



---

**A Comparative analysis on the impact of the financial position on the Educational performance of the undergraduates of Tiruchirappalli Townhailing from rural and urban areas.**

**Dr. Aloysia Regina Joan,  
Assistant Professor,  
Dept. of Commerce,  
Holy Cross College, Trichy**

**Ms. S. Sashikala,  
Assistant Professor,  
Dept. of Business Administration,  
Holy Cross College, Trichy**

**ABSTRACT**

Stress, the result of the imbalance between the expectations and the reality, creates discomfort in the minds of probably all human beings. Most hit persons are the undergraduate adolescents who are in the verge of learning the reality. In order to analyse the level of impact of various stressors, specially the financial conditions of the families among the Undergraduates of Tiruchirappalli Town an initial survey instrument with questions on stresses from the courses learnt, teachers, classmates, time schedule, classroom atmosphere, financial condition and personal expectation was used. This study would be useful to an extent in controlling negative impacts from the factors analysed and would help design a stress free environment for the higher education aspirants which would result in their improved performance.

Keywords: Stress, Stressors, Financial position.

**Introduction**

In this fast developing world, Education has become an ultimate necessity. No matter whether the children are sent to job or settled in marriage, even the rural parents in spite of their poor economical background want their children to be at least a graduate. They are in search of an educational institution which could educate their children at a fair cost. With the plentiful scholarships provided by the Government and the Institutions to the students of different categories and the availability of educational loans, the dream is becoming true to an extent. Yet a question arises as to the condition of the rural students in terms of their ability to cope up with the new environment. They face lack of confidence with the changed medium of instruction, the new subjects, fees structure, adjusting with the urban society and so on. When it comes to the classroom environment, it is understood that the

methods of teaching and the different criteria used to evaluate the performance- Oral, written and practical examinations, assignments, seminars and the search for study materials play a crucial role as stress raisers. These faces of Higher Education surely are a threat to the financially poor rural students. Hence an analysis into the financial constrain as a factor of stress on the performance of the undergraduates is made with an aim to find out means to solve such problems if any.

### **Review of Literature**

**Katrina J Moffat , Alex Mc Connachie ,Sue Ross and Jillian M Morrison (2004)**, in their study on ‘First year medical student stress and coping in a problem-based learning medical curriculum’ analysed the prevalence of psychological morbidity,sources of stress and the coping mechanism. It is found that training undergone was the main stressor than the personal problems. Particularlyuncertainty about individual study behaviour, progress and aptitude, assessment and the availability of learning materials were considered to be the factors of stress and the group environment, tutor performance, and interactions with peers were found to be of little stress.

**Mohammad Amin Wani(2016)**, in his study on ‘ Stress Anxiety and Depression Among Science and Arts Students investigatedinto the effect of gender and the faculty on stress, anxiety and depression among boys and girls of science and arts college. It was concluded that both gender and the relationship with the faculty are influential factors of stress, anxiety and depression.

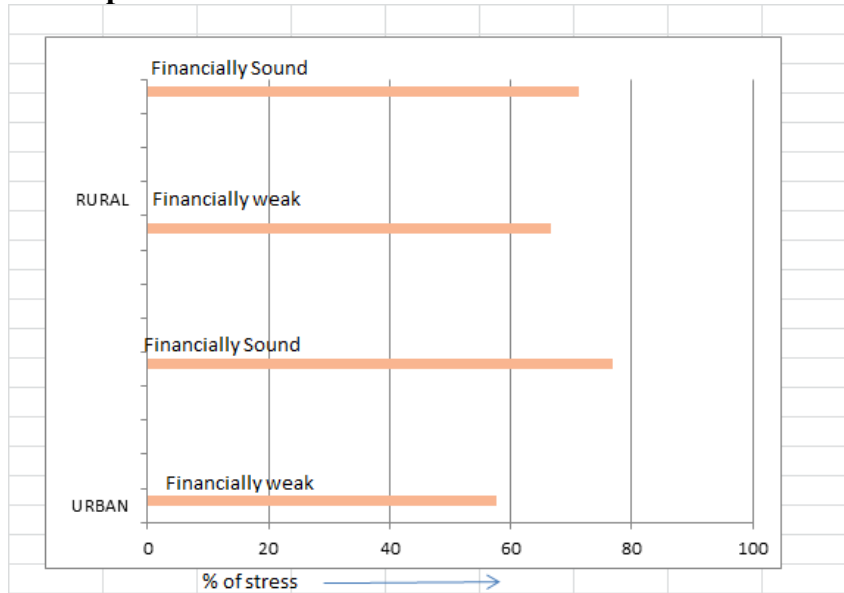
**JohnGammonHeulwenMorgan-Samuel(2004)**,in their article ‘A study to ascertain the effect of structured student tutorial support on student stress, self-esteem and coping’ investigated the psychological effects of structured student tutorial support, on undergraduate students’ level of stress, self-esteem and cognitive coping.The study concluded that structured tutorial support was an influential variable in reducing student stress, promoting self-esteem and facilitating more effective coping.

### **Objectives of the study**

To analyse the impact of the Residential area and the Financial position as Stressors on the performance of the undergraduates.

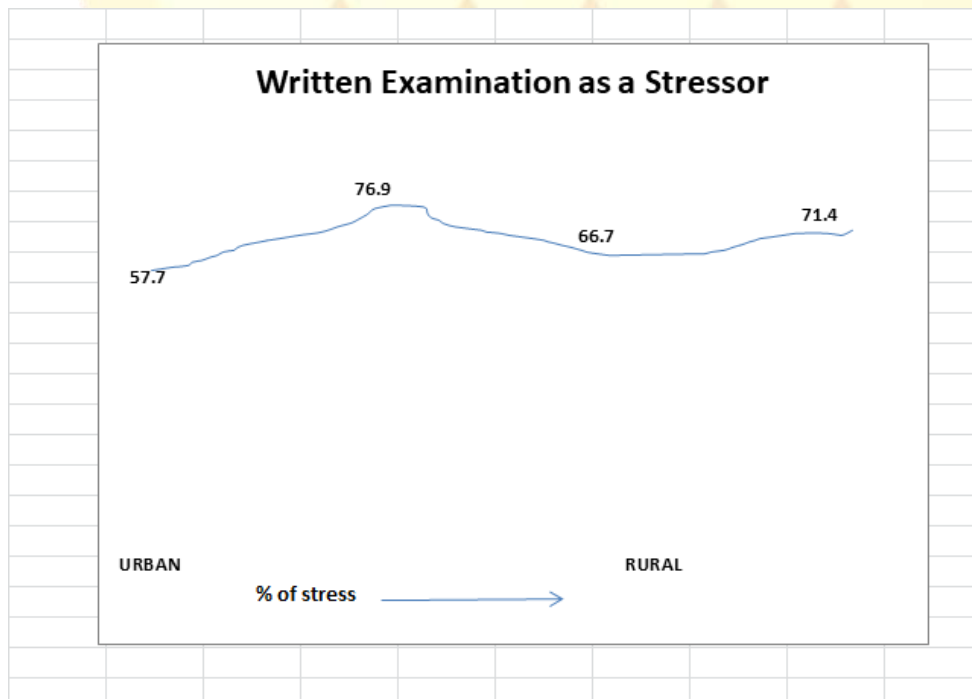
## Analysis and Findings

### The impact of Oral Examination as a Stress raiser.



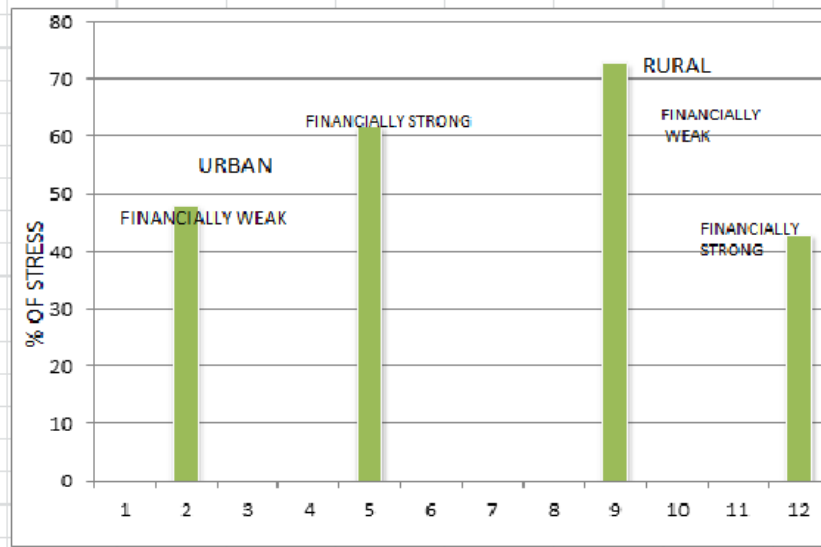
Financially weak students of both rural and urban areas feel stressed to a higher magnitude when compared to the students from the financially sound society. It seems that one of the main causes of stress is the family status variables of the students. Family status variables such as socio-economic status and parents' level of education have been regarded as predictors of children's academic achievement.

### The impact of written examination as a Stress raiser.



Analysis on the impact of the Written examinations as a factor of stress reveals that, it's magnitude is approximately the same for students irrespective of their socio-economic status or their urban or rural habitation. Cognitive responses towards education of a child remains constant as far as written examination are concerned, since it has become the only method of testing practice followed from the early childhood.

### **The impact of practical examination as a Stress raiser.**



The financially stronger section of the urban and financially weaker section of the rural sector falls in excess to the unprecedented stress raiser of practical exams that are part of the academic curriculum. It is understood that the students from financially stronger section are born with a golden spoon, and are not accustomed to hardship, hence they seldom have the sense of soberness in the practical examination. The financially weaker section of the rural areas doesn't have the confidence to take up the practical test and generally shreek away from such type of exercise.

### **Suggestions**

Through special sessions on Personality Development, necessary steps could be taken to develop the confidence among the rural students to face the competition. Since the system has created a fear for examination among the students, new innovative methods of performance evaluation could be tried. Since certain sections of the student community lack interest in practical examinations, efforts should be taken to impart the importance of practical application of the knowledge acquired.

## Conclusion

To be Successful, one needs the ability to grab the opportunities which in turn need an open and stress free mind. It is time we help our children to succeed by maintaining a stress free educational environment.

## Reference:

1. Ashwathappa, K. “ *Human Resource and Personnel Management-Text and Cases* ”, 4th Edition, Tata Mcgraw Hill, 2005.
2. Chmiel, Nick. “ *Introduction to Work and Organizational Psychology*”, Blackwell Publishers. 2000.
3. Khanka, S S. “ *Human Resource Management (Text and Cases)*” S. Chand and Co Ltd., India. 2008.
4. Mello, A. Jeffery. “ *Strategic Human Resource Management*”, Cengage learning, New Delhi, 2008.
5. Patel, P Dorab, “ *Stress Management and modern life*”, Himalaya Publications. 1998.
6. Udupa, K N. “ *Stress and its management*”, Shri Jainendra Press, Delhi.1985.

## JOURNAL

1. Katrina J Moffat , Alex Mc Connachie ,Sue Ross and Jillian M Morrison, Med Educ.38(5); 482-912004 May; PMID:15107082 DOI:[10.1046/j.1365-2929.2004.01814.x](https://doi.org/10.1046/j.1365-2929.2004.01814.x) [Indexed for MEDLINE].
2. Mohammad Amin Wani (2016), *International Journal of Education and Psychological Research (IJEPR)* Volume 5, Issue 3, September 2016.
3. John GammonHeulwen Morgan-Samuel(2004), *Nurse Educ Pract* 2005 May; 5(3): 161-71. doi: 10.1016/j.nepr.2004.09.003.Epub 2004 Dec 30. PMID: 19038195 DOI: 10.1016/j.nepr.2004.09.003.
4. Bakshi, Rajani. “ *Stress Management in Academic*”, Book of Abstracts of papers presented at the Chetana Prachi National Conference on Stress Management, Sept 2009, pg35.

## WEBSITES

<http://www.shodhganga.inflibnet.ac.in>

<https://www.usq.edu.au/extrafiles/business/journals/HRMJournal/International>

<http://www.acquirecontent.com/titles/international-journal-of-stress-management>

<http://ezinearticles.com/?International-Journal-of-Stress-Management&id=505556>

[https://en.wikipedia.org/wiki/Stress\\_management](https://en.wikipedia.org/wiki/Stress_management)

