RELATIONSHIP BETWEEN STRESS AND ACADEMIC ACHIEVEMENT OF UNDERGRADUATE STUDENTS OF FEDERAL UNIVERSITY OF TECHNOLOGY MINNA, NIGER STATE, NIGERIA

BY

Shehu Aliyu AHMED
BSc ED GEOGRAPHY (UDUS, 2006)
P13EDPC8014/ 2013-2014

A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, AHMADU BELLO UNIVERSITY, ZARIA IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF MASTER OF EDUCATION DEGREE IN GUIDANCE AND COUNSELING

DEPARTMENT OF EDUCATIONAL PSYCHOLOGY AND COUNSELING,
FACULTY OF EDUCATION,
AHMADU BELLO UNIVERSITY,
ZARIA

JANUARY, 2018

DECLARATION

I declare that the work in this dissertation titled; relationship between stress and academic achievement of undergraduate students of federal university of technology Minna, Nigeria has been carries out by me in the Department of Educational Psychology and Counselling Ahmadu Bello University, Zaria. The information derived from literature has been duly acknowledged in the text and a list of references provided. No part of this project dissertation was previously presented for another degree or diploma at this or any other institution.

_____ _____

Shehu Aliyu AHMED **Date**

CERTIFICATION

This project dissertation titled; RELATIONSHIP BETWEEN STRESS AND ACADEMIC ACHIEVEMENT OF UNDERGRADUATE STUDENTS OF FEDERAL UNIVERSITY OF TECHNOLOGY MINNA, NIGERIA Shehu Aliyu AHMED with Registration Number: P13EDPC8014. Meets the requirement governing the award of masters of Education in guidance and counselling, Ahmedu Bello University, Zaria and is approved for its contribution to knowledge and literary presentation.

_____ _____

Prof. Raliya .M. Bello **Date**
(Chairman, Supervisory Committee)

_____ _____

Prof. Mustapha I. Abdullahi **Date**
(Member, Supervisory Committee)

_____ _____

Dr. A.I. Mohammed **Date**
(Head of Department)

_____ _____

Prof. Sidiq Z. Abubakar **Date**
(Dean School of Post Graduate)

DEDICATION

This dissertation is dedicated to Almighty Allah (SWT) for his protection and guidance throughout my study. It is also dedicated to my parents, wife and the entire family of Ahmed Aliyu, the 12th Dodo of Wawa, for their prayers towards the success of this study.

ACKNOWLEDGMENT

All praises and gratitude be to Allah (SWT). There is neither might, nor strength but from Him, The Exalted, the sublime, for giving me opportunity and strength to conduct this research work. May peace and blessings be upon the messenger of Allah, Muhammad, the seal of the prophets, and his purified progeny.

The researcher wish to extend his profound gratitude to his first and second supervisors, Prof. Raliya M. Bello and Prof. Mustapha I. Abdullahi, who despite tight schedules, gave me all necessary guide, support and consideration in order to make this work possible. I say thank you.

The researcher appreciation goes to the internal examiners, Prof. E. F Adeniyi, and Dr. U. Yunusa, who is also the post graduate school co-coordinator in the department of Education Psychology and Counselling. My gratitude also goes to the Head of department, Educational Psychology and Counseling Dr. A. I Muhammad and all academic/non-academic staffs of the department such as: Prof. M. Balarabe, Prof. S. Sambo, Pro. D.O. Oliagba, late Dr. O.E Albert and Dr. H. A. Tukur. Also to Mal. Ma'azu, Mal. Bashir Abubakar, Mark Musa and Abubakar Shehu for their support and guidance in the course of this study.

In loving memory of the researchers' father and brother, late Ibrahim Ahmed Aliyu, the 16th Dodo of Wawa, who I derived the inspiration for this dissertation; there memories will not be forgotten even though we ware give few years together, they have been most influential and significant person in my life. There legacy lives on through me and will now be a part of history. They are my motivation and the reason I am the person I am today. Thank you for being part of my life, I love you. I missed you. I hope I have and continue to make you proud.

My endless gratitude is always to my beloved mother Hajiya Zainab Ahmed Aliyu (Datto Aworu), she is the shield and borne of all successes in my life, may Allah reward her abundantly, and to my darling wife, Mrs. Ni'imat Ahmend Shehu, for her prayer, support and encouragement. I also want to acknowledge my brothers, Abbas Ahmed Aliyu, Nuhu Ahmed Aliyu and Bashir Ahmed Aliyu for all the support and prayer received from them.

I wish to also acknowledge the support and encouragement from my humble friends, Dr. Murtala Bankanu, Dr. Muhammad Zayyanu Bello, Dr. Zayyanu Sale, Alhaji Aminu Nagwari, Barr, Barau Sifawa, Mal. Umar Bio Kosobi, Mal. Abdulsemiu Tijani, and the entire staff of NTA New Bussa and Minna Niger State. My appreciation goes to entire staff and students of Federal University of Technology Minna. Mal. Aliyu Umar,Yabagi Usman, Abdullahi Musa, Ana John, Ahmed Ahmed, and all those numerous to mention who contributed toward the completion of this work.

ABSTRACT

This study examined the relationship between stress and academic achievement of undergraduate students of Federal University of Technology Minna Niger State, Nigeria. Six objectives, six research questions, and six hypotheses guided the study. The study which was correlational research design, had a population of ten thousand five hundred and two (10,502) students of Federal University of Technology, out of which a sample of three hundred and seventy eight (378) respondents were randomly selected through proportional stratified sampling technique. An instrument 'Academic stress inventory for students at University and colleges, it had a 5-point likert scale. The six research questions and hypothesis were analyzed using both descriptive and inferential statistics with the aid of SPSS version 16.0. The result of the analyses show significant relationship between academic stress and academic achievement ($r = -0.316$, $p = 0.000$), between teachers' related stress and academic achievement ($r = -0.332$, $p = 0.000$), between examination stress and academic achievement ($r = -0.211$, $p=0.000$), between peer academic stress and academic achievement ($r = -0.221$, $p=000$). However time management had no significant relationship with academic achievement ($r = -0.070$, $p=0.174$), and significant relationship between studying in group stress and academic achievement ($r = -0.201$, $p=0.000$). However, null hypothesis 5 was retained. Some recommendations were made based on the finding of this study. Managing stress through reviewing universities policies, goal and objective to meet the need and aspiration of students is recommended. Universities teacher/lecture should acquire the knowledge of stress management techniques in order to advise stressful situations appropriately. There should be adequate planning of academic work such that there would be enough intervals between the periods of continuous assessment test and examinations.

TABLE OF CONTENTS

Title Page		i
Declaration		ii
Certification		iii
Dedication		iv
Acknowledgements		v
Abstract		vii
Table of Contents		viii
List of Table		xi
List of Appendices		xii
Operational Definition of Terms		xiii
CHAPTER ONE: INTRODUCTION		
1.1	Background to the Study	1
1.2	Statement of the Problem	3
1.3	Objectives of the Study	4
1.4	Research Questions	5
1.5	Research Hypotheses	6
1.6	Basic Assumption	6
1.7	Significance of the Study	7
1.8	Scope and Delimitation of the Study	8
CHAPTER TWO: REVIEW OF RELATED LITERATURE		
2.1	Introduction	9
2.2.1	Concept of Stress	9
2.2.2	Concept of Academic Achievement	11
2.3	Theoretical Framework	13
2.3.1	Transactional theory of Stress	13
2.3.2	Person- Environment Fit Theory (P-E)	14
2.3.3	Theory of Psychological Stress	16
2.3.4	Weiner Attribution Theory for Success or Failure	17
2.4	Sources of Stress	20

2.5 Study Habits and Academic Achievement 26
2.6 Effect of Stress on Academic Achievement 30
2.7 Stress and Academic Achievement 31
2.8 Influence of Stress on Academic Self-Concept 34
2.9 Negative Influence of Stress 36
2.10 Manifestation of Stress 38
2.11 Measurement of Academic Achievement 41
2.12 Academic Performance of University Students 42
2.13 Empirical Studies 44
2.14 Summary 48
CHAPTER THREE: METHODOLGY
3.1 Introduction 51
3.2 Research Design 51
3.3 Population of the Study 51
3.4 Sample Size and Sampling Technique 52
3.5 Instrumentation 53
3.5.1 Validity of the Instrument 54
3.5.2 Pilot Testing 54
3.5.3 Reliability of the Instrument 54
3.5.4 Scoring of the Instrument 55
3.6 Procedure for Data Collection 55
3.7 Procedures for data Analysis 56
CHAPTER FOUR: RESULTS AND DISCUSSION
4.1 Introduction 57
4.2 Analysis of Bio Data of Respondents 57
4.3 Test of Null Hypotheses 60
4.4 Summary of Findings 64
4.5 Discussion of Findings 65

CHATER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1	Introduction	69
5.2	Summary	69
5.3	Contribution to Knowledge	71
5.4	Conclusion	71
5.5	Recommendations	72
5.6	Suggestion for Further Studies	74
5.7	Limitation of the Studies	74
	References	**76**
	Appendices	**85**

LIST OF TABLES

Table 3.1: Population Distribution of 100, 200 and 300 Academic Levels 52

Table 3.2: Distribution of Sample of 100, 200 and 300 Academic Level 53

Table 4.1: Distribution of Respondents by Faculty 57

Table 4.2: Distribution of Respondents by Level 58

Table 4.3: Distribution of Respondents by Age Range 58

Table 4.4: Distribution of Respondents by Gender 59

Table 4.5: Distribution of Respondents by Marital Status 59

Table 4.6: Frequency and Percentage on Self- Report G.P.A 60

Table 4.7: Correlation Between Stress and Academic Achievement 61

Table 4.8: Correlation Between Teacher Stress on Academic Achievement 61

Table 4.9: Correlation Between Examination Stress on Academic Achievement 62

Table 4.10: Correlation between Peer Stress on Academic Achievement 63

Table 4.11: Correlation between Time Management Stress on Academic Achievement 63

Table 4.12: Correlation between Studying in Group Stress on Academic Achievement 64

LIST OF APPENDICES

Appendix A: Approval Letter 85

Appendix B: Academic Stress Inventory of Students at Universities and Colleges 86

Appendix C: Correlations between Stress and Academic Achievement 90

OPERATIONAL DEFINITION OF TERMS

For the purpose of clarity, the following terms were operationally defined

Stress

Stress as a condition or feeling experience when a person perceive demands exceed the personal and social resources.

Academic Achievement

Academic achievement refers to the outcome of education, the extent to which students of university has achieved their educational goals which are determined by GPA.

Teacher Stress

This is a stress that directly or indirectly affects teaching staff and student as a result of poor teaching method, unprepared lecture, and low application or any other causes which usually harmful for students.

Examination Stress

These refer to students stress experience from preparing the examination, reading the course content and general revision of caseload for the purpose of examination.

Peer Stress

Peer stress is defined as when student on the same age are encourage or force to do something or keep up doing something beyond he or her ability.

Studying in Group Stress

These occur as a result of high intellectuals demanded from individual's member for the purpose of achieving group work.

Time Management Stress

These stresses occur as a result of goal setting and prioritization, control of time available, planning and organizing task.

CHAPTER ONE

INTRODUCTION

1.1 Background to the study

Stress is a response of an individual to a perceived or encountered threat or demand, which is beyond his/her ability to handle. That is to say, it is a condition where by an individual interprets an event as a threat or demand and swiftly response to it. Stress could cause unpleasant emotional and physiological changes in a person, thus resulting into mental and physical illness. However, stress is not entirely negative, in a way that it demoralizes and reduces the performance of a person, to the extent that he/she becomes depressed and aggressive, rather, it has a positive impart to him/her, where it alert him/her on a dangerous situation he/she finds himself/herself, thus prepares him/her to face it squarely. Stress is cause by inevitable events within the environment that are called stressors. These stressors are found in every aspect of human life such as homes, schools, working places, hospitals, and prisons.

Stress has become an important topic in academic circles as well as in the society. Some scholars in the field of behavioural sciences have carried out extensive research on stress and its outcomes and concluded that the topic needed more attention. Stress can come in different ways in an individual's daily life (Agolla, 2008). When there is a change in life, we adjust ourselves to fit in the new condition. For a student, stress may be caused by failure in academic, financial and health problems or loss of a family member as well as close associates. Events that bring stress are called stressors. A sudden change in life or stressors may affect a person's life style or even his/her physical and mental health. The impact a stressor leaves on a person depends on how the person takes the tension. If the person takes the event positively by accepting it as a part of challenge in life and finds ways to deal with it, the stress will fade away and he/she gets over it.

Conversely, the consequence may leave the person a prolonged emotional disturbance. University provides students' tertiary education and psychosocial development. Besides, pursuing knowledge in University, a student also gets to socialized with different kinds of people and undergoes psychological development. Studies show that entering University may bring strain or stress (Gall, Evans, & Bellerose, 2000). This is because University students face changing education system, lifestyle, and social environment. University students need to reach certain levels of academic achievement to graduate.

The academic achievement is determined by their performance during classroom activities, assignments, presentations and examinations. This means that they are evaluated throughout the semester. Besides, most students have moved out from home and they have to be wise in managing their time and activities. They now meet people of different ages and backgrounds, thus interpersonal skills are needed to socialize with the people around them. This does not only affect the social relations within or outside the University, but goes to affect the individual person's life in terms of commitment to achieving the goals. Knowing the causes of students stress will make the University administrator know how to monitor and control the stress factors that are responsible for the students stress. Stress in academic institutions can have both positive and negative consequences if not well managed (Smith, 2002; Tweed 2004; Stevenson & Harper, 2006). Academic institutions have different work settings compared to the non- academic and therefore one would expect the difference in symptoms, causes, and consequences. Transition of students from home to University environment could cause a psychological, social and academic shock to them; the students will face new methods of teaching, new academic requirements, new type of relations between students and faculties and even new relations among students themselves.

Achievement of student in the classroom and University take a central role in the academic development of the student. Teacher and school administrator alike take cognizance of the academic well-being of the student. Yardstick is set by the school authority to measure performance, the standard set by the university will determine whether a student is performing well or not in the assessment of performance. Ongori (2007) argued that achievement is the behaviour of an individual that can be directly observed by another individual therefore academic achievement has been seen as a term used for student based on how well they are doing in studies and classes. This definition tends to see academic achievement as the culmination of all the activities of the school. Academic achievement for University student is also seen as the extent to which a student has achieved his educational goals. This means the student academic performance is measured by the extent to which he has reached the educational goal has set for himself/herself. The University measures academic achievement in several ways which include continuous assessment test (C.A.T) and a number of standardized test and examination. By this method, area of strength and weakness in a student academic performance determined and evaluated in order to improve on the learning process of the student (Ongori 2007).

1.2 Statement of the Problem

It is observed that Stress can become a way of life to University students. Different types of stress are experienced by students which may affect their mental health, social health and academic achievement. Most a times, University students' stress leads to a terrible effect that can change their lives completely. It is observed that University lecturers often emphasized the acquisition of knowledge, so they often neglect the emotional feelings of students during the teaching process, which may cause emotional stress and learning problem for students. In

addition, students of Universities and Colleges reported that, prospect of having to sit for examination is stressful because of the pressure to review all the learned materials within a giving period of time which leads students to feel unfamiliar situations like nervousness, frustration, abasement, depression. Time management skill is stressful because most of the University students find it difficult to achieve a balance between continuous assessment test and examination. The instability of these emotions easily initiates unusual behaviours which may affect their learning ability and academic achievement. It is also observed that outcomes associated with high level of peer academic stress such as suicide, violence, drug abuse, feeling of inferior to others, not being able to think properly, worrying too much, feeling that life is not worth living, feeling anxious without any apparent reason have been witnessed in the institutions often and are worth paying attention to. It is also observed that stress management technique are very poor and ineffective in the University, it is based on this that the study intends to examined the relationship between stress and academic achievement among the undergraduate students of FUT, Minna.

1.3 Objectives of the Study

The following objectives of the study: to find out

1. Relationship between stress and academic achievement of undergraduate students of FUT Minna.
2. Relationship between teacher-related stress and academic achievement of undergraduate students of FUT Minna.
3. Relationship between examination stress and academic achievement of undergraduate students of FUT Minna.

4. Relationship between peer group stress and academic achievement of undergraduate students of FUT Minna.
5. Relationship between time management stress and academic achievement of undergraduate students of FUT Minna
6. Relationship between studying in groups stress and academic achievement of undergraduate students of FUT Minna.

1.4 Research Questions

For the purpose of this study, the following research question guided the study:

1. What is the relationship between stress and academic achievement of undergraduate students of FUT Minna?
2. What is the relationship between teacher-related stress and academic achievement of undergraduate students of FUT Minna?
3. What is the relationship between examination stress and academic achievement of undergraduate students of FUT Minna?
4. What is the relationship between peer stress and academic achievement of undergraduate Students of FUT, Minna?
5. What is the relationship between time management stress and academic achievement of undergraduate students of FUT Minna?
6. What is the relationship between studying in group stress and academic achievement of undergraduate students of FUT Minna?

1.5 Research Hypotheses

For the purpose of this research work, the following null hypotheses were tested.

1. There is no significant relationship between stress and academic achievement of undergraduate students of FUT Minna.
2. There is no significant relationship between teacher-related stress and academic achievement of undergraduate students of FUT Minna.
3. There is no significant relationship between examination stress and academic achievement of undergraduate students of FUT Minna.
4. There is no significant relationship between peer stress and academic achievement of undergraduate students of FUT Minna.
5. There is not significant relationship between time management stress and academic achievement of undergraduate students of FUT Minna.
6. There is not significant relationship between studying in group stress and academic achievement of the undergraduate students of FUT Minna.

1.6 Basic Assumptions

The following assumptions was made about the study

1. That positive relationship may exist between stress and academic achievement of undergraduate students of FUT Minna.
2. That positive relationship may exist between teacher-related stress and academic achievement of undergraduate students of FUT Minna.
3. That positive relationship may exist between examination stress and academic achievement of undergraduate students of FUT Minna.
4. That positive relationship may exist between peer stress and academic achievement of undergraduate students of FUT Minna.

5. That positive relationship may exist between time management stress and academic achievement of undergraduate students of FUT Minna.
6. That positive relationship may exist between studying in groups stress and academic achievement of undergraduate students of FUT Minna.

1.7 Significance of the Study

It is hoped that, the outcome of this study would enlighten college students to understand the meaning of stress and identify its possible causes. However, University students would understand the various stress factors responsible for academic success and failure. The study would also help the university communities to be aware of the danger posed by different stress factors to the individuals, however university communities would understand outcome associated with high level of stress such as suicide, violence, drug abuses, not being able to think properly, worrying too much, feeling anxious without any apparent reason. The study would help society and University administrators to teach stress situation and to provide appropriate and adequate stress management techniques for effective teaching and learning in order to achieve educational goal and objective.

The study would guide counselors, teachers, and psychologists to advice stressed individuals appropriately and make recommendations and encourage appropriate stress management behaviors for college students who are prone to severe stress. For those wish to carry similar research, the findings would provide them with valuable information, guide and knowledge especially that involve academic stress and academic achievement. The finding would assist decision-makers in their deliberation over very sensitive issues concerning academic stress that lead to academic failure. The study would add more dimension to the work already done in the field of academic stress and academic achievement, thereby opening up new area of research.

1.8 Scope and Delimitation of the Study

This study was limited to 100, 200 and 300 level of seven schools of undergraduate students of Federal University of Technology, Minna. Male and female, young and old are considered, and this research was not considering 400 and 500 level due to time constraints and insufficient resources. Various stress factors have been the focus in this study such as teacher related stress, examination stress, peer academic stress, time management stress, studying in group stress, and relationship with academic achievement. Hence, students may likely experience any of the stress that is responsible for academic success or failure. Student affairs division and examination officer of various departments of Federal University of Technology, Minna were consulted and the study need for it to be time-bound. In addition stress level of academic and no-academic staff is not considered in this study.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

2.1 Introduction

This chapter presents review of related literature on the relationship between academic stress and academic achievement, under the following sub-headings; concept of stress, sources of academic stress, study habits and academic achievement, effect of stress, Academic performance of University students, negative influence of stress, academic stress and academic achievement. Stress and student's self-concept, concept of academic achievement theoretical framework, empirical study, and uniqueness of the study.

2.2.1 Concept of Stress

Baker (2003) noted that undergraduates are faced with many new interpersonal, social, and academic demands during the transition from secondary school life to University which is stressful for many of them. The immediate challenges that students face are the decision they have to make about the presented career path in addition to developing and negotiating new relationships. Baker further noted that adjustment during the transition period is linked to the way the undergraduate cope with that stress which affects academic motivation and performance, the concept "stress" lacks universally accepted definition, according to (David, 2009). Defines stress as a physiological response to perceived threat, stress was perceived as a pressure from the environment, then as a strain within the person. "The generally accepted definition today is one of interaction between the situation and the individual. Lazarus as cited in Bakar (2003). Defines stress as a condition or feeling experience when a person perceives demands exceed the personal and social resources. Similarly, Lazarus and Folkman as cited in Ahmed (2012).

State that stress is a mental or physical phenomenon formed through one's cognitive appraisal of the stimulation and is a result of one's interaction with the environment. Adaptability or stimulates an individual's body or mentality. Similarly, Yusoff (2004) suggests a stressor is an event or any stimulus that cause an individual to experience stress. Two of the most important categories of stressors that have been researched at the tertiary environment are academic and institutional stressors. Academic stress is a product of a combination of academic related demands that exceed the adaptive resources available to an individual Ahmed & lama (2010) defined academic stress as a demand related to academics that exceed the available resources (internal or external). According to Lama academic stress echoes individual's perception of academic frustration, academic conflict, academic pressure and academic anxiety which are synonymous with the components of academic stress. Academic frustration is a state caused by harm of some academic goals. Academic conflict is the result of two or more equal but compatible response tendencies to academic goals. Academic pressure occurs when the student is under heavy demands of time and energy to meet academic goals, and academic anxiety is an apprehension of harm to some academic goals. In the academic environment, high expectation, information overload, academic pressure, unrealistic ambitions, limited opportunities, and high competitiveness are some of the common sources of stress that create tension, fear, and anxiety in students (Sinha, Sharma, & Nepal, 2001). A study by Daihlin, Joneborg & Rureson (2005) pointed out that students have found the requirement to meet assessment deadlines as a major source of stress. According to Ahmed Students report, experiencing academic stress with the greatest sources of academic stress coming from taking and studying for examination, grade competition, and the large amount of content to master in a small amount of time.

2.2.2 Concept of Academic Achievement

Garba (2006) defines academic achievement as the attainment obtained by a child from lesson taught which may include experience, acknowledge and skill. He explained that the child's good and poor achievement does not depend on any attribute that the child is born with, but he/she has complex response to his/her family, his/her home environment, his/her social contacts, his/her teacher and the overall climate of his/her school and assessment procedure.

Yusuf (2012) opinion that in the United State of America to qualify for recognition of undergraduate academic achievement, a student must have completed successfully certain courses, achieve certain grade-point average for given semesters. In other words, it is not just one-point observation of measurable behaviours of a person that constitutes his/her academic achievement. There should be an assessment of how well he/she accomplishes the program goals; a summary of his/her cumulative academic programme performance up to the point of graduation. For instance, students' academic achievement includes their accomplishment at SSCE and JSCE. Lawrence as cited in Yusuf (2012) further classified activities that occur in performance as academic performance index. According to him, satisfactory academic achievement award is given to recipient who maintains satisfactory academic performance and progress towards the attainment of a degree or certificate in line with the United States Department of Education regulations. This is to suggest that academic achievement is cumulative and progressive. It means that academic achievement cannot be attained within a short period or at a slot. According to Nesbit and Winne (2009) the extent to which child's intellectual potentialities for success in education process depends initially upon how the parent who transmitted these potentialities can provide the environment to measure it. Study of Taiwo as cited in Garba (2006) explained that it is only when the home performs its educational functions

that the foundation of academic achievement is laid in children that the community utilize these potentiality to enrich children cultural heritage. Most of studies confirmed the importance of parents influence on their children academic achievement. The home should provide the children with adequate motivation, encouragement, support guidance and educational gadget such as computer, books, television, writing material to mention but few. In Nigeria, public discussions frequently focus on educational standard. The public unhappiness becomes more prominent following the annual release of the West African senior school certificate examination result. Students outcome do match government and parental investments. All stakeholders are concerned about why the system is churning out graduates with poor results. To them it is questionable whether or not teachers in the public secondary school, the most important factor in the effectiveness of the school and in the quality of a child's education, are competent to teach effectively. The National Policy of Education states that no education system can rise above the quality of its teachers in the system (FGN, 2006)

Ogunsaju (2004) states that the academic standard in all Nigeria educational institutions have fallen considerably below societal expectations. Gimba (2006) corroborated this view. He reported that the decline in the quality of education cannot be ignored by anyone who is aware of the significant role of education as an instrument of societal transformation and development. Garba (2006) institutionalized the private public partnership (PPP) and school based management committee (SBMC) to manage secondary education and to promote school effectiveness since students success depends on the amount of learning that take place in the classroom and other related how effective and efficient the teacher perform in school. Baldwin (2009) opined that improving the quality of the teaching force in University is seen as the key to raising students achievement, thus raising educational standards should be the government

number one priority. Similarly, Olagunju (2004) claimed that education cannot be by just anybody, it requires a teacher who plans and delivers the lesson or instruction in such a way that objectives can be achieved. An uncertified teacher cannot prepare student for WASCE/GCE because it is unlikely that they could pass. Nagaraju (2004) stated that government should find all possible means to retain veterans and experienced persons to improve the education system. The Banguada seminar Report on Qualitative and Quantitative in Nigeria Education (NERC, 1980) as cited by Umar (2005) also shared the consensus that teachers are the main determinants of quality in education. If they are apathetic, uncommitted, uninspired, lazy, unmotivated, immoral and antisocial the whole nation is doomed. If they are ignorant in their discipline and thus import wrong information, they are not only useless but dangerous. Therefore, the kind of teacher framed and posted to schools may well determine what the next government will be like. Teachers make school curriculum; therefore their adequacy and quality for better service delivery need to be assessed on regular basis.

2.3 Theoretical Framework

2.3.1 Transactional Theory of Stress (Lazarus & Folkman, 1984)

According to Holroyd and Lazarus in Philip (2014) the transactional theory defines stress as arising from the appraisal that particular environmental demands are about to tax individual resource. This definition of stress encompasses a number of themes that capture the transactional nature of stress and those processes that best express the nature of that transaction. These themes involve the following.

1. Stress is a product of the transaction between the individual and the environment.
2. The authority and power of the transaction lies in the process of appraisal that binds the person and the environment and it is this relational meaning 'that the person constructs from the transaction and that lies at the heart of the stress process.
3. There are two types of appraisal-primary and secondary. It is through these appraisals that the focus is shifted to what people think and do in a stressful encounter, representing a process-oriented approach. This reflects the 'the changing person-environment relationship' and provide an insight into the nature of the stress process itself.
4. It is the appraisal process that offers a causal pathway-a bridge to those discrete emotions that best express the nature of the stress experience.

Lazarus identifies three types of primary appraisals, Harm/loss-something that has already occurred; threat- the possibilities of some harm in the future; and challenge- where the person engages with the demand. Later, added another appraisal that he described as benefit, where individuals search for the benefit in a demanding encounter. Lazarus,(Lazarus and Cohen-Charash in Phillips 2014).

2.3.2 Person-Environment Fit Theory (P-E) by Holland 1930

According to Philip, Michael and Carry (n-d) person-environment fit (P-E fit) is one of the major's theories of stress. P-E fit has been on existence and to a large extent considered to underpin other stress approach. This theory laid emphasis on reacting to prevailing mechanistic view of human behaviour, which attributed the causes of behaviour solely to the environment, and psychodynamic approaches which tended to conceive behaviour as emerging from personality characteristics (traits), and environment factors. Lewin conceptualized the interaction between the Person and Environment factors (P+E) as the key to understanding people cognitive,

affective and behavioural reaction. Holland early thinking therefore provided the foundation for the modern perspective of P-E fit. The notion of 'fit' is synonymous to "match" "congruence" and 'correspondence" in the academic stress and well-being literature, the fit concept has been characterized as having two components the degree of match, congruence, or correspondence between the demands people confront at school and their abilities to meet those demands, referred to as demands – ability fit; and the match, congruence or correspondence between the person's needs (including physical and psycho-social needs) and the resources available to him/her, which is referred to as needs-supplies fit. Most research on the relationship between P-E fit and stress or well-being has focused on supplies fit, as it is assumed that a lack of fit (that is, misfit) between need and resource will have a pronounced impart on stress level and overall well-being. However, demands-ability fit can also be important in terms of a person's well-being. For instance, if a person's workload is high and do not have the time or energy to perform what is expected from them, this can induce a high level of psychological strain. The theory hinges on the amount of a 'stimulus' (for example, workload, work complexity, level of authority and social interaction with colleagues) that an individual prefers to have, and the actual level of the various stimuli.

Conversely, P-E fit theory postulates that high strain will occur where there is a mismatch between the person's needs and what receive or confront at school. The condition which (theoretically) should create highest levels of strain will be one where the person strongly desires a particular feature (such as interpersonal contact), but does not receive it. In summary, the basic notion underlying P-E fit theory is that there need to be a match between what people want and what they receive, as well as a match between their ability (knowledge, skills) and the demands placed upon them. Lack of match (misfit) creates strain and (ultimately) reduces their sense of

psychosocial well-being. According Holland, stressors and resulting stress as a product of the interaction between the individual and the potential sources of stressors in the environment. According to this model, occupational stress occurs primarily as a result of inadequate person environment fit. One kind of fit is the extent to which the individual's end to which skills and abilities match the demands and requirements of the job. The second fit is the extent to which schools environment provides support to meet the individual's needs. The resulting stressors and stress are major contributors to psychological and physical strain.

2.3.3 Theory of Psychological Stress by Lazarus 1966

According to Lazarus (1966) stress is a two way process; it involves the production of stressors by environment and the response of an individual subjected to these stressors. His conception regarding stress led to the theory of cognitive appraisal, which stated that cognitive appraisal occurs when a person considers two major factors that majorly contribute in his/her response to stress. The threatening tendency of the stress to the individual and the assessment of resources required to minimize, tolerate or eradicate the stressor and the stress it produces.

Stress is regarded as a relational concept, i.e. stress is not defined as a specific kind of external stimulation or a specific patter of physiological, behavioural, or subjective reactions. Psychological stress refers to a relationship with the environment that the person appraises as significant for his or her well being and in which the demands tax or exceed available coping resources (Lazarus & Folkman, 1986). This definition points to two processes as central mediator within the person-environment transaction; cognitive appraisal and coping. The concept of appraisal is a key factor for understanding stress-relevant transactions. This concept is based on the idea that emotional process (including stress) are dependent on actual anticipation that persons manifest with regard to the significance and outcome of a specific encounter. This

concept is necessary to explain individual differences in quality, intensity and duration of an elicited emotion in environments that are objectively equal for different individuals it is generally assumed that the resulting state is generated, maintained and eventually altered by a specific pattern of appraisal. These appraisals, in turn, are determined by a number of personal and situational factors. The most important factors on the personal side are motivational disposition, goals, values, and generalized expectation. Relevant situational parameters are predictability, controllability, and imminence of a potentially stressful event.

In general, cognitive appraisal is basically categorized into two. In the stage of primary cognitive appraisal is to classify whether the stressor or situation is a threat, a challenge or a harm-loss. When you see the stressor as a threat, you view it as something that will cause future harm such as failure in examination. When you look at it as a challenge, you develop a positive stress response because you expect the stressor to lead you to a higher class ranking or a better employment. Stress can occur without appraisal such as when your car is involved in an accident and you haven't had time to think in an accident and you haven't had time to think about that has happened. Accident can often cause a person to be in shock. It is difficult for people to make appraisal whist in shock as their cognitive functioning is impaired. Personal factor include intellectual, motivational and personality characteristics. People who have high self-esteem are likely to believe that they have the resources to meet their demands. Stressful events are seen as challenges rather than as threats Lazarus (1966).

2.3.4 Weiner Attribution Theory for Success or Failure (Bernard Weiner 1935)

Attribution theory rests on three basic assumptions (Santrock, 2009). First, people want to know the causes of their own behaviour and others, particularly behaviour that is important to them. Second, attribution theory assumes that we do not randomly assign causes to our behavior.

There is a logical explanation for the causes to which we attribute our behaviuor. Third, the cause that we assign to our behaviuors influence subsequent behaviuors. If we attribute our failure to a particular person, we may come to dislike that person. The student who believes that "no matter what I do, Mr. Smith won't give me a good grade" Will come to dislike Mr. Smith. Bernard as cited in Santrock (2009) believes that when achievement is aroused, we tend to attribute our performance to one of four elements ability, effort, task difficulty, or luck. Each of these elements is highlight below:

Ability; these attributions of success and failure have important implication for teaching since students' assumptions about their abilities are usually based on past experiences. It is precisely here that we find explanations for mathematic phobia, reading problems, or dislike of science. When students have a history of failure, they often make the rather devastating assumption that they lack ability. The tendency is particularly true if others do well at the task. Once student question their abilities, this doubt spreads to other subject and other tasks. Soon there is a generalized feeling of incompetence that paralyzes initiative and activates an expectation of failure. Schmakel (2008), studying the relationship between self- efficacy (that is, personal judgment of performance capabilities on any task) and leaning, reported that students enter a classroom with aptitudes and experience that affect their self- efficacy for increases and in turn, enhances motivation. Students who consistently question their own abilities pose a serious challenge for educators, because the students' history of failure and feelings of incompetence undercut motivation and learning. An initial assumption about these students should be that there must be something that they can do well. Consequently, search for tasks that they can perform with competence and publicly reward them for their success. Remember; avoid the danger of attributing their initial failure to a lack of ability before searching for alternate

causes. Weiner also made the interesting discovery that students usually have no idea how hard they try to succeed. Students (and all of us) judge their efforts by how well; they did on a particular task. Even in tasks involving pure chance, successful students believed that they tried harder than those who were unsuccessful. An important cycle is thus established; success increases effort; effort produces more success. The educational implications are real and significant. If a skill is to be mastered and the teaching is consistent for an entire group, then students performance will vary because of motivation. Here again we note the importance of ensuring success as a means of encouraging further effort (Santrock, 2010).

Luck; if there is no tangible link between behaviour and goal attainment, the tendency is to attribute success to luck. Those students who have little faith in their abilities attribute their success on almost any task to luck, thus short-circuiting the motivational network just described. Success in this case will not increase effort; lack of effort does nothing to bolster a belief in one's ability and tasks remain an overwhelming obstacle (Santrock, 2010).

Task Difficulty; Task difficulty usually is judged by the performance of others on the task. If many succeed, the task is perceived as easy and vice versa. An interesting phenomenon can develop here. If a student consistently succeed on ability, but if individual success is matched by the success of other, then the source of the success is seen in the task. Weiner's findings emphasize once again the importance of the matching a task with a student's ability, thus enhancing ability and increasing effort (Santrock, 2010).

2.4 Sources of Stress

Beng (2009) define the source of stress as every circumstance or event that threatens to disrupt people daily functioning and cause them to make adjustment. These sources of stress called stressors and stressors are demands made by the internal or external environment that upset balance, thus affecting physical and psychological well-being and requiring action to restore balance (Lazarus & Cohen, 1977). However, they differ from the degree of severity and duration of stress. What is stressful for an individual may not be a stressor for another. For example, missing some lecture may be stressful for the first year undergraduate students, but may not be stressful for another student depending on his or her degree of expectation. According to Lin & Chen (2009) some of the academic stress factors include the following:

Teacher Stressor

Teaching is such a kind of unique profession in which the expectations of students are very high regarding to the students educational progress, future career and about the establishment of the personalities of students along with education (Wilson, 2002). There exists a critical and worthy relation between an instructor and its pupils. At a time attitude of a teacher can adversely affect the progress of a student positively and negatively as well. There is a major relationship between stress and productivity. A negative correlation is found between job performance and the self motivation level in teachers. Statistical analysis is shows that there is no special role of motivation in the job performance (Hanif and Rubina, 2004) and surveys indicate that many educators are feeling stressed and disengage which puts at risk not only their teaching but also students performance, the morale of administrator and students is also suffering. The state of America's schools report also indicated that when teacher are stressed or not fully

engaged in their work, students feel the impact. Teacher engagement level is directly related to those of their students-and thereby to student's achievement outcome.

Studying In group stress

Study groups, (comprise of four to six students) are considered to be rather important in college due to the overwhelming workload of assignments. The study group environment offer students the opportunity to engage in a more in-depth discussion with peer, sharing information and knowledge about a course they are collectively enrolled in. Being a member of a study group where everyone actively strives to learn and remain on task can be very stressful toward ones academic success.

Time Management Stressor

Scholarly literature have shown that time management is among the contributing factors which impinge upon students academic performance and achievement, Balduf, (2009) recognized that poor time management can contribute to academic underachievement, and effective time management can contribute to higher levels of college achievement. Mistra and Mckean (2000). In a study showed that there is a relation between time management, stress reduction and increase academic success. Izawa (2002) reported that in learning the text materials, the skill of time management is essential, moreover, studies show that the time organization and time management behaviors are significantly related to academic performance. Some people think that managing their time is all they need to remove stress from their live and get their work and essays done. But, simply managing your time is not as easy as it sounds. Students with poor time management skills are far more likely to be stressed or feel increased level of anxiety. It is the same as a person with no navigation skills, feeling ill-at- ease or anxious

in a new city. However, following some simple time management principle can positively impact you feel about studying. The ideal of an approaching deadline for something such as an essay may be a big cause of stress for students, but there is a misconception that the deadline is the primary cause of stress.

Test and Examination Stressor

Many researcher recognize that many student experience heightened stress levels as examination approach and in some cases that stress can become vary acute, resulting in what may people refer to as panic attacks

How to Prepare for Examination without Stress

1. Don't work all night-get some sleep.
2. Allow time for a breakfast before you start, or lunch if it is an afternoon examination.
3. Make sure you know when and where the examination will take place.
4. Get to the venue in plenty of time to allow you to stay as relaxed as possible
5. Take a drink of water in with you
6. Try not to spend too much time analyzed your performance after the examination this almost inevitably leads to anxiety since will as focus more on what we have done wrong, than what we have don't correctly.

Course Load Stressor

Course load versus time available has also been cited to be a stressful factor in the academic environment (Zeidner as cited in Joseph 2013). Studies reveal that students perceive course load to be high in their first year of study, and that the perception of course load positively correlates with exam stress (Mani, 2010). In their study, Talib and Zai-ur-Reliman

(2012) found out that majority of the students (53%) claimed that course load is the source of their stress which in turn affected their GPA, further students rapport that the prospect of having to sit for examination is stressful because of the pressure to review all the learned material within a given period of time (Mani, 2010). Mani explains that it is not the examinations itself that induce stress but the fact that the possibility of failing or passing the exam can shape the course of one academic career and professional life.

Interpersonal Stressor

Interpersonal relations ware the most often reported source of academic stress among the College students. This can be attributed to personal issues such as the individual differences in values, belief, situation intentions, and goal commitments that greatly influence ones perceived stress (Davonport & lane, 2006) and Confirmed this as their research findings illustrated a positive correlation between interpersonal problems and other stressors implying that the more interpersonal problems students had, the more stress they were likely to face. Personal factors were recognized as a challenge that influenced their coping mechanisms and eventual levels of stress.

Financial Stressor

When students do not have adequate personal resources like finances, to deal with the stressful event, they may experience heightened distress (Bang, 2009). Research also shows that several student students deal with the pressure of finding a part-time job to meet their financial demands and create a bridge to professional life after their studies. In addition to the academic hardships, the students are faced with stressor arising from their part-time job. Stecker (2004) found that nursing students who were more likely to have job during their academic training reported high levels of stress than Medicine, Pharmacy, Dentistry and graduate students. Bradley

(2009) emphasized that student worker experience greater stress during midterm and final examinations periods of the academic year than during any other time. This arises from absenteeism from class due to the demand to be at work. According to Robotham (2008), 30% of working students, misses' lectures and 20% fail to hand in course work on time due to work commitment. Such an imbalance can be quite stressful and may lead to poor academic performance in the struggle to maintain one job.

Environmental stressor

The environment in which students live contributes to the levels of academic stress, for example, the cultural context and demands from their peers. The environment demands are quite different from one student to another. Kuh (2000) highlighted important characteristics of a supportive academic environment as one that provided support to students to succeed academically and socially. Such an environment enables the students to meet the non-academic demands and provides support that enhances the student's relationship with fellow students, faculty staff, and institutional administration. The inability to integrate in the academic and social environment may cause psychological distress to the students.

Result Stressor

Poor academic result often generate negative feedback about the student's performance; consequently leading to stress, anxiety and depression (Ang & Huan, 2006). This is evidenced by the fact that students from low social economic status ware found to be more stressed by having to meet parental expectations (Zeidner as cited in Joseph 2013). Furthermore, students have more sensitive to remarks from significant others like teacher and parents in their live. The social expectations that male students should be superior even in academic performance presented a

stressful environment for male students (Bang, 2009). In addition to that, student's academic expectations and performance ware found to be associated with higher level of academic stress.

Academic levels stressor

(Ross as cited in Joseph 2013). Emphasized the fact that stress levels varied on the basis of year of study. The first students ware more prone to greater stress compared to other year of study. This resulted from the absence of a social support framework and the transitional nature of college life that require adjustment to the new environment amidst new responsibilities and challenges. At times, the first year students are leaving home for the very first time and therefore need to adjust to the new found freedom as well as maintain a high level of academic performance (Robotham, 2008). On the other hand, Shaikh (2004) found that senior students experienced higher levels of stress that is 95% and 98% fourth and final year students respectively due to the academic demands like having supervised clinical rotation. Furthermore, that final year students are required to write their research project that exposes them to society problem and contributions to knowledge.

Many college students may find the academic experiences very stressful, attributing it to various poor study habit such as poor time management that may include not allocating time properly or last minute cramming for examination. In addition, vary often students are urged to start working on large tasks well before due dates. The large tasks are broken down into small ones, which are achievable on a regular schedule; students who regularly ignore these techniques find themselves in great distress before examination. This results in the students having increased stress due to pressure and as a result the students engage in emotional and cognitive reactions to stressors more frequently (Mistra & Mckean, 2000). Generally, students appreciate the fact that

examination grades are the most important aspect of their school life. However, the process of preparing for examination was reported to be the most stressful event of their school life.

Peer group academic stressor

Peer group pressure can be described as the influence exerted by a peer group in encouraging a person to change his or her attitudes, values, or bahaviours to conform to the group. A person affected by peer pressure may or may not want to belong to these groups. They may also recognize dissociative groups that they do not wish to belong to, and therefore adopt behaviours in opposition to those of the group, (Adam as cited in Adesoji, 2010). In the same vein, according to Adesoji, peer pressure can cause people to do things they would not normally do, e.g. take drugs, smoke, date, marry, have a job, have children and buy expensive items. Adesoji has shown that over the last 50 years peer influence/pressure has emerged as the influence of adults. Along with this new trend has come a rise in antisocial behaviors (Neufeld & mate, 2005). Although the level of deviance varies between peer groups, the negative actions of one member of a group will increase the probability of other members taking part in similar behaviours. Affiliation with deviant peer predicts delinquent behaviours more strongly than community, school, or family characteristics

2.5 Study Habits and Academic Achievement

Study habits are strategies and methods of purposeful learning, Stress occurs when an individual is confronted by a situation that they perceive as overwhelming and cannot cope up with. Academic stress among students have long been researched on, and researchers have identified stressors as too many assignments, competition with other students, failures, lack of pocket money (Fairbrother & Warn, 2003), poor relationships

with other students or lecturers, family or problems at home. Institutional (university) level stressors are overcrowded lecture halls, (Ongori, 2007, & Agolla, 2008), semester system, and inadequate resources to perform academic work. Erthelu & Chafra (2006), for instance opines that, when these events take place, an individual becomes disorganized, disoriented and therefore less able to cope up, thus resulting in stress related health problems. The pressure to perform well in the examination or test and time allocated makes academic environment very stressful (Erkelu & Chafra, 2006; Polychronopoulos & Divaris, 2005; Misra & McKean, 2000). This is likely to affect the social relations both within the University and outside (Fairbrother & Warn, 2004), since there is conflict with the social aspect of one life, This not the only affect the social relations within or outside the University, but this goes to affect the individual person's life in terms of commitment to achieving the goals. Knowing the causes of students stress will make the University administrator know how to monitor and control the stress factors that are responsible for the students stress. Effective study skills are essential for students to acquire good grades in school, and are useful in general to improve learning throughout one life, in support of career and other interests (Aluja & Blanch, 2004). Study habits include skills that enable a learner to systematically plan, access, and record, organize, encode and use information on their own in order to achieve a certain goal.

Time Management

Time management is seen as a predictor of academic performance since it involves goal setting and prioritization, control of time available, planning, organizing task, and time control. Females ware better at time keeping than their male counterparts (Misra & Mckean, 2000, Slate & Jone, Harlan 2001) found out that only 53% of the undergraduates performed appropriate

study habits with notable weakness in time management skills, research indicates that a person engaging more frequently in time management behaviours will report fewer physical and psychological symptoms of stress. Time management, setting realist academic targets, setting rewards for completion of a task, revision, note taking, and organization of materials are critical study habits that have an impact on a learner's academic performance, Nagaraju (2004) emphasized that the level of motivation and attitude towards test taking significantly contribute to the quality of one's study habit and in turn, one's academic performance. Life at the University involve juggling many thing like reading books and chapters, meeting paper/coursework deadlines and participating in the usual University extracurricular activities making the students feel like there is no enough time to complete all their work adequately.

Concentration

Concentration is a key ingredient in various discipline of study (Talib & Zia-ur-Rehman, 2012) students in the upper quartile had fewer problems with concentration than those in the lower quartile Nesbit (2010) emphasize that one's interest in something influence one's concentration on it. Hence, there is need for emphasis on the choice of academic program right from the first year at the university

Slate and Jones (2001) reported motivation, note taking, and management as the identified strong study habits of their study participants. The motivation indicators included students attending class regularly even when it was not required. In some cases students are intrinsically motivated by the utility in the course (Simon, Dewitte & Lens, 2004) interest in the course, and their involvement in sharing ideals and decision-making. On the contrary, incentives and prizes for good academic achievement motivate some students externally (Schmakel, 2008). Sheikh (2004) Study findings indicated that the mere recognition for good achievement and

grades motivated students to study better in order to maintain or improve the good grades. The motivation indicator includes students attending class regularly even when it was not required. In some case students are intrinsically motivated by the utility in the course (Simons, Dewitte, & Lens, 2004), interest in the course and their involvement in sharing ideas and decision-making.

Cramming the Subject Matter

Cramming when studying subject matter is one thing and the ability to remember the studied material is another (Hansen & Hansen, 2008). The research results indicate that students expect that they will be asked to reproduce the subject matter, less effort is put on comprehension than review for an exam in which they expect to have to solve a new problem. Often students tend to use passive strategies when reading such as memorization with little emphasis on understanding main points of the information in order to only reproduce it on the upcoming examination (Gettinger & Seibert, 2002). For longer retention of studies material, Hansen (2008) recommend that students use active strategies when reading such as highlighting main points, visualizing the materials, and teaching the material to others.

Post secondary learners are expected to possess depended skill that will enable them to accomplish tasks like reading assignments on their own Slate and Jone (2001). When reading a chapter, one is expected to read, learn and understand the content (Hansen & Hansen, 2008). The author further emphasizes that when reading, scanning through the chapters will help the students identify the important ideas to be highlighted. Majority of undergraduate students did not employ this skill, since most of these students reported that they often ‘read’ several page without knowing what was on them Onwuegbuzie (2001).

Identifying the Main Point

Reading for the purpose of identifying the main points may facilitate academic performance, but should not be substituted for deep information processing and understanding of the subject matter (Blumner & Richard, 1997). It was also revealed that many undergraduates do not have the necessary study habits to achieve good marks in written assignments and examinations resulting in a low CGPA. Undergraduate students were found to limit information-seeking techniques assignment and reading through lecture notes during examination periods. (Hansen & Hansen 2008). Emphasized the need to analyze textbook reading with lecture note taken in class for comprehensive understanding of the course materials.

Note taking

Note taking is a valuable primary way of creating records of subject matter presented in class for later review Lammers (2001), found out that there were weaknesses in notetaking among undergraduates. Butt (2009), noted that there was laxity among students in note taking in anticipation of accessing the note after class, students may even stop attending classes on discovering the source of lecture notes given to their lecturer by their lecturer (Durkin & Main, 2002), declared that access to good notes is not enough but should be complemented with better time management to yield a good CGPA.

2.6 Effect of Stress on Academic Achievement

Effect of stress cause by difference ways, poor teaching methods, unprepared lectures, low application or any other cause which usually harmful for students (Wilson,2002). It has been show that an individual can have possibly anxious thoughts, difficulty to concentrate or remember because of being stressed. Stress can lead also to change in peoples behaviours' such as nail biting, heavy breathing, teeth clenching and hand wringing. When people are stressed,

they may feel cool hands and feet, butterflies in stomach and sometime-increased heart rate, which all are regarded as common physiological effects of stress, which can be connected to emotion of anxiety (Wilson 2002) Physical and psychological response to stress generally occurs together, principally when stressors become more intense. However, one category of stress response can influence other responses. For instance, mild chest pain may lead to the psychological stress response of worrying about getting a heart attack. Physical responses can be when a person escapes from a terrible accident or some other frightening events, he or she will experience rapid breathing, increased heart beating, sweating, and even shaking little later. These reactions are part of a general patter known as the fight-or-flight syndrome. The psychological responses to stress can appear as changes in emotions, thoughts (cognition) and behaviours (Joseph, 2013).Despite all the source of stress in the academic environment, the future of the students depends most on high academic performance, it is estimated that 10 to 30 percent of the students experience academic related stress that affects their academic performance (Sinha, Sharma, & Nepal 2001), Academic stress is documented to have several negative effects not only to the academic performance of the students but also to their well- being. Academic stress is seen to interfere with the students way of life, cognitive processes and adaptive behaviours such as class attendance, studies have shown that there is a positive association between academic stress, depression and physical illness, which these association decrease with the provision of informational support.

2.7 Stress and Academic Achievement

Past research shows that some undergraduate students significantly experience stress (Brown et al., 1999). First-year university students were found to be particularly prone to stress (Towbes & Cohen, 1996; Pancer et al., 2000; Wintre & Yaffe, 2000) and experience high levels

of stress (Wintre & Yaffe, 2000) due to the college life transition (Towbes & Cohen, 1996). Many of them face culture shock as University life is different from school life. Failing to cope with the stressors during the transition may cause deterioration of academic performance and increase of psychological distress (Dwyer & Cummings, 2001). The increase in stress during the first year predicted the decrease of overall adjustment and lower grade point average (GPA) (Wintre & Yaffe, 2000). Students tend to lose self-confidence having to establish new social relations and at the same time trying to cope with the increasing academic demands (Dwyer & Cummings, 2001). A list of ten sources of stress was identified among the medical students and the stressors include tests and examinations, the big range of content to be learnt, lack of time to do revision, poor marks, having self-expectation, insufficient skill in medical practice, fail to follow the reading schedule, heavy workload, having difficulty in understanding the content and fail to provide answers to teachers' questions (Yusoff 2010).

Many researches were conducted to assess the relationship between stress and academic achievement of undergraduate students and it is found that stress affects students' academic achievement (Elliot & Hill, 2007). Students complained of feeling stressed academically when it comes to facing exams and grade competition and having too much information to study and insufficient time to master the knowledge, Bennett (2003) reported a similar finding that stress is significantly correlated with poor academic performance in his study of business undergraduates. Stress is defined as happenings and experiences that provoke anxiety and academic achievement is measured by undergraduate students' grade point average (GPA) for the previous semester. Job performance can be viewed as an activity in which an individual is able to accomplish the task assigned to him/her successfully, subject to the normal constraints of reasonable utilization of the available resources (Ang & Huan 2006). Garba (2006) defines academic

achievement as knowledge attained or skills developed in the school subjects, usually designed by test scores or by marks assigned by teachers. Academic performance is therefore an outcome of education. Student academic performance in the tertiary environment is measured using the Grade Point Average GPA in a semester or cumulated grade point average at the end of a year or program Habib (2011). It is the single indicator that embodied all stress measurement categories and of the quality of time a student spends at school.

The demand placed by society on students to do well across different levels of education (Ang & Huan, 2006) continues to support the position held in academia and corporate world that school grades remain the best predictors of tertiary education performance and subsequently, an indicator of excellent job performance (Kuncel 2005 & Smits 2002). Studies over the years have demonstrated that student poor performance and stress are positively related (Sohail, 2013, Taylor & Owusi-Banahana, 2010, Wombie, 2005). For example, further studies reveal that student workers struggle to maintain a good academic performance (Robotham, 2008, Plant, 2005 & Kraus, 2005). Despite the negative results, other findings show contrary conclusions (Siraj, 2014, Abdullah 2011, Ping 2009) Sanders and Lushington, 2002). For example, a study by Elias (2011) of 376 college students of university of Putra in Malaysia reveals a weak negative relationship between undergraduate stress level and their academic performance.

Furthermore, Zajacova (2005) found out from a study of 107 students involving immigrant and minority college freshmen at a large urban commuter institution that academic self-efficacy is a more robust and consistent predictor than stress of academic success. Similarly, a study by Sanders and Lushington (2002) on the effect of stress on students' performance in an Australian Dental school found little support for an association

between increased stress scores and reduced academic performance among students. Norzaidi (2009) examined the impact of stress factors on academic performance of Pre-Diploma Science students at the University of Technology MARA (UTM), Malaysia. None of the stress factors significantly affected the academic performance of students. A study by Siraj (2014) aimed to explore the association between stress levels and the academic performances shows that respondents with a high and severe stress level were observed to have higher cumulative grade point average (CGPA). The medical students were found to be highly resourceful to manage their stress well and thus denying the negative effect of stress towards their academic performance. Academic problems have been reported to be the most common source of stress for students, Nazaidi asked college students about their most stressful daily hassles. He observed that the most irritating daily hassles ware usually school-related stressors such as constant pressure of studying, too little time, writing term papers, taking tests, future plains and boring instructors. Stress associated with academic activities has been linked to various negative outcomes, such as poor heath, poor academic performance (Aldwin & Greenberg), Struther (2000), also reported that high level of academic stress due to exams, assignments, time pressure, grade pressure, and uncertainty.

2.8 Influence of Stress on Academic Self-concept

In education system, adolescents are those receiving education in junior high schools, senior high schools, vocational high schools, colleges or Universities. Due to fast physical changes and mental development at this stage, students sometimes experience incompatibility of their mental development with their physical changes or with the social environment and thus suffer from problems arising from inadequate adaptations. These problems may further cause psychological troubles and even induce deviant behaviours. In

modern society, stress has become a part and parcel of life. Pinel (2003) defines stress as a physiological response to perceived threat. It therefore has negative effects on life's pressures and events (Joseph 2013). Habib (20013) indicated that any life change that requires numerous readjustments can be perceived as stressful. Teens of today face many challenges that parents and traditional educators may not have had to experience when they were growing up. Due to numerous pressures of the 21st century, adolescents are having difficulty in coping and are requesting for educational programs in schools to help teach them how to cope with such stressors (Frydenberg 2004).

Many students face stress as they try to mix up busy lives, school and work; while they are trying also to have time with family and friend. For some student, stress becomes almost a way of living. However, it is really dangerous to let stress become student's way of living in college, because some stress levels can lead to a terrible effect that changes completely student's life and it may result to failure. When the brain is familiar with stress, a physical reaction is triggered and it easily damages the memory, which may lead to further mental reactions or misconduct. A student's life is subjected to different kinds of stressors, such as the pressure of academics with an obligation of success, uncertain future and difficulties envisaged for integration into the college system. These students face social, emotional, physical and family problems which may affect their learning ability and academic performance (Chew-Graham 2003). Stress levels among college students are higher than those of people at any other stage of life, a poll has found. In addition, the poll found that college students have a higher predisposition toward experiencing depression sometime during their four years at college (David, 2009). A healthy lifestyle is an essential companion to any stress-reduction program. Stress occurs when pressure exceeds beyond its perceived ability to cope. Stress

is the body's reaction to a change that requires a physical, mental or emotional adjustment or response. Today, stress levels among children have been going up dangerously high due to the pressure of their academic and large amount of syllabus content in a limited span of time and too much expectation from parents. High level of stress is likely to ultimately affect the health of the students (Elizvic, 2003). Pertinent to the gender differences in stress experiences, Hassan (2013), noted that across many nations, cultures and ethnicities, women are about twice as likely as men to develop depression which is linked to anxiety. They reported further that women face a number of chronic burdens in everyday life as a result of their social status and roles relative to men, and these strains could contribute to their higher rates of depressive anxiety. Depression has a strong relationship to anxiety as prolonged stress can lead to depression (Sarafino, 2002).

2.9 Negative Influence of Stress

The influence of stress can be positive or negative. Positively used, stress can be a motivator for an improved quality of life. Stress can be negative, when it becomes destructive as a result of how an individual negatively perceived it and reacted to it regardless of race or cultural background (Garrett, 2001). Over the past few decades, there has been significant investigation on the issue of stress and management of stress (Dzigielewski, Turnage 2004). In addition, college students have been shown to possess a unique set of stressors which can affect their daily experience. According to Kamarudin (2009), stress is a "nonspecific response of the body to any demands made upon it". In other words, as demands are made on an individual or as situations arise, the body attempts to adjust or adapt to the situation in order to reestablish normalcy (Kamarudin 2009).

Kamurudin He further states that there is series of physiological reactions that occurs in response to environmental demands or any noxious stimulus. Some familiar reactions to demands made on the body include increased heart rate, respiratory rate, blood pressure and blood glucose level. These compensatory reactions occur to ensure the muscles and vital organs have an ample supply of oxygen, energy and nutrients to handle the challenging situation (Nathan, 2002). The researchers found that if there is an increase in the severity and intensity of the stressors, or hassles and uplifts, a person's will-being is significantly affected. In other words, there is often physiological or psychological disequilibrium when the stressors are severe and intense. In lieu of the negative effect of stressors among persons in the caring professions, there is a need for early intervention during the college curriculum or early in the professional career. Dziegielewski (2004), noted that prior to the study, all of the students had a strong belief that stress can negatively affect professional performance and achievement of educational goals, also stress has the ability to prevent students from being successful in their respective education goals (Blonna, 2005). Could it be that the level of stress being experienced by senior secondary school students has bearing with the reported negative trend in their academic performance? A number of studies have found a relationship between stress and poor academic performance

Atibuni (2012) have found that stress made significant contribution in poor school performance of adolescents. Kamar & Deo (2011), found significant negative correlation between the stress levels of college students and their academic performance. In a similar study, Azhar and shazia (2013). found an inverse relationship between self-reported stress level and academic performance. Malik & Balda (2006), also found a negative correlation between stress and academic achievement. Stress pervades the life of students, and tends to impact adversely their mental and physical health, and their ability to perform school work

effectively Malik also found that Students with more stressed behavior show average or poor results in academic achievement, Their concentration never works properly in educational field (Signal, 1998). Though most of the research findings support the negative relationship between stress and academic achievement. The majority of investigations related stresses have taken place in the United States which concentrated mainly on students in the medical field (Norzaidi, Salwani, & Noraini, 2009).

It is important to note that there were also some inconsistencies with the findings in the previous literature as stress was not shown to be positively related to academic performance. There also raises a question of which stress factor(s) has/have substantial influential on the academic achievement of students. According to Dziegielewski (2004) programme that identify stressors and provide information on stress reduction and burnout prevention can help students learn to better cope with stressful reduction and burnout prevention can help students learn to better cope with stressful experience. Subsequently, better coping skills are associated with decreased anxiety levels and decreased risk for academic failure. The literature suggests that stress is a common theme among college students and when stressful experiences are greater than the coping resources, multiple problems often arise (Garret, 2001). Hence, programs which assist in the identification of stressors and focus on prevention of burnout, and counseling regarding coping strategies should enhance student success.

2.10 Manifestation of Stress

Researchers (Ongori, 2007; Ongori & Agolla, 2008; Agolla, 2009) have long identified stress symptoms as lack of energy, taking over the counter medication, high blood pressure, feeling depressed, increase in appetite, trouble concentrating, restlessness, tensions and anxiety. An individual experiencing one of these factors is likely to be a

victim of stress. Although this may also depend on how the individual appraises the situation, and how resilient is the person. While the negative effects of stress on an individual may vary considerably from one student based on their previous encounter with situations and the resilient of the individual student. In their findings (Jaramillo 2005; Stevenson & Harper, 2006) point out that, the perception of the individual determines whether or not the stressor has a detrimental effect; that is whether it causes physical or psychological symptoms of stress in the individual. Earlier study by Agolla (20009) also indicated a close link between high amounts of occupational stress and ill health. This means that deterioration in health of the individual is likely to affect the individuals performance.

In a higher learning institution such as University (Smith 2000) where the demand placed on students is based on deadlines and pressure for excelling in tests or examination, students are likely to be the victims of stress. Stress manifestation refers to signs, feelings and behavior an individual exhibits, which can be overt or covert in respect of a stressful situation. At times these manifestations may appear invisible but are present. Sanjeev and Bhukar (2013), asserted that, at the onset of stress the individual reveals a wide range of feelings ranging from anger, restlessness and agitation, unwholesome and at times unexplained feelings that interferes with normal functioning. Baldwin (2009), claimed that stress manifestations or symptoms reflect an underlying problem. He added that while symptoms are difficult to ascertain or notice some may not be noticed at all. Lama and Ahmad (2012), sharing the same view point, expressed that manifestations of stress are those observable and non-observable indications, which signal stress. Sutherland & Cooper (1991), on the other hand contended that, stress can be seen only as its consequences and as such its identification can

only be ascertained in terms of acknowledged stress outcome. Sutherland and Cooper added that when stress sets in, the individual is subject to some sort of 32 sensation which most often is difficult to describe. ongori (2009) noted that at the onset of stress, the nervous system gets irritated which in turn upsets the bodily functions in a most uncomfortable manner. ongori added that most of these changes are sympatric changes, which tend to dominate in intense emotions. Other changes he cited are those involving the gastrointestinal and urinary tracts. All these lead to reactions as constipation, dryness in the mouth, faster heartbeat, resulting in a raised blood pressure, increased sweating, panting and labor breathing.

Ongori (2008) opined that stress manifestations include the physical, cognitive emotional and behavioural dimensions. Physically some of these symptoms include thirst, fatigue, headache, elevated blood pressure, rapid heartbeat and muscle tremors, grinding of teeth, profuse sweating and difficult breathing. The cognitive signs of stress include confusion, nightmares, uncertainty, hyper vigilance, suspiciousness, shifting blame, poor problem solving, poor attention/decision making, poor concentration, disorienting of time, place or person as well as increased or decreased awareness of surroundings. Emotionally, stress symptoms are fear, guilt, grief, panic, anxiety, agitation, irritability, depression, intense anger, apprehension, outbursts, feeling overwhelmed and loss of emotional control. The behavioural aspect involves withdrawal, antisocial acts, restlessness, loss of or increased appetite, erratic behaviours, increased abuse of substances such as alcohol, nicotine, caffeine etc. When one or more of the aforementioned symptoms manifest then it is an indication that all is not well. He stated that early recognition of stress symptoms is a health step towards thwarting or tackling the source of stress to prevent an otherwise undesirable outcome.

2.11 Measurement of Academic Achievement

Determining (Evaluation) academic achievement serves as a source of motivation for students' learning. Students are encouraged to learn more seriously when they know that their learning will be evaluated and when they realize that their efforts and performance are being recognized. Elsevier (2010) asserted that evaluation or determination of academic performance is concerned more fundamentally with deciding on the value or worthwhile of a learning process as well as the effectiveness with which it is been executed, maintains that usually two basic areas are evaluated. First is the academic performance of the students in relation to the philosophy and objectives of education he/she is receiving. The second is how well the curriculum goals are been realized for the level of education. According to Garba (2006), evaluation is the systematic process of determining the extent to which instructional objectives are achieved by students. Consequently, examination results and teacher's judgment are used to categorize or classify students. Irreversibly decisions are made regarding the student's worth and his/her future in the educational system. By this system of categorizing students, some are made to feel that they are deficient, performing low academically, while others feel that they are able, good and desirable academically. This labeling of individuals may likely have some unfavorable influence on a persons' self-consent. According to Guga (2011), evaluation is concern with his process of determining the extent to set tests or give assignment. Yusuf (2012), described evaluation as the collection and use of information as a basis for rational decision making on the subject topics which need to be improved and modified. It is a quality control exercise to ensure that resource is used maximally. It is true that the process will yield information regarding the worthiness, appropriateness, validity, etc of something for which a reliable measurement or assessment has been made.

various assessment or measurement tools and techniques may be used in evaluating or determining teaching-learning process as well as the outcomes associated with it. Yusuf (2012) has identified the following instruments to be used in evaluating teaching process:

1. Test
2. Observation
3. Project
4. Questionnaire
5. Interview
6. Checklist
7. Socio-metric Technique

2.12 Academic Performance of University Students

Academic performance is the single indicator of the quality of time a student spent at school. Over the years, academic performance at different levels of education is measured in terms of examination performance (Kyoshaba 2009). University academic performance is a factor of earlier Pre-University training. Atibuni (2012), who noted that students undergo rote memorization, drill, and practice in order to pass exams for University entry further emphasize this. Such efforts may actually pay off because Atibuni also indicate that there is a significant relationship between advanced secondary level results and University academic performance, society has placed undefined demands on students to perform well while in school right from secondary level to University level (Ang & huan, 2006), This practice is reinforced by the belief of academia and employers that high school grades are the best predictors of University performance and that university performance is the best indicator for job performance.

Academic performance of university students is measure using the Grade Point Average (GPA) and Cumulated Grade Point Average (CGPA), which is in consideration of semester course work, and final examination, the students GPA is considered a summary of his or her learning and is therefore used to make important decision about him or her. The emphasis that a good GPA is a gate-pass to better life opportunities for good job, better salaries, a (Ang & Huan, 2006). From the GPA, university degrees are further classified, that is first class honors (4.40-5.00), Second class upper division (3.60-4.39), Second-class lower division degree (2.80-3.59). Pass degree (2.00-2.79). While the degree class of an individual is seen as summative assessment of academic achievement, students with an overall average mark of 60% may attain a second-class upper degree, while one with 59.9% may have a second-class lower degree that poses definite inequalities in employment opportunities. As a result, the need to include performance indicators on the university transcripts was considered in the United Kingdom in order to consider the individual difference between students (Smith & Naylor, 2001).

The course of study presents evident difference in the academic achievement of University students. The academic performance of students pursuing science-based course is of a flat distribution where as those pursuing humanities belong mostly to first class and second-class upper honors (Yorke, 2009). Research findings revealed significant differences regarding personal characteristics such as gender and marital status. Female students were found to perform better than male students do especially in their first year of study (Surridge, 2008). However, McNabb, Pal, and Sloane (2002) noted that although females perform better on average than their male counterparts, they are significantly less likely to obtain a first class degree. University life requires the students to find a balance in their life while considering timetable, meeting coursework deadlines, self regulated learning and other social responsilities

(Atibuni, 2012). While striving towards academic success in the face of academic, social, and personal demands, students have to set priorities in light of their resources to avoid stressful situations. The study habits of the students therefore help them maximize the available resource like time, finances, social and familial support, and institutional administration to maneuver their potential stressors. In the light of the poor academic performances of most education students (Atibuni, 2012), there is an inevitable need to explore the levels of academic stress and the study habits used by the students to overcome stressful events to improve performance, hence one of th the goal of this study.

2.13 Empirical Studies

The following empirical studies related to this research work were reviewed. The study of Usman (2013). Conducted a research on relationship between stress and academic achievement of Shehu Shagari College of Education Sokoto, Nigeria. Data were collected from 364 students whose age range between 17 and above, with the following hypotheses were answered in the study. There is no significant relationship between male and female students stress level of Shehu Shagari College of Education Sokoto. There is no significant relationship between stress level of 100 and 300 level students of Shehu Shagari College of Education Sokoto. There is no significant relationship between stress level of married and no-married woman of Shehu Shagari College of Education Sokoto. The study adopted correlational research design base on the nature of the problem investigating in the college. The instrument for data collection was structured questionnaire that reflected the research questions. Test re-test reliability was used, and data were collected and analyzed using perason product moment correlation to ascertain the relationship, all the hypotheses were tested at 0.05 level of significance. Finding revealed that there is significant relationship between stress and academic achievement of Shehu Shagari

College of Education Sokoto, there is significant relationship between stress level of male and female students of Shehu Shagari College of Education Sokoto. There is significant relationship between stress level of 100 and 300 level students of Shehu Shagari College of Education Sokoto. There is significant relationship between stress level of married and no-married woman students of Shehu Shagari College of Education Sokoko, In conclusion, the finding of this study can be used to develop effective stress management technique to University and College Students. The study recommended that college management should emphasize effective stress management technique to student in order to ascertain high academic achievement, this study suggested that the stress level of academic and no-academic staff should be assess.

Joseph (2014). Conducted a research, topic Relationship between stress and academic performance of senior secondary school students in Lagos metropolis. The target population of the study comprised of students from ten senior secondary school students in Lagos metropolis and the sample size for this study consisted of two hundred (200) students randomly selected with the use of stratified and simple random sampling technique from ten of the secondary school in Lagos metropolis. Twenty students comprising ten male and ten female were selected from each of the school. The age of the participant range between 15-21 years. The researcher adopted correlational research design; the null hypotheses formulated for this study were subjected to statistical testing for the purpose of either accepting or rejecting them. The entire hypothesis was tested using Pearson product moment Correlation statistical method. The three hypotheses were tested at 0.05 level of significance. The result of data analysis showed that. There is significance negative relationship between stress and academic performance of senior secondary students of Lagos metropolis, there is significance negative relationship between prevent and public school students stress level of senior secondary school in Lagos metropolis.

This study recommended that, various secondary schools in Lagos metropolis should ensure good stress management technique. There is need for personal-social, group counselling to ensure proper management technique.

Otiono (2009) conducted a study on Stress and Stress Management in Contemporary Life: A must for the Nigerian Student. Three objectives were raised for the study, which included determining the causes of stress among Nigerian students, to determine the management strategies of stress among Nigerian students. This researcher used survey research design and a sample population of 124 students. The researcher found that academic pressure, noise pollution, etc were causes of stress and that stress caused a lot of sicknesses like peptic ulcer, migraine headache, etc. The researcher suggested that students should set aside time to rest, avoid too much routine, ask for the need of others, and so forth. The study is relevant to the current work, they both discussed the effect and management of stress extensively and because the researcher's findings, conclusions and recommendations helped the current research in the choice of objectives. The findings of the work helped the researcher to raise the specific objectives of the current research, although the researcher did not test any hypothesis, if not better findings would have result

Gimba (2006) carried out a study on the Office Logistics and Planning: Strategies to Curbing/Coping with Stress for Women Leadership. The researcher raised three objectives of study which included; investigating the effect of stress among women; to ascertain the causes of stress among women. Research questions were also stated and the researcher used survey research design in the methodology, the population for the study was sixty (60) women only. The instrument used for data gathering was questionnaire. The researcher found among others that, stress can lead to divorce. Gimba (2006) recommended among others that women

should exercise regularly, check their eating habit, manage their time well, and so forth. The work is helpful to this current research work as it drew the attention of the researcher to some of the sources and effect of stress. It is also of help to this current research in that one of the researcher's recommendations; time management is extensively discussed in the current research. However, the population was too few.

Olagunju (2004) on Psychological Management of Stress among Nigerian Women in Ogun State. The researcher raised three objectives which included; to find out the relationship between religious background and management of stress among Nigerian women, to examine the relationship between the occupation of Nigerian women and the levels of stress. The researcher used survey research design and a sample population of 100 working women in Ogun state. Questionnaire was used to collect data from the respondents which were analyzed simple percentages and chi-square. The findings reported by Olagunju (2004), included, that religion had strong influence on women, this probably confirmed the fact that some women, especially Muslims, because of their Muslim injunction are not allowed to take any job and therefore, they have less problem. The researcher concluded that stress is present among working women. The researcher's recommendations included; there is the need for public enlightenment through seminars, conferences, workshops and adequate communication system of the importance of women in the society. The work strongly motivated the current research work in that it explained management of stress extensively. However, the sample of the study can be in order to have a wider coverage for adequate policy making and implementation summary. The concept of stress was defined by different authors in this work which include the definition by Maisamari (1996), who defined stress as an action or situation that places special psychological demands upon a person or

anything that can unbalance his/her individual equilibrium. Sources of stress were clearly enumerated and discussed. Effects of stress were discussed which include, decrease in performance, high blood pressure and so forth. The work also discussed the manifestations coping/management strategies of stress which include; building up general health through proper nutrition, rest, exercise and other positive health practices. Empirical studies related to this work were reviewed, these included the work Usman (2013) Joseph (2014) Sheik (2004) Olagunju (2004), Gimba (2006), Otiono (2009). In order to have direction of new work.

Uniqueness of the Study

The uniqueness of this study is established considering the fact that all the aforementioned studies focus on issues of stress and its relationship on student's performance and general achievement. However, this study distinguishes itself from other in the sense that it delves into differences stress factor that affect student behaviour, psychological and sociological consequently affect academic achievement of federal university of technology, Minna. While all the empirical studies reviewed focuses attention on various aspect of stress and stress management.

2.14 Summary

From the review of the related literature for this study various concepts in focus for the study ware discussed, the concept of stress was seen from its root, it was derived from the latin word "stingere" which means to draw tight. It has been seen, that stress has no single definition, because it was defined by many scholars in different ways. Some scholars defined it as the cognitive response to the threat and demand, to some is an effective response, while to others, is a reaction or response to threats or demands that were experienced through interaction with the environment, and that could be both cognitive and affective reaction. Stress has been classified

into good and bad, the good stress influences person to face the challenges he/her finds himself/herself and work positively for his progress and others; while bad stress is rather harmful physiologically, psychologically, emotionally and behaviourally to an individual. Academic stress has been conceptually defined as product of a combination of academic related demands that exceed the adaptive resource available to an individual, academic stress echoes individuals perception of academic frustration, academic pressure and academic anxiety which are synonymous with the components of academic stress. Academic performance is one of the most vital considerations among students in higher educational level.

The academic achievement can be illustrated by grade point average (GPA). Despite living in the millennium area where education is accessible to all, there are still some differences in performance among the students. The study identified internal and external factors associated with academic achievement. Academic stress is one of the factors that have negative influence on the mastery of the academic curriculum. Various related theories were reviewed; the person-environment fit and transactional theories for academic stress, the notion of fit is synonymous to match congruence and correspondence in the academic stress and well-being literature, the fit concept has been characterized as having two components the degree of match between the demands people confront at school and their abilities to meet those demands. The transactional theory defines stress as arising from the appraisal that particular environment demands are about to tax individual resource. Weiner attribution theory for success or failure for academic achievement were also reviewed

Lastly, the literature reviews presented some empirical studies conducted by other researcher within Nigeria that ware related to the variable on focus in the present study. Which ware mostly on effect, influence or relationship of academic stress on students academic

achievement? However, the present study is unique from the earlier conducted studies in various aspects; firstly, the study was find the relationship between two variables: stress and academic achievement. Secondly, it was conducted among the undergraduate students of Federal University of technology Minna.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents the methodology under the following sub headings: research design, population of the study, sample and sampling techniques, instrumentation, validity, pilot testing and reliability of the instrument, procedures for data collection and procedure for data analysis.

3.2 Research Design

The research design adopted for this study is correlational design. Correlational design according to McMilla and Schumacher (2010) is research design in which information on at least two variable are collected in order to investigate the relationship between the variables. In correlational research design, the researcher will not attempt to manipulate any variables. Instead, the researcher is concerned of determining the extent to which the multiple predictors explain the outcome variable, but does not necessarily conclude that one variable causes the other variables. As noted, a correlational research design is used to establish the statistical association between two or more variables.

3.3 Population of the Study

The population of this study was ten thousand five hundred and two (10,502) students of 100, 200 and 300 levels of Federal University of Technology, Minna. The Population considered both male and female Students registered in all the seven (7) schools which include School of Science and Technology Education (SSTE), School of Environmental Technology (SET), School of Engineering and Engineering Technology (SEET), School of Information and Communication Technology (SICT), School of Agriculture and Agriculture Technology (SAAT), School of

Entrepreneurship and Management Technology (SEMT), School of Life Sciences (SLS). These School are all located at Gidan-kwano and Bosso campuses. The distributions of the population in Federal University of Technology is presented in table 3.1

Table 3.1: Population Distribution of 100, 200 and 300 level students of Federal University of Technology, Minna.

Name of schools	Population
School of Science and Technology Education	1,441
School of Environmental Technology	1,552
School of Engineering and Engineering Technology	1,897
School of Entrepreneurship and Management Technology	1,486
School of Information and Communication Technology	1,367
School of Agriculture and Agriculture Technology	1,433
School of Life Sciences	1,326
Total	10,502

Source: Information technology service.FUT

3.4 Sample and Sampling Technique

The sample size for this study was three hundred and seventy eight (378) students were drawn from the population of undergraduate students of Federal University of Technology, Minna in line with the recommendation of Krejcie and Morgang (1970) table for determining sample size from a given population, stratified random sample technique was used by the researcher to divide the population from each schools into Department and levels, participants were selected randomly, selection was done proportionately. The researcher uses this sampling

technique in order to obtain more accurate representation and to address the different characteristics of the entire population.

Table 3.2: Distribution Sample of 100, 200 and 300 level students of FUT, Minna

NAME OF SCHOOLS	100 Level	200 Level	300 Level	Total
School of Science and Education Technology	17	20	14	**51**
School of Environmental Technology	24	17	14	**55**
School of Engineering and Engineering Technology	26	22	20	**65**
School of Entrepreneurship and Management Technology	17	19	17	**53**
School of Information and Communication Technology	15	20	18	**48**
School of Agriculture Technology	19	14	15	**48**
School of Life Sciences	22	13	15	**50**
Total	**140**	**117**	**113**	**378**

Source; sampling table by the researcher.

3.5 Instrumentation

In this study, an instrument was adapted from Lin & Chen (2009) by the researcher titled Academic Stress Inventory for Students at University and Colleges. The instrument consists of three parts, Part A consists of demographic information of the students which include; age, gender, academic level, school and marital status. Part B is made up of Students' Self-report GPA, which was used to measure academic achievement. while part C consists of five (5) academic stress factors, namely; Teacher's stress factor with five (5) items, examination stress factor with five (5) items, studying in groups stress factor with five (5) items, peer stress factor with five (5) items, time management stress factor with five (5) items. The total items consist of 25 questions, and the response was based on five point Likert scales, ranging from 5 strongly agree, to 1 undecided.

3.5.1 Validity of the Instrument

This instrument was validated by the researcher's supervisors and three other expects in the Department of Educational Psychology and Counselling, Ahmadu Bello University Zaria. The researcher made necessary correction and adjustment based on the inputs of the lecturers. Corrections, observations and advice have been put to use to enrich the instruments face and content validity. Some of these inputs include: reducing items in academic stress questionnaires from thirty-five (35) to twenty-five (25) items and also reframe of research question and hypothesis to suit the study.

3.5.2 Pilot Testing

This instrument was pilot tested by the researcher using fifty (50) male and female students of Ibrahim Badamasi Babangida University, Lapai. The questionnaires were distributed to 50 respondents from five Faculties, five respondents from 10 departments were selected for pilot testing. the reliability of the instrument were determined from the data collected from the pilot test. An on- the- spot method of questionnaire administration was used. This was to ensure full return of the instrument.

3.5.3 Reliability of the Instrument

The Reliability of the Academic Stress Inventory of Students at Universities and Colleges was obtained and established by the researcher through pilot testing. Test re-test method of estimating reliability coefficient was used. The scores obtained from the first and second test were correlated using pearson moment correlation coefficient (PPMC). After the computation, the estimated reliability coefficient was 0.93 which indicated that instrument was reliable for use. According to Spiegel (1992) an instrument is considered reliability if the coefficient lies between

0 and 1 and that the closer the calculated reliability co-efficient is to zero, the less reliable the instrument and the closer the calculated reliability co-efficient is to 1, the more reliable the instrument. This, therefore, confirmed the instruments used for this study to be highly reliable to the study.

3.5.4 Scoring of the Instruments

The instrument was structured using the five-point Likert scale of (SA) strongly agree, (A) =Agree, (D) = Disagree, (SD) = Strongly Disagree, (U) = undecided, to measure the point at which the respondents agree or disagree. Each response was scored. AS= strongly agree (5), A= Agree (4), D = Disagree (3), SD = Disagree (2), U = Undecided (1). For mean range, the following decision was taken in this study, 1.00-1.49 (undecided), 1.50-2.49 (Agree) 2.50-3.49 (Strongly Agree) 3.50-4.49 (Disagree) 4.50-500 (Strongly Disagree).The depended variable is the student academic achievement which was measured in terms of student's grade point average (GPA), and various schools examination officers were consulted in order to cheek correctness of GPA giving by students.

3.6 Procedure for Data Collection

A letter of introduction was obtained from the Department of Educational Psychology and Counselling by the researcher in the month of June, 2016. The copy of the letter was delivered to the academic office division for approval. After the approval, a total of three hundred and seventy eight (378) copies of the instrument were administered, with the assistance of the some staff of the University that were trained to administer the instrument. The data collection exercise lasted for three (3) weeks (2^{nd} – 23^{rd} of July 2016) and at the end of the exercise, the researcher collected all completed instruments and data from various Schools and

Department which were further subjected for coding and onward analysis respectively. There was no mortality rate recorded of the instrument administered.

3.7 Procedure for Data Analysis

Statistical Package for the Social Sciences (SPSS) was used to analyze the data collected. Descriptive statistics of frequency distribution was used for analysis of bio-data. In order to answer the research questions, each item in the instrument was analyzed using mean and standard deviation. To analyze all the six (6) hypotheses, inferential statistics was used. Pearson product moment correlation Analysis was used. All the stated hypotheses were tested at 0.05 level of significance.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 **Introduction**

This chapter presents the results obtained from the analyzed data collected through the administered questionnaire and discussion of the results. The data were analyzed using descriptive and correlational statistics with the aid of Statistical Package for Social Science (SPSS)

4.2 Analysis of Bio Data of Respondents

The bio data variables used in this study included gender, marital status, age and academic level of School. The section gives the description of students' responses that explain relative influence of intervening variables based on the research question formulated.

Table 4.1: **Distribution of Respondents by Schools**

Faculty	**N**	**Percentage**
School of Management	55	14.6
School of Agriculture	48	12.7
School of Life Science	51	13.5
School of Environment	55	14.6
School of Information and Communication	53	14.0
School of Science and Science Education	51	13.5
School of Engineering	65	17.2
	378	100.0

Sources: Information Technology Services. FUT

Table 4.1 presents the distribution of respondents by School. From the Table 4.1, 55 of the respondents representing 14.6% were from the school of management technology, 48 respondents representing 12.7% were from the school of agriculture, 41 representing 13.5% were from the school of life science, 55 representing 14.6% were from the school of Environment, 53 respondents representing 14% were from the school of information and communication, 51 respondents representing 13.5% were from the school of science and science education, while 65 respondents representing 17.2% were from the school of engineering.

Table 4.2: Distribution of Respondents by Level

Level	N	Percentage
100	144	38.1
200	118	31.2
300	116	30.7
	378	100.0

Source: Information Technology Services: FUT

Table 4.2 shows the distribution of respondents by level. 144 of the respondents representing 38.1% of the total respondents were in 100 levels. 118 representing 31.2% were in 200 levels, while 116 respondents representing 30.7% were 300 level students

Table 4.3: Distribution of Respondents by Age Range

Age Range	N	Percentages
17-30 yrs	343	90.7
31-40 yrs	35	9.3
	378	100.0

Source. Information Technology Services. FUT

Table 4.3 shows the distribution of respondents by age range. From the table 4.3, 343 of the respondents representing 90.7% were in age range of 17 – 30 years. 35 of the respondents representing 9.3% were in age range of 31 – 40 years.

Table 4.4: Distribution of Respondents by Gender

Gender	N	Percentages
Male	264	69.8
Female	114	30.2
	378	100.0

Sources. Information Technology Services. FUT

Table 4.4 shows the distribution of respondents by gender. From the Table 4.4, 264 of the respondents representing 69.8% were male respondents, While 114 female respondents representing 30.2% of undergraduate students of federal University of technology Minna.

Table 4.5: Distribution of Respondents by Marital Status

Marital Status	N	Percentages
Married	75	19.8
Single	301	79.6
Divorce	2	0.5
Widow	0	0.0
	378	100.0

Source. Information Technology Services. FUT

Table 4.5 shows the distribution of respondents by marital status. From the Table 4.5, 75 of the respondents representing 19.8% were married respondents. 301 of the respondents representing 79.6% were single respondents, and 2 of the respondents representing 0.5% were divorced respondents. While 0.0% was widow respondent

Table 4.6: **Frequency and Percentage on Self-Report G.P.A of Undergraduate Respondents**

GPA	N	Percentages
1.00 - 1.49	14	3.7
1.50 -2.39	57	15.1
2.40 - 3.49	129	34.1
3.50 - 4.49	128	33.9
4.50 5.00	50	13.2
	378	100.0

Source. Information Technology Service

Table 4.6 show the frequency and percentages of the respondents according to their self reported GPA. From the Table 4.6, 14 of the respondents representing 3.7% fall under 1.00 – 1.49 range GPA. 57 representing 15.1% fall under the 1.50 -2.39 range GPA. 129 respondents representing 34.1% fall under 2.40 – 3.49 range of GPA. 128 respondents representing 33.9% fall under the 3.50 – 4.49 range of GPA while 50 respondents representing 13.2% fall under the 4.50 -5.00 range GPA.

4.3 Test of Null Hypotheses

All The (6) six hypotheses were tested using Pearson Product Moment Correlation. The probability of retaining or rejecting the hypotheses is $P \leq 0.05$.

Research Hypothesis One: There is no significant relationship between stress and academic achievement of undergraduate students of FUT Minna.

Table 4.7: Correlation between Stress and Academic Achievement of Undergraduate Students of FUT Minna.

Variable	N	Mean	Std	r	P
Stress	378	86.2989	12.1990	-0.316**	0.000
Academic Achievement	378	3.3783	1.0131		

***** Correlation is significant at the 0.05 level (2-tailed).***

Table 4.7 shows the result for Pearson product moment correlation between stress and academic achievement of undergraduate students of Federal University of Technology, Minna. The correlation Table indicated that there is significant relationship between stress and academic achievement at 0.05 level of significance ($r = -0.316$, $p < 0.05$). Hypothesis one which states that there was no significant relationship between stress and academic achievement of undergraduate students of FUT Minna is therefore rejected.

Research Hypothesis Two: There is no significant relationship between teachers related stress and academic achievement of undergraduate students of FUT Minna.

Table 4.8: Correlation between Teachers' Related Stress and Academic Achievement of Undergraduate Students of FUT Minna.

Variable	N	Mean	Std	r	p
Teachers' Related Stress	378	19.0344	3.6135	-0.332**	0.000
Academic Achievement	378	3.3783	1.0131		

***** Correlation is significant at the 0.05 level (2-tailed).***

Table 4.8 shows the result of Pearson product moment correlation between teachers' related stress and academic achievement of undergraduate students of Federal University of Technology Minna. The correlation Table 4.8 indicates that there is significant relationship between teachers related stress and academic achievement at 0.05 significance ($r = -0.332$, $p < 0.05$). Therefore, hypothesis two which states that there was no significance relationship between teacher's related

stress and academic achievement of the undergraduate students of Federal University of Technology Minna is rejected.

Research Hypothesis Three: There is no significant relationship between examination stress and academic achievement of undergraduate students of FUT Minna.

Table 4.9: Correlation Between Examination Stress and Academic Achievement of Undergraduate Students of FUT Minna.

Variable	N	Mean	Std	r	p
Examination Stress	378	17.5635	4.0287	-0.211**	0.000
Academic Achievement	378	3.3783	1.0131		

***** Correlation is significant at the 0.05 level (2-tailed).***

Table 4.9 shows the result of Pearson product moment correlation between examination stress and academic achievement of undergraduate students of Federal University of Technology Minna. The correlation Table 4.9 indicates that there is significant relationship between examination stress and academic achievement of the students at 0.05 level of significance ($r = -0.211$, $p<0.05$). Therefore hypothesis three which stated that there was no significant relationship between examination stress and academic achievement is rejected.

Research Hypothesis Four: There is no significant relationship between peer group stress and academic achievement of undergraduate students of FUT Minna.

Table 4.10: Correlation Between Peer Group Stress and Academic Achievement of Undergraduate Students of FUT Minna.

Variable	N	Mean	Std	r	p
Peer group stress	378	17.2593	3.7298	-0.221**	0.000
Academic Achievement	378	3.3783	1.0131		

***** Correlation is significant at the 0.05 level (2-tailed).***

Table 4.10 shows the result of Pearson product moment correlation between peer group academic stress and academic achievement of undergraduate students of Federal University of Technology Minna. The correlation Table 4.10 indicated that there is significant relationship between peer group stress and academic achievement of the students at 0.05 level of significance ($r = -0.221$, $p<0.05$). Therefore hypothesis four which stated that there was no significant relationship between peer group stress and academic achievement of the undergraduate students of Federal University of Technology Minna is rejected.

Research Hypothesis Five: There is no significant relationship between time management stress and academic achievement undergraduate students of FUT Minna.

Table 4.11: Correlation Between Time Management Stress and Academic Achievement of Undergraduate Students of FUT Minna.

Variable	N	Mean	Std	r	p
Time Management Stress	378	86.2989	12.1990	-0.070	0.174
Academic Achievement	378	3.3783	1.0131		

***** Correlation not significant at the 0.05 level (2-tailed).***

Table 4.11 shows the result of Pearson product moment correlation between time management stress and academic achievement of undergraduate students of Federal University Technology, Minna. The correlation Table 4.11 indicated that there is no significant relationship between time management stress and academic achievement of the students at 0.05 level of significance (r = -

0.070, p > 0.05). Therefore hypothesis five which stated that there was no significant relationship between time management stress and academic achievement of undergraduate students of FUT Minna is retained.

Research Hypothesis Six: There is no significant relationship between Studying group stress and academic achievement among undergraduate students of FUT Minna.

Table4.12: Correlation Between Studying Group Stress and Academic Achievement of Undergraduate Students of FUT Minna

Variable	N	Mean	Std	r	p
Studying Group Stress	378	16.0952	3.5461	-0.201**	0.000
Academic Achievement	378	3.3783	1.0131		

***Correlation is significant at the 0.05 level (2-tailed).**

Table 4.12 show the result of Pearson product moment correlation between studying group stress and academic achievement of undergraduate students of Federal University of Technology Minna. The correlation indicates that there is significance relationship between studying group stress and academic achievement of the students at 0.05 level of significance (r = -0.201, p<0.05). Therefore, hypothesis six which stated that there was no significant relationship between studying group stress and academic achievement of undergraduate students of Federal University of Technology Minna is rejected.

4.4 Summary of Findings

The study revealed the following findings:

1. Significant negative relationship exists between stress and academic achievement of undergraduate students of Federal University of Technology, Minna, (r = -0.316, p< 0.05).

2. Significant negative relationship exists between Teachers related stress and academic achievement of undergraduate students of Federal University of Technology, Minna, ($r = -0332$, $p < 0.05$).
3. Significant negative relationship exists between examination stress and academic achievement of undergraduate students of Federal University of Technology, Minna, ($r = - 0.211$, $p < 0.05$)
4. Significant negative relationship exists between peer stress and academic achievement of undergraduate students of Federal University of Technology, Minna. ($r = - 0.221$, $p<0.05$)
5. Negative relationship exists between time management stress and academic achievement of undergraduate students of Federal University of Technology, Minna. ($r = - 0.070$, $p> 0.05$).
6. Significant negative relationship exists between studying group stress and academic achievement of undergraduate students of Federal University of Technology, Minna, ($r = -0.201$, $p< 0.05$).

4.5 Discussion of Findings

The purpose of this study is to examine the relationship between stress and academic achievement of the undergraduate students of Federal University of Technology Minna. This section therefore discusses the findings of the study, in terms of the hypotheses tested in the study. The results revealed that significant negatives relationship exists between stress and academic achievement of the undergraduate students of federal university of Technology, Minna. This implies that, stress negatively affect academic achievement of the undergraduate students of Federal University of Technology Minna. This finding agreed with the study of Ahmed and

Lama (2012), who found inverse relationship between stress and academic achievement. Also, the analysis of Agolla and ongori (2007) on the correlation between stress and academic achievement of undergraduate students reported that stresses negatively affect students' academic achievement. They further reported that students complained of feeling stressed academically when it comes to facing examination and grade competition and having too much information to study and insufficient time to master the knowledge. Bennett (2003) reported a similar finding that stress is significantly correlated with poor academic performance in his study of business undergraduate students. By implication, as the level of stress increases on undergraduate students the academic performance decreases.

Result of the findings also revealed that significant negative relationship exists between teachers' related stress and academic achievement of undergraduate students of Federal University of Technology Minna. This finding is in line with the findings of saurab and Mishrah (2008), who found direct proportional relationship between teacher's related stress and academic achievement. Due to the fact that, teachers' attitude hinders the performance of their students. It is clear that students are sometime serious towards their studies, whenever they are less serious, it result in the form of stress injected by teacher during the teaching activities, this happens because of the reason that teacher do not put in their affords on the right side and in proper manner. Also, the study of Hanif and Rubina (2004) found that negative correlation exist between teacher performance and academic achievement. A study conducted by Wilson (2002) indicated that critical negative relationship exist between an instructor and its pupils, attitude of a teacher can adversely affect the progress of students negatively. This means students stress situation were determined by teacher methods of teaching, ability of the teacher to commit fully

in teaching activity in the University. As the teacher stress increases, it i result decrease of students performance in the University.

Results of the study also revealed that significant negative relationship exist between examination stress and academic achievement among the undergraduate students of Federal University of Technology, Minna. This implies that examination induces stress due to the fear of failing or passing the examination. This means examination stress has direct negative influence on student academic achievements. This finding shows that when examination stress increases, it leads to poor academic performance of undergraduate students of Federal University of Technology, Minna. This finding agreed with previous finding of Mani (2010) who reported that negative relationship exist between examinations stress and academic achievement. This finding also affirms finding of Shaik and Kazmi (2004) who observed that examination stress influenced undergraduate students' CGPA.

The finding of this study also revealed that significant negative relationship exists between peer stress and academic achievement among undergraduate students of Federal University of Technology, Minna. However, this finding is in consistent with Raneta and Guimaraes (2012) who found inverse relationship between the peer stress and academic achievement. Kamarudin and Siong (2009) also reported that peer stress correlates negatively with academic achievement of undergraduate students. They further revealed that peer stress is attributed to personal issue such as the individual difference in values, belief, situation, intention, and goal commitment that greatly influence one perceived stress.

The finding of the study indicated that negative relationship exists between time management stress and academic achievement among the undergraduate students of federal

university of technology Minna. However, this finding is in congruent with the findings of Azhar (2013) who found no significant relationship exist between time management stress and academic achievement among undergraduate students. This means, Time management is not seen as a predictor of academic achievement of undergraduate students since it involves control of time available, planning, organizing task, and time control. Also, Mistral and Mckean (2000) found out that 90% of undergraduates performed appropriate time management skills. Ahmed and Lama (2012) further observed that a student who engages more frequently in time management behaviors will report low physical and psychological symptoms of stress.

The finding of the study also showed that significant negative relationship exist between studying in group stress and academic achievement of undergraduate students of federal University of technology, Minna. That means as studying in group stress increase there is decrease in undergraduate students performance, this resulted in laziness and inability to understand the content of group studying by their group members. However, this finding is in line with Wiersema (2000) who reported that negative correlation exist between studying in group stress and academic achievement of undergraduate students.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter presented the following sub-heading: Summary, Contribution to knowledge, recommendation, suggestion for further study and limitation of study, for the study conducted among the undergraduate students of Federal University of Technology Minna.

5.2 Summary

Stress may be cause by failure in academic, financial and health problems or loss of a family member as well as close associates. Events that bring stress are called stressors. Academic institutions have different work settings compare to the no-academic and therefore one would expect the difference in symptoms, causes, and consequences on academic achievement. The researches intend to focus on the relationship between stresses on academic achievement of undergraduate students of Federal University of Technology Minna. The study was guided by six hypotheses which were statically tested. The study would be beneficial to the counselor, teachers, government, decision maker and psychologist to advice stress individuals appropriately and make recommendation and also encourage appropriate stress management behaviours for university students who are prone to severe stress.

Literature related to this study was reviewed. The key variables of the study stress and academic achievement were thoroughly reviewed. Four theories related to the study were also reviewed. Person-Environment Fit Theory (P-E), Transactional theory of stress, Weiner

Attribution Theory for success or Failure were all discussed with their relevance to the study. Also many empirical studies related to the work were presented.

Correlation design was the research design adopted for the study. The population was (10,502) ten thousand five hundred and two students and Krejie and morgans table was used to determine the sample size of (378) three hundred and seventy eight students, stratified random sampling techniques was use. The data for the study was collected by direct administration of the instruments which was Academic stress Inventory developed for Students at Universities and Colleges. It consists of different parts. Part A consists of demographic information of students such as age, gender school and marital status. Part B consists of self-report GPA. Part C made up of adapted scale knows as Academic stress Inventory.

Chapter four presented the results and discussion of the data collected from the study, the bio data variables were analyses using frequency and percentage. Pearson product moment correlations was used to test the six null hypotheses and were tested at 0.05 Alpha level of significance indicating that stress has negative effect on academic achievement of undergraduate students of Federal University of Technology Minna. Although, hypotheses 1, show negative relationship exist between stress and academic achievement of Federal University of Technology Minna, hypotheses 2, show negative relationship exist between teacher stress and academic achievement of Federal University Technology Minna. Hypotheses 3, show negative relationship exist between examination stress and academic achievement of Federal University of Technology Minna. Hypotheses 4, show negative relationship exist between peer stress and academic achievement of Federal University of Technology Minna, hypotheses 5 show no relationship exist between time management stress and academic achievement of Federal

University of Technology Minna, hypotheses 6, and show negative relationship exist between studying in group stress and academic achievement of Federal University of Technology Minna.

5.3 Contributions to Knowledge

Based on the findings of this study, it was established that:

Stress correlate negatively with academic achievement among the undergraduate Students of FUT, Minna. ($r=-0.316$, $P<0.05$)

2 Teachers related stress correlate negatively with academic achievement among undergraduate students of FUT, Minna. ($r=-0.332$, $P<0.05$)

3 Examination stress correlates negatively with academic achievement among undergraduate students of FUT, Minna. ($r=-0.211$,$P<0.05$)

4 Peer stress correlate negatively with academic achievement among undergraduate students of FUT, Minna. ($r=-0.221$,$P<0.05$)

5 No significant relationship exists among time management stress and academic achievement among the undergraduate students of FUT, Minna. ($r=-0.070$,$P>0.05$)

6 Studying in group stress correlate negatively with academic achievement among the undergraduate students of FUT, Minna. ($r=-0.201$,$P<0.05$)

5.4 Conclusion

Based on the findings, the researcher concluded that:

Inverse relationship exists between stress and academic achievement among undergraduate students of Federal University of Technology, Minna. This simply means stress increase as academic achievement decreases. Significant negative relationship exists between Teacher's related stress and academic achievement among undergraduate students of Federal University of

Technology, Minna. Teacher induces stress to students in several ways, poor teaching methodology, failure of attending lecture and poor time management. Significant negative relationship exists between Examination stress and academic achievement among undergraduate students of Federal University of Technology, Minna. Students do fail due to poor ready habit, test/examination stress and anxiety. Significant negative relationship exists between peer stress and academic achievement among undergraduate students of Federal University of Technology, Minna. Peer group induces stress when it comes to high intellectual demands from each member of the group. Negative relationship exists between Time management stress and academic achievement among undergraduate students of Federal University of Technology, Minna. Poor time management of student resulted poor academic achievement. Significant negative relationship exists between Studying group stress and academic achievement among undergraduate students of Federal University of Technology, Minna. Group assignments and group work in large extent result poor academic achievement.

5.5 Recommendations

The following recommendations were made based on the findings of this study:

1. Since the finding shows that academic stress has significant negative relationship on student's academic achievement. The management of Federal University of Technology Minna, and similar Universities and Colleges should know that academic stress is hazardous to the wellbeing of the students; therefore, managing stress through reviewing University policies, goals and objectives to meet the needs and aspirations of students is recommended.

2. Also since the findings indicated that teacher related stress has negative effect on student's academic achievement. Universities teachers/lecturers should acquire the knowledge of stress management techniques in order to advise stressful situations appropriately. Students should be encouraged to make use of the counselling service unit at the Universities in order to help them with course which they find more difficult.
3. University management should plan academic work such that there would be enough intervals between the periods of continuous assessment test and examinations in order to minimize stress situation. Clash of lecture and examination should be control effectively in order to reduce high stress level of students.
4. Similarly since the findings revealed that significant negative Relationship exist between peer stress and academic achievement, University management should encourage departmental group counselling and make emphasis on negative action of one member of a group will increase the probability of other member taking part in similar behaviors. Counsellor should educate students on how to cope with psychological distress and understand the adverse effect of psychological trauma.
5. University should encourage group work by various departments in order to provide student the opportunity to engage in a more in-depth discussion with peer, sharing information and knowledge about a course they are collectively enrolled in, but with emphasis on individual differences in order to minimize stress situation.

5.6 Suggestion for Further Studies

The following suggestion are made for further studies

1. The current study was conducted among undergraduate students of Federal University of Technology Minna; it is suggested that it should be conducted among private and public secondary school students.
2. It is also suggested that other demographic variables such as age, gender, marital status, academic level, faculty, should be used to assess the relationship between academic stress and academic achievement.
3. The relationship between other types of stress such as financial stress, parental stress, and academic achievement should be assessed.
4. The stress level of various Faculties and Departments should be assessed in relation to academic achievement.
5. The coping strategies that are suitable for undergraduate students should be assessed.
6. The symptom of stress identified on undergraduate students should be assessed,

5.7 Limitation of the Study

Despite the strength highlighted above, the study has its limitations as well. The following are the limitations of this study:

First and foremost, it was a short coming of the study that the sample size was limited to only 378 instead of the entire population of 10,502 and as a result the sample was too small to make a generalization on the entire population of Federal University of Technology Minna. Although the study criterion significantly limited the size of the present sample, based on personal discretion rather than stipulated standard in educational research. Secondly the present

study was limited through the use of only five academic stress factors in the instrument which made it impossible to guide the participants' academic stress experience in the University.

REFFERENCES

Adesoji A. O. (2010). Peer group pressure as determinant of adolescent social adjustment in Nigeria schools. *Asian pacific journal of Education, vol. 25, 189-202, 2010*

Agolla, J. E. & Ongori H, 2009. "An Assessment of Academic Stress among Undergraduate Students: The Case of University of Botswana", *Educational Research and Review, 4(2): 63-70*

Agolla, J. E. 2008. "Occupational Stress among Police Officers: The Case of Botswana Police Service", *Research Journal of Business Management*, 2 (1): 25-35.

Ahmed, M. T Lama, M.Q (2012). Assessing Stress Among University Students. *America International journal of contemporary research, vol. 2 (2) 45-47*

Aluja, A, & Blanch, A. (2004). Socialized personality scholastic aptitudes, study habits, and academic achievement: *exploring the European journal of psychological assessment*, 20, 157-165

Ang, R. P. & Huan, U.S. (2006). Academic Expectations Stress Inventory: Development, factor analysis, reliability, validity, Educational and Psychological measurement, 66, 522 – 539.

Ang, R. P. & Klassen, R.M. (2009). Cross cultural invariance of Academic Expectations Stress inventory: Adolescent sample from Canada and Singapore. *Journal of Adolescence,32,1225-1237.*

Atibuni, D. Z. (2012). Academic Attitudes, Religiosity, Locus of Control and Work Readiness among university students (unpublished master of Educational)

Azhar, M. Shazia, Z. Qurat-al-Ain, Saira,N. (2013). Impact of Age and Level of Experience of Academic Manager of Higher Educational Level; *Mediterranean Journal of Social Science.vol .3, 11-16*

Baker, S. R. (2003). A Prospective Longitudinal Investigation of Locial Problem-Solving Appraisals on Adjustment to University, Stress, Health and Academic Motivation and Performance Personality and Individual Differences. 35.569-591.

Balduf, M. (2009).Underachievement among college student. Journal of Advanced Academic 20, 274-294.

Baldwin, D. A. Wilkinson, F. C, & Barkly, D. C (2009). Effective management of students' employment: Organizing for standard deployment in academic libraries. Englewood: libraries Unlimited, Inc.

Bang, E. (2009). The effects of gender, academic concerns and social support on stress for international students. Retrieved April, 06. 2012 from https://mospace.umsystem.edu

Bennett, R. (2003). Determinants of Undergraduate Students Drop out Rates in a university business students department, journal of further and High Education, 27 (2), 123- 141.

Bernold, L. E, Spurlin, J. E. & Anson, C.M (2007). Understanding our students: A longitudinal-study of success and failure in engineering with implications for increased retention. *Journal of Engineering Education, 96, 263-274.*

Brinthaupt, T. M., & Shin, C.M (2001). The relationship of academic cramming to flow experience. College Student journal, 35.Alabama: project Innovation. Retrieved May 15, 2012 from htt://www.freepatentsonline.com

Brotheridge, C. M. 2001. "A Comparison of Alternative Models of Coping: Identifying Relationships among Coworker Support, Workload, and Emotional Exhaustion in the Workplace", *International Journal of Stress Management*, 8(1):1–14

Brown, R. T. (1991). Helping students confront and Deal with Stress and procrastination, Student psychother, 69(2):87-14

Butt, Z. U. (2009). The Relationship Between Occupational stress and organizational Commitment in Non- Governmental organization of Pakistan (Dotorate Dissertation, National University of Modern Languages Islamabad, Pakistan).

Chew-Graham, C. A. Roger, A. & Yssin, N. (2003). I Would Want it on My CV or Record: Medical Students Experience of Help-seeking for mental Health problems. Med.Educ.37:873-880.

Choi, Y. B., Abbott, T. A., Arthur, M. A., & Hill, D. (2007). Towards a future wireless classroom paradigm. *International Journal of Innovation and Learning* 4(1), 14-25.

Cohen, L. Manion, & A. L, Marrison, K (2000). Research methods in education (5th Edition) Londom: Routledge Falmer. 4 – 95

Crystal, G. Y (2006). What Effects Does Peer Group Study has on Students Learning in Commerce Mathematics. A Case study of diverse ethnic learning. EDU-COM. *International conference. Curtin University of Technology.*

Dahlia, M. Jouaborge, N. & Rureson, B. (2005). Stress and depression among medical students: A cross-sectional study. Medical Education, 39,594-604

David, M. (2009). Student life Independent Newspaper in Washington University in St Louis. 30 october 2009

Devenport, T. J. & Lane, A. M (2006). Cognitive Appraisal of Dissertation Stress Among Undergraduate Students. The Psychological Record, 56, 259-266

Dhrub, K. & Deo, J.M (2011). Stress and Work Life of College Teacher. *Journal of the Indian Academy of applied psychology. Vol. 37, 78-85*

Durkin, K. & Marni, A. (2002) Discipline – based study skill, support for first year undergraduate students. Active learning in Higher Education, 3,24-39

Dwyer, A. L. & Cumming A. L. (2001). Stress, Self –efficiency, social support, and coping strategies in University student. Canadian

Dziegieilwaski, S. F. & Roest-Martin S. (2004).Addressing stress with social work Students: A controlled evaluation. *Journal of social work education*. Appraisal, Self-reported study habits and performance of academically at-risk

Elsevier, N. (2010) Contemporary clinical measurement Tools in academic pediatrics research Network. Retrieved from htt://www.contemporary clinical .edu/org/hmls.

Erthelu. Chafra J. (2006). Relationship between leadership power band job stress of subordinates: example from boutique hotels, manage, res. News 29(5). 285.297.

Fairbrother K, warn J (2008). Work place Dimensions, stress and job satisfaction, J Managerial psycho.18(1):8-2

Fish, C. & Nies M.A. (2008). Health promotion Need of Students in a College Environment. Public Heath Nurs.13:104-111.

Frydenberg, E. & Lewis, R. (2004). Prevention is Better than Cure: Coping Skills Training for Adelescent at School. Educ. Psycho. Pract 20:117-134

Gall, T. L., Evans, D. R., & Bellerose, S. (2000). Transition to First-Year University: Patterns of change in adjustment across life domains and time. *Journal of Social and Clinical Psychology*, 19(4), 544-567.

Garba, S. U. (2006). Stress and Stress Management Technique, persons, situation, and Behaviours. *Journal of stress situation, 45-49.*

Gettinger, M. & Scibert, J.K (2002). *Contributions of study skills to academic competence.* School psychological review, 31,350-365.

Gimba, D.L (2006). Office logistics and planning: coping with stress for woman in leadership Nigerian *Journal of guidance and counselling* 9 (1) Goldfinch, J. & Hughes, M. (2007). Skills, Learning Style and Success of First-Year Undergraduates. *Active Learning in Higher Education*, 8,259-273

Greenberg, J. & Baron, R (2000). "Behavior in Organizations: Understanding and Managing the Human Side of Work", London, Allen and Bacon.

Greenglass, E. R. (2002). Proactive Coping and Quality of Life Management *British Journal of Community and Applied Social Psychology*, 11, 211-215.

Guga (2011). *Curriculum Design and Evaluation*. Zaria; Strevone Printing Press.

Habib, E. Wong, S. P & Marifa. C. A (2011). Assessing Stress Among University Students. *America International Journal of Contemporary Research, Vol 2.(2). 22-31*

Hanif, R (2004). Teacher Stress, Job performance and Self Efficacy of Woman School Teacher. PHD thesis, Quaid-i-Azam University, Islamabad.

Hansen, R.S. & Hansen, k. (2008). *The complete guide to study skills.* New York. Alpha books

Hanssen, R.. S (2008) the complete idiot's quid to stand skill. "Intelligence and Demographic Factors", *American International Journal of Research in Humanities Arts and Social Sciences, VOL. 2 (3). 123-129*

Harlin, H. S & Salam, A. Rola, (2014). Stress and Association with The Academic Performance of Undergraduate Fourth Year Medical Students at University of Kabangsean, *Malaysia International Medical Journal Malaysia. Vol.13(3).13-19*

Harvey, L. (2003). Transitions from Higher Education to work. Retrived June 28, 2006, from Hhp:www,shu.sc.uk/research/cre/publications/d1transition.doc

Hassan, D.A (20013). Exploring Stress Factors Among College Teacher of Pakistan. *International Journal of Learning & Development.Vol. 3,(4) 2164-4063,*

Izawa, C. (2002). Total time & efficient time Management. In search of optimal learning & rerntion via. American Journal of Psychology,113,221-224

Jaramilo, F. Nxion, R & Sams, D. (2005). The Effect of Law Enforcement stress on Organisational Commitment, Policing: int, J Police Strateg. Manage. 28 (2):321-336

Joseph, A. (2013). Academic Stress its Cause and Result at a Ugada University. *Africa Journal of Teacher Education Vol 3 (3) 31-41*

Joseph, F. (2014). Student Research project on Relationship between stress an academic performace of senior secondary school student in Lagos metropolis.

Kamarudin, R. Mohd, D. N Siong, C. C (2009). Stress and Academic Performance: Empirical Evidence From University Students. *Academic of Educational leadership Journal. Volume 13, (1)61-64*

Kobothan, D (2008). Stress among higher education students: Towards a research agenda. Higher education, 56, 735-746.

Krejie, M. (1970), In Cohen M. A. Marison, K, (2000) Research Methods in Education.

Kuh, G.DX (2000). Understanding campus environments. In M.J Barr and M. Desler (Eds.) Handbook in student affairs administration (2^{nd} Edu)

Kuncel, N.R, Creddde .M & Thomas, LL. (2005). The validity of self-reported grade point averages, class names and test scores: a meta-analysis and Review of the literature. Review of Educational research. 75 63-82

Lammers, W.J, Onwuegbuzie, A.j., & slate, J.R (2001) Academic success as a function of the sex, class, age, study habits, and employment of college Students. Research in the schools, 8, 71-81.

Lazarus, R. S (1966). Psychological Stress and the Coping Process. MCGram-Hill. New York.

Lazarus, R.S (1994). *Passion and Resason making sense of our Emotions*. New York, Oxford University Press

Lazarus, R.S. Folkman, S. (1988). Coping As Mediator of Emotion'' Journal of Personality and Social Psychology. 54 (3):46675.

Lee, J., & A.V. Graham (2001). "Students' Perceptions of Medical School Stress and Their Evaluation of a Wellness Elective", *Medical Education*, 35(7): 652–65

Lin & Chin (2009) Academic Stress Inventory of Student at Universities and Colleges. World Transaction Engineering and Technology Education. Volume 7. No. 2

Lumley, M. A, & Provenzano, K. M. (2003). Stress management through emotional disclosure improves academic performance among college students with physical systems. *Journal of Educational Psychology, 95, 641-649.*

Maisamari, J .Y. (2004). Stress Management Strategies. *Kaduna Jouce Printer and Publisher co*.

Malik, P. & Balda, S. (2006). High IQ adolescent under stress: Do they perform poor in academic? Anthropologist, 8(2):61-62

Mani, V (2010). Student's Perception of the Impact of course work on exam stress. *International Journal of arts and sciences, 3, 104-110*

McMilla, J. H. Schumcher (2010). Education Research; Fundamentals for the consumer (6^{th} Edition)

Michie, F., M. Glachan & D. Bray. (2001). "An Evaluation of Factors Influencing the Academic Self Concept, Self-Esteem and Academic Stress for Direct and Re-Entry Students in Higher Education", Educational Psychology, 21(4): 455–472.

Michie, S. (2002). "Causes and Management of Stress at Work Causes and Management of Stress at Work, *Occupational Environment and Medicine*, 59:67– 72

Misra R., McKean S. West & Russo T. (2000). "Academic Stress of College Students: Comparison of Student and Faculty Perceptions", *College Student Journal*, 34(2): 236-246.

Misra, R. & Castillo. (2004). Academic Stress among College Students: Comparison of American and International Students", *International Journal of Stress Management,* 11 (2): 132-148

Misra, R. & McKean. M (2000). "College Students Academic Stress and its Relation To their anxiety, time management, and leisure Satisfaction", *American Journal of Health Studies,* 16(1): 41-51

Moffat, K. J. McMonnachie, A. Ross .S. (2004). "First Year Medical Student Stress and Coping in a Problem-Based Learning Medical Curriculum", *Medical Education*, 38(5): 482-491.

Nagaraju, M.T.V (2004) study habits of secondary school students. New Delhi: Discovery publishing House.

Narasappa, K. (2013). Academic Stress, Anxiety and Depression among College Students-A Brief Review International Review of social Science and Humanities Vol. 5. (1) 135-143

Nest, J.C. Winne, P.H. (2009). The psychology Academic Achievement. Annual Review of Psychology, 61,653-678

Norzaidi, M. D & Chong. R (2007). Intranent using and Managers Performance in the port Industrial Management Data System. 107(8)127-1250

Olagunju. O.P (2004). Psychological Management of Stress among Nigerian Women in Ogu State.

Olayiwola, A.O (2006). Procedure in Educational Research Kaduna.

Ongori, H. (2007). A Review of the Literature on Employee Turnover, *Africa Journal of business Management,* 1(3): 49-54.

Ongori, Bessie, & Cheong, K .C (2009). Sources of stress among college students- the case of Credit transfer programme [Electronic version]. *College student journal, 43(4). 31-35*

Onwuasoanya, P. N. (2009) (ed) Counselling psychology for Nigeria. Nsukka: Great Express Publishers Ltd

Onwuegbuzie, A.J Slate, J.R & Schwartz , R.A (2001). Role of study skills in graduate- level Educational research courses. The Journal of Educational Research, 94, 238 - 246.

Otiono, N.P. (2009). "A Review of some common Methods of stress Management" 1 the Counselor: The *Journal of the Counseling Association in Nigeria* (JCAN) 4 (2). 14-17

Philip, J.D Michael, P.O & Carry, L.C (2014) (n.d) Handbook Occupation Health and Wellness www.spring.com.

Pinel, J.P.T (2003). Biopsychology (5th ed). United State of America: Allyn and Bacon

Rafid, k. Azizah A. Norzaidi, Salwami.M. & Noraimi, I. (2009). Stress and academic performance: empirical evidence from university students. www.questia. Com online library.

Rajni, k. & Radhakanta, G. (2012). Relationship Between Stress and Academic Achievement of Senior Secondary School Students. Asian journal of Multidimensional Research Vol. 1. 3278-4853

Robotham, D. (2008). Stress among Higher education students; towards a research agenda. Higher Education, 56,735-746.

Ronald, J.B. (2002). Work stress and women's Health occupational Status effect; *Journal of Business Ethics, 37, (91-102).*

Sanjeev, k. & Bhukar, J. P (2013). Stress Level and Coping Strategies of College Students. *Journal of Physical Education and Sports Management, Vol.4(1): 5-11*

Santrock. J .W (2009) Psychology. Brief Edition McGRaw Hill, an Imprient of The Mc Craw-Companies America, New York

Sarafino, E.P.(2003). Health psychology: Biopsychosocial Interaction. United State: John Wiley and sons, Inc

Sarap, A. & Joseph, C. (2003). Learned Resourcefulness Modarates The Relationship Between Academic Stress and Academic performance. Article in Educational Psychology.

Saurab K. T. & Mishrab P.C (2008). Work Stress and Health as Predictors of organizational commitment. *Journal of Indian Academy of Applied Psychology Vol 34 (2)267-277*

Schmakel. P .O (2008). Earb adolescents perspectives on motivation and achievement in academics urban Education, 43 , 723-749.

Shapiro, S. D. Shapiro G.E.R. & Schwartz. (2000). "Stress Management in Medical Education: A Review of Literature", *Academic Medicine*, 75(7): 748-759.

Sheikh, B.T, Kahloon A, Kazmi. M, Khalid.H, Nawaz.K, Khar N.A, & Khan, S (2004). Students, stress and coping strategies: A case of Pakistan Medical School. Education for health 17, 346-353.

Simons, J. Dewitte, S. & Lens, W. (2004). The Role of Different Types of Instrumentality in Motivation, Study Strategies, and Performance: Know Why You Learn, So You Will Know What You Learn. British Journal of Educational Psychology, 74,343-360.

Sinha, U.K, Sharma, V. & Nepal M.K (2001). Development of scale for assessing Academic stress: A preliminary report. *Journal of the institute of medicine, 23. 96-102.*

Slate, J. R Jones, C.H & Harlan. E.J (2001) study skills of students at a post-technical institute. *Journal of industrial teacher education. 35. 57-70.*

Smith, A (2002). "The Scale of Perceived Occupational Stress", Occup. Med. (50): 294-8.

Smith, A (2002). "The Scale of Perceived Occupational Stress", Occupation and environment. (50) 294-8.

Smith, A. Johal, S. Wadsworth, E. Smith, G. D. & Peters, T. (2000). The Scale of Occupational Stress: *The Bristol Stress and Health at Work Study, HSE Books, Sudbury*.

Smith, A., Johal, S., Wadsworth, E., Smith, G. D. & Peters, T. (2000). The Scale of Occupational Stress: *The Bristol Stress and Health at work study, HSE Books, Sudbury*.

Smith, J. & Naylor, R. (2001). Determinations of degree Perform in UK University; A Statistical Analysis of the cohert. Oxford Bulletin of Economics and Statistics. 63,29-60

Sohail, N. (2013). "Stress and Academic Performance among Medical Students", *Journal of the College of Physicians and Surgeons*, 23 (1): 67-71

Stecker . T. (2004). Well being in an academic environment. Medical education, 465-478.

Stevenson A, Harper, S. (2006). Workplace Stress and the Student Learning Experience Qual. Assur. Educ., 14(2): 167-178.

Struthers, C.W. Pery, R.P. & Menec V.H (2000). A examination of the relationships among Academic stress, coping motivation and performance in college. Research in Higher Education 41(5), 581-592.

Talib, N. & Zia-ur-Reliman, M (2012). Academic performance and perceive stress among university students. Educational research and review, 7. 127-132.

Tao, S., Dong, Q., Pratt, M. W., Hunsberger, B., & Pancer, S. M. (2000). Social Support: Relations to Coping and Adjustment during the Transition to University in the Peoples Republic of China. *Journal of Adolescent Research*, 5(1), 123-144.

Topper, E. F. (2007). "Stress in the Library Workplace", New Library World, (11/12): 561-564.

Tweed, R. G., White, K. & Lehman D. R. (2004). Culture, stress, and coping. Internally and externally- targeted control strategies of European Canadians, East Asian Canadians, and Japanese, *Journal of Cross Culture. Psycholog*, (35) 652-68.

Umar, S. (2005). A student Research Project on effect of stress among the married woman in Gusau Metropolis, Zamfara State.

Usman, K.(2013) Student Research Project on Relationship between stress and academic achievement of Shehu Shagari College of Education Sokoto. Sokoto State

Wang, C. Y. (2005). Investigation on the stress state of undergraduate. *Chinese Journal of Health Psychology*, 13(4), 312-313.

Wilson, M. (2002). Six view of Embodied in PRES. Psychonomic BULLETIN & REVIEW RETRIVED. From htt:llphilosophy.wise.edu/Shapiro/PHR951/951 Article/Wilson.html.

Wintre, M. G., & Yaffe, M. (2000). First-year students' adjustment to university life as a function of relationships with parents. *Journal of Adolescent Research*, 5(1), 9-37.

Ying .M & Shing .C (2007).world Transaction engineering and technology education. Vol 7. (2). 12-15

Yorke, M. (2009). Trends in honors degree classifications, 1994-95 to 2006 – 2007, fom England, Wales and Northern Ireland. Retrieved August, 17, 2014.

Yusoff, M. S. B, Rahim, A. F. A., & Yaacob, M. J. (2010). Prevalence and Sources of stress among University Sains Malaysia medical students. *Malaysia Journal of Medical Science*, 17(1). 56-78

Yusuf, H. O. (2012). Fundamental of curriculum and Instructions, Kaduna-Nigeria: Joyce Graphic printers and publisher.

Zajacova, A. Lynch,SM. & Espenshade, T.J.(2005). Self-efficacy, stress and academic success in college. Research in Higher Education.

APPENDIX A

Department of Educational Psychology and
Counselling, Faculty of Education,
Ahmadu Bello University, Zaria

Dear Respondent,

I am a master`s student of the above named department conducting a research on relationship between academic stress and academic achievement among the undergraduate students of Federal University of Technology Minna. I am soliciting for your support to answering this questionnaire.

Kindly fill this questionnaire as truly as possible. Your response will be used for the purpose of this research only. Any information supplied will be treated with absolute confidentiality. Please, be as truthful and accurate as possible in your response to each of the items.

Thank you for your co-operation

Yours sincerely

Ahmed Shehu Aliyu

APPENDIX B

ACADEMIC STRESS INVENTORY OF STUDENTS AT UNIVERSITIES AND COLLEGES

SECTION A : DEMOGRAPHIC DATA

Instruction : Please fill out the following information about yourself. Kindly tick (√) as appropriates.

Admission no : ----------

A. Faculty : _____ B. Department _____

1. Level: (a) 100L [ ] (b) 200L [ ] (c) 300L [ ]

2. Age: (a) 17-30 years [ ] (b) 31-40 years [ ] (c) 41 years and above [ ]

3. Gender: (a) Male [ ] (b) Female [ ]

4. Marital Status: (a) Married (b) Single (c) Divorce (d) Window [ ]

SECTION B: SELF-REPORT G.P.A OF UNDERGRADUATE STUDENT

5. 4.5-500 [ ] 1.50-2.39 [ ]

   3.50-4.49 [ ] 1.00-1.49 [ ]

   2.40 – 3.49 [ ]

SECTION C: ACADEMIC STRESS SCALE

Instruction: Please tick [√] inside the boxes as it's reflecting your condition or situation.

Strongly agreed (SA) = 5
Agree (A) = 4
Strongly Disagree (D) = 3
Disagree (SD) = 2
Undecided (U) = 1

S/N	ITEMS	SA	A	U	D	SD
	Teachers' Stress					
1.	I feel that the forms and content of exercises and reports of some lecturers are too strict					
2.	I feel that I do not understand a lot about some lecturers' teaching content.					
3.	Some lecturers provide too much data; this causes me to be unable to finish studying and to assimilate the knowledge					
4.	I feel that I am able to adapt to some lecturers' teaching methods.					
5.	In some case, some lecturer develop special interest to some students, that affect my leaning ability					
	Test Stress					
6.	I do not get good enough sleep at night because I worry about school tests.					
7.	I stay up late before all the big and small school fees.					
8.	I worry that I have to redo the compulsory courses in which I fail.					
9.	I feel that the tests and class content of some courses are variable, which causes me to be unable to prepare adequately.					
10.	I worry that I could not be able to understand the content of my courses					
	Studying in Groups Stress					
11.	I often face problems as to how to share work with my classmate when some exercise or reports require group work.					
12.	When group work is required to complete an exercise or report, I worry that I will not be able to find a suitable group member.					
13.	When I give a speech or presentation, I worry that my course mates will laugh at my inability to perform well.					
14.	Sometimes, the words used by my course mates easily hurt my self-esteem or cause harm.					

15.	I feel nervous when I need to make a speech or give a presentation.					
	Peer Stress					
16.	When I want to study on my own, I am often affected by my classmates' chatting					
17.	I feel that my course mates are very noisy during class and this influences my class situations.					
18.	I feel that there is open strife and veiled struggles among course mates due to academic performance.					
19.	I am very worried that my academic results are not as good as those of my course mates are.					
20.	I feel that my class mates are confusing my study.					
	Time Management Stress					
21.	I feel that I am not able to adjust and schedule the time between academic and social activities effectively.					
22.	I feel that it is very difficult for me to find a balance between my academic and social activities.					
23.	I feel that social activities and student association affect my academic work.					
24.	I feel that it is very difficult for me to find balance between my departmental courses and borrowed courses.					
25.	I feel that I am not able to adjust my time due to plenty course load					

APPENDIX C

HYPOTHESIS 1: CORRELATIONS

Descriptive Statistics

	Mean	Std. Deviation	N
Academic Achievement	3.3783	1.01305	378
Academic Stress	86.2989	12.19897	378

Correlations

		Academic Achievement	Academic Stress
Academic Achievement	Pearson Correlation	1	-.316(**)
	Sig. (2-tailed)		.000
	N	378	378
Academic Stress	Pearson Correlation	-.316(**)	1
	Sig. (2-tailed)	.000	
	N	378	378

** Correlation is significant at the 0.01 level (2-tailed).

HYPOTHESIS 2: CORRELATION

Descriptive Statistics

	Mean	Std. Deviation	N
Academic Achievement	3.3783	1.01305	378
Teachers Stress	19.0344	3.61347	378

Correlations

		Academic Achievement	Teachers Stress
Academic Achievement	Pearson Correlation	1	-.332(**)
	Sig. (2-tailed)		.000
	N	378	378
Teachers Stress	Pearson Correlation	-.332(**)	1
	Sig. (2-tailed)	.000	
	N	378	378

** Correlation is significant at the 0.01 level (2-tailed).

HYPOTHESIS 3: CORRELATION

Descriptive Statistics

	Mean	Std. Deviation	N
Academic Achievement	3.3783	1.01305	378
Test Stress	17.5635	4.02874	378

Correlations

		Academic Achievement	Test Stress
Academic Achievement	Pearson Correlation	1	-.211(**)
	Sig. (2-tailed)		.000
	N	378	378
Test Stress	Pearson Correlation	-.211(**)	1
	Sig. (2-tailed)	.000	
	N	378	378

** Correlation is significant at the 0.01 level (2-tailed).

HYPOTHESIS 4: CORRELATIONS

Descriptive Statistics

	Mean	Std. Deviation	N
Academic Achievement	3.3783	1.01305	378
Peer Group	17.2593	3.72980	378

Correlations

		Academic Achievement	Peer Group
Academic Achievement	Pearson Correlation	1	-.221(**)
	Sig. (2-tailed)		.000
	N	378	378
Peer Group	Pearson Correlation	-.221(**)	1
	Sig. (2-tailed)	.000	
	N	378	378

** Correlation is significant at the 0.01 level (2-tailed).

HYPOTHESIS 5: CORRELATIONS

Descriptive Statistics

	Mean	Std. Deviation	N
Academic Achievement	3.3783	1.01305	378
Time management stress	16.3466	3.82842	378

Correlations

		Academic Achievement	Time management stress
Academic Achievement	Pearson Correlation	1	-.070
	Sig. (2-tailed)		.174
	N	378	378
Time management stress	Pearson Correlation	-.070	1
	Sig. (2-tailed)	.174	
	N	378	378

HYPOTHESIS 6: CORRECTIONS

Descriptive Statistics

	Mean	Std. Deviation	N
Studing group stress	16.0952	3.54605	378
Academic Achievement	3.3783	1.01305	378

Correlations

		Studing group stress	Academic Achievement
Studing group stress	Pearson Correlation	1	-.201(**)
	Sig. (2-tailed)		.000
	N	378	378
Academic Achievement	Pearson Correlation	-.201(**)	1
	Sig. (2-tailed)	.000	
	N	378	378

** Correlation is significant at the 0.01 level (2-tailed).

Answer to the Research Questions

Variable	No of Samples	Mean	StD
Academic Stress	378	86.2989	12.1990
Academic Achievement	378	3.3783	1.0131

Descriptive Statistics on the Responses of Respondents on Teachers' related Stress

S/N	STATEMENT	SA	A	D	SD	U	MEAN	StD	Remark
1	I tem 1	124 (32.8)	186 (49.2)	47 (12.4)	10 (2.6)	11 (2.9)	3.76	1.013	Agree
2	Item 2	94 (24.9)	206 (54.5)	44 (11.6)	18 (4.8)	16 (4.2)	3.52	0.905	Agree
3	Item 3	106 (28.0)	175 (46.3)	41 (10.8)	19 (5.0)	37 (9.8)	3.55	0.965	Agree
4	Item 4	100	147	54	13	64	3.28	1.194	Disagree

		(26.5)	(38.9)	(14.3)	(3.4)	(16.9)			
5	Item 5	99 (26.2)	178 (47.1)	45 (11.9)	15 (4.0)	41 (10.8)	3.46	1.366	Disagree

Descriptive Statistics on the Responses of Respondents on Examination Stress

S/N	STATEMENT	SA	A	D	SD	U	MEAN	StD	Remark
1	Item 1	87 (23.0)	176 (46.6)	78 (20.6)	11 (2.9)	26 (6.9)	3.38	1.057	Disagree
2	Item 2	80 (21.2)	145 (38.4)	88 (23.3)	22 (5.8)	43 (11.4)	4.06	1.215	Agree
3	Item 3	125 (33.1)	115 (30.4)	51 (13.5)	18 (4.8)	69 (18.3)	3.91	1.451	Agree
4	Item 4	49 (13.0)	156 (41.3)	89 (23.5)	18 (4.8)	66 (17.5)	3.78	1.267	Agree
5	Item 5	78 (20.6)	127 (33.6)	105 (27.8)	25 (6.6)	43 (11.4)	3.54	1.216	Agree

Descriptive Statistics on the Responses of Respondents on Studying in Groups Stress

S/N	STATEMENT	SA	A	D	SD	U	MEAN	StD	Remark

1	Item 1	34 (9.0)	113 (29.9)	123 (32.5)	26 (6.9)	82 (21.7)	2.98	1.264	Disagree
2	Item 2	50 (13.2)	118 (31.2)	130 (34.4)	30 (7.9)	50 (13.2)	3.23	1.183	Disagree
3	Item 3	59 (15.6)	147 (38.9)	79 (20.9)	40 (10.6)	53 (14.0)	3.31	1.259	Disagree
4	Item 4	49 (13.0)	126 (33.3)	108 (28.6)	35 (9.3)	60 (15.9)	3.18	1.245	Disagree
5	Item 5	57 (15.1)	154 (40.7)	87 (23.0)	39 (10.3)	41 (10.8)	3.39	1.183	Disagree

Descriptive Statistics on the Responses of Respondents on Peer academic Stress

S/N	STATEMENT	SA	A	D	SD	U	MEAN	StD	Remark
1	Item 1	54 (14.3)	166 (43.9)	98 (25.9)	19 (5.0)	41 (10.8)	3.46	1.135	Disagree
2	Item 2	59 (15.6)	147 (38.9)	111 (29.4)	21 (5.6)	40 (10.6)	3.43	1.143	Disagree
3	Item 3	122 (32.3)	147 (38.9)	39 (10.3)	17 (4.5)	53 (14.0)	3.71	1.337	Agree
4	Item 4	91 (23.2)	129 (32.8)	92 (23.4)	21 (5.3)	60 (15.3)	3.53	1.249	Agree
5	Item 5	45 (11.9)	82 (21.7)	164 (43.4)	51 (13.5)	36 (9.5)	3.13	1.093	Disagree

Descriptive Statistics on the Responses of Respondents on Time Management academic Stress

S/N	STATEMENT	SA	A	D	SD	U	MEAN	StD	Remark
1	Item 1	63 (16.7)	115 (30.4)	120 (31.7)	39 (10.3)	41 (10.8)	3.32	1.188	Disagree
2	Item 2	56 (14.8)	113 (29.9)	112 (29.6)	40 (10.6)	57 (15.1)	3.19	1.253	Disagree
3	Item 3	52 (13.8)	94 (24.9)	151 (39.9)	45 (11.9)	36 (9.5)	3.21	1.121	Disagree
4	Item 4	51 (13.5)	130 34.4)	123 (32.5)	30 (7.9)	44 (11.6)	3.30	1.158	Disagree
5	Item 5	34 (9.0)	171 (45.2)	103 (27.2)	24 (6.3)	46 (12.2)	3.33	1.122	Disagree