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KEYWORDS	ABSTRACT
<p>University Students, Higher Education Institutes, Mental Health, Student Well-being, Teaching Practices, Institutional Gaps, Strategies, Supportive Learning Environment.</p>	<p>The primary objective of study is to examine mental well-being of students at higher education and to bring attention towards this concerning problem as an increasing number of students have been reported to have heightened levels of psychological distress, academic stress &amp; anxiety. Although, many higher education institutions recognize this issue and know the significance of students' well-being, a noticeable number of gaps still remain in mental health support services, pressure management &amp; environment of campuses. This paper also sheds light on the multidimensional nature of student well-being and challenges they are faced within the higher education system. This study provides strategies to tackle these shortcomings over inclusive counseling systems, ways to balance academic and personal life of students, students-centered policies, and community-building initiatives which can enhance mental and academics well-being of students significantly. The study provides recommendations that shall be taken under considerations for well-being of students that include expansion of mental health networks all over the campuses, implementation of inclusive, flexible and student-centered approaches, promoting faculty-students supportive relationships, enhancing financial assistance frameworks &amp; community building initiatives should be strengthened and made more common throughout all campuses around the country.</p>
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## INTRODUCTION

During the last few decades, exclusive focus on academic achievements has been shifting towards a broader understanding of the student mental well-being making it a critical determinant in the education institutions. The network of higher education institutions should not be merely academic spaces, instead the environment should be as such that students engage in social, emotional and

developmental activities where students negotiate their identities, aspirations as well as personal challenges. The research indicates a sharp increase in anxiety, depression, burnout, and academic disengagement among university students across various cultural and national contexts ([American College Health Association, 2023](#); [World Health Organization, 2022](#)). As institutions aim to cultivate holistic learning environments, the challenge extends beyond curricular delivery to ensuring the emotional resilience and mental well-being of students. In this connection, these studies are a cry for support by different health organizations and institutes to the higher education institutions for reassessing the extent to which they provide support systems to address the intellectual and holistic needs of students.

The students are exposed to diverse academic stressors, such as an extensive academic course load, extensive studying, time management, classroom competition, financial concerns, familial pressures and adapting to a new environment ([Misra & Castillo, 2004](#); [Byrd & McKinney, 2012](#); [Ekpenyong, Daniel & Aribo 2013](#); [Bedewy & Gabriel, 2015](#); [Ketchen, Gaddis, Heinze, Beck & Eisenberg, 2015](#)). In spite of the widespread recognition of student well-being as a crucial factor in learning, a large number of higher institutions continually prioritize academic performance, reputation of institute and competition at the cost of mental and emotional well-being of students ([Pedrelli, Nyer, Yeung, Zulauf & Wilens, 2015](#); [Reddy, Menon & Thattil, 2018](#); [Karyotaki et al., 2020](#)). Such institutes have either inefficiently developed counseling services, student-centered policies, supportive teaching practices & inclusive learning environment, or they lack adequate implementation of those policies, services and practices. This results in students encountering environments that treats performance as top priority and often neglects the issues like mental health literacy, emotional resilience and/or community belonging.

This imbalance is what results in the most severe cases, academic withdrawal, psychological crisis, heightened anxiety and stress and reduced motivation. Further exploring the relationship between academic stress and mental well-being is important because the poor mental well-being has been shown to affect the academic performance in college ([Tennant, Hiller, Fishwick, Platt & Joseph, 2007](#); [Freire, Ferradás, Valle, Núñez & Vallejo, 2016](#)). In times of COVID-19, traditional practices of teaching were halted because of the quarantine, which gave birth new forms of teaching and academic engagement. These new ways of social and academic networking seem to have a positive effect on students' lives as they are making it easier for them to engage, and in some cases, they were also noticed to be the reason for increase in motivation and social skills. While some universities are starting to adopt supportive systems and strategies, systemic limitations continue to obstruct any meaningful change. And so, this study explores the problems which students are faced with and which affects their mental health, this study also identifies the institutional gaps that amplify these challenges and also propose evidence-based strategies for promotion of inclusive and supportive learning environments.

### LITERATURE REVIEW

The concept of student well-being is a topic that has been actively gaining scholarly attention since the past decade, significantly because of the rising concerns about stress, anxiety, disengagement and poor academic performance among university students. Researchers widely agree that student

well-being is the multidimensional construct encompassing emotional, psychological, social, and academic dimensions (Diener, Oishi, & Tay, 2018). This section reviews important themes within the existing literature which includes the relationship between mental well-being and academic performance, role of institutional culture, availability and effectiveness of counseling services for students, student-centered and the inclusive learning environments. This concept has gained much attention in the Pakistani context, because due to a high rate of socioeconomic pressure, financial and economic instability, and lack of opportunities, students feel constantly pressurized. A number of scholars have written about this issue and recently at last it has been gaining the attention it very much deserves. Stress causes the morale of students to diminish and results in other obstacles in day in to day life. Academic pressure & academic stress may sound like they are operationalized in the same way; and, although they are closely related, it is important to distinguish difference between these two factors.

Academic pressure can be defined as the pressure that is placed on students, relative to the learning process, that causes a myriad of – often negative, emotions, including discomfort and tension (Jiang, Gao, Wu & Guo, 2022). Students experience stress due to different many factors including issues of time management, financial matters, interaction with lecturers, personal subjective goals, social behavior, adjustment in academic culture lack of support system (Wilks, 2008), the performance culture, specifically in Pakistan is given more attention to and other aspects such as social skills and learning environment are often ignored. Mental health challenges are common to students these days, students of higher education are often seen to have anxiety, depression, insomnia in some cases as well. And this stress must not be overlooked as it negatively affects the general adjustment of the students (Hussain, Kumar, & Husain, 2008). Negative or excessive stress perception contributes to the students experiencing psychological and physical impairment (Murphy & Archer, 1996). In this regard, one of the most pressing concerns is the burden of tuition fees. While public universities in Nigeria are generally regarded as more affordable than their private counterparts, recurring hikes in the tuition and administrative charges have strained students' financial capacity (Garba & Ibrahim, 2025).

In Pakistan, managing tuition fees for students and extra educational expenses and living expenses are also quite difficult to manage. Other than those, transportation fees, utilities, food etc also adds those expenses. Mentorship programs, peer support networks, and student-led initiatives have been highlighted as particularly effective means of fostering belonging (Ranjita & Linda & Castillo, 2004). Thus, the minority students whether due to ethnicity, gender, identity, disability, language background or socioeconomic status often have to deal with systemic barriers to inclusion. Still, students from minority groups, including cultural, linguistic, gender, and ability-based minorities, often report alienation or exclusion in mainstream the academic spaces (Fagan, Wells, Guenther & Matkin, 2022). Pedagogy plays a crucial role in shaping the well-being and so better and student-centered strategies should be implemented. Traditional lecture-based instruction and high-stakes examinations reinforce hierarchical and performance-centered cultures, undermine confidence & creativity (Biggs & Tang, 2017). The research grounded in self-determination theory suggests that students flourish when the learning environments support autonomy, competence, and relatedness (Ryan & Deci, 2020).

**Research Hypotheses**

- H1: Academic pressure is associated with student well-being negatively in particular context.
- H2: Financial stress is associated with student well-being negatively in the particular context.
- H3: There is significant relationship between the student well-being and institutional support.
- H4: Teaching & instructional quality are significantly associated with the student well-being.
- H5: Sense of belongings is associated with student well-being positively in particular context.

**RESEARCH METHODOLOGY**

This study is quantitative research which examines influence of different factors on the well-being of students & those factors include teaching practice, institutional support, assessment techniques, financial stress and academic pressure in the higher education. This research uses numerical data which enables the systemic measurements of perception and attitudes, allowing for statistical analysis of the relationship among variables. Undergraduate students enrolled in higher education institutes were target population of this study. To ensure diversity of experiences and perceptions, students from different ethnic groups and different academic programs with different year levels were targeted for this study. Students were divided into different group depending on their age, sex and experience level. This study was carried out through questionnaires which included different questions about the academic pressure, financial stress, sense of belonging, institutional support, teaching method and classroom experience, and mental health and the personal well-being. These questionnaires were used to collect data from a diverse number of students of higher education institutes and later that data was thoroughly analyzed to pinpoint the major reason(s) of imbalance in students' lives.

Table 1 Reliability and Validity

Construct / Variable	Number of Items	Cronbach's Alpha ( $\alpha$ )	Reliability Interpretation
Academic Pressure	07	0.79	Acceptable
Financial Stress	05	0.82	Good
Institutional Support	10	0.84	Good
Student Well-being	05	0.91	Excellent
Teaching Quality	10	0.88	Very Good
Sense of Belonging	07	0.89	Excellent

The construct used were composite mean scores, moreover, the internal consistency was established through Cronbach's Alpha analysis of the questionnaire. Demonstrations of the constructs ranged from acceptable to excellent reliability ( $\alpha = .70$  to  $.91$ ), supporting consistency and construct validity of the instrument.

Table 2 Descriptive Statistics

Construct	SD	Mean	Interpretation
Academic Pressure	0.45	4.03	The students face high academic stress and workload pressure.
Financial Stress	0.49	3.95	The students experience the high financial strains.

Student Well-being	0.48	2.07	Weak but stable, however, negatively and consistently impacted by stress factors.
Teaching Quality	0.48	2.88	It is viewed as average and outdated in the particular context.
Institutional Support	0.47	2.96	The students had moderate vies about the institutional support systems.
Sense of Belonging	0.45	2.95	Weak sense of belonging was noted in the data.

N=200: Descriptive variables were computed

This section contains the observed and measured data of all students and examines how academic pressure, financial stress, teaching quality, sense of belonging collectively influence the well-being of students. in this connection, the analysis is drawn upon the data collected from 200 students of higher education representing different ethnic and gender groups. Thus, with the highest mean, academic pressure becomes the major concern among the students and financial stress being the second on the list suggests the workload pressure and academic incompetence. On the other hand, teaching practice and institutional supports needs to be strengthened by the universities to get better results.

### Correlation Evidence

Correlation analysis gives us a meaningful demonstration among the variables with academic pressure having value  $-.63$  and financial stress having the value of  $-.56$ , they become top two major issues for students' well-being. Furthermore, institutional support with  $+.48$ , sense of belonging with  $+.52$  were found to have a positive correlation with student well-being, which means that students tend to perform relatively better when they feel welcomed and supported by the institution and their educators.

Table 3 Correlation Analysis (H1)

Variables	Mean	SD	Academic Pressure	Student Well-being
Academic Pressure	4.02	0.61	1.00	
Student Well-being	2.14	0.72	$-0.63^{**}$	1.00

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

Testing of hypotheses section is presented by the correlation analysis. To examine the direction and strength of relationship among key variables, Pearson correlation was used. Statistical significance level set at  $p < 0.05$ . A strong negative correlation is demonstrated between academic pressure and student well-being ( $r = -0.63$ ,  $p < 0.01$ , 2-tailed), indicating that as academic pressure (assignment deadline, examination expectations, work-load as well as performance competition) increases the psychological, emotional and physical well-being of the students is affected. Because of excessive academic expectations, stress, anxiety and emotional burnout is seen in many students of higher education institutes, constantly reducing their capability to balance personal and academic life. It can be seen that this result supports view of academic pressure being a major contributor to decline in students emotional and psychological well-being, lower self-esteem, lowered motivation and life satisfaction.

Table 4 Correlation Analysis (H2)

Variables	Mean	SD	Financial Stress	Student Well-being
Financial Stress	3.89	0.67	1.00	
Student Well-being	2.14	0.72	-0.58**	1.00

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

A significant negative correlation was demonstrated between financial stress and student well-being ( $r=-0.58$ ,  $p<0.01$ , 2-tailed). Students are faced with multiple financial strains (tuition fees, travelling and housing expenses, educational resources), which reported a decline in students well-being. An increase psychological stress and distraction from academic activities among students were noted due to financial stress in the diverse situations and contexts leading to stress. This type of constant stress reduces mental stability and causes frustration in students along with decreased academic focus.

Table 5 Institutional Support Affects Student Well-Being Positively (H3)

Variables	Mean	SD	Institutional Support	Student Well-being
Institutional Support	3.02	0.59	1.00	
Student Well-being	2.14	0.72	+0.48**	1.00

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

Moderate positive correlation was seen between student well-being and institutional support ( $r=+0.48$ ,  $p<0.01$ , 2-tailed). A higher well-being was demonstrated among the students who felt supported by their institutional support system (counseling, faculty, mentorship, and academic resources). The students feel valued, cared for and respected when their institutes provide clear communication, accessible help, and active and responsive systems. This kind of support drives the students towards positivity, better academic performance, resilience, stability and also contribute in gaining motivation.

Table 6 Teaching Quality Positively Influences Student Well-Being (H4)

Variables	Mean	SD	Teaching Quality	Student Well-being
Teaching Quality	2.91	0.63	1.00	
Student Well-being	2.14	0.72	+0.41**	1.00

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

The correlation found between the student well-being and teaching quality was moderate positive ( $r=+0.41$ ,  $p<0.01$ , 2-tailed), this result suggests that a better student-teacher interaction, clarity and fairness along with the approachability contributes to better understanding and high student well-being. Students are more likely to engage positively with their studies when the instructors teach with effective methods and teaching practices, provide feedback and maintain professional empathy. Educational institutions, therefore, stand at a pivotal juncture where integrating mental health support into their core mission becomes essential. Better teaching quality reduces stress, provides a calm and friendly environment and more importantly, it motivates students and brings academic satisfaction.

Table 7 Sense of Belonging and Student Well-Being are Associated Positively (H5)

Variables	Mean	SD	Sense of Belonging	Student Well-being
Sense of Belonging	2.79	0.68	1.00	
Student Well-being	2.14	0.72	+0.52**	1.00

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

Student well-being is significantly enhanced by a strong sense of belonging. Sense of belonging and student well-being observed to have a strong positive correlation ( $r = +0.52$ ,  $p < 0.01$ , 2-tailed). Exhibition of strong mental and emotional stability was seen among students who felt connected to campus culture, peers and teachers. Every type of need is fulfilled by a sense of belonging, it brings social and psychological fulfillment, and that increases the happiness, motivation, confidence and academic engagement.

Table 8 Summary of Hypotheses

Hypothesis	Statement	Result	Decision
H <sub>1</sub>	Academic Pressure → Student Well-Being	$r = -0.63$	Accepted
H <sub>2</sub>	Financial Stress → Student Well-Being	$r = -0.58$	Accepted
H <sub>3</sub>	Institutional Support → Student Well-Being	$r = +0.48$	Accepted
H <sub>4</sub>	Teaching Quality → Student Well-Being	$r = +0.41$	Accepted
H <sub>5</sub>	Sense of Belonging → Student Well-Being	$r = +0.52$	Accepted

## DISCUSSION & CONCLUSION

The main focus of this study was to examine the ways in which academic pressure, financial stress, institutional support, teaching quality and sense of belonging influence the student well-being in higher education institutes. The results of this study show that academic pressure and financial stress negatively affects student well-being, whereas institutional support, teaching quality and sense of belonging showed positive association with student well-being and their psychological needs along with academic engagement. This paper accurately aligns with established theoretical frameworks and contemporary international and Pakistani research. Additionally, multifaceted factors in higher education settings, especially in Pakistan, influencing well-being of students is examined in this study. Following quantitative research methodology, this paper investigated how different factors such as financial stress, academic pressure, institutional support, teaching methods and sense of belonging shape, affect student well-being, primarily focusing on psychological and academic well-being.

A significant number of patterns has been revealed through findings of this study, that academic pressure and financial stress affect the well-being of students negatively, while the remaining factors, institutional support, teaching quality and sense of belonging were noticed to have positive effects, and as per a recent study, these mental and/or psychological and physical stress puts students at risk for diminished quality of life (QoL). Moreover, the results of this study put academic pressure as one the major reasons for poor well-being among students of higher education students. It also confirms that frequent assessments, constant and excessive workload, fanatical expectations as well as the performance-based learning are wearing students out causing emotional fatigue and

psychological as well as physical burnout. In this linking, in Pakistan, this pressure is further added to by social and familial expectations where students are most commonly and usually expected to get high scores and achieve the higher grades for future economic stability and for the reflection of the family honor.

According to the Self-Determination Theory, developed by Ryan and Deci in the 1970s & 80s, this also influences the students' intrinsic motivation, because when students feel pressured by external evaluation rather than internal curiosity, a competence decline can be seen, which then further increases with constant pressure from society along with familial expectancy. The outcomes of this study also report lower emotional satisfaction and poor engagement in the students who were being exhibited a lot of pressure on them. Through the adoption of tailored support strategies—including counseling services, peer mentoring, stress management workshops, fostering supportive academic cultures—institutions can significantly mitigate student distress. Moreover, second most significant contributor to this issue was noted to be financial stress, students who are frequently struggling with financial problems reported relatively higher stress levels and lower life satisfaction. [World Health Organization \(2020\)](#) also recognizes financial stress as one of major predictors among the students of higher education and one of the most influential social determinants of mental health as well as psychological wellbeing.

In Pakistan, this issue is even more prominent due to the constant inflation, high taxes, unstable economy and even higher expenses of education, which in return leads towards higher familial expectations causing poor psychological health and academic performance. This study proves that student well-being must not be treated lightly or as a secondary issue in higher education systems, and provides strong empirical evidence for it. This study also sheds light on this issue within the Pakistani context, wherein the constant economic instability and financial restrains is a common challenge. The present study examines the nature of stress and anxiety among students, identifies institutional gaps in current support mechanisms, and explores strategies capable of promoting a nurturing and psychologically safe learning environment. Thus, by addressing these challenges holistically, educational institutions can play a transformative role in enhancing not only academic outcomes but also the overall well-being and future trajectories of their students. Ultimately, it is shared responsibility of educators, administration, institutions & students themselves to treat student well-being as a priority and inculcate environments which are productive, creative and beneficial for the students.

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