UNDERSTANDING STUDENTS' PSYCHOLOGICAL STRESS: A CASE OF SUKKUR IBA UNIVERSITY

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ABSTRACT: *What makes students in a distressful situation? Students' stress plays the important role in understanding the students' mental approach, i.e. personal and academic performance at Sukkur IBA University. This research attempts to recognize the prevalence of anxiety and stress symptoms. In doing so, the ten semi-structured interviews were conducted to obtain participants' insights with regards to identify students' psychological stress. The results obtained in three dimensions (1) stress indicators, (2) stress creators, and (3) key determinants of the ideal learning environment to make students learned at IBA. This study finds that students are the producers of the stresses themselves due to mismanagement of time and academic performance. Institutional policy and exams are major factors that led students towards psychological stress. The solution to overcome stress involves two sides. One is only the students who make plans and execute time for studies effectively and efficiently. Second, University should Implement the suggested factors of mentoring and counselling for under stressed students.*

KEYWORDS: *Psychological Stress, Undergraduate Students, Sukkur IBA University.*

INTRODUCTION

Students' response to the university varies in different ways. However, for some students, university causes stressful situations, since it is an unforeseen change from college, while for others, homesickness becomes the source of stress. Though, some stress is necessary for personal growth to occur. The extent of stress can overwhelm a student's ability to cope. Since changes in Sukkur IBA University's higher education include growth in size and extension of projects have developed diversity among students.

Surprisingly, some unusual or strange behaviors are observed among business undergraduates at Sukkur IBA university such as (1) one of students was seen breaking his own calculator in class, (2) frequent and uncommon visits to teachers, (3) sudden sickness or conditional fall-in during the class, variations in voice pitch, lowering academic performance of good students and quitting studies during semester exams. Understanding these strange behaviors, sources and predictors of issues are very important to help students adjust in the university setting and requiring immediate

remedies to overcome these problems for healthy learning, academic survival and overall for students' well-being. These are complications, which raise the questions of underlying factors that compel students to behave in an unpredictable way in class or university or dormitory.

These may be the symptoms of the stress, which raised the question of unknown factors that compel students to behave like this. The study will try to identify the factors that cause stress and investigate the determinants of ideal learning environment to overcome. Factors that may exacerbate stress, including the rise in university expenses, increased competition and an uncertain job market (Clark et al., 1984). Though the stress can have its positive effect on the students but it becomes very harmful when it crosses certain manageable boundaries such as it could negatively affect the learning and memory (Kaplan and Sadock, 1998; Omura, 2007) and beyond the limit, the stress affects students in terms of physical and mental disturbances (Niemi and Vainiomäki, 1999). The stress can be defined as the consequences of individual's perception that they don't have resources to deal with up perceived situation from future, present or past (Lazarus et al., 1985).

The stress causes psychological and emotional eccentric behavior in students' academic performance while unbalancing the level of stress. The "stress" term as it is used was first explored and referred by Selye (1936), who defined it as "the non-specific response of the body to any demand for change". The student's nature of diversity from different locations change the population of heterogeneous and fragmented (Stanley and Manthorpe, 2001). Problem is that the problem of stress in students studying in higher studies is increasing with the passage of time. Few also believe that increased level of stress is because of the increased knowledge regarding stress (Moss and Lawrence, 1997). Subsequently, evidence have shown that there are students who do experience stress (Brown and Ralph, 1999). Students have been given most priority in the topics related to this research (Michie et al., 2001).

It ascertains the earlier view of Fisher (1994), who concluded that much has been known about the stress that is experienced by students, particularly hostlers. Not much work has been done to examine stress-reducing strategies, once students, start at university (Nonis and Swift, 2001). Stress is, not necessarily, negative (Anderson and Pulich, 2001). Stress sometimes may help individuals to act effectively in an emergency (Schafer, 1996). Some researchers argue that stress is an imminent part of higher education (Whitman, 1986). Universities use different techniques to offer students the potential to experience positive stress (eustress) (Brown and Ralph, 1999). In addition, the researchers believe that the final results of stress can be negative (Abouserie, 1994). Stress has been considered one of the leading causes of death in individuals (Scott, 2000).

One situation can be considered as stressful by one individual may not be taken as stressful by another individual (Omura, 2007). Thus, it is perception and interpretation about the demand placed on them engendered the harm not demanded themselves (Niebling et al., 1999). More demanding events such as exams, assignment and projects may lead students to positive response i-e. harder studies. On the contrary those who viewed it as threat tend to provoke negative response for example: drop out or avoidance (Shields, 2001). Previous studies show that stress is not always negative, rather certain level of stress is necessary at university level, indeed university do offer the students the potential experience of stress, eustress (Brown and Ralph, 1999) and not necessarily it creates negative consequences (Anderson and Pulich, 2001).

Moreover, results of stress can be dangerous for some individuals (Abouserie, 1994) at the level that in extreme situation it can provoke students to commit suicide (Scott, 2000).

Fresh entrant students in universities confront to stress level (D'zurilla and Sheedy, 1991) because of transition from home to university or college life (Towbes and Cohen, 1996).

Stress is outcome of one's perception that one doesn't have enough resources to deal with a perceived situation. It is stimulated by fear, and as a reaction one prepares for 'fight or flight'. However, different situations may be regarded as stressful to different individuals on different

levels. Stress can lead to different unhealthy habits such as drinking and smoking. Students feel mismatch from their university and themselves due to university environment. It is observed that fifty percent students do not complete their undergraduate studies, though nationwide figures are not accessible (Hirsch and Ellis, 1996).

In stress, students become addicted of smoking habits and think that smoking reduces stress level (Covey et al., 1998), which means that any psychosocial problems as stress can be related to initiating and maintenance of smoking habits. Students, who are given deadlines to submit projects, are major sources of stress for many students at IBA. Study represents students are affected through many assignments (Reisberg, 2000). The students feel pressure is symptom of failure and dropout ratio at IBA. It depends upon students who take it as positive will strive to perform well (Schafer, 2000). However, those who take it negative to lose performance and hence drop-out or quit. Time management issue is considered to be the most important cause of student stress (Nonis et al. 1998). They advocate that time management is not a matter but individual's perception over time is the source of student stress at IBA. Hughes (2005) state that high performing students are likely to be predisposed experiencing towards stress.

Aim of the work
- To understand the indicators of business students' unusual behavior and their antecedents among undergraduates in the university.
- To explore the causes of business students' unusual behavior and their antecedents in the university.
- To provide solutions to balance business students' stressful situations in the university.

Research Questions
- What are the symptoms of business students' stress indicators among undergraduates in the university?
- What are the causes of business students' strange behavior among undergraduates in the university?
- How could proposed solutions reduce business students' stress among undergraduates in the university?

LITERATURE REVIEW
What is stress?
Founder of stress defined it as a physiological non-specific reaction to external and internal demands (Selye, 1936). Stress can further be explained as the consequences of the individual's perception that they don't have resources to deal with the perceived situation from the future, present or past. This study emphasized the relationship between individuals' perceptions and environment to manage with the environment. Thus, the perception and reaction of individual towards any critical situation or events that cause stress (Lazarus et al., 1985). Study found that 75 percent of undergraduates experience at the modest level, which university is demanding (Pierceall et al., 2007). It means some universities threshold of stress level at which students behave and manage their all activities. The influence of stress is more concerned to freshmen because *The American Freshmen National Norms Study* have reported that freshmen experienced the increased level of stress and reduced emotional well-being as compared to other undergraduates' level (Pryor et al., 2010). Various other studies reported that female undergraduate students are more involved in stress than males' students in academic majors that are associated with higher stress level (Behere et al., 2011). The common sources of stress for undergraduate students comprise of poor coping skills (Supe, 1998), personal relationships (Pedersen, 2012), lack of sleep (Ross et al.,

1999), pressure of academic performance (Damer & Melendres, 2011), and a transition to university (Radcliffe & Lester, 2003).

Stress is the outcome of negative consequences for students that include poor academic performance and health (Campbell et al., 1992; Rawson et al., 1994), increased alcohol use (Camatta & Nagoshi, 1995), increased depression levels (Crockett et al., 2007), increased drug (Moore et al., 2014), lowered self-worth or self-esteem (Crocker & Luhtanen, 2003), and suicidal ideation (Dixon et al., 1991).

However, students who are better to manage their stressors have progressed their healthier eating habits, enhanced academic performance, improved mood (Lumley & Provenzano, 2003), and lowered depression levels (Hammen & Cochran, 1981).

Furthermore, one of the most important predictors of overall causing negative stress among undergraduates is time-management skills. It leads towards idle pursuits of studies and on the internet (Garett et al., 2017). Social norms and expectations of freshmen undergraduates embrace turning more to online sources (especially social media) to cope up with stress rather talking with family or friends. However, it is observed that students devote roughly 50% of online practices to academic pursuits (Selwyn, 2008). Moreover, in the context of longitudinal survey at the University of California, Los Angeles (UCLA), it explored the specific predictors of stress were commonly cited stress coping methods include talking with friends (71%), listening to music (81%) and or reading books (96%). It also found that stress majorly increased due to academic events (such as tests, and exams) (Garett et al., 2017). Hence, doing all extra-curricular activities led to waist students' time. So, stress causes psychological and eccentric behavior among students and disturbs academic performance because of unbalancing the level of stress.
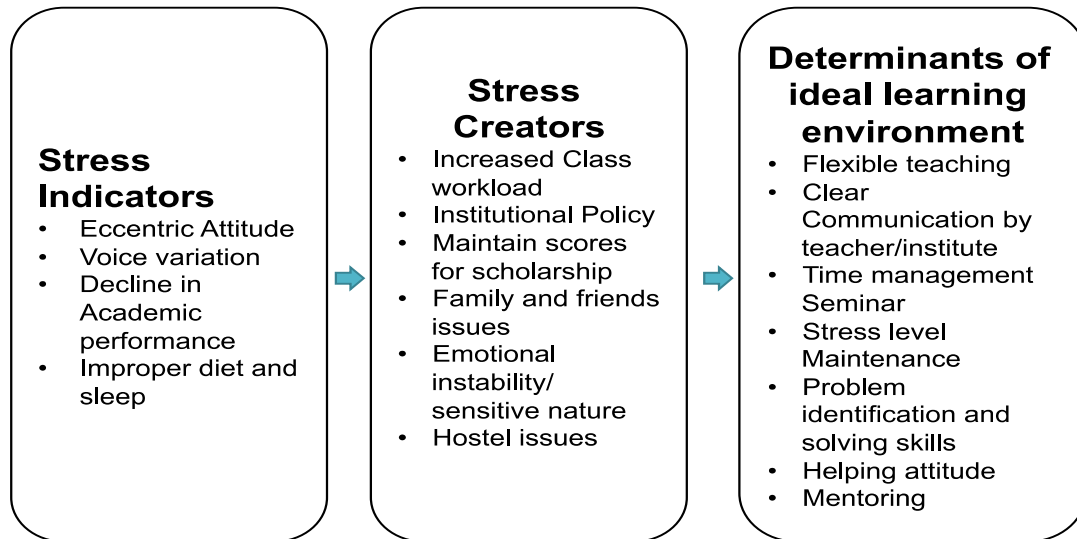
Some of the studies also mentioned the financial related stressors. Though this financial related issue can be fleeting but can have negative impact on individuals (Schafer, 1996). These stressors give result of depression and anxiety (Bore et al., 2016; Bassols et al., 2014; Guthrie et al., 1995; Baldassin et al., 2012; Karaoglu and Şeker 2010; Baldassin et al., 2009; Dyrbye et al., 2006; and Sherina et al., 2004). Stewart et al (1999) stated that stressors may also result of poor academic performance. These stressors may cause poor sleep quality (Anjum et al., 2014 and Lemma et al., 2012); substance abuse and alcohol use (Said et al., 2013; Newbury-Birch et al., 2001); loss of self-confidence, reduce psychiatric disorders, quality of life and life satisfaction (Hope et al., 2014; Dahlin et al., 2005; Tyssen et al., 2001); and suicidal attempts (Eisenberg et al., 2007; Shaikh et al., 2004).

Some studies have considered the exam related stress. Many symptoms are recognized to be the reason of exam related stress like nausea, variations in sleeping and eating patterns, and stomach pains (Mechanic, 1978). Masten et al. (1998) investigated that it is the anxiety that is driven from exams rather than the exam itself, which creates physiological and emotional reactions to stress. Some of the researchers also considered the transitional periods of university as the stressor (Mechanic, 1978). In starting transitional period, it can be challenging and stress is creating particularly if it involves leaving home (Fisher 1994), because new responsibilities are added. In this study, we find the factors that mostly cause stresses based on stress indicators and find out the ideal determinants of learning environment at Sukkur IBA University.

Conceptual Framework

The following table shows three major themes resulting from the qualitative analysis of the interviews conducted from ten students and teachers of the university. The themes, which were

found, are (1) stress indicators, (2) stress creators, and (3) key determinants of an ideal learning environment.

Stress Indicators
- Eccentric Attitude
- Voice variation
- Decline in Academic performance
- Improper diet and sleep

Stress Creators
- Increased Class workload
- Institutional Policy
- Maintain scores for scholarship
- Family and friends issues
- Emotional instability/ sensitive nature
- Hostel issues

Determinants of ideal learning environment
- Flexible teaching
- Clear Communication by teacher/institute
- Time management Seminar
- Stress level Maintenance
- Problem identification and solving skills
- Helping attitude
- Mentoring

RESEARCH METHODOLOGY

Semi-structured interviews were used in achieving the objectives of this study. The fifteen participants including eight teachers and seven undergraduate students were selected from Sukkur IBA University for conducting interviews. The response of ten participants were received comprising of five teachers and five students. Hence, the research for conducting this study is the nature of qualitative. A final ten number of interviews participated in this study. The interviews represent the relationships of empirical realism how are they inter-related to develop understanding of cognitive thoughts of students stress at SIBAU in terms of epistemological and ontological dimensions in especially this qualitative study. In epistemology, Gay and Airasian (2000, p.627) explains qualitative research to focus on collection of tremendous data and information over multiple factors like we explored variables in our study such as stress creators, stress indicators and determinants of ideal learning environment over time frame in naturalistic settings. It is therefore that social phenomenon is so complex and divergent in multiple times, hence, the research of students stress is interpretivist approach. In ontology, constructionism reality exists in multiple forms socially where students' stressors have psychological and grounds where stressors are creating problems for the students' academic performance, disturbances in studies and examinations and tentatively based on idea in qualitative way. It requires different proponents of learning instruction. It occurs when building knowledge happens through creation of things that are tangible. The notion that people learn by making things.

Its primacy is subject matter, description of extensive massed data. It represents explanatory power to show phenomena. Factors of students' stresses are so complex, and inquiry is subjective. The objective of this research is to contextualize the research content, interpretation holistically, and understanding its main player's dimensions. Instrument is researcher's mind one's self. It deals with different complexities of social values. The researcher role is majorly involved in and partial,

emic and empathic understanding. Many of us believe that 'research' is always related to activities that are hidden and mostly strictly confidential from our knowledge and in our daily life (Altinay and Paraskevas, 2006).

This stress knowledge creation reveals different types of knowledge phenomena produced e.g. factors that make up stress creators, stress indicators and determinants of different dimensions, management and technology used to carry out this process. The ontological dimension deals with the physical, technical or social supports in interaction with which students' stress knowledge is created. The formation of knowledge, our understanding of the number of interviews participants, and capacity to act that depends on how physical, technical and social reality are interlinked with human knowledge action, a question that requires a good deal of in-depth analysis. That is how to study focusing on social phenomenon and how their relations intermingle with social interaction so that scientific approach would be followed (Bryman & Bell, 2011 p. 6). According to Donald Hebb who quotes ''a good theory is one that holds together long enough to get you to a better theory''.

Research Design Selection

The research design is of qualitative in nature. The purpose of this is to explore the factors that influence stressors and determinants of ideal learning environment in which we have found different themes and patterns such as Increased Class workload, Institutional Policy, Emotional instability/ sensitive nature, Flexible teaching, Clear Communication by teacher/institute, Time management Seminar, Problem identification and solving skills, Helping attitude and mentoring factors. This makes conceptual framework to show the substantial factors contributing international procedures to function and coping strategy.

Sample Size selection

To fulfill the aims of research and data collection, fifteen participants were called and ten participated to provide information and knowledge for this research. These participants have been teachers and students for more than one year. They have enough experience of teaching and learning students at IBA. Hence, participants represent population.

Sampling Procedure

This is qualitative research and lies in non-probability sampling. Sampling is a valid alternative to a population when survey of entire population is impracticable. Purposive sampling technique was used to collect the data about students' stressors cause and effect. As per Gamson in book, purposive sampling is used to serve for specialized population and specific type of particular type of cases. Expert uses purposive or judgment sampling in selecting cases with specific purpose in mind especially informative cases. Hence, purposive sampling is chosen to collect data from specific targeted population.

Interviews Execution

Semi-structured interview guidelines were made in context of students' stresses. For this recording purpose, participants' voice was recorded ethically with permission of teachers and students. Open-ended questions were used to ask from interview participants for data collection. Respondents were allowed to share anything related with this stress freely and openly. It aims to understand insights of teachers and students about students' stress related ideas, their success or failure stories and identify factors that cause success or failure and what behavioral quality and skills should be present to become a successful student and teachers' intervention in moderating role of stress during studies. The semi-structured questions comprise of questions. First, how student is

experienced, and any student witnessed under stress. Second, what specifically thoughts about teacher and students are for stress. Third, question is asked to know about example of any student participants think student is under stress. Fourth, the role of teacher in moderating student's stress level. Fifth, that teacher should interfere when they observe students under stress. Sixth, exam system at IBA is creating a type of stress in students. Lastly, Sukkur IBA University should have formal policy in terms of reducing the student stress. These questions lead participants to generate various ideas and stories about students' stressors creator and indicators and suggested determinants of ideal learning environment at Sukkur IBA.

RESULTS AND DATA ANALYSIS

Digital recording of ten interviews was transcribed into transcripts. Once, we received qualitative data in forms of interview transcripts, field notes, memos, and observation sheets called tacit knowledge of each participants, we analyzed data by reading each transcripts manually, labeling relevant pieces, describing which codes are the most important, and creating categories by bringing several codes together, labeling categories and deciding which are the most relevant and how they are connected to each other. We then go to some options while writing results what are experiences and contexts found in the study. Through this scientific method manually, the factors create stressors, indicators and ideal learning determinants were codified and documented that would allow others understand these and follow steps and procedures for study purpose.

Stress Indicators

Through the interview, this process was conducted from teachers and students. Many determinants were explored to be the symptoms of stress. Students as well as teachers reported that eccentric (odd) behavior, variation in voice, declining academic performance and improper diet and sleep are the major stress indicators, where eccentric behavior is the most prominent symptom which expose the mental stress of the students. As one of the teachers quoted one example of this indicator:

"*Ok so when I enter in one of the class there was one of guy, he was not looking up and he was doing something with his hand and there were presentations of student and so I observed that guy he was doing something but he was not, you know, looking up. So slowly and gradually I found that he was breaking his calculator with his hand so I asked him but he didn't reply then I went to program officer and told him situation that when I entered class I saw that guy he was doing something I don't know what is happening with this guy so that was situation.*"

Other eccentric behaviors include frequent visits to teachers, odd comments and crying. Moreover, teachers also conveyed that the voice tone of the student's changes frequently when s/he is going through any stress situation. Decline in the academic performance is also observed to be the sign of student felt stress. One teacher quoted:

"*One girl was very intelligent I could see she is good but she perform well in first sessional but with the time she got stress because she has to keep up with subjects what did she got semester break just because of her psychological issue otherwise she was good. So, it happens.*"

They have to maintain 3 CGPA otherwise they would lose their scholarship, so this is one of stress. Doing these continuous struggling and maintaining 3.0 CGPA and projects that cause students with improper diet and complete sleep. The stress in student's mind create disposition to get proper sleep.

Stress Creators

Increased Class workload

Stress is when you have too much workload, assignment; it may be, any pertaining any part of life. However, students have more academic responsibilities. They are coming from academic side, so they have those responsibilities those tasks, number of courses they are asked to finish them, they have to prepare for the exams continuously because now they have sessional assignments, semester so it is continuous process. Increased class workload consists of class assignments, projects. Students face family, friends and hostels issues that cause to create stressors.

One of hostler's respondent expresses his feelings:

I think non hostlers are feeling less stress because they are close to their family they can express their feelings they are having better sleeps, they are having better foods, and facilities, not in terms of facilities because we are availing more facilities too but all these factors I believe help to mitigate the stress level.

Institutional Policy: Following Sukkur IBA institutional policy such as one of attendance policy; only six absences are allowed for emergencies that create stress in students to be present in class in order to save themselves from dropping out class due to six absences. ''*I belong to very far away place that is very remote area of Baluchistan. That's why I don't get chance to visit my home in spring semester because there are no vacations any kind of Eid (a celebration day) or something so I did not miss any class till end of semester so it was very hectic for me to continue and the burden of projects and assignments it was a time I was really under stress''.* Sometime institutions pressure teachers that shift pressure over students. One of respondent share: *Yes, they are under stress, because sometimes they stressed because of their assignments, because of workload, because of unstructured activities conducted on the end of the university, and instructors. Students always get under pressure because of the activities that are conducted haphazardly. When management ask teachers to conduct various kind of activities, just to fulfill the deadlines or to just fulfill the files, and fulfill those demands students has to suffer because of the activities that are necessary on the end of the management, or academic sides, otherwise students are good to go.*

Maintain scores for scholarship: One of the major targets of students is maintain three CGPA for retaining scholarship. So, this is big challenge for students to work hard and read all subjects daily. They are required to fulfill their daily goals of assignments, reading chapters, quiz preparation, class participation before attending class. Respondent comments on ''*I think the stress is to maintain the 3 CGPA at Sukkur IBA. This is the main reason of stress for students to at least maintain GPA across undergraduate courses. Most of the students are on scholarships those who must secure at least 3 CGPA in order to get scholarship continued''.*

Family and friends issues: Students ought to perform at optimal level. For this, they feel that they must show good academic numbers to family and friends. For this purpose, they give extra push themselves and work hard to achieve good numbers target. There are students who are hostlers and non-hostlers. Hostlers live in hostels and non-hostlers go back to home daily. They see family members daily and study at home. Whereas hostlers live and study at hostels. One of respondent say ''*I think non hostlers are feeling less stress because they are close to their family they can express their feelings they are having better sleeps, they are having better foods, and facilities, not in terms of facilities because we are availing more facilities too but all these factors I believe help to mitigate the stress level.*

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Emotional instability/ sensitive nature: There is diversity of students at Sukkur IBA coming from almost all part of country. The students from Baluchistan and Gilgit including northern areas of countries are habitual to live in cold places. Sukkur is considered as a hot place in terms of temperature. The weather climate is change as compared to other. Students from these areas feel more heat and live reluctantly at hostels. One of hostellers expose that feeling ''*In Sukkur IBAU, the stress is because of many reasons. Firstly, due to harsh weather. When most of things come together as a package to the students as I was telling you because of weather, assignments, and projects''.*

Hostel issues: Apart from academic, and family and friends issues, some students have hostel issue such as roommate's issue. There are so many issues like improper foods at menu mess, cleanliness in room but one hostler share that **''***So considering all those things they actually create cluster of things which actually cause stress for the students. When students have any problem with roommates these things cause stress too. And during stress we mostly keep thinking about ourselves and we keep thinking about us as failure as students we failed to manage our things properly''.*

Determinants of ideal learning environment

Flexible teaching: The role of teacher is very important in teaching methodology at class. The students perceive teacher as a parent role who would deal students by caring, giving learning environment and changing teaching methodology timely due after understanding different students in the class.

Clear Communication by teacher/institute: It is obviously the responsibility of the institute management to communicate each and everything before time. For instance, the exams, subjects, schedules, and project deadlines, and so on. The role of teacher here is to educate students about his/her teaching methodology and course outlines at the start of the semester. One of teacher comments on *''Teacher must give awareness about these six absences those are for emergency, not like you avail them, teacher have to explain them, this will be the requirement of course. If u feel comfortable then come to join. If u don't then decide it at this stage, because latter it becomes messier for the students to continue the courses''.*

Time management Seminar:

Sukkur IBA University should go for arranging such time management seminar for the students so that students learn to manage time for their studies. They schedule subjects according to the schedules of department. They prioritize their workloads, assignments, and projects as per deadline. This seminar is recommended by most of participants in this study. Because students these days have lack of time management. One of respondent say '' *students are in stress position due to their mismanagement and or they are unable to manage time spending on each subjects in which they are enrolled. For this to overcome, management of department should organize such seminar to targeted students''.*

Stress level Maintenance: To maintain stress level not over or below, both are harmful. Teacher should guide students that students should take these things as challenges. Teacher always tries to maintain stress level. Teacher never wants, for example, students should be so relaxed so if they get relaxed in this age because most of the students which are especially in case of Sukkur IBA, they cannot always decide in their personal interest or they always don't make rational decisions in terms of their interest and do not do this because it is not in institute's interest. So their decisions are always not driven by the person's interest sometimes they are prejudiced sometimes they are

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irrational so in that case if teacher wants them to control their level. One of teacher respondent suggests ''*Teacher has to maintain some stress level we don't have to make them in so overstress and not so relaxed so that is point. We try to maintain that but in this scenario because we have more than forty to fifty students some people are very insensitive and some are very sensitive when you try to control those who are insensitive what happens sensitive people already get that effect because it's an overall management of the class. Sometime we do things in which at one side it works in a positive direction means the people who are so lazy and so careless they can come and start working on it and they improve but on the other side that are very sensitive they get stress but we need to maintain but it is hard sometimes. As you get experience of teaching then you try to understand the psychology of students one by one and then overall and because overall we understand within few weeks we understand okay what is the overall psychology of the class then we try to maintain the level of stress we don't want to make them in overstress or not in too relaxed especially in my case. But it is not always from the teachers it is from the rules and regulations of the institutions, it is from the degree program the way it has been designed sometimes we even are asked to do so many things which are not in our control to do that for example attendance and some other things completion of course and these things. And some are coming from classmates, sometimes you can't adjust with the class or with your classmates you don't you don't make sense that you are not friendly, so it also stresses you. Sometimes, stress comes from family background and some family issues it can also make you in stress''.*

Problem identification and solving skills: It refers that problem is of student stress and teacher sometimes interfere to ask what such type of problem exist in students. Teacher identification requires exploring and interfering students when teachers think and observe that student is in stress. Thus, respondent suggests '' *Yes to some extent but not too much. Because the students are under stress they never want to be pointed out. People who are under stress because they are already in stress when you point out they students that you are in stress they get more stress. So you don't need to point out. You need to control them or try to make them relaxed indirectly. Otherwise it will have negative stress, but it depends how the teacher can deal with his or her students psychologically and how much they try to understand sometimes we don't care sometimes teachers don't care''.* Interrupting in students require in teacher the skills of handling. So unexpected behavior of teacher makes students in more stress. You need to be predictable. Teacher's rehearsals should be predictable means try to make students to understanding. When they understand then they can device strategy and they can get less stress and then they will go in that direction. Derive your students towards your strategy and try to give them some space when we don't do this it has negative impact. Teacher can only interfere whenever it is pertaining to him. We should never go for their personal problems if there are some personal problems you just have to avoid it because it is not coming from your side. But it also depends on the teacher try to get in personal problems of students sometimes they are it works sometimes it does not work so that depends again.

Helping attitude: Teacher's involvement in situation of student's position under stress should be helping attitude to students in understanding concept. Either directs involvement or indirect involvement will be aid to students if positive approach is used to resolve situation under stress in terms some strategies. *''Here is the role because he has been across that particular process as well that he knows that which situations can cause s stress in particular person's life so he also knows that what sort of strategies can be helpful for them like going to movies, listening to music, playing games, or going out for walk. These strategies can work for them and also doing work in particular period before that timeline or deadline. So, these are the strategies we used to tell them that these are strategies that you can apply to minimize your stress''.* Teacher can play a very helping role but the situation is, I think here, It is more of their mismanagement, students mismanagement, like they

do not think ahead that they will fall in trouble, they think that we have six absents so they feel, we have to avail it, what teacher can do is, educated them at the start of the semester, these six absents are for emergency, it's not like you avail them, teacher have to explain them, this will be the requirement of my course, if u feel comfortable then come . if u don't then decide it at this stage, because latter it becomes more messy for the students, specially I am refer, because we are at that time of the semester , they have multiple level of stress, and also I will mention, we had few discussion yesterday, most of the stress is coming from their extracurricular activities, we have so many curricular activities, so that students don't even have time to think that their time is passing, they are left with final exams, left with two week, and in these two weeks there are two other events, like we have neuro war fare, and global village. Two weeks left, two events left, still they are involved in those activities.

Mentoring: One of important determinant of ideal learning environment that guides students to provide counseling under stress students and attempt to resolve stress related issues by teacher, peer, roommates, and or family members. There are few tips suggested by teachers and students. First, students under stress should have gotten proper sleep. Second, research reveals that positive thinking improves human physical well-being. It creates lower stress feelings and lowers depressions. Third, ''have a Stress Outlet'' concept that contributes in social activities and outgoing for participation. It helps to find hobby and join a social club. Fourth, ''engage in relaxation techniques'' this includes mind exercise such as meditation, thinking positive thoughts and visualization (playing with stress a ball). Fifth, talk and share students stress problems with friends and teachers and students should listen solutions and ideas from mentors, parents, friends, and teachers that help drastically in stress reduction.

Strength of the study

This is only study done which has found stress factors of anxiety, tension, and stress symptoms among the population of undergraduate business students from Sukkur IBA University. The study has investigated the key stress creators that show true essence of it based on the strange behavior of the study. These causes of stress and suggested measures were probed dyadic approach from both teachers and students. The study can be used as a measure to review the policy for betterment of student well-beings. Another strong construct that study can contribute has given suggested measures to tackle the stress creators called determinants for ideal learning environment.

Limitations of the study

There are some limitations of this study. 1. The research is only based on Sukkur IBA University. 2. This study could be broadened to multiple universities of different provinces and results may be different from this. 3. Sample size can be increased, and results might surprise in future. 4. Absence of female's students could not be participated.

CONCLUSION & RECOMMENDATIONS

This study has explored the factors of stress that have caused students under stress based on unusual behavior of students from the university. It is evident that all the students and teachers (participants in the study) have shared their insights of problems (i.e. anxiety, depression) and both participants suggested factors to abate the stress level.

However, students in university have thoroughly expressed their overall stressors. This is evident that questions asked based on stress indicators have wider impacts on stress creators.

Participants, at least, provided their predicators of stress and suggested solutions to overcome stress (such as flexible teaching, clear communication by teacher/institute, the time management skills seminar, stress level maintenance, problem identification skills, problem solving skills, helping attitude, mentoring, and avoid procrastination). Besides, students may consider stressful events as challenging or threatening. Stress creators (for instances, exams, the number of assignments and projects) actually cause the tension or anxiety.

However, the faculty of the university intentionally set stress level for students based on course workload, standard of university, and personal attitude. Faculty can be the source of negative or positive source of stress for students. Negative stress leads to disrupt activities, destroy inquisitiveness, cripple the learning capacity, paralyze action and inhibit direction. Positive source, on the other hand, challenges the students to push forward to the best efforts of accomplishing an assigned goal, develops a sense of urgency, buttress desire, heighten concentration, and allows the individual to set priorities. Thus, it is the most important that students should understand the control factor, which is the difference between positive and negative stress level. Nevertheless, students persist to become eager, curious, and caring, when they feel that they are in control of their times and lives. Nonetheless, students remain withdrawn, inhibited, and dull, when they perceive to be out of control and thus, make no longer rational decisions about their academic problems. Hence, students should balance the stress level to combat a distressful situation. In the context of leaving home for studies, students face stress due to adjustment in the new environment being away from home, maintaining academic performance and scholarship achievement, and compromising in the new campus environment in the university. Students are required to multiple demands undertaken that cause stressors. These demands create new thoughts and feelings into the minds of students' behavior, which show symptoms that are linked with stress.

Therefore, it is important for students to learn stress management skills and required to understand stress approaches to reduce the distress that affect academic performance and personal life. Students should learn the coping strategies to reduce stress through controlling responsive behavior e.g. feelings and emotions. This helps students to control education and information flows to improve academic performance.

Suggested coping strategies

1) The reactive coping strategy that works when students don not feel that they are helpless and choose own coping strategies whatever they think suitable for critical situation. This can be supported by peers, family and campus counselors.

2) The active coping strategy that shows students' predetermined strategy to control the situation that would not allow into a stressful situation.

3) Campus can provide solutions to the students for moderating a distressful situation that includes stress inoculation, for instance, the group of dedicated teacher and self-service student's union would communicate, support and guide students early before confronting the distressful situation. Students would also be encouraged in coping up to design their own coping strategies to accomplish both personal and campus objectives.

As this study is qualitative and exploratory in nature, further quantitative research study can be conducted in order to further validate the findings of this study. However, the findings of this

study have been validated through *inter-rater reliability/peer debrief*, which is an independent qualitative data analysis by another qualitative researcher.

Research Implication

Individuals under no stress or extreme stress learn the least and those under-optimum stress learn the most. This study has contributed to our understanding; institute objectives and policy makers who could make strong stress management programs for overall universities. The university can revisit policy about curriculum or syllabus, courses offered, and marks the distribution methodology based on the stress creators that influence student academic performance. These are implications for educationists, philanthropists and policy makers who want to improve students' assessment and overall academic performance.

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