



# Stress of Scholarship Holder Students in Higher Education: A Pilot Study of the Marathwada Region

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**Abstract:** Stress has become a major concern among students in higher education, particularly due to academic demands and socio-economic pressures. The present study aimed to examine the overall level of stress and types of stress among scholarship holder and non-scholarship holder students in higher education institutions of the Marathwada region of Maharashtra. A descriptive, cross-sectional research design was adopted for the study. The sample consisted of undergraduate and postgraduate students selected through a random sampling technique. Data were collected using self-reported questionnaires, including a demographic information schedule and a stress assessment questionnaire measuring overall stress levels (mild, moderate, and severe) and types of stress (acute stress, chronic stress, and eustress).

The results revealed that 48.82% of scholarship holder students experienced mild stress, 28.66% moderate stress, and 22.34% severe stress, whereas 54.66% of non-scholarship holder students reported mild stress, 27.33% moderate stress, and 20.50% severe stress. With regard to types of stress, 52.12% of scholarship holder students reported acute stress, 32.45% chronic stress, and 16.66% eustress. In contrast, non-scholarship holder students showed lower levels of acute (40.33%) and chronic stress (28.30%) but a higher level of eustress (31.56%).

The findings indicate that scholarship holder students experience comparatively higher levels of distress, possibly due to academic performance pressure and financial dependency. The study highlights the need for targeted stress management interventions and institutional support systems to promote mental well-being among higher education students.

**Keywords:** Academic Stress, Scholarship Holder Students, Non-Scholarship Holder Students, Higher Education, Mental Health, Marathwada Region

## INTRODUCTION

Several factors contribute to stress-related health problems among students. Academic workload and adjustment to the institutional environment are among the most significant stressors (Yusoff, Rahim, & Yaacob, 2010). Increased scholastic demands, frequent examinations, and concerns regarding academic performance have been consistently identified as major sources of stress (Dyrbye, Thomas, & Shanafelt, 2005). Additionally, interpersonal interactions between students and teachers can subtly yet profoundly influence students' psychological well-being (Hafferty, 1998). Students in advanced stages of higher education are often confronted with emotionally demanding experiences, which may lead to fear, anxiety, and emotional exhaustion (Binienda, Schwartz, & Gaspar, 2001). Prolonged exposure to such stressors, combined with inadequate coping mechanisms, may result in maladaptive behaviors, including substance abuse (Croen et al., 1997). High levels of stress have been shown to negatively affect academic performance, cognitive functioning, learning ability, and emotional health (Dahlin, Joneborg, & Runeson, 2005).

Despite growing concern, limited research has focused on stress differences based on scholarship status. Scholarship holder students often face additional pressure to maintain academic performance to retain financial support, whereas non-scholarship holder students may experience relatively different stress patterns. Therefore, the present study attempts to examine the overall level and types of stress among scholarship holder and non-scholarship holder students in higher education, with the aim of contributing evidence that may help reduce academic stress and promote mental well-being.



## METHODOLOGY

### Research Design

The present study adopted a descriptive, cross-sectional research design to examine differences in the overall level of stress and types of stress among scholarship holder and non-scholarship holder students in higher education. The design was considered appropriate to assess perceived stress and its distribution across different student groups at a single point in time using self-reported measures.

### Participants

The sample comprised undergraduate and postgraduate students enrolled in higher education institutions in the Marathwada region of Maharashtra. Participants were selected using a random sampling technique to ensure adequate representation of both **scholarship holder** and **non-scholarship holder** students. Students who were willing to participate and provided informed consent were included in the study.

### Tools and Instruments

Data were collected using **self-reported questionnaires**. The questionnaire consisted of two main sections:

1. **Demographic Information Schedule**, which included variables such as age, gender, level of study, and scholarship status (scholarship holder or non-scholarship holder).
2. **Stress Assessment Questionnaire**, designed to measure:
  - i. **Overall level of stress**, categorized as *mild, moderate, and severe*.
  - ii. **Types of stress**, classified as *acute stress, chronic stress, and eustress*.

The stress questionnaire was based on standardized stress assessment frameworks commonly used in psychological and educational research. Self-reported responses were used as they effectively capture students' **subjective perception of stress**, which is a key indicator of mental health status.

### Procedure

Prior to data collection, participants were informed about the purpose of the study and assured of the confidentiality and anonymity of their responses. The questionnaires were administered in person and through supervised classroom settings. Participants were instructed to respond honestly and independently. Adequate time was provided to complete the questionnaires, and no identifying information was collected.

### Statistical Analysis

The collected data were coded and analyzed using **descriptive statistical techniques**. Percentages were calculated to determine the distribution of:

- Overall levels of stress (mild, moderate, severe)
- Types of stress (acute, chronic, eustress)

Comparative analysis was conducted between **scholarship holder and non-scholarship holder students** to identify variations in stress levels and stress typology. The results were presented in tabular form and interpreted descriptively.

## RESULTS AND DISCUSSION

The results and discussion are presented in a concise and comprehensive manner to ensure clarity and ease of understanding. In accordance with the primary objective of the study, which was to determine the level of academic stress among female medical students using the *t*-ratio, the findings are systematically analyzed and presented. The results have been illustrated through figures to enhance visual interpretation. For the purpose of clarity, coherence, and methodical presentation, the results and discussion have been organized in a logical and sequential order.

TABLE : 1  
STRESS BETWEEN SCHOLARSHIP HOLDER AND NON-PHYSICAL EDUCATION (NPEDU.)

SR.NO.	STRESS	STUDENTS	
		Scholarship holder	Non-scholarship holder
1.	Acute	52.12%	40.33%
2.	Chronic	32.45%	28.30%
3.	Eustress	16.66%	31.56%



Table-1 presents the distribution of different types of stress among scholarship holder and non-scholarship holder students. The results reveal that 52.12% of scholarship holder students reported acute stress, 32.45% reported chronic stress, and 16.66% reported eustress. In contrast, among non-scholarship holder students, 40.33% reported acute stress, 28.30% reported chronic stress, and 31.56% reported eustress.

The study highlights the need for targeted stress management interventions, including financial counseling, academic mentoring, and resilience-building programs, particularly for scholarship holder students. Promoting adaptive coping strategies may help transform distress into eustress, thereby enhancing mental well-being and academic performance in higher education settings.

The stresses between Scholarship holder and non-scholarship holder in figure -1

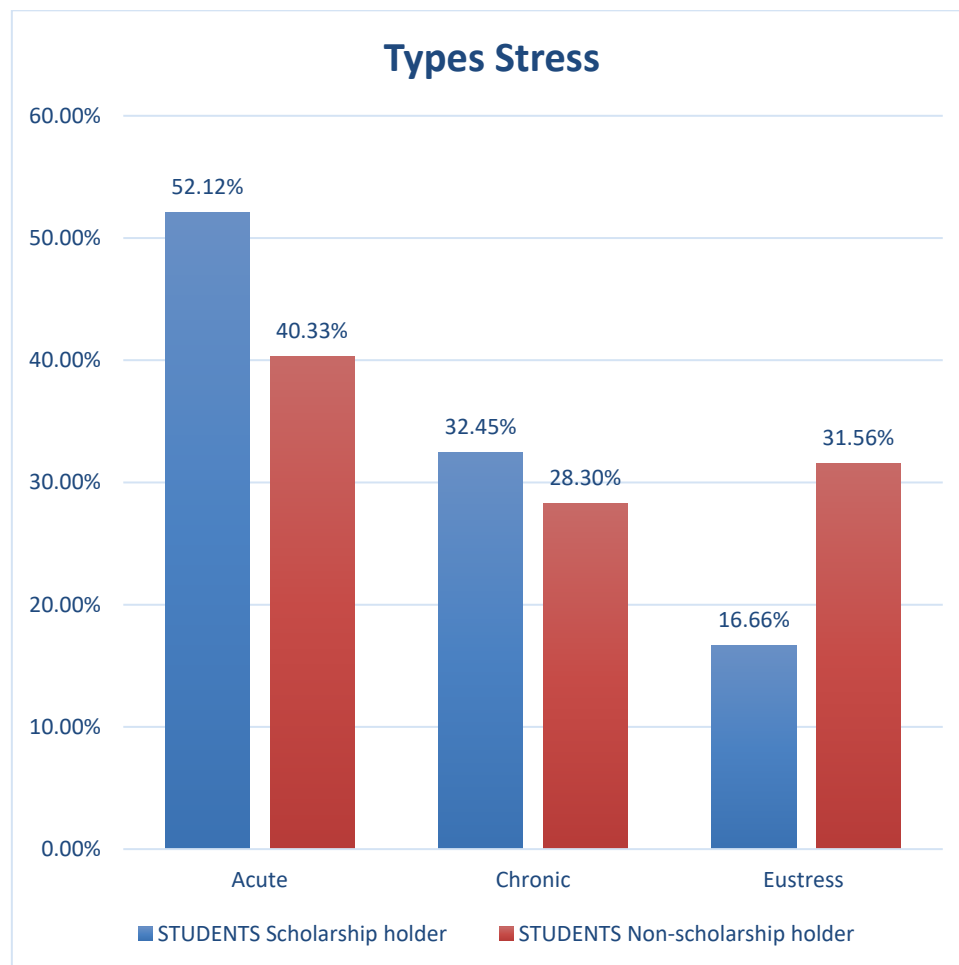


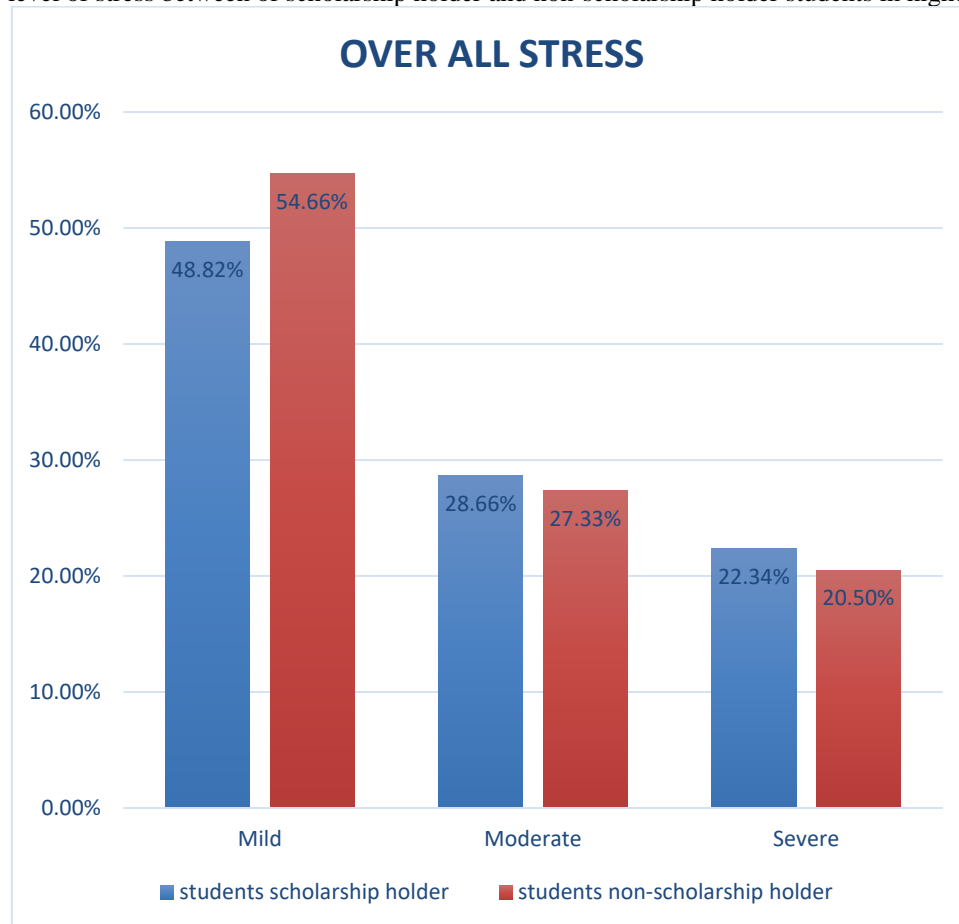
Table: 2, Rate of overall level of stress between of scholarship holder and non-scholarship holder students in higher education .

Sr. No.	Overall levels of stress	students	
		<i><b>scholarship holder</b></i>	<i><b>non-scholarship holder</b></i>
1.	Mild	48.82%	54.66%
2.	Moderate	28.66%	27.33%
3.	Severe	22.34%	20.50%

Table 2 shows the distribution of the overall levels of stress among scholarship holder and non-scholarship holder students in higher education. The results reveal that 48.82% of scholarship holder students reported mild stress, 28.66% reported moderate stress, and 22.34% reported severe stress. In comparison, 54.66% of non-scholarship holder students reported mild stress, 27.33% reported moderate stress, and 20.50% reported severe stress.



Figure – 2 level of stress between of scholarship holder and non-scholarship holder students in higher education.



## DISCUSSION

The findings indicate that scholarship holder students experience a substantially higher prevalence of **acute and chronic stress** compared to their non-scholarship holder counterparts. Acute stress among scholarship holder students may be attributed to immediate academic pressures, financial insecurity, and the constant requirement to meet eligibility criteria for the continuation of scholarships. Chronic stress, which reflects prolonged exposure to stressors, suggests persistent academic and socio-economic strain faced by these students throughout their academic tenure. Conversely, a higher proportion of non-scholarship holder students reported **eustress**, a positive form of stress that enhances motivation, performance, and adaptive functioning. This suggests that non-scholarship holder students may perceive academic challenges as opportunities for growth rather than threats, possibly due to relatively greater financial stability, reduced performance pressure, and better access to coping resources.

These results underscore the role of **financial dependency and performance-linked expectations** in shaping stress typology among students. Scholarship holder students may experience stress primarily as distress, whereas non-scholarship holder students are more likely to experience manageable and motivating stress. The findings align with previous research indicating that socio-economic constraints and conditional academic support can intensify stress severity and reduce the likelihood of positive stress appraisal.

The findings indicate that scholarship holder students exhibit a comparatively **higher prevalence of moderate and severe stress** than non-scholarship holder students. This pattern suggests that scholarship holders may experience increased psychological pressure due to academic performance expectations, financial dependency on scholarships, and the fear of losing financial support. The higher proportion of severe stress among scholarship holder students reflects the cumulative impact of academic, financial, and social stressors commonly faced in higher education.

Conversely, non-scholarship holder students reported a greater proportion of **mild stress**, indicating relatively better stress management or fewer high-intensity stressors. This may be attributed to comparatively greater financial stability,



reduced performance-related pressure, and better access to coping resources. Mild stress, when managed effectively, can act as a motivating factor; however, persistent moderate to severe stress may negatively affect mental health and academic performance.

Overall, the results emphasize the influence of **financial support structures and associated expectations** on students' stress levels. The findings highlight the necessity for targeted mental health interventions, stress management programs, and institutional support systems, particularly for scholarship holder students, to mitigate the progression from moderate to severe stress and promote psychological well-being in higher education environments.

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