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**Causes of students' stress, its effects on their academic success, and stress management by students**

Case study at Seinäjoki University of Applied Sciences, Finland

Thesis
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This thesis examines the impact of stress on students’ academic performance and stress management among students of Seinäjoki University of Applied Sciences. The main objectives were to ascertain or identify the extent to which stress affects students’ academic success, health and general lifestyle, as well as to inquire and bring to light measures to counteract the effects of existing stress in students.

A quantitative method was used in gathering and analysing the data. For this purpose, questionnaires were distributed to two students groups, who consisted of Finnish and international students.

The results obtained show the different factors that cause stress among students. The factors were grouped into four, namely Relationship factors, Environmental factors, Academic factors, and Personal factors. With respect to Relationship factors, working with new people was the main cause of stress for students in both groups. In the case of Environmental factors, worries about the future was the main factor causing stress among students, whereas class workload was the main element of stress with regard to the Academic factors. In the category of Personal factors, financial problems caused most stress to students. Stress can, however, be managed through the introduction of a stress management course and engaging in extracurricular activities.

Keywords: academic students, stress, stress factors, stress management
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Terms and Abbreviations

Attrition: A wearing down to weaken or destroy (Stress Effect).

Cardiovascular disease: A disease of or pertaining to or involving the heart and blood vessels.

Stress: Difficulty that causes worry or emotional tension and produces strain on the physical body.
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1 INTRODUCTION

This study and as well as the aim is about the factors that causes stress and the impacts it has on students’ performance and some possible management techniques. The main objectives were to ascertain or identify the extent to which stress affects students’ academic success, health and general lifestyle, as well as to inquire and bring to light measures to counteract the effects of existing stress in students. The possible limitation of this thesis is the collection of primary source of data due to the population size of the case study which is the Seinäjoki University of applied Sciences and time factor. The delimitation on the other hand will be the focus on the students in Seinäjoki University of Applied Sciences, Finland.

1.1 Background of the study

The very mention of the word ‘stress’ brings thoughts such as increased rate of depression, anxiety, cardiovascular disease, and other potentially life-threatening issues to one’s mind. Oftentimes, a student rushes from one end of campus to the other, trying to make their next class on time. Since classes are scheduled back-to-back, there is less or no time to even eat. Take, for instance, it is three o’clock and a student is extremely hungry. This week, they have got three mid-semester examinations to study for, and a backlog of 300 pages to read. They are meeting with a study group tonight to finish studies on a rushed research presentation. Too bad they have also got three other assignments due tomorrow, so it looks like they will not be getting much sleep tonight.

The fact is indisputable that, having the above introductory paragraph as a schedule, in reality, will certainly make a student be tensed up. Yet, those are the hectic routines we experience as students these days. We feel lost, overwhelmed, frozen, or unable to cope when confronted with so many tasks. Busy schedules crammed with studies, study, and extracurricular activities can take a toll on student’s physical and mental health, especially if one is not eating or sleeping properly. If untreated, these stressors can compound over time, leading to even greater levels of stress.
It is also worth noting that stress is an inevitable part of student-life; as it takes a toll on most students’ physical health, emotional wellbeing, and academic performance. The rise of this pandemic in students is on account of factors such as the somewhat sudden change in lifestyle, increased study load, new responsibilities among others. A publication on stress by the University of New York [Retrieved March 14, 2016] buttresses the notion that, extreme levels of stress can hinder studies effectiveness and lead to poor academic performance and attrition. It goes on to affirm that, students who experienced stressful life events also reported worse health outcomes and reduced quality of life.

Even as we delve into the core of the subject matter, ample attention needs to be accorded the proposal that, introducing successful coping strategies may help students to avoid the destructive consequences of excessive stress.

1.2 Problem statement

Undoubtedly, stress has become the number one reported impediment to academic performance, as fellow students now report being stressed out than ever. The New York University Publication continued its affirmation that, 55% of students claimed their biggest stressor to be academic in nature. 6 in 10 college students report having felt so stressed they couldn’t get their studies done on one or more occasions. . [Retrieved on 11 Apr 2016]. Additionally, many of the emotional and physical symptoms that occur commonly in the student population, such as headaches, fatigue, depression, anxiety, and the inability to cope, can be attributed to or exacerbated by stress. (Dusselier et al 2005, 15–24)

Surveys conducted by Kansas State University reveal a 58% increase in stress-related mental health issues reported to campus counsellors between 1988 and 2001 (Hoover 2003). These increased stress loads come with some dire consequences. Suicide rates amongst college-aged students are three times higher than they were in 1950, as described by American College Health Association statistics published in Psychology Today [Retrieved on March 10, 2016].
Considering the findings above, the research is intended to address the following questions:

1. In your opinion rate from 1–5 how stress influences students' academic life?

2. In your view should stress awareness be taught at the University?

3. How do you feel when you are stressed?

1.3 General Objective (Aim) of the Study

The goal of this thesis is to identify factors causing stress among students in Seinäjoki University of Applied Sciences, Finland.

1.3.1 Specific Objectives of the Study

In order to meet the general objective (aim), the study will focus on the following specific objectives:

1. To identify the causes of stress among students.

2. To identify specific areas of stress in student’s life.

3. To identify techniques to deal with the stress

1.4 Significance of the Study

The outcome of the study will provide the basis for enhancing the general adoption of a new, positive approach to student life, thereby, ensuring academic success.

1.5 Hypothesis

Do students in Seinäjoki University of Applied Sciences get stressed?
Does academic study load cause great amounts of stress in students’ everyday life?

1.6 Research Methodology

To enhance a productive study, the following techniques for obtaining related information would be adopted:

1. The Internet may be accessed for related valuable information on the subject matter.
2. Literature such as related thesis and journals will be reviewed on Impact of Stress.
3. Questionnaires containing close and open-ended questions will be prepared and administered in the study area to obtain facts, opinions and views of respondents (students).

These approaches will represent an overview of the methods used in the survey, which will include the research design, population, sampling and sampling techniques, data collection and analysis.

1.6.1 Research Design

The survey will comprise the evaluation of the implementation of a stress-free life in students, and progressively, the study will be tailored to attain its anticipated objectives.

1.6.2 Population

The targeted population for the study will be the current students at Seinäjoki University of Applied Sciences, Finland.
1.6.3  Data Collection

Data to be used in the survey process will be both primary and secondary. The primary data will be mainly from questionnaires that will be administered at the study area, as well as the related institutions. The primary data will be derived from books, related thesis as well as published journals. The Internet could also be utilized.

1.6.4  Data Collection Instruments and Analysis

Both closed and open-ended questionnaires will be administered. The respondents will be asked to tick the appropriate box or boxes matching their preferred opinions. Other questions will also require the respondents to outline their opinions. The data gathered through the questionnaires will be analyzed by the use of pie charts, bar charts and any other method as recommended by the Supervisor.

1.7  Delimitation (Scope) of the Study

The study is deemed to be carried out with the principal focus on the students in Seinäjoki University of Applied Sciences, Finland.

1.7.1  Limitations

Due to lack of time, this survey will not be carried out by other Universities in Finland and also respondents' response could also pose a challenge, since many felt they would be victimized.

1.7.2  Conceptual and Theoretical Definition of Terms

Attrition: A wearing down to weaken or destroy (Stress Effect).

Cardiovascular disease: A disease of or pertaining to or involving the heart and blood vessels.
**Stress**: Difficulty that causes worry or emotional tension and produces strain on the physical body.

### 1.8 Organization of the study

This thesis is compounded of five chapters, which are presented below in figure 1. This thesis starts with explaining the background of the study and then this background is narrowed down to the problem statement, Aim, objectives, significant of the study, hypothesis, research questions, methodology, the scope of the study, limitations and some theoretical definitions.

Chapter two deals with the Literature review of the study. In Chapter three we opted different research methodology, which includes quantitative research, research approach, data collection, sampling size and population of the study.

Chapter four includes the Data analysis which is the data collected from the students during the interviews.

Chapter five is dedicated to findings and conclusion on the result of the data analysis, as well as recommendations are also given here for the future to improve the quality of study in this field. A reference list and questionnaires will be attached at the end of this thesis, as well.
Figure 1. Thesis outline.

The figures shows the outline based on which the thesis is written.
2 LITERATURE REVIEW

2.1 Introduction

Stress is the process by which an individual or a person react when opened to external or internal problems and challenges. "the organism processes numerous systems to coordinate such adaptive responses both at systematic and cellular levels. "by this, stress has direct effect on the brain and the whole anatomy of the body as such failure to adapt to a stressful condition can result in brain malfunction, physiological problem and also many areas of psychological challenges in the form of depression, anxiety, pain and burnout.

Physiologically, stress-related diseases in the form reproduction, cardiovascular, metabolism and gastrointestinal diseases are determined by great areas of genetic and developmental factors which are different from a person to a person but also symptoms of this disease may be similar sometimes among individuals (Hellhammer & Hellhammer 2008. vii).

According to (Wheeler 2007,2), stress is physics word which refers to the amount of force used on an object and it relates in real life as to how certain issues that carry force applied to human life. Examples financial difficulties, health challenge issues, conflicts with friends, all carry force or pressure on person's body -mind and spirit. Some of the pressure or force originate from the environment but most often comes from within a person's head in the form of worry, anxiousness, regret, discouragement and low confidence.

Therefore, stress is basically force applied to a person and may result in a strain which is as a result of an unmanaged stress that is when a person is not able to handle a challenge or problem encountered strain result. To some people, the effect is minimal which means they are able to endure pressure whiles in others the effect is enormous and have an adverse effect.

Stress is explained by (Pargman 2006, 5) as “An uncertain reaction to external and internal factors” that means a negative or positive reaction to environmental stimuli.
In this regard, it is how the totality of your body relate to changes and unfamiliar situations that present itself in the course of time.

During such a period, vital organs such as sexual organs, heart rate, blood pressure, stroke volume, respiratory rate in the body react speedily. Many hormonal responses are at peak.

2.2 Aspect of stress

![Figure 2. Aspect of stress.](image)

The figures present and displays the different aspects of stress.

**Anxiety**

In May's book “The meaning of anxiety” (2015), anxiety is explained as the manner in which a person reacts or response to stress, accept and interpret. In this view,
stress is seen as a journey to anxiety thus anxiety is an outcome of stress and it how an individual handles stress. A good handler of stress is likely to experience or no form of anxiety. Whereas those without effective management skills is prone to a high level of anxiety.

**Burnout**

Burnout, also refer to as soulless situation is where a person loses the eagerness and motivation in continuing to a particular kind of studies or activity as a result of both external and internal factors. The skills and expertise is still active but the desire and the wellness to perform is dead in the person as such activity or studies become huge responsibility without any joy.

Burnout destroys a person’s motivation and may kill the initiative’s at studies or school. Service providers like teachers, counsellors and other officers experience these issue much and make them at times to be hostile to the people that they dedicated to serving.

It normally affects people whose studies are interaction with people like team leaders, managers, etc. Also, people whose studies are time band that is adhering to strict time schedule’s also experienced burnout. In a situation where an activity or studies required much details and explanations burnout is likely to result in the people who are taking such activities.’ The following are symptoms of burnout:

- Trouble sleeping due to worrying about studies
- Getting into too much conflict
- Bored with studies or activity
- Feeling frustrated with studies
- Studying very hard and accomplishing little
- I don’t like going to studies
- Social activities are draining
Distress

Distress is a moment of great pain sorrow, acute physical and mental suffering; Affliction, trouble (Dictionary.com 2016). It is as a result of an inability to handle or deal with a challenge or problem encountered in the performance of a specific activity or studies. Distress result in both emotional and physical pain. An example of emotional pain is sadness, resorting to drugs, violence, a low concentration at studies, low participation in social activities. Most often than not Distress are caused by external factors.

Fear

Fear “is a chain reaction in the brain the start with a stressful stimulus and ends with the release of chemicals that cause a racing heart, fast breathing and energise mus-sels, among other things also known as the fight of light responses” (Layton 2016). Fear is a common aspect of human emotion that is sentenced in our nervous system. Fear is a result of instinct in human that responses to sensed danger or unsafe. It protects and alert us to an impending danger and that’s help to prepare for this danger. It is a natural aspect of humans and in some cases it very good because it can be a warning or a signal that cautions us to be very careful. However, it is and can be extremely dangerous to the life of a person. Fear can be mild or intense and it can be short term or last longer.

When a person sensed danger the brain responses Immediately and send signals which affect the nervous system this causes various aspect of the body to response to the reaction to the nervous system and core symptoms of these are fast breathing and heartbeat, increased blood pressure, experience of sensation in their legs, head, chest and hands. There is also profuse sweating. The fight of light is a term used to express how the body react to these symptoms and reactions thus either fighting off the danger or running fast to get away. (Fears and phobias 2016)

Worry
Worry is as a result of thinking about an existing problem or yet to happen problem. It is constant thinking and meditating of challenge or fear. Worry looks into what is likely to happen in the future as a result of the present situation. It is a disturbing of one composer or peace of mind, worry causes distress to the mind and results in high blood pressure, headache, stomach disturbances and other physical discomforts.

Types of Stressors

Stress is a reality of our everyday life. At the point when individuals search for help, they are regularly managing conditions, circumstances, and stressors in their life that leave them feeling emotionally and physically troubled. Countless people feel that they have very little resources or assistances to deal with the high levels of stress they are experiencing. Circumstances that trigger stress are known as stressors. According to (Centre 2010, 4–6; Davidson 2001) Stress is not only negative things that happens positive things also cause stress. In our life we only know stress to be bad but that’s not the cases. There are two types of stressors which is the positive stressors which is known as eustress and negative stressors which is also known as distress.

There some positive situations that causes a person to be stressed up. Some examples of these circumstances are, promotion at work, starting a new job, getting married, and having a child which are few of the many. Positive stressors are usually not noticed because it has some characteristics.

Positive Stressors Characteristics:

- It is a short term event
- It feels very exciting
- Its improves one’s attitude and performance
- Its motivates people.

On the other hand, negative stressors happen to be the bad things or events which causes us to be stress and these type of stressors is easily noticed. Examples of
negative stressors are, death of a loved one, unemployment, divorce and illness which are also few of many. There are also some characteristics of negative stressors that's makes it easily for them to be noticed.

Negative Stressors Characteristics:

- It causes anxiety and makes one troubled
- It's also short term but can have long term implications
- It feels unpleasant and disturbing
- Decrease ones’ productivity and moral

In the book of Brain, Luke Seaward (2012) also mentions some other types of stress which are different in their own ways. There is another type of stress which is the neustress and “this is any kind of information or sensory stimulus that is perceived as unimportant”.

2.3 Major Sources of Stress in Students

Indeed, students have a unique cluster of stressful experiences. Student’s academic performances can be affected by many factors. Bernstein et al. (2008) define the sources of stress as every circumstance or event that threatens to disrupt people’s daily functioning and causes them to make adjustments.

Similarly, Phinney and Haas (2003) stressed out sources of stress more specifically as a unique set of stressful encounters among student which includes: difficult financial challenges, domestic responsibilities, responsibilities related to holding a job while in school, and a heavy academic load.
2.3.1  Relationships as a source of stress

Relationship or Relations on its own is a broad topic that can be discussed and it has had a lot of effect on most aspects of a life of individuals. The term relationship talks about how people are connected and the connection can be through blood, marriage, adoption and other legal ways like neutralisation for a country and registration. This bond that is created between people can at times turn to be a burden on them and others to turn out to be victims of relationship abuse.

Relationship abuse is an example of oppressive and coercive practices used to keep up force and control over a previous or current cosy accomplice. Abuse can be enthusiastic, money related, sexual or physical and can incorporate dangers, seclusion, and terrorising.

Abuse has a tendency to raise after some time. All these relationship issues can be in the form of change in a relationship, conflicts with a roommate, working with people you don't know, contact with strangers and family problems. The student turns to stress up to about these issues and begins to think a lot about ways to solve them which leads to them being distracted or having divided attention from academic work.

In view of this relationships might look very simple and easy but at the long run, they really cause so much stress than one can imagine especially in the life of students.

2.3.2  Personal factors as a source of stress

Personal factors happen to really cause so much stress than we can imagine and they also play a very important role in the various aspect of the life of a student. These factors vary from person to person that results in a different set of perceptions, attitudes and behaviours. Personal factors can take a form of so many ways which one way or the other affect student performance and stress them up. Some of these factors are

Change in Living Environment
The reality that stress occurs when an event or stimulus requires us to change in some way makes a change in living environment a stressful experience. Apart from moving from home to school, our daily bumping into new faces on campus, disorders from roommates, etc. is tensed experience.

**Change in Sleeping Habits**
The somewhat burdensome nature of student-life causes a drastic change in sleep pattern. More to the point, this newly adopted pattern is unstable, as it is often tied to academic workloads and/or tasks at hand.

**New responsibilities**
Responsibilities related to holding a job while in school will certainly compound to a heavy academic load which is bound to result in stress. This is really challenging, as one has to financially rely on a job for sustenance.

**Financial Difficulties**
It is definitely not a conducive experience when a student has to handle dual challenges of academics and financial constraints. Life becomes very challenging when a student is behind on bills payment; for when deadlines are not met and bills stares at you, it is enough to get a student tensed and depressed.

**Combining Job with studies**
Many take part-time job or short term job during their period of studies. Some of them do this to gain experience for the future and also other to support their studies and themselves financially. Although working while in school is very beneficial to a student it also causes a lot of stress for them which might be too difficult to handle. Students will not have much time to study for their quizzes or exams and some even miss a lot of classes because they will be worn out or tired by the time they come back from their workplace. Students turn to face a lot of challenges when they combine work with studies.

**Health Problems**
Health issues are a concern to everyone because bad health causes a lot of damage to the life of a person. In the life of a student, health problems cause a lot of stress and these stress turn out to even make the conditions worst by adding insult to
injury. Stress can lead to physical symptoms including headaches, upset stomach, elevated blood pressure, chest pain, and problems sleeping. Research suggests that stress also can bring on or worsen certain symptoms or diseases.

**Poor Eating Habit**

Poor nutrition and unhealthy eating habits can increase a student's stress level, according to the Physicians Committee for Responsible Medicine. Diets that can build stress levels in understudies incorporate those that are high in fat, caffeine, sugar and refined starches. Examples of stress-inducing foods are sodas, energy drinks, doughnuts, candy bars, processed snack foods, white bread, and French fries. A healthy diet that helps to reduce stress includes foods that are low in fat and high in fibre and complex carbohydrates. Such foods include fruits, vegetables, whole grains, nuts and lean proteins.

**2.3.3 Academic factors as a source of stress**

There are some factors that happen in the academic curriculum that causes so much stress to students. So many things take place in the day to day activities of the academic processes that make students stress up.

**Increased class workload**

An increase in class workload stresses up students in the sense that when students have to do more than they can handle, they turn to get frustrated and are unable to focus and think straight. Students will overschedule their plans to meet up with the class workload in other to get good grades but eventually because these tasks are too much for them, they end up messing everything up.

Especially in situations where there are a lot of assignments to do after having a very long day at work makes students more confused. Also Too much workload can also make student to be stressed in the sense that, when a student is undergoing so many courses in school and each of these courses are also demanding it make the student not have enough time to handle all these courses to his or her perfection
and ones that happen the student turns to think so much and as a result will be stressed up and this will have a great effect on the academic performance of the student.

**Lower grade**

It is the desire of every student to excel in their field studies as such high grades mean a lot to students. In situations where students believe they expect a higher grade but at the end get a lower grade than they expected it weighs them down and kills the motivation they have. Once this happens students start to think a lot about what they didn't do, where they went and most times are not able to find answers to those questions. At the long run, they become stressed up with that and are not able to do everything right again.

**Many hours of studies**

Every student has a life outside the academic curriculum and environment. When a student has to compromise and use their personal time for other activities for studies, they turn to get bored and lose interest in studies. At the long run, this situation stresses them up which causes them to lose focus on academic work. As the saying goes "all work and no play make Jack a dull boy ", it also applies to students since they will become dull if all they do is to use their private time for studies and not have time for themselves.

**Language difficulties**

Language proficiency may have a profound effect on an individual's ability to learn and develop, due to its key role in the transmission of information and regulation of cognitive processes (Binder & Smith 2013). Language is one factor that has so much influence on the life of a student. Language is the only means to communicate freely, so if students are having issues understanding the language been used in the academic process it becomes a big challenge to them and they will eventually start thinking about it. Once this happens they become frustrated and stressed up when even they have communicated and at the long run affects their performance.
Procrastination

Procrastination, as they say, is the thief of time, one attitude that is very common among a lot of students is procrastination. Procrastination is the avoidance of doing a task which needs to be accomplished. It is the act of accomplishing more pleasurable things set up of less pleasurable ones or completing less critical errands rather than more pressing ones, in this manner putting off approaching assignments to a later time. When student keeps doing this they lose interest in doing that particular task or assignment and once the loss of interest sets in stress follows up since they will be thinking how to meet up with the deadline for the assignment or task.

Examinations

Periods for examinations causes so much stress in students than one can imagine. Examination is the only means for a student to prove that he deserves a better grade for a course and due to these students think a lot and also revise everything they have learnt during the whole period of the cause, in doing so, some students get confused about some topics they treated and others also don't know where to begin their studies from. The thought of these stuff makes them frustrated and confused which at the long run stress them up.

Missing Lectures

It is the desire of students to miss lectures or skip school. Although some students wake up and decide to miss lectures or school, others also have to do that due to circumstances beyond their control. When some students miss class or lectures they become disturbed and worried especially of the course is on they have difficulties in understanding. When this happens they start to wonder how they will make up for the lessons they lost so as they will be on the same pace with their fellow colleague in school. The thought of finding ways to make up with lessons which they have issues in becomes a burden and stress them up beyond imagination.

Frustration due to misunderstandings

A lot of students get frustrated when they don’t understand what is being taught by the teachers in class. Some also misinterpret what the teacher said in a different way or meaning. This frustration leads to students being stressed up because they
wonder how they will pass the course because they hardly get what the teachers say in class.

2.3.4 Environmental factors

The environments students leave in plays a major role in how their life will be in school. Some students turn to adapt to new environment whiles others also feel discomfort being in a new environment. The environment student finds themselves in can stress them up which may cause them not focus on their studies or other academic issues and work.

Lack of vacations or Breaks

The human body is in such a way that it needs some rest and break from time to time. In a situation where students have to be in the learning and teaching environments for long period of times affects the cognitive thinking of the students. They became tired and lazy to continue the studies. These feelings, in the long run, makes the students stressed up since the body does not have enough energy and zeal to continue with the teaching and learning process.

Computer problems

We are in the era of technological world and as a result of that most aspect of the human life is adapting to changes to suit the environment to avoid difficulty, these changes do not only affect humans but also institutions. The introduction of information technology and also computers have done a lot of good to schools and students especially but on the other hand, has also created problems for certain students. Most students lack the skills of using the computer for academic purpose and unfortunately for most of the curriculum in our modern schools makes so much use of the computer and this creates so many challenges and discomfort for the student which cause them to start thinking and become stressed up eventually.

Bad living conditions

Living conditions of people place a major role in the feeling and thinking of students. When students live in a condition which is difficult to afford some basic amenities of
life they really live unhappily and this affects almost all the aspect of their life. Therefore, when they start to ponder about this issues they get stressed up and lose focus.

**Divorce between parents**

Major life changing events or happens can be very stressful to everyone, especially students. Unpleasant events like the divorce of parents make the student not be themselves because they become victims of broken homes. Divorce takes away the happiness students have and once that happiness they lose themselves and reflect on the past which stresses them up at the long run.

**Placed in unfamiliar situations**

There are a lot of situations that when someone finds themselves in they become frustrated and try to find ways and means out of that situations. Students are also victims of some of these situations. Some kind stuff or issues take places in school which might involve a student and he or she knows nothing about that situation and most often they are unpleasant ones. Students become disturbed and worried when they find themselves in such situations and thinking about that stress them up a lot.

**Fear**

Fear is one of the biggest problem student face each day in and out in their academic life. Fear in a student can be about failure or talking in public. When a student has the fear of failure they are always scared to undertake any initiative even when they know it's the right thing to do due to this they always stress up when they are confronted with such situations. It's the same with fear of talking in public. They always try to escape public so as not to talk.

**Future worries**

The thought of how the future will turn out is a burden for most students, especially if the field of their studies is one that has difficulties in finding a job. Students get stress up when they think of what they will do in the future and most of these thoughts is about whether they will be a burden to the society or they will be an impact of it.

**Unrealistic expectations**
There so expectations of students which in the real life seems impossible and most often their colleagues or friends make fun of them whenever they talk about it. However, these expectations at times can be attainable but because of how unrealistic they sound it makes them wonder what they have to do to achieve them and get stressed up finding ways to do that.

### 2.4 Adverse Effects of Stress in Students

Students today experience high levels of stress in many areas of life. This is an important domain for further research and an effective channel of intervention for university mental health professionals. Study schedules, especially in universities, are very challenging. The act of combining a busy life along with education causes stress and depression. Limited stress is beneficial and can lead to excellent performance. However, uncontrolled stress can lead to exhaustion, depression and several other sicknesses. In fact, college students are prone to episodic stress. This happens when exams are around the corner. Stress and depression also occur when getting ready for a presentation or an interview. Several students contemplate or commit suicide.

Student life is a changeover period. They do a course supposing it will empower them to do or have something that they need, for example, expanded openings for work or upgraded delight in life. Concentrating on is a piece of a procedure of progress and, here and there, change can bring about a considerable measure of nervousness. Students in school especially universities experience an intense stage taking care of anxiety and misery.

Firstly, their hormones are in overdrive, which causes stress. Furthermore, the weight to do well adds to their anxiety levels. Homework, issues at home, connections at school and associate weight all add to stress and depression. The stress students experience may test their ability to cope and adapt to the environment they find themselves in. The impact of stress on students can be looked at from various
angles. According to (Centre 2010, 10–12) Stress affects students academically, socially, physically and emotionally

2.5 Impact of stress Academically

Stress affecting students academically leads them to have bad performance in school work. Students experience a lack of concentration. Stress in college students can affect the ability to concentrate, and there have been studies conducted that prove that stress interferes with a student's ability to concentrate. Stress in students is not something we can take likely. Ironically stress improves concentration for a short term because when students are little stressed up they then to focus to try to get the issue in question which stresses them away but these concentrations doesn't last for long since they will have more school work or others assignments to do which demand long-term concentrations rather than the short term.

Furthermore, stress affect the productivity or the output students make. When students are stressed up they turn not to give their maximum best when doing school work and as a result, it manifests in the outputs the bring which are clearly seen in the grades. Stress makes students spend fewer hours trying to get some school work done and they also do it in a shabby manner not following the instructions giving the assignments in question. They also don't make adequate preparation for examinations. In the long term, it can even affect their plans for the future.

Also, stress affects the initiative skills of students. Most students when stressed up turn to lack the ability to bring up new ideas to solve problems or issues, thus when students are faced with some challenges which might be even so easy to solve because they are stressed up to refuse or are unable to rack their brains to find solutions to that problem.

Lastly, stress cause students to be confused and also suffer from amnesia. All people when stressed up turn to be sixes and sevens with the little complicated issues. In the academic life of students, they easily have misunderstandings with what is been taught in school and don't know what to do. On the other hand, many of them
also forget easily what have they know or have been taught because their minds are burdened with the issues that are stressing them up. All these points impact of stress on students, in the long run, cause them to perform poorly in school.

2.6 Impact of Stress Socially

students are social beings by nature, as they characteristically have an essential need and wish to uphold helpful social relations. Thus, they typically treasure keeping encouraging social bonds to be beneficial. Social relationships can offer nurturance, foster feelings of social inclusion, and lead to reproductive success. Anything that disrupts or threatens to disrupt their relationships with others can result in social stress.

To start isolations is one major impacts stress has on the social life of students. Mostly when students are tensed and have a lot of issues thinking about, they prefer to be away from their friends and be alone to ponder about those issues, of course being alone at times helps to resolve out stressful issues but doing so on a regular basis or frequently also means risking to lose your friends since you are mostly not with them. Students also losing their friends in the long causes more harm than good.

Secondly, stress also causes students to have resentments in whatever they do. When students are tensed up, they easily have anger issues that are easily get irritated with the little things people do. This pushes away people and at times even their closest friends leaving them to be lonely, and loneliness can cause them to do unpleasant things to themselves and even innocent people.

Elaborating further, stress causes lower sex drive in students. A student who happens to be married or is in serious relationship turn have issues with their pattern because of low sex drive. This is because their minds are tuned up to solving problems that are stressing them and so doing kills the desire of sex and this affects their marriages and relations because sex is a vital factor in one’s life.

To end with, stress can also make students to always nag and complain. Students will always see something wrong with what their fellow mates will do because they
are in a situation whereby their critical annalistic instinct and drive are fully not func-
tions as they are supposed to. They do not have the zeal or interest to look at what
their mate has done and give critical analysis. All these social effects, in the long
run, give bad names and status to students who exhibit these behaviours which will
have an adverse effect on their academic life.

2.7 Impact of Stress Physically

Stress that continues without break can lead to a state called distress, a negative
stress reaction. Distress can lead to physical problems. The Physical impact of
stress basically reflects on the health of the student. Stress can make you breathe
tougher. That's not a problem for most people, but for those with asthma or a lung
disease such as emphysema, getting the oxygen you need to breathe easier can be
difficult. In addition, stress can cause the swift breathing or hyperventilation that can
cause a panic attack in someone prone to panic attacks. Also, stress can cause the
muscles to tense up. By sudden onset stress, the muscles tense up all at once and
then release their tension when the stress passes. Chronic stress causes the mus-
cles in the body to be in a more or less constant state of guardedness.

Furthermore, stress also causes restlessness in a student. Students who happen to
be in situations that stress them up are unable to sit at one place but rather will just
be walking to and fro to find solutions to their worries. This makes them always
busy and tired causing them no to be able to have proper sleep and rest during the
night which is not good for the body system.

Also, stress cause the increase of alcohol, drugs and tobacco use among students.
Some student has the habit of taking alcohol, drugs and smoking tobacco when they
feel under pressure to calm them down. Stress worsen this because it increases the
intake of whatever thing the student use and at the long run causes health implica-
tions for them. Some might even contact severe diseases which may be incurable.

Lastly, stress causes fatigue in students. When students are stressed up, they are
always tired because the use the energy they have in just thinking about whatever
issue that's making them stressed. When this happens they have no energy left in
them for academic purposes or to even do other this for them self. Being fatigue can make students mess up a whole lot of things which are supposed to help them in life.

2.8 Impact of Emotional stress

Researchers in the field of psychoneuroimmunology (PNI) study the ways in which the immune system and the nervous system communicate with each other and impact people's mental and emotional health. Even though the field is relatively new, many studies have been designed to examine the influence of immune and nervous systems on the psychological consequences of stress. PNI research suggests that chronic stress can lead to or exacerbate mood disorders such as depression and anxiety, bipolar disorder, cognitive (thinking) problems, personality changes, and problem behaviours.

By-products of stress hormones can act as sedatives (chemical substances which cause us to become calm or fatigued). When such hormone by-products occur in large amounts (which will happen under conditions of chronic stress), they may contribute to a sustained feeling of low energy or depression. Habitual patterns of thought which influence appraisal and increase the likelihood that a person will experience stress as negative (such as low self-efficacy, or a conviction that you are incapable of managing stress) can also increase the likelihood that a person will become depressed.

Some students with stress may show some outwards signs of anxiety fidgeting, biting their fingernails, and tapping their feet. In other people, chronic activation of stress hormones can contribute to severe feelings of anxiety examples are, racing heartbeat, nausea, sweaty palms feelings of helplessness and a sense of impending doom. These feelings make the student vulnerable to anxiety feelings.

A Student who are stressed up also get discourage easily, this is because they have a lot on their head and always have the feelings that whatever they will do will not go on well or has planned and due to this give up in the middle of whatever project
they are doing. They also then to always make excuses for mistakes they do instead of taking responsibilities.

Mood swings is another common effect of stress on students. Students are unable to have a particular mood for a long period of time. Although mood changes are common for every student but the rate at which it changes is very fast with students who are stressed up and depressed. This mood swing makes it difficult for others students to even communicate or help them out. This frequent changing of moods ruins the days of student and makes them not to be able to concentrate.

Lastly, stress causes irritability and bad temper in students. Students who stressed easily get annoyed with the least thing that another person. Stress in its own way kills the tolerance of student making them vulnerable temper issues. Student tries to be calm but because they are worried and disturbed they lose that control easily.

2.9 Stress Management Techniques

Ability to manage stress is really an important issue when it comes to the topic of stress. Due to this, the Klinic community health centre has laid down some stress relieving techniques which help a lot especially students to enable them to manage their stress issues (Centre 2010, 15–30; Hiriyappa 2012, 61–114). There are some techniques and ways that can help reduce stress and stop you being stressed up.

Meditations
The first technique that can help with the management of stress is meditation. Meditation that cultivates mindfulness can be particularly effective at reducing stress, anxiety, depression, and other negative emotions. Mindfulness is the quality of being fully engaged in the present moment, without over-thinking or analysing the experience. Rather than worrying about the future or dwelling on the past, mindfulness meditation switches the focus on what is happening right now. Mindfulness meditation is not equal to zoning out.
It takes an effort to maintain your concentration and to bring it back to the present moment when your mind wanders or you start to drift off. But with regular practice, mindfulness strengthens the areas of the brain associated with joy and relaxation. Mindfulness provides a potentially powerful antidote to the common causes of daily stress such as time pressure, distraction, agitation, and interpersonal conflicts. (Clinic Community Health Centre, January 2010)

**Body Scanning**
Furthermore, body scanning is also another good way of managing stress. Body scanning promotes mindfulness by focusing your attention on various parts of your body. Like progressive muscle relaxation, you can start with your feet and work your way up. However, instead of tensing and relaxing your muscles, you simply focus on the way each part of your body feels, noticing any sensations without labelling them as “good or bad”. (Clinic Community Health Centre, January 2010)

**Deep Breathing**
Another way which is easy to practice and do is deep breathing. Deep breathing releases tension from the body and clears the mind, improving both physical and mental wellness. We tend to breathe shallowly or even hold our breath when we are feeling anxious. Sometimes we are not even aware of it. Shallow breathing limits your oxygen intake and adds further stress to your body. Breathing exercises can help to reduce this stress.

The key to deep breathing is to breathe deeply from the abdomen, getting as much air as possible into your lungs. When you take deep breaths from the abdomen, rather than shallow breaths from your upper chest, you inhale more oxygen. The more oxygen you get, the less tense, short of breath, and anxious you feel. This kind of breathing is called diaphragmatic breathing. It means to breathe from the depths of your belly, rather than from your chest and nose. (Clinic Community Health Centre, January 2010)

**Guided Imagery**
Guided imagery is also a convenient and simple relaxation technique that can help you quickly and easily manage stress and reduce tension in your body. It is virtually
as easy as indulging in a vivid daydream and, with practice, this technique can help you to ease the tension and stress that you feel. When used as a relaxation technique, guided imagery involves imagining a scene in which you feel at peace, free to let go of all tension and anxiety. Choose whatever setting is most calming to you, whether a tropical beach, a favourite childhood spot, a therapist’s chair, or a quiet place in the woods. (Clinic Community Health Centre, January 2010)

**Self-Massage**
Lastly, self-massage helps so much in managing stress much more than we think. Getting a massage provides deep relaxation, and as the muscles in your body relax, so does your overstressed mind. There are many simple self-massage techniques you can use to relax and release stress. (Clinic Community Health Centre, January 2010)
3 RESEARCH METHODOLOGY

3.1 Introduction

This chapter of the thesis deals with the population as well as the sampling technique and the sample size. Instruments for data collection were all discussed under this chapter. Also the chapter took a closer look at the way data collected were treated or analysed.

3.2 POPULATION OF THE STUDY

A Population is the complete set of individuals, objects or scores that on investigation is interested in studying. Basically, the population refers to the entire collection of all observation of study. For the purpose of this study, the population are both international and Finnish students in Seinäjoki University of Applied Sciences, also in other to have balance gender equality both male and female will be considered in this study.

3.3 RESEARCH DESIGN

The main focus of this study is to identify the causes of stress on students’ academic success and its management on students at Seinäjoki University of Applied Sciences. This will enable the researchers to collect relevant data, work effectively and have a deeper understanding the causes of stress on students’ academic success and its management on students at Seinäjoki University of Applied Sciences.
3.4 RESEARCH APPROACH

Since the aim of the study is to identify the causes of stress on students’ academic success and its management at Seinäjoki University of Applied Sciences. Quantitative research is an appropriate name for this study. Quantitative in the sense that this analysis seeks to find out the impact of stress among different categories of students at SeAMK, who are International business students and Finnish business students.

3.5 QUANTITATIVE RESEARCH

According to Creswell (2013, xxiv), a quantitative method involves data collection, analysing, interpreting and putting the results of the study down. Factors like population. Sample and design are guided tools in this approach. Peculiar methods are available in both survey and experimental research that direct bearing with the factors named above.

This study attempts to identify the causes of stress on students’ academic success and its management in Seinäjoki University of Applied. Quantitative data can be transported into numbers, in a formal, objective, systematic process to obtain information and describe variables and their relationships.

3.6 DATA COLLECTION METHODS.

In view of the purpose of this study, the researchers depend mainly on primary data as a source of data collection. Primary data for the purpose of this study will be obtained through questionnaires.

Secondary data is the name given to data that is extracted from already existing records and used for a purpose other than that for which they were originally collected.

Secondary data for the purpose of this study will be sources published and electronic sources. (E.g. Government reports, internet, published research reports, etc.).
3.7 QUESTIONNAIRE

The researchers will design a questionnaire with both opened and closed ended questions from the area of research. The questionnaires were structured carefully to avoid respondents not getting meaning of questions. Simple and easy words were therefore used so that respondents will easily understand as well as answer them. Possible answers were provided to enable respondents tick which ever answer they find suitable in terms of their response to the question. In all, total of 12 questions were given to be answered by the respondents which were the Finnish business students and the international business students. A sample of the questionnaire can be referred to at the last page of this thesis work.

3.7.1 PUBLISHED REPORTS

The researchers also took into consideration some reports that have been published already by other researchers that have bearing on the topic of this study. Divers conclusions have been made by researchers on various topics which were of importance to this research. The reports aided the researcher to get some information for the research. (Bernstein et al 2008)

3.7.2 DATA ANALYSIS

Descriptive statistics such as bar and pie chat, will be used to present information processed from data regarding to the causes of stress on students’ academic success and its management at Seinäjoki University of Applied Sciences
4 DATA ANALYSIS

This chapter is to analysis the data obtain as responses to the causes of stress on students’ academic success and its management at Seinäjoki University of Applied Sciences. Finland.

Primary data collection was based on information obtained from selected students from Seinäjoki University of Applies Sciences (SeAMK). Students selected were from Finnish business school, international business students which includes Finnish international business students, Asians, Africans and exchange students 2015 batch. Furthermore, survey was gathered by emailing the survey to all the selected students in the University in order to get their responses. Questionnaires were sent to all students in the Finnish groups and International group and we had 47 and 23 respondents respectively.

Analysis of the data is done separately for the two groups of students and the Finnish part of the questionnaire would be translated to English for easy understanding. After which comparison will be drawn and interpreted to know how the two groups of students perceive stress impact in their academic work.
“Causes of students’ stress, its effects on their academic success, and stress management by students“

The bar chart below is about the gender of people who took part in the survey. A total of 23 respondents were involved, out of this, females took the greater percentage of 57% and the remaining 43% went for the males. This survey was conducted among selected students in the University.

Figure 3. Gender (N= 23).
The slices of the pie chart show the percentage of respondents with regards to their level of studies. Third years took the greater portion of the chart with 39%. they were followed by the seconds with 35%, next was the first years with 17% and the least percentage was taken by the fourth or final years with 9%. There was a total of 23 respondents.

Figure 4. Year of Studies (N= 23).
The pie chart below illustrates the origins of respondent. The highest percentage of 39% was exchange students which includes most EU countries except Finland. The second was Asians with 26%, followed by Africans and Finnish students who both had 17% respectively.

Figure 5. Origin (N= 23).
The chart shows the age of respondent. Being grouped in age categories the ages of 18 to 25 were much involved in the survey with a percentage of 74%, the ages of 26 to 33 was next with 24% and lastly is the ages from 34 to 41 with 2%.

Figure 6. Age (N= 23).
The below chart explains relationship factors as a source of stress. There were 21 respondents with regards to this chart. Conflicts with parents took the least percentage with 25%, Working with new people had the greatest percentage of 82%. %, followed by troubles with boyfriends and girlfriends with 40%. Apartment or roommate conflicts was next with 35%. In this regard working with new people is a great relationship factor as source of stress.

Figure 7. Relationship factors as source of stress (N= 21).
The pie chart illustrates academic factors as a source of stress, like the previous chart, respondents had the option to choose more than one answer. There were total of 23 respondents. The increased class workload (assignments) accounted for the highest percentage which was 18%, followed by lots of group work which was 16%. Frustration due to misunderstanding lectures had a significant impact with 14% which is third on the chart. Missing lectures seems to have less impact of stress level of students with a percentage of 4%. Many hours of studies with, language difficulties, lower grades, procrastination and fear of examination are significant academic factors that causes stress with percentages of 12%, 11%, 9%, 9% and 7% respectively.

Figure 8. Academic factors as source of Stress (N= 23).
From the data illustrated by the pie chart on environmental factors as source of stress, future worries account for the highest percentage of stress to students, thus 40% followed by lack of job 21% and then unrealistic expectations 15%. Students are less affected by the divorce between parents and the lack of computer and the percentage of the two is 2%. Fear as an environmental factor however causes a significant stress to students which represent 10% of the total respondents. Bad living condition is the 5th factor followed by students being put in an unfamiliar situation.

Figure 9. Environment factors as a source of Stress (N= 21).
Divisions of this chart shows the personal factors as a source of stress and the respondents could choose more than one option. We had 20 respondents. Financial difficulties had the biggest percentage of 22%, followed by change in sleeping habits with 20%, new responsibilities came next with 15%, health issues and change in living environments both had 14% making them next and the last two were poor eating habits and combining jobs with studies having 8% and 7% respectively. Financial difficulty happens to get students more stressed up more than any other personal factors.

Figure 10. Personal factors as source of Stress (N= 20).
9. In your own view how can stressed be managed?

Number of respondents: 16

Respondents response
- Break, meditation
- Students taking some time off and relaxing their minds
- By calming down and getting your mind off stressing things, for example, different hobbies and sports.
- Exercise, time outs and time management
- A work life balance practice
- Stress can be managed by external factors, for example: the situation is getting better and causing no worries. However, it is more important for the people themselves to deal with stress on their own: try to solve the problem, arrange the time for busy schedule, meet with doctor or if they cannot change anything, accept it as a matter of life
- Sports and physical activity
- Individual should find own thing what decrease stress levels. Ford example, hobby (jogging, yoga or bicycling etc.) or playing video games for reasonable time. Maybe even hanging out with friends. If upcoming exam stress you, does it stress others? Would it help if you study group before exam?
- Engage in fun and entertaining activities
- Depending what causes the stress and how it effects in each person, it is important to remember even in the middle of rush day or week, have a moment for yourself and do something that you like and that takes your mind out of the stressful things, such as reading a book you like. In case of when the stress effects on your mental health, it is important to see a doctor.
- Handling problem gently and positively.
- Could be handled by having a positive view on the not so bright "situation" on WORLD's STAGE;
- Sports, hang out, planning
- Deep breath and repeat Jedi code 3 times
- By attending parties with friends by accepting the situations, by sharing with close friends
- Seek for guidance on stressful issues and give yourself a "me time".
The above response was related to how stress can be managed, there were 16 respondents in all. Majority of the respondents argue that having enough time and getting engaging in extracurricular activities like sports and other entertaining hobbies play significant role in helping to deal with stress. Also seeking guidance and counselling and or discussing with friend helps a lot.

10. In your view should stress awareness be taught at the University? and why?
Number of respondents: 16
Respondents response
- Yes, it should. Managing better the stress can allow students to have a better performance in the university first and in the future work.
- Yes, it should so as to help student know how to deal with it
- I don't think so.
- Yes, better overall health, better attitude, can handle larger workloads, less issues working in teams of less stressed students = better grades
- There should be a course hosted once or twice in a semester to raise more awareness.
- This is a way to help student deal with stress during school time and also very helpful for their working life in the future.
- No need, its personal problems
- Could it be possible that UAS invites professional lecture to talk about stress and its awareness. And some advices to manage stress. Students and staff are welcome to listen.
- Some lectures or outdoor programs might be good.
- Not necessarily taught but at least small information. Some of the students may be having heavy struggles with the stress and don't know how to handle it. Small information of how you can manage it may give them a small help of where to start before the stress causes bad physical or mental problems.
- It should be taught because students feel some kinds of discrimination when some teachers discriminate to give grade. It depends on the nationality for example Asian and African get lower grade and Germans and other Europeans get higher grade basically. Stress awareness should be given but teachers should also give some kinds of training so they will treat equally to all.
- Definitely no. No need to attract unnecessary attention on stress factors. Students, anyway, can receive specialist's help if needed.
- No in my opinion cause I’m not really subject to stress, but for others, some lessons can be optional, on voluntaries. Cause when you have to work with someone subject to stress it could be difficult, or some people lost really a part of the life because of stress.
- may be as optional lessons, but I personally don't need it
- yes
  it might give more ways of dealing with it.
- not really. i suggest that everyone stressed should look for someone to talk to.

With regards to whether stress awareness should be taught or not, majority again were in support that it should be taught at least once a year. Students find it very useful as it affects their academic life whereas minority who were not in support were of the opinion that dealing with stress issue is a Personal thing.

Table 1. In your opinion rate from 1 to 5 how does stress influences students’ academic life?
(N= 23)

<table>
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<th></th>
<th>1</th>
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<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
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<tbody>
<tr>
<td></td>
<td>0%</td>
<td>17.39%</td>
<td>21.74%</td>
<td>47.83%</td>
<td>13.04%</td>
<td>23</td>
</tr>
</tbody>
</table>

The table above illustrates the rate at which stress influences students’ life. Respondents had to choose from 1-5. There were 23 respondents in this category. 47.83% chose 4, 21.39% chose 3, 17.39% chose 2, 13.04% chose 5 and 0% chose 1. So, obviously we can see stress affect students’ life to a higher degree in different ways, looking at the percentage of the respondents in the b4 column.
The illustration above shows how students feel when they are stressed up. Respondents could choose more than one option. We had a total of 23 respondents. 61% said they occasionally do not feel well, 56% said they cannot sleep at night, 49% also said feeling tired during the day, and 40% said other things. This chart shows that most students do not feel well when they are stressed up.

Figure 11. How do you feel when you are stressed? (N= 23).
The bar graph describes the gender distribution of the survey respondents. 47 people responded to the survey, the majority, 81%, were women. 19% of the respondents were men. This survey was conducted among selected students in the University.

Figure 12. Gender (N= 47).
The graph shows the percentage of respondents with regards to their level of studies. Out of a total of 46 respondents, majority of 59%, were second year students. Second biggest group of respondents were the fourth year students, which is 26% and the remaining 15% were first year students.

Figure 13. Year of study (N=47).
All respondents were Finnish group of students that's 100%

Figure 14. Home country (N= 47).
The chart shows the age distribution of the survey respondents. The majority of respondents, 89%, were in the age category of 18 to 25 years. The age category of 26 to 33 years were the second highest with 9%. Only 2% of respondents were from the age category of 34–41 years.

Figure 15. Age (N= 47).
The bar graph shows the different kinds of relationship factors as a source of stress. 45 people responded to the question. 61% respondents considered working with new people as stressful. Second highest source of stress, with 57% of response, were the problems with girl/boyfriend. 11% came under Conflicts with parents and Only 3% of the respondents considered conflicts with roommates to be a source of stress.

Figure 16. Interpersonal factors as causes of stress (N= 45).
The chart illustrates academic factors as a source of stress. Respondents had the option to choose more than one answer. There were total of 47 respondents. The majority 19% considered increased class workload (assignments) a source of stress, 16%, came under Lots of group work and 13% under examinations followed by 12% under procrastination. Language difficulties and lower grade were both 9%, followed by many hours of studies with 8%. Frustration due to misunderstanding lectures and missing lectures were the least cause of stress with 7% respectively.

Figure 17. Academic factors as causes of stress (N=47).
42 people responded to the question. The highest environmental factor to cause stress was the future worries with 35%. It was followed by lack of job and problems with computer both getting 14%. Also placing in an unfamiliar situation was 14%, and unrealistic expectations was 11% and fear had 8%. Bad living conditions and divorce between parents had a least of 5% and 3% respectively.

Figure 18. Environmental factors as causes of stress (N= 42).
Divisions of this chart shows the personal factors as a source of stress. Respondents could choose more than one option.

Financial difficulties were the highest with 26 %, followed by poor eating habits, combining job with studies and change in sleeping habits had 15% respectively and also 12 % under Health problems whereas Change in living environment and new responsibilities had 9 % respectively.

Figure 19. Personal factors as causes of stress (N= 43).
9. Miten mielestäsi stressiä voi hoitaa?

Number of respondents: 25

- Uni, ystävät, stressin myöntäminen itselle
- Suunnittelemalla ja noudattamalla aika-tauluja. Riittävästi lepoa ja vapaa-aikaa ja liikuntaa
- Parhaiten koulustressiä voi helpottaa tekemällä tehtävät heti, kun ne annetaan, niin ne eivät kasaudu yhdelle päivälle/viikolle. Myös liikunta, uni ja ruokavalio vaikuttavat stressiin ja omaa rahatilannettaan seuraamalla myös sen käyttöä voi hallita.
- Puhumalla jollekin, esim kavereille. Tulisi osata organisoida kaikki tehtävät niin että ne pystyy tekemään ajallaan. Terveelliset elämäntavat: monipuolinen ruokavalio, liikunta ja uni!
- Liikunnalla ja aikataulutuksella
- Löytämällä keino miten nollata tilanne, tai saada hetkeksi ajatukset muualle. Vaikkapa harrastus
- Huolehtimalla itsestään, esimerkiksi lenkkelemällä tai näkemällä ystäviä.
- Liikunnalla, rauhoittamalla itsensä esimerkiksi muusikkia kuunnellen tai lukemalla tai olemalla vain ja yrittää olla miettimättä mitään.
- Järjestelmällisydessä, näin esimerkiksi koulutehtävät ei kasaudu kaikki kerralla päälle kun osaa fiksusti järjestää, että mikä on viisasta tehdä ensin yms.

Huolehtimalla riittävästä une nmäärästä, syömällä hyvin sekä liikkumalla. Toki ongelmana on kun ei ehdä keskittyä mihinkään noista asioista. Tai sitten jos nukkuu kerrankin kunnon unet niin ei ehdä liikkua ja jos ei nuku niin sitten ei vain jaksa.

Lisäksi itse käytän myös tehtävälistoja ja kalenteria auttamaan asioiden organisoinnissa.
- Rentoutumalla, varaanvaitsa itselle aikaa
- Tekemällä parhaansa
- hoitamalla tehtäviä alta pois ja rentoutumalla
- Organisoimalla asiat tärkeysjärjestykseen ja tekemällä asiat ajoissa
- Kehittämällä ja tutkiskelemalla omaa toimintaansa.
- Viivättelyn lopettamisella: tekee tarvittavat asiat silloin kun ne kuuluu tehdä, eikä siirrä nitä eteenpäin.
- Asennoitumalla oikein. Tekee sen, minkä tietää oikeaksi.
- Nukkumalla, syömällä, lepäämällä ja rentoutumalla oikein.
- Asettamalla tavoitteita ja suunnittelemalla omaa toimintaansa.
- Asioiden organisoimisella, ajanhallinnalla, apua kysymällä, kohtaamalla omat vaikeudet ja niiden ymmärtäminen, vapaa-ajan rentoutumisella
- Yrittämällä ottaa rennosti, syömällä säännöllisesti ja harrastamalla liikuntaa päivittäin.
- Saamalla paljon happea (eli liikkumalla) ja purkamalla itseään johonkin mielekkääseen tekemiseen
- Liikunnalla ja "itsensä johtamisella' eli esimerkiksi ajankäytön hallintana
- Aikatauluttamalla tehtäviä ja puhumalla stressaavista asioista.
- Huolehtimalla elintavoista, eli nukkumalla hyvin, liikkumalla ja syömällä järkevästi. Puhumalla stressin aiheista ja yrittää sillä keinolla lievittää ongelmien suuruutta.
- Suunnittelulla ja ennakoinnilla
- Organisoimalla, jakamalla taakkaa (ryhmätyööt), kieltäytymällä ylimääräisistä töistä, ymmärrystä että kaikkeen ei pysty; priorisointi

The responses above were related to how stress can be managed. There were 25 respondents. The majority of respondents’ highlight sleep, exercising, healthy diet and better organization and scheduling as treatments for stress.
10. Pitäsisikö stressistä tietoisuutta opettaa koulussa?

Number of respondents: 27

- Kyllä.
  Kysymys 12: muita oireita; sydämen tykkyys, ahdistuneisuus, empatian puute, lyhyt pinna
- Sen hallintaa kyllä. Lievä stressi toimii itselläni ainakin myönteisenä vireen ylläpitäjänä.
- Pitäisi. Suurin osa meistä kärssii jonkinlaisesta stressistä ja se esiintyy eri tavoina. Asenne, uni, liikunta ja ruokavaliot ovat tässä keskeisissä rooleissa, ja niitä voidaan hallita erilaisilla tavoina.
- Mielestäni siitä on terveystiedon kursseilla airmmissa kouluissa puhuttu riittävästi
- Kyllä, se aiheuttaa ihmisille mitä oudoimpia sairauksia ja oireita
- Pitäisi! Kohtaan 12. Muu, miten?.........ahdistus!
- Kyllä
- Ei opettaa, mutta joku vihkonen voisi olla missä olisi miten voi ennalllaehkäistä stressiä ja stressin hoidosta. Pitäisi olla myös mahdollisuus saada hoitoa stressiin jos se menee pahemmaksi.
- en osaa sanoa
- Ehkä mutta se voisi olla vähän liian "myöhäistä" ammattikorkeassa. (osallistumisprosentti saattaisi olla huono)
- Opetetaankin jo ainakin jossain määrin.
- Kyllä pitäisi.
- Kyllä
- Pitäisi.
- Pitäisi, koska monella on jopa oireita loppuun palamisesta
- Kyllä
- No voisihan siitä jotain mainintaa joskus olla!
- Ehdottomasti. En tiedä kuinka suurella osalla stressi vaikutaa negatiivisesti. Tasapaino on avain.Pieni stressi on hyvästä ja se kuuluu osaksi elämää. Suunnittelemalla järkevästi aikataulunsa ja asennoitumalla oikein ja
käyttämällä omaa potentiaalinsa tehokkaasti pystyy saavuttamaan huimia saavutuksia ja olemaan täysin tasapainossa.
Oiheinaistaa ajattelutapaa ja itsensä valmentamista tulisi opettaa enemmän joka paikassa.
- Olisi hyvä ainakin kertoa stressin hallintakeinoja ja niiden kasvaessa siitä, miten stressi saadaan lievenemään. Myös siitä, kuinka pieni stressi on ihmiselle hyväksi
- Kyllä
- Varmasti olisi hyvä, että koulussakin puhuttaisiin enemmän stressistä. Se on osa opintoja ja työelämääkin, joten mitä aikaisemmin siihen annettaisiin valmiuksia sen parempi!
- Ei ammattikorkeakoulussa. Alemmilla asteilla kyllä.
- Ehkä korkeintaan jollakin luennolla tai luennon/kurssin yhteydessä. Ei varsinaisesti opettaa erillisellä kurssilla, mutta esim. luennon kautta asiasta voitaisiin tiedottaa ja käydä keskustelua.
- Kyllä.
- Kyllä ehdottomasti, koulun aikatauluun pitäisi olla suurenpi vaikutusvalta oppilaalla...
- Enemmänkin ymmärrystä, aikuiset ihmiset joutuvat käymään töissä, aina ei pysty kaikkeen.

There were a total of 27 responses to this question. The majority of respondents consider it important to teach stress awareness and especially the stress management. Few of the respondents point out that it might be too late to teach stress awareness in the University and it should be taught already in an earlier stage of education. Part of the respondents would prefer stress awareness information and discourse on the subject as a part of some course, rather than stress awareness to be taught separately.
Table 2. Please assess on a scale of 1 to 5 how much stress affects a student's academic life.

Number of respondents: 47

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<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>Total Average</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0%</td>
<td>2.13%</td>
<td>34.04%</td>
<td>46.81%</td>
<td>17.02%</td>
<td>3.76%</td>
</tr>
</tbody>
</table>

The table above illustrates the rate at which stress influences student's life. Respondents had to choose from 1 – 5. 46 people responded the question. 47% chose 4, 34% chose 3, 17% chose 5 and 2% chose 2. 0% chose 1.
The illustration above shows how students feel when they are stressed up. Respondents could choose more than one option. There were 47 respondents. 33% of students felt tired during the day, 29% had problems with sleep and 17% of respondents felt occasionally bad as well as 21% of respondents said other symptoms, for example anxiety or rapid heartbeat. The chart shows that most students don't feel good when they are stressed up.

Figure 20. What symptoms do you have when you are stressed? Choose one or
more options.
(N= 47)

4.1 COMPARISON BETWEEN INTERNATIONAL BUSINESS STUDENTS AND FINNISH STUDENTS

Figure 21. Relationship factors as source of stress.

With regards to relationship as source of stress, results shown indicate that working with new people is their highest and asuch most greatly common stress factors. Conflicts between arising out of opposite sex relationship was the second stress factor in both groups where as conflicts with parants affect the Finnish group more than the international group. Roommate conflicts affected the international group more the the Finnish group.
Looking at academics as a source of stress both groups had increase in the class work load to be the main stress factor, lots of group work followed in both groups, misunderstanding lectures affects the international group more compared to the Finnish group. Whereas in the Finnish group examination and procrastination were the most predominant factors. Missing lectures had very less effect in both groups.
Comparing the data analysis gathered from the survey, with respect to environmental factors as a source of stress, we had more respondent from the Finnish student group compared to the International student group. There were 41 and 21 respondents respectively. Future worries was the common factor in both groups as a source of stress. Lack of jobs followed likewise. Lack of computer no how was more in percentage in the finish group as compared to the international group so as expectation and fear. Divorce and bad living conditions had minimal effect in both groups.

Figure 23. Environment factors as a source of Stress.
Financial difficulties were the highest stress factor in both groups both group. Poor eating habit and combination of job with studies also had greater effect on student in the Finnish group than the international group. Change in sleeping habits was a common stress factor in both groups, Likewise new responsibilities and Change in living environment or conditions.

9. In view of how stress can be managed, both groups suggested that more of extracurricular activities such as indoor games like debate on some common or current issues, organising of some bands, raping show, singing show and more, so to help address the issue of stress. Also in the Finnish group, most student's emphasis on sleeping well and having good diet.

10. In the same way both groups agreed that stress awareness should be taught or added in the curriculum. In the Finnish group some agreed that it to be taught, however it should be done in the early stage of education not the tertiary level.
Table 3. In your opinion rate from 1 to 5 how does stress influences students' academic life?

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<th>3</th>
<th>4</th>
<th>5</th>
<th>Total</th>
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<tr>
<td></td>
<td>0%</td>
<td>2.13%</td>
<td>34.04%</td>
<td>46.81%</td>
<td>17.02%</td>
<td>47</td>
</tr>
<tr>
<td>1</td>
<td>0%</td>
<td>17.39%</td>
<td>21.74%</td>
<td>47.83%</td>
<td>13.04%</td>
<td>23</td>
</tr>
</tbody>
</table>

Rating how stress affects student life, both sides agreed that it greatly affects student life in every possible way. A rating of 4 which signifies high magnitude of stress effect on student's life was the average mark in both groups.
Majority of the Finnish students said they felt tired during the day when they are stressed while sickness or ill health is a common symptom of stress for the international group. the international students said they occasionally don’t feel well. Sleeplessness was a common stress factor in both groups coupled with anxiety being experienced much by the Finnish group.
5 Summary, Conclusion and Recommendations

Summary
In all, data were collected from the two groups of students who were from the international and Finnish group, regarding four main factors of stress which were: Relationship, Academic, Environmental and personal factors. Each had sub factors that caused stress and base on the results, working with new people was the highest factor in both groups of people who answered the questionnaire Relationship as source of stress. With regards to academic issues, class load was the highest. Future worry under environmental factors was the main cause of stress to students and financial difficulty came up under personal factors that cause stress. The results show that stress affects the overall school activities of students as well as their social well-being.

Conclusion
Due to the negative impact of stress on student’s life, such as ineffective studies, poor academic performance and the general health status, putting effective measures in place is pertinent to their academic success and general life. This is done by identifying the main causes of stress which includes changes in lifestyle, increased workload, new responsibilities, and interpersonal relationships and finding the appropriate remedy. A lot of research have been done on stress and it management and pragmatic solutions given and we hope that, based on the analysis made, this thesis will be of great help in helping students to have an excellent academic life.
**Recommendation:**

1. Management of the school should make room for stress management courses in the school curriculum and also organising stress management forum and campaign to help address stress among students.

2. The student union in collaboration with the sport council and management should organised games and social programmes for students.

3. There should be frequent interaction between academic staffs and students on how best to schedule intensive courses in the cause of the semester work

4. Guidance and counselling unit should be part of the school management system so that students can come there to discuss issues affecting them.

5. Good eating habit should be priority of students in relation to stress management

6. Enough sleep and exercise is an important remedy to stress management.

7. Creative games should be organised during lectures that have longer hours from 3-6 hours in order to some extent relief stress from students and refresh their mind and make them active.

8. There should be a good balance between working hours and study hours so as to avoid stress.

**ADVICE TO FUTURE RESEARCHERS**

Although we used quantitative method in this research, we advise future researcher on this same topic combined both qualitative and quantitative to get an in-depth theory about the study. In this case Personal interview is very important to get more real evidence of the challenge of stress.
Bibliography


New services try to strengthen campus mental health programs and prevent suicide. The Chronicle of Higher Education.


APPENDICE

Appendix 1

Causes of students' stress, its effects on their academic success, and stress management by students.
Research Questionnaire's

PART A: Please tick only one answer

1. Gender: Male ( ) Female ( )
2. Year of Studies: 1\textsuperscript{st} ( ) 2\textsuperscript{nd} ( ) 3\textsuperscript{rd} ( )
4. Age: 18-25 ( ) 26-33 ( ) 34-41 ( )

PART B: Can tick more than one answer

i. Relationship factors as source of stress
Working with new people ( )
Troubles with boyfriend or girlfriend ( )
Conflict with parent's ( )
Apartment or roommate conflict ( )

ii. Academic factors as source of stress
Increased class workload (assignment's) ( )
Lower grade ( )
Many hours of studies ( )
Language difficulties ( )
Procrastination ( )
Examinations ( )
Missing Lectures ( )
Frustration due to misunderstanding lectures ( )
Lots of group work ( )

iii. Environment factors as source of stress
Lack of Computer no how ( )
Bad living conditions ( )
Divorce between parents ( )
Placed in an unfamiliar situations ( )
Future worries ( )
Unrealistic expectations ( )
Fear ( )
Quit job or no job ( )

iv. **Personal factors as source of stress**

Combining Job with studies ( )
Change in Living Environment ( )
Change in Sleeping Habits’ ( )
New responsibilities ( )
Financial Difficulties ( )
Health Problems ( )
Poor Eating Habit ( )

**PART C: Can tick more than one answer**

9. How do you feel when you are stressed?
   - Feeling tired during the day ( )
   - Cannot sleep at night ( )
   - Occasionally do not feel well all times ( )
   - Others ( )

10. In your own view how can stressed be managed?

   ................................................................................................................................

11. In your view should stress awareness be taught at the University?

   ................................................................................................................................
12. In your opinion rate from 1-5 how stress influences students’ academic life?

1 …………………………( )
2 …………………………( )
3 …………………………( )
4 …………………………( )
5 …………………………( )
"Opiskelijoiden akateemisen stressin syiden arviointi ja stressin hallinta"

**OSA A: Valitse vain yksi vastaus**

1. Sukupuoli:    Mies ( )    Nainen ( )
2. Opintovuosi:  1 ( )  2 ( )  4 ( )
3. Kotimaa:  Suomi ( )    Jokin Afrikan valtio ( )    Jokin Aasian valtio ( )    Vaihto-oppilas & Muut ( )
4. Ikä:  18-25 ( )     26-33 ( )     34-41 ( )

**OSA B: Valitse 1 tai useampi**

v. Ihmissuhdetekijät stressin aiheuttajina

Uusien ihmisten kanssa työskentely ( )
Ongelmat tyttö/poikaystävän kanssa ( )
Konfliktit vanhempien kanssa ( )
Konfliktit kämppäkaverin kanssa ( )

vi. Akateemiset tekijät stressin aiheuttajina

Suuri kurssin työtaakka (tehtävät) ( )
Huono arvosana ( )
Opiskelun tuntimäärä ( )
Kielivaikeudet ( )
Viivyttely/tehtävien lykkäys ( )
Tentit ( )
Väliin jääneet tunnit ( )
Luentojen vaikea ymmärrettävyys ( )

Ryhmätyön paljous ( )

vii. Ympäristölliset tekijät stressin aiheuttajina
Tietokoneen käyttöön liittyvät vaikeudet ()
Huonot elinolosuhteet ()
Vanhempien eroaminen ()
Vieraisiin tilanteisiin joutuminen ()
Huoli tulevaisuudesta ()
Epärealistiset odotukset ()
Pelko ()
Työn lopettaminen tai sen puute ()

viii. Henkilökohtaiset tekijät stressin aiheuttajina
Työn ja opintojen yhdistäminen ()
Muutos elinypäristössä ()
Muutos nukkumatavoissa ()
Uudet vastuut ()
Rahalliset huolet ()
Terveysongelmat ()
Huono ruokavalio ()

OSA C: Valitse yksi tai useampi

9. Mitä oireita sinulla on stressaantuneena?

Väsymys päivän aikana ( )
Univaikeudet ( )
Hetkittäinen huonovointisuus ( )
Muu? ( )

10. Miten mielestäsi stressiä voi hoitaa?

........................................................................................................

11. Pitäsisikö stressistä tietoisuutta opettaa koulussa?

........................................................................................................
12. Arvioi asteikolla 1-5 kuinka paljon stressi vaikuttaa opiskelijan akateemiseen elämään?

1. ...................... ()
2. ...................... ()
3. ...................... ()
4. ...................... ()
5. ...................... ()