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Academic, financial, and mental health stressors among undergraduates during pandemic: Do they really matter?

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Abstract---Since the Covid-19 outbreak began in December 2019, requirement for global curfews on a wide range of issues has emerged, limiting the interactions with one another. A self-administered cross-sectional questionnaire was developed to examine academic stressors, financial stressors, and mental health stressors among undergraduates during the early and later stages of the pandemic. The findings of the study indicated a significant impact of these stressors on the mental health of undergraduates during the pandemic. Majority of undergraduates' were tested with COVID positive and are more effected with mental health stressors. The academic and financial stressors of the pandemic's later stage has been decreased compared to the early stage of the pandemic.

Keywords---COVID-19, mental health stressors, academic stressors, financial stressors.

Introduction

Mental health problems significantly inhibit academic success. Academic achievement and social interactions can be negatively affected by mental health problems. In 2018, more over 50% of students said that anxiety was their top mental health concern. The pandemic has brought attention to the many impacted groups with mental illness. It is well known that the spread of infectious

diseases can exacerbate existing stressors or cause new ones, such as worries about oneself or one's loved ones, restrictions on one's ability to move freely and engage in social interactions due to quarantine, and abrupt and radical changes in lifestyle. Comparing university students to the general population, it was discovered that they were more susceptible to the harmful effects of quarantine. Young people have long been at risk for mental health issues, and their prevalence is rapidly rising globally.

According to a 2008 World Health Organisation report, one in five persons had a mental health condition the previous year. Less than nine days of quarantine has severe impacts on people's mental health, and these effects could endure for up to three years, according to research published in *The Lancet* in February 2020. Students' mental health may be at risk during this time, as seen by the protracted social isolation that Indian students endured throughout this new pandemic. Recent researches has shown that the Covid-19 pandemic's typical symptoms include anxiety, depressed symptoms, restlessness, and sleep issues. For instance, According to study done by Zhang et al., during the first wave of COVID-19, 38% of Chinese people reported having some level of anxiety, and 16% of them reported having severe anxiety. In addition, 49% of people reported having depressive symptoms. and 14% of them had severe depressive symptoms. In a similar vein, moderate to severe anxiety, depression, and stress were reported in the Chinese population by Wang et al. The dread of COVID-19 and, more particularly, the fear of being sick, combined with the loneliness brought on by social isolation, are the primary causes of heightened anxiety and depression. These results indicate that covid-19 has a detrimental effect on a person's mental health.

The present study identifies significant stressors epidemic and comprehend how they affect undergraduates' mental health. The questionnaire survey was conducted in various State and Deemed Universities in Kerala are depicted in this paper.

Statement of the problem

The research aims to analyze the statement of the problem and understand the various stressors affect academic achievement of college students. Students are less interested in social interactions due to complete isolation from family and friends during the pandemic. And also during the outbreak of covid 19 students had to face financial problems. As a result it was difficult for those students who are interested to pursue their further studies abroad. These issues affected the students both mentally and physically. Colleges have provided proper counselling sessions and also proper communication facilities to the students to overcome such problems. Major health problems of students like depression, anxiety etc can be controlled through such facilities provided by the colleges. It is therefore important to identify and communicate with students who are experiencing these problems, especially during outbreaks.

Objectives

- To study the differences in academic stressors among undergraduates' during the early and later stages of pandemic.
- To examine the differences in financial stressors among undergraduates' during the early and later stages of pandemic.
- To identify the differences in mental health stressors among undergraduates' of those tested and not tested COVID positive.

Hypotheses

H₀₁ : There is no significant differences in mean scores of academic stressors among college students during early and later stages of pandemic.

H₀₂: There is no significant differences in mean scores of financial stressors among college students during early and later stages of pandemic.

H₀₃: The mean scores of mental health stressors are the same among students tested and not tested COVID positive.

Significance of the study

Mental health is a very important factor, especially among college students. Covid-19 has presented many challenges for people all over the world. College Students are already experiencing mental health problems as a result of college closures, physical distance, isolation, and other unforeseen events in their lives. These pandemics have created fear and anxiety in students, leading to serious mental health problems among them. Mental health issues can affect a college student's academic performance and achievements. Poor mental health also leads to a lack of motivation to focus and this leads to lower grades. This study aims to find out how much COVID-19 pandemic has affected the mental health of undergraduates. The mental health of college students are equally important as the physical health. Pandemic can provide additional stressors that adversely affect the mental health of college students, along with trauma, including stress, anxiety and depression. More psychological support from academic institutions is needed to improve the mental health of students.

Scope of the Study

The scope of the study is to discover the role of academic, financial and mental stressors due to the outburst of pandemic on the mental health of college students. The study is restrained to only under graduate college students. The entire appraisal and analysis has been done from the perspective of student's point of view.

Literature review

Kshipra Moghe, Disha Kotecha, and Manjusha Patel (2020). The pupils' mental health has been most impacted by the COVID19 situation at s one point. The effects of uncertainty, depressive feelings, gender, urban, and rural student disparities can be found on End Match a range of criteria even though learner's are learning different solutions to cope up with unresolved situations, such as

making a daily plan, participating in skill development, growing usage of social media for pleasure and learning about safety precautions.

Yun Li and Juliet Honglie Chen (2020): The underrepresented minority: Global Covid -19 pandemic and the mental health of overseas learner's Since the COVID19 epidemic, unprecedented encounters with people of different nationalities have alarmed the mental health of all foreign students. For example, 5.3 million international tertiary students, for instance, are enrolled in courses in the five largest host nations—the United States, the United Kingdom, UNESCO Institute for Statistics Australia, Germany, and France [UIS] database, 2020). All of these nations are impacted by COVID, and some of them are severely impacted (World Health Organisation [WHO], 2020). International students are having a harder time maintaining a healthy mental balance following the COVID-19 pandemic than local students do even with routine.

Dalila Talevi, Valentina Socci (2020): A recent epidemic known as the coronavirus illness 2019 (CoViD-19) is being driven by the novel coronavirus strain SARS-CoV-2. The pandemic created a necessity for a global public health emergency by the World Health Organisation on, 2020 January 30. The virus has already directly impacted the physical health of thousands of individuals, and it is also believed to represent a serious threat to mental health on a global scale. This research tries to synthesize the increasing evidence regarding the immediate psychological reactions during the initial CoViD-19 pandemic among the general public, healthcare professionals, and clinical population. The necessity to give special attention to other groups at risk of future pain and who could require specialised mediation is mentioned by the professional.

Sehangwon Son and Sudeep Hegde (2020): The effects of the COVID- pandemic on mental illness Issues with mental health are the biggest barrier to educational achievement . Students' Engagement focus and social connections can be negatively impacted by mental illness, which are crucial components of academic achievement in tertiary school. As claimed by the 2019 Center for Collegiate Mental Health Annual Report. Majority of the students who have participated in the counselling center's assessment of psychological symptoms still struggle with anxiety. Experts claim that among students, anxiety is still the most frequently diagnosed condition among students who visit university counselling centres for help.

Flora Nasri and Jiaqi Xiong (2020). The World Health Organisation (WHO) identified a cluster of unusual pneumonia cases that occurred in Wuhan, China, in December 2019 as Coronavirus disease 2019 (COVID-19) on February 11, 2020. (Anand et al., 2020). SARS, a novel tension of coronaviruses that shows 79% genetic similarity with SARS-CoV from the 2003 SARS pandemic, was found to be the conducive virus (Anand et al., 2020). The WHO declared the global pandemic that began on March 11, 2020. (Anand et al., 2020). The rapidly interchanging conditions have radically and horribly altered people's lives, as well as various components of the governmental, private, and global economies.

Ravi Robert Raj Kumar (2020) A study of the literature already published Novel coronavirus illness, officially designated as COVID- by the World Health

Organisation, began as a cluster of unexplainable pneumonia cases in Wuhan, China, and has now spread to the point of being a pandemic, affecting countries all over the world. Over 720,000 committed cases and 33,000 fatalities attributable to this condition have been reported as of today (March 30th, 2020). After this worldwide health emergency, serious public health measures have been implemented to stop the COVID- virus from spreading (Adhikari et al., 2020). The COVID-19 global epidemic of contagious disease is linked to psychological suffering and signs of mental disorder (Bao et al., 2020).

Child and Adolescent Psychiatry Journal (2020): A learner's view on mental illness among pupils in high school at the time of COVID. The new coronavirus illness (COVID19) has had an unusual global impact, leaving certain countries in a state of uncertainty. Various public health initiatives have been implemented globally to reduce linked disease seriousness and mortality. The essay outlines the pertinent problems and suggests workable remedies. From a high school student's perspective, discuss the impact of the COVID-19 pandemic on students' mental health. Psychiatry Research: Addressing College Mental Health in the Wake of COVID- 19 Pandemic (06.06.2020) Following the COVID19 outbreak, college students encounter each other in unique ways that negatively affect their mental illnesses. Before the epidemic, one in five college students had at least one major mental disease. This article offers suggestions that help higher education institutions and medical practitioners get ready to handle COVID-19's demands and problems for collegiate mental health.

Research methodology

Study design

The study is cross sectional in nature. Questionnaires were collected through Google forms for a period between July 2021 to May 2022 among undergraduates from State and Deemed Universities across Kerala. At the end, it was determined that 200 students completed the survey. The purpose of the study is to examine the differences in Academic stressors, Financial stressors and Mental Health stressors during early (March 2020 to March 2021) and later (March 2021 to March 2022) of the pandemic.

Participants

The feasible population of the study was students from different colleges in Kerala. The population of the study mainly focused on final year college students. The samples are selected randomly from the population.

Data collection

Questionnaires were collected online, using Google form. English was the medium of communication. The questionnaire consisted of two parts, part one was demographic data and was developed to know about the background information of the students. And the second part of the questionnaire is to know about their academic performance, financial stability, level of depression anxiety, and other mental health related issues faced by the college students during the pandemic.

The questionnaire link was shared through social media platform such as whatsapp. The data of the research were collected based on self-report. While creating the online for the students made standardization to respond once. Therefore one response is only provide to each students.

Results and Discussions

This section represents the descriptive statistics (Table 1) of the constructs, mental health stressors, AS_pre (Academic stressors at early stage), AS_post (Academic stressors at later stage), FS_pre (Financial stressors at early stage) and FS_post (Financial stressors at later stage). Additionally the demographic details of the respondents are presented from Table 2 to Table 7. Objectives are analysed with the help of parametric test. Test of repeated measures and independent sample t test are performed.

Table: 1 Descriptive Statistics

	N	Mean	Std. Deviation	Skewness	Kurtosis
Mental Health stressors	200	26.7350	4.96265	-0.744	0.479
AS_pre	200	37.6350	6.45057	-1.141	1.242
AS_post	200	34.7100	6.39298	-1.364	2.645
FS_pre	200	16.3850	3.23560	-1.248	1.990
FS_post	200	15.1950	3.17765	-1.108	1.953
Valid N (listwise)	200				

Source: Primary data

Interpretation: From table 1 the descriptive statistics of academic stressors (pre and post), financial stressors (pre and post) and mental health stressors are described.

Table:2 Gender

		Frequency	Percent
Valid	male	67	33.5
	female	133	66.5
	Total	200	100.0

Source: Primary data

Interpretation: From table 2 it is clear that out of 200 respondents majority of the respondents were female (66.5%) and remaining 33.5% of the respondents were male.

Table:3 Age

		Frequency	Percent
Valid	18-20	45	22.5
	21-23	67	33.5
	24-26	76	38.0
	above 26	12	6.0

	Total	200	100.0
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Source: Primary data

Interpretation: From table 3, it shows that out of 200 respondents, majority of the respondents were from the age between 24-26 which is 28%, 33.5% of the respondents were from the age between 21-23, 22.5% of the respondents were from the age between 18- 20 and 6% of the respondents were from the age above 26.

Table:4 Place of living

		Frequency	Percent
Valid	rural	89	44.5
	urban	111	55.5
	Total	200	100.0

Source: Primary data

Interpretation: From table 4, it is clear that out of 200 students a larger proportion of the students were from urban area which is 55.5% and 44.5 percentage of the students were from rural areas.

Table:5 Have you tested COVID Positive

		Frequency	Percent
Valid	No	51	25.5
	Yes	149	74.5
	Total	200	100.0

Source: Primary data

Interpretation: From the table 5, it shows that out of 200 students majority of the students, that is 74.5% of the students tested positive for covid-19 and 25.5% of the students tested negative for covid-19.

Table: 6 Stage of COVID tested positive

		Frequency	Percent
Valid	not tested positive yet	41	20.5
	early stage	36	18.0
	later stage	38	19.0
	both	85	42.5
	Total	200	100.0

Source Primary data

Interpretation: Table 6 shows that above 40 percent of the students tested positive both during the early and later stages of pandemic.

Table: 7 University to which college is affiliated

		Frequency	Percent
Valid	State University	135	67.5
	Deemed University	65	32.5
	Total	200	100.0

Source: Primary data

Interpretation: Table 7 exhibits that majority of the students are affiliated to State Universities.

Table: 8 Repeated Measures Statistics of Academic stressors (AS)

		Mean	N	Std. Deviation	Std. Error Mean	Correlation	P value
Pair 1	AS_early	37.6350	200	6.45057	0.45612	0.772	0.000
	AS_later	34.7100	200	6.39298	0.45205		

Source: Primary data

Interpretation: From table 8 it is clear that as the p value is less than 0.05 ,there is a significant difference in the mean scores of academic stressors during the early and later stages of the pandemic. There is a difference in the mean score of academic stressors in the early and later stages of the pandemic.

Table: 9 Repeated Measures test of Academic stressors (AS)

		Paired Differences					t	df	P value
		Mean	Std. Deviation	Std. Error Mean	95% Confidence Interval of the Difference				
					Lower	Upper			
Pair 1	AS_early – AS_later	2.92500	4.33629	0.30662	2.32036	3.52964	9.539	199	0.000

Source: Primary data

Interpretation: From the results of Table 9, where $t_{(199)}=9.539$, $p<0.05$. There is statistical significant difference in the mean scores of academic stressors. The result of paired t test were shown in table 9. It is clear that the academic stressors of later stage of the pandemic decreased in the mean value by 34.7100 as compared to the early stage of academic stressors which is 37.6350. This because proper counselling and communication facilities which is provided by the colleges to overcome the problems which is faced by the students such as depression, anxiety, worries about transmission of disease, a complete isolation

from family and friends. Also the faculties are making the new teaching method more interactive through the online platform and also providing certain sessions to identify students facing mental health issues like depression, anxiety etc.

Table: 10
Repeated Measures statistics of Financial stressors (FS)

		Mean	N	Std. Deviation	Std. Error Mean	Correlation	p-value
Pair 1	FS_early	16.3850	200	3.23560	0.22879	0.732	0.000
	FS_later	15.1950	200	3.17765	0.22469		

Source: Primary data

Interpretation: From table 10 it is clear that as the p value is less than 0.05 ,there is a significant difference in the mean scores of financial stressors during the early and later stages of the pandemic. There is a difference in the mean score of financial stressors in the early and later stages of the pandemic

Table: 11
Repeated Measures t test of Financial stressors (FS)

		Paired Differences		t	df	p-value
		Mean	Std. Deviation			
Pair 1	FS_early - FS_later	1.19000	2.34765	7.169	199	0.000

Source: Primary data

Interpretation: From the results of Table 11, where $t_{(199)}=7.169$, $p<0.05$. There is statistically significant difference in the mean scores of financial stressors. The result of paired t test were shown in table 11. It is clear that the financial stressors of later stage of the pandemic decreased in the mean value by 15.1950 as compared to the early stage which is 16.3850. This is because during the early stage of pandemic the financial issue increased which affected most of the students. The students who acquired income through part time jobs faced shortage of pocket money. Most of the student's parents lost their jobs as a result students became more worried about their future. During the later stage students find part time jobs through online medium to generate income for their personal needs. And the government also provided some financial support to those with financial issues.

Table: 12
Group Statistics

Have you tested covid positive any time during the pandemic?	N	Mean	Std. Deviation	Std. Error Mean
Not tested	51	25.274	5.77954	0.80930

	positive		5		
	Tested positive	149	27.2349	4.56542	0.37401

Source: Primary data

Interpretation: From table 12, it is clear that majority of the respondents tested positive for Covid-19.

Table: 13
Independent sample t test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	P value	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
MH_Tot	Equal variances assumed	3.735	0.055	-2.466	198	0.015	-1.96039	0.79502	-3.52818	-0.39260
	Equal variances not assumed			-2.199	72.521	0.031	-1.96039	0.89154	-3.73743	-0.18335

Source: Primary data

Interpretation: From table 13, it is inferred that independent sample t test is significant as the p value is less than 0.05 ($p < 0.05$) as reported ; $t = -2.466$, $p = 0.015$. The result of independent sample t test is shown in table 13. It shows that students who tested positive for Covid-19 are more affected by mental health stressors. This is because students who have tested positive for Covid-19 suffered from both mental and physical health problems, as a result of which they were unable to concentrate on their academics. Most of the students who tested positive for Covid-19 had mental health problems such as depression, anxiety etc and the students became more concerned about their health and also about their future.

Findings

The study provided precise information about the frequency of academic, financial and mental health stressors of students on both early and later stages of the pandemic, as well as about the causes, effects, and techniques used by the college. The results of the study are listed below, and they are based on the analysis and interpretations.

1. Majority of the respondents of the study were female(66.5%) and the rest of the respondents were male(33.5%).
2. A higher percentage of the students were from the age between 25-26 and only 12% of the students from above 26.
3. A large proportion of the students were from urban area (55.5) while the rest were from rural area(44.5%).

4. Majority of the respondents(74.5%) of the study tested positive for Covid-19 and rest of the respondents(25.5) tested negative for Covid-19.
5. Student's academic stressors during the later stage of the pandemic(34.7100) is decreased as compared to the early stage of the pandemic(37.6350).
6. Student's financial stressors during the later stage of the pandemic(16.3850) is decreased as compared to the early stage of the pandemic(15.1950).
7. Students who tested positive for Covid-19 are more affected by mental health stressors.

Suggestion

1. Taking part in your favourite hobby for at least one hour per day –There are several benefits to scheduling time for your favourite pastime that help people stay motivated at work and feel less stressed.
2. Speak with your close ones. Your mind becomes free once you have a direct conversation with your loved ones, which might help to reduce tension.
3. For young people, it should be a top priority to receive more mental health support through information sharing, phone or online services, and simpler access to in person services; in the event that mental health support services in schools a universities cannot be resumed, alternatives must be found as soon as possible.
4. 5.An effective strategy to care for your mental health is to concentrate on yourself and find ways to utilise your extra time.
5. Take breaks from reading the news, especially social media news.
6. Being informed is beneficial, but hearing about the pandemic constantly can be stressful. Think about cutting back on your news consumption to just a few time each day and taking a temporary break from your phone, TV, and computer.

Conclusion

According to this study, undergraduates had been greatly affected by Covid-19 both mentally and physically. During the early stage of the pandemic the students weren't ready to adopt the new way of living. They faced complete isolation from friends and family, colleges were closed and classes were through online platforms, this has led to a decrease in their public interactions. The fear of transmission of the disease had been increased among students and those students who tested positive for Covid-19 found it difficult to concentrate on their academics and became more worried about the health conditions. Most of the students faced financial problems and as a result the students became more concerned about their future.

The major purpose of the study was to examine the effect of academic stressors, financial stressors and mental health stressors among college students during the pandemic. Most of the educational institutions provided proper counselling session to the students to conquer the problems they faced. Certain interactive sessions were also provided by colleges to identify students with serious mental health issues such as depression and anxiety. A large proportion of the students

tested covid positive and the students who tested positive are more affected by the mental health stressors. Students should be encouraged to adopt healthier lifestyles during the COVID-19 outbreak in order to reduce their fear, anxiety, and depression. It is very important for students to be mentally and physically healthy in order to focus on their academic achievements.

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