

Academic Stress and its Sources among First Year Students of Islamic Higher Education in Indonesia

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Research on sources of academic stress among first-year students in the State Islamic Higher Education Institutions in Indonesia has not gained serious attention among scholars. This study aims to describe the prevalence and trends as well as differences in academic stress based on socio-demographics and sources of academic stress. A cross-sectional survey was conducted on 290 students in UIN of Maulana Malik Ibrahim Malang, IAIN of Jember, and STAIN of Kediri. Instruments of this study included socio-demographics, open-ended questionnaires about sources of stress, and the Academic Stress Questionnaire (ASQ) with Cronbach's Alpha = 0.86. Descriptive and inferential statistics were employed to analyse the data. The results indicated that prevalence of academic stress reached 51.1%, while the trend of high academic stress was only found among the UIN's students and common academic stress was experienced by the UIN's, IAIN's and STAIN's students. There was no significant difference between the male and the female students in the academic stress score, but the stages of change differed the score. Sources of academic stress were mainly workload (39%), limited times (25%), academic difficulty (14%), teaching relation (12%), and academic pressure (11%). Counselling services through self-development programs in the Islamic universities are necessary to improve students' psychological immunity and academic hardiness to reduce academic stress during their study.

Keywords: *prevalence, stress transactions, academic factors, students, Islamic Higher Education*

INTRODUCTION

Like in America and other developed countries, emerging adults in Indonesia spend their time attending university (Minza, 2012). However, for many students studying in a university is sometimes an uneasy experience. Many students complain about obstacles and academic difficulties during their university study (Nakalema & Ssenyonga, 2013; Bisai & Chaudhary, 2017). This phenomenon also happens among students at Islamic Higher Education in Indonesia, as indicated by the high prevalence of academic stress (86.7%) among first-year students at the State Islamic University (UIN) of Maulana Malik Ibrahim Malang, Indonesia.

Enormous academic challenges and difficulties can trigger stress for students, especially those in the first semester (Soliman, 2014). University is a new environment that provides many challenges such as test-taking, class participation and obligatory assignments (Radillo, Serrano, Fernandez, Velasco & Garcia, 2014). Challenges are often identically quite new, and thus are frequently stressful (Maddi, 2013). This condition requires students to be well-adapted in overcoming negative potentials that can harm themselves using a proper coping strategy. However, in reality most students do not yet have the ability to overcome their problems (Eva et al., 2015; Bisai & Chaudhary, 2017). They tend to delay action when encountered with difficult situations. They think to change but do not want to act because they are lacking in confidence to deal with the situation (Evangelia & Spiridon, 2011; Eva et al., 2015). Therefore, over the past few years the prevalence of academic stress among students has been significant in various universities across the globe.

Various studies have showed a high prevalence of academic stress over the past few years. Prevalence of academic stress among medical students at Universiti Sains Malaysia Health Campus reached 29.6% (Yusoff, Rahim & Yaacob, 2009); at Taibah University Al Munawarah Kingdom of Saudi Arabia reached 46.2% (Habeeb, 2010); at Nicolaus Copernicus University in Poland reached 60% (Rosiek, Kryszewska, Leksowski & Leksowski, 2012); at Medical Colleges in Kerala, India reached 69.7%; at Polytechnic of Ministry of Health Tasikmalaya of Cirebon, Indonesia reached 87% (Suwartika, Nurdin & Ruhmadi, 2014); at Bayero University Kano Medical School, Nigeria reached 59.8% (Asani, Farouk & Gambo, 2016); and at the Faculty of Education of Kanjuruhan University in Malang, Indonesia reached 90.9% (Bariyyah & Latifah, 2015). These percentages confirm that the prevalence of academic stress among students is quite high and alarming.

Classifying academic stress into a daily stressor is related to academic responsibility. Students' reaction to stress (strains) is primarily influenced by their cognitive appraisal on academic tasks (stressors). Maddi (2013) argues that changes in academic experience from secondary to tertiary education are part of the dynamics of the process of human development during life which often causes stress. Unfortunately, the sources of academic stress among students in Islamic Higher Education in Indonesia have not been regarded by researchers. Some previous studies on the sources of academic stress that have been conducted in Indonesia are still limited

to Health Science students at Public Universities. For instance, a study by Farida & Nurhalimah (2014) among nursing students and a study by Wahyudi, Bebasari & Nazriati (2015) among medical students, showed that academic burdens and lecture activities were the main sources of academic stress.

Research on academic stress has been conducted on first year students in a State Islamic University in Indonesia, but this study is limited to the prevalence of student academic stress. The factors causing academic stress on the students have not been studied. Meanwhile, the rate of enrolment at Islamic Higher Education Institutions has increased from year to year. In 2014, the increase in the number of students reached 1.5 million people with an average of 3.4% (± 13.045) per year from 2009-2014 (PDDIKTI, 2015). Indeed, in 2016 State Islamic Universities rejected 116,936 new student applications (Zain, 2016). Integrative Education models are a brand image of State Islamic Universities, which combine general sciences and religious sciences as a deciding factor that is responsible for this increase. In this education model, students are expected to master these two disciplines. However, the educational background of the prospective students varies and not all of the students previously attended Islamic-based high schools. This condition can potentially trigger academic stress on students, especially in the process of self-adjustment during the first semester. Therefore, this study aims to determine the prevalence of academic stress and the sources of academic stress experienced by first semester students in the State Islamic Universities in Indonesia based on their socio-demography differences.

This study needs to be done because academic stress can impair academic performance (Khan, Altaf & Kausar, 2013; Phang et al., 2015; Asani et al., 2016), lead to low psychological well-being (Asani et al., 2016), and cause chronic stress (Radillo et al., 2014), immune system disorders (McGregor, Murphy, Albano & Ceballos, 2016), and health problems (Phang et al., 2015; Asani et al., 2016). Nevertheless, the need for counseling services in universities to provide assistance for students to cope with their problems has not yet been addressed (Zamroni, Hidayah, Ramli & Hambali, 2016). Islamic higher education has not been able to promote and guarantee students' psychological well-being as an indicator of education quality (Ministry of National Education, 2008). This research is projected to be able to map the potential of students' academic stress and it is a basis for preventive and curative efforts that can be made through counseling services in Islamic Higher Education Institutions in Indonesia.

Literature Review

Academic Stress

Academic stress is a psychological construct that reflects the condition of students who experience stress in academia. It is a kind of stress experienced by humans during their life span (Maddi, 2013). The definition of academic stress is the extension of the concept of stress that has been widely known. In the beginning, the term stress (14th century) was used to

indicate hardship, straits, adversity, or affliction. Then, stress (17th century) was used to represent loads, stress, and strains in physical science. In subsequent development (19th century), stress and strains began to be studied more systematically in medical science as a basis for health problems. The concept of stress has been studied more seriously in relation to personality types and certain diseases. Eventually, stress has been studied in psychology with a phenomenological approach that is very concerned with individual differences.

The concept of stress is still a mystery. Researchers have not found agreement on its definition (Aldwin, 2007). In general, researchers recognise the term stress, strain, and stressor to show different concept of stress. Mason (1975) identified three definitions of stress that are often used by researchers, namely: (1) stress, (2) stressor, and (3) transactions. Stress refers to internal conditions or strains in the form of physiological and emotional reactions, whereas stressor refers to external events that have a variety of forms and duration. Both of these definitions at the beginning of its emergence are known as stimulus and response stress theories (Lazarus, 1999). Meanwhile, transactions refer to stressful experiences as a result of transactions between individuals and their environment.

The definition of academic stress is ideally established and positioned among one of those three stress definitions. As Lazarus & Folkman (1984) stated, stimulus and response stress theories have many weaknesses, particularly with regard to individual differences, namely personality. They proposed a stress transactions model. They categorise academic stress as hasless which is experienced by not all students because students are able to involve cognitive processes and subjective awareness in assessing the situation and academic experience in college. This condition is influenced by diverse cognitive appraisals that the same stimulus can be perceived differently and cause different reactions. Therefore, academic stress can be more precisely defined as a stressful experience that arises from the process of transactions between individuals and academic demands in universities that are perceived as threatening and endangering students' well-being.

Factors Affecting Student's Academic Stress

Academic stress can be caused by various factors, both internal and external. This condition is mainly determined by cognitive appraisal as a mediator of transactions between individuals and stressful environments. Personality and situation are two factors that cause individuals to experience academic stress through cognitive appraisal. In the buffering concept perspective, personality is a personal factor that can protect individuals from the potentials and detrimental effects of academic stress (Kobasa, 1979). Meanwhile, situation is an empirical factor based on reality. This situation factor is what Mason (1975) means as external events (stressors) that potentially trigger academic stress.

Academic stressors as a daily stressor are ordinary events that can cause stress in some limited individuals. Maddi (2013) calls this daily stressor a normal and natural event in the dynamics of human life to achieve a more meaningful life. Thus, the academic experience in Islamic Higher Education is identified with many challenges and demands and is not always perceived negatively and causes academic stress on students. Instead, stressful situations can also be positively assessed as a necessity that must be passed to make a progress. Therefore, this daily stressor can happen to a student. It can even interfere his/her psychological well-being, but it does not occur to all students.

Objectives

This study aims to identify (1) prevalence of students' academic stress, (2) mean difference of students' academic stress score, (3) the trend of students' academic stress, and (4) sources of students' academic stress.

Method

Design and Sampling

This study is survey research using a cross-sectional design approach conducted between November-December 2017. The sample of this study involved 290 first semester students from three different types of institutions of State Islamic Higher Education, usually called *Perguruan Tinggi Keagamaan Islam Negeri* (PTKIN) in East Java, Indonesia, namely State Islamic University (UIN) of Maulana Malik Ibrahim Malang, State Institute for Islamic Studies (IAIN) of Jember, and State Islamic College (STAIN) of Kediri, which are spread in 13 faculties and 29 study programs. The sample of this study was obtained through two-stage random sampling, which combines cluster random sampling with individual random sampling through two stages. The first stage (1) randomly selected three PTKIN from seven PTKIN in East Java and (2) randomly selected study programs representing each faculty in three PTKIN. The second stage randomly selected 10 students from each selected study program. The sample of this study consisted of 131 (45.2%) male students and 159 (54.8%) female students. Characteristics of each type of PTKIN can be explained as follows:

1. State Islamic University (UIN) of Maulana Malik Ibrahim Malang is one of the State Islamic Universities that open academic education in various disciplines of science and technology. The study program available in this institution involves very broad scope of sciences, including religion, education, social sciences, linguistics, economics, natural sciences, medical science, and engineering.
2. State Institute for Islamic Studies (IAIN) of Jember is one of State Islamic Higher Education Institutions that implements academic education and is permitted to open vocational education with a limited study program in sciences and technology, including religious sciences, educational sciences, language and literatures, social sciences and economics.



3. State Islamic College (STAIN) of Kediri is a State Islamic Higher Education Institution which only provides education focusing on a single group or discipline. The study program available in this type of institution is limited to religious science and its branch.

These differences in characteristics have drawn attention of prospective PTKIN students from various regions in Indonesia. With more faculties and study programs offered, which covers the more extensive fields of study in science and technology, UIN of Maulana Malik Ibrahim Malang became the most attractive for a very large number of prospective students. Meanwhile, IAIN of Jember becomes the second option and STAIN of Kediri is third or least attractive for prospective students because of limited study programs offered.

Such huge interests of prospective students to be admitted to PTKIN make variety in regional, cultural, and educational background of the admitted students become unavoidable. UIN of Maulana Malik Ibrahim Malang has more diverse students in terms of their regional, cultural and educational backgrounds than IAIN of Jember and STAIN of Kediri. This disparity can lead to different academic stress prevalence, especially adaptability in facing academic stress situations during the study.

Instruments

The data were collected using a questionnaire that included three parts, namely: (1) questions about socio-demographic of the subjects, (2) open-ended questions about sources that caused academic stress on students, and (3) questionnaires to measure academic stress level. First, the socio-demographic questionnaire includes information about gender, age, regional origin, previous educational background, department, faculty and college. Second, an open-ended question about the source of student academic stress is done by asking "What is the factor that can most easily cause you feel stressed during your study?".

Third, the Academic Stress Questionnaire (ASQ) was used to measure students' academic stress level that have been developed based on the Indonesian cultural context and based on aspects of academic stress proposed by Sun, Dunne, Hou & Xu (2011) in accordance with the context of Asian culture. These aspects include (1) pressure from study (e.g., I feel depressed attending lecture activities), (2) workload (e.g., I feel burdened by too many assignments), (3) worry about grades (e.g., I feel worried if I get a low test score), (4) self-expectation (e.g., I feel disappointed when I cannot perform as I want), and (5) despondency (e.g., I feel sad when I am looking at myself during the study).

This questionnaire consists of 25 favorable items that describe high academic stress trends with a Likert-scale model with a five point scale of response, namely (1) strongly disagree, (2) disagree, (3) neutral, (4) agree, and (5) strongly agree. This questionnaire has fulfilled the characteristics of a good instrument of Cronbach's Alpha = 0.86. Therefore, items of each aspect can distinguish students who have high and low academic stress scores.

Data Analysis

The data were analysed using descriptive and inferential statistics. (1) Descriptive statistics include frequency distribution, percentage, mean, and standard deviation to describe prevalence, academic stress trends, and sources of academic student stress. (2) As for inferential statistics, Independent Sample T-Test and One-Way ANOVA were used to explain the mean difference of academic stress scores based on gender, college, and the use of stress management (stage of change). In addition, prior to the statistical, coding and categorisation on verbal data (qualitative) of sources of academic stress obtained from open-ended questions were conducted.

Results

Academic stress scores were gained from a sample of 131 (45.2%) male and 159 (54.8%) female students using the Academic Stress Questionnaire (ASQ) which consisted of 25 items. There were 290 students who came from three institutions of PTKIN in East Java, Indonesia, namely UIN of Maulana Malik Ibrahim Malang, IAIN of Jember, and STAIN of Kediri. The results of the descriptive analysis showed the minimum score = 62, maximum score = 109, mean = 84.57, and SD = 9.46. Based on these values, the academic stress category is grouped into four levels, namely (1) very stressful = 99-109, (2) stressful = 85-98, (3) normal = 71-84, and (4) not stressful = 62-70. An overview of the prevalence of student academic stress as is obtained based on these categories, as described in Figure 1.

The prevalence of academic stress among students was found to be high at 51.1% (6.6% = very stressful and 40.5% = stressful). This group was vulnerable to other psychological disorders, especially in dealing with pressures and academic challenges in college. Meanwhile, 40.3% students were classified as normal and were able to overcome various pressures and academic challenges in college. Only 8.6% (not stressful) of students have good psychology well-being because they feel comfortable and do not experience stress during their study.

Trends of academic stress were experienced by students from all of the three colleges, where STAIN (51.4% = stressful), IAIN (50.9% = stressful), and UIN (33.6% = stressful), but high academic stress was only experienced by the UIN's students (12.7% = very stressful). Meanwhile, stress in the normal category was more dominant among the UIN's students (43.6% = normal) and the IAIN's (41.8% = normal) than the STAIN's students (32.9% = normal). In addition, trends of academic stress was not significantly different between the male (6.9% = very stressful, 43.5% = stressful) and female (6.3% = very stressful, 45.3% = stressful) students, but the males (11.4% = not stressful) have higher psychological well-being than the females (6.3% = not stressful), while the number of females (42.1% = normal) who have academic stress in the normal category was higher than that of the males (38.2% = normal).

The difference of the academic stress score can be seen from several variables such as (1) gender, (2) university, and (3) stage of change. From those three variables, only stage of change showed significant difference in the academic stress score ($F = 3.29, p < 0.05$). The highest in the stage of change of stress management behavior was contemplation ($M = 88.93$), precontemplation ($M = 85.10$), preparation ($M = 84.76$), action ($M = 83.76$), and maintenance ($M = 80.97$). From those five stages, contemplation ($M = 88.93$) had a significant difference with maintenance ($M = 80.97$), with mean difference = 7.96. Meanwhile, gender ($t = -0.87, p > 0.05$) and university ($F = 0.34, p > 0.05$) was not found to be significantly different to the score of academic stress.

This study identified 21 types of sources of stress experienced by students, of which 16 stressors were related to academics, while 5 stressors were non-academic. The prevalence of sources of academic stress among students (Table 2 & Figure 4) was dominated by workload (39%), limited times (25%), academic difficulty (14%), teaching relations (12%), and academic pressure (11%), while other sources of academic stress were below 10%.

Sources of academic stress based on the type of colleges (Figure 5) were indicated differently. Workload tended to be high in the three colleges, but was more dominant in IAIN (45%) and STAIN (43%) than UIN (31%). Limited times was higher in UIN (36%) than in IAIN (19%) and STAIN (17%). Meanwhile, academic difficulty was higher in STAIN (20%) than in UIN (13%) and IAIN (13%). Teaching relations was higher in IAIN (15%) and STAIN (14%) than in UIN (6%). Academic pressure was found to be higher in UIN (15%) and STAIN (11%) than in IAIN (8%).

Sources of academic stress based on gender (Figure 6) were showed differently. Workload, limited times, and academic difficulty tend to be higher on the female students (43%; 33%; 17%) than on their male counterparts (34%; 15%; 11%). Meanwhile, for teaching relations, no significant difference between the male (11%) and the female students (12%) was found. Academic pressure was higher among the male students (17%) than the females (7%).

Discussion and Conclusion

Prevalence of academic stress in these three colleges (UIN, IAIN, and STAIN) showed a high number (51.1%). This prevalence explains that academic life in Islamic Higher Education causes 6.6% (very stressful) of students to potentially develop serious adverse disorders, such as chronic stress (Radillo et al., 2014), immune system disorders (McGregor et al., 2016), health problems (Phang et al., 2015; Asani et al., 2016), and even, committing suicide (Rosiek et al., 2012). Meanwhile, 40.5% (stressful) of other students have the potential to experience pressure and anxiety (Saravanan & Wilks, 2014) during their study which can have an impact on low academic achievement (Phang et al., 2015; Asani et al., 2016). The prevalence of academic stress of 86.7% was shown among students from various departments at the State Islamic University (UIN) of Maulana Malik Ibrahim Malang, Indonesia. The results of the

study by Bariyyah & Latifah (2015) also showed a high prevalence of academic stress in students of the Faculty of Education of Kanjuruhan University in Malang, Indonesia, at 90.9%. In addition, Suwartika et al. (2014) indicated a high prevalence of academic stress among students in Polytechnic of Ministry of Health Tasikmalaya of Cirebon, Indonesia, at 87%. All results of these studies confirm that the prevalence of student academic stress occurs evenly in various universities in Indonesia, both in public and Islamic universities. But, differences in the percentage between these three previous studies may be caused by differences in the method of determining the level of categories used by researchers.

The trend of academic stress among PTKIN's students is also in line with the prevalence of students' academic stress in Indonesia. First semester is an important stage to students in their academic life in the colleges. During this transition period, Maddi (2013) suggests that students may experience stress due to changes in the new environmental situation at hand. The trend for potentially serious adverse impacts (depression, chronic stress, etc.) only occurs in the UIN's students, while potentially low academic achievement can be found in all three colleges. This resulted by high demands and expectations imposed on by the UIN's students, which consequently lead to heavier tasks and tighter academic activities on campus. Students must take part in the routine activity from 4:00 AM to 9:00 PM. In addition, there was no difference in trends of academic stress between male and female students. Aside from this, female students were slightly higher than male students at the normal level, while male students who did not experience stress were slightly higher than female students.

There was no difference in the average academic stress score between male and female students. This finding is in line with Khan et al. (2013); Loubir et al. (2014); Bariyyah & Latifah (2015); Phang et al. (2015); and Asani et al. (2016) all of whom showed that male and female students did not have different level of academic stress. However, this finding is not in line with Wahed & Hassan's (2017) study which showed that male and female students had different average stress and anxiety scores, but not depression scores. Likewise, the difference in the types of tertiary institutions did not influence the difference in student academic stress levels, although Eva et al. (2015) found differences between public universities and private universities. While the actions performed by students in dealing with stressful situations affect their academic stress level. The more active students in self-protection, the more protected from potential academic stress, and vice versa. This finding needs to be considered because the first semester students are mostly in the pre-contemplation and contemplation stage (Evangelia & Spiridon, 2011) which are vulnerable to academic stress. Indeed, in the industrial revolution era 4.0 the use of the internet communication or smartphone by students can lead to more recreational goals to escape from personal problems than for academic goals (Tong, Islam, Low, Choo & Abdullah, 2019).

The source of stress experienced by students is mostly academic factors, namely workload (39%), limited times (25%), academic difficulty (14%), teaching relations (12%), and academic pressure (11%). This finding is consistent with the results of previous studies in Indonesia

regarding academic workload (Wahyudi et al., 2015) and teaching relations (Wahyudi et al., 2015) as the main factors causing student academic stress. Some results of research in developing countries produced the same that academic workload (Farooqui, Yusoff & Adawiyah, 2013; Nakalema & Ssenyonga, 2013; Bataineh, 2013; Soliman, 2014; Alawad & Slamah, 2014; Oku, Owoaje, Oku & Ikpeme, 2015), insufficient/limited times (Soliman, 2014; Alawad & Slamah, 2014; Oku et al., 2015), testing/examinations (Loubir et al., 2014), inadequate holidays/rest (Oku et al., 2015), and course content (Bataineh, 2013; Soliman, 2014) became the triggering factors of student academic stress. Workload is a major factor in students' academic stress at three PTKINs, while limited time is only dominated by the UIN's students due to high academic pressures with a more hectic schedule than the other two colleges. In addition, academic difficulty is more dominant among the STAIN's students, while teaching relations is more dominant among the STAIN's and IAIN's students. This indicates that UIN and IAIN have better students in terms of individual quality, so they do not experience academic difficulties. Meanwhile, the quality of UIN's lecturers is better, so that they can create a comfortable learning atmosphere and be interactive with students. The male and female students have differences in the four sources of academic stress, except in teaching relations.

The findings of the high prevalence of academic stress among the PTKIN's students in Indonesia imply the need for counseling services in the universities (Phang et al., 2015; Oku et al., 2015; Zamroni et al., 2016). From the stress transactions perspective, the findings regarding the sources of students' academic stress should be anticipated by the PTKIN's administration through providing counseling and academic services. In addition, the ability of students to deal with stress is also an important factor in response to academic demands and challenges in universities (Evangelia & Spiridon, 2011). From the perspective of stress buffering, personal factors are able to become a strength to reduce stress and eliminate the negative effects it causes (Kobasa, 1979; Maddi, 2013). "A Model of Self-Development for Enhancing Psychological Immunity" developed by Choochom, Sucaromana, Chavanovanich & Teleggen (2019) can be an alternative intervention model that needs to be adapted for the Islamic university students to reduce their academic stress through increasing psychological immunity and academic hardiness.

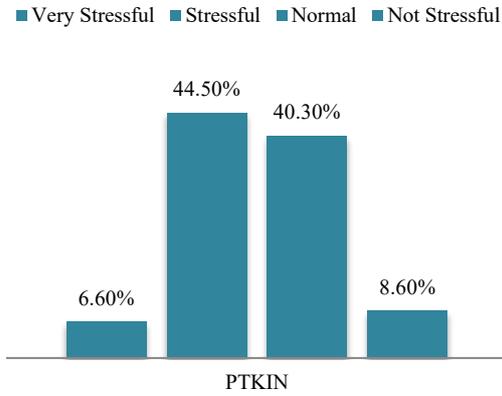


Figure 1. The prevalence of academic stress among students

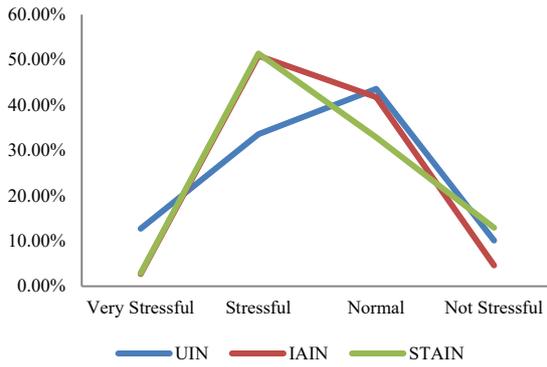


Figure 2. The trend of academic stress among PTKIN

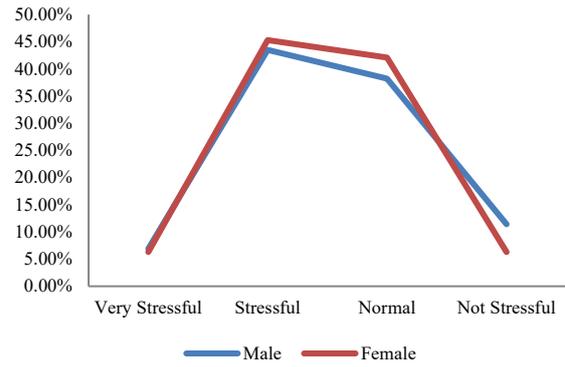


Figure 3. The trend of academic stress among male and female

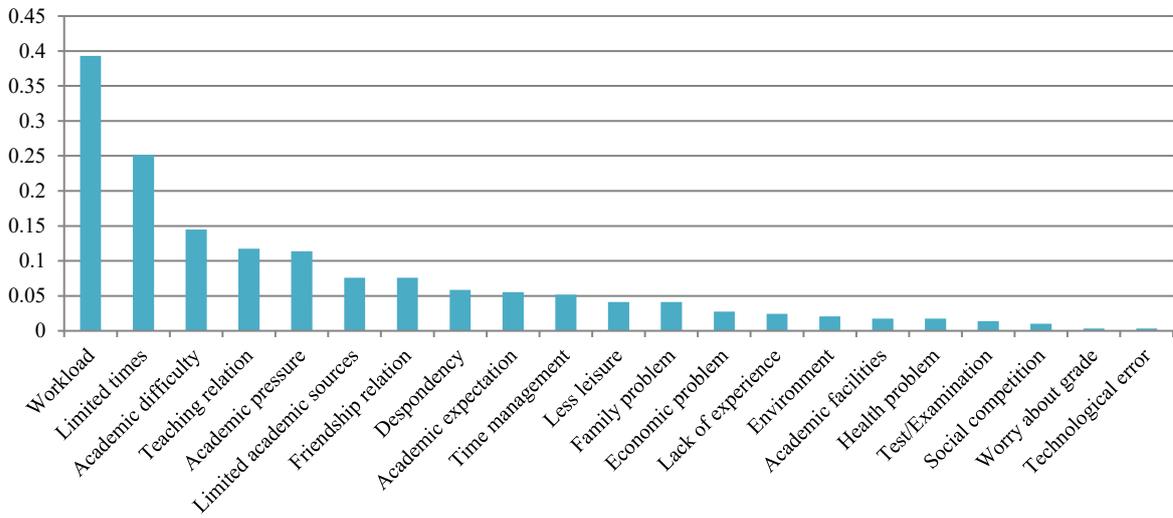


Figure 4. The prevalence of academic stressor

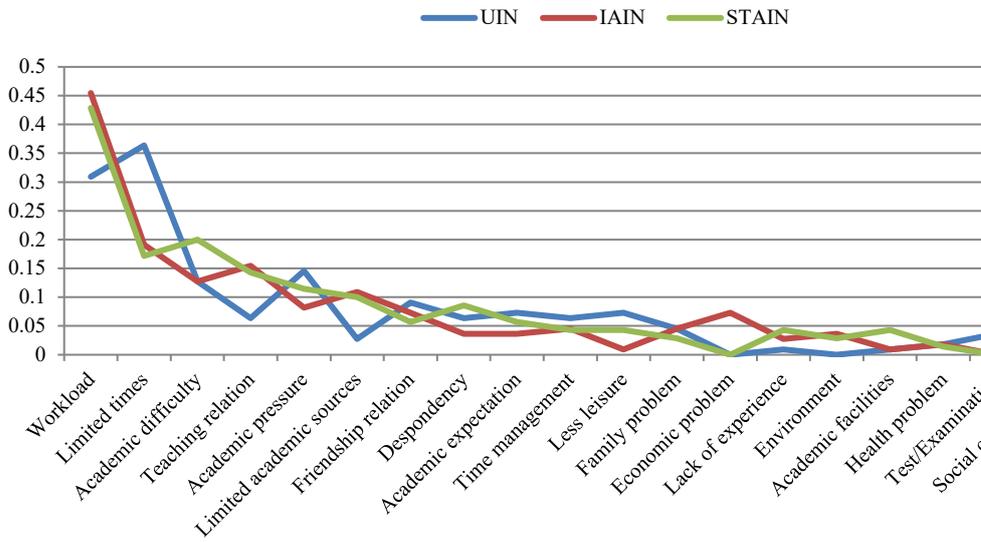


Figure 5. The trend of academic stressors

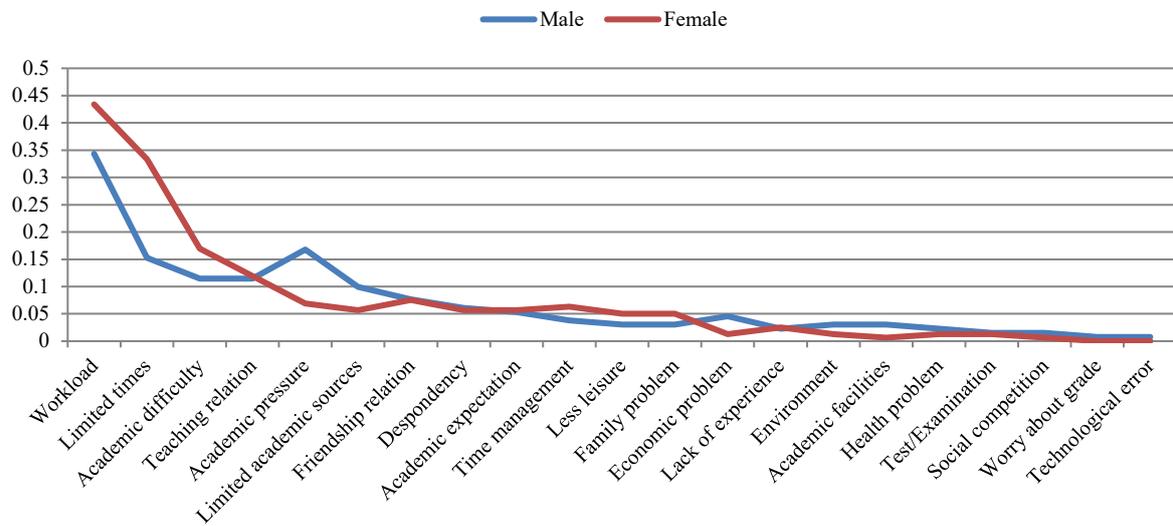


Figure 6. The trend of academic stressors among male and female

Table 1. The difference of academic stress among students

Variable	Mean	SD	P-Value	T-Value/ F-Value
Gender				
1. Male	84.04	9.69	0.39	-0.87
2. Female	85.01	9.28		
University				
1. UIN	85.03	10.60	0.71	0.34
2. IAIN	84.58	8.12		
3. STAIN	83.84	9.61		
Stage of Change				
1. Precontemplation	85.10	8.29	0.01*	3.29
2. Contemplation	88.93	6.32		
3. Preparation	84.76	9.23		
4. Action	83.76	9.73		
5. Maintenance	80.97	10.75		

* Statistically significant difference at level $p < 0.05$

Table 2. Sources of stress in PTKIN

Sources of Stress	PTKIN			Gender		Total
	UIN	IAIN	STAIN	Male	Female	
1. Workload**	31%	45%	43%	34%	43%	39%
2. Limited times**	36%	19%	17%	15%	33%	25%
3. Academic difficulty**	13%	13%	20%	11%	17%	14%
4. Teaching relation**	6%	15%	14%	11%	12%	12%
5. Academic pressure**	15%	8%	11%	17%	7%	11%
6. Limited academic sources**	3%	11%	10%	10%	6%	8%
7. Friendship relation	9%	7%	6%	8%	8%	8%
8. Despondency**	6%	4%	9%	6%	6%	6%
9. Academic expectation**	7%	4%	6%	5%	6%	6%
10. Time management**	6%	5%	4%	4%	6%	5%
11. Less leisure**	7%	1%	4%	3%	5%	4%
12. Family problem	5%	5%	3%	3%	5%	4%
13. Economic problem	0%	7%	0%	5%	1%	3%
14. Lack of experience**	1%	3%	4%	2%	3%	2%
15. Environment	0%	4%	3%	3%	1%	2%
16. Academic facilities**	1%	1%	4%	3%	1%	2%
17. Health problem	2%	2%	1%	2%	1%	2%
18. Test/Examination**	4%	0%	0%	2%	1%	1%
19. Social competition**	2%	0%	1%	2%	1%	1%
20. Worry about grade**	0%	1%	0%	1%	0%	0%
21. Technological error**	0%	1%	0%	1%	0%	0%
Percentage total	100%	100%	100%	100%	100%	100%
Sample total (N)	110	110	70	131	159	290

* Percentage (%) was obtained through dividing the number of samples who respond to each source of stress by the number of samples in university category, gender and the total; ** related to academic activities.



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