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LUSAKA

**School of Postgraduate Studies**

**Title: Effects of Work and Life Related Stress on Academic Performance. A  
Case of Post Graduate Masters Distance Students at UNILUS.**

**A Proposal presented**

**In Partial Fulfilment for requirement of the program**

**Master of Business Administration General (MBAGEN)**

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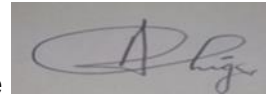
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## **LIST OF ACRONYMS/ABBREVIATIONS**

CGPA	Cumulative Grade Point Average
RO	Role Overload
LWH	Long Working Hours
FP	Financial Pressure
PR	Parental Responsibilities
SPSS	Statistical Package for the Social Sciences

## ABSTRACT

This study was undertaken with the main aim of exploring the effects of work and life related stress on academic performance of postgraduate masters distance students at UNILUS. The study specifically focused on the effects of role overload, long working hours, financial pressures, and parental responsibilities on academic performance. Quantitative research methods and a descriptive and correlational research designs employed. The study also adopted the positivism research philosophy and a cross-sectional time horizon. A total of 150 questionnaires were handed out using the random sampling and voluntary response sampling techniques. Primary data was collected using a questionnaire involving Likert scale questions and secondary data was collected using journals and reports. Data was analyzed using excel and SPSS.

The study revealed a positive relationship between role overload, long working hours and parental responsibilities and academic performance (GPA) that was statistically significant. However the study also revealed that despite the positive relationship between financial pressure and academic performance, the relationship was not statistically significant. The respondents' further revealed stress negatively affected other aspects of their academic life such as class attendance, academic morale, continuous assessments, and concentration and engagement during classes.

Based on these findings, recommendations such as university support systems, employer partnerships, peer support systems and academic workload management were proposed to help reduce work and life related stress and improve academic life of students.

***Key words:*** *academic performance, role overload, long working hours, financial pressure, parental responsibilities*

# CHAPTER 1

## INTRODUCTION

### 1.0 Introduction

Every individual's aspiration for growth comes with several demands which they often have to juggle simultaneously. These demands may include postgraduate studies, full-time employment, parental commitments, as well as social and religious responsibilities (Pace & Sciotto, 2021; Sharma, et al., 2021). These demands, if not managed efficiently, may cause stress which may in turn affect a working student's academic performance (Suman, et al., 2023). As digital advancements make ongoing skill development crucial for career success in today's competitive job market, there is an increase in employees enrolling in postgraduate programs (Sharma, et al., 2021). Despite this increase, there is notable evidence of high levels of work and life-related stress among postgraduate students. Few studies conducted in Zambia have revealed that students do experience high levels of stress, but no study was conducted at UNILUS to explore the unique stressors faced by postgraduate students who are trying to pursue academic success while juggling work and personal life commitments and therefore, this research sought to bridge that gap in knowledge. This chapter presents the background of the study, problem statement, objectives and hypothesis, significance, scope, and limitations of the study.

### 1.1 Background of the study

The concept of stress, particularly among postgraduate students, has been a subject of academic interest since the mid-20th century when researchers began examining the psychological effects of higher education (Misra & Mckean, 2000). A Hungarian endocrinologist Hans Selye is one of the pioneers of the subject. In 1936, Selye established a crucial framework for understanding stress response. Selye's research identified three stages in the stress response: alarm, resistance, and exhaustion, highlighting that stress can result from both positive and negative experiences (Rochette, et al., 2023). Selye's motivation for conducting these studies was to understand the

biological mechanisms of stress and its health impacts and also aimed to create a scientific framework that connected stress to various diseases.

Postgraduate students have been identified as particularly vulnerable due to the unique pressures they face, such as the demands of academic performance, research, and balancing personal life (Levecque, et al., 2017). Historically, these stressors have included meeting strict deadlines, achieving academic excellence, managing financial burdens, and handling teaching or research responsibilities (Hyun, et al., 2006). As postgraduate education became more competitive, particularly in the late 20th and early 21st centuries, stress levels increased, with students reporting feelings of isolation, anxiety about career prospects, and difficulty balancing multiple roles (Stallman, 2010). In response to the growing recognition of postgraduate stress, many universities have implemented mental health and wellness programs to offer support, recognizing that addressing these issues is crucial to student well-being and academic success (Evans, et al., 2018).

According to a study conducted by (Wincoordinator, 2024), stress has had a significant impact on modern life with 79% of individuals globally, experiencing varying levels of stress in 2024 compared to the 1990s. Among these, full-time workers and students report feeling the most stressed. While much research has been conducted, areas like the psychological effects of information overload (Mastroianni, 2020) and ongoing debates about gender differences in stress levels (IPSOS, 2023) are still being explored which suggests that the topic remains complex and not fully understood.

Recent studies conducted by Hazarika and Barua, (2021) in India and Allen et al., (2021) in the United States have demonstrated that graduate students experience higher stress levels compared to the general adult population. Specifically, the researchers revealed that a significant majority of postgraduate students scored above the average stress level of 50.30%. According to these studies, financial pressures and work related stressors are contributing factors that make this groups stress levels worse.

Research has shown that postgraduate students in Africa are experiencing high levels of stress (Vali, 2024 and Mathuva et al, 2023). For instance, a study carried out in Rwanda by Ngaboyishema et al., (2022) found that 73.56 percent of respondents had moderate

levels of stress and 10.34 had high levels. These are brought on by difficulties experienced by students who frequently juggle full time or part time jobs to pay for tuition and meet obligations to their families and society which greatly raises their stress levels. This is supported by a study conducted in Ghana which indicated that female married postgraduate distance students faced high stress, leading many to contemplate quitting their studies. Key stressors included personal demands from work and family (Henaku, et al., 2024).

In the context of Zambia, the issue of stress among postgraduate students is evident, although there seems to be limited research in the study area. Few studies conducted in Zambia have revealed that post-graduate students do experience high levels of stress, but no study was conducted at UNILUS. A study conducted by Lungu, (2015) identified academic workload pressures, financial constraints from family and community responsibilities, and employer expectations as major challenges faced by students balancing work and study. These sentiments are supported by Simuyemba, (2020) whose findings showed that 71.2% of all student respondents experienced some level of stress.

According to the Higher Education Authority's most recent report, Zambia's enrollment in master's programs has increased significantly, from 3,856 in 2019 to 17,888 in 2021. This trend indicates an increasing interest in higher education among Zambian students. Despite this rise, only 0.4% of working people hold a postgraduate degree, whereas 3.1% have a bachelor's degree. This is because many graduates, particularly those from social science programs, frequently lack the skills in demand in the labor market, contributing to higher unemployment rates among graduates and prompting individuals to pursue additional education to improve their employability (Mwelwa et al., 2021). It is noteworthy that the majority of Zambians working population (55.9%) only hold a grade 12 diploma. These discrepancies could result from obstacles like financial limitations that prevent certain people from higher education. Due to the unavailability of research on the particular pressures faced by students juggling employment and academic obligations, this study intends to fill that gap in knowledge and advance our awareness of the difficulties faced by this group in Zambia.

## **1.2 Problem Statement**

Postgraduate students at UNILUS frequently encounter significant stress stemming from both professional obligations and personal responsibilities. This stress often correlates with diminished academic performance when compared to full-time students who are less burdened by such pressures (Fataha, et al., 2021). Manifestations of this academic decline can be observed through various behaviors such as frequent absences or late arrivals to classes, lack of participation in classes, late submissions of assignments, frequent requests for extensions on tests and assignments, and overall poor academic decline in their continuous assessments. This is because students are attempting to achieve their academic requirements while also juggling employment obligations like deadlines and meetings.

Zambia is not the only place where these habits are common. According to a Malaysian study by Fataha, et al. (2021), students who work while studying account for 81.1% of those with failing GPAs. These views are corroborated by south african researchers Chinyakata et al. (2019) and Rockman et al. (2022) who claim that juggling employment and personal obligations with academic obligations causes stress, which impaires students' academic performance.

If this problem is not resolved, students are likely to perform poorly academically and drop out at higher rates. Such results could damage the institutions reputation and have negative impacts on their future employment opportunities. Therefore, this study sought to investigate the effects of work and life related stress on academic performance of UNILUS distance masters students.

## **1.3 Aim of Study**

The aim of the study is to analyze the effects of work and life-related stress on academic performance of post graduate distance students at UNILUS.

## **1.4 Research Objectives**

To determine the effect of role overload on academic performance of post-graduate distance students at UNILUS.

To assess the effect of long working hours on academic performance of post-graduate distance students at UNILUS.

.To assess the effect of financial pressure on academic performance of post-graduate distance students at UNILUS.

To determine the effect of parental responsibilities on academic performance of post-graduate distance students at UNILUS.

### **1.5 Research Hypothesis**

H1: There is a significant relationship between role overload and academic performance of postgraduate distance students at UNILUS.

H2: There is a significant relationship between long working hours and academic performance of postgraduate distance students at UNILUS.

H3: there is a significant relationship between financial pressure and academic performance of postgraduate distance students at UNILUS.

H4: there is a significant relationship between parental responsibilities and academic performance of postgraduate distance students at UNILUS.

### **1.6 Significance of the Study**

#### **To the sector of higher education**

The higher education ministry can create focused interventions to lessen these difficulties by knowing the unique stressors that post graduate students encounter, such as financial strains, demanding workloads and family obligations. For example, offering specialized counselling services and stress management classes can help students develop resilience and give them useful coping strategies.

#### **To the University**

The study's conclusions assist the university in modifying the curriculum to better meet the needs of students juggling employment and school. It positions the university as a pioneer in tackling stress in higher education and contributes to the corpus of research on student well-being.

## **To the Researcher**

In addition to opening doors to future research opportunities related to stress and academic performance, the study gives the researcher the chance to contribute to original research in the field of distant learning and stress management.

### **1.7 Scope of the Study**

This study was conducted only for post-graduate distance learners at the University of Lusaka. This is because with more than 2000 students seeking masters degrees, it is the third ranked private institution in the nation and one of the fastest-growing. This study solely examined how postgraduate distance masters students performed academically in relation to role overload, long work hours, parental responsibilities, and financial strain. The study used a questionnaire for data collection.

### **1.8 Limitations of the study**

This study was limited by time constraints. Because of the limited time given to complete this research, the researcher was forced to work extra hours and get some time off from work to collect the relevant information.

### **1.9 Structure of the research**

This report consisted of six chapters, which are briefly reviewed below.

The first chapter gave an introduction and backdrop for the study, as well as a historical overview of stress and its effects on academic performance. It defined the research problem, objectives, and research hypothesis for the study. The study's significance to various stakeholders, its scope, and limitations are all discussed.

The second chapter addressed the relevant literature on work and life stress and how it impacts academic performance, as well as existing stress theories and their effects. A graphical representation of a conceptual framework developed by the researcher and focuses on specific variables used in the investigation. Chapter three described the researcher's research methodology used in the investigation. It provided justification for the research design, the data collection instrument, the sample population, size, and methodology, and the data analysis methods used.

Chapter four focused on data presentation and analysis utilizing tables and graphs to facilitate understanding of the results. Chapter five included a discussion of the findings and their relevance. It throws new insight on the impact of work and personal stress on academic achievement. The sixth chapter discussed the thesis' conclusions as well as the researchers' recommendations based on the study's outcomes and findings.

### **1.10 Summary**

In order to design the study and highlight the knowledge gaps regarding the effect of stress from work and life on academic performance, this chapter addresses a number of topics. The research the background and problem were presented. This chapter also discussed the study's aim, objectives, and hypothesis. It outlined the study's scope, significance, and limits, as well as an overview of the research organization.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.0 Introduction

The research background, the problem statement, the research objectives, the research hypothesis, the study's scope and significance, and its limits were all discussed in the preceding chapter. A review of the theoretical and empirical literature pertinent to the selected topic is covered in this chapter. Additionally, it displays the study's conceptual structure.

#### 2.1.0 Stress

Since Hans Selye first defined stress in 1936 as “the body's non-specific reaction to any demand placed upon it,” scientists' understanding of the concept has changed (Valencia-Florez, et al., 20 23). The platform for future studies highlighting the fact that stress is a normal reaction that everyone experiences when confronted with demands or challenges was established by this key term. In a more contemporary understanding, stress is defined as the body's reaction to any perceived or actual threat, which increases psychological and physiological activity to deal with the stressor (McEwen & Akil, 2020).

Stress is defined by Cetrone (2023) as the interplay between a force and the resistance to oppose that force. According to these definitions, stress is the body's reaction to a threat or challenge, whether that threat is imagined (such as anxiety about an impending test) or genuine (such as a dangerous circumstance). Your body prepares for stress by raising your heart rate, increasing your level of alertness, and getting you ready to either face the problem head-on or run away from it. This reaction, which LeWine (2024) refers to as the “fight-or-flight” response, developed as a survival strategy that allowed humans and other mammals to respond swiftly to life-threatening circumstances.

According to Scott (2024), stress is your body's reaction to anything that needs your attention or action. How you handle stress has a significant impact on your general mental and physical health. A more comprehensive definition of stress is given by the WHO in 2023, which defines it as a “state of worry or mental tension caused by a difficult situation.”

This viewpoint emphasizes stress as a normal human reaction that motivates people to deal with life's obstacles. While little stress might be healthy, too much stress can cause physical and mental health issues, according to the World Health Organization. According to Hazarika & Barua (2021), many people have a tendency to concentrate on the bad parts of stress, which frequently result from circumstances beyond of our control. Excessive negative stress can cause a number of mental and physical health problems, including weariness and worry. On the other hand, mild to moderate stress can have positive impacts like increasing self-esteem, improving learning, fostering creativity, and increasing productivity at work. These constructive experiences can help people become more resilient so they can deal with more stress in the future.

Stress can improve academic performance when students attempt to manage it and use it as motivation to reach their objectives, claim Alzukari & Gallo (2023). On the other hand, inability to cope may result in unfinished assignments and poor grades. Stress is defined as "a normal reaction to everyday pressures, but it can become harmful when it interferes with daily activities" (APA, 2020). This reaction causes alterations that influence almost all body systems, resulting in psychological and physiological problems that eventually impair mental and physical health and lower overall quality of life (Shivakumara & Mathias, 2023). This concept highlights how crucial coping strategies are to successfully managing stress and shows that personal reactions to stresses can differ widely

### **2.1.1 Types of Stress**

There are several types of stress and chief among them are acute stress, chronic stress, episodic acute stress, emotional stress, physical stress, psychological stress, eustress, environmental stress (Perry , 2023; Scott, 2024; Washmuth & Williams, 2023).

**Acute stress:** this is short term stress resulting from ones' body reaction to a new or challenging situation (Perry , 2023). Acute stress is common and can arise from both minor and major situations. It often occurs suddenly and disappears quickly once the stressor is resolved. Acute stress can be considered beneficial because it may provide a burst of energy to overcome challenges.

**Chronic stress:** Chronic stress is defined as stress that builds up from being constantly exposed to stressful situations (Srakocic, 2023). Chronic stress can continue for weeks

or months, often arising from ongoing life challenges such as financial pressures, work-related pressures or relationship pressures. It also comes from situations where one is constantly dissatisfied in various aspects of life or through unresolved trauma, such as an unhappy marriage or a toxic work environment (Felman, 2023). It is a chronic and constant feeling of tension that can significantly affect your health if it continues untreated.

Episodic acute stress: according to Greene , (2020) episodic acute stress is the term used when someone regularly experiences stress. It is often seen in individuals who take on responsibilities that may be too much to handle or in individuals who have high expectations of themselves which leads to a cycle of stress that may be hard to break.

Eustress: Lu, et al. (2021) defines eustress as the type of stress that represents good stress. It emphasizes the benefits of stress on a person's health and overall well-being. In the 1970s, Hans Selye introduced the term to help differentiate the negative aspects of stress from the positive ones. According to Villines, (2024) when people are confident in their ability to solve or cope with their problems, they experience eustress. For example, a student who feels stressed by an exam or test but knows that they have prepared enough to be able to pass experience this type of stress which makes them feel a sense of pride in their accomplishment afterwards.

Emotional stress: emotional stress is one that causes a strong and negative response to stress especially when one experiences emotions like fear, worry, frustration, danger, or sadness. (Daino, 2022). It occurs when individuals experience overwhelming emotions that disrupt their ability to function normally. Emotional stress is linked to health conditions such as anxiety and depression when it is prolonged.

### **2.1.2 Symptoms of stress**

Segal et al. (2024) categorize stress symptoms as cognitive, emotional, physical, and behavioral.

Cognitive symptoms of stress are defined by the BetterHelp Editorial Team (2024) as the ways in which stress negatively impacts mental functions such as thinking, memory, and decision-making. They are distinguished by memory issues, difficulty concentrating, continual concern, hesitation, negative thinking patterns, poor judgment, and nervous or

racing thoughts (Attia et al. 2022; Marks et al. 2024; BetterHelp Editorial Team, 2024; Segal et al. 2024). Cognitive symptoms of stress are essential markers of how stress affects mental functioning, and recognizing these symptoms is critical for those who want to effectively manage their stress and maintain their mental health.

**Emotional symptoms:** Emotional symptoms of stress can have a substantial impact on a person's mental health and overall well-being, frequently causing emotional anguish that interferes with daily life. They include a variety of emotions that develop when a person feels stressed. According to Attia et al. (2022) and Segal et al. (2024), emotional symptoms of stress include heightened emotional reactivity, anxiety and overwhelm, melancholy and depression, social withdrawal, restlessness, loneliness and isolation, as well as moodiness, irritability, and rage.

**Physical symptoms:** Physical symptoms of stress include how the body reacts and changes that occur when someone is stressed. These symptoms can impact many systems in the body and manifest in a variety of ways, indicating that the body is under stress owing to external forces. Headaches, muscle pain, exhaustion, digestive troubles, sleep disruptions, elevated heart rate and chest pain, changes in appetite, skin problems, diarrhea, or constipation are among the symptoms (Pedersen, 2023; Segal et al. 2024).

**Behavioral symptoms:** These are the acts and behaviors that occur in response to stress. These symptoms can have an impact on an individual's everyday functioning and relationships, and they typically suggest that the person is struggling to cope with pressures in their life. According to the BetterHelp Editorial Team (2024) and Segal et al. (2024), behavioral symptoms manifest as changes in food habits, sleep difficulties, disregarding tasks, procrastination, and anxious habits (for example, nail biting, pacing).

### **2.1.3 Causes of work related stress**

**Poor Working Conditions:** according to Pindar, (2023) an uncomfortable or unhealthy work environment can become stressful for employees. The physical environment at work, including noise, lighting, heat, and scents, can affect an employee's mood and mental condition.

**Long Working Hours:** long working hours has become a constant source of stress for employees. Many employees find themselves working overtime or they find themselves taking their work back home with them, which disturbs their work-life balance (Charles , 2024). This can lead to exhaustion, reduced productivity, and burnout.

**Work/role Overload:** this is stress that comes from an employee having too much work to do and having tight deadlines. The CIPD, (2021) cited excessive work overload as the most common cause of work related stress. Work overload can be seen as relating to the performance of a given amount of work in a given period and it is experienced when an employee decides to commit to some tasks while refusing some in a given period of time.

**Role Conflict:** according to Sajid, et al. (2021), role conflict occurs when an employee is confronted with demands from various sources, such as multiple supervisors that give conflicting ways to do their job. For instance, an employee might receive instructions from two different managers that prioritize different tasks, creating a situation where fulfilling one demand compromises the other.

**Role Ambiguity:** this arises when an employee lacks a clear job description, and a well-defined breakdown of responsibilities. This leaves the employee confused about how to perform their job effectively which often results in them wasting energy on tasks that are not important and taking on multiple responsibilities that do not align with their description (Shpak, 2023).

**Job insecurity:** the Indeed Editorial Team, (2024), define Job insecurity as the perception that one's job is unstable and that there is a risk of imminent job loss. Factors such as staff redundancy, uncertainty of the status of ones contract, economic pressures, organizational changes or lack of clear communication from management are some of the factors that make employees feel their job is at stake. The fear of losing one's job can be a significant source of stress, anxiety and depression for employees (Charles , 2024).

**Lack of peer support:** this factor can lead to employees feeling alone, isolated and overwhelmed by their roles which then leads to stress. When co-workers do not show emotional or physical support, some employees struggle to cope with job demands leading to increased anxiety and stress (Lea, et al., 2023 ). Research by Pindar, (2023),

revealed that 20% of employees identify their peers as a significant source of stress in the workplace.

Insufficient training: employees that are not adequately trained are likely to experience poor job performance and increased levels of stress (Pindar, 2023). This creates a gap in knowledge that may prevent employees from performing their tasks competently because they lack the skills necessary to navigate challenges effectively.

#### **2.1.4 Causes of life related stress**

Financial pressures: the American Psychological Association (APA), states that money is the biggest cause of stress in the United States of America. The 2015 survey, reported that 72% of Americans are stressed about money most times during the month. Financial pressures cause negative stress that results in blood pressure and cause headaches, stomachaches, chest pain, insomnia, and a general feeling of sickness. Financial stress has also been associated with a number of health problems, including depression, anxiety, skin problems, diabetes, and arthritis (Scott, 2023). The causes of financial stress include debt, economic conditions, unexpected expenses, lack of financial literacy and job related issues (Naijie, et al. 2022; Kristin, 2023).

Death: The death of a close family member, such as a sibling, parent, or child is considered one of the most stressful thing in life (Sian, 2022). It triggers strong feelings of grief which may come in various forms such as anxiety, depression and physical health issues.

Parenting: managing busy schedules that include a job, household duties, and raising children which often leads to stress for parents. Sources of parenting stress may include being lower-income, working long hours, single parenting, marital or relationship problems, or raising a child who has been diagnosed with a physical or mental disability (Scott, 2023). In todays' society, raising a child comes with many pressures that lead to feelings of anxiety and inadequacy (Kara, 2024).

Health issues: health problems such as injuries or mental illnesses can be a cause of stress in an individual's life. Temporal or chronic illnesses can disrupt ones routine and life plans. An illness or injury might require one to learn to adjust to a new way of living.

Being found with a life-threatening illness can also be extremely scary. Expensive medical bills can exacerbate the stress (Sian, 2022).

Expectations: When a person is expecting things to go a certain way but they don't go as planned, some people may get upset and react defensively. This response can create a negative mindset that slowly wears them down and causes stress, even if things aren't as bad as they seem (MacMillan, 2023).

## **2.2 Effects of role overload on academic performance**

Work overload is one of the most urgent sources of stress in the workplace, particularly among students. The pressures of combining career and academic commitments can leave students feeling overwhelmed, increasing their stress levels. It can cause sleep deprivation and burnout. The pressure to perform well in both school and work can lead to a never-ending cycle of stress in which students perceive themselves as constantly falling behind on their responsibilities. Many students struggle with effective time management, resulting in missed assignments and declining grades. (Summer et al., 2023; Verulava and Jorbenadze, 2022). Furthermore, when confronted with difficult work schedules, students are more likely to choose their careers over their academics. This concentration on one part of their lives dilutes their attention to coursework and exam preparation. Work overload frequently results in a lack of time, limiting students' ability to devote appropriate time to their academic pursuits. Many working students have tight deadlines at their professions, must attend mandated meetings, or work extra hours. As a result, individuals frequently have limited opportunity to engage in crucial academic tasks such as writing projects, studying for tests, and participating in class discussions. With limited study time, students frequently resort to ineffective learning practices including cramming or last-minute studying (Abenoja et al. 2019; Okogbaa et al. 2020). Such habits have a negative impact not only on academic performance but also on overall well-being.

### **2.2.1 Effects of long working hours on academic performance**

Long working hours have a negative impact on academic achievement among students who work while studying. According to research, students who work more than 10 hours per week are more likely to have worse grades, increased stress, and sleep difficulties,

all of which can have a negative impact on their capacity to study efficiently (Barber & Levitan, 2023). Students with extensive employment responsibilities sometimes struggle to concentrate during lectures and recall information, affecting their academic performance and overall results. Furthermore, students working excessive hours are more likely to drop out of university. According to (Drăghici & Cazan, 2022), students working between 20 and 29 hours per week had a 160% greater dropout rate than non-working students. This research indicates that excessive job demands can impair students' ability to persevere in their academic pursuits. Extended working hours and academic stress can cause serious health problems, such as persistent weariness, poor attention, and different physical ailments (Verulava & Jorbenadze, 2022). These health concerns exacerbate academic difficulties, resulting in a vicious cycle of stress and poor educational achievement.

### **2.2.2 Effects of financial pressure on academic performance**

Financial burdens can have a substantial impact on students' mental health and academic performance. According to research, financial problems increase levels of anxiety and sadness, affecting students' ability to concentrate and completely engage in their studies (Moore et al., 2021). This emotional strain frequently produces a situation in which financial concerns contribute to poor academic performance, further disengaging students from educational endeavors. Students with financial challenges frequently say that the need to work longer hours or manage financial responsibilities takes away from their study time and focus (Nasr, et al., 2024). Many students reduce their course loads to cope with financial challenges, which can increase the time it takes to complete their studies and decrease their overall involvement in their academic programs (Banu, 2019; iGrad, n.d.) Furthermore, the necessity to reconcile employment and school responsibilities frequently results in overwork and burnout. Many students work part-time or full-time to support themselves, limiting their time for academic activity. This results in poor time management can lead to missed deadlines, incomplete assignments, and inadequate exam preparation (Usman & Banu, 2019). Financial stress has a significant impact on academic performance, and focused treatments to ease students' mental health burdens and improve their educational outcomes are required.

### **2.2.3 Effects of parental responsibilities on academic performance**

One of the most significant obstacles that student parents confront is the limited amount of time available for academic activities. Parenting obligations, which include feeding, assisting with homework, attending school meetings, and managing domestic chores, considerably restrict the amount of time available for attending classes, completing assignments, and studying for examinations (Musili, 2018). As a result, student parents frequently miss deadlines or submit subpar work, which has a negative influence on their grades and overall academic performance. This time constraint not only limits their capacity to actively participate in their studies, but it also contributes to increased stress and anxiety, complicating their academic journey (Kusi et al., 2024). Student parents may suffer stress due to a variety of factors, including time limits, financial difficulties, and the emotional toll of successfully managing both duties. Addressing academic deadlines while also addressing their children's demands can leave parents feeling overwhelmed (Kosi, 2020; Olape et al., 2017). The overlapping pressures of family and academic responsibilities might leave you feeling completely overwhelmed, especially when job deadlines conflict with parental chores.

### **2.3 Theoretical Framework**

Theoretical literature investigates and analyzes existing theories and models concerning a certain subject, concept, or phenomenon. Its objective is to state the researcher's assumptions and orientations toward the issue of inquiry. Its goal is to uncover and clarify the relationships between diverse theories, assess how thoroughly these theories have been researched, and offer new hypotheses for future investigation. (Kennedy 2007; Luft et al. 2022).

This research is underpinned by the following models namely the stimulus-based model of stress and the job demand-control model.

#### **2.3.1 The stimulus-based model of stress**

Holmes and Hayes established the stimulus-based model of stress in 1967 to provide a framework for understanding how external events or life changes act as stressors that might trigger physiological and psychological responses in individuals. The researchers wanted to know what occurs when a person's life circumstances change (Lyon 2012).

According to the stimulus-based stress model, life changes, events, and stressors, whether positive or negative, that generate a psychological or physiological reaction can make an individual susceptible to disease. Stress is primarily conceptualized as an external force or incident that causes individuals to respond psychologically or physiologically. Holmes and Rahe created the Social Readjustment Rating Scale (SRRS) to evaluate substantial life events that they believe are more likely to predict an individual's physical or mental illness (Daly, 2017). The approach seeks to identify particular environmental elements or life events that can cause stress, such as major life transitions (e.g., marriage, divorce, job loss) and chronic stressors (e.g., poverty, chronic illness) (Young, 2014).

The stimulus-based approach emphasizes the identification and categorization of distinct stressors, which aids in understanding that certain life events necessitate specific responses and enables the development of therapies aimed at lowering stress-related health problems. By treating stress as an independent variable, this approach allows researchers to investigate relationships between stress levels and outcomes (WALINGA, n.d.). It contributes significantly to our understanding of how life experiences affect mental and physical health.

The approach enables the identification of specific stressors that students may face in both work and life settings, such as academic expectations, professional responsibilities, and personal life changes. These pressures cause unfavorable psychological effects such as anxiety and sadness, which are known to affect academic achievement. The stimulus-based model of stress is a useful theoretical framework for researchers because it allows them to identify significant life stressors, analyze their impact on psychological well-being and academic achievement, and investigate coping mechanisms.

### **2.3.2 The job demand control model**

Robert Karasek developed the Job Demand Control (JDC) Model in the late 1970s. It provides a framework for analyzing how job features affect employee stress and well-being. The JDC Model explains how high job demands mixed with low job control can increase employee stress levels. When employees encounter considerable demands yet

lack the authority to make decisions or influence their workplace, they are more likely to experience psychological stress.

The Job Demand-Control Model is a well-known framework for evaluating workload and work-related stress. It focuses on two important components: the height of strain (demands) and decision latitude (control). The Height of Strain (Demands) element relates to the many expectations placed on personnel, including work rate, availability, time constraints, effort, and task difficulty. These demands act as psychological pressures within the workplace. One component is the height of strain (demands), which are the needs that are established at work, such as work rate, availability, time pressure, effort, and difficulty. These criteria represent psychological pressures in the workplace. The decision latitude (control) refers to the degree of freedom that employee has in controlling and organizing their work. It comprises the authority to make decisions about activities and how to carry them out, demonstrating both competence and decision-making capability (Mulder, 2022). According to Robert Karasek, employees with demanding occupations face a lot of stress if they can't pick when to do their work. According to Towler (2020), high job demands alone can cause stress, particularly when employees encounter enormous workloads, tight deadlines, and insufficient resources. This combination frequently leads to negative implications for their well-being.

The JDC Model provides a framework for analyzing how the interaction of job demands and decision freedom influences employee stress and overall well-being. High job expectations paired with limited control might result in increased stress and unfavorable health results. It assists in identifying places where employees may be suffering high stress, allowing for focused actions to enhance working circumstances. Organizations can improve employee happiness and lower stress levels by enhancing job control through strategies such as flexible work arrangements and greater decision-making autonomy (Akbari et al., 2017). The Model has been widely utilized in a variety of industries to assess and improve workplace settings, making it a useful tool in occupational health psychology. High job expectations can cause psychological strain, especially when combined with limited control over working environment. This strain can have a negative impact on a student's academic performance because of increased

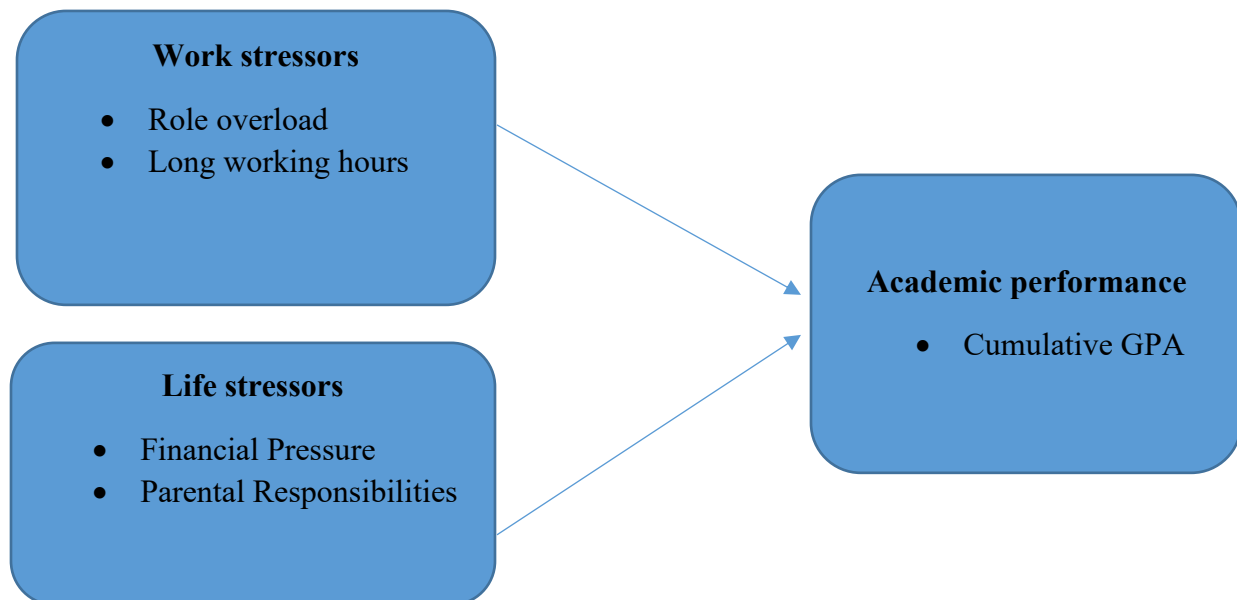
stress and burnout (Cam & Ogulmus, 2019). In contrast, when students have more control over their work schedules and responsibilities, they may be able to better manage stress, resulting in improved academic performance. The consequences of occupational stress, such as decreased job performance, increased absenteeism, and negative health effects, affect not only individuals and organizations, but also society as a whole.

## 2.4 Conceptual Framework

A conceptual framework is a structured system that assists researchers in understanding and analyzing a certain research question. It acts as a road map, connecting numerous concepts, variables, and theories essential to the research. Its objective is to describe the researcher's understanding of the key concepts being investigated. (Singh, 2023; Luft et al, 2022). This framework can be presented visually or in writing, demonstrating the intended linkages between the various parts included in the investigation.

### Independent Variables

### Dependent Variable



### 2.4.1 Hypothesis Development

#### 2.4.1.1 The relationship between role overload and academic performance.

The relationship between job overload and student performance has been a major focus of research. It demonstrates that heavy workloads can harm students' academic

performance. According to Wijesooriya (2023), 23% of respondents cited an excessive workload as the primary source of stress, which had a detrimental impact on their academic performance. This results is consistent with prior study by Okogbaa et al. (2020), Boateng (2021), and Chambel & Curral (2005), which show that students pursuing academic success while working struggle with efficient time management, resulting in missed assignments and lower marks. These research demonstrated that excessive work demands causes stress and so affects student success. Therefore, this has led to the development of hypothesis 1;

*H1: There is a significant relationship between role overload and academic performance of postgraduate distance students at UNILUS.*

#### **2.4.1.2 The relationship between long working hours and academic performance.**

According to research, there is a considerable negative association between long working hours and student academic performance. Barber and Levitan (2023) found that students who work more than 10 hours per week have lower grades, higher stress levels, and sleep difficulties. These symptoms may impair their ability to study properly. Additionally, Salamonson et al. (2020) and Chiang et al. (2020) found a negative association between the number of working hours and students' grade point averages (GPAs), implying that as working hours grow, and academic performance suffers. Therefore, this has led to the development of hypothesis 2;

*H2: There is a significant relationship between long working hours and academic performance of postgraduate distance students at UNILUS.*

#### **2.4.1.3 The relationship between financial pressures and academic performance.**

Research has increasingly indicated that financial strain can have a substantial impact on students' academic performance. Banu (2019), Moore et al. (2021), Chabili and Simuyemba (2020), and Abdullah et al. (2020) found that when students face financial challenges, they frequently reduce their course load or take time off from their studies. They further explain that financial problems relate to increased levels of worry and sadness, which can impair students' ability to concentrate and fully engage in their academic efforts. Therefore, this has led to the development of hypothesis 4;

*H3: There is a significant relationship between financial pressures and academic performance of postgraduate distance students at UNILUS.*

#### ***2.4.1.4 The relationship between parental responsibilities and academic performance.***

Research has found a negative association between parental obligations and students' academic success. This is supported by studies conducted by Mirick & Wladkowski (2018), Kusi et al. (2024), and Musili (2018), which revealed that as students attempted to balance family responsibilities such as childcare and domestic work, they frequently encountered time management challenges, which impacted their academic performance. Some students lost opportunities in school and on the labor market as a result of parental responsibilities. Therefore, this has led to the development of hypothesis 5;

*H4 There is a significant relationship between parental responsibilities and academic performance of postgraduate distance students at UNILUS.*

## **2.5 Empirical Literature**

Empirical literature is defined as research that is based on observed and measured phenomena, with an emphasis on actual experience rather than theory. It entails examining similarities and conflicts to find gaps (ENMU, 2024). The goal of an empirical literature review is to systematically analyze existing empirical research questions, and it serves several key functions, including highlighting gaps and areas that require additional research, informing researchers about effective methodologies used in prior studies, aiding in the design of new research, and assisting in the formulation of research hypotheses based on insights from previous findings (Eke, 2022).

In 2023, Wijesooriya conducted a study titled "Effect of job stress on academic performance among undergraduate students of the Open University of Sri Lanka." The study aimed to investigate the impact of job stress on the academic performance of undergraduate students at the Open University of Sri Lanka. The research employed a quantitative methodology with a descriptive design, using a questionnaire as the primary instrument for data collection. The population consisted of undergraduate students from the Open University of Sri Lanka, with a sample of 40 employed students selected from the Department of Social Sciences using a judgmental sampling technique. Data analysis

was conducted using SPSS. The findings of the study revealed that 23% of respondents identified a heavy workload as a primary source of stress. This suggests that job stress, particularly due to workload, can significantly affect students' ability to manage their academic responsibilities effectively. Similar studies have also shown that higher levels of job stress are linked to lower grades and poor academic achievement among university students. Wijesooriya recommends that institutions should consider creating elaborate support systems tailored for working students. These could include holding stress management workshops, providing favorable timetables for learning, and creating a suitable environment for learning. By implementing such measures, universities can help mitigate the negative impacts of job stress on academic performance and support the overall well-being of working students.

Andrade (2018) conducted a study on Professional work load and work-school conflict in working-students: the mediating role of psychological detachment from work." The objective of this research was to explore the relationship between professional workload and work-to-school conflict among employed students enrolled in master's programs. The study employed a quantitative methodology, utilizing a questionnaire as the primary instrument for data collection. The population consisted of full-time master's students from a higher education institution in Portugal, with a sample size of 152 working students. The results of the study revealed that professional workload is significantly related to work-to-school conflict. However, this relationship is fully mediated by psychological detachment from work, indicating that the ability of students to disconnect from work-related tasks outside of work hours plays a crucial role in mitigating work-to-school conflict. Based on these findings, Andrade recommends that organizations should create supportive work environments that help reduce work-to-school conflict for working students. This can be achieved by implementing policies and practices that facilitate psychological detachment from work, thereby enabling students to maintain a positive involvement in their studies. By doing so, organizations can contribute to better academic outcomes and overall well-being for working students.

Another study conducted by Abenoja et al. (2019) sought to explore the Experiences of working while studying. The study was a phenomenological study of senior high school students. The primary objective of this research was to explore the experiences of senior

high school students who balance work and studies concurrently. The study employed a qualitative methodology, specifically using a phenomenological design to gather in-depth insights. Data collection was conducted through interviews with a sample of five high school students, selected using the snowball sampling method. The data was analyzed using content analysis to identify key themes and patterns. The findings of the study revealed that working students often prioritize their work over their studies, which can lead to drained stamina and negatively impact their academic performance. For instance, completing academic tasks, such as dissertations, takes significantly longer than usual, often exceeding a year. This suggests that the dual responsibilities of work and study can be overwhelming and detrimental to academic progress. Based on these results, the researchers emphasize the importance of effective time management for working students. They recommend that students should allocate time wisely between work and studies to maintain a balance that supports both their professional and academic goals. By doing so, working students can mitigate the negative impacts on their academic performance and ensure a more sustainable approach to managing their dual responsibilities.

Additionally Chiang et al. (2020) conducted a study that examined the relationship between academic performance, employment, and sleep health by comparing experiences of working and nonworking students. The study aimed to determine the relationship between sleep, work, and academic performance in college students and student employees. The research employed a quantitative methodology with a descriptive design, using an online survey as the primary instrument for data collection. The population consisted of undergraduate university students from six universities offering four-year bachelor's programs. Data analysis was conducted using T-tests and ANOVA to examine the relationships between variables. The results revealed that Grade Point Average (GPA) was negatively associated with sleep quality, work hours, and household income. This suggests that students who work longer hours or have lower household incomes may experience poorer sleep quality, which in turn can negatively impact their academic performance. In light of these findings, the researchers stress the importance of balancing time spent on studying, working, and sleeping. They advise students against sacrificing one aspect for another, as this can lead to detrimental effects on both academic

performance and overall well-being. By managing their time effectively and prioritizing sleep, students can maintain better academic outcomes and improve their overall quality of life.

In 2020, Salamonson et al. conducted an inception cohort study titled "The type and amount of paid work while studying influence academic performance of first year nursing students." The primary objective of this research was to examine the association between the amount and type of term-time weekly paid work and its effect on academic performance among first-year nursing students. The study employed a quantitative methodology, using a survey as the primary instrument for data collection. The population consisted of Bachelor of Nursing students attending Orientation sessions at four tertiary institutions in Australia, with a sample size of 1314 students. Data analysis was conducted using SPSS Version 25. The findings of the study revealed an inverse relationship between the time spent in weekly paid work and academic performance. Specifically, 89% of survey respondents agreed to link their survey data to academic grades at the end of the semester, which further supported this inverse relationship. Additionally, the study identified three predictors that were statistically significant for achieving a high grade point average: engaging in non-nursing related work, not being the first in the family to attend university, and being a school-leaver. The researchers further emphasize the importance of achieving a balance between work and study for academic success. They recommend that tertiary institutions should not only support students in their learning but also understand the need to facilitate this balance. By doing so, institutions can better support students' academic success and overall well-being while they navigate the challenges of working and studying concurrently.

Financial stress is another significant factor affecting students' academic performance. Banu (2019) conducted a mixed-methods study to explore the relationship between financial stress and academic success. Using a questionnaire to survey 100 college students and analyzing data through SPSS, the study found that students experiencing financial stress tend to earn lower grades and complete fewer credit hours. Many of these students were forced to reduce their course loads or take a semester off due to financial concerns, highlighting the significant impact of financial stress on academic performance. Financial stress not only affects students' academic outcomes but also creates additional

personal and psychological burdens. Banu suggests exploring possible options to lower financial stress on students. One potential solution is offering internships that allow students to earn money, thereby helping them overcome financial stress. By implementing such strategies, educational institutions can support students in managing their financial burdens more effectively, which in turn can improve their academic success and overall well-being.

Similarly, Moore et al. (2021) conducted a qualitative study using focus groups to examine the impact of financial stress on college students' well-being at a large private university in the United States. The population consisted of students at a large university in the USA, with a sample size of 50 students. Data analysis was conducted using Atlas.ti 8 software. The findings of the study revealed that financial stress significantly impacts students' academic lives, impeding their ability to succeed academically. Students reported that financial constraints limit their participation in academic and extracurricular activities, leading to feelings of isolation and reduced engagement with their peers. This suggests that financial stress not only affects academic performance but also students' overall university experience. To address these challenges, Moore et al. recommend that universities consider offering scholarships specifically for low-income students. Additionally, they suggest that university-sponsored events, particularly those integral to the core experience of the school, could be offered free of cost to reduce the financial burden on students. By implementing such measures, universities can help alleviate financial stress and support students in achieving academic success while enhancing their overall well-being.

Musili (2018) explored the motherhood experiences of postgraduate students at the University of Nairobi using a qualitative phenomenological approach. The study used interviews and questionnaires as the primary instruments for data collection. The population consisted of postgraduate student mothers at the University of Nairobi, with a sample size of 32 participants. Data analysis was conducted using content analysis to identify key themes and patterns. The study found that student mothers faced conflicts between their academic responsibilities and domestic duties, including childcare and household work. This role conflict often leads to challenges in managing time effectively and balancing the demands of motherhood with the rigors of postgraduate studies. As a

result, student mothers face unique difficulties that can impact their academic performance and overall well-being. The study recommended that university departments be more considerate of student mothers' challenges and provide support mechanisms to address their needs. By providing support tailored to the unique circumstances of student mothers, universities can help mitigate the role conflicts they face and enhance their ability to succeed academically while fulfilling their maternal responsibilities.

Kusi et al. (2024) examined the academic stress and coping mechanisms of married postgraduate students in Ghana. Using qualitative interviews with 22 postgraduate students from the Faculty of Education at the Catholic University College of Ghana, the study found that time management was a significant challenge, complicating their ability to balance family responsibilities and academic demands. The findings of the study highlighted that married postgraduate students face significant challenges in balancing their family responsibilities and academic duties. This suggests that the dual roles of being a student and a family member create unique stressors that can impact academic performance and overall well-being. The study recommended that academic institutions develop targeted support mechanisms to help married postgraduate students navigate these challenges. By providing tailored support, institutions can help mitigate the stressors associated with balancing family and academic responsibilities, thereby enhancing the academic success and well-being of these students.

Furthermore, in 2024, Taj et al. (2024) conducted a study titled "Impact of Stress on the Academic Performance of University Students," aiming to explore the impact of stress on university students' academic performance. The study employed a quantitative methodology with a descriptive design, using a questionnaire as the primary instrument for data collection. The population consisted of university students from the district of Lahore, with a sample size of 300 students selected through convenient sampling. Data analysis was conducted using T-tests and ANOVA to examine the relationships between variables. The findings of the study revealed that the personal and family lives of students were the most significant factors contributing to stress. This suggests that stressors from personal and family contexts can have a profound impact on students' academic performance and overall well-being. The recommendations of the study are that parents, teachers, and university administrations should collaborate to support students' overall

personality development and implement stress management strategies. Additionally, they emphasize the importance of students maintaining a healthy lifestyle by balancing work and relaxation. By adopting these strategies, students can better manage stress and improve their academic outcomes.

## **2.6 Research Gap**

The existing empirical literature on the influence of work and life stress on students' academic performance indicates major gaps, particularly in terms of the unique pressures faced by postgraduate students who strive for academic success while juggling employment and personal responsibilities. While prior research has shown that work and personal stressors have a negative effect on academic performance, there is a noticeable lack of studies undertaken in Zambia that particularly address this topic. As a result, the purpose of this study is to address the knowledge gap by looking into the effects of work and life stress on the academic performance of UNILUS postgraduate master's students.

## **2.7 Summary**

This chapter gives a review of the various literature related to the study. The definitions, types and symptoms of stress were discussed as well as the causes of work and life stress. The chapter also presents the effects the effects of work load, long working hours, parental responsibilities, and financial pressures on academic performance of students. A theoretical framework, literature review and conceptual framework is also discussed in this chapter. It also included the knowledge gap the study sought to close.

## CHAPTER 3

### RESEARCH METHODOLOGY

#### 3.0 Introduction

The previous chapter presented a review of empirical and theoretic literature relevant to the subject matter as well as the conceptual framework of the study. This chapter discusses in detail the research philosophy, research design and research approach. It also presents a time frame of the study, the population, sample size, sampling procedure, the research instruments, the measurement of scale items, reliability and validity, data collection, data analysis and presentation and ethical considerations.

#### 3.1 Research Philosophy

Research philosophy refers to the fundamental ideas that drive a researcher's approach to their topic, influencing the entire research process, from question development to data analysis. It assists the researcher in clarifying their assumptions and ensuring consistency throughout the study, whether utilizing qualitative, quantitative, or mixed methodologies approaches. It is critical for creating a cohesive study design and choosing relevant methodologies (Prime, 2024). This study's research philosophy is positivism. This is a philosophy founded on the idea that knowledge may be attained by objective observations and measurements. It is assumed that answers can be obtained by carefully measuring and analyzing numerical data (Jansen, 2023). It encourages the use of surveys and statistical analysis to test hypotheses and establish a link between work-life stress and academic success. It intends to create findings that may be generalized across similar circumstances, which will be useful in understanding broader trends relating to student stress and academic performance. It is also used because it allows the researcher to look into the causal relationship between the independent factors (work and life pressures) and the dependent variable (academic performance), which is critical to the researcher's goals. By following this mindset, the researcher guarantees that the research design, data collecting, and analytic procedures are in line with the goal of delivering reliable and legitimate results.

### **3.2 Research Design**

A research design is typically a strategy or blueprint outlining how data related to a certain subject should be collected and examined. It describes the procedural steps for conducting any investigation. This study employed a correlational research design. It is a non-experimental method for determining the link between two or more naturally occurring variables without including manipulation. The variables are measured to determine the strength and direction of their association, typically using correlation coefficients ranging from -1 to +1, where values close to +1 indicate a positive correlation, values close to -1 indicate a negative correlation, and values around 0 indicate no correlation.. Therefore, the research used the correlational research design to determine the effect of role overload, long working hours, parental responsibilities, and financial pressure on academic performance of post graduate masters' students at UNILUS.

### **3.3 Research Approach**

This study used a quantitative research approach that was adapted to the specific objectives, hypotheses, and nature of the main data under consideration. According to Creswell (2003), the quantitative approach aims to clarify a phenomenon by collecting numerical data, which is then evaluated using mathematical tools, notably statistical approaches. This methodology usually begins with data collection led by a hypothesis or theoretical framework, followed by the use of either descriptive or inferential statistics (Tashakkori & Teddlie, 2003). Quantitative approaches are frequently referred to as deductive because they allow inferences taken from statistical hypothesis testing to lead to more general conclusions regarding population characteristics. This technique was chosen for the current investigation because it can provide comprehensive and deep insights. Furthermore, data collected through quantitative research is objective and quantifiable. This methodology allows the researcher to obtain a better knowledge of the concepts being investigated and develop testable hypotheses.

### **3.4 Time Frame**

This study used a cross-sectional time frame. According to Singh (2023), a cross-sectional study provides an overview of a specific population in terms of an outcome at a given point in time. In other words, it is a study design in which data is collected from a population or representative subset at a single point in time. It gives a snapshot of the traits or outcomes of interest within the population, allowing the researcher to examine the links between job and life-related stress and academic achievement among participants. This approach enables the researcher to swiftly collect data on stress and academic performance, which is useful for assessing current student conditions.

### **3.5 Population**

According to Thomas (2023), population refers to the entire group or set of individuals, things, or events with specified characteristics that the researcher is interested in. The study population consisted of postgraduate master's students enrolled at the University of Lusaka via distant learning. Masters students in distance mode were chosen because they frequently juggle work responsibilities and personal commitments in addition to their education, making them especially vulnerable to stress.

### **3.6 Sample size**

A sample is a smaller group of people, things, or stuff selected from a larger population. This selection is done to guarantee that the sample appropriately reflects the characteristics of the larger population. Researchers can use the findings from this controllable subset to draw conclusions and make generalizations about the overall population (Thomas, 2023; Mujere, 2016). In this study, the researcher used a sample size of 150 students. This conclusion was heavily impacted by the limits imposed on access to certain data. Given this limitation, the researcher chose a sample size that is statistically significant and manageable within the confines of the study, while guaranteeing that the findings may be extended to a larger population.. According to Bullen, (n.d.), a minimum sample size of at least 100 participants is recommended for meaningful results.

### **3.7 Sampling Procedure**

The sampling approach for this study used both simple random sampling and voluntary response sampling strategies to collect data. This study's target population consisted of all master's students enrolled in various programs at UNILUS. The sampling frame was based on a list of all postgraduate masters students received from the university's registration. The Simple Random Generator program was used to implement a simple random sampling technique. According to Research Randomizer, (n.d.), the Simple Random Generator, also known as the Random Number Generator, was created for researchers and students who seek a rapid way to generate random numbers or assign participants to an experimental condition. This was done to ensure that each student had an equal chance of being selected, as well as to reduce selection bias. An offer to participate was sent to all students by email and WhatsApp, allowing them to self-select for the study. An online questionnaire addressing major areas of job and life-related stress was created and disseminated to both randomly selected participants and those who volunteered to participate, with clear instructions regarding confidentiality and the voluntary nature of participation. To increase the response rate, both groups were issued reminders highlighting the importance of their involvement.

### **3.8 Research Instrument**

In this study, a questionnaire served as the major data collection tool. This questionnaire was created with both closed and open-ended questions to elicit replies from participants. A questionnaire is an organized set of questions addressed at a certain target population, which responders can complete within a given timeframe. According to Plano and Badiee (2010), questionnaires are more efficient for data collecting and give better generalizability of outcomes than more extensive research approaches. The use of a carefully organized questionnaire permitted the collection of large amounts of data while simultaneously providing broader coverage at a reduced cost.

### 3.9 Measurement of scale items

**Table 3. 1 Measurement of Scale Items**

Variable	Items/Questions	Source
Role overload	<p>How often have you felt overwhelmed by the demands of your various roles?</p> <p>How often do you feel that you have more tasks to complete than you can handle?</p> <p>How frequently have you felt that your responsibilities leave you with little time for yourself?</p> <p>How often do you find yourself working on multiple projects simultaneously?</p> <p>How often do you find it difficult to meet deadlines due to your workload?</p> <p>How often do you find yourself working during your personal time due to your workload?</p> <p>How often have you felt that your various job demands interfere with your academic responsibilities?</p>	Authors construct
Long working hours	<p>How often have you felt overwhelmed by the number of hours you work each week?</p> <p>How often do you feel that your work hours leave you with insufficient time for personal activities or relaxation?</p> <p>How frequently have you felt stressed due to having to work beyond your normal working hours?</p> <p>How often do you find it difficult to manage your responsibilities because of the long hours you work?</p> <p>How often have you felt that working long hours negatively affects your academic pursuits?</p>	Authors construct

Financial pressure	<p>How often have you worried about your ability to pay your bills on time?</p> <p>How often do you feel stressed about your overall financial situation?</p> <p>How frequently have you felt that you do not have enough money to meet your needs?</p> <p>How often have you felt overwhelmed by unexpected expenses?</p> <p>How often have financial concerns affected your ability to focus on your studies or work?</p>	Authors construct
Parental responsibilities	<p>How often have you felt overwhelmed by the demands of parenting?</p> <p>How often do you feel that your parenting responsibilities leave you with little time for yourself?</p> <p>How frequently have you felt stressed about meeting your children's needs?</p> <p>How often do you find it challenging to balance parenting duties with other responsibilities (e.g., work, studies)?</p> <p>How often have you felt that parenting is more demanding than you can handle?</p>	Authors construct
Stress on Academic performance	<p>Stress often leads to my low class attendance</p> <p>Stress often reduces my academic morale.</p> <p>Stress often leads to low grades on my continuous assessments.</p> <p>Stress often reduces my concentration and engagement during classes</p>	(Brobbe, 2021)

I feel stress has affected my cumulative GPA

### **3.10 Reliability and Validity**

The purpose of this study was to look into how work and life-related stress affected postgraduate distance master's students' academic performance. Cronbach's coefficient alpha was calculated to determine the reliability and validity of the questionnaire used in this study. Cronbach's alpha is a measure of a scale's internal consistency, indicating how well a set of items collectively assess an underlying concept (Goforth, 2015). It assesses both the consistency of replies across related questions and the instrument's dependability over time; a reliable survey should produce similar results when administered repeatedly. A Cronbach's alpha value exceeding 0.7 is generally regarded as acceptable. However, it is advisable that this value does not significantly exceed 0.9, as such high values may indicate excessive similarity among items, potentially leading to redundant responses (DATAtab, 2024).

### **3.11 Data Collection Procedure**

A structured online questionnaire with closed and open-ended questions was created with the goal of gathering comprehensive information about work and life-related stress and its effects on academic performance among postgraduate students. The online questionnaire was administered utilizing a reputable survey platform (Google Forms) because of its user-friendly layout, accessibility, and capacity to properly handle and evaluate responses. The finalized online questionnaire was circulated via email and social media platforms (e.g., WhatsApp) to reach a larger audience within the target population. The questionnaire was accompanied by a brief introduction that explained the study's goal, ensured confidentiality, and encouraged participation. Participants were given 2 weeks to complete the questionnaire. Reminders were sent during this period to encourage higher response rates. Upon completion of the data collection period, responses were automatically compiled within the survey platform. Data were then exported for analysis using SPSS.

### **3.12 Data Analysis and Presentation**

The data for this investigation was analyzed using SPSS version 26 and Excel 2016. Inferential statistical techniques, notably Pearson's correlation and linear regression analysis, were used to evaluate the link between work and life stress and academic performance. According to (Bougie & Sekaran, 2012), these analyses are critical for determining the direction, strength, and significance of correlations between variables that are appropriate for interval or ratio scales. The correlation coefficient runs from -1 to +1, with 0 indicating no association between the variables. SPSS was used to generate descriptive statistics, which included percentages, figures, and tables to investigate the correlations between variables. Relevant data were put into a consistent manner, which included tables, frequencies, and percentages for complete analysis and interpretation. The results were then presented in charts and tables to enhance clarity and facilitate a better understanding of the findings.

### **3.13 Ethical Considerations**

To ensure that the research was conducted ethically, the researcher obtained permission from the University of Lusaka to employ the targeted students. Prior to performing the survey, we got the respondents' agreement. Throughout the data collection process, participants were informed about the research's purpose and specific objectives. They were invited to react freely and objectively, with complete secrecy and the option to participate or decline. Participants were also given anonymity and confidentiality on how the findings would be presented. They were guaranteed that their names would not be published, and that no specific references to individuals would be made, assuring that no one could identify the actual people involved in the study.

### **3.14 Summary**

This chapter explains the various methods that were used to determine the effect of work and life related stress on academic performance of postgraduate distance masters students at the University of Lusaka. The methodology examined at the research philosophy, research design and research approach. The time frame of the research was also presented as well as population, sample size, sampling procedure and research

instrument used. The measurement of scale items, reliability and validity data collection procedure, data analysis and ethical considerations are also presented in this chapter.

## CHAPTER 4

### DATA ANALYSIS AND PRESENTATION OF RESULTS

#### 4.0 Introduction

The previous chapter presented the research methodology that was used in the study. This chapter presents the data analysis and presentation of the results. It includes the response rate, the descriptive and inferential statistics of all the objectives.

#### 4.1 Response rate

From a sample of 150 a total of 121 online questionnaires were collected. This showed a response rate of 80.67%. The summary of the results is given in table 4.0

**Table 4. 1 Questionnaire Response Rate**

<b>Questionnaires issued</b>	<b>Questionnaires received</b>	<b>Response Rate (%)</b>
150	121	80.67%

**Source: Raw Data (2024)**

#### 4.2 Demographic profile

Table 4.1 presents the demographic information collected from a sample of 121 respondents, encompassing factors such as gender, age, marital status, and employment status. These demographic variables are relevant as they can influence how different stressors impact individuals' academic experiences and outcomes. Understanding these factors allows for a more nuanced analysis of the relationship between stress and academic performance in this specific population.

**Table 4. 2 Demographic Information**

variables	description	frequency	percentage
gender	male	60	49.6
	female	61	50.4

	total	121	100
age	20 - 29	23	19.0
	30 - 39	59	48.8
	40 - 49	35	28.9
	Above 50	4	3.3
	total	121	100
employment status	Full time	114	94.2
	Part time	6	5.0
	Self employed	1	0.8
	unemployed	0	0
	total	121	100
marital status	single	51	42.1
	married	68	56.2
	Divorced/separated	0	0
	widowed	0	0
	Prefer not to say	2	1.7
	total	121	100

Source: Raw Data (2024)

4.2.1 Gender

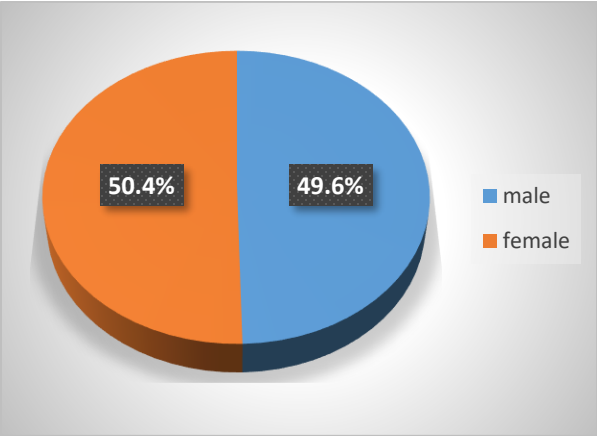
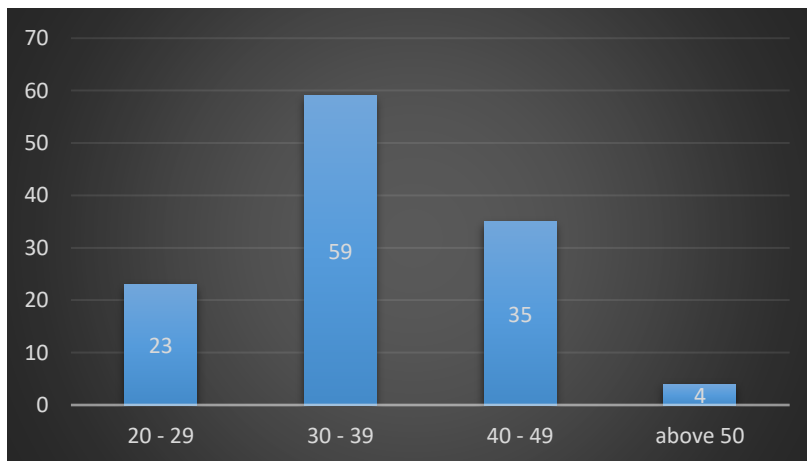


Figure 4. 1 Gender

Source: Raw Data (2024)

The gender results in figure 4.0 indicate that the sample of 121 participants consists of 60 males (49.6%) and 61 females (50.4%), reflecting a nearly equal gender distribution. Research by Graves, et al. (2021) and Shefabhai, (2018) have indicated that female students often report higher levels of academic stress and anxiety compared to their male counterparts, with factors such as exam pressure and role overload being more pronounced for women. Additionally, female students have been found to experience greater emotional exhaustion and burnout, which can negatively impact their academic performance (Gao, et al., 2019). Conversely, some research suggests that male students may face different stressors, such as competition and workload management, which also affect their academic outcomes (Kumari, 2017). The almost equal distribution in gender suggests despite varying stressors, that both male and female students experience some levels of stress in their academic pursuits.

#### 4.2.2 Age



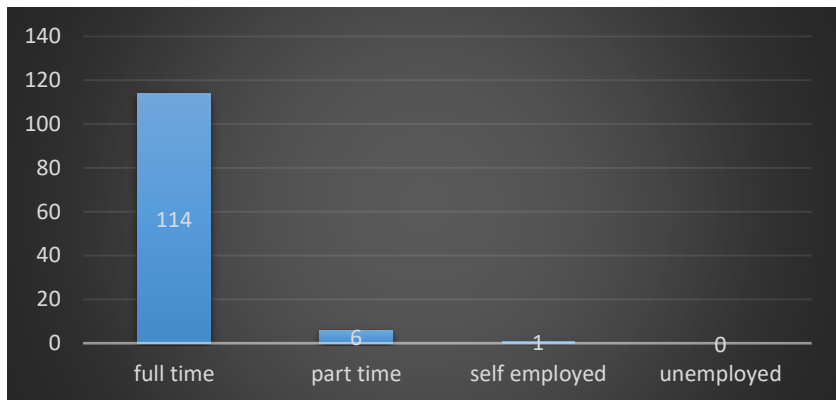
**Figure 4. 2 Age**

**Source: Raw Data (2024)**

The age distribution results in figure 4.1 reveal that the majority of participants are aged 30 to 39 years (48.8%), followed by those aged 40 to 49 years (28.9%), with a smaller representation of younger (19.0% aged 20 to 29 years) and older individuals (3.3% above 50 years). Research by Cabras, et al. (2024) has shown that age can significantly influence stress levels and coping strategies among students. The study result found that older students often exhibit greater academic self-efficacy, which can buffer against

stress and enhance academic performance, particularly in challenging contexts such as online learning during the COVID-19 pandemic. Conversely, younger students, particularly those between 18 and 25 years old, have been reported to experience higher levels of stress, anxiety, and depression, which can adversely affect their academic outcomes. Furthermore, another study by (Onolemhenhen & Enokela, 2020) indicated that stress tends to decline with increasing age among university students, suggesting that older students may face different stressors compared to their younger counterparts. The findings imply that while younger students may struggle with adapting to academic rigor and managing their time effectively, older students often have more responsibilities that could lead to unique stressors related to balancing work, family, and academic commitments. The results showing a low response of 3.3% of students above 50 may suggest that this category of students may experience other stressors that are not work or life related.

#### 4.2.3 Employment status



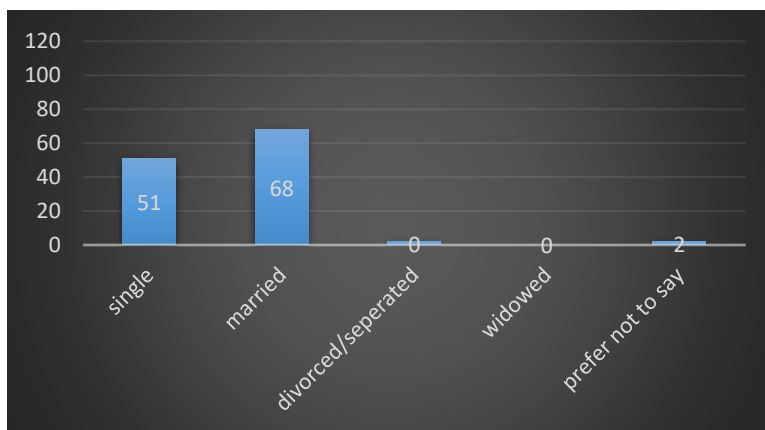
**Figure 4. 3 employment status**

**Source: Raw Data (2024)**

The employment status distribution in figure 4.2 indicates that a significant majority of participants (94.2%) are employed full-time, with only a small fraction engaged in part-time work (5.0%) or self-employment (0.8%). The predominance of full-time employment among respondents suggests that many students are likely balancing substantial professional responsibilities alongside their academic commitments. Research by Abenoja, et al. (2019) has shown that full-time employment can significantly impact students' academic performance, often leading to increased stress levels due to time

constraints and the challenge of managing multiple roles. Moreover, the high percentage of full-time workers may indicate that these students are pursuing their master's degrees while already established in their careers, which can introduce additional stressors such as job-related responsibilities, workplace dynamics, and the need for professional advancement. In contrast, the small number of part-time workers and self-employed individuals may experience different stress dynamics. Part-time workers might have more flexibility in managing their time, which could alleviate some academic pressures, while self-employed individuals may face unique challenges related to business management alongside their studies.

#### 4.2.4 Marital Status



**Figure 4. 4 Marital status**

**Source: Raw Data (2024)**

The marital status distribution in figure 4.3 indicates that 42.1% of participants are single, while the largest group consists of married individuals (56.2%), with a small number preferring not to disclose their status (1.7%). Research has shown that marital status can have varying impacts on academic performance, often influenced by factors such as gender and family responsibilities. For instance, a study by Morshed & Nusrat, (2024) found that married female students often experience both positive and negative effects on their academic outcomes. While marriage can provide emotional support and financial stability, it may also introduce additional responsibilities that detract from study time and focus. Specifically, married students may face pressures related to household management and family obligations, which can lead to increased stress levels and

potentially lower academic performance if not managed effectively. The results indicate that married students may face additional stressors stemming from household management that may not be faced by the single students.

### 4.3 Reliability and Validity of results

#### 4.3.1 Reliability

Reliability refers to the degree to which a test yields consistent results over time and across different conditions (Franzen, 2011). For this study, Internal Consistency Reliability was tested using Cronbach’s Alpha. Cronbach’s alpha values range from 0 to 1. According to DATA tab, (2024) a Cronbach’s alpha below 0.6 suggests poor and unacceptable reliability. Values between 0.6 and 0.7 are considered questionable. An alpha between 0.7 and 0.8 indicate acceptable reliability and values from 0.8 to 0.9 are considered good, reflecting strong internal consistency. An alpha of above 0.9 suggests excellent reliability. High internal consistency implies that all items are effectively measuring the same underlying concept. The results of the internal consistency test are shown in table 4.2.

**Table 4. 3 Cronbach’s alpha**

<b>Variable</b>	<b>Cronbach’s alpha</b>
Role overload	0.817
Long working hours	0.869
Financial pressure	0.884
Parental responsibilities	0.954
Stress on Academic performance	0.871

**Source: Raw Data (2024)**

The results in table 4.3 indicate that all constructs measured were reliable in measuring the factors affecting academic performance among working students. Role overload, long working hours, financial pressure, and stress on academic performance showed to be

between of 0.80 and 0.96 which indicate that the internal consistency of those variables was very good.

#### **4.3.2 Validity tests**

A validity test refers to whether or not the tests measure what it claims to measure (middleton, 2019). There are many types of validity namely construct validity, content validity, face validity and criterion validity. In this study, content validity and construct validity were used. Content validity was used to determine whether the questionnaire accurately represents all facets of the construct it is intended to measure. The questionnaire was reviewed by an expert on the subject matter who determined whether the instrument captured the key variables related to work and life related stress and academic performance. Construct validity was also established by comparing the responses on the questionnaires to published studies, theoretical frameworks and existing literature on work and life related stress and academic performance.

#### **4.4 Quantitative Data Findings**

This section presents both descriptive statistics and inferential statistics for the study, utilizing measures of central tendency (mean and standard deviation), and hypothesis testing methods to enhance the descriptive findings.

##### **4.4.1 Descriptive Statistics**

The main objective of this study was to determine the effects of work and life related stress on academic performance In order to achieve this objective, a set of 37 items linked to work and life stress and academic performance were examined. The 5-point Likert scale numerical values that were used in data analysis where: 1 = never, 2 = almost never, 3 = sometimes, 4 = fairly often and 5 = very often for the independent variables and 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree for stress on academic performance.

##### **4.4.2 Role overload descriptive**

**Table 4. 4 Role overload descriptive**

code		%					Mean	Std. Deviation	N
		Never	Almost Never	Sometimes	Fairly Often	Very Often			
RO1	How often have you felt overwhelmed by the demands of your various roles?	0.8	0.8	12.4	32.2	53.7	4.37	.797	121
RO2	How often do you feel that you have more tasks to complete than you can handle?	0.0	3.3	19.0	42.1	35.5	4.10	.821	121
RO3	How frequently have you felt that your responsibilities leave you with little time for yourself?	0.8	2.5	10.7	54.5	31.4	4.13	.763	121
RO4	How often do you find yourself working on multiple projects simultaneously?	0.8	3.3	21.5	38.0	36.4	4.06	.888	121
RO5	How often do you find it difficult to meet deadlines due to your workload?	0.8	5.0	23.1	45.5	25.6	3.90	.870	121
RO6	How often do you find yourself working during your personal time due to your workload?	0.8	5.0	13.2	52.9	28.1	4.02	.831	121
RO7	How often have you felt that your various job demands interfere with your academic responsibilities?	0.8	2.5	19.0	47.9	29.8	4.03	.816	121

**Source: Raw Data (2024)**

The results in table 4.4 revealed that the students expressed a high level of feeling overwhelmed by the demands of their various roles, with an average score of 4.37,

indicating that this sentiment is quite prevalent among them. The relatively low standard deviation of 0.797 suggests that their experiences are fairly consistent across the group. Additionally, with a mean score of 4.10, many students feel they have more tasks than they can effectively manage, highlighting a significant issue with workload management, although there is some variability in how this feeling is experienced. The average score of 4.13 indicates that students frequently perceive their responsibilities as limiting their personal time, reflecting a common challenge in balancing academic and personal needs, supported by a low standard deviation that shows shared experiences among respondents. Furthermore, students reported an average score of 4.06 for working on multiple projects simultaneously, which suggests that multitasking, is a regular occurrence for them; the standard deviation indicates some differences in how this is perceived but remains a widespread issue. With a mean score of 3.90, many students find it difficult to meet deadlines due to their workload, underscoring the pressure they face in managing their responsibilities, though individual experiences may vary in intensity. An average score of 4.02 reveals that students often work during their personal time because of their workload, emphasizing the negative impact of role overload on their work-life balance. Lastly, an average score of 4.03 indicates that job demands frequently interfere with students' academic responsibilities, suggesting that work-related stress significantly hampers their ability to concentrate on their studies.

Overall, the role overload descriptive statistics in table 4.4 revealed that postgraduate master's students experience high levels of work-related stress due to role overload, as indicated by consistently high mean scores across all items. The findings suggest that students frequently feel overwhelmed by their various responsibilities and struggle to balance work and academic commitments effectively.

#### **4.4.3 Long working hours descriptive statistics**

##### **Table 4. 5 Long Working Hours Descriptive**

Code		%					Mean	Std. Deviation	N
		never	Almost never	sometimes	Fairly often	Very often			
LWH1	How often have you felt overwhelmed by the number of hours you work each week?	0.8	8.3	18.2	43.8	28.9	3.92	.936	121
LWH2	How often do you feel that your work hours leave you with insufficient time for personal activities or relaxation?	1.7	3.3	28.1	43.8	23.1	3.83	.879	121
LWH3	How frequently have you felt stressed due to having to work beyond your normal working hours?	0.0	12.4	21.5	42.1	24.0	3.78	.953	121
LWH4	How often do you find it difficult to manage your responsibilities because of the long hours you work?	2.5	7.4	26.4	43.0	20.7	3.72	.959	121
LWH5	How often have you felt that working long hours negatively affects your academic pursuits?	0.8	9.1	23.1	42.1	24.8	3.81	.943	121

**Source: Raw Data (2024)**

The results in table 4.5 reveal that on average, students reported feeling overwhelmed by their work hours, with a mean score of 3.92 and a standard deviation of 0.936, indicating that this experience is common among them. Additionally, students expressed concerns about having insufficient time for personal activities or relaxation, reflected in a mean of 3.83 and a standard deviation of 0.879, suggesting widespread anxiety about work-life balance. The average score of 3.78 (standard deviation of 0.953) reveals that many students frequently feel stressed due to working beyond their normal hours, highlighting a significant challenge for those managing multiple responsibilities. Furthermore, with a mean of 3.72 and a standard deviation of 0.959, respondents indicated moderate difficulty in managing their responsibilities as a result of long working hours, pointing to a prevalent issue among the cohort. Finally, the data shows that students often believe that long working hours negatively impact their academic pursuits, with a mean score of 3.81 and

a standard deviation of 0.943, emphasizing the connection between work-related stress and academic performance and its implications for student well-being and success.

In summary, the long working hours descriptive statistics indicate that postgraduate master's students face significant work-related stress linked to long working hours. The consistent mean scores across all items reflect a widespread sentiment among students about the difficulties of balancing their work responsibilities with academic obligations and personal life.

#### 4.4.4 Financial pressure descriptive

**Table 4. 6 Financial Pressure Descriptive**

code		%					Mean	Std. Deviation	N
		never	Almost never	sometime s	Fairly often	Very often			
FP1	How often have you worried about your ability to pay your bills on time?	5.0	7.4	22.3	33.1	32.2	3.80	1.123	121
FP2	How often do you feel stressed about your overall financial situation?	2.5	12.4	29.8	33.8	21.5	3.60	1.037	121
FP3	How frequently have you felt that you do not have enough money to meet your needs?	1.7	9.9	26.4	38.8	23.1	3.72	.985	121
FP4	How often have you felt overwhelmed by unexpected expenses?	3.3	9.1	21.5	46.3	19.8	3.70	.997	121
FP5	How often have financial concerns affected your ability to focus on your studies or work?	4.1	13.2	24.8	32.2	25.6	3.62	1.127	121

**Source: Raw Data (2024)**

Table 4.6 reveals that students expressed a significant level of concern about their ability to pay bills on time, with an average score of 3.80, indicating that this worry is quite common among them. The standard deviation of 1.123 suggests some variability in responses, but overall, it reflects a notable degree of financial anxiety. Additionally, the

average score of 3.60 for feeling stressed about their overall financial situation points to a moderate level of stress that is prevalent among respondents, indicating that financial issues are a frequent source of anxiety. With a mean score of 3.72, many students also reported feeling that they lack sufficient funds to meet their needs, highlighting widespread financial strain within the student body. Furthermore, an average score of 3.70 reveals that the students often feel overwhelmed by unexpected expenses, which significantly contributes to their stress levels and indicates a shared experience among respondents. Finally, the mean score of 3.62 demonstrates that financial concerns frequently disrupt students' ability to focus on their studies or work, emphasizing the negative impact of financial stress on academic performance and productivity.

Overall, the financial pressure descriptive statistics reveal that postgraduate master's students experience considerable financial pressure, which significantly contributes to their overall stress levels. The consistently high mean scores across all items indicate that worries about finances are pervasive and impactful, affecting not only their emotional well-being but also their academic focus and performance.

#### **4.4.5 Parental Responsibilities Descriptive**

##### **Table 4. 7 Parental Responsibilities Descriptive**

code		%					Mean	Std. Deviation	N
		never	Almost never	sometimes	Fairly often	Very often			
PR1	How often have you felt overwhelmed by the demands of parenting?	31.1	16.4	23.8	19.7	8.2	2.57	1.334	121
PR2	How often do you feel that your parenting responsibilities leave you with little time for yourself?	19.7	18.9	24.6	6.6	9.9	2.59	1.321	121
PR3	How frequently have you felt stressed about meeting your children's needs?	29.5	15.6	27.9	19.7	6.6	2.58	1.283	121
PR4	How often do you find it challenging to balance parenting duties with other responsibilities (e.g., work, studies)?	35.2	10.7	26.2	18.0	9.0	2.55	1.372	121
PR5	How often have you felt that parenting is more demanding than you can handle?	33.6	18.0	34.4	10.7	2.5	2.30	1.123	121

**Source: Raw Data (2024)**

Table 4.7 shows that the students reported a moderate level of feeling overwhelmed by parenting demands, with an average score of 2.57, indicating that while some individuals experience significant stress, others do not feel as strongly. The mean score of 2.59 for the impact of parenting responsibilities on personal time suggests that students often find their parental duties limit their ability to focus on themselves, reflecting a common struggle to balance personal needs with those of their children. Similarly, a mean score of 2.58 regarding stress about meeting their children's needs highlights the emotional challenges of parenting, with some variability in how intensely this stress is felt among students. The average score of 2.55 indicates that students face moderate difficulties in balancing parenting with other responsibilities such as work and studies, and the high standard deviation suggests that experiences in this area vary widely. Finally, students reported a lower average score of 2.30 concerning the feeling that parenting demands exceed their

ability to manage, suggesting that most do not feel completely overwhelmed, although some still experience significant challenges.

Overall, the parental responsibilities descriptive statistics indicate that postgraduate master's students who are parents experience moderate levels of stress related to their parental responsibilities. While feelings of being overwhelmed and challenges in balancing parenting with other duties are present, they are not overwhelmingly high on average. The variability in responses suggests diverse experiences among individuals

#### 4.4.6 Stress on Academic Performance Descriptive

**Table 4. 8 Stress on academic performance descriptive**

code		%					Mean	Std. Deviation	N
		Strongly disagree	disagree	neutral	agree	strongly			
SAP1	Stress often leads to my low class attendance	5.7	4.1	14.8	37.7	36.9	3.97	1.103	121
SAP2	Stress often reduces my academic morale.	2.5	9.8	26.2	36.9	23.8	3.70	1.022	121
SAP3	Stress often leads to low grades on my continuous assessments.	1.6	9.0	16.4	45.9	26.2	3.87	.966	121
SAP4	Stress often reduces my concentration and engagement during classes.	3.3	7.4	13.9	46.7	27.9	3.89	1.007	121
SAP5	I feel stress has affected my cumulative GPA	5.7	6.6	25.4	34.4	27.0	3.71	1.114	121

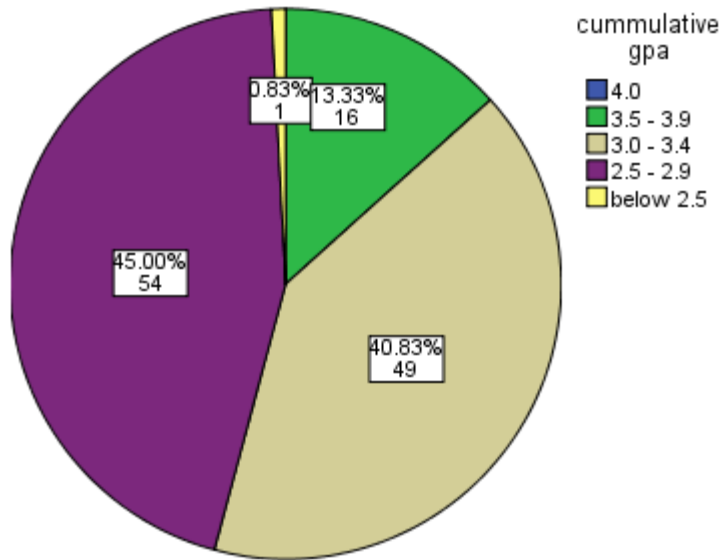
Table 4.8 revealed that students indicated a strong agreement that stress often leads to low class attendance, reflected in a mean score of 3.97, suggesting that many face significant stress affecting their ability or willingness to attend classes regularly. The high standard deviation of 1.103 indicates variability in responses, implying that while this issue is common, its impact on attendance may differ among individuals. Additionally, with an average score of 3.70, students frequently feel that stress negatively affects their academic morale, highlighting the emotional burden it places on their motivation and enthusiasm for studies. The mean score of 3.87 suggests that students often perceive stress as detrimental to their grades in continuous assessments, reinforcing the link

between stress and academic performance. Furthermore, students reported an average score of 3.89 regarding the impact of stress on their concentration and engagement in class, indicating a strong belief that stress significantly disrupts their focus and participation in academic activities. Lastly, with a mean score of 3.71, students feel that stress has adversely influenced their cumulative GPA, suggesting a notable perception that ongoing stress impacts overall academic performance over time, with a relatively high standard deviation of 1.114 indicating variability in how strongly this effect is felt among different students.

Overall, the stress on academic performance descriptive statistics reveal that postgraduate master's students perceive a significant effect of stress on various aspects of their academic performance, including class attendance, morale, grades, concentration, and cumulative GPA.

#### **4.4.7 Cumulative Grade Point Average (GPA)**

Figure 4.4 presents the distribution of cumulative GPAs among a sample of 121 participants, with 120 valid responses and one missing entry. Among these, 16 participants (13.2%) have GPAs in the range of 3.5 to 3.9, indicating a relatively small portion achieving high academic performance. The largest group consists of 49 participants (40.5%) with GPAs between 3.0 and 3.4, representing a significant number of students performing well academically. Additionally, 54 participants (44.6%) fall within the GPA range of 2.5 to 2.9, showing that nearly half of the respondents are at least meeting passing standards but are slightly below average. Only one participant (0.8%) has a GPA below 2.5, suggesting that very few students are performing at an unsatisfactory level.



**Figure 4. 5 Cumulative GPA**

**Source: Raw Data (2024)**

#### 4.5 Inferential Statistics

##### 4.5.1 Regression analysis

The tables 4.9, 4.10 and 4.11 show the multiple regression analyses findings investigating the effects of four independent variables on the dependent variable academic performance which is measured using grade point average (GPA).

**Table 4. 9 Regression analysis model summary**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.313 <sup>a</sup>	.148	.067	.690

a. Predictors: (Constant), parental responsibilities, long\_working\_hours, financial pressure, role overload

Table 4.9 shows the model summary of the regression analysis. The results reveal that approximately 14.8% of the variance in cumulative GPA can be explained by the model,

indicated by an R Square value of 0.148. The correlation coefficient of  $R=0.313$  indicates a weak positive relationship between the independent variables and the dependent variable.

**Table 4. 10 Regression analysis ANOVA results**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.951	4	1.488	3.127	.018 <sup>a</sup>
	Residual	54.715	115	.476		
	Total	60.667	119			

a. Predictors: (Constant), parental responsibilities, long\_working\_hours, financial pressure, role overload

b. Dependent Variable: cumulative GPA

Table 4.10 demonstrates that the F-statistic of 3.142, accompanied by a p-value of 0.018, indicates that the independent variables together have a statistically significant association with cumulative GPA.

**Table 4. 11 Regression analysis of relationship between the dependent and independent variables**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.974	.482		4.098	.000
	Role overload	.172	.144	.137	1.197	.234
	long_working_hours	.113	.103	.120	1.090	.278
	financial pressure	-.020	.081	-.024	-.246	.806
	parental responsibilities	.118	.055	.197	2.143	.034

a. Dependent Variable: cumulative GPA

Table 4.11 shows the regression analysis examining the relationships between the dependent variable (grade point average) and the independent variables (role overload, long working hours, financial pressure, and parental responsibilities). The first variable, role overload, has an unstandardized beta coefficient of 0.172, indicating that a one unit increase in role overload corresponds to a 0.172 increase in grade point average (GPA). However, this result is not statistically significant, as the p-value is greater than 0.05 ( $P = 0.234$ ). The second variable, long working hours, shows a beta coefficient of 0.113, suggesting that a one-unit increase in long working hours is associated with a 0.113 increase in GPA. This finding is also not statistically significant, with a p-value of 0.278, which exceeds 0.05. The third variable, financial pressure, has a beta coefficient of -0.020, suggesting that a one unit increase in financial pressure is associated with a decrease of 0.020 in GPA. This result is also not statistically significant, with a p-value of 0.806 ( $P > 0.05$ ). The fourth variable, parental responsibilities, has a beta coefficient of 0.118, meaning that a one unit increase in parental responsibilities is associated with a 0.118 increase in GPA. The p-value of 0.034 indicates that this result is statistically significant, suggesting that parental responsibilities have a positive and meaningful impact on GPA ( $P < 0.05$ ).

#### **4.5.2 Correlation analysis**

Table 4.12 shows the results from correlation analysis, indicating the relationships between grade point average (GPA) and independent variables (role overload, long working hours, financial pressure, and parental responsibilities). The definition of initials are CGPA = cumulative grade point average, RO = role overload, LWH = long working hours, FP = financial pressure, PR = parental responsibilities

**Table 4. 12 Correlation analysis**

		CGPA	RO	LWH	FP	PR
CGPA	Pearson Correlation	1	.231*	.209*	.099	.221*
	Sig. (2-tailed)		.011	.022	.283	.020
	N	120	120	120	120	120
RO	Pearson Correlation	.231*	1	.594**	.366**	.167
	Sig. (2-tailed)	.011		.000	.000	.067
	N	120	121	121	121	121
LWH	Pearson Correlation	.209*	.594**	1	.225*	.073
	Sig. (2-tailed)	.022	.000		.013	.428
	N	120	121	121	121	121
FP	Pearson Correlation	.099	.366**	.225*	1	.226*
	Sig. (2-tailed)	.283	.000	.013		.013
	N	120	121	121	121	121
PR	Pearson Correlation	.221*	.167	.073	.226*	1
	Sig. (2-tailed)	.020	.067	.428	.013	
	N	120	121	121	121	121

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

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

Table 4.12 shows that the correlation analysis between cumulative GPA and role overload indicates a statistically significant positive correlation ( $r = 0.231$ ,  $p = 0.011$ ). This suggests that as role overload increases, cumulative GPA also tends to increase, which may seem counterintuitive at first glance. The significance level ( $p < 0.05$ ) indicates that this relationship is unlikely to be due to random chance, implying a meaningful association between the two variables. The correlation analysis between cumulative GPA and long working hours reveals a statistically significant positive correlation ( $r = 0.209$ ,  $p = 0.022$ ). This indicates that as the number of long working hours increases, cumulative GPA also tends to increase, suggesting that students who work longer hours may be achieving higher academic performance.

The correlation analysis between cumulative GPA and financial pressure reveals a weak positive correlation ( $r = 0.099$ ) that is not statistically significant ( $p = 0.283$ ). This indicates that there is no meaningful relationship between financial pressure and cumulative GPA among the individuals studied. The correlation analysis between cumulative GPA and parental responsibilities indicates a statistically significant positive correlation ( $r = 0.221$ ,  $p = 0.020$ ). This suggests that as parental responsibilities increase, cumulative GPA also tends to increase, indicating that students who take on more parental responsibilities may perform better academically.

#### **4.6 SUMMARY**

This chapter highlighted the presentation and interpretations of the quantitative findings of the study. The demographic profile, reliability and validity tests, the descriptive and inferential statistics have all been presented in this chapter. The next chapter will provide a discussion of these findings.

## CHAPTER 5

### DISCUSSION OF FINDINGS

#### 5.0 Introduction

This chapter presents a discussion of the findings that were presented and interpreted in chapter 4. The objectives and hypothesis guide the discussion in this chapter. The main objective of this study was to analyze the effects of work and life related stress on academic performance of distance students pursuing their masters at university of Lusaka. The specific objectives were; to determine the effect of role overload on academic performance of post graduate students at UNILUS; to assess the effect of long working hours on academic performance of post graduate students at UNILUS; to determine the effect of financial pressure on academic performance of post graduate students at UNILUS; to assess the effect of parental responsibilities on academic performance of post graduate students at UNILUS.

#### 5.1 The effect of role overload on academic performance of post graduate students at UNILUS.

The first objective of this study was to determine the effect of role overload on academic performance of postgraduate students at UNILUS and therefore it was hypothesized that:

H1: there is a significant relationship between role overload and academic performance of postgraduate students at UNILUS.

The study's findings demonstrated that role overload has a significant and favorable impact on the academic performance of postgraduate students at UNILUS. This positive and strong link implies that an increased workload may encourage student to perform better in school. This phenomena can be ascribed to increased motivation and focus, as students improve their time management skills and prioritize their tasks successfully. Furthermore, the pressure of juggling several tasks may encourage deeper engagement with their academics and create resilience, providing them with coping methods that benefit their academic attempts. These findings correlate with studies by (Andrade, 2018) which demonstrate that the favorable association between professional workload and

work to school conflict is totally mediated by the psychological detachment from work. The study provided a unique viewpoint on working students enrolled in postgraduate school, emphasizing the need of psychological separation from work in better understanding the impact of combining employment and school. While these data suggest a favorable association between role overload and academic performance, other studies (Abenoja et al., 2019; Brobbey, 2021; Summer et al., 2023; Boateng, 2021; Okogbaa et al., 2020) show a more negative relationship between stress and academic outcomes. According to the studies, students who are experiencing role overload stress struggle with effective time management, which leads to them missing assignment deadlines or submitting subpar work, as well as affecting their overall GPA because they tend to focus more on their work, which drains their stamina and motivation to study.

## **5.2 The effect of long working hours on academic performance of post graduate students at UNILUS.**

The second objective of this study was to determine the effect of long working hours on academic performance of postgraduate students at UNILUS and therefore it was hypothesized that:

H2: there is a significant relationship long working hours and academic performance of postgraduate students at UNILUS.

The study found a beneficial association between extended working hours and academic success. This research implies that certain students may get higher GPAs despite working lengthy hours. This is consistent with a study conducted by (Dundes & Marx, 2007), which found that students who worked 10-19 hours had higher academic achievement than all other students. It was argued that the boost in performance was due to an appropriate work-college balance, which promotes structure and discipline among working students, allowing them to use their work experience to improve their academic comprehension and application. These findings, however, contradict those of Barber & Levitan (2023), Drăghici & Cazan (2022), and Chiang et al. (2020), who discovered that lengthy working hours negatively impair students' academic performance. The findings show that students who work long hours struggle to concentrate during lectures and

remember information. Long working hours can lead to stress and weariness, reducing students' academic performance and raising the dropout rate.

### **5.3 The effect of financial pressure on academic performance of post graduate students at UNILUS.**

The third objective of this study was to determine the effect of financial pressure on academic performance of postgraduate students at UNILUS and therefore it was hypothesized that:

H3: there is a significant relationship financial pressure and academic performance of postgraduate students at UNILUS.

The findings from the study on the effects of financial pressure on academic achievement show a weak positive link that is not statistically significant. This shows that, while there may be a link between financial strain and academic performance, it is not strong enough to be statistically significant since financial pressure may not significantly impair academic performance for the majority of students polled. This is because they may have established coping mechanisms, such as budgeting skills, financial aid, or family support, to mitigate the effects of financial hardship on their academic performance. These results, however, contradict previous literature that implies a detrimental association between financial strain and academic achievement. For example, studies by Banu (2019), Moore et al. (2021), and Chabili & Simuyemba (2020) show that students experiencing financial challenges frequently express greater worry and decreased concentration, which can detract from their academic focus and significantly impact their performance. According to the findings of this study, financial pressure does not appear to have a significant good or negative effect on students' GPA.

### **5.4 The effect of parental responsibilities on academic performance of post graduate students at UNILUS.**

The fourth objective of this study was to determine the effect of parental responsibilities on academic performance of postgraduate students at UNILUS and therefore it was hypothesized that:

H4: there is a significant relationship between parental responsibilities and academic performance of postgraduate students at UNILUS.

The results show that parental obligations have a statistically significant favorable effect on academic performance. The findings indicate that parental pressures do not impede, but may even improve, academic success for this set of respondents. Students who must balance studies and parenting responsibilities frequently acquire great organizational and time management skills. These abilities may help to their academic achievement. Parents pursuing postgraduate education may be strongly motivated to excel academically, driven by the desire to provide a better future for their children. This inner motivation can lead to improved academic performance. Furthermore, student parents may have formed networks of family, friends, or daycare providers that allow them to focus on their academics when necessary, reducing the stress of parental responsibilities. These findings provide a distinct perspective than those obtained by other scholars. For example, a study by (Musili, 2018) found that student women who had other duties, such as child care and domestic labor, in addition to their academic endeavors frequently struggled to strike a stable balance between the two, which impacted their academic performance. Another study by Kusi et al. (2024) identified time management as a barrier for students juggling home and academic responsibilities, which has an impact on their academic performance. The findings of this study provide a more nuanced picture, revealing that the hardships of parenthood may promote resilience and adaptability, attributes that are advantageous in managing the demands of postgraduate studies. This challenges common assumptions about the negative effects of parenting on education and highlights the importance of resilience, motivation, and support systems.

### **5.5 Other aspects of academic life affected by work and life related stress**

The results reveal varying levels of agreement regarding how stress affects different aspects of academic life among the University of Lusaka master's students.

**Stress and Class Attendance:** A combined total of 74.6% of students agree that stress affects their class attendance, with a notable 36.9% strongly agreeing. This indicates that stress is a significant barrier to attending classes regularly, which can have detrimental effects on learning and academic performance. The low percentage of students who

disagree (9.8%) suggests that very few students feel that stress does not impact their attendance. This highlights how stress can disrupt students' academic routines, potentially due to mental fatigue, physical health issues, or other stress-induced challenges like time mismanagement.

**Stress and academic morale:** 60.7% of students agree that stress reduces their academic morale, with 23.8% strongly agreeing. This decline in morale can lead to decreased motivation and engagement in academic activities, potentially resulting in lower performance overall. The relatively high percentage of neutral responses (26.2%) may indicate that some students are uncertain about the effect of stress on their morale or experience varying levels of stress. This indicates that stress likely diminishes motivation and enthusiasm for academic tasks, which may affect productivity and engagement over time.

**Stress and Performance in Continuous Assessments:** A substantial 72.1% of students report that stress leads to low grades on continuous assessments, with nearly half (45.9%) agreeing and over a quarter (26.2%) strongly agreeing. This finding highlights the significant impact that stress can have on performance in ongoing evaluations, which are crucial for determining overall grade point average of students.

**Stress and Class Engagement:** A total of 74.6% of students agree that stress reduces their concentration and engagement during classes, with a notable 27.9% strongly agreeing. This suggests that high levels of stress can significantly hinder students' ability to focus and participate actively in their learning environment, which is essential for effective education.

## **5.6 Other Causes of Work and Life Related Stress**

In exploring the multifaceted nature of work and life-related stressors among students, it is essential to consider the diverse range of factors identified by respondents that contribute to their overall stress levels. Beyond the commonly recognized pressures in this study, students reported various additional stressors stemming from both their professional and personal lives. By examining these factors, we can gain a deeper understanding of the unique challenges faced by students as they navigate the complexities of balancing their educational pursuits with the demands of work and life.

### **5.6.1 Causes of work related stress**

**Work Environment:** Many students reported that their work environments contribute significantly to their stress levels. Respondents described the stressful nature of their work environment as toxic, tense, unfriendly and as having limited working space and no privacy. These responses highlight stressors arising from the general work environment, including toxic or unfriendly atmospheres. Such environments can create chronic stress, impacting employees' focus and academic pursuits.

**Supervisory Pressure and Lack of Support:** These stressors stem from strained relationships with supervisors and colleagues, as well as a lack of support or recognition. The respondents described these as demanding supervisors; lack of support from supervisors; pressure from bosses; superiors not wanting to assist juniors; animosity among coworkers. Relationships with supervisors play a crucial role in shaping an employees work experiences. Many reported feeling unsupported or pressured by their bosses, which can create an environment of stress and anxiety. A lack of mentorship or guidance can hinder students' ability to perform well both at work and in their studies. Feeling unsupported can reduce morale and exacerbate stress, making it harder for employees to balance work and academics.

**Lack of Study Leave or Academic Consideration:** The respondents described not being granted leave for school and exams; Lack of paid study leave; Lack of support when it comes to my pursuits for academic success and excellence as contributing factors to stress in their workplace. These responses reflect a lack of institutional policies or flexibility to support employees pursuing higher education. Without study leave or academic accommodations, balancing work and academics becomes much more challenging.

**Field Work and Commuting Challenges:** Fieldwork-related stresses were highlighted by several respondents, particularly those whose jobs require extensive travel or physical labor. The respondents highlighted too much fieldwork that leaves them tired; fieldwork requiring long distances; having to move around different parts of the country without network access and Fieldwork to very far rural areas as factors that lead to exhaustion and stress. This reduces time for studying and recuperation, further compounding

academic challenges. The exhaustion associated with fieldwork can detract from students' energy levels and focus on their academic pursuits which affects their academic performance.

**Competitive and Toxic Work Culture:** A competitive or cutthroat work culture adds pressure to perform, often at the expense of personal or academic priorities. Some of the highlighted factors are Competitive work environment; the competition between higher-ups and juniors; the need to prove oneself at every job one starts. The pressure to outperform colleagues for recognition can lead to anxiety and distract from academic responsibilities. This competitive atmosphere may also foster feelings of inadequacy among students who are trying to balance their studies with demanding job expectations.

**New Job Adjustment:** Some students recognized that starting a new job may have contributed to their stress levels. Adapting to a new role comes with its own set of challenges, including learning expectations, navigating work relationships, and managing increased responsibilities. These stressors can detract from focus on academics.

### **5.6.2 Causes of life related stress**

**Family Loss and Grief:** The loss of family members is a profound stressor that can significantly impact emotional well-being and academic performance. Grieving can lead to feelings of sadness, distraction, and decreased motivation, making it challenging for students to focus on their studies. Students highlighted the death of their parents, loved ones and family members as the source of grief and stress. Coping with the death of close family members or loved ones can cause emotional distress and distract students from their academic responsibilities.

**Family Responsibilities:** Many students experience stress related to their roles within the family. Some of the most common responses related to family responsibilities are; being a husband and father, responsibilities at home, being a single parent, taking care of family, pressure from family about financial support, being a wife, parent, and provider, and extended family commitment. Balancing the demands of being a spouse, parent, or caregiver can create significant pressure, especially when combined with academic commitments. This can lead to feelings of being overwhelmed and hinder academic focus.

**Social and Relationship Stress:** Social dynamics and personal relationships can contribute significantly to stress levels. Navigating relationships, societal expectations regarding marriage and family, and maintaining social connections can be challenging for students, particularly when these issues conflict with academic goals. Some of the responses regarding social and relationship stress are; personal problems with relationships and families; finding the right partner and starting a family; pressure from family to settle down; finding a life partner; marriage preparation pressure; The pressure of being a newlywed with a newborn baby. Emotional stress arising from relationships, social expectations, and mental health issues creates a significant distraction, affecting motivation and focus on academic tasks.

**Lack of Electricity and Infrastructure Issues:** In most recent times, Zambia has been experiencing droughts and heat waves that have affected the power supply in the country with most households and businesses having to go days without electricity. This has been recognized as a source of stress for students. The respondents cited not having constant power supply and the constant lack of electricity as a constant source of stress. Environmental issues such as power outages can disrupt study schedules and affect access to resources necessary for academic success. These external factors add another layer of stress that students must navigate in their daily lives.

**Academic Pressure:** Respondents cited academic commitments and balancing time between family and academic issues causes some stress. The pressure to perform academically is a significant source of stress for many students. Balancing coursework with other life responsibilities can lead to anxiety about grades and performance, further complicating their ability to manage time effectively.

**Business-Related Stress:** Running a business or dealing with business-related issues adds additional stress, requiring time and attention that could otherwise be used for academic studies. Respondents stated from starting their own business and owning a business comes with financial stress that affects their academic pursuits.

## **5.7 Coping Strategies**

Coping with work and life-related stress is a critical aspect of student life, and the strategies employed by individuals can significantly influence their academic success and

overall well-being. The responses collected in this study illuminate a range of approaches that students utilize to handle the pressures of balancing academic responsibilities with work and personal commitments. By examining these coping methods, we can gain valuable insights into how students navigate their challenges, which may inform future interventions aimed at enhancing student well-being and academic performance.

### **Time Management and Scheduling**

Many students emphasize the importance of effective time management as a key strategy for coping with stress. They emphasized the importance of making a schedule, prioritizing tasks, dividing time, sticking to a timetable, allocating time for work, school, and family and adjusting timetables. By creating structured schedules and prioritizing tasks, they can better balance their academic and work responsibilities. This proactive approach helps them stay organized and reduces the feeling of being overwhelmed by deadlines.

### **Taking Breaks and Rest**

The need for regular breaks and adequate rest is a common theme among respondents. Taking time off helps students recharge, reducing burnout and enhancing their ability to focus on academic tasks. Some of the highlighted responses were; taking breaks when necessary; resting when overwhelmed; ensuring enough sleep; taking time off from work; vacations and breaks; finding time to relax. These strategies highlight the importance of self-care in managing stress effectively.

### **Support Systems**

Students stated that getting help from parents and family members, support from a spouse or mentor, having supportive friends and relying on peers for assistance are also ways they cope with stress. Many students recognize the value of having a strong support network. Whether through family, friends, or mentors, these relationships provide emotional support and practical assistance, making it easier to navigate the challenges of balancing work and studies.

### **Positive Mindset and Focus**

Staying focused on goals, having a positive attitude, being strong-willed, knowing that hardships are temporary, and focusing on future achievements are also ways of managing stress for students. Maintaining a positive mindset is crucial for many students in coping with stress. By focusing on their long-term goals and remaining resilient in the face of challenges, they can cultivate motivation and perseverance, which are essential for academic success.

### **Physical Activities and Leisure**

Engaging in leisure activities helps students unwind and take their minds off academic work and life pressures. Physical activities, in particular, can serve as effective outlets for stress relief, promoting mental well-being while providing a necessary break from study-related responsibilities. Some of the activities students engage in are; playing football, going out with friends, engaging in activities that are stress-free and watching movies.

### **Mindfulness and Relaxation Techniques**

Students recognized that meditation and focusing on what they want to achieve are also good stress relievers. Mindfulness practices such as meditation are mentioned as coping strategies that help students manage stress levels. These techniques encourage self-reflection and relaxation, allowing students to center themselves amidst the chaos of balancing multiple responsibilities.

### **Sacrifices and Adjustments**

Sacrifices such as avoiding social activities that require much of the students time during semesters, sacrificing family time and leisure to focus on my schoolwork are also coping strategies highlighted by students. Some students acknowledge that coping with stress often requires making sacrifices. By adjusting their schedules or temporarily stepping back from social obligations, they can allocate more time to their studies and manage their workload more effectively.

## **5.8 SUMMARY**

In summary, this chapter provides a discussion of the findings in chapter 4, examining how the study objectives were met and their alignment with studies in existing literature.

The chapter also highlights the overall effect of stress on academic life and other factors that cause work and life stress among the respondents. Additionally, the chapter explores the coping strategies employed by the students to effectively manage this stress.

## CHAPTER 6

### CONCLUSIONS AND RECOMMENDATIONS

#### 6.0 Introduction

This chapter provides a conclusion and recommendations based on the results discussed in the previous section of this research. The conclusion will summarize the key findings derived from the study's objectives and research design. Additionally, recommendations will be offered in relation to the findings associated with the research questions. This chapter aims to draw conclusions from the discussion and suggest potential avenues for future research on the topic of work and life stress and academic performance.

#### 6.1 Summary of Findings

The analysis of the data obtained in this study was to provide answers to the research objectives as well as hypothesis on the effects of work and life related stressors on academic performance.

##### **6.1.1 To determine the effect of role overload on academic performance of post-graduate distance students at UNILUS.**

The study identified the components of role overload, such as how frequently students felt overwhelmed by job expectations, how often they managed many tasks at the same time, and how frequently they missed deadlines due to their workload. The majority of students' reported feeling stressed due to role overload. The study revealed that role overload had a significant favorable impact on postgraduate students' academic performance at UNILUS. An increasing workload appears to encourage students' to improve their time management, focus, and capacity to prioritize tasks. The challenge of juggling numerous roles encourages resilience and deeper engagement with their studies, providing students with coping techniques that improve their academic achievement.

### **6.1.2 To assess the effect of long working hours on academic performance of post-graduate distance students at UNILUS.**

The study looked into the factors that contribute to stress from working long hours. The findings revealed that a substantial number of students are overwhelmed by the amount of time they spend working. Furthermore, the study found a positive association between lengthy working hours and GPA, implying that some students can achieve higher GPAs while working long hours. This phenomenon is ascribed to a well-balanced work-study schedule that encourages organization and discipline.

### **6.1.3 To evaluate the effect of financial pressure on academic performance of post-graduate distance students at UNILUS.**

Although a considerable number of students admit to suffering financial stress, the data show that this financial pressure has no meaningful impact on the academic performance of most respondents. It appears that students have developed efficient coping methods to alleviate the consequences of financial stress. In conclusion, financial pressure does not appear to have a significant good or negative impact on the GPAs of students in this study.

### **6.1.4 To determine the effect of parental responsibilities on academic performance of post-graduate distance students at UNILUS.**

The data revealed a positive link between parental obligations and GPAs. Contrary to popular belief, parental constraints do not hamper academic achievement; rather, they may even improve it for the students in this study. Student parents usually develop great organizational and time management skills in order to balance home obligations and academic responsibilities, which helps to their success. These findings imply that parental responsibilities can boost resilience and flexibility, hence improving academic success.

### **6.1.5 Hypothesis Summary**

Table 6.0 provides a summary of the hypothesis decisions based on the findings.

**Table 6. 1 Hypothesis Summary**

<b>HYPOTHESIS</b>	<b>DECISION</b>
H1	Accept
H2	Accept
H3	Reject
H4	Accept

### **6.1.2 Conclusion**

In conclusion, based on the summary findings, role overload, long working hours and parental responsibilities have a positive effect on the academic performance of postgraduate masters students at UNILUS while financial pressure does not have a significant effect on academic performance. However, various aspects such as attendance, academic morale, continuous assessments grades and engagement in class continue to be some of the effects of stress in the students' academic life.

### **6.2 Recommendations**

Based on the findings of this research, the following recommendations are proposed to reduce work and life related stress and improve academic life of students.

#### **For students**

- **Peer Support Networks:** Establish peer mentoring or support groups where students can share strategies for balancing work, life, and academic responsibilities. Encouraging social interactions through clubs, study groups, or informal gatherings can help alleviate feelings of isolation among students. Engaging in social activities provides a necessary break from academic pressures and fosters a supportive community. Universities can also facilitate networking opportunities that allow students to discuss common challenges and learn coping mechanisms from each other.

## For the university

- **Time Management and Productivity Skills Training**

Encouraging students to develop strong time management skills is crucial. Institutions should offer workshops that teach effective scheduling techniques, prioritization of tasks, and goal-setting strategies. By learning to break down assignments into manageable parts and creating structured study schedules, students can reduce feelings of being overwhelmed and improve their productivity.

- **University Support Systems**

**Counseling Services:** Strengthen mental health and stress management support by providing counseling services for students dealing with work and life stressors.  
**Flexible Learning Options:** Offer more flexible times tables during residential classes so that students are not overwhelmed with classes and work.

- **Employer Partnerships and Advocacy**

Partner with employers to establish work-study balance policies for postgraduate students, such as flexible work schedules, study leave, or workload adjustments during exams. Employers can also be encouraged to support professional development by offering incentives for further education.

- **Academic Workload Management**

Review and adapt the academic workload to ensure it remains manageable for working students while maintaining academic rigor. Faculties are also encouraged to adopt more flexible assessment methods, such as group work, and staggered deadlines to reduce stress.

### 6.3 Recommendations for Further Studies

Based on the findings regarding the effects of stress on academic performance and the insights from related studies, several recommendations for further research can be proposed.

- **Qualitative methods:** To complement these quantitative findings, further research should consider incorporating qualitative methods such as interviews or focus groups. These approaches can provide deeper insights into the experiences of individuals within the population without requiring a large sample size. They allow

for rich, detailed data collection that can help understand the nuances of stress and its effects on academic performance.

- **Longitudinal Studies:** Future studies should adopt a longitudinal approach to examine how stress levels fluctuate over time and their long-term effects on academic performance. This could help identify causal relationships and the impact of stress management interventions over an extended period.
- **Sample size:** Future research should focus on incorporating a larger and more diverse sample to improve the generalizability of the results. This approach will facilitate more comprehensive statistical analyses and provide a deeper insight into how work-related stress affects academic performance across various populations.
- **Comparative studies across institutions:** Comparative studies examining stress levels and academic performance across different educational institutions (e.g., public vs. private universities) could reveal systemic issues that contribute to student stress and inform institutional policies aimed at alleviating these pressures.
- **Include other stressors:** Future research should delve deeper into the specific stressors identified by students, such as death, competition, and academic stress, to understand their unique effects on academic performance. This could lead to more tailored interventions addressing specific sources of stress.

#### **6.4 SUMMARY**

This chapter presented a summary of the discussion in chapter 5. The hypothesis decisions were highlighted as well as the recommendations for the study and for further studies.

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## Appendix 1



### RESEARCH QUESTIONNAIRE

Dear Respondent,

My name is Margaret Nsama, and I am a student at the University of Lusaka (UNILUS), currently enrolled in the Master of Business Administration (General) program. I am currently undertaking a research aimed at **exploring the unique stressors faced by postgraduate students who are trying to pursue academic success while juggling work and personal life commitments and its effects on their academic performance.**

Therefore, I cordially invite you to participate in this study as your participation is crucial in helping us gain insights that could inform curriculum adjustments to better accommodate the challenges faced by students balancing work and life commitments with their education at UNILUS.

**Note: Please answer the questions based on your overall experience while pursuing your masters.**

Completing this questionnaire will take approximately 10 minutes. Participation is completely voluntary, and you may withdraw from the study at any point. All information provided will remain confidential and will solely be used for research purposes.

Thank you for your valuable contribution to this study.

## SECTION 1: DEMOGRAPHIC FACTORS

### Gender

- a) Male
- b) female

### Age

- a) 20 – 29
- b) 30 – 39
- c) 40 – 49
- d) above 50

### Employment status

- a) Full time
- b) Part time
- c) self-employed
- d) Unemployed

### Marital status

- a) Single
- b) married
- c) divorced/separated
- d) widowed
- e) prefer not to say

## SECTION B: WORK AND LIFE STRESSORS

In this section, please use a mark (√) to indicate the extent to which you agree to each of the items or questions. 1 = Never, 2 = Almost Never, 3 = Sometimes, 4 = Fairly Often, 5 = Very Often

No	Items/Questions	1	2	3	4	5
	<b>Role overload</b>					

- 1 How often have you felt overwhelmed by the demands of your various roles?
- 2 How often do you feel that you have more tasks to complete than you can handle?
- 3 How frequently have you felt that your responsibilities leave you with little time for yourself?
- 4 How often do you find yourself working on multiple projects simultaneously?
- 5 How often do you find it difficult to meet deadlines due to your workload?
- 6 How often do you find yourself working during your personal time due to your workload?
- 7 How often have you felt that your various job demands interfere with your academic responsibilities?

### **Long working hours**

- 8 How often have you felt overwhelmed by the number of hours you work each week?
- 9 How often do you feel that your work hours leave you with insufficient time for personal activities or relaxation?
- 10 How frequently have you felt stressed due to having to work beyond your normal working hours?

- 11 How often do you find it difficult to manage your responsibilities because of the long hours you work?
- 12 How often have you felt that working long hours negatively affects your academic pursuits?

### **Financial pressure**

- 18 How often have you worried about your ability to pay your bills on time?
- 19 How often do you feel stressed about your overall financial situation?
- 20 How frequently have you felt that you do not have enough money to meet your needs?
- 21 How often have you felt overwhelmed by unexpected expenses?
- 22 How often have financial concerns affected your ability to focus on your studies or work?

### **Parental Responsibilities**

- 23 How often have you felt overwhelmed by the demands of parenting?
- 24 How often do you feel that your parenting responsibilities leave you with little time for yourself?
- 26 How frequently have you felt stressed about meeting your children's needs?

- 27 How often do you find it challenging to balance parenting duties with other responsibilities (e.g., work, studies)?
- 28 How often have you felt that parenting is more demanding than you can handle?

### **SECTION C: STRESS ON ACADEMIC PERFORMANCE**

In this section, please use a mark (√) to indicate the extent to which you agree to each of the items or questions. 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree

<b>Item/Question</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
34 Stress often leads to my low class attendance					
35 Stress often reduces my academic morale.					
36 Stress often leads to low grades on my continuous assessments.					
37 Stress often reduces my concentration and engagement during classes.					
38 I feel stress has affected my cumulative GPA					
39. What is your current cumulative GPA?					
a) 4.0					
b) 3.5 – 3.9					
c) 3.0 – 3.4					
d) 2.5 – 2.9					
e) Below 2.5					

### **SECTION D: OTHER CAUSES OF WORK AND LIFE RELATED STRESS**

40. Please describe any other work related stressors that you believe may have affected your academic performance.

---

41. Please describe any other life related stressors that you believe may have affected your academic performance.

---

42. How do you manage or cope with work and life related stressors while pursuing your academic studies?

---

**Thank you for your participation!!!**

## **Appendix 2**

### **1.0 Reliability**

#### **1.1 Scale: Role Overload**

### Case Processing Summary

		N	%
Cases	Valid	121	100.0
	Excluded <sup>a</sup>	0	.0
	Total	121	100.0

### Reliability Statistics

Cronbach's Alpha	N of Items
.817	7

### 1.2 Scale: Long Working Hours

#### Case Processing Summary

		N	%
Cases	Valid	121	100.0
	Excluded <sup>a</sup>	0	.0
	Total	121	100.0

### Reliability Statistics

Cronbach's Alpha	N of Items
.869	5

### 1.3 Scale: Financial Pressure

#### Case Processing Summary

	N	%
Cases Valid	121	100.0
Excluded <sup>a</sup>	0	.0
Total	121	100.0

### Reliability Statistics

Cronbach's Alpha	N of Items
.884	5

### 1.4 Scale: Parental Responsibilities

### Case Processing Summary

	N	%
Cases Valid	121	100.0
Excluded <sup>a</sup>	0	.0
Total	121	100.0

### Reliability Statistics

Cronbach's Alpha	N of Items
.954	5

### 1.5 Scale: Stress on Academic Performance

#### Case Processing Summary

	N	%
Cases Valid	121	100.0
Excluded <sup>a</sup>	0	.0
Total	121	100.0

## Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.871	.872	5



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## **UNILUS-RESEARCH ETHICS COMMITTEE**

Ref no: FWA00033228-1111/24

Date: 6<sup>th</sup> November 2024

**STUDENT NAME:** Margaret nsama

### **EFFECTS OF WORK AND LIFE RELATED STRESS ON ACADEMIC PERFORMANCE: A CASE OF POSTGRADUATE MASTERS DISTANCE STUDENTS AT UNILUS**

The above research was submitted to the research ethics committee for review. The study has no major ethical problems and is approved subject to the following:

1. The study cannot be changed without express permission of the UNILUS research ethics committee.
2. Approval from the necessary authority should be sought.

**The committee wishes you success in your work.**



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**Professor Kasonde Bowa**

MSc(Glasgow),M.Med(UNZA),FRCS(Glasgow),FACS,FCS,DPH(LSTMH),MPH(UCL)

Chairman- UNILUS REC

Professor of Urology and Consultant Urologist

Deputy Vice-Chancellor – Research and Innovation

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School of Postgraduate Studies Title: Effects of Work and Life Related Stress on Academic Performance. A Case of Post Graduate Masters Distance Students at UNILUS.

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Name of student: Margaret Nsama Signature..... Supervisor: Professor Douglas Chiguvi Signature..... Date.....

iii ACKNOWLEDGEMENTS I would like to take this opportunity to thank appreciate the efforts put in by my supervisor Professor Douglas Chiguvi in helping me to better understand my research. His t horough review



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## Confirmation of Dissertation Supervision

1 message

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**Professor Douglas Chiguvi** <dchiguvi@gmail.com>

Tue, 21 Jan 2025 at 10:26

To: Abby Nakalinda <abby.nakalinda@unilus.ac.zm>

Cc: Maona Mukanema <maonamukanema@gmail.com>, Margaret Nsama <margaretnsama@gmail.com>

I hope this email finds you well.

I am writing to confirm that the following students successfully completed their dissertation work under my supervision:

1. **Margaret Nsama** (Student Number: 23119492)
2. **Maona Mukanema** (Student Number: 23119761)

Should you require any further information or clarification, please do not hesitate to contact me.

Thank you for your kind assistance.

Best regards,

Prof. Douglas Chiguvi  
HoD Entrepreneurship  
Associate Professor - Marketing Management.  
Mobile: **+267 73260978**