

# Exploring Psychosocial Pressures and Their Impact on University Students' Mental Wellbeing



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## Abstract

This study investigates the impact of academic, family, financial, and peer pressures (here we call them psychosocial pressure) on the mental wellbeing of university students in the Kathmandu Valley of Nepal. It further explores the demographic variations such as age, occupation, and gender in relation to wellbeing outcomes. A quantitative, cross-sectional design was employed with convenience sampling. Data were collected from 300 students across four universities in the Kathmandu Valley using a structured questionnaire based on validated scales. Responses were rated on a 5-point Likert scale. Reliability was confirmed through Cronbach's alpha. Data analysis was conducted using SPSS, applying descriptive statistics, correlation, and regression analysis. Findings revealed that academic pressure had the strongest negative effect on mental wellbeing, followed by family, financial, and peer pressure. Collectively, these factors explained 52% of the variance in wellbeing. ANOVA showed significant differences across age groups and occupations, but t-tests found no significant gender-based differences. The study concludes that academic and family pressures are the most detrimental to student wellbeing, while financial and peer pressures also contribute negatively, though to a lesser extent. Universities must address these factors to improve students' mental wellbeing. The findings highlight the need for institutional interventions, including academic counseling, family engagement programs, financial guidance, and structured peer-support initiatives. Policymakers and mental health practitioners could prioritize students' wellbeing within higher education frameworks in Nepal. This research provides one of the empirical examinations of multiple psychosocial pressures on Nepali university student's wellbeing.

**Keywords** – Academic pressure, Family pressure, Financial stress, Mental wellbeing, Peer pressure

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## 1. Introduction

University student's mental wellbeing is facing emerging global concern with depression, anxiety, and stress symptoms which has becoming increasingly prevalent (Richardson et al., 2022). Numerous studies have found out rise in the rates of stress, anxiety, and depression among students entering the complex transition to adulthood, facing academic responsibilities, family expectations, financial constraints, and social pressures (Auerbach et al., 2018; Beiter et al., 2015).

Academic stress, excessive workload, high expectations, exam pressure, and fear of failure have been linked with increased anxiety, depression, and burnout (Aslan et al., 2022; Patel & Shah, 2023; Turner et al., 2025). A systematic qualitative studies show students often struggle to balance academic priorities with personal wellness (Pandey & Dhungel, 2024; Rajbahak et al., 2022). Dysfunctional family environments increase risks of depression and anxiety among college students (Chaudhary et al, 2024; Liu et al., 2023). Financial stress such as rising tuition fees, cost of living, and economic crises have placed students under financial strain, contributing to depression and reduced wellbeing in many countries (Moore et al., 2021; Nasr et al., 2024). Separation and build in distance from family for the higher education makes the need to build new peer networks has been particularly vulnerable period to go through Peer Pressure (Adhikari et al, 21025; Pointon-Haas et al., 2023).

In Nepal, mental health issues among youth remain significantly underprioritized both in academic institutions and national policy despite growing evidence that students face immense psychosocial pressure (Paudel et al., 2020). Academic workloads, family expectations, financial burdens, and peer comparisons have all been identified as key contributors to mental stress, yet these factors are often normalized, ignored, or misunderstood in the Nepalese context (Paudel et al. 2021). This study investigates how academic, family, financial, and peer pressures collectively influence the mental wellbeing of university students in Nepal. It aims to examine the relationship between these pressures and psychological stress, identify which factor has the strongest impact, and explore gender differences in their effects.

## 2. Literature Review and Hypotheses Development

### *Academic Pressure*

Academic pressure studies show that workload, examinations, grading pressure and concerns about future employment correlates with higher anxiety, depressive symptoms and reduced subjective wellbeing (Bedewy & Gabriel, 2015; Robotham & Julian, 2006). A study by Robotham and Julian (2006) found that academic stress negatively affects students' mental health, leading to burnout and decreased academic performance.

### *Family Pressure*

Familial expectations and dynamics play a significant role in shaping students' mental health. Research by Eisenberg et al. (2007) suggests that parental pressure, particularly regarding academic success, can lead to heightened stress and anxiety among students. According to Hefner and Eisenberg (2009), emphasized that lack of emotional support from family members exacerbates feelings of isolation and depression in university students.

### *Financial Pressure*

Financial strain, including concerns about tuition fees and living expenses, is strongly associated with poor mental health outcomes in students (McCloud & Bann, 2019). Students from lower

socioeconomic backgrounds are particularly vulnerable to financial stress, which in turn affects their academic performance and overall wellbeing (Nasr et al., 2024).

### ***Peer Pressure***

A study by Hefner and Eisenberg (2009) noted that while supportive peer relationships can buffer against stress, negative peer interactions, such as bullying or social comparison, can lead to increased anxiety and depression. According to Pointon-Haas et al. (2023), highlighted that peer pressure related to academic achievement and social status contributes to mental health challenges among university students.

## **Relationship between Variables**

### ***Academic Pressure and Mental Wellbeing***

Academic pressure, including the demands to achieve high grades and meet expectations (Misra & McKean, 2000), can harm students' mental wellbeing, leading to anxiety, depression, and burnout (Dodge et al., 2012). Among Nepali university students, the effect is heightened due to links between academic success, career prospects, and family expectations. Although teachers are committed to the academic institution, lack of better career, low pay, poor social security, and high job pressure have reduced their commitment to stay with the institution which indirectly affect students' academic success (Maharjan et al., 2024). Transactional Model of Stress and Coping (Lazarus & Folkman, 1984) explains that students' perceptions and coping strategies determine their emotional responses to academic stress. Based on empirical evidence and theoretical background, the paper hypothesizes that;

*Hypothesis (H<sub>1</sub>): There is a significant negative relationship between academic pressure and the mental wellbeing of university students.*

### ***Family Pressure and Mental Wellbeing***

Family pressure, involving expectations about academics, careers, and social behavior (Chaudhary & Sharma, 2017), can negatively affect students' mental wellbeing, defined as psychological balance and effective coping (Dodge et al., 2012). According to Family Systems Theory (Bowen, 1978), excessive family control disrupts emotional autonomy, increasing anxiety, depression, and lowering self-worth. Therefore, family pressure is negatively associated with university students' mental wellbeing. Based on empirical evidence and theoretical background, the paper hypothesizes that;

*Hypothesis (H<sub>2</sub>): There is a significant negative relationship between family pressure and the mental wellbeing of university students.*

### ***Financial Pressure and Mental Wellbeing***

Financial pressure, arising from limited resources and educational expenses (Roberts et al., 2000), negatively affects students' mental wellbeing, defined as the ability to manage stress and function effectively (Dodge et al., 2012). Maslow's Hierarchy of Needs (Maslow, 1943) suggests unmet financial needs undermine psychological stability. Nepali students from modest backgrounds are especially vulnerable, indicating a significant negative relationship between financial pressure and mental wellbeing. Based on empirical evidence and theoretical background, the paper hypothesizes that;

Hypothesis (H<sub>3</sub>): There is a significant negative relationship between financial pressure and the mental wellbeing of university students.

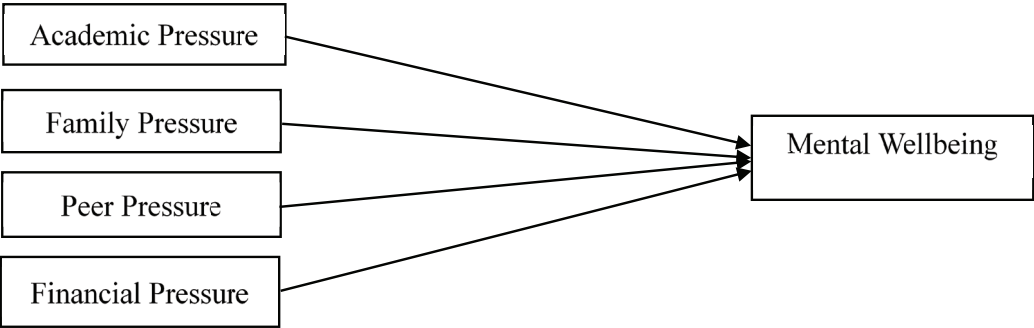
**Peer Pressure and Mental Wellbeing**

Peer pressure, the influence to conform to peers’ behaviors or norms (Santor et al., 2000), can negatively affect students’ mental wellbeing, which includes emotional, psychological, and social functioning (Keyes, 2002). Social Comparison Theory (Festinger, 1954) explains that comparing oneself to others under peer influence can increase stress, anxiety, and low self-esteem. In the Nepali university context, peer pressure is associated with a significant negative impact on students’ mental wellbeing. Based on empirical evidence and theoretical background, the paper hypothesizes that;

*Hypothesis (H<sub>4</sub>): There is a significant negative relationship between peer pressure and the mental wellbeing of university student.*

**Figure 1**

*Conceptual Framework*



*Source: (Deng et al., 2022; Byrne et al., 2007)*

**3. Research Methods**

The paper applied a quantitative approach with causal research design to examine the impact of academic, family, financial, and peer pressures on the mental wellbeing of university students in the Kathmandu valley of Nepal. Since the objective of the paper was not to manipulate the independent variable (Academic, Financial, Family and Peer Pressure) and to examine their influence on the dependent variable (Mental Wellbeing), a convenience sampling design was, therefore, employed in the paper. Participants in this study were students of four universities in the Kathmandu Valley, including Tribhuvan University (TU, Kathmandu University (KU), Purbanchal University (PU), and Pokhara University (PU). The majority of the universities are located in the Kathmandu Valley. As a result, we selected the Kathmandu Valley as a representative geographic sample region considering the volume and accessibility of respondents.

Prior to full-scale data collection, the questionnaire was pilot tested with 15 university students. Respondents were assured of confidentiality and anonymity, and participation was voluntary. Students of four universities were given online Questionnaire to fill. A total of 321 questionnaires were sent to students of several universities from March to May, 2024. After the data cleaning

process, we able to analyze 300 responses for the study. As the total population of the study was unknown, Cochran's formula (1977) was applied to determine an appropriate sample size. At a 95% confidence level with a 5% margin of error, the minimum recommended sample size is approximately 200 respondents. Accordingly, a total of 300 respondents were selected, which is considered sufficient to ensure representativeness, statistical reliability, and the feasibility of data collection. Data analysis was performed using IBM SPSS software (Version 20). Majority of the respondents were male (160) and female were 140. The maximum age group that participated in the study lied between the age 21 and 24.

### ***Instrument Measurements***

We measured the responses on a five-point Likert scale of 33 items, ranging from 1= strongly disagree to 5 = strongly agree. The questionnaire was divided into five key constructs: academic challenges, family challenges, financial challenges, peer challenges, and mental wellbeing. Academic challenges were measured using six items adapted from established academic stress scales (Kohn & Frazer, 1986; Bedewy & Gabriel, 2015), assessing workload, subject difficulty, interest, and self-confidence including "I feel pressured by our studies". Family challenges were measured with five items from family stress and parent-adolescent relationship scales (Epstein et al., 1983), evaluating emotional support, conflict, and expectations including "Our parents expect too much from me". Financial challenges were measured using four items adapted from financial stress scales (Northern et al., 2010), focusing on affordability, independence, and earning pressure including "I have pressure to make more money". Peer challenges were measured with five items from peer pressure and social conformity scales (Santor et al., 2000), assessing judgment, conflicts, and social pressure including "I feel pressured to fit in with our peers". Mental wellbeing was measured using 12 items adapted from the Warwick-Edinburgh Mental Wellbeing Scale (Tennant et al., 2007), covering optimism, confidence, self-worth, and emotional regulation including "I've been feeling optimistic about the future". Items were tailored for Nepali university students and pilot-tested for clarity, consistency, and relevance. Higher scores indicated greater pressure or better mental wellbeing.

## 4. Data Analysis and Results

### *Demographic Characteristics*

**Table 1**

#### *Respondent Profile*

Variable	Category	Frequency	Percent
Gender	Male	160	0.4667
	Female	140	0.5333
Age	Below 18	21	0.07
	18 – 21	140	0.4667
	21 – 24	117	0.39
	24 above	22	0.0733
Course of Study	Management	180	0.6
	Science	120	0.4
Study year	1 year	21	0.07
	2 years	67	0.2233
	3 years	130	0.4333
	4 years	82	0.82
Occupation	Full time student	166	1.66
	Part time job holder	64	0.64
	Entrepreneur	19	0.19
	Employed (Full Time)	51	0.51

### *Reliability Analysis*

**Table 2**

#### *Reliability analysis*

Scale	Number of Items	Alpha ( $\alpha$ )
Academic Pressure	6	0.88
Family Pressure	5	0.86
Financial Pressure	4	0.84
Peer Pressure	5	0.85
Wellbeing	12	0.93

All scales showed strong reliability, with Cronbach's alpha values well above the 0.70 threshold. Academic Pressure ( $\alpha = 0.88$ ), Family Pressure ( $\alpha = 0.86$ ), Financial Pressure ( $\alpha = 0.84$ ), Peer Pressure ( $\alpha = 0.85$ ), and Wellbeing ( $\alpha = 0.93$ ) demonstrated high internal consistency, confirming that the measures were reliable for this study.

Table 3

*Descriptive Statistics for Key Variables (N = 300)*

Variables	Mean	Standard Deviation (SD)
Academic Pressure	3.42	0.65
Family Pressure	3.36	0.68
Financial Pressure	3.55	0.66
Peer Pressure	3.47	0.65
Wellbeing	3.01	0.63

The mean scores indicate that students experienced moderate levels of academic ( $M = 3.42$ ,  $SD = 0.65$ ), family ( $M = 3.36$ ,  $SD = 0.68$ ), financial ( $M = 3.55$ ,  $SD = 0.66$ ), and peer pressure ( $M = 3.47$ ,  $SD = 0.65$ ), while overall wellbeing was slightly lower ( $M = 3.01$ ,  $SD = 0.63$ ).

Table 4

*Pearson's Correlation Analysis*

	MB	AC	FA	FC	PC
MB	—				
AC	-.62***	—			
FA	-.56***	.45***	—		
FC	-.52***	.35***	.40***	—	
PC	-.50***	.40***	.35***	.30***	—

Wellbeing (MB) showed strong negative correlations with academic ( $r = -.62$ ), family ( $r = -.56$ ), financial ( $r = -.52$ ), and peer pressure ( $r = -.50$ ), while the four types of pressures were positively interrelated.

*Regression Analysis*

Table 5

*Model Summary of R<sup>2</sup>*

Model	R	R-Squared
Variable	0.2704	0.52

The model showed a correlation ( $R = 0.27$ ) and R-squared is 0.52 which explained 52% of the variance in the dependent variable ( $R^2 = 0.52$ ).

**Table 6***Regression Analysis*

Hypothesis	Regression Weights	Beta Coefficient	F	t-value	p-value
H1	AC→MB	-0.35	0.05	-7.13	0.001
H2	FA→MB	-0.29	0.05	-5.91	0.001
H3	FC→MB	-0.19	0.05	-4.19	0.001
H4	PC→MB	-0.18	0.05	-3.79	0.001

All four hypotheses were supported, showing that academic ( $\beta = -0.35$ ), family ( $\beta = -0.29$ ), financial ( $\beta = -0.19$ ), and peer pressure ( $\beta = -0.18$ ) significantly and negatively predicted mental wellbeing ( $p < .01$ ).

*Hypothesis Testing***Table 7***Hypothesis Testing*

S.N.	Hypothesis	Results
H <sub>1</sub>	There is a significant negative relationship between Academic Pressure and Mental Wellbeing.	Accepted
H <sub>2</sub>	There is a significant negative relationship between Family Pressure and Mental Wellbeing.	Accepted
H <sub>3</sub>	There is a significant negative relationship between Financial Pressure and Mental Wellbeing.	Accepted
H <sub>4</sub>	There is a significant negative relationship between Peer Pressure and Mental Wellbeing.	Accepted

All four hypotheses were accepted, confirming that academic, family, financial, and peer pressures each have a significant negative impact on students' mental wellbeing.

**Table 8***ANOVA Results for Wellbeing by Demographic Groups*

	df	F	p
Age Group	3, 296	4.21	0.006
Occupation	3, 296	3.78	0.011

ANOVA showed significant differences in wellbeing across age groups ( $F(3,296) = 4.21$ ,  $p = .006$ ) and occupations ( $F(3,296) = 3.78$ ,  $p = .011$ ).



**Independent Sample t-test****Table 9***Independent Sample t-test*

Levene's Test for Equality of Variances							t-test for Equality of Means				
		Mean	SD	F	Sig.	t	Sig. (2-tailed)	Mean Difference	Std Error Difference	95% Confidence Interval of the Difference	
										Lower	Upper
DV	M	3.02	0.62	0.205	.651	.45	.652	.031	.068	-0.103	0.165
	F	2.99	0.65	0.205	.651	.45	.652	.031	.068	-0.103	0.165

The t-test revealed no significant difference in wellbeing between the groups ( $t = .45$ ,  $p = .652$ ).

**5. Discussion**

A study of 300 university students in the Kathmandu Valley showed that academic, family, financial, and peer pressures negatively impact mental wellbeing, with academic stress having the strongest effect. This finding supports international evidence that academic workload, exams, and performance expectations are central stressors (Auerbach et al., 2018; Auerbach et al., 2016; Bedewy & Gabriel, 2015). Family pressures also strongly predicted poorer wellbeing, consistent with Asian studies linking family strain and restrictive expectations to later psychological difficulties (Liu et al., 2023). Financial stress, though weaker, was significant, reflecting research that subjective financial strain is more harmful to wellbeing than absolute debt levels (McCloud & Bann, 2019).

Peer pressure was found to be a negative predictor of wellbeing, but international studies differentiate between harmful peer pressure and beneficial peer support, with evidence showing that structured peer-support programs can enhance wellbeing (Pointon-Haas et al., 2023). Differences across age groups and occupations suggest developmental and role-related stress, while the absence of gender differences diverges from meta-analyses showing higher female vulnerability to depression and anxiety (Gao et al., 2020; Salk et al., 2017). These results align with Nepali studies reporting high levels of depression, anxiety, and stress among undergraduates, particularly linked to academic dissatisfaction and family-related pressures (Paudel et al., 2020; Timsinha et al., 2023). Overall, the findings highlight the urgent need for targeted interventions in Nepali higher education.

**6. Conclusion**

This study found that academic, family, financial, and peer pressures significantly affect the mental wellbeing of university students in the Kathmandu Valley, with academic stress being the strongest factor. These results reflect global evidence that academic and financial stress are key contributors to student psychological difficulties. Financial stress has gained prominence in recent years, with a UK study reporting a 55% rise in student financial stress between 2018 and 2022 (Educ. Sci., 2023) and a Lebanese study linking financial aid to poorer sleep quality and wellbeing (BMC Public Health, 2024). Peer pressure was negatively associated

with wellbeing, though literature suggests peer support can be protective; however, evidence for such interventions remains limited (Pointon-Haas et al., 2023). Overall, universities in Nepal could focus on reducing academic overload, strengthening financial counseling, and implementing evidence-based peer-support programs to address key stressors identified locally and internationally.

## 7. Implications

### *Theoretical Implications*

This study adds to existing theories about student mental health by showing how four main pressures including academic, family, financial, and peer affect Nepali students. It supports well-known ideas like stress and coping theory, family systems theory, Maslow's hierarchy of needs, and social comparison theory. The results prove that these theories also fit in the Nepali context and give new evidence from South Asia.

### *Managerial Implications*

For universities, teachers, and policymakers, the findings show that all types of pressure can be managed together, not separately. Some measurable actions, such as providing academic counseling and reducing study overload, organizing workshops with families to manage expectations, offering financial help like scholarships, fee support, or money management guidance, creating peer-support groups and mentorship programs to turn peer influence into something positive can be followed. These steps will help improve student wellbeing and mental health in Nepali universities.

## 8. Limitations and Direction for Future Research

This study has considered the students of the Kathmandu Valley, Nepal as samples which cannot represent the entire Nepali students studying in other universities, especially in rural areas. Further, this is a cross-sectional study which could not capture the phenomena that change over the time, and therefore we cannot be sure about cause and effect as valid outcomes. We collected data from self-reported questionnaires which may result in bias. This study has focused only on four pressure factors; however, other factors such as social media use, romantic relationships, or career worries were not included. Future study can follow longitudinal research which helps over a longer time to see how pressures change their wellbeing. Further, the future study can compare rural vs. urban students, or private vs. public universities. Using interviews or mixed methods can give more cultural details. Future work can also include new stress factors such as technology addiction or migration issues.

### **Conflict of Interest**

Authors declare no conflict of interest while preparing this article.

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