

## Effect of Academic Streams, Gender and Locale on Academic Stress and Emotional Maturity among Adolescents

Shashi Rashmi\* and M. Shafiq\*\*

### Abstract

Adolescence is a critical developmental period often characterized by heightened academic demands and emotional struggles. Adolescence, a transitory phase marked by fast emotional, social, and cognitive changes, during which academic demands often become a major source of stress. Academic stress and emotional maturity are key psychological factors that impact adolescents' academic success and well-being. In view of this, an attempt is made to study the effects of type of streams (e.g., professional and non-professional), gender (boys and girls), and locale (rural and urban) on academic stress and emotional maturity among adolescents. For this purpose, a 2X2X2 factorial design was adopted for the present study. The sample consisted of 240 subjects with in the age range of 15-18 years from various senior secondary schools from Faridabad district, with equal numbers across professional and non-professional streams, genders, and locations. Scale for Assessing Academic Stress and Emotional Maturity scale were used. Further, the data was analyzed by using ANOVA. The results indicated that types of stream, gender and locale had a significant effect on academic stress and emotional maturity.

**Key words:** Academic Stress, Emotional Maturity, Professional Stream, Non-Professional Stream, Rural, Urban, Adolescents

Adolescents are young people in the stage of life between **childhood and adulthood**, usually aged **10 to 19**. It marks the transitional phase from childhood to adulthood (Adeniyi & Kolawole, 2015). Larson, Wilson, Brown, Furstenberg, & Verma, 2002 reported, "This is the period of transition between childhood and adulthood that involves biological, cognitive, and socioemotional changes." This period begins with **puberty** and is marked by rapid growth and development in the body, mind, emotions, and social behavior. During adolescence, a child transitions into adulthood and is expected to be prepared to assume adult roles in society. Papalia (1993) defined "adolescence as one yet in the nest and vainly attempting to fly while its wings have only pin feathers." In this phase, adolescents face several challenges. Scott (2022) highlighted that adolescence has been well thought-out as a period of heightened stress. Stress is a physical reaction of an individual to any stage to any external stimulus. Patil (2003) reported adolescence is often accompanied by stress related to school, family, and peers. During this period, adolescents face increased academic responsibilities which later turn into academic stress. Bisht (1989) defined academic stress as a demand placed on students' cognitive abilities by their academic work that surpasses or strains their internal or external resources. Research done by Dev, Strodl, and Sun (2015) that 63.5% of adolescents reported stress in their lives due to academic pressure and similar research done by Bhargava and Trivedi in 2018 found that the causes of anxiety and stress among students were daily and long assignments, meeting their deadlines and fear of lower scores. Basically, during this period, adolescents face different kinds of pressures such as examination pressure,

pressure of choice of future, pressure of parents and society, problems of adjustment with parents, peer groups, society etc. which in turn propels emotional instability to a great extent. The adolescence stage is linked with remarkable mood changes, sometimes called mood swings. It is a time when young people drift away from their parents. At that time, the individual is erratic, emotionally unstable, and unpredictable. Muris, Merckelbach, Moulaert, and Gadet (2000) found that the more frequently children reported anxiety disorders, the more often they reported emotional problems. Although adolescents face many difficulties, academic stress and emotional immaturity remain the most significant problems affecting their overall well-being. Kumar and Mishra (2016) found a strong association between academic success and emotional maturity. Shafeeq and Thaqib (2015) showed a positive link between emotional maturity and academic success. Emotional maturity, encompassing emotional stability, self-awareness, and adaptive coping, serves as a protective factor against academic stress. Nivetha and Krishnamoorthy (2016) found that low maturity levels lead to unpredictable mood swings, getting upset easily and more frustration. Emotional maturity is considered an important psychological characteristic in understanding students' responses to academic demands; however, limited research has examined its relationship with academic stress across demographic variables such as types of stream, gender, and locale. The present investigation examines the effects of these demographic variables on academic stress and emotional maturity. Therefore, the present study was designed to study the following problem.

\* Assistant Professor, Department of Psychology, M.D. University, Rothak, Haryana, (Corresponding author) Email: drshashi.psy@mdurohtak.ac.in

\*\* Professor (Retd.), Department of Psychology, J.M.I. University, New Delhi, Email: prof99shafiq@gmail.com

### Problem

To study the effect of academic streams, gender and locale on academic stress and emotional maturity among adolescents.

### Objectives

1. To assess and compare the level of academic stress among professional and non-professional stream students, across gender (boys and girls) and locality (rural and urban).
2. To examine the interactional effect of demographic variables i.e. (types of stream, gender and locale) on academic stress.
3. To assess and compare the level of emotional maturity among professional and non-professional stream students, across gender (boys and girls) and locality (rural and urban).
4. To examine the interactional effect of demographic variables i.e. (types of stream, gender and locale) on emotional maturity.

### Hypotheses

1. There would be a significant difference in the level of academic stress among professional and non-professional stream students, across gender (boys and girls) and locality (rural and urban).
2. There would be an interactional effect of demographic variables i.e. (types of stream, gender and locale) in academic stress.
3. There would be a significant difference in the level of emotional maturity among professional and non-professional stream students, across gender (boys and girls) and locality (rural and urban).
4. There would be an interactional effect of demographic variables i.e. (types of stream, gender and locale) in emotional maturity.

### Method

#### Design

In the current study, a 2X2X2 (AXBXC) factorial group design was used to assess the effect of demographic variables, i.e. types of stream (A), gender (B) and locale (C) on academic stress and emotional maturity among adolescents.

#### Sample

The sample for the present study comprised **240 adolescents** selected from various private senior secondary schools from **Faridabad district** in the age range of 15-18 years. The mean age of subjects was 16.50 years. The sample included an equal number of students from **professional (120) and non-professional streams (120)**. Each stream was further divided equally by **gender (60 boys and 60 girls) and then distributed equally across rural (30) and urban (30) students**.

### Tools

The following tools were administered:

#### 1. Scale for Assessing Academic Stress (SAAS, 2001)

The Academic Stress Assessment Scale (SAAS) was developed by Sinha, Sharma, and Nepal in 2001, measuring five factors i.e., "cognitive indicators, affective indicators, physical indicators, social/interpersonal indicators, and motivational indicators." This scale consists of 30 items with two alternative responses yes and no. The student had to select one of two possible responses "Yes or No" for each item. 1 score for yes response and 0 score for no response are given. Higher score indicated high academic stress. The test-retest reliability is 0.88 and the scale has good validity.

#### 2. Emotional Maturity Scale (Singh and Bhargava, 1999)

Emotional Maturity scale was developed by Singh and Bhargava in 1999. The scale has 48 items classified into five different categories namely emotional instability, emotional regression, social maladjustment, personality disintegration and lack of independence. This is a five point likert scale from very much to never with the scoring of 5 to 1. Higher score indicates greater emotional immaturity whereas lower score indicates extremely emotional maturity. Test-retest reliability was found to be 0.75 and the validity of this scale was 0.64.

### Procedure

The purpose of the study was to study the effect of academic streams, gender and locale on academic stress and emotional maturity among adolescents. After rapport establishment, the subjects were informed about the objective of the study and all doubts were removed. Appropriate instructions were given to them for both the tests. After the administration of test, scoring was done as per manuals. The data was collected and tabulated. Further data was analysed by computing the descriptive statistics and three-way ANOVA.

### Results and Discussion

The aim of the present study was to study the effect of academic streams, gender and locale on academic stress and emotional maturity among adolescents. ANOVA was applied for determining the effect of demographic variables i.e. types of stream, gender and locale as well as their interactional effect on the psychological variables i.e. academic stress and emotional maturity.

Table 1 clearly represents the mean and SD scores of academic stress with respect to types of stream, gender, and locale. The mean value of professional stream students is 16.90 with SD 4.74 and the mean value of non-professional stream students is 13.18 with SD 4.61 which shows that professional stream

**Table 1.** Mean and S.D. scores of academic stress with respect to types of stream, gender, and locale (N-240).

	N	Mean	SD
<b>Professional</b>	120	16.90	4.74
<b>Non-professional</b>	120	13.18	4.61
<b>Boys</b>	120	16.72	4.64
<b>Girls</b>	120	13.36	4.68
<b>Rural</b>	120	11.86	3.02
<b>Urban</b>	120	18.22	4.49

students experience more academic stress as compared to non-professional stream. Further the mean value is higher among boys (16.72, SD = 4.64) subjects than among girls (13.36, SD = 4.68) in both streams. It indicates that boys have experienced more academic stress than their counterparts. The result also indicates that the mean value is higher among the subjects from urban area (18.22, SD = 4.49) than among those from the rural area (11.86, SD = 3.02) in both streams. This again emphasizes that subjects in urban area experience more academic stress than those in rural area.

Table 2 presents the composite mean scores of professional and non-professional stream students, both boys and girls, with rural and urban backgrounds, on academic stress.

**Table 2.** Composite mean scores of academic stress with respect to types of stream, gender, and locale (N-240).

<i>Total Academic Stress</i>					
<i>Locale (C)</i>	<i>Rural (c1)</i>	<i>Academic Streams (A)</i>	<i>Gender (B)</i>		<i>Total</i>
			<i>Boys (b1)</i>	<i>Girls (b2)</i>	
		<b>Professional (a1)</b>	13.93	13.10	13.51
		<b>Non-professional (a2)</b>	11.63	8.80	10.21
		<b>Total</b>	<b>12.78</b>	<b>10.95</b>	<b>11.86</b>
<i>Urban (c2)</i>		<b>Professional (a1)</b>	22.43	18.13	20.28
		<b>Non-professional (a2)</b>	18.90	13.43	16.16
		<b>Total</b>	<b>20.66</b>	<b>15.78</b>	<b>18.22</b>
		<b>Total</b>	<b>16.72</b>	<b>13.36</b>	<b>Grand Total = 15.04</b>

**Table 3.** Summary of ANOVA as applied to the scores of academic stress.

<i>Source of Variance</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>
<i>Types of Stream(A)</i>	663.33	1	663.33	82.83**
<i>Gender(B)</i>	697.00	1	697.00	87.04**
<i>Locale(C)</i>	2387.70	1	2387.70	298.17**
<i>Types of Stream X Gender(AB)</i>	82.83	1	82.83	10.34**
<i>Types of Stream X Locale(AC)</i>	37.60	1	37.60	4.69*
<i>Gender X Locale(BC)</i>	130.53	1	130.53	16.30**
<i>Types of Stream X Gender X Locale(ABC)</i>	21.00	1	21.00	2.62
<i>Error</i>	1857.76	232	8.00	
<b>Total</b>	<b>60389.00</b>	<b>240</b>		

\* Significant at 0.05 level

\*\* Significant at 0.01 level

Table 3 shows that the variables types of stream (A), gender (B) and locale (C) have a significant effect on academic stress. All three two-way interactions between types of stream and gender (AXB), between types of stream and locale (AXC) and between gender and locale (BXC) were found significant. Furthermore, the interaction between types of stream, gender and locale (AXBXC) had a non-significant effect on academic stress. It was observed from the above table that F value is 82.83 for two levels of academic streams (“professional and non-professional”) which exhibit that there is a significant difference between two stream subjects on the measure of academic stress where professional stream subjects scored more as compared to non-professional stream subjects may be due to advancement of syllabus and their requirement to carry out various project work and practical work separately for each paper, and they continuous remained preoccupied with their studies and find no time to enjoy and relax. The present results is consistent with Sharma, Chamola, and Pandey (2021), in which results revealed, “students enrolled in science stream were found to be academically more stressed as compared to students enrolled in arts stream.” Research conducted by Kumar and Gopalakrishna (2018) is in accordance with the present findings, which show that professional stream students experi-

enced greater academic stress than non-professional stream students. Prabu (2015) supported the present findings that academic stress was found to be higher among science stream students than arts students. Kipping (2000) also supported the present findings, who noted that exams and assessments components in the curriculum create academic stress among medical students. Findings of present studies are in contrast with Shukla and Joshi (2017) as results revealed that non-professional stream students are experiencing greater academic stress than professional stream subjects. Regarding gender, there is a significant difference between boys and girls in the degree of academic stress as the F value is 87.04. From table 1, it is clearly observed that boys face higher levels of academic stress as compared to girls. This may be due to intense societal and familial expectations from them to excel in the competitive exams. Moreover, boys are expected to have more secure and stable careers than girls. It can be attributed to the fact that they are more social than girls, and due to social interaction, they find less time to devote to their studies, and as a result they remain tense. This result is consistent with Pастey and Aminbhavi (2006). In their study, they found that adolescent boys tend to have significantly higher stress than girls. Results are in contrast with Rana and Malik (2025), where they found that the girls face more academic stress than boys. Similarly, Arulpriya and Arulsamy (2020) found that a moderate level of academic stress was experienced by school students and they do not differ in their academic stress concerning gender, type of school, and residency. Nagabhooshanam (2022) also observed, "no significant difference between boys and girls in academic stress." Regarding locale, there is also a significant difference between the subjects from rural and urban areas in academic stress. The mean value is higher among subjects belonging to the urban area than subjects belonging to the rural area. It indicates that subjects from urban areas take their study more seriously because they are consciously or unconsciously more career oriented. It also indicated that professional stream boys with an urban area background have more academic stress than their counterparts. Fathima, Sreedevi, Rani, and Prasuna (2024) findings correspond to the present results that urban area adolescents experienced more academic anxiety compared to the rural adolescents. The results were further supported by Mbanuzuru, Anyaoku, Ojimba, Mbanuzuru, Ezenyeaku, Obi et. al. (2022) that urban students have experienced more academic anxiety than rural adolescents.

It is quite evident from result table that the F-value is 10.34 for the interaction between types of stream and gender which was statistically significant at .01 level. This shows that types of stream and gender had a significant effect on academic stress. It indicates that both had a joint influence on academic stress. Further result table shows that the F-value is 4.69 for the interaction between types of stream and locale, which was

statistically significant. This shows that both types of stream and locale types are associated with academic stress. The result also shows the F-value is 16.30 for the interaction between gender and locale, which is significant at .01 level. This also shows that gender and locale had a significant effect on academic stress. These may be attributed to the life styles, pressure of studies, teachers and friends accompanied by level of aspiration to academic achievement vis-a-vis career opportunities, challenges and expectations of parents, teachers, friends, relatives and community members. These not only build up academic stress but also develop certain factors of in-competitiveness and helplessness. Thus, the present findings verify the First and Second hypotheses of the study.

**Table 4.** Mean and S.D. scores of emotional maturity with respect to types of stream, gender, and locale (N-240).

	<i>N</i>	<i>Mean</i>	<i>SD</i>
<b>Professional</b>	120	136.42	21.19
<b>Non-professional</b>	120	106.13	17.96
<b>Boys</b>	120	133.52	23.71
<b>Girls</b>	120	109.03	19.22
<b>Rural</b>	120	111.79	18.28
<b>Urban</b>	120	130.76	26.80

It is apparent from the above table 4 the mean and SD scores of emotional maturity in respect of types of stream, gender, and locale on academic stress. The mean value of professional stream students is 136.42 and the mean value of non-professional stream students is 106.13 which shows that professional stream subjects have scored a higher mean value as compared to non-professional stream subjects in terms of emotional maturity. Further, the mean value is higher among boys (133.52) subjects as compared to girls subjects (109.03) of both streams. The mean value was high among male subjects, indicating emotional immaturity among them. The result also indicates that the mean value is higher among subjects in the urban area (130.76) than among those in rural area (111.79) in both streams. High mean value among subjects belonging to the urban area again emphasizes emotional immaturity among them as compared to the subjects belonging to the rural area.

The perusal of the above table 5 simply provides the composite mean scores on all three variables i.e. types of stream (professional and non-professional streams), gender (boys and girls), and locale (rural and urban) on emotional maturity.

**Table 5.** Composite mean scores of emotional maturity with respect to types of stream, gender, and locale(N-240).

<i>Total emotional maturity</i>					
<i>Locale (C)</i>	<i>Rural (c1)</i>	<i>Academic Streams (A)</i>	<i>Gender (B)</i>		
			<i>Boys (b1)</i>	<i>Girls (b2)</i>	<i>Total</i>
		<b>Professional (a1)</b>	130.03	119.37	124.70
		<b>Non-professional (a2)</b>	110.43	87.33	98.88
		<b>Total</b>	<b>120.23</b>	<b>103.35</b>	<b>111.79</b>
	<i>Urban (c2)</i>	<b>Professional (a1)</b>	169.27	127.00	148.13
		<b>Non-professional (a2)</b>	124.33	102.43	113.38
		<b>Total</b>	<b>146.80</b>	<b>114.71</b>	<b>130.75</b>
		<b>Total</b>	<b>133.51</b>	<b>109.03</b>	<b>Grand Total = 121.27</b>

**Table 6.** Summary of ANOVA as applied to the scores of emotional maturity.

<i>Source of Variance</i>	<i>Sum of Squares</i>	<i>df</i>	<i>Mean Square</i>	<i>F</i>
<i>Types of Stream(A)</i>	55024.81	1	55024.81	502.94**
<i>Gender(B)</i>	35966.01	1	35966.01	328.74**
<i>Locale(C)</i>	21584.06	1	21584.06	197.28**
<i>Types of Stream X Gender(AB)</i>	236.01	1	236.01	2.15
<i>Types of Stream X Locale(AC)</i>	1197.06	1	1197.06	10.94**
<i>Gender X Locale(BC)</i>	3465.60	1	3465.60	31.67**
<i>Types of Stream X Gender X Locale(ABC)</i>	4034.40	1	4034.40	36.87**
<i>Error</i>	25381.86	232	109.40	
<b>Total</b>	<b>3676720.00</b>	<b>240</b>		

\* Significant at 0.05 level

\*\* Significant at 0.01 level

It can be seen from table 6 that the variables of types of stream (A), gender (B) and locale (C) have a significant effect on emotional maturity as the values of F was found to be highly significant at 0.01 levels. Result revealed that professional stream subjects have scored a higher mean value as compared to non-professional stream subjects on the degree of emotional maturity, where high score indicates low emotional maturity and vice-versa. The presence of low emotional maturity among students from professional stream indicates greater variability in their focus and outlook, leading to emotional instability and frequent fluctuations in their experiences. This study is consistent with Bharambe and Raut (2020), in which a significant difference was found between professional and non-professional stream subjects in

emotional maturity. The professional stream subjects were found to be more emotionally immature as compared to non-professional stream subjects. The present findings go in contradiction with the studies conducted by Singh (2015) and Jadhav (2010) in which results revealed no significant difference between arts and science students on emotional maturity. Further moving towards gender, there is also a significant difference between boys and girls participants in the degree of emotional maturity. The higher mean value among male subjects indicated emotional immaturity. This may be attributed to their being outgoing and probably unstable. They spent more time with their friends than with their family, which results in a lack of sensitization and maturity, whereas girls have greater emotional maturity because they have learned adaptability

and flexibility in their behavior. Findings are in line with Zalawadia (2017), who found girls are more emotionally mature than boys. Similarly, Subbarayan and Visvanathan (2011) found that females are more emotionally stable than male subjects. The findings contradict the studies by Baraiya (2021) and Bharambe and Raut (2020), which found no significant difference in emotional maturity between boys and girls college students. In context of locale, findings show a significant difference between subjects from rural and urban backgrounds in the degree of emotional maturity. High mean among urban area subjects indicated that they are also more emotionally immature due to a lack of socialization process and a lack of social loafing. The decline in joint families and moral values is a major factor in the decline in emotional maturity. The findings are supported by Pushplata (2021), where results highlighted that adolescents from urban areas are more emotionally immature as compared to those who live in the rural areas. Results are also in accordance with Jitender and Mona (2015), who found that “urban students are more emotionally immature than rural students.” Similarly, Saini (2012) revealed that urban area students are more emotionally immature as compared to rural area students. The present results contrast with Baraiya (2021), who found “no significant difference in emotional maturity between urban and rural college students.” Moreover, the other two-way interactions between types of stream and locale (AXC), and between gender and locale (BXC) were also found to be significant at 0.01 level. In a similar manner, the three-way interaction between type of stream, gender and locale (AXBXC) was found to be significant. These differences may be attributed to variations in child rearing practices, life experiences and challenges faced during adolescence, along with social and environmental influences and differing levels of aspiration shaped by parents, peers, relatives and society, which collectively contribute to emotional fluctuations and manifestations of emotional immaturity. The study is in line with the findings by Gopal and Mahadevaswamy (2025), where they found a significant difference between arts, commerce and science students. Findings also suggested that arts stream students are more emotionally mature than science students. The study is inconsistent with the findings by Sivakumar (2010) that sex, community and family type did not play any role in the emotional maturity of college students. Jadhav (2010) observed, “no significant difference in emotional maturity among male and female students from arts and science backgrounds as well as rural and urban areas.” Thus, the third and fourth hypotheses of the present study have been verified.

To sum up, types of stream, gender and locale also had a significant effect on academic stress. Types of stream and gender (AXB), types of stream and locale (AXC) as well as gender and locale (BXC) had a significant effect on academic stress. Boys from profes-

sional stream with an urban background experience more academic stress. Further types of stream, gender and locale had a significant effect on emotional maturity. The interaction between type of stream and locale (AXC), between gender and locale (BXC) and the 3-way interaction between type of stream, gender and locale (AXBXC) also had an influence on emotional maturity. Boys from professional stream belonging to an urban background are more emotionally immature. The findings highlight that parents and teachers should set supportive and realistic academic expectations to reduce stress and enhance emotional maturity. Promoting emotional awareness, self-regulation, and resilience can enhance emotional maturity, enabling adolescents to manage academic challenges more effectively. The findings implicate the need for schools to prioritize the implementation of stress-management initiatives, counseling services, and life-skills training to enhance adolescents’ capacity to deal with academic demands.

## References

- Adeniyi, M. A., & Kolawole, V. A. (2015). The influence of peer pressure on adolescent’s social behaviour. *University of Mauritius Research Journal*, 21, 1-7. <https://doi.org/10.4314/umrj.v21i0>
- Arulpriya, & Arulsamy, S. (2020). Academic stress among high school students. *Research and Reflections on Education*, 18 (4),12-15.
- Baraiya, S. D. (2021). A psychological study of emotional maturity in college students of urban and rural background. *The International Journal of Indian Psychology*, 9 (2),1456-1458. <https://doi.org/10.25215/0902.149>
- Bisht, A. R. (1989). *A study of stress in relation to school climate and academic achievement (age group 13-17)*. [Unpublished Doctoral thesis] Kumaon University.
- Bharambe, K. D., & Raut, B. D. (2020). Emotional maturity among professional and non-professional students. *The International Journal of Indian Psychology*,8(1), 80-87. <https://doi.org/10.25215/0801.010>
- Bhargava, D., & Trivedi, H. (2018). A study of causes of stress and stress management among youth. *International Journal of Management and Social Sciences*, 11(3), 108-117. <https://doi.org/10.21013/jmss.v11.n3.p1>
- Deb, S., Strodl, E., & Sun, J. (2015). Academic stress, parental pressure, anxiety and mental health among Indian high school. *International Journal of Psychological Behavioural Sciences*, 5 (1),26-34.
- Fathima, S. A., Sreedevi, P., Rani, S. G., & Prasuna, M. (2024). Academic anxiety among selected rural and urban adolescents of Telangana state. *International Journal of Agriculture Extension and Social Development*, 7(7), 272-277. <https://doi.org/10.33545/26180723.2024.v8.i7d.805>

- Gopal, N., & Mahadevaswamy, P. (2025). Emotional maturity among undergraduate students. *The International Journal of Indian Psychology*, 13(2), 3966-3976. <https://doi.org/10.25215/1302.352>
- Jadhav, N. S. (2010). A study of emotional maturity and emotional competence of college going students of Belgaum district. *International Research Journal*, 1(13), 31-33.
- Jitender, & Mona (2015). Emotional maturity and anxiety among college students in relation to demographic variables: A study. *Bhartiyam International Journal of Education & Research*, 4(2), 8-20.
- Kaplan, P. S. (2004). *Adolescence*. Houghton Mifflin Company.
- Kipping, C. J. (2000). Stress in mental health nursing. *International Journal of Nursing Studies*, 37(3), 207-218.
- Kumar, M., & Mishra, R. (2016). Emotional maturity and academic achievement among adolescent students: A review of studies. *International Journal of Indian Psychology*, 3(4), 140-149. <https://doi.org/10.25215/0304.035>
- Kumar, R. N. L., & Gopalakrishna, R. (2018). Effect of academic streams, gender and locale on academic stress and emotional maturity among adolescents. *International Journal of Research*, 5(7), 176-184.
- Larson, R. W., Wilson, S., Brown, B. B., Furstenberg, F. F., & Verma, S. (2002). Changes in adolescents' interpersonal experiences: Are they being prepared for adults relationships in the 21st century? *Journal of Research on Adolescence*, 12, 31-68.
- Mbanuzuru, A. V., Anyaoku, C. S., Ojimba, A. O., Mbanuzuru, M. C., Ezenyeaku, A. C., Obi D. C. Okafor, C.N. & Okonkwo, U. P. (2022). Prevalence of anxiety disorders among in school adolescents in urban and rural areas of anambra state- a comparative study. *Research Square*. <https://doi.org/10.21203/rs.3.rs-2335467/v1>
- Muris, P., Merckelbach, H., Moulaert, V., & Gadget, B. (2000). Association of symptoms of anxiety disorders and self-reported behavior problems in normal children. *Psychological Reports*, 86(1), 157-62.
- Nagabhooshanam, J. (2003). A study on academic stress among adolescents with references to gender, locality & type of school. *Journal of Namibian Studies*, 34(S2), 3124-3136.
- Nivetha, & Krishnamoorthy, K. (2016). Study of the emotional maturity level in students of Saveetha dental college- A questionnaire based study. *The International Journal of Indian Psychology*, 3(3), 194-199.
- Papalia, D. E. (1993). *A child's world*. Mc Graw Hill Inc.
- Pastey, G. S., & Aminbhavi, V. A. (2006). Impact on emotional maturity on stress and self-confidence of adolescents. *Journal of the Indian Academy of Applied Psychology*, 32 (1), 66-70.
- Patil, M. (2003). *Family matters*. Vijaya Times, Page 3.
- Prabu, P. S. (2015). A study on academic stress among higher secondary students. *International Journal of Humanities and Social Science Invention*, 4(10), 63-68.
- Pushplata, R. (2021). Emotional maturity and adjustment among urban and rural college students. *International Journal for Innovative Research in Multidisciplinary Field*, 7(6), 180-186.
- Rana, R., & Malik, P. (2025). A comparative study on academic stress of adolescents as per area of residence and gender. *International Journal of Agriculture Extension and Social Development*, 8(1), 81-83. <https://doi.org/10.33545/26180723.2025.v8.i1b.1507>
- Saini, R. (2012). Career maturity of adolescents in relation to their emotional maturity. *Indian Streams Research Journal*, 1(5), 1-4.
- Scott, E. (2022). *What is stress?* Retrieved from <https://www.verywellmind.com/stress-and-health-3145086>
- Shafeeq, N. Y., & Thaqib, A. (2015). Comparative study of emotional maturity of secondary school students in relation to academic achievement. *The International Journal of Social Sciences and Humanities Invention*, 2 (6), 1437-1444.
- Sharma, S., Chamola, B. P., & Pandey, N. (2021). Comparative study of stress among students of different streams science and arts. *International Journal of English Literature and Social Sciences*, 6(3), 298-308. <https://doi.org/10.22161/ijels.63.41>
- Shivakumar, R., & Vishvanathan, G. (2010). A study on emotional maturity of B.Ed students. *The Asian Journal of Psychology and Education*, 43, 35-39.
- Shukla, A., & Joshi, R. (2017). Academic stress among professional and non professional students. *International Journal of Indian Psychology*, 4(4). <https://doi.org/10.25215/0404.116>
- Singh, H. (2015). Emotional maturity among M.Ed. students in relation to their social adjustment. *International Journal of creative Research Thoughts*, 3(3), 409-418.
- Singh, Y., & Bhargava, M. (1999). *Manual for emotional maturity scale*. National Psychological Corporation.
- Sinha, U. K., Sharma, V., & Nepal, M. K. (2001). Development of the scale for assessing academic stress: A preliminary report. *Journal of Institute of Medicine*, 23, 96-102.
- Subbarayan, K., & Visvanathan, G. (2011). A study on emotional maturity of college students. *Recent Research in Science and Technology*, 3(1), 153-155.
- Zalawadia, T. L. (2017). Emotional maturity among girls and boys post graduate students. *The International Journal of Indian Psychology*, 5(1), 80-83. <https://doi.org/10.25215/0501.049>