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IMPACT OF STRESS, SELF-ESTEEM AND GENDER FACTOR ON STUDENTS' ACADEMIC ACHIEVEMENT

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ABSTRACT

The current study is conducted to evaluate the impact of stress and self-esteem and gender's effect on students' academic performance in selected private universities of Pakistan. Three hundred students from different private universities of Pakistan were surveyed using cluster random sampling technique by means of Rosenberg self-esteem scale and perceived stress scale questionnaires. Factor, regression analysis, correlation, and t-test were employed. The findings revealed that self-esteem and stress are strongly correlated with each other but gender has no significant impact on students' GPA, level of stress and self-esteem of the surveyed students. Moreover, when impact of self-esteem and impact of stress on GPA were analyzed discretely, it was found that both of these cognitive factors did not significantly correlate with the academic performance of students. Hence, this study revealed that the level of stress and self-esteem are not as influential on academic performance of students in private universities as it is affirmed in the literature available on the subject matter.

Key Words: Stress, Self-esteem, Academic Performance, GPA, Gender-based academic performance.

INTRODUCTION

There are assorted perceptions regarding the influence of stress in students' performance. It is sometimes addressed in negative context; whereas, some find positive outcomes of stress in students' life. Several stressors work behind the overall phenomenon of stress (Sheikh Khaloon, Kazmi, & Khalid, 2006). The most common stressors, in general, include 'time urgency', 'work load', 'pressure to complete the certain task' and 'deadlines'. These stressors can either motivate or humiliate an individual in his or her educational journey (Von, 2011). In general, stress is associated with demands and resources. Demands can be everyday jobs, commitment, obligations or even uncertainty. Adhering to the adversities of stress, the purpose of the current study is to confer about stress and how it averts students to accomplish their educational goals. As perceived by a number researchers, human beings are significantly influenced by various psychological as well as physiological factors they experience in their everyday lives (Laura, Friedlander, Reid, Shupak & Robert, 2007). However, Von (2011) has found that stress is strongly associated with students' educational performance.

Another common theme in the literature is that the students are faced with a unique set of stressors that can be overwhelming, and thus, the impacts their ability to handle a situation. Strategies to reduce stress associated with academic achievement among students are required to be devised by the educational institutions (Saipanis, 2003). In recent decades many studies have been conducted on stress related problems and stress management (Stumm, Sophie Benedikt, Premuzic & Tomas, 2011). Stress has been a common problem that exists among individuals regardless of age, gender and location. Universities are producing graduates and are devotedly working on their academics. But very few realize that only spending on academics

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does not benefit students in the long run (Zahra, 2010). The pass outs of any educational institutes represent the devotion towards student. It is a long term investment when people work not only on well-being in the academic performances but also as a unique being (Tahir, 2010).

Rizwan (2011) has identified in his study that academic stress has led a number of university-going students towards depression and hopelessness and in extreme cases, towards suicidal attempts as well. Students in their life include different commitments towards success, uncertainties regarding the future and the related difficulties that pressurize the students (Inam, Shireen, & Haider, 2011). Students due to stress ultimately do not carry out their plans as it is (Khan, Ahmed & Nawaz, 2011). Human beings are significantly influenced by various psychological as well as physiological factors they experience in their everyday lives (Laura, Friedlander, Reid, Shupak & Robert, 2007). Moreover, when it comes to academic concert, specifically, Von (2011) has found that stress is strongly correlated with students' academic performance. Despite of the fact that increasing educational competitions is reaching to its ceilings, it has been witnessed by many educational institutes in Pakistan that their students have not been giving their best shots in their academic fields. However, self-esteem has appeared to be a key driving factor that can perk up students' academic performance significantly (Inam, Shireen, & Haider, 2011).

REVIEW OF RELATED LITERATURE

Experts define "Stress" as the vigorous state of affairs in which a person is dealt with certain opportunities, demands, or resources that are associated with the wishes which an individual is yearning for and for which the outcome is perceived to be both indistinct and imperative. There is already a lot of educational competition among the different private institutions in Pakistan and every educational institute needs to have a fair competition in these times (Khan et al., 2011). To achieve all these goals an educational institute should take care of the job stress which is faced by the students. From students' perspective managing academic stress is more likely the way to enhance their productivity. Obviously a student knows better which problems he or she is facing in their curricula. There are many signs of educational stress which includes feeling depressed or anxious or over exhausted etc. There could be a major problem with a student's social interaction if he or she is mentally stressed out (Laura et al., 2007). What have revealed above is enough to plinth the entire research work upon it. Stress and depression are turning out to be even worse than ever before. On the larger scale, the more the stressing environment at the educational institutes, the more will be the productivity hazards (Hanif, Tariq, & Masood, 2011).

The concepts of self-esteem and stress are closely related with each other. As suggested by Lazarus in his cognitive model of stress, self-esteem is among various personal beliefs that are crucial when it comes to the evaluation of environmental demands. While evaluating the external demands they are being observed as either ''threat'' or a ''challenge.'' However, those with high stress consider these demands as threats while those with high self-esteem beliefs evaluate these demands as a challenge (Zahra, 2010). A research conducted by Tahir (2010) found an interesting correlation between stress and self-esteem as the team of researchers observed certain levels of declination in self-esteem judgments of students due to high stress or anxiety. Similarly, Sheikh, Khaloon, Kazmi, and Khalid (2006) have identified that, the cumulative grade-point average (GPA) can have great impacts of both, the perceived stress and academic self-esteem. By the end of this study it is expected to acquire handful knowledge about the importance of these two concepts for the students' academic success by comparing the influences of stress and self-esteem at the same time. This comparative aspect of the proposed study actually makes it exhaustive than the previously conducted researches.

Relationship between Stress and Self-esteem

To start with this discussion, a general perception can be taken into account according to which there exists a strong relationship between self-esteem and stress; however, different people have different notions regarding whether these two factors act on and influence one another (Windle & Windle, 1996). Majority of researchers have agreed upon the fact that whenever one's self-esteem is low; it can leave some psychological effects on an individual that eventually render that person more vulnerable to stressful situations. On the other hand, with consistently increasing levels of stress, a healthy sense of self-esteem in an individual can be eroded with

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the passage of time (Zautra & Reich, 1993). It is generally accepted fact that if the level of self-esteem is higher, it can protect one from being victim of stressful episodes; similarly, people with low levels of self-esteem can experience high stress within their surroundings. To better understand the correlation between stress and self-esteem it is necessary to revise the basis of these two cognitive factors from the literature. Those who possess higher self-esteem generally have positive approach for perceiving things; in addition, they are realistic with a distinctive self-image, which is followed by an understanding of both their merits and loopholes (Tubman & Windle, 1995). These researchers depict higher level of acceptance towards the circumstantial events they are surrounded with. It is researched by a number of researchers exploring the context that childhood is the stage where self-esteem actually starts building that can be improved or eroded later in life as per the events and situations that person goes through (Thombs, 2000).

When it comes to literal definition of Stress, it is defined as “the feelings of pressure and worry” (Swearingen & Cohen, 1985). There can be variety of causes of stress that vary with situation to situation; however, it is observed by various researchers that these feelings are often correlated with complex scenarios, over-burdened responsibilities and concerns one may face in the real world. These feelings are typically more pronounced in people who are sensitive and think a lot. The perceptions of an individual regarding his or her situations are just as important as the actual facts associated with the given situation. For one person the given assignment may be a wonderful opportunity while for another, it is a terrible burden. Thus, it is all about one contemplates about his/her surroundings and life scenarios (Stein, 1991).

The point of interaction of self-esteem and stress is the perception one has. This is what our proposed study has concluded that those who experience higher levels of self-esteem are positive in their perceptions and usually assess their own capabilities positively and thus, these people are more apt to anticipate success in new endeavors. In turns, their anticipation of success makes the thought of embarking on new projects less stressful. As found by Swearingen and Cohen (1985), for people having low levels of self-esteem the interaction between self-esteem and stress can be relatively destructive. These are the individuals who have the feelings of helplessness, powerlessness, and ineptness majorly. In due course, the results proposed in this study reveals that any task seem more daunting to these individuals which can easily cause certain level of stress for them that they would even take ordinary challenges as the insurmountable ones.

It has been found in this research that the individuals having lower-than-average levels of self-esteem come up with a clear lack of assertiveness as one of the major side effects. This lacking assertiveness is likely to lead people with low self-esteem to a vicious cycle in which they start accepting more work than their own capabilities; which, in turn, can lead an individual to an increased level of stress. In such cases, self-esteem and stress, collectively, come up with extremely harmful feedback cycle (Zuckerman, 1989). Thus, it has been suggested by the majority of field experts that in such situations to overcome inappropriate assertiveness, proper training helpful in mitigating stress and thereby in aiding the recovery of self-esteem.

The overall results of the study in terms of relationship between stress and self-esteem identifies that positive and negative both sorts of hectic and tensed events are being experienced by youths of Pakistan. Throughout the country this certain rate of stress faced by the teenagers and youth remains almost the same. Only a little amount of difference is observed among the youth living in urban, rural and farming states (Rugancı, 1988). It is also observed that students who are more stressed during their early stages of academics are less stressed and feel high level of self-esteem by the end of final exams. However, those who were not successful experience less confidence among the students. And that is why the ratio between the unsuccessful events and less confidence is much greater than general stress and self-confidence. Therefore, it is suggested that parents, guardians and the trainers must pay complete attention to the impression on confidence for the events of which youth notify to be destructive (Johnson & McCutcheon, 1980). On the other hand, youth of developing countries, like Pakistan, have fewer opportunities; it can also be a reason that the confidence and self-worth of the youth is suffered at large (Powell & Enright, 1990).

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Relationship between Self-esteem and Students' GPA

The difference between academic achievement and self-esteem scores of students was examined as the second question of the present study. As a result of Pearson correlation applied between self-esteem and academic achievement, it was found that there is a significant difference between achievers and non-achievers on self-esteem. This result shows consistency with the literature. Studies that search global self-evaluation to academic achievements reveal the positive relationship between two variables (Marsh, 1990; Shunk, 1990; Hattie, 1992; Eccles, 1993; Bryne, 1996). There are also many studies that provided same results between academic achievement and self-esteem (Alves-Martins et al., 2002; Bloom, 1977; Wiggins, 1994; Kimball, 1972). Thombs (2000) found that first-year college students with relatively low self-esteem were more likely to exhibit many problem behaviors, than those with higher self-esteem. Some examples included alcohol problems, poor time management, poor study habits, and self-defeating behavior, than those with higher self-esteem. Based on the cognitive adaptation theory, Taylor and Brown (1999) found level of self-esteem to be directly related to seeking social support and indirectly to actual support, physical health and adjustment to college. Self-esteem was also found to be the best of five predictors (including SAT scores) of academic motivation, which was them linked to grade point average two years later. On the other hand, college students with a low self-esteem tend to be unhappy, less sociable, more likely to use drugs and alcohol, and are more vulnerable to depression, which are all correlated with lower academic achievement (Wiggins & Schatz, 1994).

The research, made by Wiggins & Schatz (1994), has shown that self-esteem and academic achievement correlate directly to a moderate degree. Honors students tend to demonstrate higher academic self-esteem and competency. For them, this academic self-esteem seems to become a motivational factor (Moeller, 1994). For many college students their self-esteem is based or enforced by their academic success or achievements. According to study of Demo and Parker (2001), four theoretical principles; 'social comparisons', 'reflected appraisals', 'self-perception', and 'psychological centrality' have been suggested to explain the relation between academic achievement and self-esteem among children and adolescents. First of all, because of studying in competitive and grade-conscious educational institutions, one can constantly be reminded about the importance of his/her grades (psychological centrality). Second, one can have daily opportunities leading him/her to compare his/her performance with others (social comparisons). Third, the reaction of others/friends that are monitored or internalized (reflected appraisals). Lastly, personal determinations of success or failure shape one's self-concept (self-perceptions).

Relationship between Stress and GPA of Students

As revealed by Byrne (1996) this non-significant correlation between the level of perceived stress and academic success during the middle and till the end of the semester can probably be explained by the fact that the students are already used to the system. Apart from that, it would not erroneous to establish here on the basis of implications of the findings extracted out so far that despite the fact that no-significant impacts of academic stress on academic performance has been found, other socio-economic stress factors are likely to increase from beginning of the semester to the middle of the semester. In addition, the findings suggested by Robison, Shaver and Wrightsman that on the whole there is no correlation between the level of perceived stress and the students' academic performance. These results are correlated with the results proposed by Lackovic-Girgin (2003) in his study. According to Lackovic-Girgin (2003) the levels of academic stress experienced students are not significantly correlated with their GPAs. For many researchers, these findings can be surprising; but, in actual fact, these results are proposed on the basis of observed facts that students, by the end of the semester, are normally familiar with the schooling system they are enrolled in. by the end of the semester, students are only concerned about their final exams as they have been through all the class assignments and thus, the pressure is now over. As supported by Youngs (1999) as soon as the students enter the tertiary of their educational institution, they are unaware of how the quizzes, tests, assignments will be held throughout the semester which contributes to their overall stress levels but not the final grades because they still think that final exams are the most important stage where they can make up their grades.

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Impact of Gender on Stress, Self-esteem and GPA

The impact of gender orientation on the levels of self-esteem or stress during students' life has been analyzed in-detail in this study. For evaluating the difference between two genders with respect to stress and self-esteem, some independent samples t-test was applied. However, our results gave a clear picture regarding no significant connection between the level of stress and self-esteem and gender-factor of the students studying in private universities of Pakistan. These findings were not expected for the very obvious and general perception reported by a lot of researches that were conducted to support that there is a wide difference between male and female on self-esteem and stress score (Block & Robins, 1993, Güngör, 1989, Byrne, 2000). However, the review of literature has significantly mentioned that there are several contradictions among various researchers when it comes to study the correlation between gender and levels of stress and self-esteem, specifically among the students' community (Smith 2002, Growe, 1980; Fenzel & Blyth, 1986). Most of the studies conducted to investigate the gender differences in context of self-esteem have clearly affirmed that the self-esteem score of adolescent female is usually lower as compared to that with the adolescent males (Block & Robins, 1993; Rosenberg & Simmons, 1975; Chubb, Fertman & Ross, 1997; Güngör, 1989; Byrne, 2000; Allgood-Merten & Stochard, 1991). Same results were found in context of stress and gender correlation e.g. (Chubb, Fertman & Ross, 1997; Güngör, 1989; Byrne, 2000; Allgood-Merten & Stochard, 1991).

Kearney-Cooke (2000) stated that self-esteem declines during adolescence, which may be the result of increasing cognitive ability and sensitivity to perceived social evaluation. There is a gap between adolescents' view of their 'real selves' compared to their 'ideal selves' widens and self-esteem declines. The research indicates that this drop is more profound for girls than for boys (Eccles, Flanagan, & et al., 1999). There are also studies that mentioned females view themselves more positively than do males (Thornberg & Jones, 1992).

These are not just latest research findings that stress and self-esteem are not correlated with the gender factor of the students; instead, in consistent with the current studies on the subject matter, a study was proposed by Maccoby and Jacklin in (1999), in which the researchers came up with conclusions that the two genders have no difference in terms of self-esteem and stress levels. Following the same trend in literature, Smith (2002) came up with the conclusions that no significant difference was found between male and female on stress and self-esteem scale. Apart from these studies, the researched literature has depicted that there are many studies proposed by various different researchers in different eras and have explained that no significant gender difference occur on stress and self-esteem scores (Bosacki, Innerd, & Towaon, 1979; Growe, 2000; Bohan, 1993, Guinn & Vincent, 2002).

Statement Of The Problem

The meta-analysis of studies covering relationship of self-esteem with academic career of students comes up with evidential facts that usually the indices of academic self-esteem are strongly correlated with the academic outcomes of the students; on the other hand, less association occurred with the more generalized self-esteem measures (Multon & Lent, 2007; as cited in Zahra, 2010). This signifies that the academic outcomes are not attributed to the general self-esteem measures and thus, cannot be found by them (Khan et al., 2011). It is observed by Bong (2001) (as cited in Rizwan, 2011) that enhanced performance and good grades are positively associated with academic self-esteem. Besides, self-esteem among the students is responsible to motivate them in their educational activities and thus, stands for the students' determination to have command over several challenging academic tasks been assigned to them during their course duration (Govt. of Pakistan 2001; as cited in Khan et al., 2011). It allows students to efficiently use their acquired knowledge and skills in their enrolled course. In addition, another research conducted by Hanif in (2011) came up with positive associations between students' academic devotion and academic self-esteem which ultimately ends up with high academic performances by the students.

Objectives Of The Study

Following objectives are anticipated to be accomplished in this study:

1. To investigate empirically the correlation between academic self-esteem and stress among undergraduate students of private universities in Pakistan.

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2. To analyze the effect of self-esteem and stress on GPA among undergraduate students of private universities in Pakistan.

3. To examine the effects of gender on academic success of undergraduate students studying in private universities of Pakistan.

Research Hypothesis

It is hypothesized in this study that:
H1: Stress and self-esteem are negatively correlated.
H2: Self-esteem and stress can impact academic achievement.
H3: Gender factor is influential for academic achievement.

RESEARCH METHODOLOGY AND SAMPLING TECHNIQUE

The targeted population was the students studying in private universities of Karachi city, Pakistan. Therefore, using a cluster random technique, 300 students of business administration were selected from three private universities. The quantitative approach interprets and presents results by utilizing data associated with measurements and implementing numerical data. Various statistical techniques are applied to the numerical data obtained from research areas through research subjects and other sources. The statistical analysis of data collected during research in the quantitative approach is performed using averages or measures of central tendency. The relationship among the variables of the collected data in a population is tested by applying statistical methods such as regression and correlation (McNabb, 2002). In research contexts, correlational studies are major types used by majority of researchers for analyzing relationships between different comparable variables. Despite the fact that correlational research methods can suggest whether two variables are correlated, this correlation does not always help in finding what change one variable can cause on another variable.

Theory of correlated variables affirms that any 2 quantitative variables can be correlated as long as the researcher has scores on these variables from the same participants. However, when it is already known that the two variables are not correlated with each other, then adopting this research approach to collect and analyze data would probably be a waste of time (Lodico, Spaulding & Voegtle, 2006). However, researchers used prediction design to predict certain outcomes in one variable from another variable that serves as the predictor (Creswell, 2008, p. 361). The dependent variable of the study was GPA of undertaken sample population, whereas, gender, stress and self-esteem were treated as independent variables.

Research Instruments

The instrument was adopted from Rosenberg self-esteem scale (Rosenberg, 1965) and perceived stress scale (Cohen, Kamarck & Mermelstein, 1983). In psychology, to measure the stress perception among people, Perceived Stress Scale Questionnaire is commonly used. It measures the degree of stress in one's life by exploring upon the scenarios he/she is going through. The unpredictability, uncontrollability, and overloads perceived by the respondents in their lives can be measured with this instrument (Cohen, Kamarck, & Mermelstein, 1983). Similar to questionnaires used in social surveys, Rosenberg Self Esteem Scale is a uni-dimensional scale, designed with ten items listed on it having four-scale answer for the participants ranging from strongly agree to strongly disagree. Due to its accuracy, its reliability and validity as a quantitative tool for self-esteem assessment are largely acknowledged (Rosenberg, 1965). The internal consistency and reliability of the scale, as suggested by Rosenberg (1965) ranged from 0.85 to 0.88 for the majority of samples. On the basis of samples used by Shin (1992) for evaluating responses of Korean respondents, the alpha coefficients for this scale ranges from 0.71 to 0.73. On the other hand, as reported by Supple, Su, Plunkett, Peterson and Bush (2012) the alpha coefficient of the scale was found to be 0.88. These studies yielded standardized alpha coefficient 0.78 for the Korean version and 0.88 for the English version. However, on the whole the alpha coefficient score for this scale was 0.87 for this global self-esteem scale. This study used these two instruments to ascertain the research objectives.

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KEY FINDINGS AND DISCUSSION

Demographic information of the respondents is presented in Table 1 below, which is based upon their age, gender, last semester's GPA. Majority of students surveyed in this study had GPA somewhere between 2.6 and 3.5. This classification was irrespective of students' age and their gender. Table is showing frequency and percentage of GPA of students. 35.6% of the students secure 2.6-3 GPA in their last semester and 35% secure 3.1-3.5 GPA. 14.9% of the student had 2-2.5 GPA whereas 11.6% students had 3.6-4.0 GPA. Table 1 shows the frequency and percentage of age group of students. 47.9% of the students were 18-20 years of age which is the most frequent age group. Second highest percentage is from the age group of 21-23 years which is 46.2%. 5.3% of the students were 24-26 years of age and only 0.7% of the students were above 26 years of age. Majority of our respondents belonged to the age group of 18-23. Thus, this age group ideally represents the undergraduate students in the country. The ratio of male respondents was slightly greater than that of the female ones. As represented in Table 1, (56.4%) male students and (43.6%) female students participated in the study.

Table 1: Demographics of Students

GPA of Students		
GPA	*f*	*%*
Below 2	9	3.0
2-2.5	45	14.9
2.6-3	108	35.6
3.1-3.5	106	35.0
3.6-4	35	11.6
Age-wise Demographics		
Age	*f*	*%*
18-20	145	47.9
21-23	140	46.2
24-26	16	5.3
Other	2	.7
Gender-Wise Demographics		
Gender	*f*	*%*
Male	171	56.4
Female	132	43.6
Total	303	100%

Table 2: Correlation between Stress and Self-esteem

Variable	Stress	
	r	*sig(2-tailed)*
Self esteem	-.215	0.00

This Table shows significant Correlation between stress and level self-esteem of the participants (N= 303). Correlation is significant at the 0.01 level (2-tailed). The statistics showed in Table 2 above depicts that there is significant negative correlation between stress and self-esteem among the students of private universities of Pakistan.

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Table 3: Correlation between GPA and Stress

Variable	GPA	
	r	*sig(2-tailed)*
Stress	0.044	0.441

Table 4 presents the correlation between GPA and stress of the students. Results in the Table shows insignificant correlation between stress and GPA of students at 0.01 level. This signifies that students' GPA is not affected by the stress they faced during their academic journey and instead, they manage to cope up with their stress and maintain their desired GPA.

Table 4: Correlation between Self-esteem and GPA

Variable	GPA	
	r	*Sig(2-tailed)*
Self esteem	0.039	0.500

Results in the Table shows insignificant correlation between self-esteem and GPA of students at 0.01 level. This signifies that the GPA is not correlated with the levels of self-esteem of these students.

When it comes to describe the variability of the observed and correlated research variables, a statistical method called Factor analysis is used by majority of researchers. This analysis is performed by identifying the variation in terms of a potentially lower number of unobserved variables that are termed as factors (Tucker & MacCallum, 1997). To put it simple, a scenario can be taken into account in which the variations in three or four observed variables mainly reflect the variations in fewer unobserved variables. This means that while performing factor analysis, researchers search for only such joint variations in response to unobserved latent variables. The Bartlett's Test of Sphericity relates to the significance of the study and thereby shows the validity and suitability of the responses collected to the problem being addressed through the study. The world-over accepted index is over 0.6. Also, For Factor Analysis to be recommended suitable, the Bartlett's Test of Sphericity must be less than 0.60. Table below shows the KMO value 0.677 which means factor analysis can be applied in this study.

Table 6: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	.677	
Bartlett's Test of Sphericity	Approx. Chi-Square	648.746
	df	190
	Sig.	.000

Table 7 shows the cumulative percentage of variation explained by the extracted components. Total variance explained is found 24.01. Percentage of variance for componen1 i.e. self-esteem is 12.2 and for component 2 i.e. perceived stress is 11.7.

Table 7: Total Variance Explained

Component	Rotation sums of squared loadings		
	total	% of variance	Cumulative %
1	2.456	12.281	12.281
2	2.346	11.730	24.011

Table of Rotated Component Matrix below shows the correlation of both components i.e. self-esteem and stress with each item.

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Table 8: Rotated Component Matrix[a]

Rotated Component Matrix[a]

	Component	
	Self Esteem	Stress
Self Esteem		
I take a positive attitude towards myself.	.607	
In the last month, how often have you felt confident about your ability to handle your personal problems?	-.568	
at times, I think I am not good at all	.545	
I feel that I have a number of good qualities	.478	
All in all, I am inclined to feel that I am a failure.	.472	
I certainly feel useless at times	.448	
I feel I do not have much to be proud of.	.431	
I am able to do things as well as most other people.	.424	
Stress		
In the last month, how often have you felt that you were unable to control the important things in your life?		.667
In the last month, how often have you felt nervous and "stressed"?		.635
In the last month, how often have you been upset because of something that happened unexpectedly?		.612
In the last month, how often have you been angered because of things that were outside of your control?		.608
In the last month, how often have you felt difficulties were piling up so high that you could not overcome them?		.555
In the last month, how often have you found that you could not cope with all the things that you had to do?		.419
On the whole, I am satisfied with myself.		-.311

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.
a. Rotation converged in 3 iterations.

Table 5: Independent Samples t-test for Gender

Variables	Gender	*N*	*M*	*S D*	*df*	*t*	*Sig.*
GPA	Male	171	3.24	.98	301	-2.6	.009
	Female	132	3.53	.92			
Stress level	Male	171	19.2	4.51	301	-.533	.595
	Female	132	19.5	5.11			
Self-Esteem	Male	171	18.1	3.4	301	1.14	.254
	Female	132	17.7	3.4			

Refer to the Table 5 the t-test resulted in the fact that there is no difference of gender, level of self-esteem and GPA of students.

Since this research has taken quite famous private universities into account for collecting primary data, these results are likely to be applicable on the students studying in the most private universities of Pakistan. It has been generally observed that in order to continue studying at reputed private universities in Pakistan, students are obliged to not only clear the entrance test but also to acquire as maximum points from the university entrance exam as possible. However, this requirement is comparatively high for the public universities in Pakistan. Therefore, it is usually successful for the students to get admission in any reputed private or public

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university of the country. But for some students, this challenging event can be the reason of self-confidence and self-esteem, on the whole. Or they are able to face the challenge due to their pre-existing self-esteem due to the fact that if students have high level of self-esteem, they are more successful in their academic life. As supported by Branden (1994) students are required to attain certain levels of self-esteem prior to be willing for persevering long enough to succeed in stressful life events. However, as discussed inliterature, in most of the cases the idea that achievement is more likely to be the result rather than the cause of self-esteem is generally accepted. Thus, it can be said that self-esteem and stressful life events are intimately related to one another.

Then we have discussed the impacts of stress on academic success and it was found that on the whole there is no correlation between the level of perceived stress and the students' academic performance. It was found that the levels of academic stress experienced students are not significantly correlated with their GPA. These results are proposed on the basis of observed facts that students, by the end of the semester, are normally familiar with the schooling system they are enrolled in. by the end of the semester, students are only concerned about their final exams as they have been through all the class assignments and thus, the pressure is over till the end of the semester.

Summarizing above discussion with respect to our findings of study, stress, tension, anxiety have a strong impact on the self-confidence and self-esteem. Besides this, there are many other factors that affect self-confidence at large. But then again the responsibility goes to the parents, guardians and others. They are not supposed to focus only on the results caused by the stress and tension but also to measure about their likely damages that could occur; as the research found that less confidence and self-esteem also plays a vital role in de motivating youths. This study has found negative correlation between self-esteem and academic and life stress, which indicates that students with high self-esteem are less stressed than those with low. Zuckerman (1989) suggests that this may be because greater self-esteem reduces stress by fostering social resources and effective coping. One solution can be enhancing students' ability to cope with stress by enhancing self-esteem of students. As Abouserie (1994) indicated that self-esteem can serve as variable moderating the impact of academic and life stress and students' personality variables should be taken into account in predicting reaction to those stressful life events.

From the findings it is revealed that there is no significant correlation between academic stress and academic performance of the students studying in private universities of Pakistan. The results imply that generally, the level of perceived stress increases as the students move to the middle and decreases as the students move towards the end of the semester as till then they have acquired certain knowledge of the course they have been taught throughout the semester. As proposed by Womble's (2003) the students feel much pressure as they freshly enrolled into any course at the starting of the semester. This is probably due to the fact that the students are not aware of the course content and its technicalities at the beginning and they are given any tests and assignments at the beginning of the semester, they get over-burdened and confused which can increase the level of stress on them. However, when more tests and assignments come into their life at the middle of the semester, they get used to of the course load and now are familiar with the knowledge base of the enrolled course and therefore, depict lower stress level as compared to the stress level at the beginning of the semester.

CONCLUSION AND RECOMMENDATIONS

Since the aim of the study was to explore the extent to which stress and self-esteem are influential for university students in Pakistan, results reflecting upon the correlation between self-esteem scores and stress of students were analyzed in context of gender orientation and academic achievement. Apart from that, it also holistically highlights the relationship between self-esteem and stressful life events experienced by the students' community in the country. The results affirmed that no significant relationship between stress, self-esteem and academic achievements exists. Moreover, gender of the students also show insignificant relationship with stress, self-esteem of the students. This study is conducted to assure that students will be benefited in achieving their academic goals. This is significant to draw attention towards the issues related to stress can be resolved by other cognitive factors like self-esteem which helps in upgrading academic

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achievements of students. It is assumed that the study regarding effects of stress on academic performance of university students will help not only students and teachers at academic level but also bring awareness among common people in understanding the pros and cons of stress in youth. Overall, this study will help us to find out the strategies that can be applied to educational context in order to help students minimizing and to cope up with their stress.

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