The world and its inhabitants today are becoming sensitive to all the drastic changes that are prompting them to cope with a state of flux in the environment. Some take the intensity in their stride and try to cope with the critical speed of generalization but some find it taxing to gain speed and lag behind. None is an exception to the rule and face “Stress” at some point of life. Stress has become a necessary and unavoidable concomitant of daily life. All individuals are prone to stress. Generally, stress to a certain extent motivates the individual to face the challenges in one’s environment. However, when it crosses the optimum level it results in distress. The scientific era has resulted in the rapid development of information, competitiveness among people in the globalised world. Although Eustress is a juncture for self growth of the individual however too much of stress or distress causes problems and discomfort and can have serious detrimental effects on the physical and psychological well being of the people.

Students in universities and colleges are the future human resources of any society. According to Bouteyre et al., 2007; and Imonikebe, 2009, “Academic success is the major goal of the students and to achieve that, it requires dedication, self-discipline and motivation. Students at this level have considerable responsibilities, challenges and adaptation which may give rise to stress”. Further, Dwyer and Cummings, 2001 are of the view that, “As academic demands are on the rise and new social relations are established, students become uncertain of their abilities to meet these demands. It may be observed that difficulties in handling the ensuing stressors often lead to diminished academic performance, increased psychological distress, and negative attitudes towards learning. All these challenges influence the quality of education and students have umpteen obstacles to overcome in order so as to achieve optimal academic performance”.

Academic life is a consortium of stressful experiences for students, since they need to learn to cope with a variety of striking challenges such as meeting academic
demands, to be integrated into the social life of the university/college, manage new
social freedom, become more individualistic, independent, self sufficient and question,
develop and foster relationships with both same sex and opposite sex friends, maintain
a fair level of academic performance and manage oneself within the financial
constraints and social problems etc (Conner et al., 2010; D’Zurilla and Sheedy, 1991;
Frazer, 1986; Hamilton and Fagot, 1988; Kohn et al., 1999; Romano, 1999).

Cohn and Johnson, (2006) reveal that, “Stressors such as time management, financial
problems, sleep deprivation, social activities and class attendance are important threats
to the students achievement academically. The students semester work, working hours
and overwhelming information overload together affect the Academy performance and
adjustment”. (Devadoss and Foltz, 1996; Jones, 1984; Zajacova, et al., 2005)

Hammer et al., 1998 state that, “the amount of social support the student
perceives enables the student towards better adjustment”. Maintaining better overall
health is associated with increased academic accomplishment, and that health related
variables, both physical and psychosocial, affect mental and physical well-being of the
students (Bushby, 1994; DeBerard and colleagues, 2004; Dusselier et al., 2005; George,
et al., 2008; Trockel et al., 2000).

Thus, the college experience is a significant departure from the first eighteen
years of life. Along with the freedom of newly found lifestyle, there also emerge new
responsibilities which have to be catered to. The college / university experience is one
of transition. From dependence on parents to independence, as one moves from the
known to the unknown hence the list of stressors which the students experience is rather
startling. Romano, 1992 say that, “stresses the outcome of the interaction between the
stressors and the individual’s perceptions and reaction to the stressors, individually
they do not cause any apprehension”. Lazarus and Folkman (1984) explained stress as
“the relationship between the person and the environment that is appraised by the
person as taxing or exceeding his or her resources and endangers his or her well being”.

Nature of academic stress

According to Torabi and Perera (2006) “Academic Stress is a psychological reaction causing an individual to feel pressurized and overwhelmed while pursuing education”.

D’Zurilla and Sheedy, 1991 are of the view that “the student, the pursuit of higher education is a time of transition marked by a set of demands inherent to the setting. Academic stress is the consequence of amalgamation of academic related demands that exceed the adaptive resources available to an individual. The amount of stress experienced maybe influenced by the individual’s ability to effectively cope with the stressful events and situations”.

Arthur, 1998, MacGeorge et al., 2005,Tennant, 2002 and Whitman, 1999 further state that “if a student is unable to cope effectively with academic stress, then serious psycho-social-emotional health consequences may result”.

Haines et al., 1996; Ward Struthers et al., 2000 emphasised that, “as the intensity and frequency of stressful life events increase among the college students, the associated physical and mental symptoms also increase and students are at a larger risk of poor academic performance thus increasing academic stress and perpetuating a cycle of stress, maladaptive coping, and compromised health”.

There may be various sources of academic stress, the interpersonal domain constitutes the largest part of an individual’s daily functioning. Lazarus and Folkman (1984) cite the social environment both as a source of stress and also as a provider of resources for support. Interpersonal context constitutes relationships of the individual with others in the same environment, be it roommates, team mates, friends, peers,
competitors, significant others even faculty members and parents etc. In new environments with new acquaintances peer pressure is very strong. Stress arises when the actions of the group are incongruent with one’s own beliefs, values and philosophies; the desire to conform to the group is often stronger than one’s will power to hold back. These stressors are associated with communication barriers, culture shock, and loss of traditional social support system, academic overload and different educational expectations (Pressman et al., 2000).

The Intrapersonal domain lays the foundation stone of any individual’s character and it is on this pedestal that the individual rests his thoughts, behaviour and action. Conner et al., 2010 and Lund et al., 2010 emphasise that intrapersonal factors signify the processing ability of an individual, along with affect regulation, and motivational origins, which regulate self-orientations related to self-efficacy, self-regulation, and self-evaluation. A state of flux in this arena can be denoted by array of landmarks like changes in eating and sleeping habits (Howe & Straus, 2003), decline in personal health, injury to self-concept, new responsibilities of financial and self management, the use of drugs to resist stress, lack of sleep, interpersonal difficulty in communication and coping with self adjustment to the new environment, psychologically, physically and emotionally. The student’s health may compromise the quality of education they are supposed to achieve (Daniels and Harris, 2000; Smith et al., 2000; Finlayson, 2003). The increased inability to handle stress leads to harmful consequences like, cognitive impairment and reciprocally leads to higher stress (Carskadon et al., 2004; McEwen, 2006; Noland et al., 2009).

Academic adjustment involves evaluation of academic goals and acceptance of the academic environment and requirements such as course work, time management interactions with faculty, personal goals, social activities etc. Academic stressors may include the ability to adapt and maintain equilibrium with college activities.
Constantine et. al 2005, Howard and Heeney 1988, “found that factors such as type and size of institution, students level of integration, resources available factors in the classroom class size semester level type of course, male-female ratio, instructor’s gender, students participation, faculty teach his style are some of the environmental characteristics that affect the adjustment and performance levels of the students”.

Holmes and Rahe (1967) indicate that any life change that requires numerous readjustments can be perceived as stressful. It is imperative to understand that adjustment is an amalgamation of an individual’s well adjusted, balanced output on the interpersonal, intrapersonal, academic, and environmental as well as personality dimensions. Performance whether academically or environmentally is not an isolated event; it is the outcome of various dimensions. Thus academic stress is not a unidimensional factor but a multidimensional factor.

**Personality Characteristics and Predispositions**

The impact of stress differs among students because of their personality characteristics and other dispositions. Personality characteristic moderates stress. How an individual reacts to perceived stress may differ subjectively. Personality is mainly a disposition of the individual to behave consistently in the environment. According to Hogan 1991, “Personality is the relatively stable pattern of behaviours and consistent internal states that explain of person’s behavioural tendencies”.

According to Cattell (1965) “Personality is that which permits a prediction of what a person will do in a given situation”. Severe stress by itself brings about disequilibrium in the personality. Lazarus, 1966 is of the view that An individual’s personality plays a significant role in determining one’s resistance or vulnerability to stress.

**Type A behaviour pattern** is an important moderator variable related to stress. It is characterised by chronic sense of time urgency and excessive competitive drive
type individuals are aggressively involved in a chronic incessant struggle to achieve more in less time at the individuals are always in an activity mode be it moving walking eating rapidly, showed impatience with slow events cannot cope up with leisure time and are obsessed with success. On the other Type B is always in the relaxed mode never in a hurry or understand the sense of urgency of time, neither display or discuss their accomplishments. Researchers state that Type A’s are likely to experience more stress.

Pestonjee and Singh (1988) studied the moderating effect of Type A behavioural disposition and its relationship between role stressors and state trait anger. They theorised that these type of individual’s have high concern for control over environment and maladaptive coping behaviours decrease their ability to tolerate stress and consequently, manifestation of stress such as anger increases. Type B individuals manifest a different set of behaviours; they react to a stressful situation with increased state anger rather than suppressing it or vice versa. Children born to parents who have type A personality are goaded on by unrealistic parental aspirations, and may thus become Type A personality themselves. Or, if they are Type B personality, the incompatibility may result in a conflict between parents and children causing continuous anger and irritation, or a condition of chronic stress.

**Locus of control** is also the general feeling of control or lack of control over one’s life events. (Rotter, 1966,1971). This construct is the individuals’ perception of what controls and affects his or her behaviour. The two dimensions which characteristically explain the construct entirely are:

Internal locus of control and external locus of control

Locus of control is a personality attribute, with internals on one hand who believe that they control their destiny and can confront a stressful situation by taking
control of the events and the externals on the other hand having the belief that their lives are controlled by outside forces and act passively, without any defensive mode and hence experience higher stress (Anderson et al., 1977).

Academic locus of control concerns whether one’s academic performance is the result of one’s own behaviours or from others’ containing actions. This construct is relevant to both the achievement-striving and self-control facets of conscientiousness because it makes sense to strive to achieve only those goals over which the individual believes that he or she has meaningful control and can use self-regulation in order to obtain the desired outcome. On the other hand, believing that certain outcomes are caused by “external” causes beyond one’s personal control may undermine the achievement-striving and self-control that are the key aspects of one’s self-motivation. Learners with internal locus of control are more effective in acquiring and using the acquired knowledge than externals hence affecting achievement (Lefcourt, 1976; Chubb et al., 1997; Levin, 1991). Shapiro et al., 1996 assessed that “The individual’s belief about the control of their life is an important outcome influencing learning, development and performance”. Therefore, internal versus external academic locus of control significantly predicts academic performance, and potentially accounts for some of the variance that has previously been attributed to the broader construct of conscientiousness. O’Rourke (2004), “emphasised that resilience involves the perceived ability to be able to exercise control over ones circumstances i.e. between internal locus of control and resilience. Individuals with an internal locus of control have better ego functions, they actively seek information relevant to their plans, are cooperative with others, have good coping skills and resist social pressure”. Edwards, 1998 along with Bland et al,1994, Brown 1996, Scott 2007, “expressed categorically that these characteristics are also found in individuals who have a high level of resilience, it can be inferred that internal locus of control is a characteristic of resilience or hardiness”.
Pestonjee and Singh (1981) also investigated the moderating effect of locus of control on stress and job satisfaction relationship. The authors reported no significant differences between the stress-strain relationship for low and high scoring groups on locus of control.

The **construct of hardiness** introduced by Kobasa (1979) as a resiliency resource which allows an individual to exhibit certain behaviours which buffer the impact of stress. According to Kobasa (1979) “Hardiness is a constellation of personality characteristics that function as a resistance resource in the encounter with stressful life events”. Several researchers such as Bartone, 1999, Beasley et al., 2003 and Dolbier et al., 2007 have demonstrated with a variety of populations and occupational groups that hardiness is an important factor which protects against stress and predict healthy functioning. From the germinal stages studies were conducted which validated the concept of hardiness, that it not only insulates an individual from the impact of stress but also curtails it for a healthy functioning.

This construct is denoted by 3 basic elements which are separate yet interdependent components of the individuals personality, these are: commitment, control, and challenge.

**Commitment**, “mainly reference to the dedication to oneself and one’s work. It is the extent to which an individual tries to accomplish a task. As a faculty it aids in viewing the universe as stimulating and relevantly worthwhile for pursuing tasks”.

**Control**, “is the notion about one’s capability to clout the series of life events within reasonable limits”.

**Challenge** associates itself with perceiving variation, diversity positively and grasp it as a contingency, event for promoting advancement of learning as well as subjective growth.
Westphal et al., 2007 called hardiness as the constitutionally engraved ability which questions the individual across all stressful circumstances and at strength never fades away across a lifetime of an individual. Kobasa et al., 1982 investigated the aspects of hardiness and its ramifications on the personality. They also found that hardy individuals gravitate towards viewing the new experiences as revenues which generate excitement and constructive activity to win rather than as unsettling and impending issues. Hardy individuals have an insurance of a responsible action oriented approach and engage towards tasks, have a sense of control and restraint over their personal resources which aid them in governing their life in a desired direction. This particular way of gauging stressors emphatically and their belief in their sense of adequacy shields them from the negative effects of stress.

Hardy individuals have an innate instinctive sense of comprehension and proficiency while encountering problems. They have fatality of confidence in their ability to implement effective solutions rather than feeling clueless, incapable, defenceless, having resources and implying manageability of techniques (rhodewalt and zone, 1989) they performed actions which are correlated with better health and greater emphasis on problem focused strategies whereas individuals low on hardiness engage in behaviours that affect health negatively and utilise more of emotion focused strategies.

Kobasa(1985) discovered that convictions and propensities which make up hardy personality are helpful in coping with stressful events whereas individuals who are below on hardiness find their environmental surroundings worthless and dangerous and thereby feel powerless and unprotected when encountered with stress. Chan (2003) found that hardiness has significant impact on emotional exhaustion and personal accomplishment.
Self efficacy

The social cognitive aspect of self refers to processes that are part of the person’s psychological functioning. The social cognitive theory suggests that people have self conceptions and self control processes that may vary from time to time and from situation to situation. According to Bandura in 1995 stated that, “an important aspect of the perception of self is the concept of self efficacy”.

Albert Bandura (1986, 1994) describes self efficacy as “People’s judgements of their capabilities to organise and execute course of action required to attain designated types of performances. It is concerned not with the skills one has but with the judgements of what one can do with whatever skills one possesses”.

Bandura 1992 further states that self-efficacy as a perception regulates behaviours, influences the goals people set their strategies people choose, the effort people expend and perseverance people display. It has been generally observed that a strong sense of self-efficacy promotes accomplishment and personal well-being in a number of the. Individuals with high belief in their capabilities approach difficult tasks as challenges. Bandura, 1994 also stressed that efficacious outlook promotes intrinsic interest and deep engrossment, concentration in activities. Efficacious people set higher goals which are challenging to them and maintain strong commitment to it. Their failure they always attribute to insufficient or deficient knowledge and skills which they subsequently can acquire. They approach threatening circumstances with self-assurance and control thereby producing personal accomplishments and reduction of stress.

Wood & Bandura, 1980 Biran and Wilson, 1981 pointed out that the development of people belief in their efficacy may be attributable to 4 sources of influence. The view of Wood and Bandura these 4 sources are mainly mastery experiences, modelling, social persuasion and psychological responses. The most
competent method to create a sense of self-efficacy is mastery experiences. Getting success builds their belief in one’s efficacy whereas failure undermines its. – To develop a sense of efficacy the Association of cognitive behavioural and self regulatory tools are required.

Bandura 1986 and schunk 1987, “arrived at a similar theory that ‘resilient sense of efficacy requires sustained experience in overcoming obstacles through perseverant effort. Some difficulties and setbacks in human pursuits serve a useful purpose, in that, success usually requires sustained efforts. The second influential way of creating and strengthening efficacy beliefs is through the vicarious experiences provided by social models. Seeing people similar to themselves succeed by sustained efforts raises observers beliefs that they, too, possess the capabilities to master the comparable activities to succeed”. Similarly observing others fail despite high efforts lower’s the observer’s judgement of their own efficacy and undermines their level of motivation (Brown et al., 2005). The impact of modelling on perceived self efficacy is strongly influenced by perceived similarities to the models.

In the views of Chemers et al., 2001 “The contribution of self-efficacy to educational achievement is based both on the increased use of specific cognitive activities and strategies and on the positive impact of efficacy beliefs on the broader, general classes of meta-cognitive skills and coping abilities. Self efficacy acts on a broader level through the effective use of meta cognitive strategies which involve planning and self-regulation-skills that become increasingly important as an individual progresses through educational levels to environments that are less ordered and constrained (e.g., college or university life). Self-efficacy has an impact on affect through its effects on attention and construal of environmental demands, by the choice of actions taken and through its effect on the ability to control and manage negative or potentially negative emotions”. 
Bandura et al., 2003 suggests that, “self-efficacy determines an individual’s resiliency to adversity and his/her vulnerability to stress and depression”. Adeyemo, 2008; Schwarzer, 1994 are also this point a few that general self-efficacy aims at a broad and stable sense of personal competence to deal effectively with a variety of stressful situations. Emotional intelligence, self-efficacy, and psychological well-being (happiness, life satisfaction and depression) are important personality factors for the life of the students. This is supported by Adeyemo and Adeleye, 2008; Faulkner and Reeves, 2009; Hagger, et al., 2001; Khramtsova et al., 2007; Salami, 2004; Salami, 2008; Salami & Ogundokun, 2009; Schwarzer & Fuchs, 2009; Yalcinalp, 2005 that self-efficacy and psychological well-being have been shown to predict students’ attitudes and academic performance in higher educational institutions.

Hansford and Hattie, 1982 along with Multon et al., 1991 and Zimmerman, 1995 believed that, “Academic self-concept or self-efficacy is the most important factor that has received attention as a predictor of academic success and persistence”.

Coping behaviour

Lazarus & Folkman (1984) state that coping behaviour is, “The person’s cognitive and behavioural efforts to manage (reduce, minimize, master or to tolerate) the internal and external demands of the person–environment interaction that may be appraised as taxing or exceeding the person’s resources.” Compass et al. (2001) explained it, “as a conscious volitional effort to regulate emotion, cognition behaviour, physiology and the environment in response to stressful events or circumstances”. Coping behaviour is a transaction between the individual and the environment. Coping skills are intentional responses to resolve stress and are distinct from involuntary responses, they focus on gaining primary control by altering circumstances or gaining control by learning to accept one’s circumstances. These skills can be utilized on either a problem oriented level or engagement to act on an issue, or disengagement where
emotional reactions are utilized to deal with effects directing responses away from the stressor (Compas et al., 2001). Coping seeks in some way to soften the impact of the demands and each time the skill is successful it becomes a resource which each individual possesses as conditions or attributes that either decrease the likelihood that demands will be perceived as stressful or increase the effectiveness of coping behaviours (Lazarus and Folkman, 1984). These can be either problem focussed or emotion focussed. The problem focussed coping functions to change by directly acting on the environment in question whereas emotion focussed operates to change either the commitment pattern or the meaning of what is happening. Hence coping refers to the process of executing the chosen responses (Lazarus and Folkman, 1984). The dynamic nature of the coping process is influenced by personal factors and situational constraints. Personal factors include sources of perceived stress, its intensity, commitment & beliefs which affect the coping process. Situational factors influence how stressful an event may be and also include the novelty of the task, the uncertainty of the event, the imminence, ambiguity and the duration of the stressful event. The coping process suggests a transaction between the individual and the environment. Therefore while personal factors can be distinguished from situational factors, they are not mutually exclusive, rather, are related and influenced by each other. The individual’s appraisal and coping response to any situation is then influenced by personal factors as well as by environmental demands. Personal factors such as commitment and beliefs greatly influence the individual’s appraisal of the situation and consequently his or her coping options (Lazarus and Folkman, 1984).

**Social Moderators of Stress**

Man is a social being who learns specific of life through the process of socialization especially about his environment, social reactions, etiquettes and formal
education. The family peers and social support system either enables the individual to learn resistance or teach fragile reactivity (Kessler et al., 1985).

Increasing evidence that social support from the family and collegial relationships with peers can buffer the impact of stress. The logic underlying this moderating variable is that social support acts as a alleviating and assuaging factor that modifies the negative effect of even highly stressful events.

**Family** - Being the primary care giver the family influences the individual the most and makes the core of personality. The correctness and value of behaviour, social etiquettes, and cultural norms, moral values and resiliency are learnt while observing and interacting with the family members. If there is a positive interaction, environmental learning and stimulation by the care givers and the family encourages exploration then the individual learns the repertoire of resources and copes better (Bandura, 1997; Meece, 1997). More the information imparted more will be the skills learnt and more the development of the individual. The family promotes a sense of identity and cohesive set of values in life to rely upon. This clarifies a lot about the individual’s functioning, actions, behaviour and reactions. Grotenaut and Cooper (1985) emphasized the importance of family, role identity development and hence adaptive functioning, which in turn affects the individual. The more the support and aid of the family the more is the resistance to stress.

**Peers and Social Support**

Peers are one’s friends, age mates, roommates etc. Peer group influences operate through peer networks and individuals tend to be similar to one another, which enhance their likelihood of interactions, discussions and access to common solutions and resistance to stressors (Keepe, 1992).
These peer groups promote socialization and serve as an information source, be it regarding style of coping, etiquettes, acceptance etc. The perception of well-being and adjustment are positively related to social support. Social support is considered as a coping resource which is the strongest. In addition to internal protective resources, external or environmental factors may interact with academic stress as protective resources. Werner and Smith, (1992) have shown that social support can be a robust protective factor when individuals experience various forms of stress.

Hurtado et al., 1997 analysed that college persistence and performance relies heavily on students’ perception that they are academically and socially integrated into campus life. Hausmann et al., 2007 say that, “Integration leads to an increased “sense of belonging,” which can in turn help mitigate factors that impede or enhance persistence”.

Considerable research has been conducted in the area of Academic Stress and Performance in the western world; however in India investigations in this area is very meagre. The Students today have to face the challenges of the globalized society. The academic environment is highly competitive and complex which serves as a challenge to unfold the students’ talents and abilities. Students who are able to meet these challenges are successful in their career, whereas those who are unable to meet such challenges undergo severe academic stress.

In the light of the above discussion this investigation has been undertaken to study the nature of academic stress among professional and non-professional students. The problem of the study may be stated as follows: “A Study of Academic Stress in relation to Personality Characteristics, Self Efficacy and Coping Behaviour”.

15
Definitions of important terms:

**Academic stress** is a psychological reaction causing an individual to feel pressurized and overwhelmed while pursuing education (Torabi and Perera, 2006).

**Sources of Academic Stress**

**Interpersonal stress** arises when there is friction in relationships of the individual with others in the environment, be it roommates, team mates, friends, peers, competitors, significant others even faculty members and parents etc.

**Intrapersonal stress** arises when an individual’s thoughts, behaviour and action which connote the processing capabilities of an individual and self-orientations are disturbed.

**Academic domain: Stress** due to academic activities arises when there is incongruence between academic goals set by the individual and the inability to achieve them due to incompatibility with the academic environment.

**Environmental stress** can be perceived when the individual is unable to adjustment with the environment.

**Personality**

“Personality is that which permits a prediction of what a person will do in a given situation” (Cattell,1965).

“Personality is the dynamic organization within the individual of those psychophysical systems that determine his characteristic behavior and thought” (Allport,1961).
Self Efficacy

Albert Bandura (1986) describes self efficacy as “People’s judgements of their capabilities to organise and execute course of action required attaining designated types of performances. It is concerned not with the skills one has but with the judgements of what one can do with whatever skills one possesses”.

Coping Behaviour

Lazarus & Folkman (1984): “The person’s cognitive and behavioural efforts to manage (reduce, minimize, master or to tolerate) the internal and external demands of the person – environment interaction that may be appraised as taxing or exceeding the person’s resources”.

1.2 OBJECTIVES OF THE STUDY

In view of the above stated problem the present investigation was undertaken with the following objectives in view

1. To study the relationship between personality characteristics such as neuroticism, extraversion, openness to experiences, agreeableness, conscientiousness and academic stress.

2. To investigate the relationship between self efficacy and academic stress.

3. To study the relationship between coping strategies and academic stress.

4. To investigate the differences between professional and non professional students on academic stress and all the measured variables.

5. To locate the factorial structure of the variables included in the study for both Professional and Non professional students.

6. To identify the main predictors of academic stress among professional & non professional students.