



Academic Stress, Psychological Distress, Coping and Self-Efficacy among Undergraduate University Students during COVID 19

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Abstract

Academic stress is the most common emotional or mental state that students experience during their studies. Stress is a result of a wide range of issues, including test and exam burden, a demanding course, a different educational system, and thinking about future plans upon graduation. The aim of the current study was to investigate the relationship between academic stress, psychological distress, coping and self-efficacy among undergraduate university students during COVID 19. The sample of the research was 302 undergraduate students (males=95 and females=207) with the age ranges 18 years to 25 years (M=1.41, SD=0.46), from the city of Karachi. Purposive Convenient sampling technique was used. All the participants were provided with the link of Google forms which comprised of the following measures: consent form, demographic form, Perception of Academic Stress Scale (Bedewy & Gabriel, 2015), Kessler Psychological Distress Scale (Kessler & Mroczek, 1992), coping scale (Hamby, Grych, & Banyard, 2015) and General self-efficacy scale (Schwarzer & Jerusalem, 1995) were used. For the statistical analysis SPSS version 22 was used. The analysis revealed that there is a significant predictive relationship of Academic Stress with Psychological Distress ($R^2 = .039$, $F = 12.18$, $P < .05$), whereas significant negative relationship of academic stress with coping and self-efficacy is found ($p < 0.01$). Moreover, significant positive relationship is found between psychological distress and coping and significant negative relationship is found between psychological distress and self-efficacy ($p < 0.01$). Also, significant gender difference is found in the scores of academic stress and psychological distress ($p < 0.05$). This study will help researchers, faculty and psychologist to increase their awareness of sources of academic stress among students, their coping and level of psychological distress and to develop an intervention plan to reduce academic stress and psychological distress among students.

Keywords: Academic stress, Psychological distress, Coping, Self-efficacy, COVID 19, Undergraduate University students.

JEL Classification: I120, A20

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Contribution of this paper to the literature

The study contributes to the existing literature by investigating the relationship between academic stress, psychological distress, coping and self-efficacy among undergraduate university students during COVID 19.

1. Introduction

The Mental health of university students signifies an important and growing public health concern (Eisenberg, Gollust, Golberstein, & Hefner, 2007). University students are a distinct group of people that are facing a critical transitory period in which they are going from adolescence to adulthood and can be one of the most stressful times in an individual's life (Buchanan, 2012). Adjusting in the environment, maintaining good grades, plan for the future often causes anxiety for a lot of students (Buchanan, 2012). Asian students generally experience high academic burden (Lee & Larson, 2000), low satisfaction regarding their academic performance, and high expectations from parents and teachers (Crystal et al., 1994), and may experience more academic stress (Ang & Huan, 2006; Ang, Huan, & Braman, 2007) than western countries.

Stress comes when the burden on an individual exceed to the resources he or she possesses. One model that can help in finding sources of stress among higher education students is the "Person-Environment Model" (Misra & McKean, 2000), which proposes that a person can perceive stressful events or situations as challenging. Perceiving your academic goals and tasks as a challenge can leads to the stress and this stress sometimes create a sense of competence and improved learning capability of an individual (Misra & McKean, 2000). However, perceiving your education goals as a threat or risk leads to that kind of stress which sometimes leads to the hopelessness and a threatening sense of loss, it can also negatively impact the academic achievement.

Academic stress is one of the most common issues among students. "It arises when academic related demands exceed to those available resources an individual possess". Wilks (2008). Moreover, researchers have identified different source of academic stress which include large number of assignments, competition among classmates and fear of failure (Fairbrother & Warn, 2003), the semester system in the university, and lack of resources to achieve academic goals. Students experience stress because of multiple factors which includes difficulty in managing time, financial issues, subjective goals, difficulty in adjusting in academic environment Wilks (2008). Also, academic stress must not be overlooked as it negatively affects the overall adjustment and mental health of the students (Hussain, Kumar, & Husain, 2008).

In pandemic situations when diseases like Corona Virus has strongly exist in Pakistan and appear as one of the factor of stress among university students. COVID-19 outbreak was treated as a case of pneumonia with unknown etiology first appeared in the Wuhan city of China, at the end of December 2019 (Sahin et al., 2020). On February 11, 2020 the World Health Organization (WHO) name the Pneumonia as Coronavirus disease-19 (COVID-19) (Rodriguez-Morales et al., 2020) COVID 19 was declared as the sixth public health of emergency services (SPHEC) by World Health Organization on January 30, 2020 (Bilgin, Kurtkulagi, Kahveci, Duman, & Tel, 2020).

The 2019-20 coronavirus epidemic has globally impacted all spheres of life (Shahbaz, 2020). The lockdown has helped in preventing a larger growth and increase of the virus but its anticipated results are already being realized. Education was one of the very first sectors to be affected by this lockdown (Shahbaz, 2020).

The shift of traditional mode of learning to online mode of learning will predict further stress for the students (Grubic, Badovinac, & Johri, 2020). During this mode of learning students may experience reduced motivation toward studies, increased pressures to learn independently, disruption of daily routines, and potentially higher rates of dropout as direct consequences of these measures (Grubic et al., 2020). As it has been reported that 81% of the students are experiencing increase stress due to COVID 19 (Best colleges, 2020). Sudden adaptation to online learning was a challenge for many teachers and students who don't have access to internet in their areas (Khan, Niazi, & Saif, 2020). Moreover, online education comes with procrastination, lack of interest, reduced motivation, and punctuality. One of the drawbacks of online learning is that some teachers and students are not techno savvy (Nasir, 2020). Other than that, one of the challenge is bad internet connection, and electricity issues in the country. Moreover, online education is somewhat stressful for some students as going to school or university was coping mechanism for them, the students who has abusive parents or family, who are going through difficult life at their home, going to university was some kind of relief from that distress (Fazel, Patel, Thomas, & Tol, 2014; Theodosiou, KnightSmith, Lavis, & Bailey, 2019).

Facing all these situations during the lock down is highly affecting the mental health of the students. A study showed that 34% of the university students are experiencing anxiety during COVID 19 whereas 45% are experiencing depression during pandemic (Salman et al., 2020). The factors which can be contribute to this can be; not having proper routine as routine activities are way of coping for many students to deal with their distress (Fazel et al., 2014; Theodosiou et al., 2019). Social distancing is also increasing psychological distress among them as it was source of comfort for students who are having abusive families (Singh & Adhikari, 2020; Van Den Heuvel et al., 2013).

Psychological distress is mainly defined as "a state of emotional suffering characterized by symptoms of depression (e.g., lost interest; sadness; hopelessness) and anxiety (e.g., restlessness; feeling tense" (Mirowsky & Ross, 2002). These symptoms may combine with somatic symptoms like, insomnia, headaches, lack of energy) that are likely to differ across cultures (Kirmayer, 1989). One of the researcher has discovered many risk factors that can lead to increase psychological distress among undergraduates, these are academic burden, financial issues and increased use of technology (Kruisselbrink, 2013).

In addition to this, there are two constructs that can help individual in dealing with their academic stress and psychological distress which are coping and self-efficacy (Anand & Devi, 2012; Ganesan, Talwar, Fauzan, & Oon, 2018; Moeini et al., 2008). The coping approach an individual use is correlated with psychological distress either positively or negatively (Mahmoud, Staten, Hall, & Lennie, 2012; Park & Adler, 2003). Other than that, if individual has enough belief on their abilities and skills that he can do this and is able to solve his problems, it can help in managing stress and psychological disturbances.

Coping is defined as an effort to prevent or diminish threat, harm, and loss, or to reduce the distress that is often associated with those experiences (Carver, 2013). Whereas coping strategies refer to the specific efforts which includes both behavioral and psychological that people use to tolerate, reduce or minimize stressful events (Lazarus & Folkman, 1984). There are two main types of coping strategy one is problem focused (doing something active to reduce the stress) and other is emotions focused which is using your emotions to regulate the emotional consequences of stressful events (Folkman & Lazarus, 1985).

Empirical evidence suggests that the use of effective coping strategy plays a significant role in managing stress and helps students in dealing with stressful academic events (Struthers, Perry, & Menec, 2000; Wang & Miao, 2009). Moreover, the ability of students to cope with challenges in life can help to reduce psychological distress, in contrast inability to deal with stressful situation effectively can increase psychological distress among them. (Crystal et al., 1994; Mahmoud et al., 2012) stated that the use of appropriate and effective coping mechanism may safeguard the effect of stressful situations on physical and mental health of person. Some people cope with stressful situation by using unhealthy means for example using drugs, smoking, overcoming which increase the level of distress among them whereas some use healthy means like meditating, listening to music (Shaikh et al., 2004).

There is another construct which can influence the mental health of individual which is self-efficacy (Moeini et al., 2008; Tahmassian & Moghadam, 2011). The term self-efficacy refers to “individuals’ own beliefs about capabilities to organize and execute the courses of action required to produce given attainments” (Bandura, 1986).

According to Bandura, Pastorelli, Barbaranelli, and Caprara (1999) self-efficacy has a significant role in regulation of emotional states, its belief makes people able to interpret potentially threatening situations as manageable significant challenges and help them feel less stressful in such situations. Bandura (1997) suggests that high self-efficacy can help in reducing the negative thoughts and concerns of potential threats, which leads to better emotional regulation.

2. Literature Review

Globally many studies have reported mental health related issues among undergraduate university students aged between 18 to 25 years. As one of the study was conducted to find the level of psychological distress among 1st year undergraduate university students they completed General Health Questionnaire, the results revealed that twenty one percent of the students reported clinically significant psychological distress (Nerdrum, Rustøen, & Rønnestad, 2006).

Depression, anxiety and stress are found to be most common forms of psychological distress among university students (Bayram & Bilgel, 2008). Khan, Mahmood, Badshah, Ali, and Jamal (2006) also found high prevalence of anxiety and depression. Richlin-Klonsky and Hoe (2003) found that the level of stress among students can hinder their academic performance, it can also affect the student’s ability to involve or adjust in the environment of campus, and can increase the risk of substance abuse and other disruptive behaviors. In an advanced educational institution such as University where the burden and demands placed on the students is mainly based on time limit assignments and difficulty to stand out in tests or examination, students are at the high risk of experiencing stress (Smith, Johal, Wadsworth, Smith, & Peters, 2000). Kumar and Jejurkar (2005); Hall, Chipperfield, Perry, Ruthig, and Goetz (2006) found that academic stress tends to be high during the most active times of the semester when exams, papers, projects, presentations, etc. are frequent.

Arënlju and Bërxulli (2020) conducted research during COVID 19 to find out the level of psychological distress among students of Kosovo during COVID 19 results revealed that 24.7% students reported mild psychological distress, 13.3% reported moderate psychological distress and 11.4% reported severe psychological distress. The findings also revealed that students who spend more time on social media reported more psychological distress than others who do not (Sahu, 2020). Brooks et al. (2020) explore the impact of the quarantine on people and they found that it negatively impacts the mental health of people which includes post-traumatic stress symptoms, anger, confusion, infection fear, boredom, financial loss etc. Khan et al. (2020) also found that 28.5% of the students is experiencing stress, 33.3% is experiencing anxiety and 46.9% is experiencing depression due to the pandemic situation.

Researches has been done to identify the factors which impact the academic achievement of the students and it was found that psychological problems, such as depression, anxiety, and stress significantly affect the academic achievement of the students (Williamson, Birmaher, Dahl, & Ryan, 2005). Anbumalar, Dorathy, Jaswanti, Priya, and Reniangelin (2017) found that females are more academically stressed out than males. Siddiqui, Jahangir, and Hassan (2019) conducted a research and found out that male scored high on depression than females and they highlighted the reason that in our society females get more social support and get a better chance for emotional attachment whereas males are more responsible for outdoor house hold tasks.

Mahmoud et al. (2012) revealed that use of maladaptive coping strategies such as self-blame, substance use, denial can increase level of depression, anxiety and stress among students. Moreover, Crystal et al. (1994) stated that the use of appropriate and effective coping mechanism may safeguard the effect of stressful situations on physical and mental health of person. A research found that problem focused and emotion focused coping with addition of moderate supports seeking is related to fewer symptoms of psychological distress among them (Eisenbarth, 2012). Bandura, Freeman, and Lightsey (1999) conducted a research and found a correlation of high self-efficacy with lower mental stress.

2.1. Theoretical Framework

The proposed theoretical framework of the current study can be described by using transactional model of stress and coping given by Lazarus and Folkman (1984) and Albert Bandura theory of Self-efficacy. This model will help in understanding relation between stress and coping and how it leads to positive and negative outcomes.

The model proposes that when an individual face a stressor, they evaluate the situation in two way either as positive or negative, when a person appraises the situation as negative they feel threat or fear and when they appraise it as positive they feel secure about the situation as (primary appraisal), as well as their ability to change the situation and manage negative emotional reactions (secondary appraisal) (Lazarus & Folkman, 1984). As in the

student population there are many factors that contributes to the development of academic stress and psychological distress during COVID 19, some of them are online classes, increased workload, competition with peer (Rawson, Bloomer, & Kendall, 1994), social distancing (Singh & Adhikari, 2020; Van Den Heuvel et al., 2013), disturbed routine (Fazel et al., 2014; Theodosiou et al., 2019). The personal resources an individual possess, which includes coping strategies and self-efficacy can help individual in dealing with stress. Coping strategies, a person is using can leads to positive outcomes like improved psychological well-being or negative outcomes like increased psychological distress.

The model proposes that individual can overcome stress by changing the perceptions of stressors, finding healthy coping strategies and building belief and confidence in the abilities an individual possess.

In addition to this your belief about handling the stressful situations can help in dealing effectively with the stressful situations. As theory of self-efficacy (Bandura, 1997) proposed that if an individual perceives a task after it's cognitive evaluation and according to his experience as difficult or threat one, it will increase the level of stress. Moreover, if person has strong sense of self-efficacy it will help in dealing effectively with stressful situations.

Using Lazarus and Folkman theory of stress and Bandura theory of self-efficacy proposed theoretical framework of the current study is developed which shows that there is one variable which is academic stress and other variable is psychological distress which is mainly the outcome of how an individual perceives a situation like COVID -19 whether they perceive it as threat or as challenge. Furthermore, the two variables coping and self-efficacy will help an individual in dealing effectively with stressful situations. Coping and self-efficacy can help an individual in effectively dealing with stressful situation (Lazarus & Folkman, 1984). So, the aim of the present study was to find out the relationship between academic stress, psychological distress, coping and self-efficacy among undergraduate university students during COVID 19. As this model propose that if an individual have enough belief on their abilities and if they are using healthy and effective coping strategies it can decrease the level of academic stress and psychological distress and will leads to the positive outcomes. So, in the current study relationship of coping and self-efficacy with academic stress and psychological distress was found and also the relationship between academic stress and psychological distress has found.

2.2. Research Hypothesis

On the basis of the above-mentioned theoretical framework, following hypotheses has been framed for the current study.

H1: There will be a relationship of coping and self-efficacy with academic stress among undergraduate university students during COVID 19.

H2: There will be a relationship of Coping and self-efficacy with psychological distress among undergraduate university students during COVID 19.

H3: Academic stress will be a predictor of psychological distress among undergraduate university students during COVID 19.

H4: There will be a gender difference in academic stress and psychological distress among undergraduate university students during COVID 19.

3. Methodology

3.1. Sample and Data

The present study is based on quantitative correlational research design. The participants were recruited through a purposive convenient sampling, which included 302 undergraduate students of different universities age ranges from 18 to 25 years. Those students who are in continuum studies and enrolled in semester and having online classes were included in the study. Data was collected through online survey forms.

3.2. Measures

Demographic information form was given to get brief knowledge about their demographic which included name, gender, age, marital status, family structure and year of study etc.

The Perception of Academic Stress Scale is 18 items self-reported inventory developed by Bedewy and Gabriel (2015). It measures the level of academic burden or stress among students which is based on 5 points Likert scale. The internal consistency of the scale is found to be $\alpha = 0.7$.

The K10 is a 10 items self-reported inventory which was developed by Kessler and Mroczek (1992). The K10 was developed to measure nonspecific psychological stress by separating levels of anxiety and depression in the past 4 weeks (30 days). The K10 consists of 10 items gradually increasing in degree of severity concerning psychosocial and psychological factors targeted at assessing recent psychological distress. Internal consistency of the scale found to be $\alpha = .93$.

The coping scale is developed by Hamby et al. (2015) which is used to assess behavioral, cognitive and emotional methods of dealing with problems. It consists of 13 items and 4 points Likert scale. The internal consistency of the scale is $\alpha = 0.91$.

The General Self-Efficacy Scale is a 10-item psychometric scale that is designed to assess positive self-beliefs to cope with a variety of difficult stresses in life. The scale has been originally developed in German. In 1995 English version was developed by Schwarzer and Jerusalem (1995). It is a 4-points Likert scale. The internal consistency of the scale is found to be between $\alpha = 0.76$ to 0.90.

4. Analysis and Results

The Present research has been analyzed by using Statistical Package for Social Sciences (SPSS 22.0). The demographics and their percentages have been shown in Table 1. The total sample consisted of 302 participants.

Table-1. Descriptive statistics and alpha reliability coefficient, univariate normality of study variable.

Variable	f	%
N	302	302
Gender		
Male	95	31.5
Female	207	68.5
Birth Order		
First Born	95	31.5
Middle Born	125	41.4
Last Born	82	27.2
Family System		
Nuclear	247	81.8
Joint	55	18.2
Year of Study		
1st	66	21.9
2 nd	72	23.8
3 rd	86	28.5
4 th	78	25.8
Department		
Engineering	32	10.6
Psychology	126	41.7
Management Sciences	37	12.3
Computer Science	50	16.6
Humanities and social sciences	8	2.6
Others	47	15.6
Any Person with COVID 19 in family		
Yes	66	21.9
No	236	78.1

Table-2. Descriptive statistics and alpha reliability coefficient, univariate normality of study variable.

Scales	No. of items	N	α	M	SD	Skewness	K	Range	
								Actual	Potential
Academic Stress	18	302	0.74	43.13	9.76	0.63	0.33	24-72	18-90
Psychological Distress	10	302	0.57	33.7	6.51	-0.92	2.62	10-50	10-50
Coping	13	302	0.47	33.93	5.85	0.30	0.00	17-50	13-52
Self-efficacy	10	302	0.80	24.06	5.43	-0.54	0.49	10-40	10-40

Note: N= No of Participants, α= Coefficient of Alpha, M= Mean, SD= Standard Deviation, SK= Skewness K= Kurtosis.

Table 2 shows the Cronbach alpha reliability coefficient, mean, standard deviation, Skewness and kurtosis and the actual and potential ranges of the Scales used in the Present Study.

Table-3. Bivariate correlation table of academic stress, coping and self-efficacy.

		Academic Stress	Coping	Self-efficacy
Academic Stress	Pearson Correlation	1	-.288**	-.298**
	Sig. (2-tailed)		0.000	0.000
	N	302	302	302
Coping	Pearson Correlation	-0.288**	1	0.191**
	Sig. (2-tailed)	0.000		0.000
	N	302	302	302
Self-efficacy	Pearson Correlation	-0.298**	0.191**	1
	Sig. (2-tailed)	0.000	0.000	
	N	302	302	302

Note: **p<0.01.

Table 3 shows the relationship between academic stress, coping and self-efficacy. The table denotes a significant weak negative relationship of academic stress, coping and self-efficacy.

Table-4. Bivariate correlation table of Psychological distress, coping and self-efficacy.

		Psychological Distress	Coping	Self-efficacy
Psychological Distress	Pearson Correlation	1	0.206**	-0.094
	Sig. (2-tailed)		0.000	0.051
	N	302	302	302
Coping	Pearson Correlation	0.206**	1	0.191**
	Sig. (2-tailed)	0.000		0.000
	N	302	302	302
Self-efficacy	Pearson Correlation	-0.094	0.191**	1
	Sig. (2-tailed)	0.049	0.000	
	N	302	302	302

Note: **p<0.01, *p<0.05.

Table 4 shows the relationship between psychological distress, coping and self-efficacy. The table denotes a significant weak positive relationship of psychological distress with coping whereas significant strong negative relationship between psychological distress and self-efficacy.

Table-5. Linear regression analysis table for academic stress and psychological distress.

Model	B	SE	β	t	F	p	95% CI	
							LB	UB
(Constant)	39.07	1.57		24.77			35.96	42.17
PAS	-0.124	0.036	-0.198	-3.49	12.18	0.001	-0.19	-0.05
R=.198								
R ² =.039								
Δ R ² =.036								

*Note: p<0.05, CI=Confidence Interval, LL=Lower limit, UL= Upper limit.

Table 5 indicates that the model explained 3.9% of the variance and that the model is significant, (F = 12.18, p=. 001).

Table-6. Mean, standard deviation and t value for gender based on academic stress and psychological distress.

		M	SD	T	Sig.	95% CI	
						LL	UL
Academic Stress	Male	40.43	8.84	-3.31	0.001	-6.28	-1.59
	Female	44.37	9.93				
Psychological Distress	Male	35.16	5.76	2.839	0.005	0.65	3.62
	Female	33.02	6.22				

Note: p<0.05.

N= No of Participants, M= Mean, SD= Standard Deviation, CI= Confidence Interval, LB= Lower Bound, UB= Upper Bound.

Table 6 shows mean difference in the scores of male and female on the variables Academic stress and Psychological distress.

5. Discussion

Studies have suggested that public health emergencies can affect the mental health of the students which can be expressed in the form of fear, stress, anxiety or depression. The main goal of the present research was to explore the association between academic stress, psychological distress, coping and self-efficacy among undergraduate university students, using self-reported questionnaires. Earlier researches have proven the relationship between the above-mentioned variables which was done in past but this study is been conducted in the COVID 19 pandemic where there is shift from traditional to online learning which has impacted the educational sector and the students population most.

According to the first hypothesis of current study "Coping and self-efficacy will be negatively correlate with Academic stress". Previous researches have been shown that coping and self-efficacy has negative relationship with academic stress and it has also revealed from the current study. Significant and weak negative relationship has found between coping and academic stress that is ($r = -.288, p = .000$). Coping is the term which is defined as an effort to deal with threatful situations. Each undergraduate student experience some form of stress during their academic period and the reasons can be work load, practical work related to the field and expectations of the parents. When an individual use healthy coping strategy he/ she can effectively deal with academic stress. The finding of the current study shows that coping is negatively correlates with academic stress, a study also reveals inverse relationship between coping and strategies and found that the students who are unable to cope with the threatful situation experience greater stress than those who are able to cope (Ganesan et al., 2018). When the student use solution focused coping strategies, looks for the possible solutions of the problem, puts mental effort to deal with threatful situations, finds positive out of the situation, it helps the individual in dealing with the stressful situations and also decreases level of academic stress. As one of the findings is also supporting this, (Struthers et al., 2000) revealed that undergraduates who are involved in problem focused coping strategies are more motivated towards studies and do better than those who used emotion focused coping strategies. One of the study has shown that most preferred coping strategies by students were problem and emotion focused to deal with the stress (Poon, Lee, & Ong, 2012). In the pandemic situation it is somewhat stressful for the students to take online classes as it is also increasing stress among them but the students who use healthier and solution focused coping strategies can effectively deal with this kind of stress.

The correlation between self-efficacy and academic stress has found to be ($r = -.298, p = .000$) which is significant but weak. Self-efficacy is the term which was given by Albert Bandura and defined as "individual belief about the capabilities she/he possessed and the belief that they can do it". The main factors found for the increased academic stress among undergraduate students are parent's expectations, entering into the field of disinterest, high competition with peers, all of these factors lead to the emergence of academic stress among the students and in the current pandemic situation of the country which has affected all the domains of life and when there is shift from traditional learning to online learning which has also proven the main source of stress among students because this is the first time when government had suddenly adapted online mode of learning and no one was mentally prepared for that which has greatly impacted the students and they are also experiencing lack of motivation towards the study and there is increased procrastination among them, which leads to the greater academic stress among them. According to Bandura's self-efficacy theory (Bandura, 1997) individual's own belief is significant predictor of their performance. Moreover, self-efficacy is found to be effective in term of coping with stress. One of the research (Galla & Wood, 2012; Muris, 2001) has proved that stress does not affect every student equally, those student who has high self-efficacy may experience less stress. Studies shows that people who have high self-efficacy also possess good self-esteem and psychological wellbeing (Beri & Jain, 2016; Dogan, Totan, & Sapmaz, 2013). According to Choi, Kluemper, and Sauley (2013) Self efficacy is effective in dealing with stress and developing life satisfaction. Individual with high self-efficacy is more resistant to stressful life events. Along with these factors when an individual develops enough belief about themselves, the belief that they can do this and that they have enough capabilities to overcome stressful events, it helps individual overcoming the stress he or she is facing. As one of the study has shown that people who have good emotional regulation are effectively able to deal with stressful

situations (Lazarus & Folkman, 1984). The above-mentioned studies are supporting the results of the current study that academic stress is one of the significant problems in university life where competition is tough. Finding of the current study represents that high self-efficacy is the tool which can help in reducing the academic stress an individual is experiencing. Like in the pandemic situation where online learning is the main source of stress among students but those students who possess high self-efficacy, has enough belief on oneself will be able to deal with it effectively and will find source of joy in it. In educational psychology self-efficacy has proven an important predictor of academic performance of the students (Vuong, Brown-Welty, & Tracz, 2010).

When an individual has enough capabilities to cope with the stressful situations and they have toolbox which contains healthier coping strategies and there is another factor which impact the use of those coping strategies and that is self-efficacy the belief an individual has on his own capabilities. When coping and self-efficacy combines with each other it helps a person in effectively dealing with the stress he or she is facing. As Bandura's theory of self-efficacy propose that perceived self-efficacy influences the coping initiated to deal with the challenging or stressful situations (Bandura et al., 1999).

The second hypothesis of the current study was "Coping and self-efficacy negatively correlate with psychological distress in undergraduate university students". Significant and weak positive relationship has found between coping and psychological distress that is ($r = .206, p = .000$). Previous researches are also supporting the finding of current study as one of the study has shown that students who are using negative coping strategies like self-blame are more psychologically distress than those who adapts healthier coping strategies (Masiran et al., 2018). The relationship between coping and psychological distress is mainly depends on the nature of coping mechanisms individual use, if a person is indulging in unhealthier coping strategies like denial, self-blame it will leads to the higher level of psychological distress. Moreover, when an individual use more effective coping strategies like solution focused or problem focused coping strategies it will help them in dealing with stressful situation and when they effectively deal with stress it will increase their psychological wellbeing and reduce the psychological distress. Because when any threatful situation occurs it depends on individual that how they perceive it, if they perceive it as threat it will increase level of stress among them which automatically leads to the increased psychological distress and will affect a person negatively. Likewise, if person feels secure in this situation and perceive it as challenge, a chance for growth it will reduce the level of stress and leads to the improved psychological wellbeing (Lazarus & Folkman, 1984).

Significant and weak negative relationship has found between self-efficacy and psychological distress that is ($r = -.094, p = .049$) which means that if person has high self-efficacy it will leads to less psychological distress. Previous researches are also supporting the finding of the current study. When an individual develops enough belief on their capabilities and has belief that they can overcome with the stressful situation, it can help person in overcoming with that situation and also leads to improved mental health and reduce the risk of psychological distress. As one of the findings revealed negative correlation of self-efficacy with the mental stress (Bandura et al., 1999). Another study has shown negative relationship between self-efficacy and symptoms of depression and anxiety (Lenz & Shortridge-Baggett, 2002). Self-efficacy also affects the way people feel, think, and motivate themselves. When an individual has strong sense of self-efficacy it also enhances human accomplishments and improve personal wellbeing. Moreover, also reduce vulnerability to depression and anxiety. The individual who has doubt in their capabilities and fear of stressful situation are more prone for the development of depression and anxiety (Lenz & Shortridge-Baggett, 2002) found out that positive self-efficacy is effective in the treatment of mental distress.

Third hypothesis of current study was "academic stress will predict psychological distress in undergraduate students". Results of the current study concluded that academic stress significantly and negatively predict psychological distress ($\beta = -.198, p = .001$). One of the reason for negative correlation between academic stress and psychological distress can be as this study is being conducted on the healthy population and on the students, and most of them may be able to cope easily with the stress they are facing by using healthy coping strategies. Moreover, this study was conducted during the COVID 19, in the lock down situation of country, when there was decreased in socialization, outing, focus of most of the students were shifted towards their studies and this might be the reason for decrease in level of psychological distress among them. Although online classes were stressful for them but the use of healthier coping strategies made them able to deal with stress effectively. One of the finding of Pakistani research conducted during COVID 19 is supporting the finding of the current study, as they found out that most of the students get engaged in healthier coping strategies like finding comfort in religious activities, doing meditation, praying etc. during pandemic (Salman et al., 2020). The use of healthier coping mechanisms to overcome academic stress can be one of the reasons for decreasing psychological distress among students. Pierceall and Keim (2007) also found out that most often coping strategies used by the students was healthier like talking to family and friends, getting involve in leisure activities.

The fourth hypothesis of the current study was there will be a gender variance in academic stress and psychological among undergraduate students. The results of independent sample t test show the significant difference in the scores of academic stress and psychological distress among males and females. ($P < 0.05$). It shows that female experience greater level of academic stress than male. One of the reasons for high academic stress among females can be for them academic life is very important and they have greater fear of academic failure than males, other than that the competition among females are higher than male. one previous study found that females have more academic stress than male (Eisenbarth, 2019). Jones and Hattie (1991) also found that females are more academically stressed than males, they also stated that the reason for high academic stress among females that they are more concern about their performance therefore, they worry more about academic failure. Another reason could be females are more passionate about their career and are more hardworking and dedicating towards their studies, and set competition with their peers. Madhyastha, Latha, and Kamath (2014) also revealed that females have more academic performance stress than males. Moreover, as in the pandemic situation when there is online system of learning and workload of assignment has been increased, all of the submissions are to be made online, and for the exams purpose and assignments they have to search thoroughly on different sources unlike in the traditional exams where you have to memorize limited stuff, it can also be one of the factors for increasing academic stress among

females. Also, female students are more concerned about their grades and about the perfectionism of their work, it can also contribute to the high level of stress among them.

Gender wise comparison of psychological distress shows significant difference in the scores of males and females ($p < 0.05$). It shows that males experience high psychological distress than females. The reason for greater psychological distress among males can be as in the pandemic situation due to social distancing and lock down situation of the country, they are bound to their homes, cannot go for outing which might be increasing psychological distress among them. Also, in our culture women are considered to be dependent on men and they get sympathy and support from other family members, they get channel to channelize their emotions, whereas male are usually told to handle their emotions, and not to show out, which increase frustration among them and this could be one of the reason for increased psychological distress among them. Siddiqui et al. (2019) conducted a research and found out that male scored high on depression than females and he highlight the reasons that females in our society gets more social support and get a better chance for emotional attachment whereas males are more responsible for outdoor house hold tasks.

6. Conclusion

The aim of the present study was to find the relationship of coping and self-efficacy with the academic stress and psychological distress. Statistical analysis of the results shows that coping and self-efficacy has significant but weak negative relationship with academic stress. However, it was found that self-efficacy has negative relationship with psychological distress but coping has positive relationship with psychological distress. Another objective was to explore whether academic stress predicts psychological distress among undergraduate university students and the statistical analysis of the results shows that academic stress negatively predicts psychological distress. Moreover, gender wise comparison of the results revealed that academic stress was found high among females whereas psychological distress was found high in males. Year wise comparison was also done and it was found out that second year students experience more academic stress than others whereas psychological distress was found high in fourth year students.

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