which shows there is no key point in academic stress and academic conflict. Similar results were given by Uma and Manikandan (2013). Whereas according to Lal (2014) there is a significant difference between boys and girls in relation to academic stress between adolescent in relation to intelligence and demographic factors. Jones (1993) undertook a study to establish existence of some gender specific differences in the perceived antecedents of academic stress. As a result, some significant gender based differences were obtained and girls reported greater difference than boys. Wagner and Compass. (1990) examine the role of gender, instrumentality and expressivity as moderator of the relations between stressful events and psychological symptoms in sample of junior high, senior high and college students. Female students in all three samples reported more overall negative events than did males. Ghosh (2016) observed that students in private schools have more academic stress than their counterparts in government schools (Prabhu,2015; Hussain, Kumar & Hussain,2008) and it was also found that male participants experienced less academic stress than female participants (Mathew,2006), but Prabhu (2015) found that academic stress of female participants is low than male participants. It was also found that urban participant’s academic stress was higher than rural participants. Barthwal and raj (2014) investigated no significant difference between male and female adolescents with regard to academic stress (Busari, 2012). It was also found that rural and urban adolescents did not differ in their academic stress. According to APA (2015) The *Stress in America*TM survey consistently finds that women report higher stress levels than men and are more likely than men to say they experience symptoms of stress and that they engage in unhealthy and sedentary

behaviors to manage their stress. In fact, it appears that the gap between men's and women's stress levels has grown, and women are not faring any better when it comes to stress management. Agarwal (2011) found no significant difference between academic stress of male and female adolescents. Kumar et al., (2011) concluded that as stress level differs among the genders and therefore the methods cannot be the same for boys and girls, which should be based on the factors causing stress rather than any other basis and the parents and teachers associations in the schools can play a lead role. Study results by Mathew and Jayan (2006) revealed that both the boys and girls experienced same kind of academic stress but there was no significant difference between them and similar types of copying mechanism was used to deal with academic stress. Leung et al., (2010) indicated that academic stress was a risk factor that heightened student anxiety levels and that parental emotional support was a protective factor that contributed to better mental health among children.

Objectives of the study

The present study aims at accomplishing the following objectives:

1. To find out gender difference on academic stress of students.
2. To find out socio-economic difference on academic stress of students.
3. To find out place of residence difference on academic stress of students.
4. To find out gender difference on academic anxiety of students.
5. To find out socio-economic difference on academic anxiety of students.
6. To find out place of residence difference on academic anxiety students.

Methodology

To verify the objectives framed in the previous chapter (Chapter II: Review of Literature) an appropriate scientific empirically sound methodology was designed. This chapter deals with hypotheses, research design, sample, tools and procedure of current study.

Hypothesis

- H1. There would be no significant difference between stress of male and female students.
- H2. There would be no significant difference exists between the academic stresses of students belonging to different socio-economic status.
- H3. There is no significant difference exists between the academic stresses of boys belonging to different socio-economic status.
- H4. There is no significant difference exists between the academic stresses of girls belonging to different socio-economic status.
- H5. There would be no significant difference on academic stress of urban and rural students.
- H6. There would be no significant difference in academic anxiety of male and female students.
- H7. There would be no significant difference in academic anxiety of lower SES and higher SES students.
- H8. There would be no significant difference in academic anxiety of urban and rural students.
- H9. There would be positive association between stress and anxiety among higher secondary school students.

Sample

The sample was comprise of 120 students (N=100), from urban and rural area. Sample was drawn from different schools of Patna. A purposive sampling method was used for the selection of the sample.

Table 1 Distribution of demographic characteristics of selected sample

Group	N	Mean age	Gender				Socio-economic status (SES)				Place of residence			
			Male		Female		Lower SES		Higher SES		Urban		rural	
			<i>f</i>	%	<i>f</i>	%	<i>f</i>	%	<i>f</i>	%	<i>F</i>	%	<i>f</i>	%
students	120	16.21	60	50	60	50	69	57.5	51	42.5	60	50	60	50

Tools used

1. **Socio demographic data- sheet-** This was developed for the current study purpose. With the help of this relevant socio demographic information about sample was collected. Such as age, gender, education, residential area, annual income of family.
2. **Stress scale (SS-LVNS)** by Dr. (Mrs.) Vijaya Lakshmi and Dr. Shruti Narain.
3. **Academic anxiety scale for children (AASC)** developed by Dr. A. K. Singh and Dr. A. Sen Gupta.

Procedure

The data was collected randomly from participants studying different schools of Patna. First of researcher was established the rapport with the students before actual administration of the questionnaires. Researcher was explained briefly but distinctly the purpose of the study and asked students to fill up general information's given in a separate Performa. The respondents were assured that their responses would be kept confidential. Proper permission was taken from the concerned college authorities before collecting data. Ethical guidelines of APA were strictly followed while working with the human participants of the study. After data collection the hypothesis framed were tested using descriptive and inferential statistics.

Data analysis

The data was analyzed by using SPSS-20 Version and t-test was used to analyze the data.

Result and discussion

This chapter deals with the result and interpretation of the findings. The descriptive statistics and inferential statistics were computed on the scores of stress scale and educational interest. The interpretation of the obtained results is being discussed hypothesis wise.

Result Table 1: Showing descriptive (mean & SD) and inferential (t-ratio) for difference between male and female students on stress scale.

Gender	N (120)	Mean	SD	df	t-test
Male student	66	19.01	6.82	119	2.87**
Female student	54	20.52	9.63		

The table -1 shows a highly significant difference between academic stress of male and female students ($t=2.87$) at 0.01 level of significance. So, the null hypothesis, there is no significant difference between academic stress of male and female students stands rejected. It was found that female students had more academic stress (Mean=20.52, SD=9.63) than counterparts male students (Mean=19.01, SD=6.82). This may be due to the fact that female students are sensitive and sincere for their future now a day, and they have to face other obstacles and restrictions too. They also help in household works too.

Result Table 2: Showing descriptive (mean & SD) and inferential (t-ratio) for difference between lower and higher SES on stress scale.

Group	Socio-economic status	N (120)	Mean	SD	df	t-test
Students	Lower SES	69	24.32	8.94	119	2.05 *
	Higher SES	51	19.83	9.65		

Table 2 show data on difference of academic stress of students belonging to high and low socio-economic status (SES). Students belonging to low-SES have academic stress mean score 24.32 and students belonging to high-SES have academic stress mean score 19.83. The obtained t-value (2.05*) is found to be significant as compared to the table value which indicates that there is significant difference exist between the two groups at $p= 0.05$ level. It is quite clear that students belonging to low-SES have more academic stress than their counterparts belonging to high-SES so the null hypothesis is rejected.

Result Table 3: Showing descriptive (mean & SD) and inferential (t-ratio) for difference between lower and higher SES of boys on stress scale.

Group	Socio-economic status	N (60)	mean	SD	df	t-test
Boys	Lower SES	39	23.89	8.87	59	1.83607*
	Higher SES	21	20.08	10.98		

Table 3 shows data on difference of academic stress of boys belonging to high and low socio-economic status. Boys belonging to low-SES have academic stress mean score 23.89 and that of the high-SES have academic stress mean score 20.08. The obtained t-value (1.83607*) is found to be significant as compared to the table value which indicates that there is significant difference exist between the two groups at $p=0.05$ level. It is quite clear from the table 3 that boys belonging to low-SES have more academic stress than their counterparts so hypothesis is rejected.

Result Table 4: Showing descriptive (mean & SD) and inferential (t-ratio) for difference between lower and higher SES of girls on stress scale.

Group	Socio-economic status	N (60)	mean	SD	df	t-test
Girls	Lower SES	30	14.79	5.09	59	1.09716
	Higher SES	30	13.98	3.13		

Table 4 shows data on difference of academic stress of girls belonging to high and low socio-economic status. Girls belonging to low-SES have academic stress mean score 14.79 and that of the high-SES have academic stress mean score 13.98. The obtained t-value (1.09716) is not found significant as compared to the table value. It is quite clear from table 6 that there is no significant difference exists between the academic stress mean score of two groups at $p=0.05$ level so hypothesis fourth is accepted.

Result Table 5: Showing descriptive (mean & SD) and inferential (t-ratio) for difference between urban and rural students on stress scale.

Group	Place of residence	N (120)	Mean	SD	df	t-test
Students	Urban	60	13.89	1.14	119	1.25
	Rural	60	9.97	2.28		

Table-5, presents the value of t is 1.25 which is not significant. In this case the null hypothesis that “there is no significant difference in academic stress of rural and urban area school students” is accepted. It also indicated that mean score of academic stress of urban area school students (13.89) was higher than that of rural area school students (9.97) but this difference was not significant. Parents belonging to urban area had high expectations from their children so the urban area school students had higher academic stress than rural area school students.

Result Table 6: Showing descriptive (mean & SD) and inferential (t-ratio) for difference between male and female students on academic anxiety.

Group	Gender	N (120)	mean	SD	Df	t-test
Students	Male	60	10.88	7.46	59	5.47**
	Female	60	13.98	8.23		

Result table 6 reveals that male and female students are statistically significant ($p > 0.01$). Female students showing higher mean ($M = 13.98$, $SD = 8.23$) than male students ($M = 10.88$, $SD = 7.46$). In this case the null hypothesis that “there is no significant difference in academic stress of rural and urban area school students” is rejected.

Result Table 7: Showing descriptive (mean & SD) and inferential (t-ratio) for difference between lower SES and higher SES students on academic anxiety.

Group	Socio-economic status (SES)	N (120)	mean	SD	df	t-test
Students	Lower SES	60	18.71	2.88	59	0.22
	Higher SES	60	19.10	3.15		

From table 7 it is observed that the mean academic anxiety score of higher SES students is 18.71 and S.D. is 2.88. The mean academic anxiety score of higher SES students is 19.10 and S.D. is 3.15. The t-value is found to be 0.22 which is less than the corresponding table value at 0.05 level of significance. Therefore, the hypothesis- there exist no significant difference in academic anxiety of lower SES and higher SES students stand accepted.

Result Table 7: Showing descriptive (mean & SD) and inferential (t-ratio) for difference between urban and rural students on academic anxiety.

Group	Place of residence	N (120)	Mean	SD	df	t-test
Students	Urban	60	12.39	2.88	59	2.93*
	Rural	60	11.14	3.20		

It is quite clear from table 8 that there is statistically significant difference between urban and rural students on academic anxiety. The mean academic anxiety scores of urban school students is 12.39 and S.D. is 2.88. The mean academic anxiety scores of rural school students is 11.14 and S.D is 3.20. The t-value is found to be 2.93 which is greater than the corresponding table value at 0.05 level significance. Therefore, the hypothesis- there no significant difference in academic anxiety of urban and rural students stands rejected.

Result table 9: Showing association between academic stress and academic anxiety.

Group	Variables	N	Df	r
Students	Stress	120	119	0.17
	Anxiety			

Result table 9 showing association stress and anxiety among higher secondary students. Stress and anxiety is positively associated but the association is not statistically significant. So the hypothesis that there is positive association between stress and anxiety is partially accepted.

Conclusion

Majority of the students experience stress in their day today life and most of it is related to academics and exams. The other areas of stress included problems in relationship with parents, girl/boyfriend, fear of rejection by others and financial problems. Females reported more academic and interpersonal stress than the males.

On the basis of above findings it can be concluded that socio-economic status has an impact upon the academic stress of senior secondary students. Students belonging to low socio-economic status have higher level of academic stress as compared to the students belonging to high socio-economic status especially boys. However Girls belonging to different socio-economic status didn't exhibit any significant difference in their academic stress. The findings also revealed that personal inadequacy and inadequate study facilities causes more academic stress among students belonging to low socio-economic status. In the case of boys inadequate study facilities causes more academic stress while in the case of girls, personal inadequacy causes more academic stress. It is obvious from the present study that socio-economic status has a significant impact on the academic stress as low socio-economic status and its correlates, such as lower education, poverty, and poor health, ultimately affect our society as a whole. Therefore it is recommended through this study that government should take serious initiatives to provide jobs and raise the socio-economic status of people throughout the country.

On academic anxiety significant difference between urban and rural students but no significant difference on academic stress. Urban students have high stress and anxiety. It may be due to the reason that the urban students feel

more pressure from parents as well as from teachers to perform well which cause the increased level of academic anxiety among them. It is inferred that the urban students are more anxious than the rural students in relation to their academic activities.

Implication

Teachers should help students in overcoming the anxiety caused by academic activities in variety of ways like educate students about anxiety, provide an open-communication in classroom, teach and discuss positive coping skills with students, allow students opportunities to practice and apply coping strategies etc. For this conducting seminars & workshops for teachers to help them learn how to identify students' psychological problems and their probable solutions can be of great help.

Teachers should ascertain students' attitude and behavior at all times while under their watch (during exams, marks, friendship, general health and interest). Maintaining a good teacher–student relationship will be beneficial in the long run. Parents and teachers' collaboration on nurturing students' good behavior will decrease the prevalence of anxiety and stress among students in the society.

Limitations and future Suggestions:

Following are some points which worked as limitations to the study and more confidence might be gained if it is checked in further studies:

1. Owing to small sample size of the present study generalizing of its findings has its own limitations.
2. The study was delimited to Patna district of Bihar.

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